



PSERS Active Member Newsletter

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A publication of the Commonwealth of Pennsylvania's Public School Employees' Retirement System

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Message from the Executive Director

Before serving as PSERS' Executive Director, I worked for the School District of Philadelphia and was a PSERS member for almost eight years. That experience continues to shape my perspective and helps me keep members at the center of our work as we strengthen the agency.

At the same time, my experience working at PSERS has given me insights that I didn't have as a member. There are several things I wish I had known.

- **The reach of PSERS is remarkable.** PSERS serves more than *half a million* people – roughly 1 in 25 Pennsylvanians – with members in every county across Pennsylvania. Very few organizations can claim such a broad and meaningful reach.
- **Serving members is a significant responsibility.** Partnering with so many people for their retirement needs is both a privilege and a serious responsibility. Shortly after becoming the Executive Director, I visited every regional office and saw firsthand the commitment, knowledge, and professionalism our employees bring to their work in serving our members. Whether assisting members in person, over the phone, or online, our staff are focused on providing the information and support members need throughout their retirement journey. As a member, I appreciated PSERS services, but I did not fully understand the depth of commitment behind them or how much they could have helped me navigate my own retirement questions.
- **PSERS offers valuable resources at no cost.** I did not fully appreciate the range of free resources PSERS offers. Members have access to a secure Member Self-Service (MSS) Portal that gives 24-hour access to a variety of services, such as viewing correspondence and newsletters, updating contact information, nominating a beneficiary, and generating retirement estimates. PSERS also provides retirement estimate calculators, publications, and both in-person and virtual presentations – all designed to help answer questions, prepare for retirement and build financial knowledge.

The commitment and value of PSERS work were recently recognized when the [National Association of Government Defined Contribution Administrators](#) awarded PSERS with a [national Leadership Award](#) and [Members' Choice Award](#) for our promotion of holistic financial wellness to Defined Contribution (DC) Plan members. Instead of using a one-size-fits-all methodology, we target DC Plan

PSERS Board of Trustees Meetings

Board Meeting Schedule:

October 22-23, 2026

December 17-18, 2026

Visit PSERS' website for the detailed schedule of Board and Committee meetings.

Board meetings are held in Harrisburg at PSERS, located at 5 N 5th Street.

In addition to Board meetings, Committee meetings are held throughout the year. All PSERS Board meetings are live streamed and open to the public.

For exact meeting times or if you would like to attend and require an accommodation to participate, please contact Tivia Danner, PSERS Executive Office at tidanner@pa.gov.

Message from the Executive Director...continued

members with specific messaging based on their tenure and engagement. This model dynamically evolves, automatically transitioning members into new educational tracks over time and when engagement actions occur. If you're a DC Plan member but haven't seen these informative emails, log into your MSS account and make sure you have an email address on record to begin receiving these valuable messages.

No matter where you are in your career, we're here to support you every step of the way on your journey to retirement.

Sincerely,



Uri Monson

PSERS' Executive Director

Change to Out-of-State Purchase of Service Rules

The Pennsylvania Supreme Court recently clarified that receiving employer contributions and/or interest when withdrawing from an out-of-state retirement system does not, by itself, disqualify an otherwise eligible member from purchasing credit for that service with PSERS. Previously, when a member received a retirement benefit in the form of employer contributions and/or interest on such contributions from an out-of-state retirement system, their out-of-state service was not eligible for credit with PSERS. This interpretation was based on the provision of law that the Commonwealth Court had opined was intended to prevent the duplication, or "double dipping," of retirement benefits.

In its recent decision, however, the Pennsylvania Supreme Court found that the language of the Retirement Code does not address this specific situation. The Court noted that, while the General Assembly may have intended to prevent double dipping, the absence of the word "received" in the law presents a "loophole" for service credit to potentially be purchased with PSERS even after employer contributions have been withdrawn from the out-of-state retirement system. Members must still meet all other eligibility requirements, including fully withdrawing from the out-of-state retirement system and they cannot be entitled to receive, be eligible to receive now or in the future, or be receiving a retirement benefit from the out-of-state retirement system.

