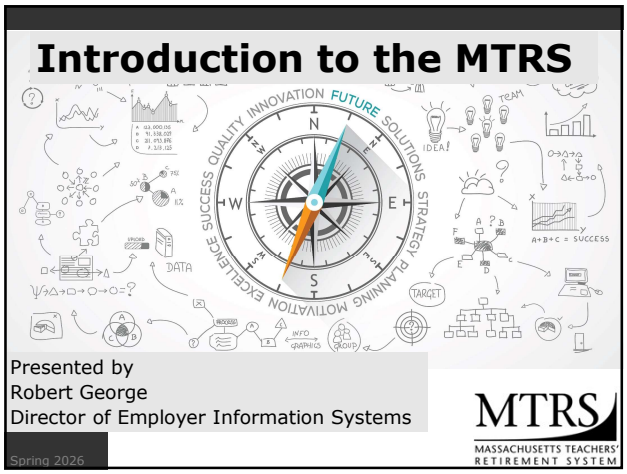
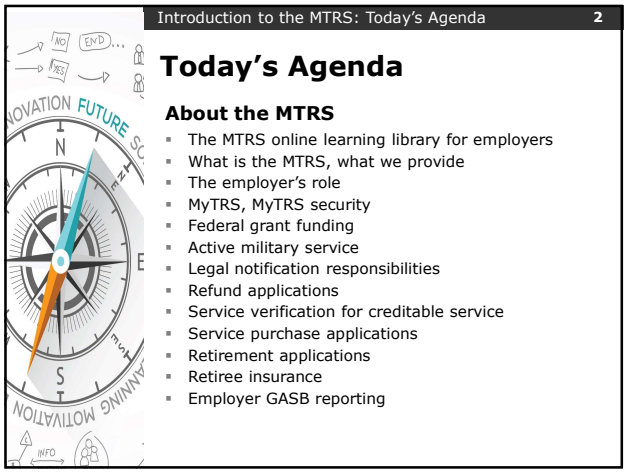
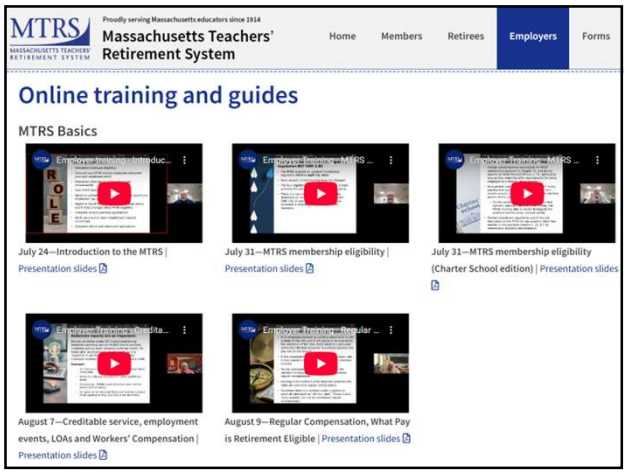

Introduction to the MTRS
Presented by
Robert George
Director of Employer Information Systems
Spring 2026
MTRS
MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

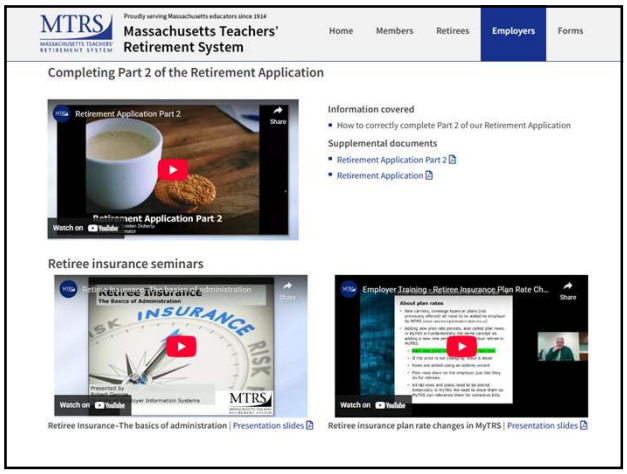
1


Introduction to the MTRS: Today's Agenda 2
Today's Agenda
About the MTRS
The MTRS online learning library for employers
What is the MTRS, what we provide
The employer's role
MyTRS, MyTRS security
Federal grant funding
Active military service
Legal notification responsibilities
Refund applications
Service verification for creditable service
Service purchase applications
Retirement applications
Retiree insurance
Employer GASB reporting

