New law offers eligible Members who transferred into the MTRS a second chance for RetirementPlus (R+) participation

The Governor has signed legislation that offers eligible members who transferred into the MTRS a second opportunity to elect to participate in the RetirementPlus (R+) program. The R+ program, signed into law in 2000, provided eligible members with increased retirement benefits. As stipulated in the R+ legislation in 2000, members who transferred into the MTRS from another Massachusetts public retirement system (e.g., a teacher aide who became a teacher) had 180 days to elect to participate in R+. If they did not respond, they were **not** enrolled in R+.

The new law, Chapter 134 of the Acts of 2022, allows **only those members** (approximately 2,000-3,000) who transferred into the MTRS from another Massachusetts public retirement system between July 1, 2001 and June 30, 2022, and who did not yet submit an election, to have a second opportunity to elect to participate in the R+ program. Please note that **this election opportunity does not include members who already had the opportunity to elect to participate in R+ during the original election window in 2001.** This new election period begins on January 1, 2023 and ends on June 30, 2023. Members who do not respond by June 30, 2023, will **not** be enrolled in the R+ program.

The MTRS will send election materials to eligible members at the home address last reported by their school district employer.

Additionally, the new law changes the election procedures for members who **transfer into** the MTRS on or after July 1, 2022 and whose membership in another Massachusetts public retirement system was established **prior to July 1, 2022**. These members will now participate in the R+ program by default but can elect to **opt-out within 180 days from the date the MTRS receives their transfer from the other system**. In the past, members in this situation would need to opt-in to the R+ program.

Finally, the law mandates participation in the R+ program **for all new members of the MTRS who transfer into the system on or after July 1, 2022**, and whose prior service in another Massachusetts public retirement system began **on or after** July 1, 2022. Like all other new teachers, these members have no election option.

The law was signed on August 3, 2022, and we are working diligently on an implementation plan for the election period beginning January 1, 2023. The MTRS will work closely with the Massachusetts Teachers Association (MTA), other unions and interested stakeholders to ensure efficient and effective communication and election plans for affected members.

Since the new law specifies eligibility for multiple member groups, please refer to the chart below for a summary of the new law's impact.

The MTRS will communicate election details as they become available. We encourage you to check this page for additional updates.

Your MTRS Membership Date	Date the MTRS receives the transfer of your account from the other Massachusetts public retirement system	RetirementPlus Election
Before 7/1/2022	**Before 7/1/2022**	• If we do not receive your R+ election as of **12/31/2022**, you will be included in the special R+ election period, beginning 1/1/2023 and ending on 6/30/2023. • If we do not receive your response to the special R+ election period by 6/30/2023, you will **not participate** in R+.
Before 7/1/2022	**On or after 7/1/2022**	• You will automatically be enrolled in R+ unless you **opt-out**. • If you participate in RetirementPlus but do not qualify for the benefit at the time of your retirement, you will receive a refund of your excess contributions.
On or after 7/1/2022, with service starting in the other MA public retirement system **prior to 7/1/2022**	**On or after 7/1/2022**	• You will automatically be enrolled in R+ unless you **opt-out**. • If you participate in RetirementPlus but do not qualify for the benefit at the time of your retirement, you will receive a refund of your excess contributions.
On or after 7/1/2022, with service starting in the other MA public retirement system **on or after 7/1/2022**	**On or after 7/1/2022**	• Participation in RetirementPlus is **mandatory**, just as for all new teachers. • If you do not qualify for the RetirementPlus at the time of your retirement you will not be eligible for a refund.