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TODAY'S AGENDA

Overview of TRS – and your responsibilities

- ✓ *Duties and liability of TRS employers in state law*
- ✓ *Positions that must be reported to TRS*
- ✓ *Membership eligibility and “new hire” procedures*
- ✓ *Working retiree requirements*

Monthly TRS reporting

- ✓ *Using TRS employer reporting systems*
- ✓ *Reminders, important deadlines, Q&A*



trs.mt.gov

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What is TRS?

- In 1937, Montana law established the Teachers' Retirement System as a Defined Benefit (DB) pension plan
 - DB = The retiree receives a set monthly amount *for life*
 - Benefit amount depends on member's average final salary and years of service
- TRS currently has just under \$5 billion in assets
 - Managed by Montana Board of Investments
- *Fiscal Year 2021 statistics:*
 - TRS had nearly **20,000** active, contributing members (*full- and part-time*)
 - Paid approx. **\$400 million** to **17,400** retirees & other benefit recipients



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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



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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
 - **Report each month** the name, SSN, hours worked and gross earnings of each member working in a position reportable to TRS
 - Must report every month, 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 by reporting wages and remitting contributions


Continued...



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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 recent Legislative changes**
 - Distributed by regular mail and email
 - Available at trs.mt.gov under "Communication Archive"

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

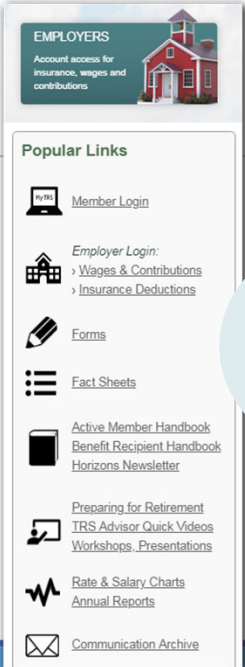
Read TRS Fact Sheets and call with any questions.



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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
 - Termination Pay
 - Working After Retirement



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



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MEMBERSHIP and CONTRIBUTIONS



trs.mt.gov

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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](#)

See 30-day work requirement (later)



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Who is excluded from TRS membership?

Those who perform **non-instructional duties** are reportable to PERS, **not** TRS.
*Here are examples of positions **excluded** from TRS membership:*

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

Always contact TRS with questions about whether a position is reportable!



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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*)



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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



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Follow the TRS “New Hire” procedure carefully!

- Available on the “Forms” page of TRS website (*trs.mt.gov*):

Employer Forms

Form	Form Name	View/Print
→	New Hire Procedure for Employers to determine TRS membership	View/Print
→	Handout for New TRS Members – for distribution by employer	View/Print
→	106 Membership Election: Substitute Teacher or Part-time Aide/Para <i>[Must use new version, revised 4-2020]</i>	View/Print
102	Record for Membership <i>[NO LONGER USED]</i>	Archived
107	New Hire Questionnaire <i>[NO LONGER USED]</i>	Archived



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A quick review of TRS New Hire procedure

- Determine which new hires will be working in TRS-reportable positions
- Check their member status in Wage & Contribution Reporting system:
 - Go to **Member Search/Edit** and look up the employee by SSN
 - If found: Confirm member status (*see procedure*)
 - If not found (or if in “Terminated-Cashed Out” status), they are considered **new** TRS members. Continue to steps 3.
- If new hire is a substitute teacher or part-time aide/paraprofessional:
 - Provide TRS Form 106 **Membership Election** on first day (**retain in school office**)
- Provide TRS **New Member Handout** to all new TRS members



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Other new hire reminders

- After you have reported wages for a **new TRS member**, TRS mails a welcome letter to the member
 - The letter encourages them to create their *My TRS* user account and to designate at least one beneficiary online
- If you have hired a **retired TRS member**:
 - You and retiree must complete TRS Form 146 ***Notice of Postretirement Employment*** within 30 days and submit to TRS
- If you have hired a **TIAA-CREF member**: (*MT University System employee*)
 - Cannot be an active TRS member while concurrently employed in TRS and MUS positions



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Earned compensation reportable to TRS

- 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
 - Cash paid in lieu of a benefit (when employee is allowed to choose)
 - Payments or reimbursements for professional membership dues, housing, maintenance, day care, auto, travel, lodging, entertainment, or any other expenses



