



# Important Information about Unpaid Leave

**M**issing work while on unpaid sick leave, workers' compensation leave or military leave means you may not earn a full year of service with PSRS/PEERS for the school year(s) in which the leave occurred. Additionally, the amount of unpaid salary will not be included in your total salary for the affected school year(s), which *may* impact the calculation of your benefits.

The good news is, you may be eligible to purchase service for time you were on leave from PSRS/PEERS-covered employment. You and your employer are required to pay contributions that would have been made had you been working during the period of leave. As the member, you can choose to pay your portion of the contributions due with personal funds or money rolled over from a qualified account. Please note, there are specific deadlines that apply to each type of purchase.

## Unpaid Sick Leave and Workers' Compensation Leave

- You may be able to purchase service for unpaid sick leave, if the leave is covered under your employer's sick leave policy or workers' compensation leave.
- Your leave must have occurred during the current or previous two school years.
- You pay to your employer the contributions you would have made to PSRS/PEERS on your full docked salary during the leave period.
- Your employer sends both employee and employer contributions for the leave period to PSRS/PEERS.
- Your membership is updated to reflect a full year of service, and your full amount of salary for the affected year(s).

### EXAMPLE

Jane had a child on January 1, 2017 and she took 12 weeks maternity leave. She was on unpaid sick leave four of those weeks and was docked 0.10000 of service for missing \$5,000 in salary.

To purchase service for her time on unpaid sick leave, Jane must pay her member contributions on the unpaid salary, before June 30, 2019. The employer is also required to pay contributions using this same calculation.

Unpaid Salary \$5,000	X	Employee Contribution Rate 14.5%	=	Unpaid Sick Leave Cost \$725
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Or, Jane can purchase this service under the maternity leave purchase provision. The cost is calculated using the Basic Purchase Cost Calculation, which uses the full (employee and employer combined) contribution rate, as well as her highest annual salary on record (includes all earnings and any employer-paid health, dental and vision insurance premiums).

Highest Annual Salary \$50,000	X	Combined Contribution Rate 29%	X	Service to Purchase 0.10000	=	Basic Maternity Cost \$1,450
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## Leave for USERRA-Covered Military Service

USERRA-covered leave can be granted or purchased.

### Granted USERRA-Covered Leave

- Granted leave has no cost to you.
- It counts toward vesting your membership and eligibility for benefits.
- To receive granted USERRA leave, submit a copy of your DD214 to PSRS/PEERS.

### Purchased USERRA-Covered Leave

- There is a cost to purchase leave for USERRA-covered service.
- Purchased service counts toward vesting and eligibility for benefits, **and** is also used in the calculation of your benefits.
- You must return to the same employer and submit your DD214 within five years of your return to employment after the leave.
- You pay the contributions you would have made to PSRS/PEERS on your full salary during the leave period. Your employer also pays contributions.
- You can purchase up to five years of USERRA-covered service.

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