



TRS

Montana Teachers' Retirement System

TRS Training for New Clerks

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MASBO Summer Conference and New Clerk Academy ♦ June 2019

TODAY'S AGENDA

Overview of TRS – and your responsibilities as a TRS Employer

Membership eligibility

- a) TRS-reportable positions*
- b) Eligibility for new hires*
- c) Monthly wage and contribution reporting for all members*
- d) Requirements for retiring members*

Monthly reporting: Overview of TRS systems

Q & A



What is TRS?

- In 1937, Montana law established the Teachers' Retirement System
- TRS is a Defined Benefit (DB) Pension Plan
 - DB =The retiree receives a monthly benefit *for life*
 - Benefit amount depends on member's average final salary and years of service
- Approx. \$4 billion in assets, managed by Montana Board of Investments
- *FY 2018:*
 - Over **19,000** active, contributing members
 - Paid over \$352 million to **16,313** retirees and other benefit recipients



Who are “TRS employers”?

- Per §19-20-101(9), MCA, these are identified as **TRS Employers**:
 - The State of Montana
 - Public school districts
 - Office of Public Instruction
 - Board of Public Education
 - Education cooperatives
 - MT School for Deaf & Blind
 - MT Youth Challenge Program
 - Montana University System
 - Community Colleges
 - Any other agency, political subdivision (*e.g., county*) or instrumentality (*e.g., CSPD, RESA*) of the state that employs a person who meets TRS membership criteria



TRS Employer Responsibilities

- Duties and Liability of Employer (*Paraphrased from §19-20-208, MCA*)
 - Pick up contributions of each employed member and submit to TRS
 - Each month, report the name, SSN, hours worked and gross earnings of each member working in a position reportable to TRS
 - *NEW: This is required even if no wages were paid.*
 - Inform a person required to be a member of their rights and responsibilities related to TRS
 - Notify TRS of employment of a person eligible for membership and forward their membership application

Continued...



TRS Employer Responsibilities *(Continued)*

- Duties and Liability of Employer *(Paraphrased from §19-20-208, MCA)*
 - **When employing a retired member in a position reportable to TRS:**
Must report all hours worked and gross earnings
 - Failure to comply may mean employer and retiree must repay, with interest, all retirement benefits that the member was not eligible to receive.
- **See TRS memos on 2019 Legislative changes**
 - Distributed by regular mail and/or email
 - Available at *trs.mt.gov* under “Communication Archive”



Be sure you and the retiree understand all requirements and consequences!

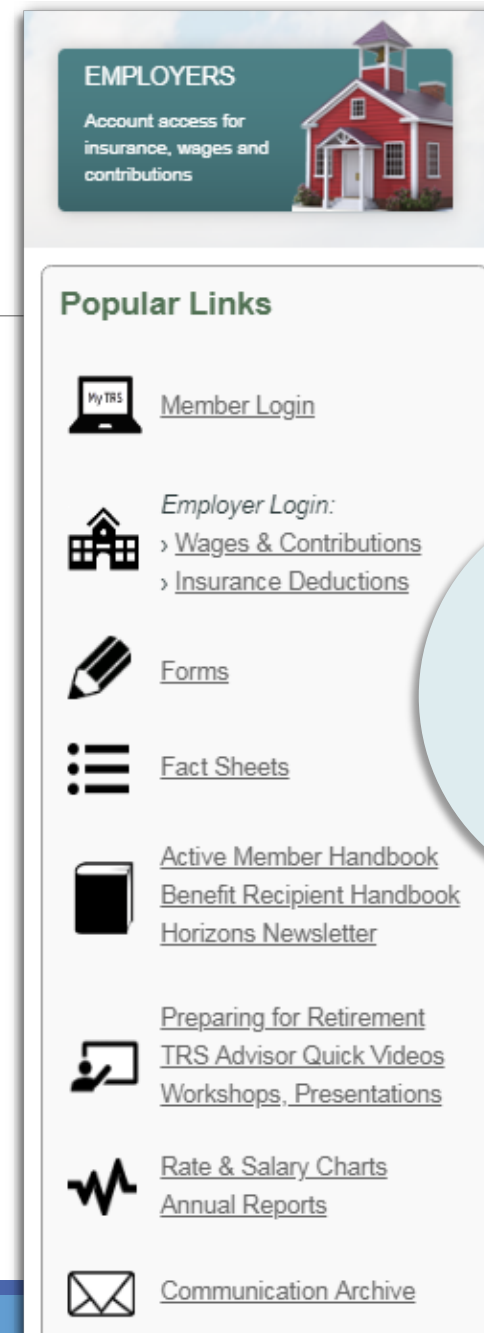
Read TRS Fact Sheets and call with any questions.



TRS Employer Responsibilities *(Continued)*

- Refer to the TRS website (trs.mt.gov) for...
 - Past employer bulletins and memos
 - Latest versions of forms
 - Fact Sheets, such as:
 - Substitute Teaching
 - Volunteer Service
 - 150-Day Break in Service Requirement
 - Terminating Employment and Retiring with TRS
 - Working After Retirement

trs.mt.gov



Forms,
Fact Sheets
and more at
trs.mt.gov



MEMBERSHIP and CONTRIBUTIONS



Who is **required** to be a TRS member?

- ✓ Teachers, Principals, Superintendents
- ✓ Dean of Students
- ✓ Speech-language Therapists
- ✓ School Psychologists, School Nurses, Guidance Counselors
- ✓ Librarians
- ✓ Coaches, Athletic Directors
- ✓ PE instructors
- ✓ Study hall monitors
- ✓ Substitute teachers
- ✓ Teachers' aides and paraprofessionals

Anyone who provides **educational or instructional services**

- Determined by ***duties***, not by position title
- See TRS Fact Sheet, *Which Positions are Reportable to TRS?* (trs.mt.gov)
- If in doubt, contact TRS

More on these later



Who is **excluded** from TRS membership?

Those who perform **non-instructional duties**, such as:

- ⊗ School District Clerks
- ⊗ Non-instructional Informational Technology staff
- ⊗ Bus drivers
- ⊗ Cafeteria staff
- ⊗ Custodial staff
- ⊗ Hall monitors
- ⊗ Playground monitors
- ⊗ Ticket takers

*Always contact
TRS with any
questions!*



Eligibility: 30-Day work requirement

- A person who is not already a member of TRS must become a member when they have worked **30 days** (210 hours) in a single fiscal year
 - **This is a threshold, not a waiting period**
 - Once a member, the requirement is not reapplied each year
- If a new employee is expected to meet the requirement, report them to TRS from the first date of employment
 - e.g., contracted F/T or P/T teachers, or those paid hourly (no contract)
- If new employee is not expected to meet the requirement, do not report until they reach 210 hours (*...but see exception on next slide*)



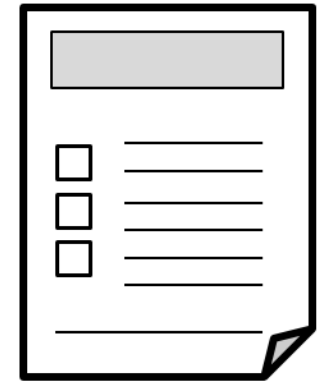
Eligibility: Substitute teachers, part-time teachers' aides & paraprofessionals

- Per state law, new substitute teachers and part-time teachers' aides/paraprofessionals **may** elect to enroll and pay contributions from day one – thus earning service credit for every hour worked
- If they are not already active or inactive members of TRS, give them TRS **Form 106, *Membership Election*** on their first day of work
- Remember, if these employees reach the 210-hour threshold, they **must** participate in TRS
 - Encourage them to enroll from day one if it is likely they will work 210 hours in the school year



New Hires: TRS Form 107 (and 146 if working retiree)

- New employees working in TRS-reportable positions must complete TRS Form 107, ***New Hire Questionnaire***
 - Employees who are **Active or Inactive TRS members** must identify their previous TRS employer(s) on the form
 - **RETAIN FORM 107 for your records – DO NOT submit to TRS**
- **Retired TRS member:** Within 30 days, employer and retiree also must notify TRS via ***Notice of Postretirement Employment*** (TRS Form 146)
- **TIAA-CREF member:** If concurrently employed in positions reportable to both TIAA-CREF and TRS, the employee cannot be an active TRS member



New hire who is new to TRS (Form 102)

- TRS **Record for Membership** (Form 102) is required – unless the member is already an active or inactive member of TRS
- Before you report wages, log into TRS Wage & Contribution Reporting System, access **Member Search/Edit**, and look up the employee by SSN
- If TRS membership record exists, Form 102 is not required
- Notice the employee's **TRS member status** ← New feature!
 - Active, Terminated (inactive), Retired, etc.
 - *This will be discussed later*



New Hires: Beneficiary Designations

- All new TRS members must designate at least one beneficiary
- **New hires may designate beneficiaries online...** ← New feature!
... as long as wages have been reported to TRS
 - Employee then can create a login for “My TRS” (online member portal) and access Online Beneficiary Designation (OBD) process
- TRS strongly recommends the online process for speed and accuracy
 - Active members who prefer using a paper form may do so, but they must use the latest version of TRS Form 123 (8 pages, revised November 2018)
 - **Do not use older versions!** Download the current version from trs.mt.gov



