R+ FAQs

Last updated: September 28, 2022

There have been some changes made to RetirementPlus as a result of recent legislation. These changes however do not affect the majority of our members, and are in fact limited in scope to a small population. Below you can find some frequently asked questions about the changes:

Who is affected?

The new RetirementPlus changes only affect members who **never responded** to their original RetirementPlus election option, members who were hired either before or after 7/1/2022 and who transfer in service from another MA contributory retirement board rendered ***prior*** to 7/1/2022 and new members hired after 7/1/2022 transfering in service rendered ***after***7/1/2022.

If you have already made an election to either participate in or opt-out of RetirementPlus, these changes do not affect you.

What are the changes?

New members who are eligible to make a RetirementPlus election now automatically participate in RetirementPlus, and are given the choice to **opt-out** of participating whereas previously members in this situation would **not automatically participate** in RetirementPlus with the option to **opt-in** to the program.

Additionally, new members hired after 7/1/2022 who transfer in service that was also rendered after 7/1/2022 no longer have a choice to opt-out of RetirementPlus.

What is next?

If the MTRS identifies you as a member who is affected by these changes, we will mail you materials that you will need to complete and return. As such, please make sure your address is current and correct with your employer.

Q. Why is my retirement status listed as not participating in RetirementPlus? I was under the impression that since I was hired after 2001 that I should have automatically been enrolled in RetirementPlus.

Q. It says I'm not currently enrolled in RetirementPlus, but I've been contributing 11%. With the new bill that's been signed, will I have the chance to enroll?

Q. I believe I've been impacted by the recent legislation passed by Governor Baker that allows teachers with prior creditable service in another retirement system to opt back into Retirement Plus. What can I do to elect back into RetirementPlus?

ANSWER: The recent passage of Chapter 134 of the Acts of 2022 allows members who *transferred from another Massachusetts Contributory Retirement System* prior to 6/30/2022 **and** who did not respond to the RetirementPlus election to receive another election opportunity by 6/30/2023. 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. The MTRS is currently working on identifying affected members and, if eligible, you will receive another election from the MTRS once we implement the new law. Please see our MTRS News post for further details.

Q. I heard the Retirement bill was signed. Will there be an opportunity for those of us who were young and under informed when it was first introduced to potentially buy in late?

Q. I heard the Governor signed the bill that allows those of us who mistakenly opted out of RetirementPlus to correct that by opting in retroactively. How can I go about doing this?

ANSWER: The recent passage of Chapter 134 of the Acts of 2022 allows members who *transferred from another Massachusetts Contributory Retirement System* prior to 6/30/2022 **and** who did not respond to the RetirementPlus election to receive another election opportunity by 6/30/2023. You did not respond to the RetirementPlus election in 2001. The new legislation only applies to members that transferred in and did not respond to our election process. The new election opportunity to participate in the RetirementPlus program does not include members who received an election in 2001 when the program was first enacted by the legislature. Please see our MTRS News post for further details.