

### Air Time Survey Results

State	System Name	Does your plan permit participants to purchase air time?	If so, what limits or restrictions are in place regarding the amount of time that may be purchased?	What is the cost basis of purchasing air time?	Other comments	Website info
AK	Alaska PERS					
AK	Alaska Teachers					
AL	Alabama RSA	No				
AR	Arkansas Teachers					
AR	Arkansas PERS	No				
AR	Arkansas Highways	No				
AZ	Arizona SRS	No				
CA	CalPERS	Yes	Members may purchase up to five years.	Actuarial equivalent	Just began the air time service purchase program a few months ago.	
CA	CalSTRS	Yes	Members with at least 5 years of service can buy up to five years of service	The member pays the actuarial equivalent of the resulting benefit enhancement	From the CalSTRS website: Purchased air time does not count towards qualifying for career-based enhancements such as the career factor, the longevity bonus and highest single year final compensation.	<a href="http://www.calstrs.com/Calculators/nonqualcalculator.aspx">http://www.calstrs.com/Calculators/nonqualcalculator.aspx</a>
CO	Colorado PERA	No				
CO	Denver Schools	No				
CT	Connecticut SERS					
CT	Connecticut Teachers					
DC	District of Columbia RS	No				
DE	Delaware State Employees					
FL	Florida RS	No				
GA	Georgia ERS					
GA	Georgia Teachers	Yes	Member must have 25 years of creditable to qualify and may purchase up to 3 years of air time.	Full Actuarial Cost	Members should purchase other types of eligible service prior to purchasing air time. If other service is purchased after the purchase of air time, TRS will bill the member for any additional actuarial cost.	
HI	Hawaii ERS	No				
IA	Iowa PERS	No				
ID	Idaho PERS	Yes	Maximum of 48 months	The law requires that the full actuarial cost be paid for the service either by the employee or the employer may pay some or all of the cost.	We provide only air time.	<a href="http://www.persi.state.id.us/html/generalinformation/POS_brochure.htm">http://www.persi.state.id.us/html/generalinformation/POS_brochure.htm</a>
IL	Illinois Municipal					
IL	Illinois SERS					
IL	Illinois Teachers	No				
IL	Chicago Teachers					
IN	Indiana PERF					
IN	Indiana Teachers					
KS	Kansas PERS	No				
KS	Wichita RS					

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KY	Kentucky RS	Yes	Employees who were participating in one of the retirement systems administered by the KRS before 7/15/02 may purchase up to 5 years of nonqualified service once they have 15 years of total service, including service in other state retirement systems. Of those 15 years, five years must be in a system administered by KRS. The nonqualified service may not be used for benefit purposes until the employee has attained 20 years of service, excluding the nonqualified service. An employee cannot purchase partial years of non-qualified service.	Full Actuarial Cost	Non-hazardous members eligible to purchase air time may use this time to vest towards the 25 year requirement for reduced service retirement benefits or the 27 year requirement for unreduced service retirement benefits and to meet eligibility requirements for the high-three final compensation window. To see how the cost is calculated, you may wish to view this link from our web site	<a href="http://www.kyret.com/publications/purchasecalculation.htm">http://www.kyret.com/publications/purchasecalculation.htm</a>
KY	Kentucky Teachers	Yes	A limit of five years with twenty years of active service, purchasable at full-actuarial cost.	Full-actuarial cost. If they acquire it prior to retirement, they pay an estimated amount, with the final amount to be determined at the actual time of retirement. At that time the member may owe more to the System, or may be due a refund pending on the circumstances of that member at the time of retirement.	Due to the cost, we have only a few takers that purchase a year or more of time, but we do have a good number of members that may need only a fractional year of service to meet retirement conditions and therefore are willing to pay the cost of say .05 years of service.	
LA	Louisiana SERS	No			Legislation to allow air time is being considered in the legislature	
LA	Louisiana Teachers	No				
MA	Massachusetts SERS	No				
MA	Massachusetts Teachers	No				
MD	Maryland SRS	No				
ME	Maine SRS	No				
MI	Michigan Municipal	No				
MI	Michigan Public Schools	Yes	5 years	an actuarial percentage of the member's highest previous compensation, determined by the member's age and years of service	We call air time "Universal Buy-in"	<a href="http://www.michigan.gov/ors">http://www.michigan.gov/ors</a>
MI	Michigan SERS	Yes	5 years	an actuarial percentage of the member's previous highest compensation and the percentage is based on the member's age	We call air time "Universal Buy-in"	<a href="http://www.michigan.gov/ors">http://www.michigan.gov/ors</a>
MN	Minnesota State Employees	No				
MN	Minnesota Teachers	No				
MN	Minnesota PERA	No				
MN	Minneapolis Teachers					
MN	Duluth Teachers					
MN	Minneapolis ERF					
MN	St. Paul Teachers					
MO	Missouri State Employees	No				

