

Instructions and application for purchasing Substitute, temporary or part-time public school service in Massachusetts

INSTRUCTIONS

You may be eligible to purchase credit for your prior service under certain job titles, including but not limited to:

- Tutor
- Teaching Assistant
- Teacher's Aide
- Paraprofessional
- Daily Sub
- Long-term Sub

Please **read** these instructions **carefully** before completing the application.

Step 1: Determine your eligibility

1) 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 Worker's 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.

If "yes," please go to question 2. If "no," you are ineligible to purchase this service at this time; you must be a "member in service" at the time of application in order to be eligible to purchase this creditable service.

2) Were you employed under one of the titles listed above in a Massachusetts public school or in any collaborative on a substitute, temporary or part-time basis? Yes No

If "yes," please go to Question 3. If "no," your service may still be eligible for purchase, but you need to apply using a different form—our *Other MA public service purchase* application.

3) During your employment, were you a member of a Massachusetts contributory retirement system? Yes No

If "no," you may be eligible to purchase credit for your prior service. Please go to Step 2.

If "yes," and:

- you left your funds on account with that system, please call us and let us know. We will review our records to determine if your prior service has already been credited with us; if it has, we will let you know, and if not, we will contact that system and request a transfer of your account.
- you took a refund of your account from that system, you may be eligible to receive credit by "buying back" your refund. To initiate this process, please complete our *Prior refunded service with a Massachusetts contributory retirement system* application.

IMPORTANT REMINDERS: From the time that you begin to gather your required documentation to the time that we send you an invoice, the service purchase process can take several months. If you are approaching retirement and you wish to purchase this service, you should be sure to complete and return your application **at least six months before your date of retirement, so please plan ahead.** As a reminder, service cannot be purchased after the effective date of your retirement.

Have questions or need assistance? Please don't hesitate to contact our main office at 617-679-6877. We're here to help!

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



MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

image courtesy of John Phelan, Wikimedia Commons

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

Are there any requirements or restrictions I should know about?

Yes—you may purchase credit for your Massachusetts substitute, temporary or part-time public school teaching or tutoring service, subject to the following restrictions:

- Service rendered as an “independent contractor” is **not** eligible for purchase.
- All service that is considered “non-membership” service will be credited on a proportional basis. In other words, if you worked in a 40 percent position, you will receive 40 percent credit upon payment for the service. “Non-membership” service is all service that did not require membership in the MTRS.
- Credit for day-to-day substitute service is based on the number of full days worked, divided by 180 (the number of days in a standard school year).
- If the service rendered was on a day-to-day basis after July 1, 2009, and you earned less than \$5,000 annually, then this service may be ineligible for purchase.

How can I determine if it makes financial sense for me to purchase all—or just a portion—of my substitute, temporary or part-time public school service in Massachusetts?

Depending on how much creditable service you will have at the time of retirement, purchasing your Massachusetts substitute, temporary or part-time public school 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 substitute, temporary or part-time service, please:

- 1) **Complete** Section 1 of the application form.
- 2) Contact the payroll or business office of your prior Massachusetts public school district and explain that, for purposes of potentially purchasing your prior service credit, you need documentation of your service, and that you would like to have a representative complete a portion of your application. Ask this person to complete Sections 2-4 and then **return the form to you.**

If you are applying to purchase substitute, temporary or part-time service that you rendered in more than one school district, please be sure to complete separate forms for each school district.

- 3) **Make** a copy of your completed application for your records.

- 4) **Submit** your completed **original** application pages to either our main or Western Regional office (addresses on form). Please note that your application will not be accepted unless **ALL** sections are complete; if any required sections are not complete, your form will be returned to you for completion.

After we receive your completed application, we will review it, determine your eligibility to purchase the service, and, if eligible, send you an invoice. Along with your invoice, you will receive information regarding how you may pay for your purchase.

How is the cost of my service purchase calculated?

The cost of purchasing your past service is based on what you would have paid in retirement contributions to the MTRS during the period of your employment—either at the contribution rate that would have been in effect or at your contribution rate, if you were a member of the MTRS prior to rendering your substitute, temporary or part-time service and you left your funds on account with us—plus interest*, at the actuarial interest rate in effect at the time of your application.

EXAMPLE

If you were a long-term substitute teacher from January 2002 to June 2003, a period of 108 days, and you were paid \$10,800, your cost to purchase that period of service would be \$1,188, plus actuarial interest from January 2002 to the date of your purchase.