2


MTRS
Massachusetts Teachers' Retirement System
Home
Members
Retirees
Employers
Forms
Online training and guides
MTRS Basics
July 24—Introduction to the MTRS | Presentation slides
July 31—MTRS membership eligibility | Presentation slides
July 31—MTRS membership eligibility (Charter School edition) | Presentation slides
August 7—Creditable service, employment events, LOAs and Workers' Compensation | Presentation slides
August 9—Regular Compensation, What Pay is Retirement Eligible | Presentation slides

3


MTRS
Massachusetts Teachers' Retirement System
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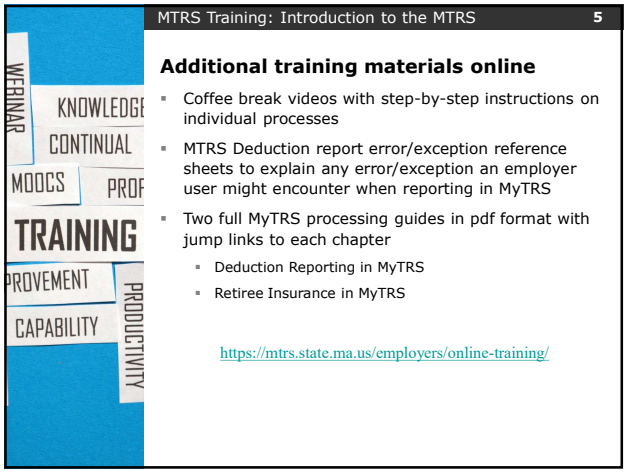
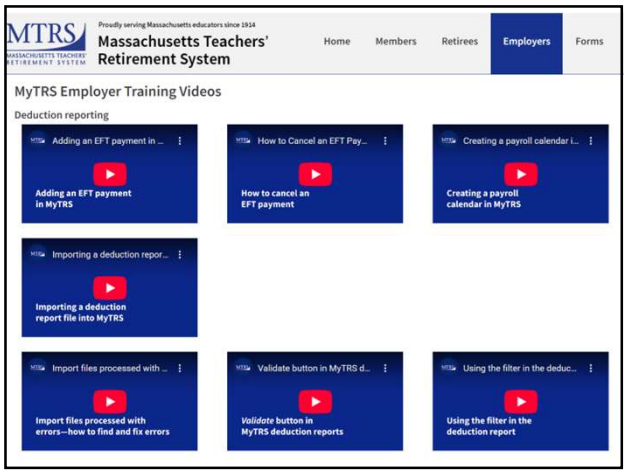
Completing Part 2 of the Retirement Application
Retirement Application Part 2
Information covered
How to correctly complete Part 2 of our Retirement Application
Supplemental documents
Retirement Application Part 2
Retirement Application
Retiree insurance seminars
Retiree Insurance–The basics of administration | Presentation slides
Retiree insurance plan rate changes in MyTRS | Presentation slides

4


MTRS Training: Introduction to the MTRS 5
Additional training materials online
Coffee break videos with step-by-step instructions on individual processes
MTRS Deduction report error/exception reference sheets to explain any error/exception an employer user might encounter when reporting in MyTRS
Two full MyTRS processing guides in pdf format with jump links to each chapter
Deduction Reporting in MyTRS
Retiree Insurance in MyTRS
https://mtrs.state.ma.us/employers/online-training/
WEBINAR
KNOWLEDGE
CONTINUAL
MOOCS
PROF
TRAINING
PROVEMENT
CAPABILITY
PRODUCTIVITY

5


MTRS
Massachusetts Teachers' Retirement System
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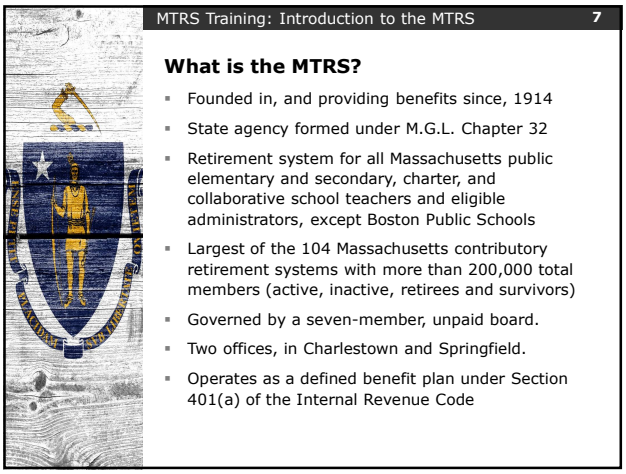
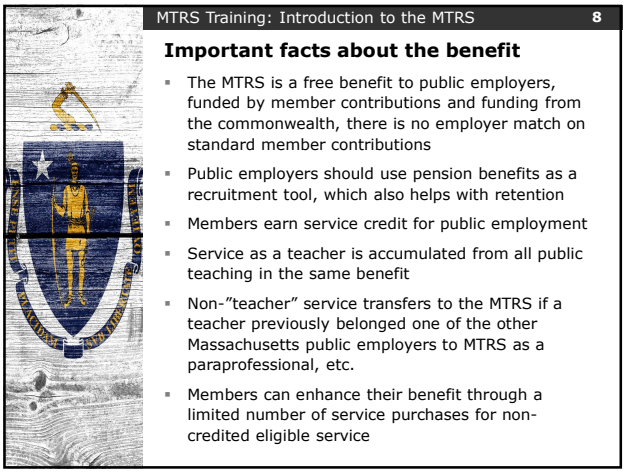
MyTRS Employer Training Videos
Deduction reporting
Adding an EFT payment in MyTRS
How to cancel an EFT payment
Creating a payroll calendar in MyTRS
Importing a deduction report file into MyTRS
Import files processed with errors—how to find and fix errors
Validate button in MyTRS deduction reports
Using the filter in the deduction report

