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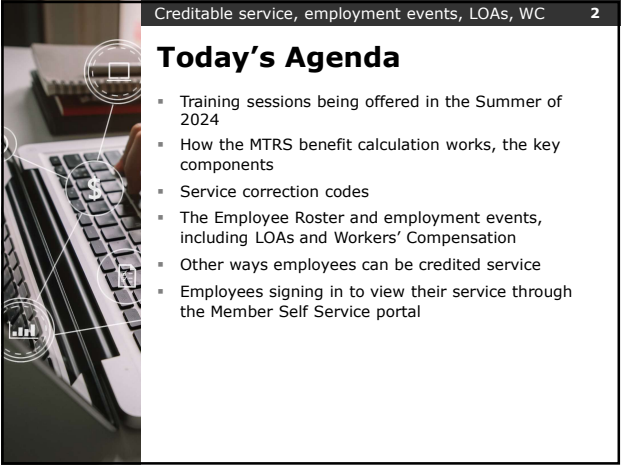
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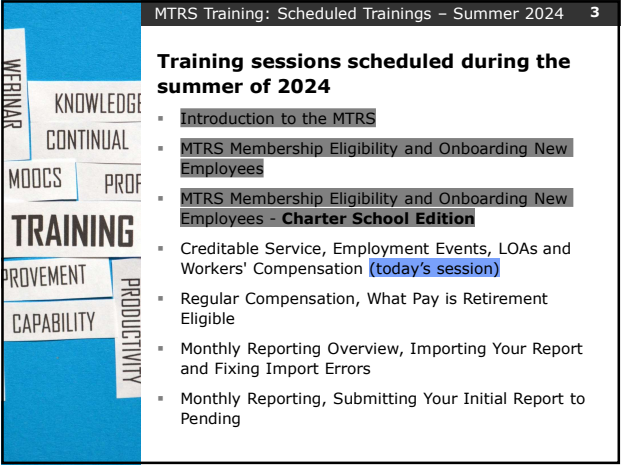
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Creditable service, employment events, LOAs, WC **4**

**Important facts about the benefit**

- The MTRS is a free benefit to public employers, funded by employee contributions and funding from the commonwealth, there is no employer match on standard member contributions
- Public employers should use pension benefits as a recruitment tool, which also helps with retention
- Employees earn service credit for public employment
- Service as a teacher is accumulated from all public teaching in the same benefit
- Non-“teacher” service transfers to the MTRS if a teacher previously belonged one of the other Massachusetts public employers to MTRS as a paraprofessional, etc.
- Members can enhance their benefit through a limited number of service purchases for non-credited eligible service

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Creditable service, employment events, LOAs, WC **5**

**MTRS benefits provided**

- MTRS benefits are based on age, **service** and salary
- **Retirement benefits are guaranteed for life**
- There are two tiers, based on when a member's continual service rights begin, Tier-2 was introduced in 2012
- Members can opt for a benefit that covers a first-family member (typically a spouse) for the beneficiary's life if the retiree passes before their beneficiary
- Members can choose to refund their account if they either do not qualify for a benefit when terminating service or decide it is a better option (as long as they did not move from MTRS to Massachusetts contributory retirement board)
- The MTRS also offers both accidental and ordinary disability benefits to members who apply.

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Creditable service, employment events, LOAs, WC **6**

**Calculating a Tier-1 benefit**

▪ <b>Age:</b>	60
▪ <b>Age Factor at 60:</b>	*.02
▪ <b>Creditable Service (yrs)</b>	<b>28.4</b>
▪ <b>*3-year salary average:</b>	\$100,000

**Calculation:**

(Age Factor \* Service \* Salary)

.02 \* **28.4** \* 100,000

Option-A Benefit: \$56,800

\*Item is based on calculating a Tier-1 member

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Creditable service, employment events, LOAs, WC **7**

**Establishing Creditable Service**

- Your employees earn service for every normal payroll record in which they are paid base salary.
- Service is credited at a ratio of:

$$\frac{\text{Base earnings}}{\text{Full-time/Full-year Annual salary}}$$

- This formula, highlights the importance of making sure the annual salary in your reports is the accurate **full-year, full time** (FTE) salary.
- Since the implementation of MyTRS in July 2010, service is credited to your employees' when their deductions are released into their account. (See deduction reporting about **Released** reports.)
- You might be asking yourself, what if the base differs?