Reportable earned compensation

- Per §19-20-101(8), MCA, **earned compensation** means:
 - Remuneration paid for the service of a member out of funds controlled by an employer before any pretax deductions allowed under the Internal Revenue Code are deducted.
 - *i.e., gross pay*
- Earned compensation **does not include**:
 - Direct premium payments by employer for health, dental, or other insurance
 - Payments or reimbursements for professional membership dues; housing; maintenance; day care; auto, travel, lodging, entertainment, or any other expenses



Employer contributions to TRS

- TRS Employer rates for FY 2020 (7/1/2019 thru 6/30/2020):
 - For Active members: **9.07%** of total earned compensation
 - For Working Retirees: **11.45%**
- Rates will increase by 0.1% through FY 2024
- TRS posts the updated employer rates on the website in late March
 - See “Rate & Salary Charts” under Popular Links



Member contributions to TRS

- May depend on employee's **membership tier**
 - Tier 1 = became a member of TRS ***before July 1, 2013***
 - Tier 2 = became a member of TRS ***on or after July 1, 2013***
 - Note: Tier 1 members who terminate employment and withdraw TRS membership (cash out contributions) will be Tier 2 members if rehired in a TRS-reportable position
- Employer remits to TRS **8.15%** of total earned compensation paid to or on behalf of each active member
 - Same rate for Tier 1 and Tier 2 members currently – This could change in the future
- Working retirees **do not** pay member contributions (employer pays working retiree rate)

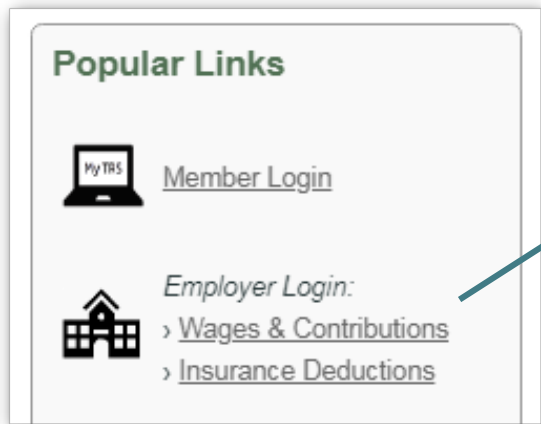


TRS Employer Portal



Obtaining access to TRS reporting systems

- **NEVER log in with a User ID and password that belongs to someone else.**
 - It is easy to set up your own User ID and password – and it is a requirement
 - TRS does not create User IDs and passwords – you create your own user account



To create your user account:

- Click the link for the system you want to access
- Then click the “Employer Login” button and follow **New User** steps.
- Click the Online Manual link on the account setup screen for help.

Problems? Call (406) 444-9293



TRS Form 141: Hierarchy of roles

- **TRS Form 141** *Employer Designation of Administrator for Employer Reporting Systems:*
 - **Employer Representative:** “An administrative officer, trustee, or other representative who has general authority to direct the employees of the employer or who has authority to enter into legally binding agreements on behalf of the employer”
 - **Online Administrator:** The person designated by the Employer Representative as the primary user of the system. (For wage and contribution reporting, this will be TRS’s Payroll contact person)
- *Optional:* The Online Administrator can, in turn, grant access to **additional users** if other employees will log in and perform TRS reporting duties
 - **Form 141 is not required for additional users**

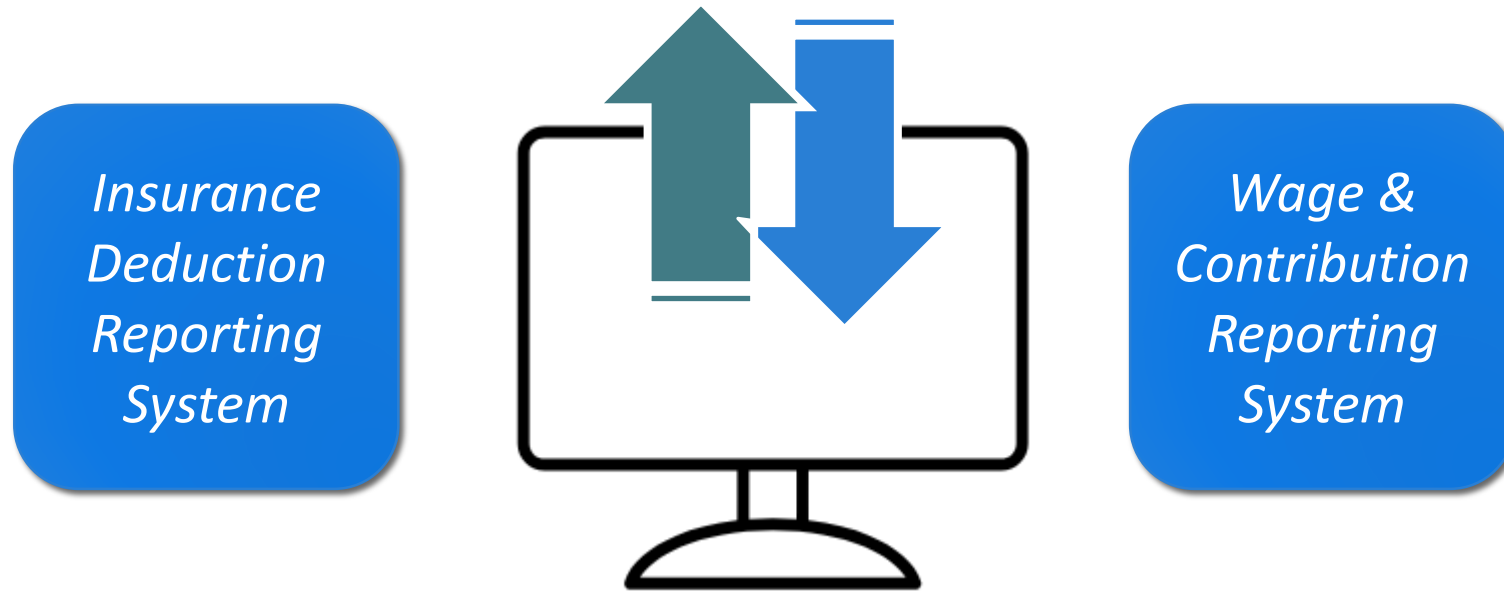


Granting Access: Who is who? Who does what?

- The **Employer Representative** (ER) may designate one **Online Administrator** (OA) for both Wage & Contribution and Insurance Deduction systems – or the ER can designate a separate OA for each TRS reporting system
 - Depends on who is primarily responsible for those reporting duties
- Steps for granting access:
 - **OA creates own User ID & password** and writes the User ID (*not password!*) on Form 141
 - ER and OA both sign Form 141 and mail the original to TRS
 - TRS IT staff person activates the new OA's account and inactivates any prior OA's account
 - To give access to another employee (*optional*):
 - **Employee creates own user account** and tells the **OA** their User ID (*not their password!*)
 - **OA** goes to “Additional Users” menu option in reporting system to grant access

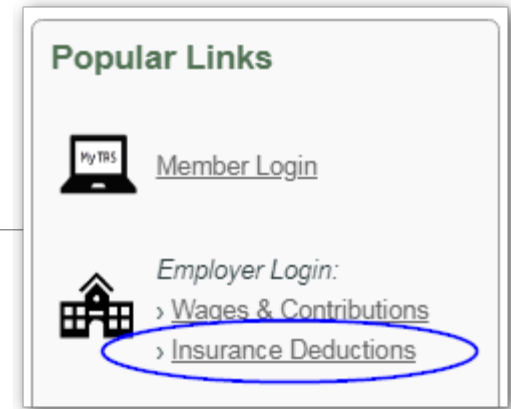


Using the TRS Employer Reporting Systems



Insurance Deduction Reporting System

- TRS retirees who remain covered on your group health insurance plan may choose to have their premiums deducted from their monthly TRS benefit.
 - To sign up, the employer and retiree must sign and submit TRS Form 117, *Authorization for Deduction of Health Insurance*
- The Online Administrator or authorized “additional user” logs into the TRS Insurance Deduction Reporting System to record the amount of each participating retiree’s monthly insurance premium.
 - When premium amounts change: Update by the 16th of the month to have the new amounts deducted from TRS benefits paid at the end of that month
 - Use the system’s Online Manual for guidance



Insurance Deduction Reporting System *(continued)*

- After TRS payroll runs at the end of each month, TRS sends the withheld funds to the employer, who pays the insurer per their contract with them.
 - Funds withheld by TRS are intended for paying next month's insurance premiums
- Remind your retirees to contact you (the employer) – not TRS – with questions related to insurance premiums.
- For assistance, contact a TRS Retired Benefit specialist:
 - Sherry Smith (406) 444-2912 (*primary contact*)
 - Chris Fish (406) 444-3185



Wage & Contribution Reporting System

- The Online Administrator or authorized “additional user” logs in each month to report members’ wages and to pay required contributions.
 - NEW: TRS requires a contribution report for all 12 months of the year – even in summer months if no wages are paid (*we’ll review this process later*)
- Each month’s contribution report and payment is due by the **15th** of the following month
 - TRS cannot post contributions to member accounts or update their creditable service until your report is submitted and payment is posted
 - **TRS strongly encourages payment by EFT** – rather than by check



Wage & Contribution Reporting System

- Three ways to create a monthly report:

1. **Upload a report** generated from your payroll system [BEST]

