


**Reporting process:  
contributions**

Retirement Benefits Training  
Fiscal year 2026



Serving those who serve South Carolina

1

---

---

---

---

---

---

---

---

**Employer reporting  
representatives**

- PEBA's Member Account Services has staff assigned to each employer to help with:
  - Monthly deposits;
  - Quarterly payroll reports;
  - Service credit and contract lengths; and
  - Supplemental reports.
- Select *EES Assistance* in EES for your representative's name and contact information.

South Carolina Public Employee Benefit Authority

2

---

---

---

---

---

---

---

---

**Employer and member contributions**

- Participating employers and members are required to contribute to SCRS, PORS or State ORP, depending on the plan in which a member enrolls.
- Employers contribute based on members' plan and earnable compensation.
- Members contribute a portion of their earnable compensation based on their plan.
- Contribution rates for employers are subject to change each July 1.
- Currently, member contributions are fixed by statute and not scheduled to change.

South Carolina Public Employee Benefit Authority

3

---

---

---

---

---

---

---

---

### Fiscal year 2026 employer contributions

- Employers are required to remit contributions based on compensation for:
  - Contributing SCRS and PORS members.
  - State ORP participants.
  - Return-to-work SCRS and PORS retired members.
  - Incidental death benefit coverage, if covered.
  - Accidental Death Program coverage, if covered (PORS only).
- State agencies, public higher education institutions, public school districts and charter schools that participate in retirement are required to pay insurance surcharge to share the cost of retiree insurance.
- Employer contributions are not placed in member accounts.

South Carolina Public Employee Benefit Authority

4

---

---

---

---

---

---

---

---

### Fiscal year 2026 employer contribution rates

*Effective for all wages paid on and after July 1, 2025.*

Retirement plan	Employer contribution	Incidental death benefit contribution <sup>1</sup>	Accidental death contribution <sup>1</sup>	Total employer rate	Insurance surcharge <sup>1</sup>
SCRS	18.41%	0.15%	N/A	18.56%	6.35%
State ORP <sup>2</sup>	18.41%	0.15%	N/A	18.56%	6.35%
PORS	20.84%	0.20%	0.20%	21.24%	6.35%

<sup>1</sup>Rates are applicable only to employers covered under these programs.  
<sup>2</sup>For State ORP participants, 5% of the employer contribution is remitted directly to the participant's State ORP service provider.

South Carolina Public Employee Benefit Authority

5

---

---

---

---

---

---

---

---

### Employee contributions effective July 1, 2025

**SCRS and State ORP**

**9%**

**PORS**

**9.75%**

South Carolina Public Employee Benefit Authority

6

---

---

---

---

---

---

---

---

**Employee contributions**

- Contributions are tax-deferred.
- Member contributions credited to member's account.
- In retirement, monthly benefit payments continue even when member's account is exhausted.
- Refund of unexhausted contributions payable only if there is no survivor benefit due.
  - If monthly survivor benefit is payable, there is no refund of contributions.

South Carolina Public Employee Benefit Authority

7

---

---

---

---

---

---

---

---

**Return-to-work retired member contributions**

- Retired member contributes same rate as active member.
- Retired member does not accrue additional service credit.
- Contributions must be made to system from which the member retired.
- Retired member receiving both SCRS and PORS benefit:
  - Contributions based on rate for any other active member in the same position.
- Refer to the [Working retirees](#) training resource.

South Carolina Public Employee Benefit Authority

8

---

---

---

---

---

---

---

---

**Limit on wages subject to contributions**

- Applies to employees who became members after December 31, 1995.
- Limit on compensation subject to contributions for 2025 is \$350,000.
- Cannot withhold contributions on compensation over the limit; however, must continue to report compensation to PEBA with a Contract Length 20.
- These members fall into a special reporting category to ensure earned service is credited to their account.
  - See Contract Length 20 in the Reporting section of the [Covered Employer Procedures Manual](#).

South Carolina Public Employee Benefit Authority

9

---

---

---

---

---

---

---

---

**Wages subject to contributions**

- Gross salary or wages:
  - Before taxes withheld; and
  - Before other deductions.
- Wages paid while on sick, annual and general leave.
- Overtime/compensatory time (must be employer-mandated for SCRS):
  - Authorized, approved overtime pay is considered employer-mandated and earnable compensation for AFC purposes. As such, the employer will deduct and remit retirement contributions.
- Unused annual leave (Class Two members only):
  - Contributions deductible for up to and including 45 days of termination pay for unused annual/general leave.
  - Payment at retirement is included in average final compensation.

South Carolina Public Employee Benefit Authority 10

10

---

---

---

---

---

---

---

---

**Wages not subject to contributions**

- Termination pay for more than 45 days of unused annual leave (Class Two members only).
- Termination pay for unused annual leave (Class Three members only).
- Special payments:
  - One-time bonus and incentive-type payments; and
  - Retirement incentive payments.
- Lump-sum payments for unused sick leave.
- Long-term disability benefits.

South Carolina Public Employee Benefit Authority 11

11

---

---

---

---

---

---

---

---

**Disclaimer**

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

South Carolina Public Employee Benefit Authority 12

12

---

---

---

---

---

---

---

---