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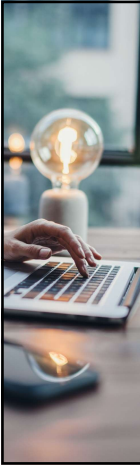
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Creditable service, employment events, LOAs, WC **8**

**Service Correction codes**

- Now that we've covered how service is calculated during reporting, now let's discuss how MTRS handles service when the earnings reported vary from the earnings expected
- There are a variety of legitimate reasons why the base pay being reported in a normal record vary from the expected base such as:
  - a mid-year salary adjustment,
  - An employee exhausting accrued sick/vacation time or,
  - someone being pro-rated because they were hired mid-year
- In some of those scenarios, the ratio of base earnings to salary will not equitably calculate service based on the formula previously discussed so the MTRS created service correction codes so employers can code pay to inform the MTRS how to credit service

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Creditable service, employment events, LOAs, WC **9**

**Why Service Correction codes in deduction reports are so important:**

Service correction codes (SC Codes) used during deduction reporting instruct MyTRS how to calculate creditable service when releasing a normal record. SC Codes alter an employee's service credit, so it is important to use the proper one to ensure your employee receives the correct amount of service credit.

**Example:**

- Jen Chen is a full-time employee with an annual salary of \$52,000.
- She is on a 26-pay schedule and makes \$2,000 per check.
- She receives .038461 years of service each normal check (1/26 of salary).
- Jen goes out on an unpaid leave and receives a payout of her earnings in May, \$10,440, in her last check.

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Creditable service, employment events, LOAs, WC **10**



**Using the *incorrect* service correction code**

- A common **mistake** would be to use the **UL-Unpaid Admin Leave** code.
  - Using this service correction code, would give Jen only .038461 years (1/26 of a year of service).
  - As a result, **Jenn will lose .162308 years** of service credit.

**Using the *correct* service correction code**

- Since Jen has been paid out what she earned for the school year before her leave, you should use the **PO-Payout** code for her last pay before her LOA.
  - The correct service would be **.200769 years** of service (base/salary, or 10,440/52,000).

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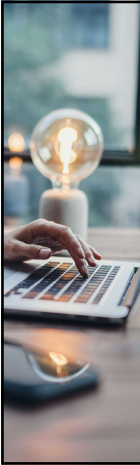
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Creditable service, employment events, LOAs, WC **11**



**Available Service Correction Codes**  
*(Tab 19 in the training booklet, highlighted in yellow in the index)*

**MH – Mid-Year Hire:**

- Your employee starts the school year after the first day and has their pay prorated as a result.
- Changes in FT%.
- Changes in pay frequency.
- Pay is double the normal amount due to a prior missed paycheck.

**MT – Mid-Year Termination or Death:**

- Employee leaves the district prior to the end of the school year and the final pay is prorated.

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Creditable service, employment events, LOAs, WC **12**



**Available Service Correction Codes**  
*(Tab 19 in the training booklet, highlighted in yellow in the index)*

**SC – Salary Change Mid-Period:**

- Pay has been recalculated due to a change in annual salary and/or position without a change in FT%.
- Accidental overpayment or underpayment.
- There is no expected variance in credit

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Creditable service, employment events, LOAs, WC **13**


**Available Service Correction Codes**  
*(Tab 19 in the training booklet, highlighted in yellow in the index)*

**UL – Unpaid Admin Leave:**

- Pay docked for a day or two.

**PO – Payout:**

- Balance of contract is paid out before going on an unpaid leave.



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Creditable service, employment events, LOAs, WC **14**

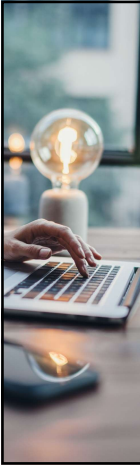
**Available Service Correction Codes**  
*(Tab 19 in the training booklet, highlighted in yellow in the index)*

**PL – Prorated Paid Leave:**

- Pay has been prorated due to an unpaid leave either:
  - While your employee is physically out, or
  - In advance, while they are still working.
- Partially paid sabbatical.

**RL – Return from Leave:**

- Pay has been recalculated after your employee has returned from an unpaid leave.



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Creditable service, employment events, LOAs, WC **15**

**Available Service Correction Codes**  
*(Tab 19 in the training booklet, highlighted in yellow in the index)*

**SD – Unpaid Snow Day:**


- Pay docked due to a snow day.