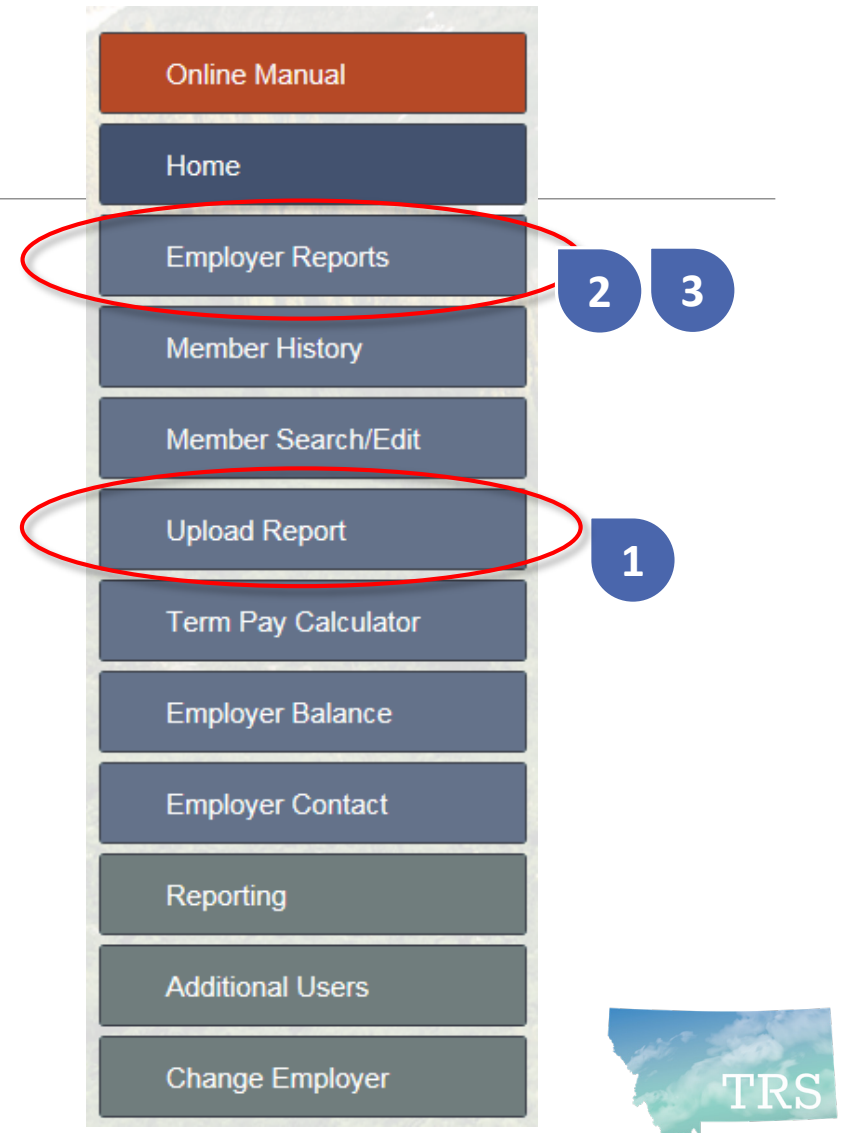
- **NEW:** Adjustment reports can be uploaded

From Employer Reports menu option:

2. Use **“Copy Forward”** to copy a previous month’s posted report, then edit it as needed

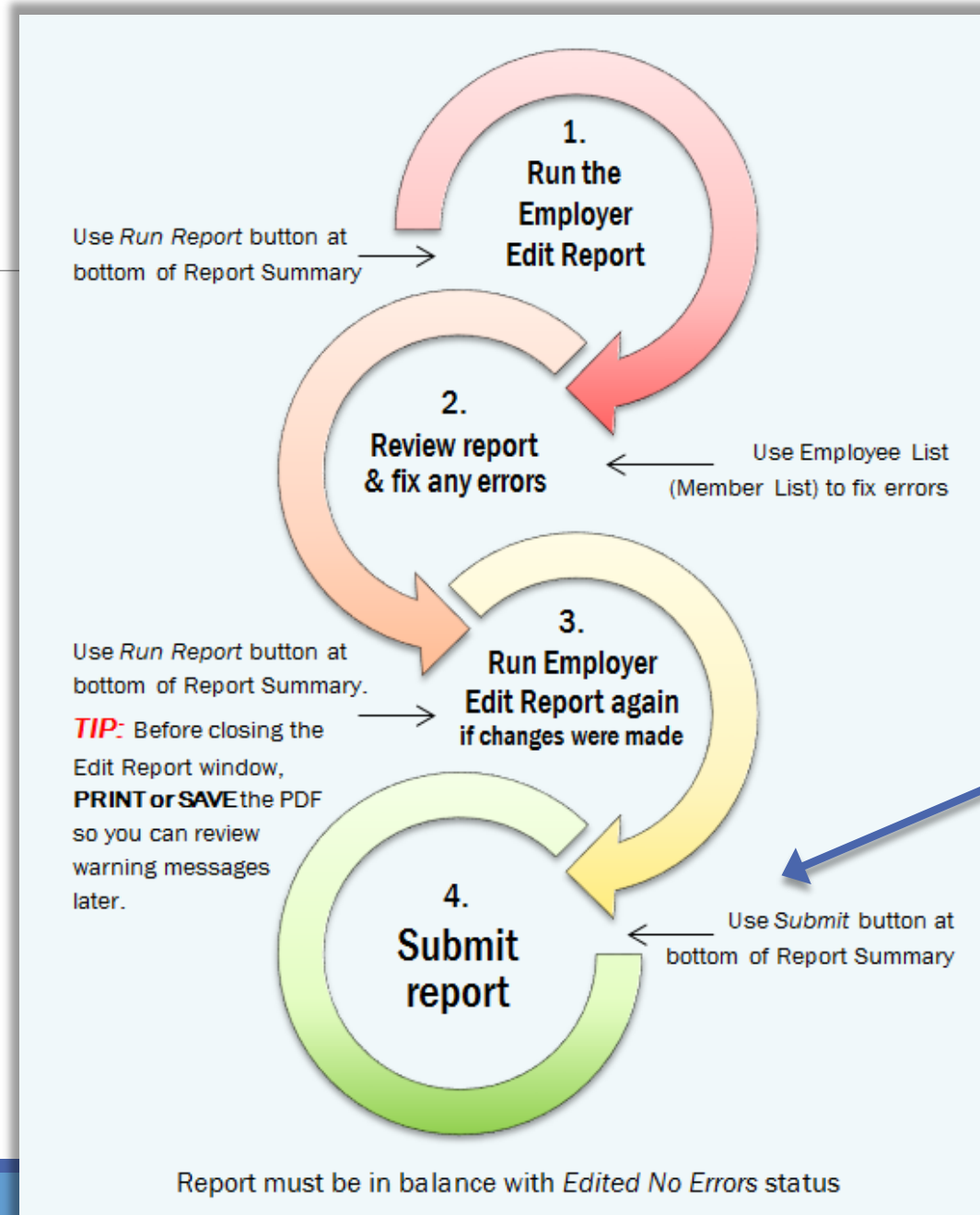
3. Or use **Add +** to create a report from scratch

- Can be used to create Adjustment reports
- Use for **\$0 Contribution** reports if no wages paid



Overview:

Monthly reporting process



After uploading or creating your report, you must complete ALL of these steps

EXCEPTION:
For a \$0 Contribution report, only Step 4 is required.



List Employer Reports

- View reports by calendar or fiscal year
- ➡ Use the arrow to **view or edit the Report Summary** – such as to change amount remitted for an overage/shortage
- 👤 Use the Employee button to **view or edit employee data**, including error/warning msgs
- ⊕ Use the Plus (Add) button to **create a new report** – including \$0 Contribution report

TRS Employer Wage & Contribution Reporting System

List Employer Reports

01 K-12 SCHOOLS


NOTE: TRS will require employers to report wages every month. For summer months when no wages are paid, use the Plus '+' button to create a \$0 contribution report, then submit the report to TRS. For detailed instructions, see the Online Manual.


Year 2019
Fiscal Year ☒
Calendar Year ☐

Warning!

- Employer has 1 unsubmitted report.
- Employer has an outstanding balance overage of \$47.12.