6


MTRS Training: Introduction to the MTRS 7
What is the MTRS?
Founded in, and providing benefits since, 1914
State agency formed under M.G.L. Chapter 32
Retirement system for all Massachusetts public elementary and secondary, charter, and collaborative school teachers and eligible administrators, except Boston Public Schools
Largest of the 104 Massachusetts contributory retirement systems with more than 200,000 total members (active, inactive, retirees and survivors)
Governed by a seven-member, unpaid board.
Two offices, in Charlestown and Springfield.
Operates as a defined benefit plan under Section 401(a) of the Internal Revenue Code

7


MTRS Training: Introduction to the MTRS 8
Important facts about the benefit
The MTRS is a free benefit to public employers, funded by member 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
Members 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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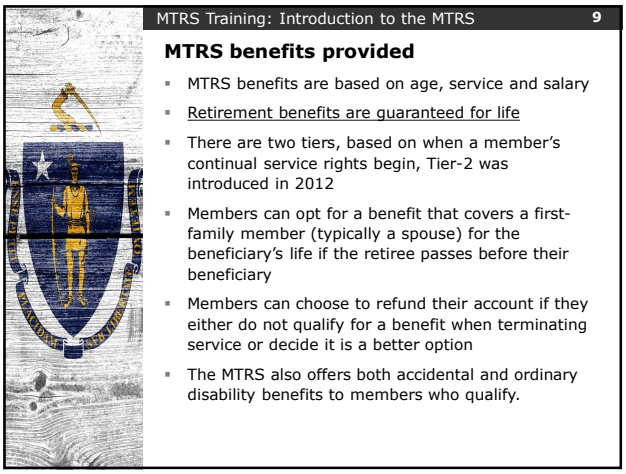
MTRS Training: Introduction to the MTRS 9
MTRS benefits provided
MTRS benefits are based on age, service and salary
Retirement benefits are guaranteed for life
There are two tiers, based on when a member's continual service rights begin, Tier-2 was introduced in 2012
Members can opt for a benefit that 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
The MTRS also offers both accidental and ordinary disability benefits to members who qualify.

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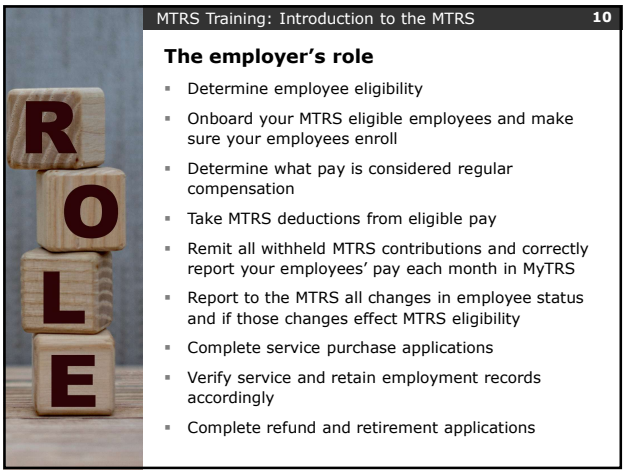
MTRS Training: Introduction to the MTRS
10
The employer's role
Determine employee eligibility
Onboard your MTRS eligible employees and make sure your employees enroll
Determine what pay is considered regular compensation
Take MTRS deductions from eligible pay
Remit all withheld MTRS contributions and correctly report your employees' pay each month in MyTRS
Report to the MTRS all changes in employee status and if those changes effect MTRS eligibility
Complete service purchase applications
Verify service and retain employment records accordingly
Complete refund and retirement applications

