



PERS
of MISSISSIPPI

Providing Benefits for Life



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Welcome to PERS

The Public Employees' Retirement System of Mississippi (PERS) proudly serves the state of Mississippi by providing retirement benefits for individuals working in state government, public schools, universities, community colleges, municipalities, counties, the Legislature, highway patrol, and other such public entities. These retirement benefits not only help recruit and retain a strong public workforce in Mississippi, they help stimulate local economies in every county in the state and help reduce the need for social assistance.

Announcements

Guidelines for Guests

1. **Guests may conduct PERS business by telephone or online.** Before coming to the building, please consider calling to see if your needs can be handled by telephone or videoconference. Our numbers are 800-444-7377 and 601-359-3589. Remember, too, that our website provides many helpful resources.
2. **Visits to PERS are by appointment only.** Guests needing to discuss their accounts should call PERS to arrange a scheduled

PERS eUpdates

PERS eUpdates are brief e-mailed news alerts regarding legislative and/or administrative changes affecting the plans administered by PERS. Below are the most recent eUpdates, as well as a subscribe button to receive these updates.

- Yarbrough elected to PERS Board as state employee representative
- 2024 MEMBER STATEMENTS TO BE MAILED SOON | Please watch your mailbox
- ATTENTION PERS RETIREES: Medicare Supplement Open Enrollment Slated for October and November
- PERS building closed Thursday, September 12, due to inclement weather, phone lines still open
- FOR IMMEDIATE RELEASE | Breland duly re-elected to PERS Board of Trustees

Subscribe to all updates



Online Benefit Calculator



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Calculators

Benefit Estimate Calculator

This calculator generates an unaudited estimate of your future benefits, which should not be relied on for purposes of retirement planning. Your actual retirement benefits will be based on an official PERS estimate, calculated by PERS under the provisions of the applicable law using the actuarial assumptions in effect at the time of your retirement. If you are within one year of retirement or would like a more comprehensive estimate than what is generated here, please contact PERS for an official estimate.

The accuracy of the estimate will depend on how closely the data you enter matches your actual data used to calculate an official PERS estimate. You may want to use your most recent Annual Member Statement to help you in entering data for the estimate.

[Benefit Estimate Calculator](#)

[Understanding Your Estimate of Benefits](#)

Refunded Service Purchase Calculator

You may purchase optional service credit at actuarial cost or repay refunded contributions and interest to reinstate withdrawn service credit either through a direct payment or through an eligible rollover distribution.

Before you begin your payback, you will need to obtain an official refund payback cost by contacting PERS.

The cost to repay a refund includes the gross amount of the refund plus non-refundable interest for each year beginning with the date of the refund, based upon rates established by the PERS Board of Trustees.

You must return to covered service after the date of your most recent refund to reestablish membership and to be eligible to repay a refund. Upon payment, purchased service credit will be reinstated when you become vested.





Eligibility for Retirement

Service Retirement

- 25 years of *creditable* service regardless of age (30 years for members hired on or after July 1, 2011)

OR

- Age 60 & vested
- Vesting Periods
 - 4 years for members hired prior to July 1, 2007
 - 8 years for members hired on or after July 1, 2007



Service Retirement

- **Benefit Formula**
 - Service Credit Factor x Average Compensation = Maximum Annual Benefit
- **Service Credit Factor** (hired prior to July 1, 2011)
 - 2% of Average Compensation per year up to 25.00 years of creditable service **PLUS**
 - 2.5% of Average Compensation per year for each year of creditable service over 25.00
- **Service Credit Factor** (hired on or after July 1, 2011)
 - 2% of Average Compensation per year up to 30.00 years of creditable service **PLUS**
 - 2.5% of Average Compensation per year for each year of creditable service over 30.00
 - Note: An actuarial reduction applies under Tier 4 if you retire before age 65 with less than 30 years of creditable service



Creditable Service

- **Creditable Service is awarded through:**
 - Membership
 - Accumulated Unused Leave
 - Military Service
 - Out-of-State Service
 - Professional Leave
 - Non-covered Service
 - Retroactive Service
 - Administrative Errors
 - Payback of account refunds



Membership Service

Service Credit Conversion Illustration

Month	After July 1, 2017	
	Monthly Accrual	Cumulative Accrual
July	0.0833	0.0833 (1 month)
August	0.0833	0.1667 (2 months)
September	0.0833	0.2500 (3 months)
October	0.0833	0.3333 (4 months)
November	0.0833	0.4167 (5 months)
December	0.0833	0.5000 (6 months)
January	0.0833	0.5833 (7 months)
February	0.0833	0.6667 (8 months)
March	0.0833	0.7500 (9 months)
April	0.0833	0.8333 (10 months)
May	0.0833	0.9167 (11 months)
June	0.0833	1.0000 (12 months)



Creditable Service

- **Credit for Accumulated Unused Leave**
 - Member must be vested to qualify.
 - Employer certifies personal (vacation) and major medical (sick) leave to PERS at retirement or upon termination from employment.
 - Upon termination from a covered agency, if employee's leave is not transferable to new employer, the leave should be certified by the employer to PERS for service credit on PERS Form 18.