**DL – Disciplinary Leave:**

- Pay docked for disciplinary reasons.

**ST – Unpaid Strike Day:**

- Pay docked due to a strike.



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Creditable service, employment events, LOAs, WC **16**



**The Employee Roster and required member employment events**

- Employers are required to register employees and provide the MTRS with notice of any employment changes in accordance with M.G.L. c. 32 § 3
  - (g) Department heads shall furnish to the board within **thirty days after employing any new personnel** or after the receipt of a written request thereof, a statement giving the name, address, title, rate of regular compensation, duties, date of birth and length and class of service of each employee in his department, and **shall notify the board within thirty days of any change in the title**, address, rate of compensation, duties or service of any employee in his department.
- To facilitate this process, the MTRS provides access to employers to their Employee Roster in MyTRS
- **Note:** Employee Registration is covered in our training session on Membership Eligibility

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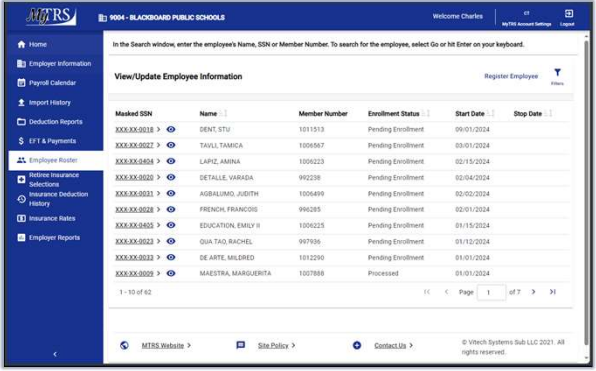
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Creditable service, employment events, LOAs, WC **17**



**View/Update Employee Information**

Masked SSN	Name	Member Number	Enrollment Status	Start Date	Stop Date
XXX.XXX.0018	SENĆ, STU	1011513	Pending Enrollment	09/01/2024	
XXX.XXX.0027	TAVAL, TAMARA	1006567	Pending Enrollment	03/01/2024	
XXX.XXX.0054	LAPC, AMINA	1000223	Pending Enrollment	02/15/2024	
XXX.XXX.0020	DETALLE, VANISA	992238	Pending Enrollment	02/04/2024	
XXX.XXX.0031	AGBALUNJO, JUDITH	1006499	Pending Enrollment	02/02/2024	
XXX.XXX.0028	FRENCH, FRANKOIS	996285	Pending Enrollment	02/01/2024	
XXX.XXX.0050	EDUCATION, EMILY H	1000225	Pending Enrollment	01/15/2024	
XXX.XXX.0022	QUA TAG, RACHEL	997936	Pending Enrollment	01/12/2024	
XXX.XXX.0033	DE ARTE, MILDRED	1012290	Pending Enrollment	01/01/2024	
XXX.XXX.0009	MAESTRA, MARIQUERITA	1007888	Processed	01/01/2024	

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Creditable service, employment events, LOAs, WC **18**



**Required member employment events cont.**

- New member Registration adds your employee to the Employee Roster and creates their first Contributing event.
- Additional Contributing events can be added to reflects changes in FTE or when an employee returns from some sort of leave (described later)
- Termination events should be added in MyTRS in the **Employee Roster** section once it has been determined the person is no longer an employee
- Termination types
  - Voluntary (resignation, contract ends)
  - Involuntary (disciplinary, violation of contract)
  - Job Elimination (job no longer exists)

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Creditable service, employment events, LOAs, WC 19



**Leave of absence**

- Employees earn free service credit for up to 30 days for an unpaid leave.
  - Unpaid leave
    - Example:** Sally Smith will be out on leave for 60 days. She has 40 paid sick days which she can use, so 20 days will be without pay. After the 40<sup>th</sup> paid sick day, Sally will no longer receive a paycheck until she returns to work.
  - Unpaid leave with stretch-pay
    - Example:** Sally Smith will be out on leave for 60 days. She has 40 paid sick days which she can use, so 20 days will be without pay. Instead of having Sally go without a paycheck, the school agrees to pro-rate her earnings so that she will remain on payroll, just at a lower bi-weekly pay.