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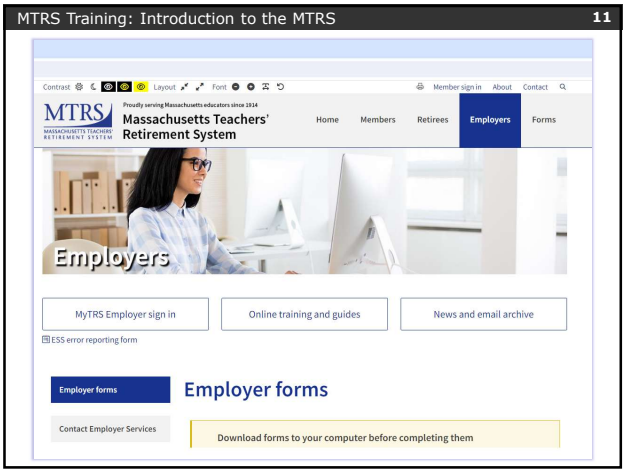
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Massachusetts Teachers' Retirement System
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Employers
MyTRS Employer sign in
Online training and guides
News and email archive
ESS error reporting form
Employer forms
Employer forms
Contact Employer Services
Download forms to your computer before completing them

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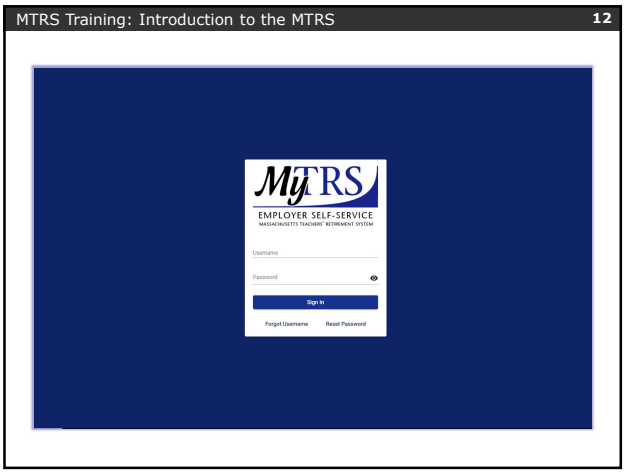
MTRS Training: Introduction to the MTRS
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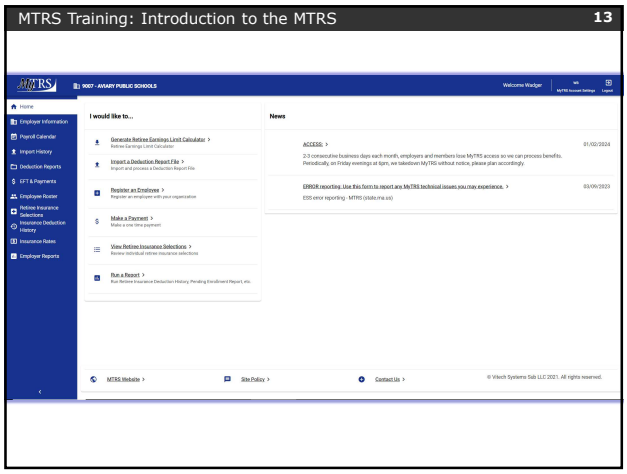
MyTRS
EMPLOYER SELF-SERVICE
Sign In
Forgot Username
Reset Password

12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MTRS
9007 - AVIARY PUBLIC SCHOOLS
Welcome Wadger
Home
Employer Information
Payroll Calendar
Import History
Deduction Reports
EFT & Payments
Employee Roster
Retiree Insurance Selections
Insurance Deduction History
Insurance Rates
Employee Reports
I would like to...
Generate Retiree Earnings Limit Calculator
Import a Deduction Report File
Register an Employee
Make a Payment
View Retiree Insurance Selections
Run a Report
News
ACCESS:
01/02/2024
ERROR reporting: Use this form to report any MyTRS technical issues you may experience.
03/09/2023
MTRS Website
Site Policy
Contact Us