If you previously applied for out-of-state service credit with PSERS and were denied solely due to the withdrawal of employer contributions or employer interest, you should contact PSERS to request that your previously submitted

application be reviewed in light of the Pennsylvania Supreme Court's decision. You may contact PSERS via phone at 1-888-773-7748, send a secure message in your Member Self-Service (MSS) account, send your request in writing, or by visiting your regional office. PSERS will rereview your previously submitted application and either provide a bill for the service purchase or, if another eligibility issues applies, issue an error letter explaining the reason the service cannot be purchased. You must contact PSERS while you are an active, contributing member of PSERS.

Out-of-State Service Limitations and Eligibility

Active, contributing members may purchase service credit to add additional service to their PSERS account by paying contributions and interest for service rendered if specific eligibility criteria are met. For out-of-state service, you must have rendered service in a public school in another state in the United States where at least one year of service was performed. You must apply while an active, contributing member of PSERS or be a multiple service member active with the Pennsylvania State Employees' Retirement System.

You cannot be entitled to receive, be eligible to receive now or in the future, or be receiving a retirement benefit from an out-of-state retirement system. Now, you must fully withdraw from the system in lieu of any benefit now or in the future, but receipt of employer contributions and/or interest will not automatically disqualify you from being eligible to purchase the service.

The service credit you are purchasing must be for at least one year but cannot exceed a maximum of 12 years. The maximum of 12 years also applies if purchasing credit for U.S. Government service in combination with out-of-state service credit.

You must first have at least one full year of PSERS service credit before you can apply for out-of-state service credit. Additionally, you may only purchase credit for an amount of out-of-state service that is less than or equivalent to your PSERS service, up to the maximum of 12 years. Therefore, you will need to request to purchase the out-of-state service credit incrementally as you earn PSERS service credit.

The [*Application for Credit of Out-of-State Service \(PSRS-278\)*](#) is available on the PSERS website or by contacting PSERS.

Out-of-State Service Costs and Payment

If you are eligible to purchase out-of-state service, PSERS will issue a *Statement of Amount Due* representing what you owe as the member and employer share of the purchase and give you 90 days to rescind the request to purchase the service. It will also include the payment options available to you such as a lump sum, payroll deductions, or having an actuarial debt applied to your retirement account with PSERS.

October is National Retirement Security Month

National Retirement Security Month is a time to reflect on the retirement you envision and take meaningful action toward achieving your retirement goals. Even small steps that you take now can have a big impact on your retirement. This year, focus on your financial future and make your retirement a priority.

Are you on track? When it comes to retirement, understanding how your benefit is calculated can help you make informed decisions. Your gross retirement benefit is based on three key factors: your final average salary, your membership class (determined based on when you became a member of PSERS), and your years of credited service.

Depending on your circumstances, increasing your final average salary, purchasing service credit, or electing multiple service (if eligible) may help increase your retirement benefit.

Boosting Your Final Average Salary: Generally, your final average salary is the average of your highest compensation received during any three school years (class T-C, T-D, T-E, T-F) or any five school years (class T-G and T-H). Opportunities to increase your earnings could make a difference. Taking on additional work such as serving as a game ticket taker or club advisor or simply continuing to work as you receive salary increases may help increase the compensation used to determine your final average salary.

Purchasing Service: Have you worked for an out-of-state public school employer or did you previously withdraw your PSERS contributions? Purchasing service allows you to add or restore eligible credit to your PSERS account. You must be an active, contributing member to request to purchase service credit, such as out-of-state public school service, military service, and return of withdrawn PSERS contributions. For certain purchases, there may be time restrictions on when you may request to purchase service. More details about each of the purchase types can be found in the applications available on the PSERS website.