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Creditable service, employment events, LOAs, WC 20



**Leave of absence cont.**

- Employees who are placed on pro-rated paid leave earn prorated service credit on the basis of pro-rata.
  - Pro-rated leave
    - Example:** Janira Vazquez is granted a paid sabbatical for educational advancement from her employer on a half-time basis
- Leaves of absence **require an MTRS LOA Form** to collect the facts and verify the service needs
- Other types of leave that require a different form in addition to the events entered:
  - Active military duty leave (coming up)
  - Workers' compensation leave (coming up)

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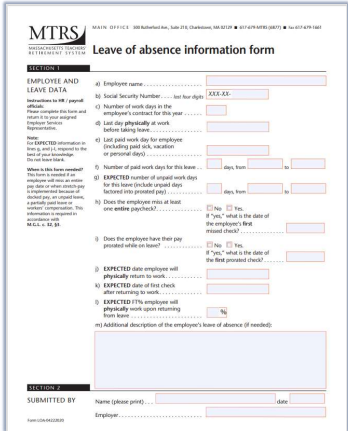
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Creditable service, employment events, LOAs, WC 21



**MTRS** MAINE OFFICE 300 Middlebury Ave., Suite 210, Charleston, ME 03610 • 603.676.6870 (TTY) • fax 603.676.6122

**Leave of absence information form**

**SECTION I: EMPLOYEE AND LEAVE DATA**

1) Employee name: \_\_\_\_\_

2) Social Security Number: \_\_\_\_\_ (last four digits)

3) Number of work days at the employer's contract for this year: \_\_\_\_\_

4) Last day physically at work: \_\_\_\_\_

5) Last paid work day for employee (including paid sick leave): \_\_\_\_\_

6) Number of paid work days for this leave: \_\_\_\_\_

7) EXPECTED number of unpaid work days for this leave (including unpaid days): \_\_\_\_\_

8) EXPECTED date employee will physically return to work: \_\_\_\_\_

9) EXPECTED date of first check after returning to work: \_\_\_\_\_

10) EXPECTED 17th employee will physically work upon returning: \_\_\_\_\_

11) Additional description of the employer's leave of absence (if needed): \_\_\_\_\_

**SECTION II: SUBMITTED BY**

Name (please print): \_\_\_\_\_ date: \_\_\_\_\_

Employee#: \_\_\_\_\_

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Creditable service, employment events, LOAs, WC 22

The screenshot shows the MyTRS system interface for member Doreen Daniels. It includes sections for Member Information, Employment Information (with a table of events), and Rates/WC Information. Red arrows point to specific rows in the Employment Information table.

Event Information	Start Date	End Date	Event Code	Event Description	Pay Rate	Pay Period	Event Type	Event Status	Event Reason
Event	08/01/2023	08/31/2023	001	Event Description	100.00	08/01/2023 - 08/31/2023	Event Type	Event Status	Event Reason
Event	09/01/2023	09/30/2023	001	Event Description	100.00	09/01/2023 - 09/30/2023	Event Type	Event Status	Event Reason
Event	10/01/2023	10/31/2023	001	Event Description	100.00	10/01/2023 - 10/31/2023	Event Type	Event Status	Event Reason

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Creditable service, employment events, LOAs, WC 23

**Active military leave events**

- If an employee is called to active duty, a military leave event is required to be entered in MyTRS
- Employers are required to make contributions on behalf of their employee in accordance with M.G.L. c. 32, § 4(1)(h)
  - **Example:**  
 Jane Jones is a teacher and is called to active duty on Jan 1, 2024 and will be unable to teach for the remainder of the school year. Jane's employer does not provide paid leave in addition to her military pay while she is on active duty. The school is required to make the contributions that Jane would have made if she remained teaching.
- If your employee is receiving partial pay from the school, deductions should be taken from your employee's pay and the employer is responsible for paying the difference if your employee returns to work after an honorable discharge

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Creditable service, employment events, LOAs, WC 24

**Workers' Compensation Changes**

- After a lengthy appeal process, the Massachusetts Supreme Judicial Court made a final ruling that supplemental payments, such as sick or vacation pay, made in conjunction with workers' compensation payments are not "regular compensation" under Massachusetts public retirement law.
- Before we can discuss changes with regard to the eligibility of supplemental pay, we'll start with a quick explanation of the types of workers' compensation cases how it factors into service in accordance with M.G.L. c. 32, § 14(1)
  - Ch152, Section 34 – Fully incapacitated  
 Your employee has been deemed incapable of performing any work for any given period of time.
  - Ch152, Section 35 – Partially incapacitated  
 Your employee has been deemed capable of working, at least partially.