Amount paid for service		\$	10,800
x Contribution rate of 11%		x	0.11
Contributions to MTRS for period		\$	1,188
+ Actuarial interest from January 2002 to date of purchase		+	Interest
Total purchase cost		Total cost	

CONTRIBUTION RATE TABLE

If your service was rendered...	The contribution rate applied is...
Before January 1, 1975	5%
January 1, 1975 through December 31, 1978	7%
January 1, 1979 through December 31, 1983	7% + 2% on earnings over \$30,000
January 1, 1984 through June 30, 1996	8% + 2% on earnings over \$30,000
July 1, 1996 through June 30, 2001	9% + 2% on earnings over \$30,000
July 1, 2001 or after	11%

*EXCEPTION: If you established membership in a Massachusetts public retirement system on or after April 2, 2012, and you had previously been a member of a Massachusetts public retirement system and taken a refund of your account, you will have one year from the date that you re-entered public service to apply and pay for your service purchase at the lower “buyback” interest rate in effect at the time of your application. After your first year of re-entry to membership, you will be subject to actuarial interest.

Service credit purchase application

Substitute, temporary or part-time public school service in Massachusetts

SECTION 1

APPLICANT DATA AND SIGNATURE

Instructions to applicant:
 Please provide your personal data and then forward these three pages to the payroll official of the Massachusetts school district in which you rendered your prior service for completion of Sections 2-4.

The payroll officer will then return these completed pages to you, and you are responsible for forwarding the completed application 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

i) MA school district in which past service was rendered

j) **Period of service** mm/dd/yyyy From to

k) **Your position title at that time** (e.g., teacher)

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); have Part 2 of this application completed by a representative from my prior school district, and submit Parts 1 and 2 together to the MTRS at the same time; 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 substitute, temporary or part-time public school service rendered in any other Massachusetts school districts? No Yes
When do you plan to retire? 1-6 mos. 7-12 mos. 1-2 years 2+ years



Sections 2-4 must be completed by a payroll official of the school district where this service was rendered (named in line i above).

Applicant's name

MTRS member number

SECTION 2

EMPLOYMENT INFORMATION

a) During any period of the applicant's substitute, temporary or part-time service, did he or she contribute to any Massachusetts contributory retirement system? Yes No

If "yes," please identify the system

b) What was the applicant's employment status during this service? Employee Consultant/Vendor Independent Contractor

Other

SECTION 3

SERVICE AND SALARY INFORMATION

Complete the checklist in this section, then indicate the service rendered using the applicable table(s). If you have any questions about completing this form, please contact the MTRS at 617-679-6877.

During any periods of the applicant's public school service...

a) Was he or she employed on at least a half-time basis (50% or above)? Yes No

b) Was he or she certified by the Massachusetts Department of Elementary and Secondary Education or the Board of Allied Health Professionals? Yes No

c) Did he or she hold a position that required certification by the Massachusetts Department of Elementary and Secondary Education or the Board of Allied Health Professionals? Yes No

d) Was he or she covered by a contractual agreement for his or her period of employment? Yes No

If documenting service as a **long-term substitute**, please attach a copy of the appointment/hire/offer letter Documentation attached

■ If you answered "Yes" to all of the questions above, this may indicate that deductions were omitted in error. Please indicate the applicable service information below.

SERVICE DURING WHICH THE APPLICANT MAY HAVE BEEN ELIGIBLE FOR MTRS MEMBERSHIP

Period during which service was rendered From To	Member's position title	Number of days in contract	Number of days paid	Employment Status % of full-time	Annual contract rate	Actual gross amount paid
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>

■ If you answered "No" to any of the questions above, please indicate service rendered on an **annual** basis below. If service was rendered on a **daily or hourly basis**, please go to the next page.

SERVICE RENDERED ON AN ANNUAL BASIS

Period during which service was rendered From To	Member's position title	Number of days in contract	Number of days paid	Employment Status % of full-time	Annual contract rate	Actual gross amount paid
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>

Applicant's name

MTRS member number

SECTION 3

(continued)

■ Please use this section to report the applicant's service with your school rendered on a **daily or hourly** basis. Please list the service in chronological order, beginning with the oldest service and ending with the most recent service.

SERVICE RENDERED ON A DAILY OR HOURLY BASIS

Month/year in which service was rendered	Member's position title	Number of DAYS worked	Daily rate	OR	Number of HOURS worked	Hourly rate	Actual gross amount paid
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>

If necessary, please list additional service on the following page and check this box.

SECTION 4

STATEMENT AND SIGNATURE OF SCHOOL DISTRICT PAYROLL OFFICIAL

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

Signature of payroll department official. . .

Date / /

Name (please print).

Title

School district

Address

City

MA

Zip

Phone

Fax

E-mail

REMINDER: Please return these three ORIGINAL pages directly to the applicant, not the MTRS. Thank you!

SECTION 3 SERVICE AND SALARY INFORMATION *(continued, if necessary)*

■ SERVICE RENDERED ON A DAILY OR HOURLY BASIS

Month/year in which service was rendered	Member's position title	Number of DAYS worked	Daily rate	OR	Number of HOURS worked	Hourly rate	Actual gross amount paid
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>