Accumulated Unused Leave

Unused Leave Conversion Illustration

Leave conversion effective July 1, 2017

Total Hours	Equivalent No. of 8-Hour Work Days	Applicable Service Credit Based on No. of 8-Hour Work Days
120	15	0.2500 (3 months)
288	36	0.2500 (3 months)
456	57	0.2500 (3 months)
624	78	0.5000 (6 months)
792	99	0.5833 (7 months)
960	120	0.6667 (8 months)
1128	141	0.7500 (9 months)
1296	162	0.8333 (10 months)
1464	183	0.9167 (11 months)
1632	204	1.0000 (12 months)
1800	225	1.0833 (13 months)
1968	246	1.1667 (14 months)



Creditable Service

- **House Bill 1, First Extraordinary Session of 2010 of the Mississippi Legislature**
 - For every full fiscal year a member works after 6/30/2010, that member will be credited with one half-day of leave.
 - Example – someone who works until 6/30/2030 (20 years after date) will be credited with 20 half-days of leave – 10 days
 - Leave may be used for retirement only – may not be used for leave payment.



Leave Payments

- **Public school personnel**
 - Licensed and non-licensed school employees may be paid up to 30 days of lawfully accumulated unused leave earned with the school district from which the member is retiring.
- **Other members**
 - A lump sum payment of accumulated leave up to 30 days as authorized by law or a lawfully adopted leave policy may be reported as retirement earnings at termination or retirement.
- **Elected Officials**
 - Not eligible while serving in an elected official position.



Creditable Service

- **Military Service at No Cost**
 - 4 years maximum
 - Member must be vested to qualify
- **Uniformed Services Employment & Reemployment Rights Act (USERRA)**
 - May purchase up to 5 years
 - Covered employment interrupted due to active duty military service
 - Must return to same employer within 90 days of discharge or release
- **Submit copies of separation papers (DD214)**



Creditable Service

- **Out of State Service**
 - Public, non-federal service from another state
 - May purchase up to 5 years at actuarial cost
 - PERS Form 19, *Out of State Public Employment Certification*
- **Professional Leave**
 - Approved leave without pay performed with a public institution or agency of this or another state or federal agency
 - May purchase up to 2 years within a 10 year period at actuarial cost



Creditable Service

- **Non-Covered Service**
 - Includes service as an employee of any political subdivision or instrumentality of the state:
 - which does not participate in PERS or,
 - which currently participates in PERS, but did not elect retroactive coverage or,
 - for which coverage of the employee's position was or is excluded by the Joinder Agreement between the employer and PERS.
 - Member must be vested to purchase up to 10 years.



Creditable Service

- **Retroactive Service**
 - Member must be vested in order to purchase eligible retroactive service at actuarial cost.
 - Includes service as an employee of any political subdivision or instrumentality of the state which currently participates in PERS and which elected retroactive coverage through the Joinder Agreement.
 - Service must be purchased at actuarial cost prior to retirement.



Creditable Service

- **Administrative Errors**
 - Failure to report employees in covered positions
 - Employee - Responsible for employee contributions and pro rata share of total interest costs
 - Employer - Responsible for employer contributions and pro rata share of total interest costs



Creditable Service

- **Payback of account refunds**
 - Purchase in quarter year increments upon returning to covered employment
 - Service purchased will be credited to account after member becomes vested
 - Amount of refund plus compounded interest charged for each year from the date of the refund
 - Refund Payback Calculator on the PERS website (www.pers.ms.gov) home page



Average Compensation

- **4 highest years of salary**
 - 4 highest fiscal years, or
 - 4 highest calendar years, or
 - 4 highest calendar and fiscal years that do not overlap, or
 - Final 48 months of earned compensation prior to termination of employment.
 - Payment by Employer for Accumulated Unused Leave (where available)