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MO	Missouri Schools	Yes	A member may purchase up to 5/10 of a year of credit. Must be within 5 years of being eligible to retire.	Pays both ee and er contributions for highest salary on record times number of tenths being purchased. (Example: Salary of \$40,000. One-tenth salary (\$4,000) x ee and er contribution rate (21%) = cost for one-tenth (\$840).	Statute calls it "supplemental time"	
MO	Missouri Local	No				
MO	Missouri DOT and Highway Patrol	No				
MO	St. Louis School Employees	Yes	General rules: Must have at least 5 years continuous credited service and 1 year for each year purchased. Must also buy the entire amount of credited service for which eligible in a given category, i.e., substitute service, out-of-district service, refund service, etc.	With two exceptions, all of our service purchase provisions are at actuarial value. The exceptions are (a) in-district refund service where the member reimburses refunded contributions with interest, and (b) up to four-tenths of a year but only if needed to retire where the member pays both employee and employer contributions with interest.	Besides the four-tenths of a year (see response to previous question– which is a state-wide provision), the only other air-time we permit is up to five years during which a member was involuntarily laid-off, provided the member returned to full-time service and did not take a distribution of his/her previous contributions.	
MS	Mississippi PERS	No				
MT	Montana PERS	No				
MT	Montana Teachers	Yes	Vested members (5 years) may purchase 2 years of air time for a break in service provided they have 1 year of creditable service following the break.	Participants who became members after 7/1/89 pay the actuarial equivalent. All others pay, for each year purchased, the combined ee and er contribution rates in effect when they are first eligible to purchase the service, multiplied by their first full year's salary following the break, plus interest to the date of payment.	Participants may elect to purchase air time through tax deferred payroll deductions, i.e., employer pickup.	
NC	North Carolina RS					
ND	North Dakota PERS	Yes	upon becoming vested in our plan, we allow individuals to purchase up to 5 years of air/generic service credit.	Actuarial equivalent		
ND	North Dakota Teachers	Yes	member must be an active participant with five or more years of earned service credit. The maximum amount of air time purchase is five years.	Actuarial equivalent	Very popular	

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NE	Omaha Schools	Yes	After a member is vested (5 years), that member may purchase up to 5 years of service credit, in 1/2 year increments.	Actuarial equivalent	Once begun, the member has 5 years to pay the cost of that purchase. They may have payments deducted on a pre-tax basis, they may pay with after tax dollars, or they may roll pre-tax funds from other retirement vehicles. The purchase may be accomplished in multiple individual purchases over the extent of their working years (ie a member could purchase 2 years and then later purchase 1 more year and then prior to retirement purchase another 2 years, so long as the total service purchased is 5 years or less)	
NE	Nebraska RS					
NH	New Hampshire RS	No				
NJ	New Jersey RS					
NM	New Mexico PERA	Yes	Our statute allows for purchases of monthly increments up to a maximum of one year.	full actuarial present value	To buy air time, the member must first be vested in the system. Also, the period of time purchased cannot be used in the determination of final average salary. The purchase of air time combined with the purchase of other permissive service credit cannot exceed a total of five (5) years	
NM	New Mexico Teachers	No				
NV	Nevada PERS	Yes	Up to five years	Full Actuarial Cost		
NY	NY SLRS	No				
NY	New York City Teachers					
NY	New York City ERS					
NY	New York State Teachers					
OH	Ohio PERS	No				
OH	Ohio School Employees	No				
OH	Ohio Teachers	No				
OK	Oklahoma PERS	No				
OK	Oklahoma Teachers	No				
OR	Oregon PERS					
PA	Pennsylvania State ERS					
PA	Pennsylvania School ERS	No				
RI	Rhode Island ERS	No				
SC	South Carolina RS	Yes	Active members with five or more years of earned service credit may establish up to five years of nonqualified service.	An active member may purchase up to 5 years of nonqualified service credit at a cost of thirty-five percent of the member's salary or career highest fiscal year salary, whichever is greater, for each year of credit purchased.	We refer to air time in statute as nonqualified service. Opinion-it has been well-received by our members. Nonqualified service has been utilized extensively by our members to realize retirement objectives and by agencies implementing retirement incentive programs.	
SD	South Dakota PERS					
TN	Tennessee CSRS	No				
TX	Texas Municipal	No				
TX	Texas ERS					

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TX	Texas Teachers	Yes	Members with seven years of earned service credit may purchase one, two, or three years.	Actuarial equivalent		<a href="http://www.trs.state.tx.us/Benefits/ServiceCredit_PurchaseMainPg.htm">http://www.trs.state.tx.us/Benefits/ServiceCredit_PurchaseMainPg.htm</a>
TX	Texas County & District	No				
UT	Utah RS					
VA	Virginia Retirement System					
VA	Fairfax County Schools	No				
VT	Vermont RS					
WA	Washington State RS					
WI	Wisconsin Retirement System	No				
WV	West Virginia PERS					
WY	Wyoming Public Employees					