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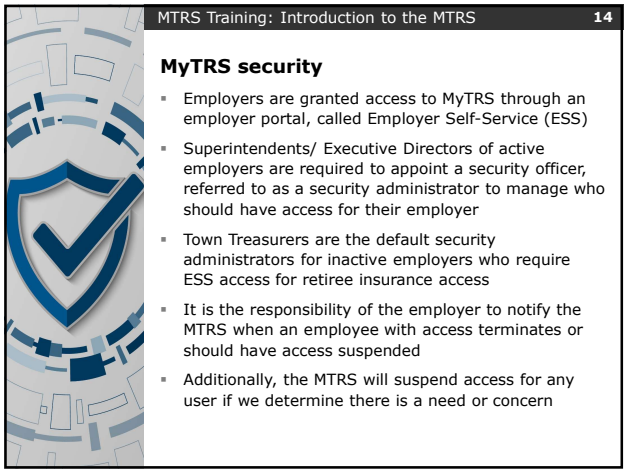
MTRS Training: Introduction to the MTRS
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MyTRS security
Employers are granted access to MyTRS through an employer portal, called Employer Self-Service (ESS)
Superintendents/ Executive Directors of active employers are required to appoint a security officer, referred to as a security administrator to manage who should have access for their employer
Town Treasurers are the default security administrators for inactive employers who require ESS access for retiree insurance access
It is the responsibility of the employer to notify the MTRS when an employee with access terminates or should have access suspended
Additionally, the MTRS will suspend access for any user if we determine there is a need or concern

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MTRS Training: Introduction to the MTRS
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MTRS
MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM
MyTRS Security Administrator Designation Form
THIS FORM MUST BE COMPLETED BY THE DISTRICT SUPERINTENDENT, DIRECTOR OR, IF THE DISTRICT IS INACTIVE, TOWN TREASURER.
1 TO:
Barbara Blackbird
BBlackbird@AviaryPS.k12.ma.us
9006 Aviary Public Schools
2 DESIGNATE YOUR DISTRICT'S NEW SECURITY ADMINISTRATOR, who is to serve until further notice
3 READ AND SIGN the following certification

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MTRS Training: Introduction to the MTRS 16

Federal grant funded MTRS members

- The MTRS is funded by the Commonwealth so federal funds sent to schools, increased MTRS pension liabilities
- To offset the additional burden, a law was passed requiring that a pension match, of 9%, be deducted from federal grants and sent to the legislature to help offset the additional cost
- The 9% offset, is distinct from any deductions made by members and cannot be charged to the member
- Federal grant payments are managed by DESE, grant forms and procedures are available from DESE's grant office
- When the DESE disburses grant payments, they initially withhold **4/5** of the liability, up front, from employer disbursements, based on the MTRS salaries expected to be funded by the grant

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MTRS Training: Introduction to the MTRS 17

Federal grant funded MTRS members

- At the end of the school year, employers settle-up with the DESE to complete their federal grant applications
- If the amount due has not changed, employers are required to send a payment for the remaining **1/5** of the offset payment to the MTRS
- Federal grant payments are not member contributions, they should not be sent to the lockbox for monthly payments, they should be sent to the MTRS Main Office with a copy of the final grant form
- If it is determined that a refund is due, please send a copy of your DESE form, with the project number, to the MTRS with a letter requesting a refund to the MTRS Main Office, **Attn: Lucie Zheng** and Lucie will process your refund request

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MTRS Training: Introduction to the MTRS 18

Active military service

- Members ordered to active duty earn retirement credit while serving in the military in accordance with federal law
- Employers are required to reserve their jobs while they serve
- Employers are **<u>required</u>** to make contributions on behalf of the member as long as the member:
  - Is honorably discharged and returns to active employment with the employer within two years of honorable discharge or,
  - Dies in service, per the Hart Act.
- Once your employee returns to service, provide the MTRS with a completed Military Service form and the member's DD214
- Submit military service payment separately from regular deductions & send it to the MTRS Main Office

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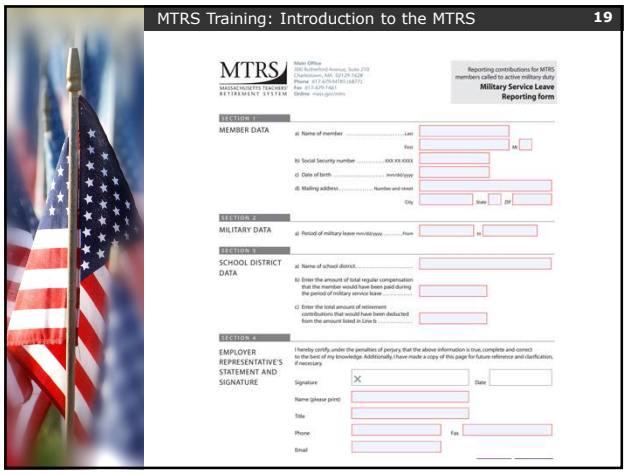
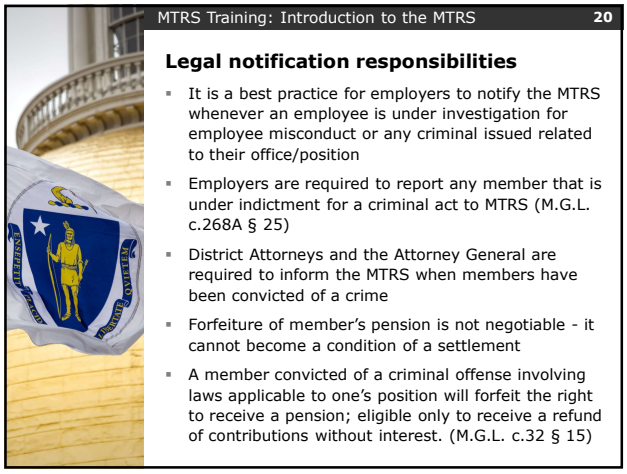