Pay Period	No/ Type	Date Submitted	Post	TRS Empe	Earnings	Employee Contrib	Employer Contrib	Over+ Short-	Total Remitted	
05/2019	1 C			150	545,424.37	44,452.10	48,924.55	.00	94,099.89	➡ 👤 ⊕
					Work Retiree		723.24			
04/2019	1 C	05/16/2019	✓	152	547,634.57	44,632.23	49,122.80	47.12	94,582.40	➡ 👤 ⊕
					Work Retiree		780.25			
03/2019	1 C	04/11/2019	✓	147	545,919.28	44,492.39	48,968.97	.00	94,220.53	➡ 👤 ⊕
					Work Retiree		759.17			
02/2019	1 C	03/12/2019	✓	154	534,849.33	43,590.16	47,976.03	.00	92,357.38	➡ 👤 ⊕
					Work Retiree		791.19			
01/2019	1 C	02/13/2019	✓	155	542,922.54	44,248.16	48,700.16	.00	93,518.41	➡ 👤 ⊕
					Work Retiree		570.09			
12/2018	1 C	01/16/2019	✓	149	521,426.01	42,496.21	46,771.91	.00	89,777.51	➡ 👤 ⊕
					Work Retiree		509.39			
11/2018	1 C	12/13/2018	✓	149	538,059.62	43,851.84	48,263.97	.00	92,898.98	➡ 👤 ⊕

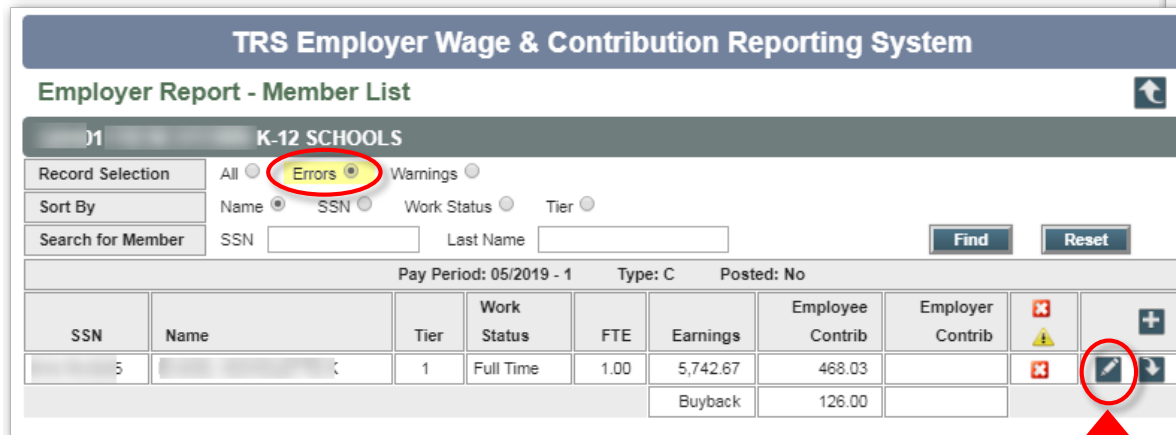
- 



A screenshot of a software interface showing a button labeled "Run Report". The button is highlighted with a red oval.

Edit Report: Check data for errors

- The **edit report** checks for errors such as incorrect work status, FTE, or contribution amounts. The system produces a PDF report that you may save or print.
- If errors are found, return to *Employer Reports*, then click the Employees  button to review the Member List. *You must resolve errors before proceeding.*
- You can filter the list by Errors or Warnings:



TRS Employer Wage & Contribution Reporting System

Employer Report - Member List



01 K-12 SCHOOLS

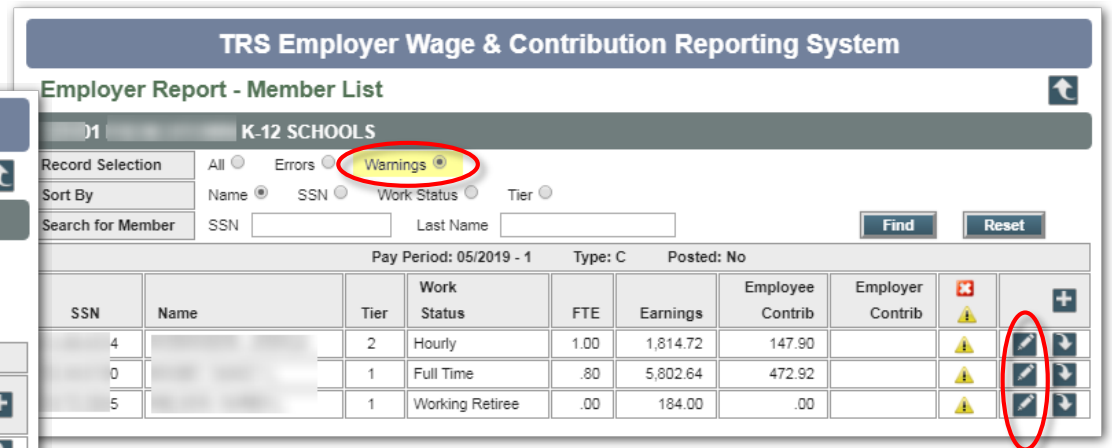
Record Selection: All ☐ Errors ☒ Warnings ☐

Sort By: Name ☐ SSN ☐ Work Status ☐ Tier ☐

Search for Member: SSN Last Name Find Reset

Pay Period: 05/2019 - 1 Type: C Posted: No

SSN	Name	Tier	Work Status	FTE	Earnings	Employee Contrib	Employer Contrib		
5		1	Full Time	1.00	5,742.67	468.03			
			Buyback		126.00				



TRS Employer Wage & Contribution Reporting System

Employer Report - Member List







01 K-12 SCHOOLS

Record Selection: All ☐ Errors ☐ Warnings ☒

Sort By: Name ☐ SSN ☐ Work Status ☐ Tier ☐

Search for Member: SSN Last Name Find Reset

Pay Period: 05/2019 - 1 Type: C Posted: No

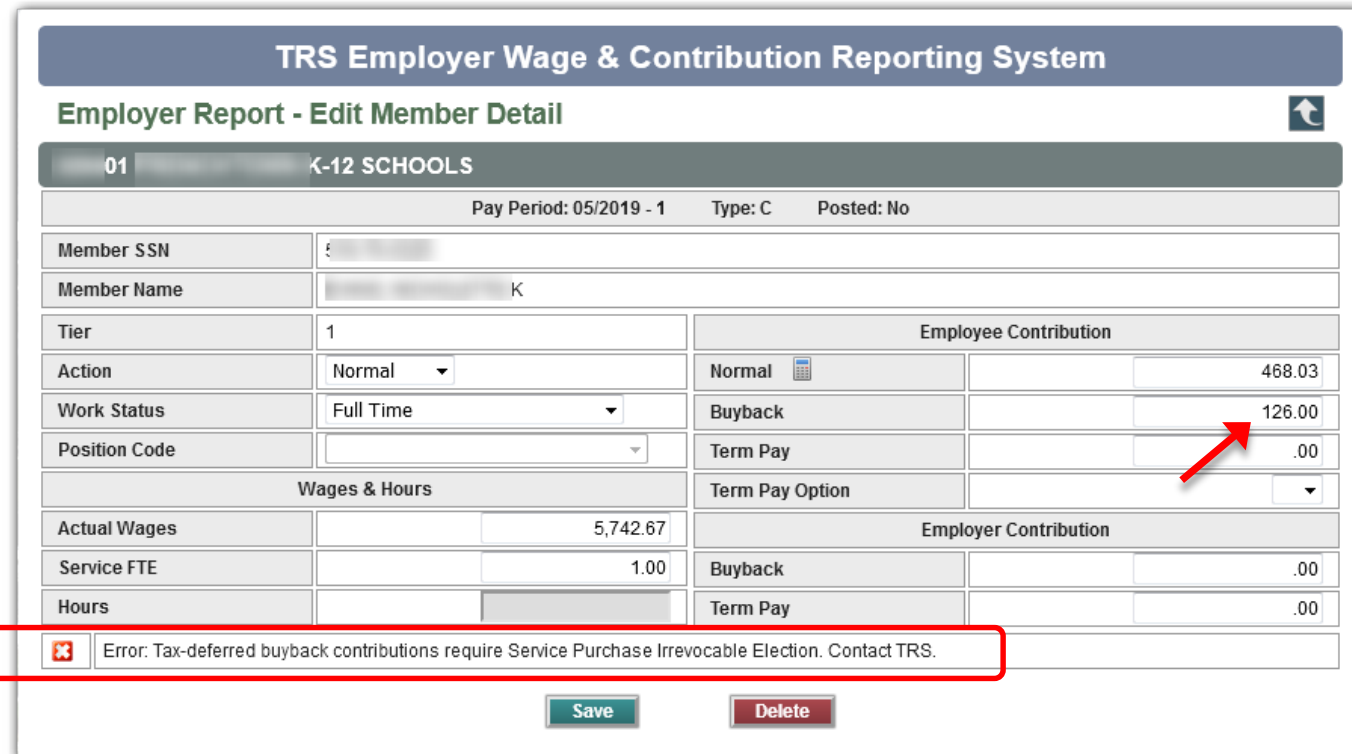
SSN	Name	Tier	Work Status	FTE	Earnings	Employee Contrib	Employer Contrib		
4		2	Hourly	1.00	1,814.72	147.90			
0		1	Full Time	.80	5,802.64	472.92			
5		1	Working Retiree	.00	184.00	.00			

Click **Edit** to review/resolve 



Edit Member Detail: Review & correct problems

- The problem identified in the Edit Report is displayed at bottom of *Edit Member Detail*
- Make corrections
 - TIP: See the Online Manual for a list of common errors and warnings, or call TRS
- After correcting errors, **re-run the Edit Report**



TRS Employer Wage & Contribution Reporting System

Employer Report - Edit Member Detail

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Pay Period: 05/2019 - 1 Type: C Posted: No

Member SSN			
Member Name	K		
Tier	1	Employee Contribution	
Action	Normal	Normal	468.03
Work Status	Full Time	Buyback	126.00
Position Code		Term Pay	.00
Wages & Hours		Term Pay Option	
Actual Wages	5,742.67	Employer Contribution	
Service FTE	1.00	Buyback	.00
Hours		Term Pay	.00



Error: Tax-deferred buyback contributions require Service Purchase Irrevocable Election. Contact TRS.