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Creditable service, employment events, LOAs, WC 25



**Workers' Compensation Changes cont..**

- If you have an employee who is out on workers' compensation (not working) and is receiving any form of supplemental pay, **you cannot take retirement deductions from the supplemental compensation.** Deductions taken from supplemental pay should cease, beginning with your next possible payroll run.
- Please note that you should continue to take deductions from sick, vacation or personal leave not associated with workers' compensation supplemental pay. You should also continue to take deductions from sick, vacation or personal leave when a member is working part-time and simultaneously receiving workers' compensation under Section 35 for partial incapacity.

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Creditable service, employment events, LOAs, WC 26



**Workers' Compensation Changes cont..**

- MTRS is still in the process of developing a plan of action regarding refunding active employees.
- In the meantime, for any employee that you are aware of who had deductions from supplemental pay, please start to compile the following information per :
  - Employee name and last 4 SSN
  - Date range employee was receiving workers' compensation benefits (not working)
  - Payroll records showing the supplemental pay and corresponding MTRS deductions taken
- Employees on workers' compensation should have their leaves also documented on the Worker's compensation form

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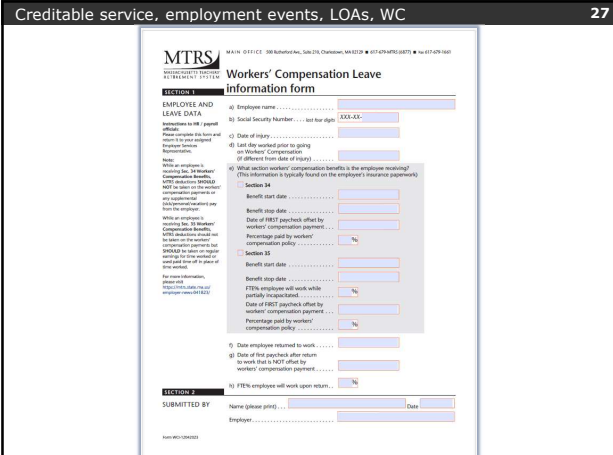
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Creditable service, employment events, LOAs, WC 27



MTRS  
MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

**Workers' Compensation Leave Information form**

SECTION 1  
EMPLOYEE AND LEAVE DATA

1) Employee name ..... [text box]

2) Social Security Number ..... [text box] (Last four digits)

3) Date of injury ..... [text box]

4) Last day worked prior to going on Workers' Compensation (If different from date of injury) ..... [text box]

5) What section worker's compensation benefits is the employee working? (This information is typically based on the employer's insurance paperwork)

Section 34

Benefit start date ..... [text box]

Benefit stop date ..... [text box]

Date of FIRST paycheck offset by workers' compensation payment ..... [text box]

Percentage paid by workers' compensation policy ..... [text box]

Section 35

Benefit start date ..... [text box]

Benefit stop date ..... [text box]

Date of FIRST paycheck offset by workers' compensation payment ..... [text box]

Percentage paid by workers' compensation policy ..... [text box]

6) Date employee returned to work ..... [text box]

7) Date of first paycheck after return to work that is NOT offset by workers' compensation payment ..... [text box]

8) FTE% employees will work upon return ..... [text box]

SUBMITTED BY: Name (please print) ..... [text box] Date ..... [text box]

Employee ..... [text box]

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Creditable service, employment events, LOAs, WC **28**

### Service verification for creditable service requests

- Clarification on gaps in service and leaves
- Confirmation of FTE% for a given time period (full-time vs part-time)

**Service Verification Form**  
The Massachusetts Teachers' Retirement System is researching the service history of the member listed below. In order to complete the member's service record, we need to verify their service within your school department during the period listed below. Please complete Sections A and B and return the form to the MTRS.

Member's Name			
School District			
Period of employment to be verified			

**Section A: Service Verification**  
Please report the individual's service with your school department during the years listed above. Please indicate whether service was rendered on a full-time or part-time basis. For part-time service, please indicate percentage of full-time.

