

Instructions and application for purchasing Chapter 71 military service

INSTRUCTIONS

If you actively served in the United States military, you may be eligible to purchase credit for up to four years of your service. Please **read** these instructions carefully before completing the application.

Step 1: Determine your eligibility

- 1) **Are you a veteran, as defined in Massachusetts General Laws, Ch. 32 §1 and Ch. 4, §7, cl. 43?** (see below for definition.) Yes No
If "yes," please go to Question 2.
If "no," your service is not eligible for purchase

- 2) **At the time of your application to purchase service, will you be a "member in service" of the MTRS?** Yes No
In general, a "member in service" is someone who is: actively teaching; receiving Workers' Compensation for total incapacity; on a sick leave; on a paid leave; or, on an authorized unpaid leave of less than one year.
If you have any questions about whether you are a "member in service," please contact us.

- 3) **Have you received retirement credit for this service in any other Massachusetts contributory retirement system?** Yes No
If "no," you may be eligible to purchase credit for your military service.
If "yes," your service is not eligible for purchase. If you have already received credit for your Service, that credit will be transferred to the MTRS along with any other creditable service that you have accrued in any other Massachusetts contributory retirement system. You cannot receive credit twice for the same period of military service.

Definition of veteran, under M.G.L. Ch. 32

Pursuant to M.G.L. Ch. 32, §1, and Ch. 4, §7, cl. 43, you qualify as a veteran if you meet one of the following requirements:

- 1) You have at least 180 days of regular active duty service and you were honorably discharged or released.
- 2) You have at least 90 days of active duty service, at least one day of which was during wartime per the chart below, and you were honorably discharged or released.

| To qualify as a veteran of this conflict... | You must have at least one day of wartime service during this period |
|---|---|
| World War II <i>Merchant Marine</i> | September 16, 1940 through December 31, 1946 <i>December 7, 1941 through December 31, 1946</i> |
| Korea | June 25, 1950 through January 31, 1955 |
| Korea-Vietnam (interim) | February 1, 1955 through August 4, 1964 |
| Vietnam | August 5, 1964 through May 7, 1975 |
| Lebanon* | August 25, 1982 through [date to be determined] |
| Grenada* | October 25, 1983 through December 15, 1983 |
| Panama* | December 20, 1989 through January 31, 1990 |
| Persian Gulf | August 2, 1990 through [date to be determined] |

*Naval and Marine DD-214 must indicate Expeditionary Medal. All DD214s must specify campaign: Lebanon, Grenada and Panama.
Please note that, pursuant to M.G.L. Ch. 4, §7, the six months of active duty for training in the Active Reserves and the National Guard does **not** qualify as active service toward the minimum periods listed here. **If your only active duty was active duty training, you are not eligible to purchase credit for your military service.**

- 3) You served in wartime and were awarded a Purple Heart, or service-connected disability, or died, regardless of whether you completed the minimum length of active duty service required in the chart under (2), above.

MAIN OFFICE

500 Rutherford Avenue, Suite 210
Charlestown, MA 02129-1628
Phone 617-679-MTRS (6877)
Fax 617-679-1661

WESTERN REGIONAL OFFICE

One Monarch Place
Springfield, MA 01144-2048
Phone 413-784-1711
Fax 413-784-1707

ONLINE

mass.gov/mtrs



Step 2: Review these Q&A to understand the restrictions and application process

What requirements or restrictions should I know about?

Depending on the type of your military service, you may purchase up to a maximum of four years of service credit based on any combination of the following:

- **Active military service in the armed forces of the United States (at some point during your life; pursuant to Chapter 71):** You may purchase one year of credit for each year of active military service, up to a maximum of four years.
- **Service in the Massachusetts National Guard or the Active Reserves (at some point during your life; pursuant to Chapter 71):** You may purchase one year of credit for every five years of service in the Guard or Reserves, up to a maximum of four years.

You will receive credit for all of your eligible service, up to a maximum of four years. For example, if you served two years and three months in active duty in the armed forces, you may purchase 2.25 years of military service. Likewise, your cost to purchase this time will be prorated.

Note: If your teaching career was interrupted by military service (in other words, you left teaching to enter the military service and then returned to teaching), please contact the MTRS about receiving credit for this service according to a different statutory provision within the retirement law.

How can I determine if it makes financial sense for me to purchase all—or just a portion—of my military service?

