



**PERS**

of MISSISSIPPI

# Municipal Retirement Systems

*Closed to new employees July 1, 1987*

The Municipal Retirement Systems (MRS) is comprised of city retirement plans from around the state for general employees, firefighters, and police officers serving in the participating cities.

The Public Employees' Retirement System of Mississippi (PERS), in coordination with the governing authorities of the respective cities, has administered these plans since July 1, 1987. All plans were closed to new employees when PERS took over administration. Employees hired after the plans closed are members of PERS.

Membership eligibility and benefit provisions of these plans are governed by the general laws of the state of Mississippi, as well as local and private legislation enacted by the Mississippi State Legislature.

## Funding

Each plan has an established employee contribution rate. Employer contributions in each city are paid through an annual millage rate on the assessed property values of that city. These millage rates are determined through reviews of each plan's benefit structure during the MRS annual actuarial valuation and certifications by the actuary as to the funding level required of each participating city.

## Creditable Service

Service credit is awarded for employment in a covered position based on the number of months a member works during a fiscal year (October through September). All wages and contributions must be properly reported before service credit can be awarded.

To earn creditable service, an MRS member must work the following amounts of time during the fiscal year:

**To Earn:** 1 year of service credit

**Must Work:** 10 or more months

**To Earn:** 3/4 year of service credit

**Must Work:** 7 to 9 months, inclusive

**To Earn:** 1/2 year of service credit

**Must Work:** 4 to 6 months, inclusive

**To Earn:** 1/4 year of service credit

**Must Work:** 1 to 3 months, inclusive

**Note:** *All service credit granted is subject to audit and, if required, correction at the time of retirement.*

## Active United States Military Service

To receive service credit for active-duty United States military service, a member must submit to PERS a copy of his or her DD214 or other military documents. Credit is based on each plan's statutory provisions.

### Post-Employment Military Credit

- **Fire and Police Plans for Biloxi, Clinton, Columbus, Greenwood, Gulfport, Hattiesburg, Laurel, McComb, Pascagoula, Tupelo, Vicksburg, Yazoo City** - Service from September 16, 1940, through July 25, 1947, in U.S. Army, Navy, Marine Corps, or Coast Guard, and as civilian employed by Army or Navy serving outside continental U.S.
- **Meridian, Meridian Fire and Police, Natchez** - Maximum of four years for any active-duty U.S. military service

- **Clarksdale, Greenville, Jackson** - Maximum of four years for service during World Wars I and II, Korean Conflict, Cuban Crisis, Berlin Crisis, and Vietnam War or when involuntarily called; more than four years awarded with proof that service was without opportunity for discharge and at the government's convenience

### Pre-Employment Military Credit

- **Clinton** - Maximum of four years unless service was without opportunity for discharge and at the government's convenience
- **Vicksburg** - No credit limit

**Note:** *Military service credit will not be granted to anyone who received a dishonorable discharge.*

## Municipal Retirement Systems Plan Overviews

The following plans are administered by PERS as MRS plans in coordination with the governing authorities of the respective cities. General employees, firefighters, and

police officers in the municipalities are either members of an MRS plan (if hired before the systems were closed) or members of PERS (if hired after the systems were closed).

City Plan	Employee Contribution	Leave Credit	Adj. Lump Sum Leave Pay	Cost-of-Living Adjustment	Ad Hoc Inc.	Minimum/Month
<b>Article 1 - Mississippi Code Annotated § 21-29-1 et. seq. General Municipal Systems – Only general municipal employees</b>						
Biloxi General	9%	X	X	X		\$600
Meridian General	7%					\$600
<b>Article 3 - Mississippi Code Annotated § 21-29-101 et. seq. Fire and Police Disability and Relief Funds – General municipal, fire, and police</b>						
Biloxi Fire & Police	9%	X	X	X		\$600
Clinton	8%			X		
Columbus	10%			X		\$500
Greenwood	10%					
Gulfport	8%			X		\$500
Hattiesburg	10%	X		X		\$750
Laurel	10%			X		
McComb	10%			X		
Meridian Fire & Police	10%					\$600
Natchez	10%					
Pascagoula	10%			X		
Tupelo	7%				X	\$750
Vicksburg	10%	X		X		\$1,515
Yazoo City	10%			X		
<b>Article 5 - Mississippi Code Annotated § 21-29-201 et. seq. Fire and Police Disability and Relief Funds – General municipal, fire, and police</b>						
Clarksdale	10%			X		
Greenville	10%			X		
Jackson	10%			X*		\$500

All benefit enhancements are reviewed by the actuary annually. Each system is different and the cities' ability to pay the Cost-of-Living Adjustment is subject to actuarial certification annually before the payment can be made. Each city must submit a resolution authorizing payment.