MTRS Training: Introduction to the MTRS
19
MTRS
Reporting contributions for MTRS members called to active military duty
Military Service Leave Reporting form
SECTION 1
MEMBER DATA
SECTION 2
MILITARY DATA
SECTION 3
SCHOOL DISTRICT DATA
SECTION 4
EMPLOYER REPRESENTATIVE'S STATEMENT AND SIGNATURE

19


MTRS Training: Introduction to the MTRS
20
Legal notification responsibilities
It is a best practice for employers to notify the MTRS whenever an employee is under investigation for employee misconduct or any criminal issued related to their office/position
Employers are required to report any member that is under indictment for a criminal act to MTRS (M.G.L. c.268A § 25)
District Attorneys and the Attorney General are required to inform the MTRS when members have been convicted of a crime
Forfeiture of member's pension is not negotiable - it cannot become a condition of a settlement
A member convicted of a criminal offense involving laws applicable to one's position will forfeit the right to receive a pension; eligible only to receive a refund of contributions without interest. (M.G.L. c.32 § 15)

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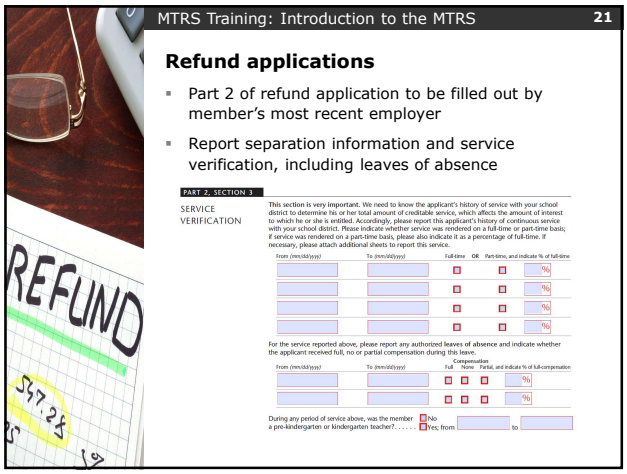
MTRS Training: Introduction to the MTRS
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Refund applications
Part 2 of refund application to be filled out by member's most recent employer
Report separation information and service verification, including leaves of absence
PART 2, SECTION 3
SERVICE VERIFICATION
REFUND

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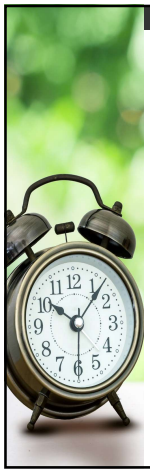
MTRS Training: Introduction to the MTRS 22

Refund applications continued….

- Application can only be processed after member's final contributions have been received by MTRS.
- Member cannot be contributing to another MA retirement board.
- Member is responsible for returning complete application to MTRS.
- 60-day processing time from date application is received by MTRS.
- Member terminates deduction rate and benefit tier when a refund is taken. If member returns to service, subject to rate in effect based on re-entry date and becomes a Tier 2 member.
- If you are experiencing delays in reporting, we will ask you for a detailed payroll export in CSV format

22



MTRS Training: Introduction to the MTRS 23

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 his/her 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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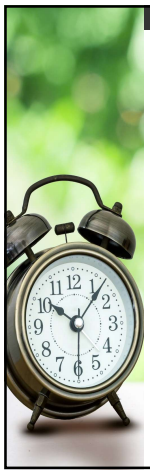

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Service purchase applications

- Types of service purchases that you may be asked to complete
  - MA public school substitute, temporary, part-time teaching or tutoring
  - Vocational education work experience
  - Military service purchase form (distinct from military leave while a member of a Massachusetts public retirement system)

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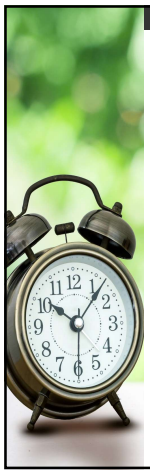

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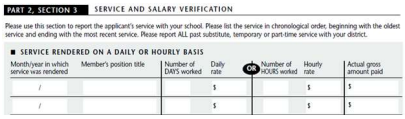
Service purchase applications cont.

