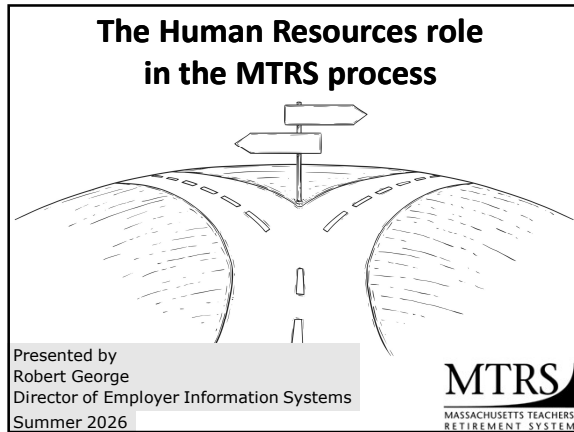
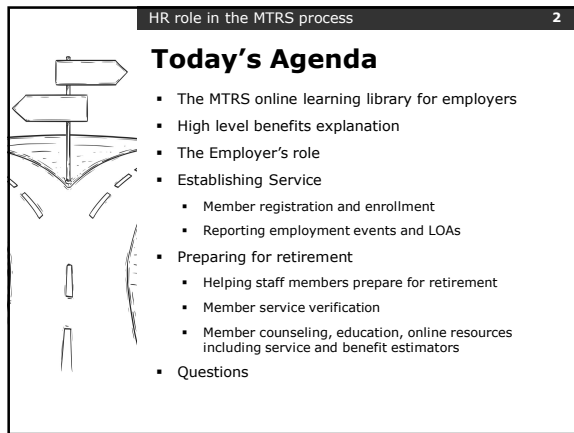
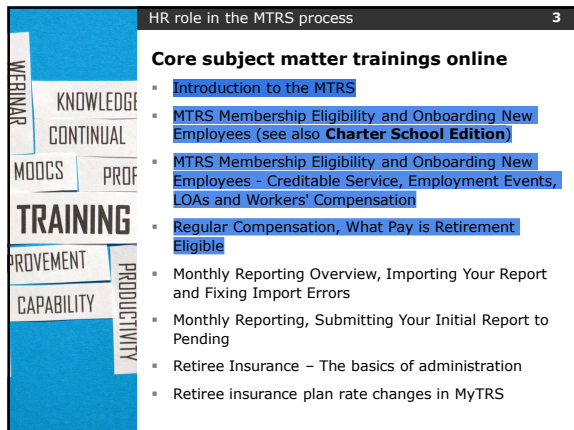




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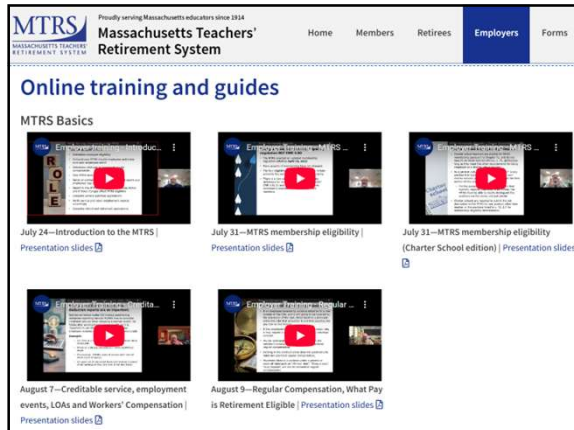


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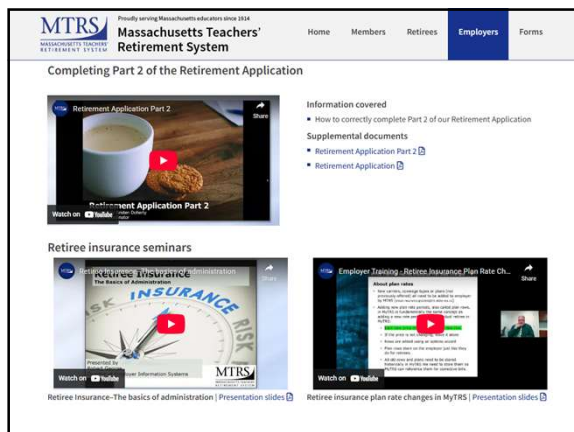