\* Jackson COLA is paid as part of the monthly benefit, not an annual lump-sum check.

## Monthly Service Retirement Benefit Eligibility

A service retirement allowance is payable to any retired member who completes at least 20 years of creditable service, regardless of age. The last seven years of service must have been continuous if retiring from Biloxi or Meridian general systems. Similarly, the last 10 years must have been continuous if retiring from a fire and police disability and relief fund.

Service benefits are payable to an eligible member effective the first of the month after receipt of his or her completed retirement application or after termination of covered employment, whichever is later.

## Average Compensation

Average compensation is calculated using the last six months of wages, or the equivalent if paid other than in monthly installments. Wages may include employer-certified holiday and regularly scheduled overtime pay and regularly scheduled overtime pay earned during the last six months of employment. Compensatory and non-regularly scheduled overtime pay is not reported or included in the calculation.

Lump sum annual leave pay may only be included to the extent provided by local and private legislation, adopted by each municipal system and certified by the PERS actuary.

## Monthly Service Retirement Benefit Formula

The monthly service retirement benefit formula is 50 percent of the average compensation for the first 20 years of creditable service plus 1.7 percent of the average compensation for each year of credited service beyond 20.

The maximum allowable benefit is 66.67 percent (87 percent for Clinton) of the average compensation and may be further defined by each municipality through local and private legislation.

**Note:** *A minimum and maximum allowance for all benefits may be pre-defined for recipients of specific municipalities through local and private legislation.*

## Survivor Benefits

A benefit is payable when a member dies after retirement; a member dies prior to retirement with five or more years of creditable service; or a member dies in the line of duty.

A survivor benefit is payable to the surviving spouse for the use and benefit of the spouse and dependent children until remarriage of the spouse and to children under age 18 (extended to age 23 if the child is a full-time student and unmarried). However, Clarksdale, Columbus, Gulfport, Hattiesburg, Jackson, McComb, Meridian, Vicksburg, and Yazoo City adopted resolutions that allow surviving spouses to continue receiving benefits even if those spouses remarry.

In the absence of a qualifying spouse or dependent child, a benefit is payable to a dependent father and/or a dependent mother or, in the absence of a dependent parent, the payments may be made to an unmarried dependent sister.

Death benefits are payable the first of the month following a member's death but no sooner than the first of the month after receipt of an application for such survivor benefits.

### Non-Duty Related Death Benefit Formula

#### *Fire and Police and General Municipal Plans*

This benefit formula is 2.5 percent of the average compensation for the first 20 years of creditable service plus 1.7 percent of the average compensation for each year of credited service beyond 20. The maximum benefit payable is 66.67 percent (87 percent for Clinton) of the average compensation.

### Duty-Related Death Benefit Formula

#### *Fire and Police Fund*

This benefit formula is 2.5 percent of the average compensation for the first 20 years of creditable service plus 1.7 percent of the average compensation for each year of credited service beyond 20. The maximum benefit payable is 66.67 percent of the average compensation.

### Duty-Related Death Benefit Formula

#### *General Municipal Plans*

This benefit formula is 50 percent of the monthly salary at the time of death.

## Post-Retirement Employment

If a member retires from one of the fire and police disability and relief funds and is later reemployed by another municipality covered by PERS, he or she may continue to draw benefits from the fire and police disability and relief fund from which he or she retired.

If a fire and police disability and relief fund retiree is reemployed as a fireman or policeman with the same municipality, his or her fire and police disability and relief fund retirement benefit will be suspended during such reemployment, but he or she will continue to accrue additional retirement benefits under PERS.

Likewise, a retired general municipal member may be reemployed by another covered municipality or employer and continue to draw his or her municipal retirement benefits. However, if such municipal retiree is reemployed by the same municipality from which he or she retired, the municipal retirement benefit will be suspended during such reemployment and he or she will continue to accrue retirement benefits under PERS.

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### For More Information

[www.pers.ms.gov](http://www.pers.ms.gov)

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### Disclaimer

This brochure is published to provide a general overview of the Municipal Retirement Systems (MRS) and is subject to periodic revision as laws, policies, and rules change. The Public Employees' Retirement System of Mississippi (PERS) Board of Trustees administers MRS.

This brochure is meant to serve as a general reference for eligible covered MRS members. This brochure should neither be used as a legal reference nor as a complete statement of the laws or administrative rules related to retirement. If any conflict exists between the information in this brochure and any applicable laws or administrative rules, the laws and administrative rules shall prevail.