Save Delete




Ready to Submit?



- Once the Report Summary shows “Edited No Errors,” you *may* be ready to submit your report... but:
- Pay attention to the red section. Do you need to change the amount remitted first?
 - To use a credit balance
 - To cover a shortage from a prior report
- Click the Edit button to make adjustments...

**Montana Teachers' Retirement System**

TRS Employer Wage & Contribution Reporting System

Report Summary

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Edit Header / View Employee Detail Summary 

Ready to Edit		Edited No Errors		Ready to Submit		Submitted	
Report Type	Contributions			Employee Contribution			
Pay Period - Report No	05/2019 - 1			Normal	44,452.10		
Year-End Report				Buyback	.00		
Report Summary				Term Pay	.00		
TRS Employees	150			Total	44,452.10		
Total FTE	109.60			Employer Contribution			
Total FTE Hours	5,059.25			Normal	48,924.55		
Earnings	545,424.37			Buyback	.00		
TIAA CREF Earnings	.00			Term Pay	.00		
Working Retiree Earnings	6,372.12			TIAA CREF	.00		
Report Status				Working Retiree	723.24		
Report Status	Employer Editing			Total	49,647.79		
Date Submitted				Total This Report			
ACH Pull Date	When Submitted			Amount Due	94,099.89		
Date Paid				Amount Remitted	ACH 94,099.89		
Date Edited	05/30/2019			Amount Over+/Short-	.00		
Edit Status	Edited No Errors			Total Balance Due			
Balance Status	In Balance			Balance Forward (Credit)	-47.12		
Date Posted				Amount Due This Report	94,099.89		
				Total Balance Due	94,052.77		
Note							

Submit Report to TRS

Submit

Edit Report Header

- The gray fields show the balance forward, if any, and the balance due
- You may change the Amount Remitted field to match
- Enter a note about the change, if you like
- Click Save... THEN
- Submit your report

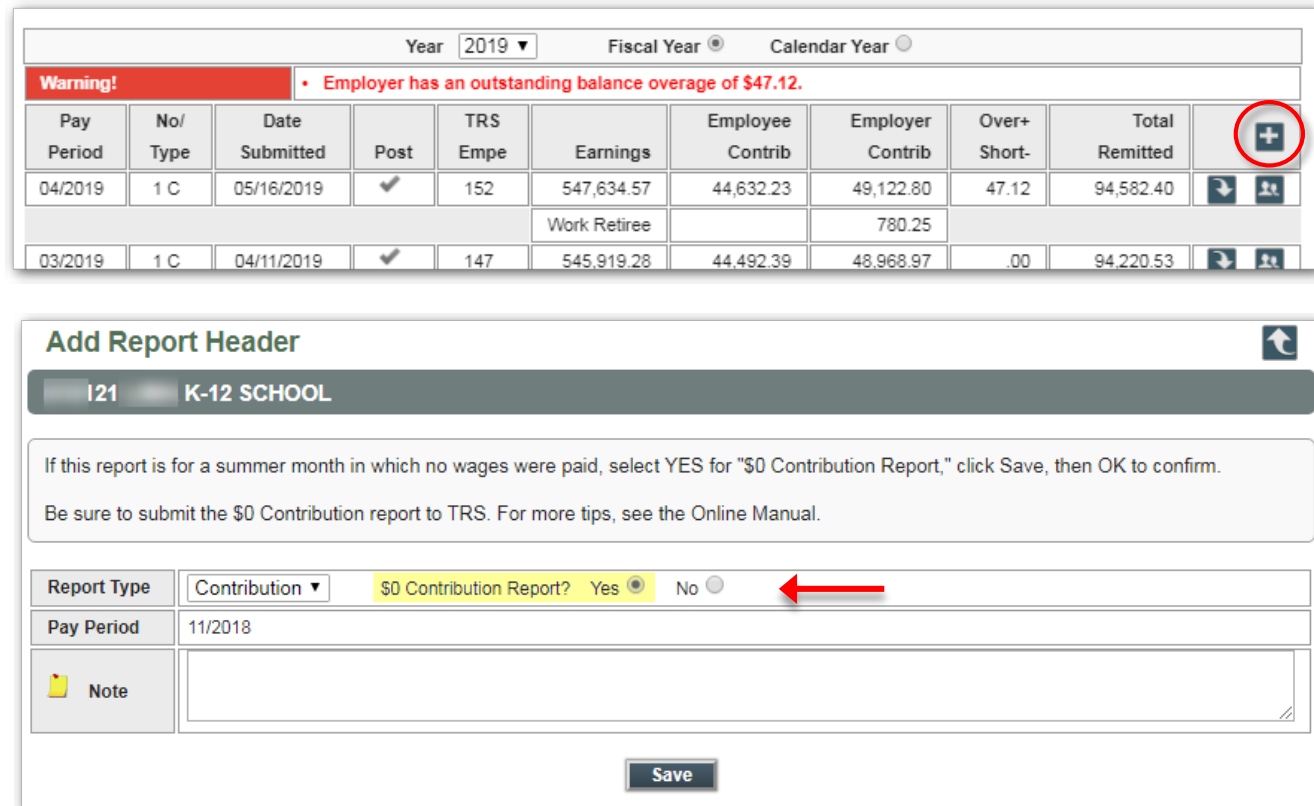
TRS Employer Wage & Contribution Reporting System	
Edit Report Header	
I01 K-12 SCHOOLS	
Report Type	Contribution
Pay Period - Report No	05/2019 - 1
Balance Forward	-47.12
Amount Due This Report	94,099.89
Total Balance Due	94,052.77
Amount Remitted	
ACH Pull Date: When Submitted	
Note	
Save Delete	

TIP: The Delete button is used only if you need to completely delete a report and start over (as long as it hasn't been submitted)



New Requirement: Submit a \$0 Contribution report for a month in which no wages were paid

- Overview of steps:
 - Go to Employer Reports list and click “Add” (+)
 - Select “Yes” for \$0 Contribution Report
 - Click Save – then SUBMIT the report
 - *It posts immediately!*
 - *You can create another report right away*



The screenshot displays the TRS Employer Reports interface. At the top, there are filters for Year (2019), Fiscal Year, and Calendar Year. A red warning banner states: "Warning! • Employer has an outstanding balance overage of \$47.12." Below this is a table of reports. The table has columns: Pay Period, No/Type, Date Submitted, Post, TRS Empe, Earnings, Employee Contrib, Employer Contrib, Over+ Short-, and Total Remitted. A red circle highlights a plus sign (+) in the top right corner of the table, indicating the 'Add' button. A red arrow points from this button down to the 'Add Report Header' form below.

Pay Period	No/Type	Date Submitted	Post	TRS Empe	Earnings	Employee Contrib	Employer Contrib	Over+ Short-	Total Remitted
04/2019	1 C	05/16/2019	✓	152	547,634.57	44,632.23	49,122.80	47.12	94,582.40
					Work Retiree		780.25		
03/2019	1 C	04/11/2019	✓	147	545,919.28	44,492.39	48,968.97	.00	94,220.53

Add Report Header

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If this report is for a summer month in which no wages were paid, select YES for "\$0 Contribution Report," click Save, then OK to confirm.
Be sure to submit the \$0 Contribution report to TRS. For more tips, see the Online Manual.

Report Type: Contribution | \$0 Contribution Report? Yes ☒ No ☐

Pay Period: 11/2018

Note: [Text area]

Save

TIP: More detailed steps can be found in the Online Manual



Online Manual

MONTANA.GOV
OFFICIAL STATE WEBSITE

Montana Teachers' Retirement System

TRS Employer Wage & Contribution Reporting

List Employer Reports

PUBLIC SCHOOLS

NOTE: TRS will require employers to report wages every month. For summer months when no wages are reported, employers must create a \$0 contribution report, then submit the report to TRS. For detailed instructions, see the Online Manual.

Year **2019** Fiscal Year ☒ Calendar Year ☐

Warning! • Employer has 1 unsubmitted report.

Pay Period	No/Type	Date Submitted	Post	TRS Empe	Earnings	Employee Contrib	Employer Contrib
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Click either of the **red** links to open the manual

Online Manual

Home

Employer Reports

ONLINE MANUAL



Online Manual

- The manual opens in its own small window
 - TIP: You can make the window wider
- Click on any item in Contents pane to read that topic

The screenshot shows the 'Wage & Contribution Reporting System Online Manual' interface. On the left is a 'Contents' pane with a tree view. The main area on the right displays the 'Welcome to the Online Manual for the TRS Wage & Contribution Reporting System' page. A red arrow points from the 'How to Create \$0 Contribution Reports' link in the Contents pane to the corresponding section in the main content area.

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Wage & Contribution Reporting System Online Manual

Manual last updated 5/20/2019


Welcome to the Online Manual for the TRS Wage & Contribution Reporting System

NOTE: TRS now requires you to submit a contribution report every month – even if you paid no wages.