Multiple Service: Multiple service membership may be available to individuals who have public school service with PSERS and who previously worked for a Commonwealth of Pennsylvania employer and was a member in the State Employees' Retirement System (SERS). With multiple service, the PSERS and SERS retirement benefits will be combined at retirement, and you will receive one total monthly benefit. You must apply for multiple service membership within 365 days of entering active PSERS membership. This time frame restarts each time you terminate and return—you have 365 days from the day you return to active PSERS membership to elect multiple service membership. For more information, please refer to the [Active Member Handbook](#).

Learn more about final average salary, purchasing service, multiple service, and additional retirement related information at a Foundations for Your Future (FFYF) program. View the upcoming FFYF schedule at pa.gov/PSERS.

Additional Settlement Checks will be Issued in the Matter of *Steinke, et al. v. Aon Investments USA, Inc., et al.*

Earlier this year, PSERS members who contributed, at any time between July 1, 2021, and June 30, 2024, as a result of the Shared Risk provisions received settlement checks in connection with *Steinke, et al. v. Aon Investments USA, Inc., et al.*, Case No. 210601197. PSERS is not a party to this litigation.

The final settlement in this matter was preliminarily approved. As a result, the PSERS members who are part of the class action lawsuit will be receiving additional settlement checks as soon as November. Members who would like to determine if they are eligible for a settlement check may email info@pserssharedriskclassaction.com with their name and address. If your address has recently changed, you must provide both your current and previous addresses.

For further information, see the FAQ page maintained by the Notice Administrator (not affiliated with PSERS): pserssharedriskclassaction.com/faqs.

Teacher of the Year Leon Smith Starts Each Day with a Powerful Message to His Students

Each day when Leon Smith walks into his classroom, he knows he can make a difference in a student's life.

"I know you. I believe in you."

For Smith, those aren't just words of encouragement. They're a promise he makes to every student who enters his classroom.

Smith, a social studies teacher at Haverford High School in Delaware County, has spent 25 years helping students discover not only history but also confidence in themselves. He teaches Advanced Placement U.S. History, Advanced Placement African American Studies, and Honors Social Studies.



He was recently named 2026 National Teacher of the Year after earning Pennsylvania Teacher of the Year honors in 2025. This PSERS member believes some of life's most important lessons aren't just found in textbooks. They are found in helping students build a community where they feel seen, valued, and capable of reaching their fullest potential.

"As a teacher, you get to be that person a student will never forget," Smith said. "If you make that connection and inspire your students, they will learn you believe in them and they will then believe in themselves."

Building those connections begins before the day's lessons. Smith starts teaching with a classroom circle where students talk about their goals, favorite music, or something happening in their lives.

While the classroom circle may seem simple, Smith said it plays an important role in learning and brain development. The practice is rooted in psychologist Abraham Maslow's hierarchy of needs, which suggests students learn best after they feel safe, connected, and valued.

The philosophy Smith uses in his classroom was shaped by a teacher who made a lasting impact on his own life.

As a first grader adjusting to a new school, Smith met his teacher, Ms. Mason, who helped him feel seen and believed in his potential. Years later, student teacher Mr. Haines became the first black educator Smith encountered in the classroom, helping him see himself as a teacher for the first time.

"When students have a mirror in someone in their class such as a teacher, it can provide a motivating factor for them to learn," Smith said.

Beyond teaching history, Smith said he hopes his students also learn empathy.

"No one can fully understand what someone is going through on a daily basis," Smith said. "As humans we have challenges and we need to give people grace. I want my students to try to give each other grace and we can learn and grow together."

Smith also hopes to inspire the next generation of educators by encouraging young people to consider teaching. That way, he hopes more students will one day discover the same calling and help teach a child that they matter.

"I've always felt like education was my mission," Smith said. "I look back on my life, and I feel like I've always had a calling for it."

Who Gets My Money?

Remember to review your PSERS beneficiaries!

Do you know who your current beneficiary is with PSERS? Have your circumstances changed over the years, such as marriage or children?