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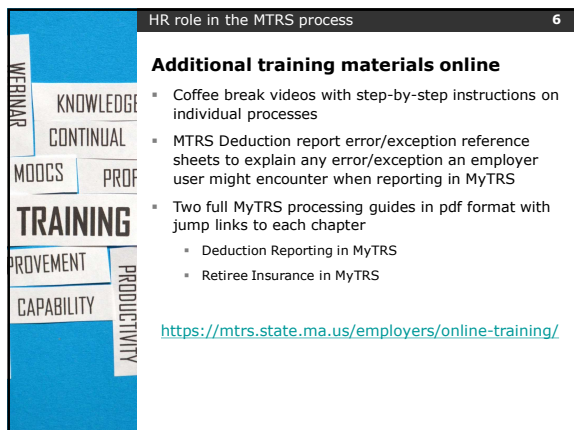
The HR Role in the MTRS Process 2026



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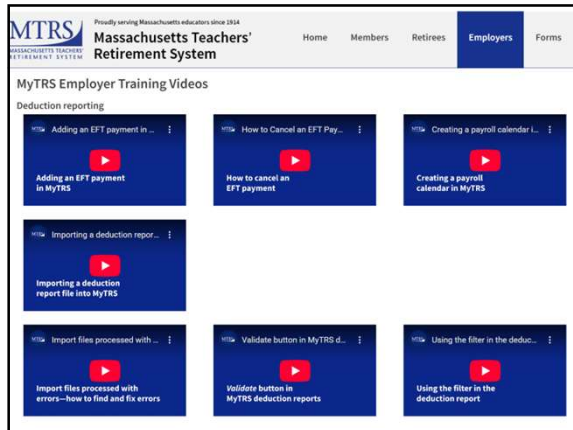


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6

The HR Role in the MTRS Process 2026



7



HR role in the MTRS process

8

High level benefits explanation

- Public employers should use pension benefits as a recruitment tool, which also helps with retention
- 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
- 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

8



HR role in the MTRS process

9

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 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

9

The HR Role in the MTRS Process 2026



HR role in the MTRS process10

The employer supervisor's role

- Make sure your staff understands your payroll system and how it corresponds to MTRS reporting
- Issue payments according to control reports, not the MTRS upload
- Make sure your staff is trained and new staff has time dedicated to using our a la carte training sessions to learn the MTRS tasks for which they are responsible

10



HR role in the MTRS process11

The employer supervisor's role cont.

- Employers assign MTRS roles internally, make sure you have proper communication between:
 - School business office staff
 - School HR staff
 - Town staff who have role with MTRS related tasks
- Please ensure that your payroll staff:
 - Submit their missing reports,
 - Respond to validation issues and questions from MTRS staff in a timely manner, and
 - Reach out to MTRS Rep for help/training

11



Establishing Service

12

The HR Role in the MTRS Process 2026



HR role in the MTRS process13

Successful onboarding is the first step to success

- New member registration should be a part of an employer's on-boarding process with **HR**
 - Determine Membership eligibility of positions before they are filled
 - Register eligible employees during on-boarding
 - Follow-up with new hires and newly eligible existing employees on their enrollment
 - Provide the payroll office with their MTRS rate
 - Make sure employees are setup correctly for their first payroll in their MTRS position

13

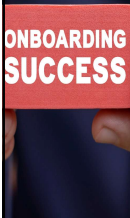


HR role in the MTRS process14

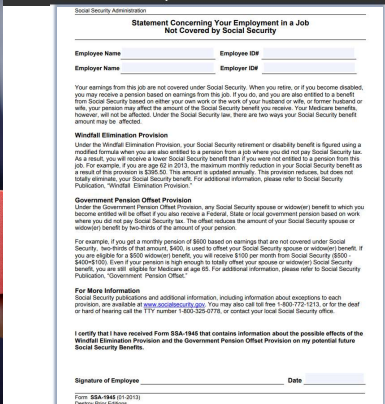
Registering employees

- Registration is required by law (M.G.L. c. 32 § 3)
- MTRS eligible members **must** be registered for their deductions to be submitted to the MTRS
- **New employees** need be set up to have MTRS contributions in your payroll software
- **Existing employees** (e.g., Para or Teachers' Aide to a Teacher) who become teachers need to be registered and their retirement code switched to MTRS
 - The first day of work as a teacher is their MTRS employment start date
 - Do not use the date they were first hired as a Para or Teachers' Aide
 - Remember to switch their retirement system and update their contribution rate (if necessary) in the payroll software