Depending on how much creditable service you will have at the time of retirement, purchasing your military service credit may or may not make financial sense for you. Please be aware that a retirement allowance can be no higher than 80 percent of your allowable final salary average, and a service purchase, once made, cannot be refunded. So, before you decide to purchase this service, or decide how much to purchase, please consider whether you expect to be at or near the 80 percent maximum at the time of your retirement *without* this purchase.

To compare your retirement benefits both *with* and *without* this service purchase, visit our website at mass.gov/mtrs and use our online estimator.

Step 3: Apply to purchase this service

If you have read and understand the Q&A in Step 2, and believe that you are eligible to apply to purchase credit for your military service, please:

- 1) **Complete** Sections 1-3 of the application.
- 2) **Obtain** a copy of your *Military Discharge Form* (also known as a "DD214") and, if you are applying to purchase service with the Massachusetts National Guard or Active Reserves of the Armed Forces, a copy of your records setting forth your dates of active reserve service or National Guard duties. Be sure to submit a DD214 that covers **all** of your military service history claimed.

A special note to members who have already submitted a copy of their DD214: We appreciate that you have already sent us a copy of your form, however, we respectfully request that you please attach another copy to your application. This will greatly facilitate our processing of your form.

If you need to obtain documentation of your military service, submit a written request as follows:

For your military discharge form DD214:

National Personnel Records Center
1 Archives Drive
St. Louis, MO 63138
vetrecs.archives.gov

For proof of your Massachusetts National Guard service:

Military Records Branch
P.O. Box 309
Milford, MA 01757
Phone: 508-422-1993
Fax: 508-422-1997
E-mail: military.records@state.ma.us

- 3) **Contact** the payroll or business office of the agency or government unit for which you worked when you most recently became a member of a Massachusetts contributory

retirement system. Explain that, for purposes of potentially purchasing your Chapter 71 military service credit, you need confirmation of your starting date and salary, and that you would like to have the payroll or business officer complete Section 4 of your application. Ask this person to complete Section 4 and then return the form to you.

- 4) **Make** a copy of your completed application and attachment(s) for your records.
- 5) **Submit** your completed application and attachment(s) to either our main or Springfield office (addresses on form).

How is the cost of my service purchase calculated?

The cost to purchase each year of service is equal to the number of years of service you wish to buy, times 10 percent of the salary rate in effect at the earliest time that you became a member of a Massachusetts contributory retirement system.

Example A: Continuous membership in a Massachusetts contributory retirement system even though a break in teaching service

Joe Teacher served in the Persian Gulf from January 1, 1991 to March 31, 1993. When Joe started teaching in the Cambridge public schools on September 1, 1994—and became a member of a Massachusetts contributory retirement system—his annual salary was \$35,000. The cost for Joe to purchase his military service is based on his salary for his earliest established creditable service with a Massachusetts contributory retirement system—his starting salary in Cambridge in 1994—and he needs to contact the payroll officer in Cambridge to have that person complete Section 4 of his application. Joe's cost will then be calculated as follows:

| | | |
|--|-----------------|-------------|
| ■ Amount of military service Joe is eligible to purchase | 2.25 years | |
| 1/1/1991 – 3/31/1993 = 2 years and three months = | | 2.25 years |
| ■ Cost per year of military service | \$3,500.00/year | |
| 10% | | 10% |
| x Annual salary as of earliest established creditable service with a MA contributory retirement system | x | \$35,000.00 |
| Cost per year | | \$3,500.00 |
| x Number of years to purchase | | 2.25 years |
| Cost for Joe Teacher to purchase 2.25 years | | \$7,875.00 |

Example B: Break in membership in a Massachusetts contributory retirement system

Like her friend Joe Teacher, Mary Educator also served in the Persian Gulf from January 1, 1991 to March 31, 1993. When Mary started teaching in the Cambridge public schools on September 1, 1994—and became a member of a Massachusetts contributory retirement system—her annual salary was \$35,000. Mary left teaching in 1999 to pursue another career, and took a refund of her funds on account with the MTRS when she left. Mary then returned to teaching, joining the Brookline public schools in 2004 at a salary of \$45,000. Because she had withdrawn her previous contributions, Mary had to "become a member" of the MTRS all over again. The cost for Mary to purchase her military service is based on her salary for her most recent established creditable service with a Massachusetts contributory retirement system—her starting salary in Brookline in 2004—and she needs to contact the payroll officer in Brookline to have that person complete Section 4 of her application. Mary's cost will then be calculated as follows:

| | | |
|---|-----------------|-------------|
| ■ Amount of military service Mary is eligible to purchase | 2.25 years | |
| 1/1/1991 – 3/31/1993 = 2 years and three months = | | 2.25 years |
| ■ Cost per year of military service | \$4,500.00/year | |
| 10% | | 10% |
| x Annual salary as of most recent established creditable service with a MA contributory retirement system | x | \$45,000.00 |
| Cost per year | | \$4,500.00 |
| x Number of years to purchase | | 2.25 years |
| Cost for Mary Educator to purchase 2.25 years | | \$10,125.00 |