If you have no reportable compensation to report in summer months, simply submit a "\$0 Contribution" report for those months as follows:

How to Create \$0 Contribution Reports

for months when NO wages are paid



1. Choose *Employer Reports* from the menu and make sure your previous month's report has been submitted to TRS.
2. On the *List Employer Reports* page, click the "+" (Add) button in the upper right-hand portion of the screen. The *Add Report Header* page will display.
 - The *Report Type* field is set to *Contribution* by default, and the *Pay Period* is set to the next month for which no contributions have been submitted.
3. In the *Report Type* row, select **Yes** for "\$0 Contribution?"
4. Click **Save**, then OK to confirm the action.
 - Your newly created report displays on the *List Employer Reports* page.

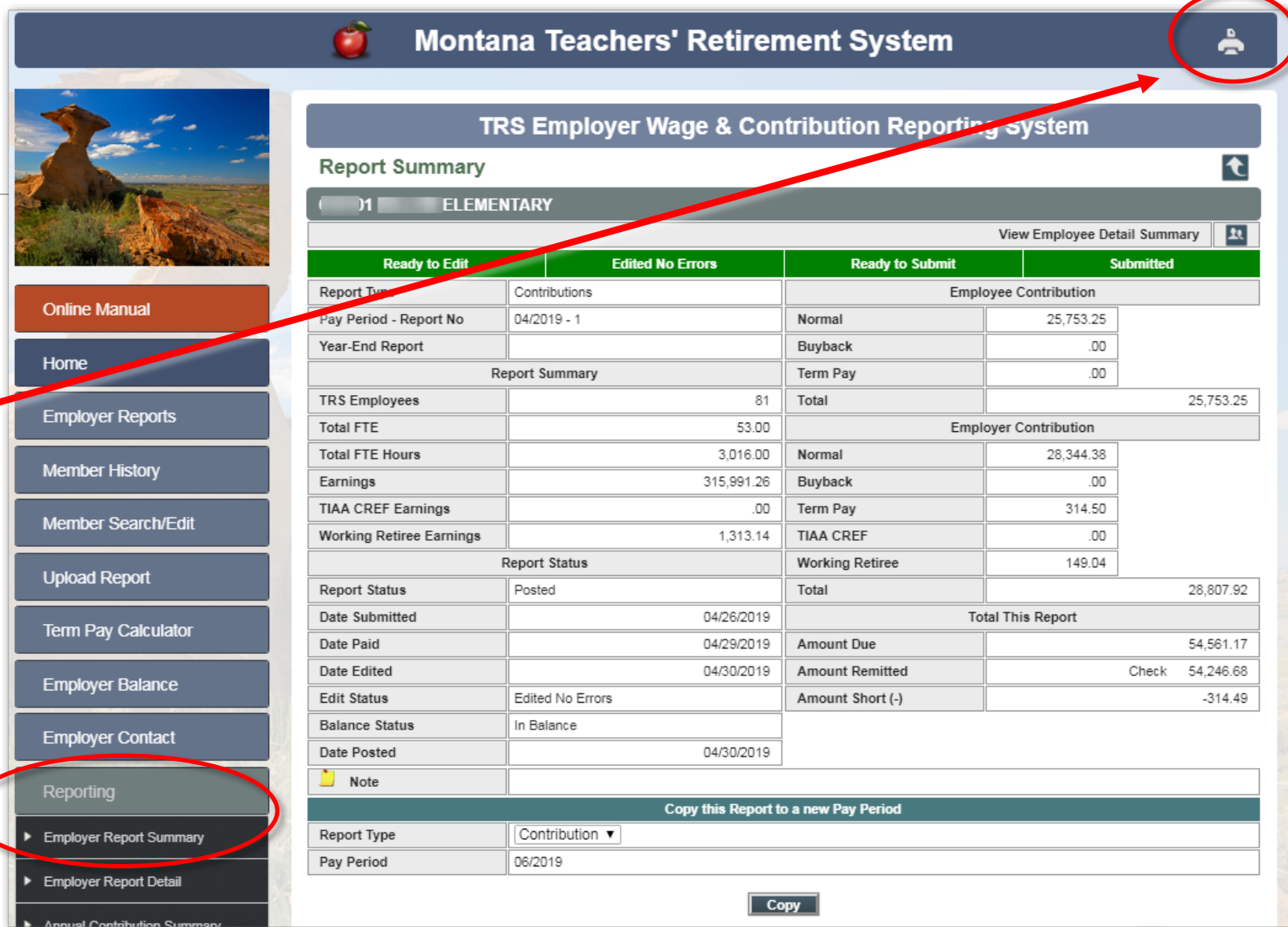
Now, submit the \$0 Contribution report to TRS:

5. Click the Down arrow to view the *Report Summary* page.
 - You will notice the Progress Bar is mostly green. The Edit step is not required, as no funds are being remitted.
6. Click **Submit**.
 - Your \$.00 report is posted automatically -- No TRS action is needed!
 - Once submitted and posted, you can easily copy that report to create another



Printing the Report Summary

- Two ways:
- Use the Printer button (upper right)
 - Can use to print any screen in this system
- Or, click Reporting > *Employer Report Summary* to generate a PDF



Montana Teachers' Retirement System

TRS Employer Wage & Contribution Reporting System

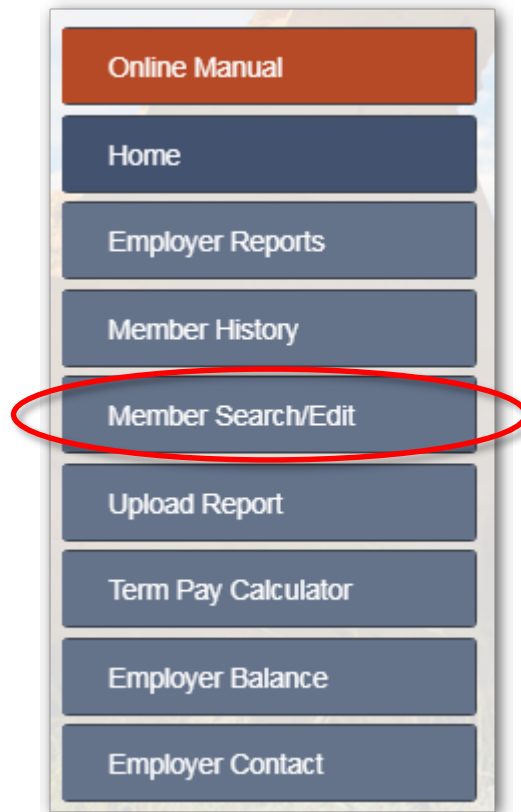
Report Summary

01 ELEMENTARY

View Employee Detail Summary

Ready to Edit	Edited No Errors	Ready to Submit	Submitted
Report Type	Contributions	Employee Contribution	
Pay Period - Report No	04/2019 - 1	Normal	25,753.25
Year-End Report		Buyback	.00
Report Summary		Term Pay	.00
TRS Employees	81	Total	25,753.25
Total FTE	53.00	Employer Contribution	
Total FTE Hours	3,016.00	Normal	28,344.38
Earnings	315,991.26	Buyback	.00
TIAA CREF Earnings	.00	Term Pay	314.50
Working Retiree Earnings	1,313.14	TIAA CREF	.00
Report Status		Working Retiree	149.04
Report Status	Posted	Total	28,807.92
Date Submitted	04/26/2019	Total This Report	
Date Paid	04/29/2019	Amount Due	54,561.17
Date Edited	04/30/2019	Amount Remitted	Check 54,246.68
Edit Status	Edited No Errors	Amount Short (-)	-314.49
Balance Status	In Balance		
Date Posted	04/30/2019		
Note			
Copy this Report to a new Pay Period			
Report Type	Contribution		
Pay Period	06/2019		
Copy			

Member Search/Edit: Find by SSN



TRS Employer Wage & Contribution Reporting System

Member Search/Edit

01 ELEMENTARY

Find by ID or SSN or Lookup by Name

SSN Find Lookup

Add New Member to TRS +

- To find out if a new employee is already a TRS member:
 - Enter the SSN and click *Find* (preferred method); or
 - Use *Lookup* to search by name



Member Search/Edit: Lookup by name

TRS Employer Wage & Contribution Reporting System

Member Lookup

SSN Last Name First Name Employer

TIP: Erase your Employer ID to search all of TRS

Many possible matches are listed:

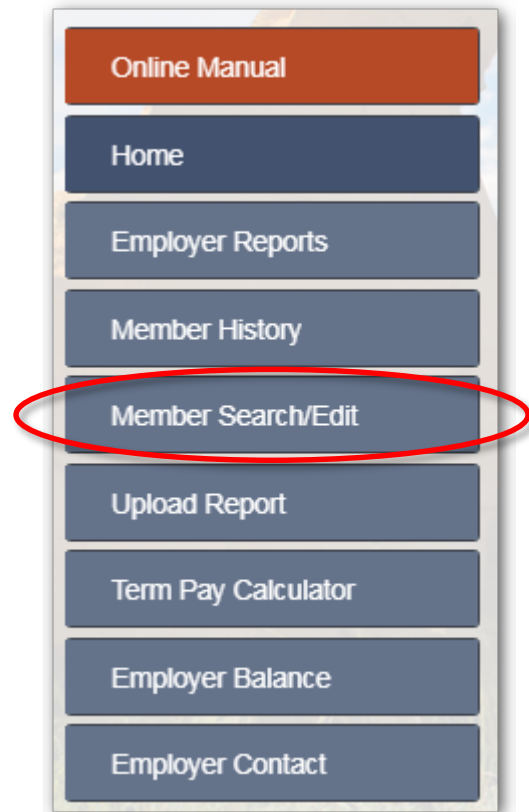
Name	SSN	Type	Employer	Last Reported	
STAI	XXX-XX-1608	Member Terminated - Non-Vested	560261		
STAI	XXX-XX-8851	Member Non-Member	615106		
STAI	XXX-XX-4382	Member Active	141151	05/2018	
STAI	XXX-XX-4382	Member Active	141151	05/2018	
STAI	XXX-XX-4382	Member Active	499981	05/2019	
STAI	XXX-XX-1502	Member Retired	250011		
STAI	XXX-XX-3111	Member Active	430641	04/2019	
STAI	XXX-XX-1989	Member Rehired	320011	04/2016	
STAI	XXX-XX-1989	Member Rehired	595104	04/2019	