14



HR role in the MTRS process15



15

The HR Role in the MTRS Process 2026

HR role in the MTRS process

16



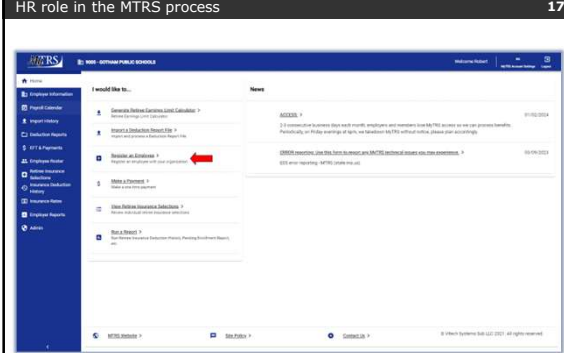
Registering in MyTRS

- Registration is completed in MyTRS (turn off pop-up blocker)
- Required information:
 - SSN
 - DESE licensure requirement (**Crucial**)
 - DESE license number and issue date
 - Start date
 - Title
 - Annual Salary (full-time equivalent) (Not \$1!),
 - Full-Time/Part-Time %
 - Contract Term (months required to work)
 - Pay Duration (span of months paid)
 - Pay frequency (number of pays in pay cycle)
 - Email address
 - Phone number (cell phone preferred)
 - Date of birth

16

HR role in the MTRS process

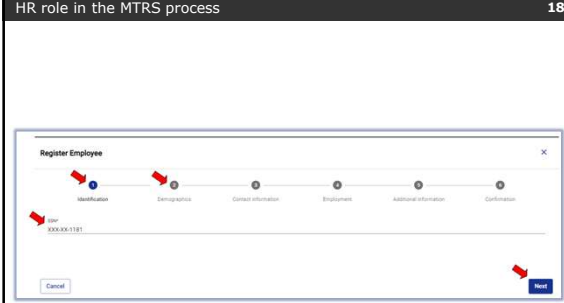
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17

HR role in the MTRS process

18



18

The HR Role in the MTRS Process 2026

HR role in the MTRS process 19

Register Employee

Information

No match is found. Create a new member.

Identification Demographics Contact Information Employment Additional Information Confirmation

ALERT! When registering an employee, the fields with an * are required.

SSN: 999-11-1111

First Name: Mr. * First Name: Middle * Last Name: Mr. * Suffix: * Birth Date: 05/25/1998 *

Cancel Previous Next

19

HR role in the MTRS process 20

Register Employee

Identification Demographics Contact Information Employment Additional Information Confirmation

If we have phone and email information for you, it is displayed below. If any information is missing or incorrect, please update it as necessary.

Country: UNITED STATES * Home Phone: (817) 679-6877 * Primary Phone: * Primary Email: * Primary Email: * Primary Email: *

Cancel Previous Next

20

HR role in the MTRS process 21

Register Employee

Identification Demographics Contact Information Employment Additional Information Confirmation

ALERT! When registering an employee, the fields with an * are required.

Employee start date for this position? 05/01/2024 *

Position: Teacher *

Is this employee either temporary or a long-term substitute? No *

Employment status as a percentage of fulltime? 100.00 *

Note: Less than fulltime is ineligible for membership unless employee is also employed by another district. Also, part time and temporary employees are subject to a six month waiting period, unless they have funds on account with MTRS or another Massachusetts retirement system.

Full Time Equivalent (FTE) Contractual Annual Salary? \$40000.00 *

Note: Salary the employee would earn if working fulltime for a whole year, regardless of start date or salary provision. (e.g. Employee's FTE is 50% and earns \$20,000 a year. The FTE salary is \$40,000.)

End of the fiscal year? 05/30/2024 *

This employee's contract term (number of months/year required to work) is? 12 *

This employee's pay frequency (number of checks per year) is? 26 *

This employee's pay schedule (number of months the pay schedule is spread over) is? 12 *

Cancel Previous Next

21

The HR Role in the MTRS Process 2026

HR role in the MTRS process 22

ALERT! When registering an employee, the fields with an * are required.

Required to be licensed by the DESE or MAP (DE and PE only)?

Yes ☒ No ☒

Teaching Certification Status*

Not certified
Certification is currently pending
Received a waiver
Certificate has been issued

Register Employee

Identification Demographics Contact Information Employment **Additional Information** Confirmation

ALERT! When registering an employee, the fields with an * are required.