- Information needed to complete Part 2
  - Dates of service and job title of employee
  - If paid hourly, daily or weekly:
    - Number of days, hours or weeks worked and the corresponding daily, hourly or weekly salary.
    - Monthly earnings
  - If employee was covered by an annual contract:
    - FTE%
    - Annual contractual rate and gross amount paid



PART 2, SECTION 3 SERVICE AND SALARY VERIFICATION

Please use this section to report the applicant's service with your school. Please list the service in chronological order, beginning with the oldest service and ending with the most recent service. Please report ALL past substitute, temporary or part-time service with your district.

■ 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
/			$			$	$
/			$			$	$

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Retirement applications

- Which employers need to complete Part 2
  - Most recent employer in addition to the employer(s) where earnings were member's highest 3 consecutive years (Tier 1) or highest 5 consecutive years (Tier 2).
- Tips for completing Part 2 (updated March 2018)
  - Only report pensionable earnings unless ineligible earnings data is specifically requested.
    - Under "Current deductions…" you will list the total eligible earnings per month as one figure.
    - Under "Salary Verification" you will list the base earnings separately from coaching, stipends and longevity. This is the only section where you will also list ineligible earnings in the appropriately labelled field.

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Retirement applications cont.

- If member is covered by CBA include only the salary and stipend schedule, longevity language and extra day language (if applicable). Please also include any contract amendments that affect a member's earnings. No need to send contract in it's entirety.
- If member is covered by an individual contract include the contracts that covered the last 5 years of employment.
- Report service history, including any approved unpaid leaves of absence.
- If member is part-time, please report full annual salary under "Full-time equivalent salary". Report pro-rated earnings under "Total eligible earnings".
- If member received Worker's Compensation payments, please attached the WC documents to the retirement application.

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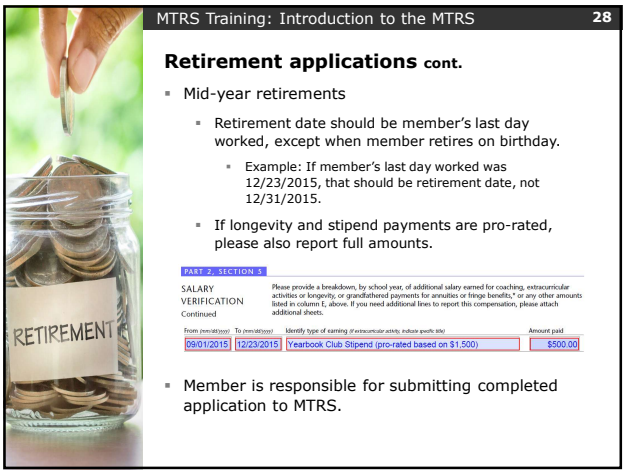
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Retirement applications cont.
Mid-year retirements
Retirement date should be member's last day worked, except when member retires on birthday.
Example: If member's last day worked was 12/23/2015, that should be retirement date, not 12/31/2015.
If longevity and stipend payments are pro-rated, please also report full amounts.
PART 2, SECTION 5
SALARY VERIFICATION
Continued
Please provide a breakdown, by school year, of additional salary earned for coaching, extracurricular activities or longevity, or grandfathered payments for annuities or fringe benefits," or any other amounts listed in column E, above. If you need additional lines to report this compensation, please attach additional sheets.
From (mm/dd/yyyy)
To (mm/dd/yyyy)
Identify type of earning (if extracurricular activity, indicate specific title)
Amount paid
09/01/2015
12/23/2015
Yearbook Club Stipend (pro-rated based on $1,500)
$500.00
Member is responsible for submitting completed application to MTRS.