- *Type* column shows status
- Common statuses =
Active, Retired,
Terminated, Rehired,
“Non-member” (*i.e.*,
*Montana University System
retirement plan member*)

- Most of the SSN is obscured if the person has never been associated with your school



Member Search/Edit: No member found

The screenshot shows the 'Member Search/Edit' interface. At the top is a blue header 'TRS Employer Wage & Contribution Reporting System'. Below it is a green sub-header 'Member Search/Edit'. A search bar contains '01 COUNTY HIGH SCHOOL'. Below the search bar, a red box highlights the message 'No record on file for SSN: 5-1234-9'. To the right of this message are input fields for 'SSN', 'Find', and 'Lookup'. At the bottom right, there is a button labeled 'Add New Member to TRS' with a red box around a plus sign icon.

- If you searched by SSN or name and your employee does not have a TRS membership record:
 - You can either add them to TRS manually using Add+ button, or
 - Your upload file will create a member record automatically
 - If gender, DOB, or other required info is missing from upload file, you will need to edit it (*we'll review Edit Member screen later*)



Member Search/Edit: Member found

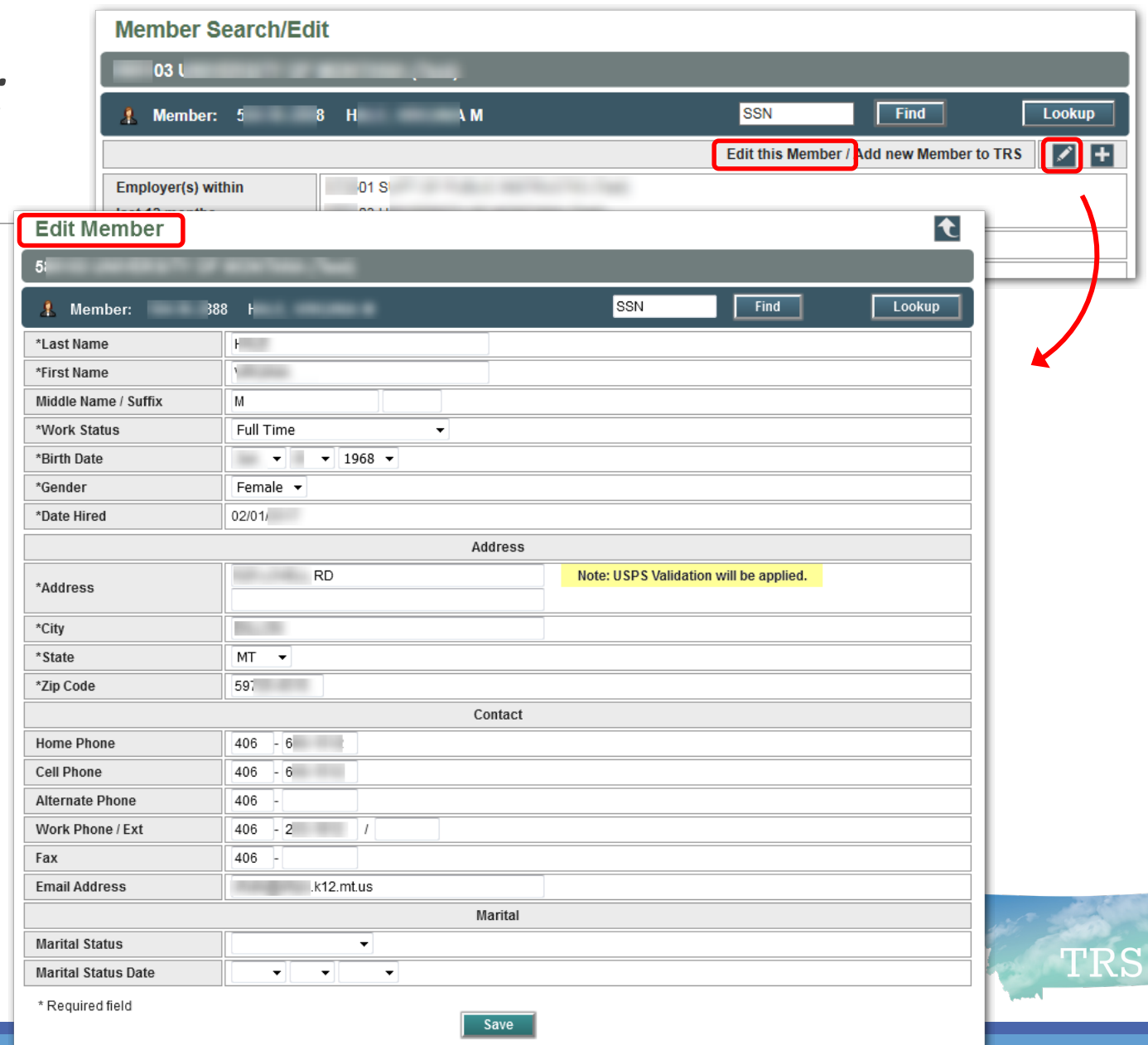
11 ELEMENTARY	
Member: XXX-XX-3272 E Find Lookup	
Add New Member to TRS +	
Employer(s) within last 12 months	11 K-12 SCHOOLS 11 PUBLIC SCHOOLS
Member Status	Terminated - Non-Vested
Tier	1
Work Status	Full Time
Birth Date	06/01/
Gender	Female
Date Hired	08/01/2005
Address	
Address	121
City, State, Zip	, MT 594
Contact	

- This person is a terminated (*inactive*) member of TRS
- Do not click the “Add New Member to TRS” button; just report wages
- This will notify TRS that the person is an active member again



Member Search/Edit: Edit Member

- Once you report wages for a new employee, an Edit button is available on *Member Search/Edit*
 - *Exception:* If employee is a TRS retiree/benefit recipient, there is no Edit button
- Addresses are validated against USPS data automatically



Member Search/Edit

03 L

Member: 5 8 H A M SSN Find Lookup

Edit this Member / Add new Member to TRS

Employer(s) within 01 S

Edit Member

5:

Member: 388 H SSN Find Lookup

*Last Name	H	
*First Name	V	
Middle Name / Suffix	M	
*Work Status	Full Time	
*Birth Date	1968	
*Gender	Female	
*Date Hired	02/01/	

Address

*Address	RD	Note: USPS Validation will be applied.
*City		
*State	MT	
*Zip Code	597	

Contact

Home Phone	406 - 6	
Cell Phone	406 - 6	
Alternate Phone	406 -	
Work Phone / Ext	406 - 2 /	
Fax	406 -	
Email Address	.k12.mt.us	

Marital

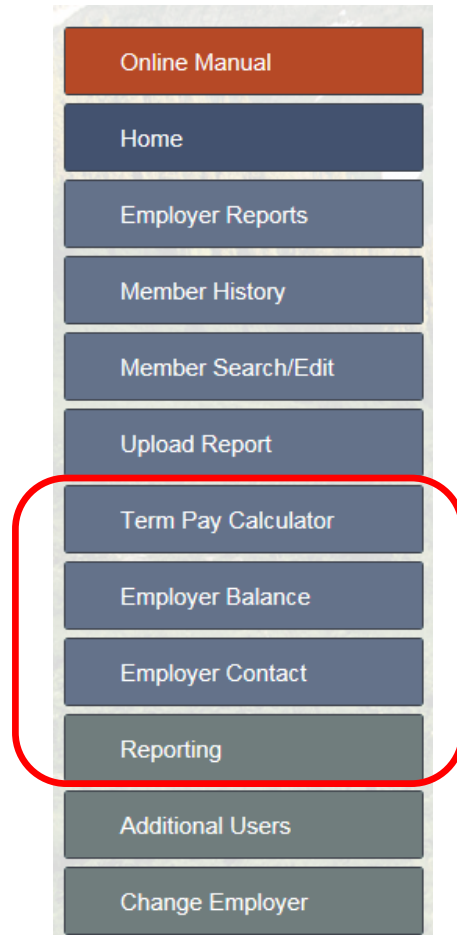
Marital Status	
Marital Status Date	

* Required field

Save



Other Wage & Contribution Reporting System Features



- Next, we'll review a few other features:
 - Term Pay Calculator
 - Employer Balance (*overage or shortage*)
 - Employer Contact
 - Reporting options
- *Remember:* All menu options and system functions are described in the Online Manual



