Enrolling in TRS

The Teachers' Retirement System of the City of New York (TRS) is one of the largest pension systems in the United States, serving over 200,000 in-service members, retirees, and beneficiaries. Membership in TRS is available to employees of the New York City Department of Education (DOE), the City University of New York (CUNY), and New York City Charter Schools that selected TRS for pension coverage. This brochure describes eligibility for membership in TRS, guidelines for enrolling, and other key points for new and potential TRS members. There is also important information for those who have been members of another City or State retirement system.

TRS membership provides a wide range of benefits, including a guaranteed retirement allowance through our Qualified Pension Plan (QPP) upon meeting certain age and service equirements. TRS members also have the option to invest additional funds for retirement through our 403(b) plan, the Tax-Deferred Annuity (TDA) Program, which includes traditional TDA (pre-tax) and Roth (after-tax) account options. Learn more about membership benefits on our website and in our *Benefits in Brief* brochure.

How to Enroll

- If your TRS membership is *mandatory*, you will be automatically enrolled in TRS, and do not need to submit an enrollment request.
- If your TRS membership is *optional* and you want to join, enroll by completing the online application on our website.

To learn whether your position provides mandatory or optional membership in TRS, please see below.

Eligibility for TRS Membership

TRS membership is mandatory if you are:

- *A teacher or pedagogue* employed by the DOE or a participating Charter School.
- A *full-time instructional staff member employed* by CUNY, provided you are not a member of the Optional Retirement Program (ORP) offered by TIAA, or you do not join the ORP within 30 days of your appointment date.
- A *paraprofessiona*l (in the title of Auxiliary Trainer, Bilingual Professional Assistant, Educational Assistant, Educational Associate, or Teacher Aide) employed by the DOE or a participating Charter School.

TRS membership is optional if you are:

- An *adjunct or substitute teacher* employed by CUNY.

  (Please contact your Benefits Officer for a complete list of eligible CUNY titles.)
- A s*ubstitute teacher, per-diem/per-session instructor, nurse, occupational therapist, physical therapist, or other job title* represented by the UFT and employed by the DOE. This includes Educational Analyst, Educational Officer, Occupational Therapist, Physical Therapist, Staff Nurse, and other titles.

Next Steps for New TRS Members

As a new member, you will receive a welcome letter from TRS with your TRS Membership Number.

1. **Register online**: Go to www.trsnyc.org and register for access to the secure section of our website after you have your TRS Membership Number. Once you are registered, you should designate beneficiaries for your account. You can also access account information and correspondence from TRS and open a traditional TDA or Roth account. If you wish to contribute to both a TDA and a Roth, you'll need to establish two accounts.

2. **Notify TRS**: As part of your enrollment, you should also notify TRS if:
   - You have or previously had membership with another public retirement system within New York State, or with TIAA.
   - You previously worked for a public employer within New York State; this service may be eligible for credit in TRS. Report this service to TRS by filing a "Cost Letter Request Form" (code SD64).
   - You have previous military service; this service may be eligible for credit in TRS.

3. **Upload documentation**: You must also provide proof of your date of birth, which you can upload in the secure section of our website. TRS cannot process loan or withdrawal requests or calculate your retirement benefits if we do not have this documentation on file. The following items are accepted:*

Only **ONE** of the following items is necessary:	• Birth certificate; • Valid, unexpired passport (card or book, including signature); • Naturalization document; or • Valid, unexpired driver's license or non-driver ID card from New York, New Jersey, Connecticut, Pennsylvania, or Florida (front and back).
If none of the above is available, then **TWO** of the following are required:	• Valid, unexpired driver's license or non-driver ID card from other states not listed above or any learner's permit (front and back); • Certificate of military record; • Report of Confidential Social Security Benefit Information (Form SSA-2458); or • Other government-issued identification.

**Any date-of-birth documentation in a language other than English must be accompanied by a translation. Photocopies of all documents are acceptable.*

Pension Contributions

TRS members are required to contribute a percentage of their wages to the QPP. Pension contributions are automatically deducted from your pay; they earn 5% interest and are federally tax-deferred. These contributions are due beginning on your membership date. If payroll deductions do not begin immediately, TRS will notify you of any deficit in contributions that you may have.

The table on the right provides the contribution rates for members in Tier VI (the tier assigned to new members).

Salary	Contribution Rate
$45,000 or less	3.00%
More than $45,000 to $55,000	3.50%
More than $55,000 to $75,000	4.50%
More than $75,000 to $100,000	5.75%
More than $100,000	6.00%

TRS Tiers and Membership Date

Currently, all TRS members belong to one of five tiers, generally depending on the date they became TRS members; benefits vary by tier. Members who joined TRS after March 31, 2012, belong to Tier VI.

If your TRS membership is *mandatory*, then your membership date is the date of your appointment.

If your TRS membership is *optional*, then your membership date is the date TRS receives your online enrollment application.

Note: Your membership date may effectively be a different date than described above if:

a) you become "reinstated" to a prior membership with an eligible retirement system, or

b) you are transferring a current membership in an eligible retirement system to TRS.

If you are a current or former member of a public retirement system within New York State, please read the next section carefully.

Members of Another Public Retirement System in New York State

▶ Former Members of Another Retirement System

If you were a member of TRS or any other New York City or New York State public retirement system and you lost your membership rights, you may apply for reinstatement to your previous membership date and tier after establishing your new TRS membership. To effect a reinstatement, you must repay any contributions refunded to you when your previous membership ceased, plus applicable interest. Your date of membership in TRS would reflect the date of membership in your previous retirement system. If that membership was based on a different tier, you may also be reinstated to that tier.

▶ Current Members of Another Retirement System

You may transfer a current membership in one of the following eligible retirement systems to TRS:

- New York City Board of Education Retirement System (BERS)
- New York City Employees' Retirement System (NYCERS)
- New York State Teachers' Retirement System (NYSTRS)
- New York State and Local Employees' Retirement System (NYSLERS)

To initiate a membership transfer, you must first become a TRS member. If your membership is *mandatory*, you will be enrolled in TRS automatically. If your membership is *optional*, you may enroll in TRS. In either case, you must notify your current retirement system of your intent to transfer. That system is responsible for transferring your service credit and pension accumulations to TRS.

In general, members who transfer into TRS are initially placed in the tier in effect as of their TRS membership date (currently Tier VI). Once the membership transfer is complete, TRS will adjust the tier status accordingly.

Note: If your date of membership in your current system is between February 28, 2008 and March 31, 2012, transferring to TRS may require you to join the Age 55 Retirement Program. Please read about Chapter 504 on our website before initiating a membership transfer. In addition, special rules apply to members who are transferring membership from BERS to TRS under Chapter 551 of the Laws of 2024. Please see *Transfers from BERS to TRS Under Chapter 551* on our website for details.

Retired Members of Another Retirement System

Members who retired from a New York State or New York City retirement system should check with their retirement system before beginning work in a TRS-eligible position. If you have already started working, please advise TRS immediately so that we may stop and refund any erroneous pension contributions that may be deducted from your paycheck.

Under New York State law, certain earnings restrictions apply to service retirees under age 65 and all disability retirees. In addition, your current pension payments may be subject to suspension if you return to work in public service. Your retirement system likely publishes specific information about returning to work after retirement. For TRS retirees, the *Earnings After Retirement* brochure summarizes the rules for this situation.

This publication should not be solely relied upon, as it is based on currently available information that is subject to change. In all cases, the specific provisions of the governing laws, rules, and regulations prevail.

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