Required to be licensed by the DESE or MAP (DE and PE only)?

Yes ☒ No ☒

Teaching Certification Status*

Certificate has been issued

If issued the certification number is*

455879

and was issued on (mm/dd/yyyy)

07/21/2023

or

ESE

Cancel Previous **Next**

22

HR role in the MTRS process 23

Register Employee

Identification Demographics Contact Information Employment Additional Information **Confirmation**

Before clicking on Confirm button, please ensure pop-up windows are enabled in your browser.

SSN XXX-XX-1181	First Name John	Last Name Smith	Birth Date 05/25/1986
Phone (617) 479-6877	Email JSmith@dotham12.com	Position Teacher	Employment status as a percentage of fulltime 100.00
Date of first year of induction 09/20/2024	This employee's current term (number of months per year) 12	This employee's pay duration (number of months the pay schedule is repeated over) 12	Required to be licensed by the DESE or MAP (DE and PE only)? Yes
and was issued on (mm/dd/yyyy) 07/21/2023	or ESE	Teaching Certification Status Certificate has been issued	If issued the certification number is 455879

Cancel Previous **Confirm**

23

HR role in the MTRS process 24

Register Employee

Identification Demographics Contact Information Employment Additional Information **Confirmation**

This member has been registered.

Enrollment Assignment Sheet

Click this link to open the Enrollment Assignment Sheet document.

Email Enrollment Assignment Sheet

After reviewing the Enrollment Assignment Sheet document, click this link to generate and send an email to the member. An email will be sent with the Enrollment Assignment Sheet document attached directly to the email address as the member's primary email during registration.

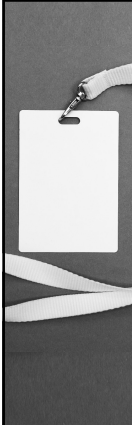
Select Start Over to register another employee. Select Close to exit this window.

Start Over Close

24

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The HR Role in the MTRS Process 2026



HR role in the MTRS process 28

Member Enrollment

- Members are required per the regulation (807 CMR 4.03) to enroll within **30** days of eligibility date
- Enrollments are important to building a solid foundation for members' accounts
- Have employee complete enrollment with other new hire onboarding materials
- Not enrolling may result in:
 - Withholding an incorrect contribution rate taken
 - Delaying:
 - Accounts refunds
 - Transfers to other retirement systems
 - Retirements
 - Being reported to the Superintendent
- Enrollment needs to be completed each time a member changes employers

28

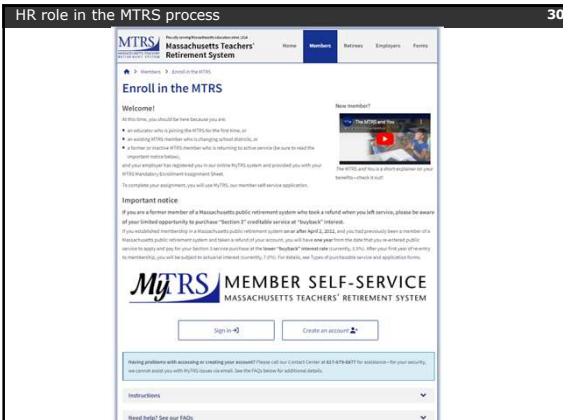


HR role in the MTRS process 29

Member Enrollment Continued...

- The enrollment process will start automatically once logged in
 - Other account information will not be available until enrollment is complete
- Information collected during the member's enrollment:
 - Updated personal/demographic information
 - DESE license number and issue date (Board of Allied Health Professionals (AHP) license number and issue date for OT's and PT's)
 - Verification of employment within district(s)
 - Prior service with another MA retirement board(s) (if applicable)