Brief Review of Termination Pay steps

- A retiring employee can choose to include termination pay in the calculation of their monthly TRS retirement benefit (this increases average final compensation)
- If included in calculation, then employer and employee owe contributions to TRS
 - TRS **Form 129** *Termination Pay Irrevocable Election* (a.k.a. **TPIEF**) allows employer to withhold contributions from employee's pay on a tax-deferred basis (IRS rule)
- TPIEF must be signed **at least 90 days** prior to last day of work for tax deferral
 - **Make sure** the employee has seen an Estimate of Benefits before signing a TPIEF!
 - The employee must understand what the election will cost them in contributions



Term Pay Calculator

Example: TRS has a signed **TPIEF** on file for this employee, who elected Termination Pay Option 1

- Enter the Termination Date
- Enter the Retirement Date
- Enter the Term Pay Amount
- Click the FICA and Medicare withholding calculator buttons
- Click “Calculate”

TRS Employer Wage & Contribution Reporting System

Term Pay Calculator

1 PUBLIC SCHOOLS

Member: 1146 A SSN Find

Current Employer	1 PUBLIC SCHOOLS
Date of Birth	/1962
Termination Date	
Retirement Date	
Years of Service	.00
Buyback Service Available	.00
Total Service	.00
Termination Pay Amount	.00
FICA Withholding Amount	.00
Medicare Withholding Amount	.00

First day of month after Termination Date

Service Verified by TRS on 11/27/2017

Termination Pay Option 1

1



Term Pay Calculator, pg 2

- The contributions due TRS for Option 1 are shown
 - This employee owes an additional out-of-pocket amount to TRS to fund the lifetime increase in benefits
 - Employee must write a personal check to TRS for the difference
 - Cannot change their mind – the choice they made on the TPIEF is irrevocable

Term Pay Calculator

11 PUBLIC SCHOOLS (Test)

Member: 146 A SSN Find Lookup

Employer	11 PUBLIC SCHOOLS (Test)	
Date of Birth	06/21/1962	Member's Age 57
Termination Date	06/14/2019	
Retirement Date	07/01/2019	First day of month after Termination Date
Years of Service	35.00	Service Verified by TRS on 11/27/2017
Buyback Service Available	.00	
Total Service	35.00	
Termination Pay Amount	16,000.00	Termination Pay Option 1
FICA Withholding Amount	992.00	
Medicare Withholding Amount	232.00	

Termination Pay Option	Employee Contribution Rate	Employee Contribution Due	Employer Contribution Rate	Employer Contribution Due
Option 1	3.52%	\$19,712.00	3.58%	\$20,608.00

This is an estimate and not to be construed as a firm commitment of the employee and employer contributions to be paid on termination pay.
Many factors may affect the final calculation, including future changes in law and/or administrative rules.

Termination Pay Out-of-Pocket Calculation for Option 1	
Termination Pay Amount	16,000.00
Less FICA Withholding Amount	992.00
Less Medicare Withholding Amount	232.00
Net Amount (Tax Deferred)	14,776.00
Contribution Due TRS	19,712.00
Out-of-Pocket Expense	4,936.00

An 'Out of Pocket Expense' represents the additional employee contribution due to fund an increase in the Member's monthly retirement benefit.

Recalculate

Form 113 Retirement Termination Pay

- Print the Term Pay calculation
 - use **Printer** icon at the top of screen



- Follow all instructions on TRS Form 113 *Retirement Termination Pay*
- Submit Form 113 to TRS (fax, email, or mail) with the Term Pay Calculator printout **one week prior** to submitting your Wage & Contribution report
 - *Otherwise you will get errors*

FOR MORE DETAILS

Watch a recorded
Termination Pay
webinar from
April 2019:

[trs.mt.gov/
TrsInfo/Workshops](https://trs.mt.gov/TrsInfo/Workshops)



Employer Balance menu option

TRS Employer Wage & Contribution Reporting System

Employer Balance

01 K-12 SCHOOLS

Summary

Balance Forward	-47.12	(Credit)
Unposted Reports	.00	
Total Balance Due	-47.12	(Credit)

Detail

Type	Pay Period	Employee Contribution	Employer Contribution	Total Due	Total Remitted	Over+/Short-	Balance Forward	Note	
Balance Forward									
C	04/2019 - 1	44,632.23	49,903.05	94,535.28	94,582.40	47.12	-47.12		

TF IS DELETED OFF REPORT, CREATED \$47.12 CREDIT - 5/21/19 JL

- Shows any submitted and posted reports that contribute to a balance forward
 - Example: Credit balance with explanatory note from TRS



Employer Contact menu option

TRS Employer Wage & Contribution Reporting System

Employer Contact

01 K-12 SCHOOLS

Address	PO BOX ...
City, State, Zip	..., MT 59...
Payroll Contact Person	...EL
Payroll Phone Number / Ext	406 - (...) 1
Personnel Contact Person	St...
Personnel Phone Number / Ext	406 - (...) 6
Fax Number	406 - (...) 5
Email Address	...el@...org

Save

- If you are a new Payroll clerk, please update name, phone, and email!
- TRS requires current contact info to distribute important information:
 - Contribution rate changes
 - System updates
 - Reporting deadlines



Reporting menu options



- Five “Reporting” options allow you to generate PDF reports or summaries anytime:
 - *Employer Report Summary* and
 - *Employer Report Detail* are print-friendly versions of your monthly report
 - *Working Retirees* allows you see if your TRS working retirees are close to reaching their allowable earnings limit

Continued...



Reporting menu: Two new options

Reporting	
▶ Employer Report Summary	
▶ Employer Report Detail	
▶ Annual Contribution Summary	NEW
▶ Creditable Service	NEW
▶ Working Retirees	

New as of Dec. 2018:

- *Creditable Service* → shows each employee's TRS membership tier and their *posted* service credit to date. This can be useful for budgeting.

- *Annual Contribution Summary* shows the wages and contributions that your district reported to TRS for a given school year. This may be useful for auditors.

11/28/2018
11:53 AM

Montana Teachers' Retirement System
Creditable Service by Member

1 K-12 SCHOOL

Name	Soc Sec No	Tier	Service			Birth Date	Member Status
			Regular	Prior	1 for 5		
A	08	1	31.11	.00	.00	06/13/1955	20 Active
S	08	1	26.55	.00	.00	05/03/1963	27 Rehired
Y	02	1	20.02	.00	.00	03/03/1947	27 Rehired
D	03	1	18.11	.00	.00	02/05/1977	20 Active
D	08	1	12.55	.00	.00	09/27/1963	25 Terminated - Vested
M	01	1	7.55	.00	.00	09/03/1986	20 Active
M	00	1	7.21	.00	.00	10/21/1967	25 Terminated - Vested
I	08	1	7.11	.00	.00	12/29/1979	27 Rehired
A	06	1	6.57	.00	.00	08/21/1976	20 Active
M	02	2	5.11	.00	.00	12/11/1973	20 Active
P	06	1	5.10	.00	.00	02/06/1971	25 Terminated - Vested
G	03	1	5.00	.00	.00	01/26/1971	25 Terminated - Vested
V	02	1	4.19	.00	.00	04/18/1969	20 Active
B	02	2	4.11	.00	.00	02/13/1984	20 Active
R	09	2	3.33	.00	.00	09/14/1973	20 Active
C	07	2	2.11	.00	.00	05/20/1994	20 Active
M	04	1	1.53	.00	.00	08/26/1957	27 Rehired
B	01	2	1.00	.00	.00	12/01/1985	20 Active
C	01	2	1.00	.00	.00	01/15/1993	20 Active

Total Number of Members Listed: 19

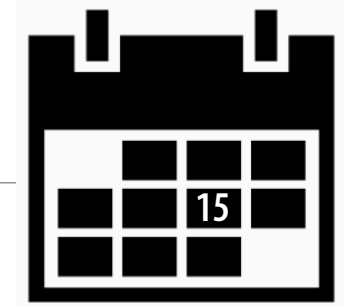
Reminders



- Hourly vs. Full Time employees
 - Use the **HOURLY** work status for any employee who is paid hourly – **even if** they work the equivalent of full-time hours in a month
 - Full Time = full-time contract; Part Time = part-time contract
- Hiring a TRS retiree and reporting contributions
 - Warning: There are many regulations and requirements involved in hiring a TRS retiree – Please read all related Fact Sheets on the website
 - Form 146 must be completed and submitted to TRS at least annually
 - If retiree has been returned to Active member status, you must report as an Active Member, not a working retiree



Deadlines



- Wage and contribution reports must be submitted by the 15th of the following month
- Remit payments to TRS by ACH instead of check – Safer, easier, more efficient
 - *Form 140 to get started*
- JUNE reports are due by July 15; then TRS must close out the fiscal year
 - *Same deadline applies to “\$0 contribution” reports if no wages were paid*
- Insurance Deduction System updates must be submitted to TRS on or before the 16th of the month prior to the month affected
 - *Note: Submit July 1 insurance premium changes by Friday, June 14*
- **Make use of the TRS website!**
 - **Forms, Fact Sheets, rates, retirement prep information, presentations and more**



Questions?



- Q & A
- To call TRS during normal business hours:
 - Main phone number: (406) 444-3134 / toll free (866) 600-4045
 - Always call with questions about termination pay, incentive plans, which positions are reportable to TRS vs. PERS, working retirees, etc.
- Wage and Contribution Reporting questions:
 - Nolan Brilz (406) 444-3679 ▪ Nbrilz@mt.gov
 - Joyce Love (406) 444-3323 ▪ Jlove@mt.gov