Service credit purchase application
Chapter 71 military service

SECTION 1

APPLICANT DATA

Instructions to applicant:
 Please complete Sections 1-3, then forward these pages to the payroll official of the agency named in either line a or line b (if applicable) of Section 2 for completion of Section 4 on the next page.

The payroll official will then return these pages to you, and you are then responsible for forwarding the completed application and your attached military service documentation to the MTRS in order to apply to purchase this service.

a) Name of applicant

b) MTRS member number, if known. Not known

c) Social Security number. XXX-XX-XXXX

d) Former/maiden name, if applicable Not applicable

e) Mailing address Number and street
 City State ZIP

f) Phone number Home Cell Work

g) E-mail

h) Are you currently employed by a Massachusetts school district? No Yes. If "yes":
 Name of current employer
 Current MTRS employment status . Check one Active On an authorized leave of absence for not more than one year

SECTION 2

MILITARY SERVICE INFORMATION

If you answered "yes" in line b, please forward this application to the payroll official of the school district or government unit named in line b.

If you answered "no" in line b, please forward this application to the payroll official of the school district or government unit named in line a.

a) Your initial start date in a MA contributory retirement system
 Name of school district or government unit by which you were employed
 Position title (e.g., teacher) Start date

b) Between your start date with the school district or government unit named above in line a, and your current employment, did you leave MA public service and take a refund? Yes No
 If "yes," provide the following information:
 Name of school district where you worked after you most recently took a refund
 Position title (e.g., teacher) Start date

| | | |
|---|--|---|
| <input type="checkbox"/> Armed forces of the U.S. from <input type="text"/> to <input type="text"/> from <input type="text"/> to <input type="text"/> from <input type="text"/> to <input type="text"/> <input type="checkbox"/> Long-form DD214 attached | <input type="checkbox"/> MA National Guard from <input type="text"/> to <input type="text"/> from <input type="text"/> to <input type="text"/> from <input type="text"/> to <input type="text"/> <input type="checkbox"/> Proof of MA Natl. Guard Service attached | <input type="checkbox"/> Active Reserves from <input type="text"/> to <input type="text"/> from <input type="text"/> to <input type="text"/> from <input type="text"/> to <input type="text"/> <input type="checkbox"/> Proof of Active Reserves service attached |
| <input type="checkbox"/> Have you ever been awarded a Purple Heart or service-related disability? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| <input type="checkbox"/> Did you become a member of the MTRS upon separation from active military service (not including Active Reserves or National Guard service)? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |

Applicant's name

MTRS member number

SECTION 3

**APPLICANT
 STATEMENT
 AND SIGNATURE**

I, the above-named member of the Massachusetts Teachers' Retirement System, hereby apply to purchase credit for my prior service, subject to my eligibility to do so. I understand that if I wish to purchase this service, I must: apply for this service purchase while I am a member in service (either an active member of the MTRS or an inactive member on an authorized leave of absence for not more than one year); and, pay the total amount due before my date of retirement from the MTRS. I certify under the penalties of perjury that the information I have provided is true and accurate.

Signature Date

For our processing purposes, please answer the following questions:

Are you also applying to purchase any other service credit? No Yes

When do you plan to retire? 1-6 mos. 7-12 mos. 1-2 years 2+ years



The following section must be completed by a payroll official of the school or agency named in either line a or line b of Section 2 on the previous page.

SECTION 4

**SALARY
 VERIFICATION**

To be completed by a payroll official of the agency named in either line a or line b of Section 2:

Please provide information verifying the applicant's salary on his or her most recent initial start date in a position eligible for membership in a MA contributory retirement system.

Please provide the applicant's salary information during his or her first year of membership service with your agency.

a) Start date of applicant's service with your agency in a position subject to membership in a MA contributory retirement system

b) Position / title on start date

c) Annual contract rate

\$ % of full time %

I certify that the information I have provided above is true and accurate.

Please return completed form to the applicant, not the MTRS.

Signature of payroll department official. . . Date

If you have any questions about completing this form, please contact the MTRS at 617-679-6877

Name

Title

School district.

Phone.

Fax

E-mail