29



HR role in the MTRS process 30

30

The HR Role in the MTRS Process 2026

HR role in the MTRS process 31



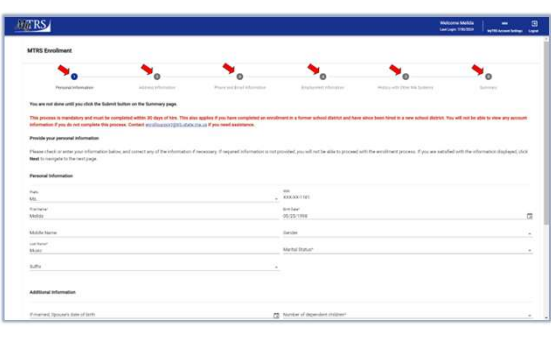
31

HR role in the MTRS process 32



32

HR role in the MTRS process 33



33

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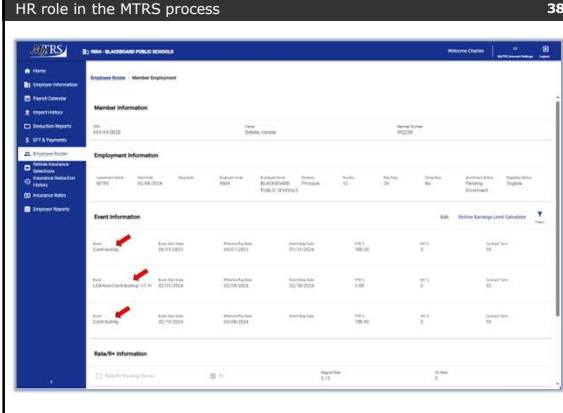
HR role in the MTRS process

37

The Employee Roster and required member employment events

- Employers are required to 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 therefor, 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

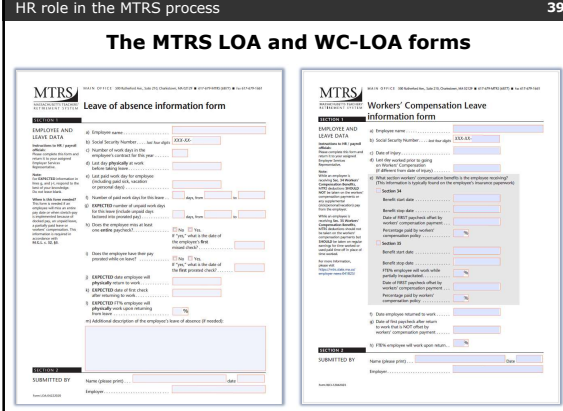
37



HR role in the MTRS process

38

38



HR role in the MTRS process

39

The MTRS LOA and WC-LOA forms

39



HR role in the MTRS process40

The Importance of differentiating WC LOAs

- 2 types of Workers' Compensation:
 - M.G.L. c. 152 § 34 – Fully incapacitated
 - M.G.L. c. 152 § 35 – Partially incapacitated
- No deductions are taken from WC payments or supplemental compensation paid during WC leaves. (See our training on creditable service for details.)
- Members who are fully incapacitated are credited with creditable service at their FTE% prior to their leave for their entire WC-LOA without making contributions.
- Members who are partially incapacitated are credited with service on a pro-rated basis. Supplemental pay to members on partial incapacitation is also not considered regular compensation so deductions should only be taken on wages for time worked or PTO for in place of their partial time worked.

40



HR role in the MTRS process41

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

41



Preparing for retirement

New life
New life
Retirement
Old life

42



HR role in the MTRS process

43

Helping employees prepare to retire

- Send staff an email each year pointing out resources on the MTRS and local retirement benefits
- Encourage staff to check out MTRS member resources online
- Coordinate with Town/ City Benefits offices on the retiree insurance enrollment process
- Share MTRS emails with your employees when MTRS announces counseling and other member updates

43



HR role in the MTRS process

44

The right way to be the hero...

- When an employee seeks retirement assistance, please be **very cautious** providing information and advice on retirement benefits.
- The best way to help employees is to guide them to the information available online or provide them with the MTRS's contact information to connect them to the MTRS for guidance.
- The MTRS Contact Center is open 9am-5pm Monday – Friday at **617-679-MTRS** (6877) and staff are typically working 7am to 5pm to help members.

44



HR role in the MTRS process

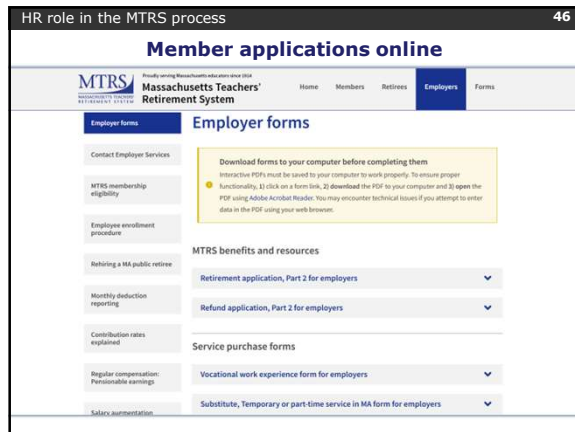
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MTRS member counselling programs