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Employer contributions to TRS

- TRS Employer rates for FY 2023 (7/1/2022 thru 6/30/2023):
 - For Active members: **9.37%** of total earned compensation
 - For Working Retirees: **11.75%**
- Rates will increase by 0.1% through FY 2024 (one more rate increase on 7/1/2023)
- TRS posts the updated employer rates on the website in late March
 - See “Rate & Salary Charts” under Popular Links



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Member contributions to TRS

- Employer remits to TRS **8.15%** of total earned compensation paid to or on behalf of each active member
- Currently, the rate is the same for Tier 1 and Tier 2 members:
 - 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 member who terminates employment and withdraws TRS membership (cashes out contributions) becomes a Tier 2 member if rehired in a TRS-reportable position*
- Working retirees **do not** pay member contributions
 - Employer pays working retiree rate



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TRS Employer Portal

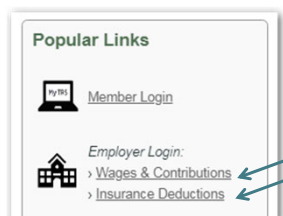


trs.mt.gov

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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



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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 employees or enter into legally binding agreements on behalf of 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 those users will perform TRS reporting duties.
 - Form 141 is not required for additional users



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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
- 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



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Using the TRS Employer Reporting Systems



Log into these systems at least every 90 days to retain access!

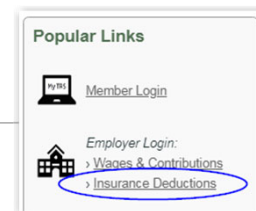


trs.mt.gov

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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



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Insurance Deduction Reporting System *(continued)*

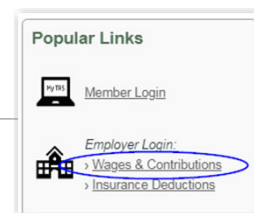
- After TRS payroll runs at the end of each month, TRS sends the withheld funds to the employer, who pays the insurer per their contract with them.
 - Remember: The funds withheld by TRS are intended for paying next month's insurance premiums (not the current month's)
- Remind your retirees to contact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



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Wage & Contribution Reporting System

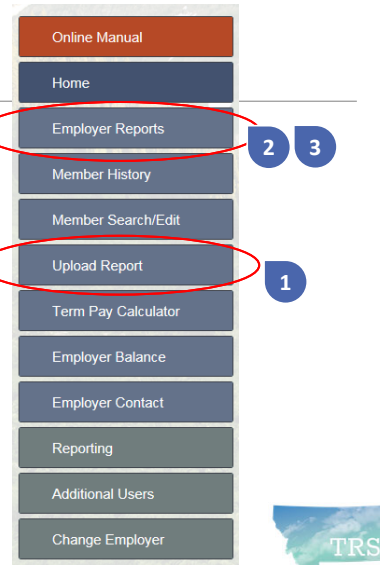
- The Online Administrator or authorized “additional user” logs in each month to report members’ wages and to pay required contributions.
 - Submit a contribution report all 12 months of the year – even in summer months if no wages are paid (*we’ll review this process later*)
- Each month’s contribution 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



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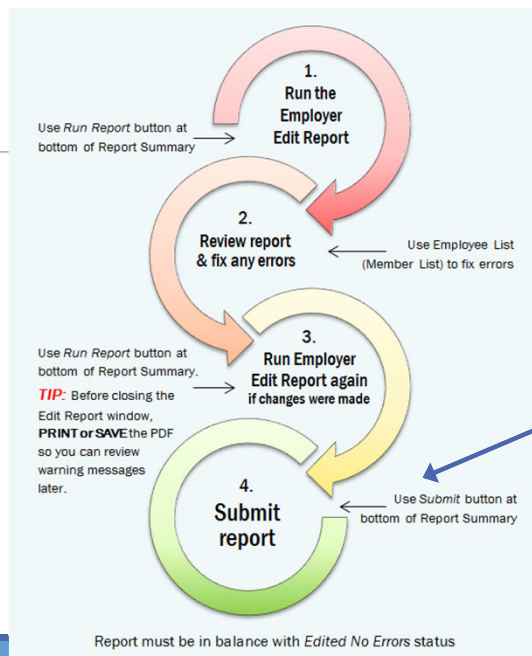
Wage & Contribution Reporting System procedure

- Three ways to create a monthly report:
 1. **Upload a report** generated from your payroll system [BEST method] – OR:
 2. **“Copy Forward”** a previous month’s posted report, then edit it as needed – OR:
 3. **Use Add +** to create a report from scratch.
 - The Add function can be used to create Adjustment reports
 - Use the Add function to create a **\$0 Contribution** report if no wages paid for that month



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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.