PERS

$$\frac{\text{Highest 4 Years} + \text{Leave Payment}}{4} = \text{Average Compensation}$$



Average Compensation

PERS	
Calendar Year 2029	\$31,071.72
Calendar Year 2030	\$31,071.72
Calendar Year 2031	\$31,071.72
Calendar Year 2032	\$31,071.72
Lump Sum Leave Payment	\$3,572.92
TOTAL	\$127,859.80
Average Compensation	$\$127,859.80 / 4 =$ \$31,965.00



Service Credit Calculation

PERS	
Membership	27.75
Unused Leave	.25
Military	.00
Out of State	.00
Total Years of Service Credit	28.00



Service Credit Factor

PERS				
25.00 Years	X	2.000%	=	.5000
3.00 Years	X	2.500%	=	.0750
28.00		Total		.5750
28.00 years = .5750 or 57.50%				

PERS example reflects member hired prior to July 1, 2011



Maximum Annual Benefit

$$\text{\$31,965.00} \times .5750 = \text{\$18,379.92}$$

Average
Compensation

Service Credit
Factor

Maximum Annual
Retirement Allowance

$$\text{\$18,379.92} / 12 = \text{\$1,531.66}$$

Maximum Annual
Retirement Allowance

Maximum Monthly
Retirement Allowance



Options at Retirement

- *All benefit payment options provide monthly benefits to the retiree for life*
- **Single Life Annuities with Refund and “Pop-Down” Provisions**
 - Maximum Retirement Allowance
 - Option 1 (employee contributions are pro-rated)
- **Joint and Survivor (J&S) Annuities with “Pop-Up” Provision**
 - Option 2, 100% J&S with one (1) beneficiary
 - Option 4, 75% J&S with one (1) beneficiary
 - Option 4A, 50% J&S with one (1) beneficiary
- **Joint and Survivor (J&S) Annuity with no “Pop-Up” Provision**
 - Option 3, 100% J&S with two (2) beneficiaries
- **Guaranteed Payment Periods**
 - Option 4B with 10, 15, or 20 years certain for beneficiaries
- **Partial Lump Sum Option (PLSO) – in addition to one of the options above, if eligible**
 - 12, 24, or 36 times maximum monthly retirement allowance



Maximum Benefit Payment Option

- **Single Life Annuity**
 - Greatest possible monthly benefit to retired member
 - Payments stop upon death of retired member
 - No monthly benefits are paid to beneficiary(ies)
 - If applicable refund of the retiree's remaining account balance
- **No restrictions on naming of beneficiary(ies)**
 - Retiree may name a person, estate, organization, or trust as beneficiary
 - Beneficiary(ies) may be changed at any time by retired member
 - Retiree may "pop-down" to Option 2, Option 4, or Option 4A if retiree marries after retirement to provide protection for new spouse. (Election must be made no later than 1 year from the date of marriage.)



Benefit Payment Option 1

- **Pro-rated Single Life Annuity**
 - Reduced lifetime monthly benefit to retired member
 - Payments stop upon death of retired member
 - No monthly benefits payable to any beneficiary(ies)
 - If applicable refund of the retiree's remaining account balance
- **No restrictions on naming of beneficiary(ies)**
 - Person, estate, organization, trust may be named as a beneficiary
 - Beneficiary(ies) may be changed at any time by retired member
 - Retiree may "pop-down" to Option 2, Option 4, or Option 4A if retiree marries after retirement to provide protection for new spouse (Election must be made no later than 1 year from the date of marriage.)



Benefit Payment Option 2

- **100% Joint and Survivor Annuity with one (1) beneficiary**
 - Reduced lifetime monthly benefit
 - Upon death of retired member, designated beneficiary entitled to same monthly benefits for life (except as otherwise limited by the IRS, IRC 401(a)(9))
- **Restrictions on naming of beneficiary:**
 - Must name only one (1) beneficiary (must be a person)
 - Beneficiary may not be changed
 - If designated beneficiary dies or if retired member divorces spouse named as beneficiary, retired member may apply for “pop-up” to Maximum Retirement Allowance



Benefit Payment Option 3

- **100% Joint and Survivor Annuity for two (2) beneficiaries**
 - Reduced lifetime monthly benefit
 - Upon death of retired member, designated beneficiaries entitled to receive half of same monthly benefit for life (except as otherwise limited by the IRS, IRC 401(a)(9))
- **Restrictions on naming of beneficiaries:**
 - Must name two (2) beneficiaries (each must be a person)
 - Beneficiaries may not be changed at any time
 - If one beneficiary dies, the remaining beneficiary receives 100% of monthly benefit for life
 - Benefits cease upon death of retiree and both beneficiaries