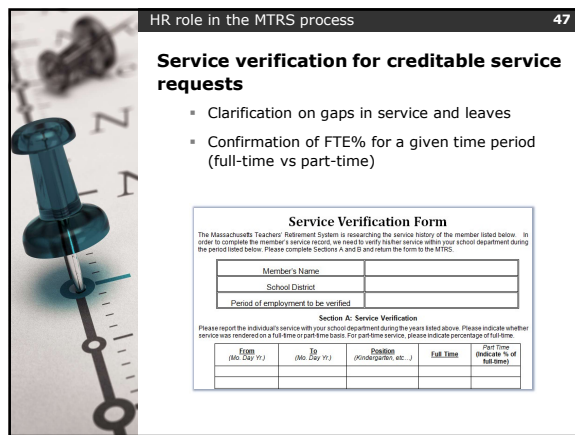
- On location: Your MTRS Benefits
- On location: Ready for Retirement
- Hosted Webinar: Your MTRS Benefits
- Hosted Webinar: Ready for Retirement
- VRC: Virtual Retirement Counseling (Weekly)
- Online materials including an entire Youtube library of member videos on MTRS benefits

45

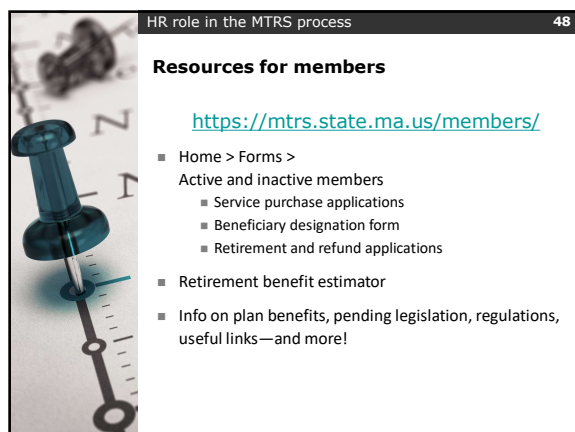
The HR Role in the MTRS Process 2026



46



47



48

The HR Role in the MTRS Process 2026

HR role in the MTRS process 49

Member videos online

Contrast Layout Font Member sign in About Contact

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Massachusetts Teachers' Retirement System

Home **Members** Retirees Employers Forms

The MTRS and you

Member videos

The MTRS and you: An overview for new members

Your membership

Your annuity savings account

Retiring from the MTRS

Creditable service

RetirementPlus

The MTRS and You

Topics

- What is the MTRS?
- Collecting your benefit
- How your benefit is calculated
- Options if you are ineligible for a benefit
- Other benefits
- Cost of membership
- Accessing your funds on account
- Contribution adjustments
- New member responsibilities
- Final notes

49

HR role in the MTRS process 50

Member videos online cont.

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Home **Members** Retirees Employers Forms

Transferring service from another board

Pre-retirement issues

Survivor benefits for active members

Leaving MTRS service prior to retirement

Other issues

Member videos

Your MTRS Benefits

These videos are based on our 2018 "Your MTRS Benefits" seminar series, and provide an overview of benefits for Tier 1 members (membership date before April 2, 2012)—from the basics of the MTRS, to what you will need to know when retired.

Or download the most recent version of Your MTRS Benefits booklet (includes updated interest rates).

Your contributions

Part 1: Your contributions Pages 4-5

Types of retirement benefits

Part 2: Types of retirement benefits

Regular Creditable service

Part 3: Regular creditable service

50

HR role in the MTRS process 51

Member videos online cont.

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Home **Members** Retirees Employers Forms

Ready for Retirement

These videos are a supplement to our "Ready for Retirement" seminar series, and provide an overview of planning for retirement, completing the Retirement Application and what you'll need to know after retirement.

Download the Ready for Retirement booklet to see an example of a completed Retirement Application.