From (Mo, Day, Yr)	To (Mo, Day, Yr)	Position (Kindergarten, etc.)	Full-Time	Part-Time (Indicate % of full-time)

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Creditable service, employment events, LOAs, WC **29**

### How maintaining the roster effects deduction reporting



- Each month, your deduction reports are checked against your roster to verify that everyone being reported is in a contributing status for the pay dates being report
- Deduction reporting also utilizes a payroll calendar to help identify when it seems an employee should be reported for a specific pay date but they are missing form the report on that date
- This collaboration between the roster and deduction reports allows the MTRS and employers to detect issues that might negatively impact your employees' creditable service in real time
- Employers are required to maintain their rosters so that employer reports can be released in a timely manner and to help avoid future service disasters

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Creditable service, employment events, LOAs, WC **30**

### Members can apply to purchase service

- There are a limited number of types of service members can purchase to enhance their service:
  - Prior refunded service\*
  - MA public school substitute, temporary, part-time teaching or tutoring\*
  - Other Mass public service
  - Vocational education work experience\*
  - Chapter 71 military service
  - Active military service (excludes military leave while a member of a Massachusetts public retirement system that an employer paid for)\*
  - US Dept of Defense overseas dependent school service
  - Out-of-state public school teaching
  - Peace Corps service
  - Nonpublic school, publicly funded service

\*denotes service employers might need to help document

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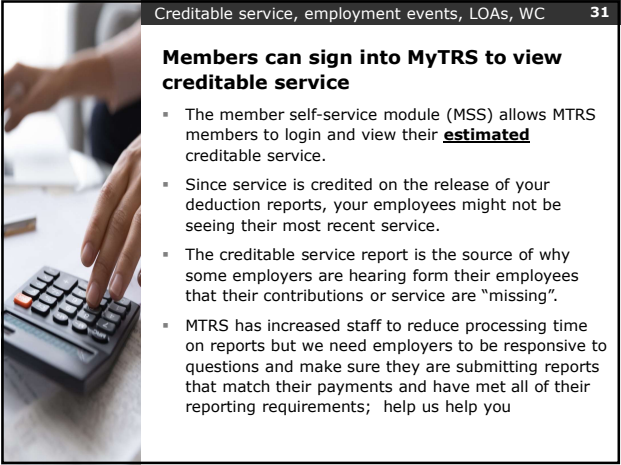
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**Members can sign into MyTRS to view creditable service**

- The member self-service module (MSS) allows MTRS members to login and view their **estimated** creditable service.
- Since service is credited on the release of your deduction reports, your employees might not be seeing their most recent service.
- The creditable service report is the source of why some employers are hearing from their employees that their contributions or service are “missing”.
- MTRS has increased staff to reduce processing time on reports but we need employers to be responsive to questions and make sure they are submitting reports that match their payments and have met all of their reporting requirements; help us help you

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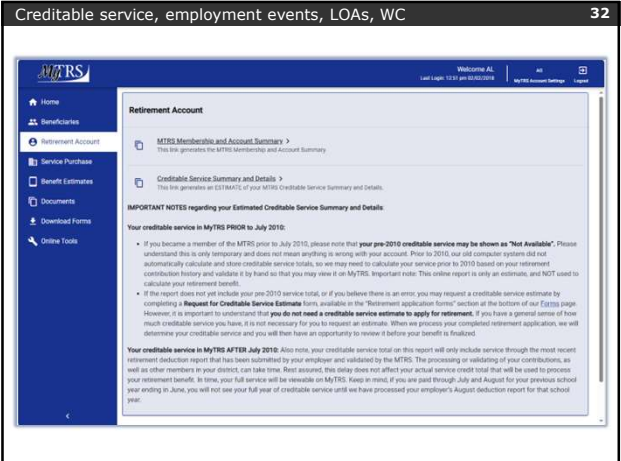
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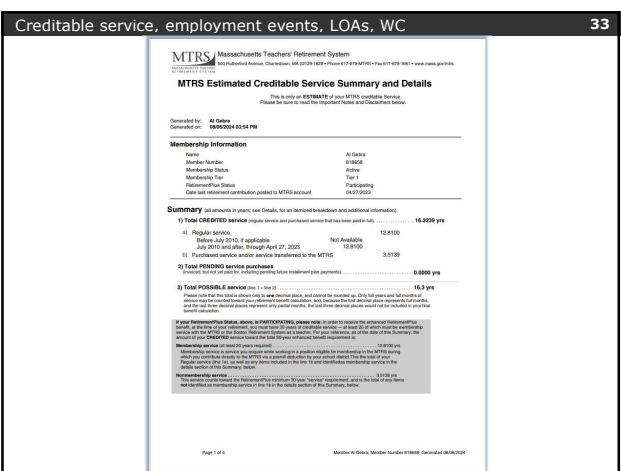
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Creditable service, employment events, LOAs, WC 34

MTRS Estimated Creditable Service Summary and Details (continued)

Details (of amounts in years, this is an abbreviation of the information shown in the Summary, above)

1) Total CREDITED service (regular service and purchased service that has been fully paid for)

2) MTRSPAR service. This represents your service credited as a result of an enrollment in a Massachusetts public school. Amount shown when you were a member of the Massachusetts Teachers' Retirement System and made contributions directly to the MTRSPAR account. All other "regular" service is "non-purchased" service.