Benefit Payment Option 4

- **75% Joint and Survivor Annuity for one (1) beneficiary**
 - Reduced lifetime monthly benefit
 - Upon death of retired member, designated beneficiary entitled to receive 75% of same monthly benefit for life
- **Restrictions on naming of beneficiary:**
 - Must name only one (1) beneficiary (must be a person)
 - Beneficiary may not be changed.
 - If designated beneficiary dies or if retired member divorces spouse named as beneficiary, retired member may apply for “pop-up” to Maximum Retirement Allowance



Benefit Payment Option 4A

- **50% Joint and Survivor Annuity with one (1) beneficiary**
 - Reduced lifetime monthly benefit
 - Upon death of retired member, designated beneficiary entitled to one-half (50%) of same monthly benefit for life
- **Restrictions on naming of beneficiary:**
 - Must name only one (1) beneficiary(must be a person)
 - Beneficiary may not be changed
 - If designated beneficiary dies or if retired member divorces spouse named as beneficiary, retired member may apply for a “pop-up” to Maximum Retirement Allowance



Benefit Payment Option 4B

- **Years Certain for Beneficiary Coverage**
 - Reduced lifetime monthly benefit
 - Upon death retired member, payments to the beneficiary(ies) for the balance of the selected period
 - 10 years from the effective date of retirement, OR
 - 15 years from the effective date of retirement, OR
 - 20 years from the effective date of retirement
- **No restrictions on naming beneficiary**
 - Retiree may name person, estate, trust, or organization
 - Retiree may name multiple beneficiaries
 - Beneficiary(ies) may be changed at any time by retired member
- **IRS limits eligibility for selecting Option 4B (see IRC 401(a)(9)) based on age of retiring member**



Changing Options

- **Maximum and Option 1**
 - Retired member marries after retirement
 - “POP DOWN” to Option 2, Option 4, or Option 4A to provide monthly benefits for spouse
- **Option 2, Option 4, and Option 4A**
 - Beneficiary dies or retired member divorces spouse named as beneficiary
 - “POP UP” to Maximum Retirement Allowance
- **Not available with Options 3 or 4B**



Changing Beneficiaries

- **Maximum, Option 1, and Option 4B**
 - Beneficiaries may be changed at any time.
 - If designated beneficiary dies, the retiree should notify PERS immediately and complete Form 1B, *Beneficiary Designation*.
- **Option 2, Option 4, and Option 4A**
 - Beneficiaries cannot be changed.
 - In the event of death of the beneficiary or divorce of spousal beneficiary, member may POP-UP to the maximum option.
- **Option 3**
 - Beneficiary cannot be changed at any time.



Eligibility for Partial Lump Sum Option (PLSO)

- Only members retiring for the first time through PERS are eligible for the PLSO
- Disability retirees are not eligible for the PLSO
- 28 years of creditable service if you were hired on or before June 30, 2011
- Age 63 with 4 years of membership service credit if you were hired on or before June 30, 2007
- 33 years of creditable service if you were hired on or after July 1, 2011



PLSO Distributions

- Member may select a PLSO distribution equal to 12, 24, or 36 months of a maximum retirement allowance paid in advance
 - Reduces monthly benefit
 - 20% withheld for federal taxes if paid directly to member
 - If under 55 (age 50 for emergency workers), the IRS may impose an additional 10% penalty
- Taxable portion may be rolled over to an eligible retirement plan (e.g. MS Deferred Compensation) or an IRA.



Cost-of-Living Adjustment (COLA)

- Begins after member has been retired for one full state fiscal year (July through June)
- Available in a lump sum payment each December OR in twelve equal monthly sums throughout the fiscal year – once elected this can not be changed
- Equal to an additional 3% of annual benefit for each full state fiscal year of retirement
 - 3% compounds at age 55 if hired prior to July 1, 2011
 - 3% compounds at age 60 if hired on or after July 1, 2011



Disability Retirement

- Provides secure income to active members who become sick or injured, and who can no longer perform the essential duties of the job due to a permanent medical condition
- Not available after member has begun receiving service retirement benefits
- Offers the same options available for service retirement *except the Partial Lump Sum Option*



