



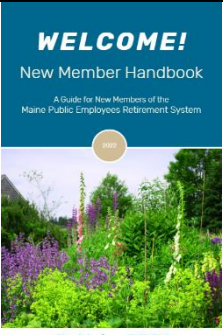
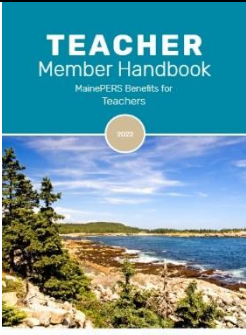
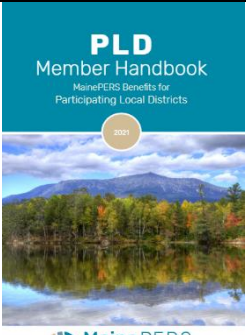
MainePERS - Maine Public Employees Retirement System

Maine’s Public Employee Pension Plan

Since 1942, [MainePERS](#) has helped public employees prepare for retirement through the administration of a defined benefit retirement plan. MainePERS’ contributing members include teachers, state, county, and municipal employees, legislators, judges, and those who work for other public entities.

The State of Maine provides defined benefit retirement plans (state, teacher, legislative, and judicial) in lieu of Social Security. Many of the defined benefit retirement plans offered in the Participating Local District (PLD) Consolidated Retirement Plan (county, municipal, and other public entities) are also offered in lieu of Social Security. This means that members of these plans do not pay Social Security contributions and therefore do not earn Social Security credits while working under these plans.

Individuals in Maine and other states interested in a career in teaching, school administration, and education related employment opportunities in Maine’s public schools may find the following links and information regarding Maine’s public pension plan helpful. To determine whether a position falls within the Teacher or PLD pension plan, please consult with the school superintendent or hiring authority. (Note: [Maine law requires public teacher participation](#) in the MainePERS.)

New Member Handbook	Teacher Member Handbook	Participating Local District Handbook
		

Windfall Elimination Provisions and Government Pension Offset

MainePERS service retirement benefits are not affected by any Social Security benefits you may receive. However, your Social Security benefits may be affected by your participation in a retirement plan that is provided in lieu of Social Security such as many MainePERS plans. The Social Security Administration has two offsets that are applied to your Social Security benefit when you retire and apply for Social Security. Information about each of these offsets can be found at:

[Windfall Elimination Provision](#)

[Government Pension Offset](#)

MaineSTART – Supplemental Tax-Deferred Savings Plans

Another equally important piece to a secure retirement can be contributing to a supplemental retirement savings plan during your work life. [MaineSTART](#), a program administered by MainePERS, offers tax advantaged savings plans to employees of PLD's and Public School Teachers with participating employers. Please ask your prospective employer about its participation in this program.

More Information

Whether you are beginning your career in public service or are returning having worked previously for an employer covered under the retirement system, we look forward to welcoming you to Maine and to the Maine Public Employees Retirement System.

Learn more by visiting the [MainePERS website](#). To discuss your specific needs, contact a MainePERS representative by telephone at (207) 512-3100 or email at retirement.services@mainepers.org.