3) Before July 1, 2015, if applicable. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service.

Period of service	Employer	Creditable service	Not Available
10/05/01 - 06/02/05	Rowley Hills Regional School District		Not Available
06/02/05 - 06/02/05	Central Public Schools		Not Available
06/02/05 - 06/02/05	Milton Public Schools		Not Available
Total			Not Available

July 1, 2015 and after, through your last retirement contribution on April 27, 2023. In July 2015, we determined that you were not credited with MTRSPAR service based on your "creditable" retirement contributions as reported to us. If you are not credited with MTRSPAR service, please contact the MTRSPAR office at (617) 725-2200.

Tables are only correct as of the last retirement deduction paid to your account on April 27, 2023. Please be advised that you may be credited with MTRSPAR service for a period of time after you stop contributing to your account. If you are not credited with MTRSPAR service, please contact the MTRSPAR office at (617) 725-2200.

If you have a balance in your account as of the last retirement deduction paid to your account on April 27, 2023, you may be credited with MTRSPAR service for a period of time after you stop contributing to your account. If you are not credited with MTRSPAR service, please contact the MTRSPAR office at (617) 725-2200.

Year	Employer	Creditable service (in years)	Provided part-time service (Yes/No)
2010 - 2011	Milton Public Schools	1.0000	No
2011 - 2012	Milton Public Schools	1.0000	No
2012 - 2013	Milton Public Schools	1.0000	No
2013 - 2014	Milton Public Schools	1.0000	No
2014 - 2015	Milton Public Schools	1.0000	No
2015 - 2016	Milton Public Schools	1.0000	No
2016 - 2017	Milton Public Schools	1.0000	No
2017 - 2018	Milton Public Schools	1.0000	No
2018 - 2019	Milton Public Schools	1.0000	No

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Creditable service, employment events, LOAs, WC 35

MTRS Estimated Creditable Service Summary and Details (continued)

Details (of amounts in years, this is an abbreviation of the information shown in the Summary, above)

1) Total CREDITED service (regular service and purchased service that has been fully paid for)

2) MTRSPAR service. This represents your service credited as a result of an enrollment in a Massachusetts public school. Amount shown when you were a member of the Massachusetts Teachers' Retirement System and made contributions directly to the MTRSPAR account. All other "regular" service is "non-purchased" service.

3) Before July 1, 2015, if applicable. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service.

Year	Employer	Creditable service	Provided part-time service (Yes/No)
2019 - 2020	Rowley Hills Regional School District	1.0000	No
2020 - 2021	Rowley Hills Regional School District	1.0000	No
2021 - 2022	Rowley Hills Regional School District	1.0000	No
2022 - 2023	Rowley Hills Regional School District	1.0000	No
Total		4.0000	No

4) Employee-reported, authorized leaves of absence. If any, service credit for unpaid leave of absence will be added to your account for the number of days of your leave. If you are not credited with MTRSPAR service, please contact the MTRSPAR office at (617) 725-2200.

5) Purchased service and/or service transferred to the MTRSPAR from your former Massachusetts public retirement system(s). If any, the represents credit for your past service that you have purchased based on your former employer's records. If you have purchased credit for your former employer's records, please contact the MTRSPAR office at (617) 725-2200.

Date of Service From - To	Service purchase type	Service purchased or transferred (in years)	"Membership" service (Yes, No or Not Determined)
03/08/1988 - 11/06/2001	Transfer-in	0.0000	Not Determined
Total		0.0000	

6) Total PENDING service purchases. If any, from January 2000. This represents credit for your past service that you have agreed to purchase based on your former employer's records. If you have agreed to purchase credit for your former employer's records, please contact the MTRSPAR office at (617) 725-2200.