Keeping your beneficiary information up to date is important to ensure that any death benefit available is distributed timely and according to your wishes. Naming a beneficiary also means that any death benefit owed will pass directly to your beneficiary without going through your estate and may provide more favorable tax treatment. Take the time to review and revise your beneficiary designation and make any necessary updates. While no one likes to think about the possibility of an unexpected death, taking a few simple steps now in keeping this information current can help protect loved ones and provide greater peace of mind.

Nominating beneficiaries and updating beneficiary information is quick and easy through the PSERS Member Self-Service (MSS) Portal. If you cannot access the MSS Portal, you can complete a *Nomination of Beneficiary (PSRS-187)* form. Please remember, the most current form on file supersedes all previously filed nominations.

You can view your current beneficiaries through the MSS Portal. Your beneficiaries are also listed in your annual *Statement of Account*, unless you have chosen not to have them displayed.



Meet Frankie, PSERS' newest member!

Follow Frankie's journey on PSERS' social media as he learns what it takes to prepare for a secure retirement.



Facebook: @PennPSERS



LinkedIn: Pennsylvania Public School Employees' Retirement System



X: @PA_PSERS

Your Annual Statement of Account is Coming Soon

Your annual Statement of Account as of June 30, 2026, is coming to you this fall.

Members with an MSS account and paperless delivery will receive an email when their statement is available. Please review your statement and verify that the information is accurate.

Your statement provides information that is important for you to review for accuracy each year, such as:



Address and personal information. You can update your address or contact information right in your MSS account. If your name is incorrect on your statement, contact PSERS.



Nominated beneficiaries. If you have not nominated beneficiaries or need to update your beneficiaries, you may do so in your MSS account or by submitting a *Nomination of Beneficiaries (PSRS-187)* form.



Wages and service credits earned during the school year. Please contact your employer first if you have questions or concerns regarding the information they reported for the previous year.



Eligibility points, if you have a PSERS Defined Contribution account. Contact PSERS if you have any questions on your eligibility points.

Beware of Unsolicited Offers to Discuss Your PSERS Retirement Benefits

Some PSERS members have reported receiving emails from individuals or entities offering to discuss their retirement benefits. Some are unsolicited sales pitches. Others have gone so far as to falsely claim to be working on behalf of PSERS or representing district-approved vendors.

Please be advised that **PSERS has not authorized or endorsed these unsolicited emails and calls, and they are not associated with PSERS.** PSERS regularly provides members with information and resources to help them understand their retirement benefits. PSERS has NOT partnered with any financial entity other than Voya Financial ®. The Voya partnership, which began in 2019, is focused solely on the administration and oversight of the PSERS Defined Contribution (DC) Plan. You may receive communications directly from PSERS or Voya about financial education and retirement planning topics. These communications are not solicitations for Voya financial products, and no other entity is contracted or authorized to provide retirement counseling on behalf of PSERS or advertise financial products in PSERS' name.

As part of our responsibility to provide and administer your retirement benefits, PSERS will communicate directly with you when necessary. **PSERS will not ask you to provide personal information through unsolicited communications.** If you receive a communication and are unsure whether it is from PSERS, please contact PSERS directly to verify its authenticity before providing personal or financial information. Remember, fraudulent sales pitches or suspected phishing scams should be reported to PSERS and the Attorney General's office through their [online reporting form](#).

If you have a question about your retirement benefits, visit your MSS account or contact us at **1-888-773-7748**.

PSERS
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Harrisburg PA 17101-1905

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**Important Information from the
Commonwealth of Pennsylvania
Public School Employees' Retirement System**



Website
pa.gov/PSERS

Register for PSERS' Member Self-Service (MSS) Portal to access your retirement account online, anytime!



Call or Fax

Toll-Free: 1-888-773-7748

Local Calls: 717-787-8540

Fax: 717-772-3860



**Send us a Secure Message
through your MSS Account!**

Don't have an MSS Account?
Complete the Contact Form on our
website.



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