

ERS^{RI} CONTRIBUTION RATES

Employee Type	Defined Benefit Plan (ERSRI) – Employee Contribution Rate	Defined Contribution Plan (TIAA) – Employee Contribution Rate	Defined Contribution Plan (TIAA) – Employer Contribution Rate Effective as of 7/1/15 for service as of 6/30/12
State	3.75%	5.0%	1.0% for 0 - less than 10 years
			1.25% for 10 - less than 15 years
			1.5% for 15 - less than 20 years
Teacher	3.75%	5.0% <i>(Additional 2.0% for teachers without Social Security)</i>	1.0% for 0 - less than 10 years <i>(3.0% for teachers without Social Security)</i>
			1.25% for 10 - less than 15 years <i>(3.25% for teachers without Social Security)</i>
			1.5% for 15 - less than 20 years <i>(3.50% for teachers without Social Security)</i>
Correctional Officers	8.75%	None	None
BHDDH Nurses	3.75%	5.0%	1.0% for 0 - less than 10 years
			1.25% for 10 - less than 15 years
			1.5% for 15 - less than 20 years
Municipal Employees	1.0% (No COLA)	5.0% <i>(Additional 2.0% for employees without Social Security)</i>	1.0% for 0 - less than 10 years <i>(3.0% for teachers without Social Security)</i>
	2.0% (with COLA)		1.25% for 10 - less than 15 years <i>(3.25% for teachers without Social Security)</i>
Municipal Police & Fire <i>(effective 7/1/15)</i>	9.0% (No COLA) 10.0%	3.0% for employees without Social Security	1.5% for 15 - less than 20 years <i>(3.50% for teachers without Social Security)</i>
	(With COLA)		3.0% for employees without Social Security
Judges <i>(effective 7/1/12)</i>	12.0% for contributing and non-contributing judges	None	None
State Police	8.75%	None	None

For employees with 20 or more years of service as of June 30, 2012, as of July 1, 2015:

These employees stopped contributing to the Defined Contribution Plan

- You continue to own your account. You are not able to withdraw your contribution until you separate from service

These employees accrue 2% in the Defined Benefit Plan

- State employees and teachers contribute an additional 2.25% (11% total)
- MERS employees contribute an additional 2.25% (either 8.25% or 9.25% total)