Date of Service From - To	Service purchase type	Pending service	"Membership" service (Yes, No or Not Determined)
Total		0.0000	

7) Total PENDING service. This is the sum of your CREDITED service and your PENDING, unapproved pending service. It shows the total amount of creditable service you would have if you paid for your pending PENDING service.

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MTRS Estimated Creditable Service Summary and Details (continued)

Details (of amounts in years, this is an abbreviation of the information shown in the Summary, above)

1) Total CREDITED service (regular service and purchased service that has been fully paid for)

2) MTRSPAR service. This represents your service credited as a result of an enrollment in a Massachusetts public school. Amount shown when you were a member of the Massachusetts Teachers' Retirement System and made contributions directly to the MTRSPAR account. All other "regular" service is "non-purchased" service.

3) Before July 1, 2015, if applicable. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service. If you received regular service prior to July 1, 2015, there may not yet be enough information to credit you for your service.

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Date of Service From - To	Service purchase type	Service purchased or transferred (in years)	"Membership" service (Yes, No or Not Determined)
Total		0.0000	

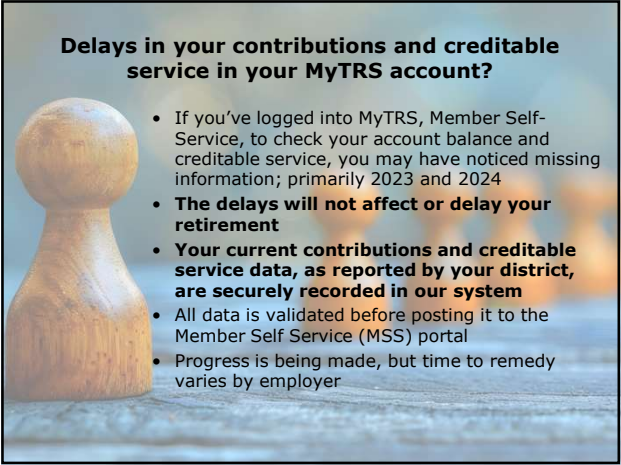
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Date of Service From - To	Service purchase type	Pending service	"Membership" service (Yes, No or Not Determined)
Total		0.0000	

7) Total PENDING service. This is the sum of your CREDITED service and your PENDING, unapproved pending service. It shows the total amount of creditable service you would have if you paid for your pending PENDING service.

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**Delays in your contributions and creditable service in your MyTRS account?**

- If you've logged into MyTRS, Member Self-Service, to check your account balance and creditable service, you may have noticed missing information; primarily 2023 and 2024
- **The delays will not affect or delay your retirement**
- **Your current contributions and creditable service data, as reported by your district, are securely recorded in our system**
- All data is validated before posting it to the Member Self Service (MSS) portal
- Progress is being made, but time to remedy varies by employer

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**What can you do?**

- Let us know if you need an account summary for a financial institution or court proceeding
- If you're planning on retiring, please submit your application. We review all your data as part of the retirement process
- Otherwise, if necessary, and you're planning to retire within the next two years, you can complete a creditable service estimate request
- We apologize and appreciate your patience as we work through the backlog of monthly deduction reports

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Creditable service, employment events, LOAs, WC **39**

**You are a key partner in helping us administer your employees' benefits**

- Determining MTRS membership eligibility
- Registering your employees, track enrollment
- Understanding "regular compensation"
- Reporting members' retirement deductions
- Informing the MTRS of changes in employment status
- Completing service purchase applications
- Verifying service and retaining records
- Refund and retirement applications

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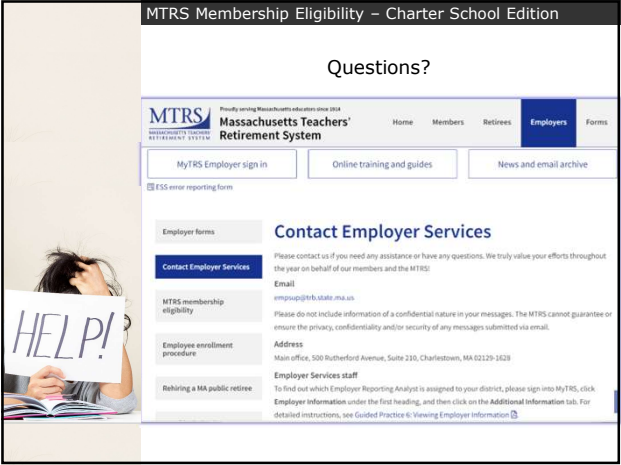
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