

MEMBERSHIP WITH THE PCRA - EVERYTHING YOU NEED TO KNOW

Eligibility

Membership in the Plymouth County Retirement Association (PCRA) is a requirement for nearly all employees who are either full-time or part-time. The PCRA is governed by Massachusetts General Law Chapter 32. This governmental plan is a Code section 401(a) retirement plan under Code section 414(d) of the Internal Revenue Service, established and maintained for the employees of the Commonwealth.

You are granted membership if you:

- Started before August 25, 2016 and have a salary of at least \$5,000.00 per year
- Started **on or after** August 25, 2016 and have both a salary of at least \$5,000.00 per year and are regularly employed in a permanent position scheduled for a minimum of 20 hours per week
- Appointed or elected officials who have a salary of at least \$5,000.00 per year regardless of start date

Note: Provisional, seasonal, temporary or intermittent employees who started **on or after** August 25, 2016 would need to work a minimum of 20 hours per week and earn a salary of at least \$5,000.00 per year to become a member after six months. Once the six months has been completed and you become a member of the PCRA, you are eligible to purchase the prior non-membership service.

Once you have membership in the PCRA, your membership is mandatory until separated from employment due to:

- Retirement
- Resignation or removal
- Discharge from position or office held
- Failure of re-election or re-appointment

Note: If you are a full-time employee who becomes a part-time employee (or a part-time employee whose hours are reduced), you continue with your membership with the PCRA as long as you have an annual salary of at least \$5,000.00 even if you started **on or after** August 25, 2016 and you are not working the required minimum of 20 hours per week that you needed for initial membership.

If you do not meet the eligibility requirements for membership with the PCRA, your employer is still required to take deductions for retirement purposes. These funds would be contributed to a deferred compensation plan or a similar OBRA account instead of to the PCRA.

Note: Governmental Units, if you hire any retired Massachusetts public employee, retirement contributions are not to be taken out and submitted to the PCRA. If they are a retired PCRA member, OBRA contributions are not required to be deducted from their pay. If they retired from a retirement board other than the PCRA, then OBRA contributions are required to be deducted from their pay.

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CONTRIBUTION RATES

As a member of the Plymouth County Retirement Association (PCRA) you are required to contribute a percentage of your regular compensation to the PCRA. These contributions are made on a pre-tax basis and the rate you contribute is determined by your membership start date.

YOUR MEMBERSHIP DATE	YOUR RATE*
Prior to January 1, 1975	5%
January 1, 1975 - December 31, 1983	7%
January 1, 1984 - June 30, 1996	8%
July 1, 1996 - Present	9%

* If you established membership after January 1, 1979, an additional 2% is withheld on any compensation over \$30,000.00.

* If you started on or after April 2, 2012 and you obtain 30 years of creditable service, your contribution rate will lower to 6% plus the additional 2% on any compensation over \$30,000.00.

Note: If a member takes a refund of their retirement contributions from the PCRA or any other Massachusetts contributory retirement system and later again becomes a member with the PCRA or any other Massachusetts contributory retirement system, that member's contribution rate will be whatever the current rate is at that time for new members. A member is eligible to buyback previous creditable service which was refunded, however, a member cannot retain a lower contribution rate if they previously had one.

The Plymouth County Retirement Association (PCRA) administers the retirement for the County of Plymouth and 53 governmental units including:

Abington	Halifax	Marion	Pembroke	Wareham
Bridgewater	Hanson	Marshfield	Plympton	West Bridgewater
Carver	Hanover	Mattapoisett	Rochester	Whitman
Duxbury	Kingston	Middleborough	Rockland	
East Bridgewater	Lakeville	Norwell	Scituate	

The PCRA also includes Housing Authorities, School Districts, Fire Districts, Plymouth County Mosquito Control, Southfield Redevelopment Authority, Carver/Marion/Wareham Refuse District and the Acushnet/Marion/Rochester Regional Health District.

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REGULAR COMPENSATION

You meet the eligibility for membership and you are having retirement contributions come into the Plymouth County Retirement Association (PCRA) from either your weekly or bi-weekly check. But, did you know, not everything that you get paid is considered regular compensation and subject to retirement contributions? It is possible that you could get paid some funds from your employer that would not be considered pensionable, and therefore, not count towards your future retirement. Any questions as to what is pensionable or not should be directed to the **PCRA** at **(508) 830 - 1803**.

WHAT IS CONSIDERED REGULAR COMPENSATION

The following is a list of what is generally considered regular compensation subject to retirement deductions:

- Base Salary
- Longevity
- Holiday and Night Shift differentials
- On Call or Standby pay (regular and reoccurring contractual time. For more information, please contact the PCRA.)
- Payments for holding certification, licensing and training
- Hazmat pay for firefighters and police

WHAT IS CONSIDERED NOT REGULAR COMPENSATION

The following is a list of what is generally **NOT** considered regular compensation and therefore not subject to retirement deductions:

- Overtime (including between 37.50—40.00 hours if the member's full-time schedule is 37.50 hours)
- Bonuses (other than cost of living adjustments)
- A one-time lump-sum payment of any unused vacation, sick, personal time or other one-time stipends
- Amounts paid for automobile usage, travel, housing or lodging, clothing allowances or annuities
- Early retirement incentives
- Severance payments
- Amounts paid for not accepting an employer's health insurance plan
- Amounts derived from salary enhancements or salary augmentation plans
- Police Details