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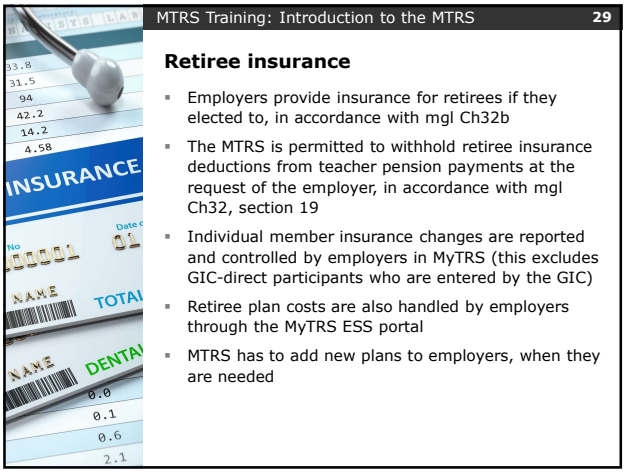
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Retiree insurance
Employers provide insurance for retirees if they elected to, in accordance with mgl Ch32b
The MTRS is permitted to withhold retiree insurance deductions from teacher pension payments at the request of the employer, in accordance with mgl Ch32, section 19
Individual member insurance changes are reported and controlled by employers in MyTRS (this excludes GIC-direct participants who are entered by the GIC)
Retiree plan costs are also handled by employers through the MyTRS ESS portal
MTRS has to add new plans to employers, when they are needed
INSURANCE
NAME
TOTAL
NAME
DENTAL

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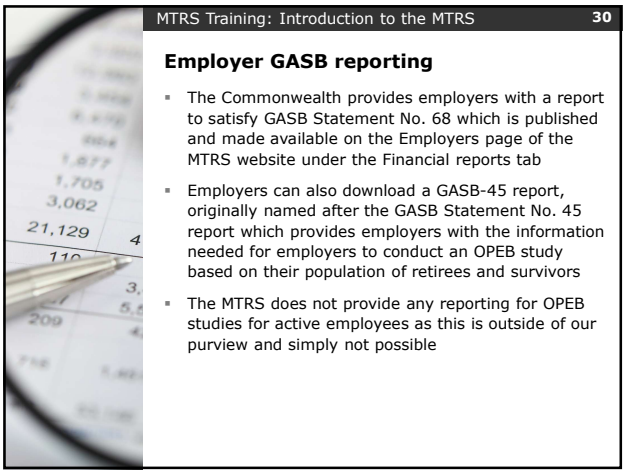
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Employer GASB reporting
The Commonwealth provides employers with a report to satisfy GASB Statement No. 68 which is published and made available on the Employers page of the MTRS website under the Financial reports tab
Employers can also download a GASB-45 report, originally named after the GASB Statement No. 45 report which provides employers with the information needed for employers to conduct an OPEB study based on their population of retirees and survivors
The MTRS does not provide any reporting for OPEB studies for active employees as this is outside of our purview and simply not possible

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MTRS Training: Introduction to the MTRS
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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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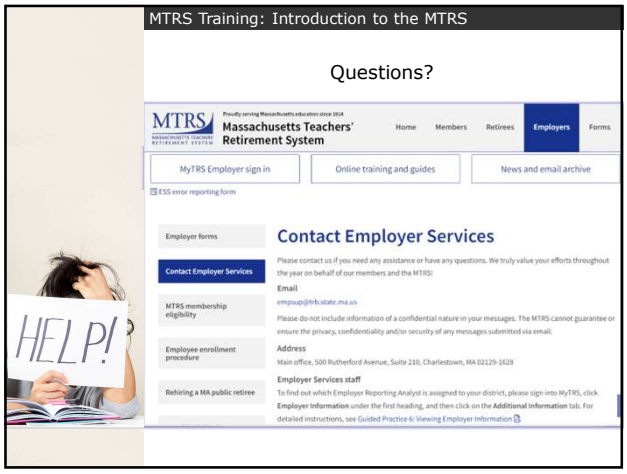
MTRS Training: Introduction to the MTRS
Questions?
HELP!
MTRS
Massachusetts Teachers' Retirement System
Home
Members
Retirees
Employers
Forms
MyTRS Employer sign in
Online training and guides
News and email archive
ESS error reporting form
Employer forms
Contact Employer Services
MTRS membership eligibility
Employee enrollment procedure
Rehiring a MA public retiree
Contact Employer Services
Please contact us if you need any assistance or have any questions. We truly value your efforts throughout the year on behalf of our members and the MTRS!
Email
empsup@trb.state.ma.us
Please do not include information of a confidential nature in your messages. The MTRS cannot guarantee or ensure the privacy, confidentiality and/or security of any messages submitted via email.
Address
Main office, 500 Rutherford Avenue, Suite 210, Charlestown, MA 02129-1628
Employer Services staff
To find out which Employer Reporting Analyst is assigned to your district, please sign into MyTRS, click Employer Information under the first heading, and then click on the Additional Information tab. For detailed instructions, see Guided Practice 6: Viewing Employer Information

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