Disability Retirement

- **Non-Duty Related**
 - Age-Limited Plan (individuals hired prior to 7/1/92 under age 60)
 - Tiered Disability (individuals hired after 7/1/92 or those who chose tiered)
 - Must be vested
 - Job-specific criteria and PERS Medical Board approval required
- **Duty Related**
 - Coverage from the first day of service
 - No age or service requirement
 - Medical Board Approval
 - Higher of 50% of average compensation (tax-exempt) or the non-duty related disability



Survivor Benefits

- **Survivor benefits for non-vested members**
 - Designated beneficiaries, as defined by law, will receive a lump sum refund of member's accumulated contributions and interest.
- **Survivor benefits for vested members**
 - Married more than 1 year, dependent children
 - The lawful spouse and dependent children are eligible to receive monthly benefits
 - Not married, no dependent children, no beneficiary
 - Lump sum refund according to law



Survivor Benefits

- **If member is killed on the job**
 - Coverage begins on the first day of covered employment (no vesting period)
 - The spouse and dependent children are eligible to receive monthly benefits
 - If there is no spouse nor dependent children, the designated beneficiary is eligible for a lump sum refund of member's contributions.



Advanced Applications

- PERS Form 16, *Advanced Application*, may be filed by any member who is eligible for retirement
- Ensures that benefits will be paid in accordance with member's desires in the event of member's death before retirement.
- Member selects benefit payment plan and designates beneficiary(ies). These elections are used only in the event of member's death before retirement
 - Note: May not select different beneficiary(ies) for PLSO



Monthly Benefit Payroll

- **Direct deposit**
 - Mandatory for all retiring members
- **Federal tax withholding**
 - Optional withholding from benefit payment based on retired member preference
 - Monthly benefits are not subject to MS State Income Tax
- **Insurance premium withholding**
 - State & School Employees' Health & Life Insurance Plans
 - Group Health Insurance Plan (available through PERS), administered by Transamerica Premier Life Insurance Company



Insurance Options

- **State & School Employees' Health and Life Insurance Plans**
 - Apply through employer to continue health coverage and convert life insurance within 31 days of termination
 - Covered employees include employees of State agencies, public schools, community and junior colleges, IHLs and libraries.
- **Retiree Medical Insurance for Medicare-eligible retirees**
 - Administered by TransAmerica Premier Life Insurance Co.
- **Senior Term Life Insurance**
 - Administered by Securian Financial



Reemployment

- **Mississippi Code §25-11-127 – see Regulation 34**
 - Allows retirees to be reemployed with a PERS-covered entity while receiving retirement benefits under the following provisions:
 - 90 consecutive calendar days from effective date of retirement
 - 90-days applies for any employment with a covered employer, even as an independent contractor
 - 90-days starts at the beginning of the school year for reemployment with an educational institution following the regular summer break for less than 12-month employees



Reemployment

- **Provisions for limited employment with covered employers for PERS service retirees**
 - Up to half-time/up to half-pay based on one full-time equivalent position, or
 - No limit on time with limit on earnings of 25% of Average Compensation
 - Form 4B must be filed with PERS within 5 days of employment
 - Form 4B must be filed annually on July 1 for continued employment
- **Employment as a true independent contractor**
 - Not subject to limited reemployment provisions, except required 90-day separation period
 - Submit Employee v. Independent Contractor Questionnaire to PERS before engagement, which must be completed for every employer contract



Reemployment

- **Provisions for local elected officials**
 - Retiring PERS members may continue as local elected officials if they do not violate the IRS in-service distribution provision
 - 59 ½ or older at retirement
 - Continue in office with no break in service
 - Salary limited to 25% of retiree's average compensation
 - Employers of such local elected officials must pay contributions on the full amount of the official's salary, not the portion the official has chosen to receive
 - Employer must file a Form 9C
- **Provisions for non-elected positions**
 - Employers of reemployed service retirees will be required to pay contributions to PERS on the salary paid to the retiree



Reemployment

- **House Bill 765**
 - Mississippi Critical Teacher Shortage Reemployment Act
 - Mississippi Code §25-11-126 allows retired teachers to be reemployed as full-time teachers in critical teacher shortage areas
 - May earn half of up to 125 percent of the salary schedule based on experience
 - Remaining half shall be paid by the school district to PERS
 - Must have at least 30 years of creditable service (or 25 years with a date of retirement of July 1, 2024, or earlier)



Reemployment

- **House Bill 765 cont'd**
 - Mississippi Critical Teacher Shortage Reemployment Act
 - Teachers are limited to a total of five years under these provisions; may be performed consecutively or intermittently (Any portion of a school year counts as a school year)
 - Must be retired from a Mississippi public school at least 90 days from the start of the following school year
 - Any retired teacher who returns to work under provisions §25-11-126 shall not be permitted to return to work under provisions §25-11-127 in the future
 - Form CS must be filed annually on July 1 for continued employment



