



Social Security Coordination

STANISLAUS SUPERIOR COURT EMPLOYEES (STANCERA MEMBERS)

When it comes to your benefits, Social Security and StanCERA coordinate together to provide you with retirement benefits. Your choice of remaining in or opting out of social security will have a permanent impact on your StanCERA benefits. For our PEPRA members (Tier 6), the only impact is on the Final Compensation Limit.

Below is a list of impacts your Social Security decision has on your StanCERA retirement.

Legacy Tiers 1, 2, 4 & 5

Feature	If you REMAIN in Social Security	If you STOP Contributing to Social Security
Contribution Rate	Your service remains Integrated with Social Security. You will continue to contribute at the lower contribution rate on the first \$161.54 portion of salary* earned each pay period.	Your future service becomes Non-Integrated with Social Security, and you will pay the higher contribution rate on all compensation earned each pay period.
Final Average Compensation	When you retire, your Final Average Compensation (FAC) used in calculating your benefit will be lower due to the social security reduction factor.	When you retire, your Final Average Compensation (FAC) will be higher due to NO social security reduction factor.
Final Compensation Limits	Your Final Compensation Limit is set by IRS 401(a)(17) at \$360,000 in 2026.	Your Final Compensation Limit is set by IRS 401(a)(17) at \$360,000 in 2026.

PEPRA Tier 6

Feature	If you REMAIN in Social Security	If you STOP Contributing to Social Security
Final Average Compensation	Your Final Average Compensation (FAC) is limited to your salary* up to the Final Compensation Limit.	Your Final Average Compensation (FAC) is limited to your salary* up to the Final Compensation Limit.
Final Compensation Limits	Your Final Compensation Limit is set by the IRS PEPRA Limit at \$159,733 in 2026.	Your Final Compensation Limit is set by the Non-Social Security-covered PEPRA Limit at \$191,679 in 2026.
Contribution Rate	Your fixed PEPRA contribution rate is applied to your salary* up to the Lower Compensation Limit.	Your fixed PEPRA contribution rate is applied to your salary* up to the Higher Compensation Limit.
Legacy provisions (integrated service, high/low contributions, and Social Security Reduction Factor) do not apply to you. The key impact is compensation limits.		

Newly hired employees will be integrated with Social Security and are not eligible to opt-out.

***Salary - Compensation that is reportable to StanCERA by your employer.**

Legacy Tier 3 is a Non-Contributory Tier



This handout is not legal or financial advice. If you have specific questions about your own situation, please consult with a financial advisor.

StanCERA shall not be liable for misinterpretation of the information made here.