R+ Decision Tree

How should I decide whether or not to participate?

❶ First, determine if you are likely to work long enough to meet the **service requirements** for R+, which are **at least 30 years of total creditable service, and at least 20 of which must be as a member of the MTRS**.

❷ Based on whether or not you will meet the service requirements, choose an option below:

If you will meet the requirements

You **will be eligible** for the R+ enhanced benefits and may want to elect to **Participate in R+**. First, you should determine if R+ is better than regular retirement for you:

1. Go to the Retirement Percentage Chart for your Tier (1 or 2), find your age and service combination when you plan to retire, and compare the percentage under regular retirement versus R+.
2. Then, compare your cost to participate in R+ to the increase in benefits.
3. Select the **button below** that represents your contribution rate during all prior MTRS service to estimate any **retroactive** cost you may incur.

a flat 11% | 9%+2% | 8%+2%

You will continue to pay **11%** on all of your future wages, and your retroactive cost will be **$0.00** as you have already been contributing at the rate R+ participation requires.

Finally, please note: if you elect to Participate in R+ and **retire before reaching the creditable service requirements**, you will receive a refund of the difference between 11% and your former contribution rate.