Part 1: Preparing for retirement

Part 2: Completing the retirement application

Part 3: Welcome to retirement

Questions about how to complete a specific page in the retirement application? Click on the page number and jump right to that section:

- Page 1
- Page 2
- Page 3
- Page 4
- Page 5
- Page 6
- Page 7
- Page 8
- Page 9
- Page 10

51

Massachusetts Teachers' Retirement System | Summer 2026

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The HR Role in the MTRS Process 2026

HR role in the MTRS process

58

Retirement Benefits Estimator

Overview and Introduction

Estimate Retirement & Salary Average

Checklist Service

Summary

Step 1: Information We Need to Estimate Your Benefits

You may enter up to two retirement scenarios to enter to assist you in comparing benefits for different retirement dates. For each scenario, you will enter your estimated last date of employment, retirement date and percentage of full-time that you plan to work through your last date of employment. Please enter:

• Your **retirement date** can be any date on or after your last date of employment. (For example, many people retire at the end of their contract (June 30). For most teachers, while others choose to retire on their birthday.

• Your **last date of employment** is the last date you were, or will be, in the payroll of your school district. (Exception: If you plan to work through the end of the school year to July, enter your date 30 as your last date of employment.)

Review your personal information

First Name: JAMES A.
Last Name: JAMES A.
Middle Name: JAMES A.
Date of Birth: 01/01/1950
Social Security Number: 123-45-6789
Mailing Address: 123 Main St, Springfield, MA 01103
Phone Number: (417) 555-1234
Email Address: james.a.james@state.ma.us
Participating: Yes (I participated membership before April 1, 2015)

Enter your retirement scenario(s)

Scenario 1

Scenario 2 (Optional)

Retirement Date: 06/30/2024
Last Date of Employment: 06/30/2024
Percentage of Full-Time Employment: 100%
Projected Percentage of Full-Time Employment: 100%
If you are no longer working part-time and expect to continue part-time, please enter your PTH %s. If you are half-time, enter 50%. If you are no longer working, please enter your most recent PTH %s.
Enter PTH %s (Optional):
Notes: I am not working part-time and expect to continue part-time, please enter your PTH %s. If you are half-time, enter 50%. If you are no longer working, please enter your most recent PTH %s.
THIRD
THIRD

58

HR role in the MTRS process

59

Salary Average Options (select one)

☐ For each scenario, use this estimated salary average, which is based on your last three years of eligible earnings, as reported through July 31, 2023.

☒ Use the amounts that I provide for my salary average.

For each scenario, calculate my salary average based on my last year of base earnings and the following estimated annual salary increase (You will be able to review and, if necessary, modify the amount).

Scenario 1: 2.5%

Scenario 2: 2.5%

Scenario 1: Projected Highest Years of Salary Information for Retirement Date June 30, 2024

Scenario 2: Projected Highest Years of Salary Information for Retirement Date June 30, 2025

Period From: JUL 2023
Period To: JUN 2024
Total Earnings (\$K per year): \$150,000.00
Base Salary: \$150,000.00
Additional Earnings, if any: \$0.00
Salary Average: \$150,000.00

Period From: JUL 2024
Period To: JUN 2025
Total Earnings (\$K per year): \$150,000.00
Base Salary: \$150,000.00
Additional Earnings, if any: \$0.00
Salary Average: \$150,000.00

59

HR role in the MTRS process

60

Retirement Benefits Estimator

Overview and Introduction

Estimate Retirement & Salary Average

Checklist Service

Summary

Enter your Years of Creditable Service as of June 30, 2023 (including any service you have purchased to today's date)

20.00

Is Scenario 1

If you have any pending unpaid service purchase amounts that you received after August 2013, they will appear in the table below. To include the pending service in your benefit estimate, please select the service purchase(s) that you are considering purchasing toward your retirement benefit. As needed, change the retirement date below to reflect your latest intention. Please remember that if you eventually decide to purchase your pending service and your last month due date has passed, you must request an additional month to us before making a payment.

Selected EOP

Invoice Start

Reference Number

Service Purchase Type

Date Of Service From

Date Of Service To

Intended Payment Date

Pending Service

Is Scenario 2

If you have any pending unpaid service purchase amounts that you received after August 2013, they will appear in the table below. To include the pending service in your benefit estimate, please select the service purchase(s) that you are considering purchasing toward your retirement benefit. As needed, change the retirement date below to reflect your latest intention. Please remember that if you eventually decide to purchase your pending service and your last month due date has passed, you must request an additional month to us before making a payment.

Selected EOP

Invoice Start

Reference Number

Service Purchase Type

Date Of Service From

Date Of Service To

Intended Payment Date

Pending Service

60

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20

Massachusetts Teachers' Retirement System | Summer 2026

Massachusetts Teachers' Retirement System | Summer 2026

64

65