Applying for Retirement

- **Two-step process- Begin application process at least three to six months in advance**
 - **Step 1**
 - Complete Form 9A SRVC, *Pre-Application for Service Retirement Benefits*, with employer and submit to PERS
 - **Step 2**
 - PERS will send a Final Estimate of Benefits with the following forms:
 - PERS Form 9S, *Final Application for Service Retirement Benefits*
 - PERS Form 9P, *Payroll Authorization*
 - IRS Form W-4P, *Withholding Certificate for Periodic Pension*
 - PERS Form PLSO, *Partial Lump Sum Option Distribution Election* and IRS Form W-4R (if eligible)
 - Application will be null and void if not completed and returned with all required documents to PERS within 90 days following the effective date of retirement



Resources

- **PERS Website – www.pers.ms.gov**
 - Latest news from PERS Executive Director
 - Online registration to PERS seminars
 - Online Benefit Calculators
 - PERS Focus Session Videos
 - Copies of Member Handbooks
 - PERS Regulations
 - Forms Library
 - Forms available for printing
 - Forms available through online request



Retirement Seminars

- **Full-Day Seminars** – held all over the state
 - Cover PERS, Social Security, MS Deferred Compensation, MS State and School Employees' Life and Health Insurance Plan, and estate planning
- **Focus Sessions** – held at PERS building in Jackson and virtually
 - Small-group session to review PERS retirement
 - Individualized Estimate of Benefits provided





Retirement Seminars

- **PERS on the Move** – held at employer site or virtually
 - Cover PERS and Deferred Compensation Plan & Trust
- **Early Career/New Employee Seminar** – held at request of employer(s)
 - Introduce PERS terminology, employee opportunities and responsibilities, and Deferred Compensation
- **Employer Training** – held at various sites across the state and virtually
 - Update employers on law changes – help employers to help employees



PERS Focus Session Videos



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PERS Focus Session Videos



Watch on YouTube

Overview

Video 1

Overview

For those who are unable to attend a live or virtual Focus Session, we have created a series of 11 videos with all of the same information presented at our in-person sessions.

If, after watching these videos, you feel you need more information about the retirement process or your PERS account, please feel free to make use of our many other available online resources, like our retirement guides, handbooks, online benefit calculators, and forms.

To begin the retirement process, download the [PERS Service Retirement Guide](#) for a step-by-step explanation.



Watch on YouTube

Vesting, Service Credit, and Retirement Eligibility

Video 2

Vesting, Service Credit, and Retirement Eligibility

This video will help you find the answers to questions about when you are eligible for a benefit and when you can actually retire.

For more information, download the [PERS Member Handbook](#).



Watch on YouTube

Benefit Determination and Estimate of Benefits

Video 3

Benefit Determination and Estimate of Benefits

This video will help you understand how your benefit amount is determined and how you learn what your benefit amount could be.

For more information, download the [PERS Member Handbook](#) or visit the online benefit calculators.





PERS eUpdates



Keep up to date with PERS news!

Sign up to receive news and updates tailored just for you and delivered right to your inbox. Simply fill out the e-mail form below and chose which e-mail lists to join. You will receive e-mails when there is relevant news to report. Use the Company field to list your employer or agency name. NOTE: If you experience issues with this registration form, try updating your browser or using a different browser. Subscription profile can be updated at any time and unsubscribing is simple as clicking a button.

* Email Address

* First Name

* Last Name

Company

Email Lists

- ☐ Beneficiaries and Retirees
- ☐ Employers - Counties
- ☐ Employers - Housing Authorities
- ☐ Employers - Institutions of Higher Learning
- ☐ Employers - Jr./Community Colleges
- ☐ Employers - Juristic Entities
- ☐ Employers - Local Hospitals
- ☐ Employers - Local Libraries
- ☐ Employers - Municipalities

- Be sure to sign up to receive news and updates about PERS





Resources

- **PERS Customer Service Center**
 - Toll-free: 1-800-444-7377
 - Local number: 601-359-3589
 - Email: CustomerService@pers.ms.gov
 - Monday-Friday, 8:00 a.m. to 5:00 p.m.
 - Register for PERS' seminars
 - Request copies of documents, balance letters, benefit estimates, etc.
 - Get your questions answered



Let's talk.

*What questions can I answer
for you today?*