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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	✓	148	538,059.67	43,851.84	48,263.97	.00	92,636.98	

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Report Summary

- “Progress bar” across the top tells you the step you are on and which steps remain
- Button at bottom indicates the next available action
- If you make changes, progress bar resets to “Ready to Edit” status

TRS Employer Wage & Contribution Reporting System

Report Summary

01 K-12 SCHOOLS

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
		Term Pay .00
Report Summary		Total 44,452.10
TRS Employees	150	
Total FTE	109.60	
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
		Working Retiree 723.24
Report Status		Total 49,647.79
Report Status	Employer Editing	
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		Amount Over (+) .00
Edit Status	Ready to Edit	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

Employer Edit Report

Run Report

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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

Record Selection: All Errors Warnings

Sort By: Name SSN Work Status Tier

Search for Member: SSN [] Last Name [] Find Reset

SSN	Name	Tier	Work Status	FTE	Earnings	Employee Contrib	Employer Contrib	Action
5		1	Full Time	1.00	5,742.67	488.03		
					Buyback	126.00		



TRS Employer Wage & Contribution Reporting System
Employer Report - Member List

Record Selection: All Errors Warnings

Search for Member: SSN [] Last Name [] Find Reset

SSN	Name	Tier	Work Status	FTE	Earnings	Employee Contrib	Employer Contrib	Action
4		2	Hourly	1.00	1,814.72	147.90		
		1	Full Time	.80	5,922.64	472.92		
		1	Working Retiree	.00	194.00	.00		

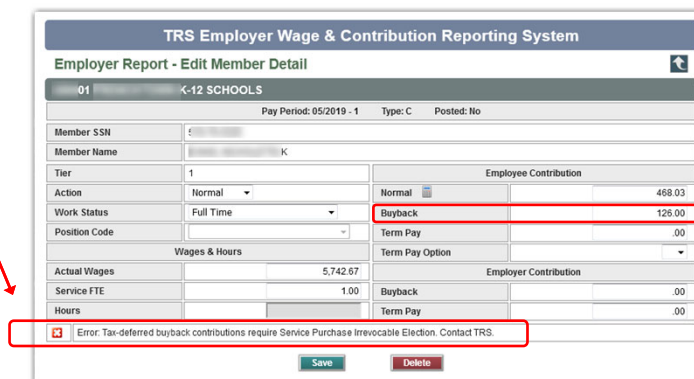
Click **Edit** to review/resolve 



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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

Member SSN: []
Member Name: [] K
Tier: 1
Action: Normal
Work Status: Full Time
Position Code: []

Employee Contribution

Normal	488.03
Buyback	126.00
Term Pay	.00

Wages & Hours

Actual Wages	5,742.67
Service FTE	1.00
Hours	

Employer Contribution

Buyback	.00
Term Pay	.00

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

Save Delete



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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...

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

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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

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)



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If no wages were paid, submit a \$0 Contribution report for that month (*this is required!*)

- 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, so you can create another report right away*

- *TIP: More detailed steps can be found in the [Online Manual](#)*



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Online Manual

Click the red link to open the manual



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- The Online 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

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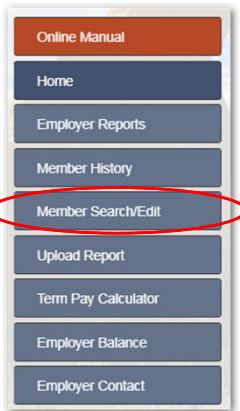
Printing the Report Summary

- 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

Ready to Edit	Edited No Errors	Ready to Submit	Submitted
Contributions		Employee Contribution	
Pay Period - Report No	04/2019 - 1	Normal	25,753.25
Year-End Report		Buyback	.00
		Term Pay	.00
Report Summary			
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
		Working Retiree	149.04
Report Status			
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		

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Member Search/Edit: Find by SSN



- 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



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Member Search/Edit: Lookup by name

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

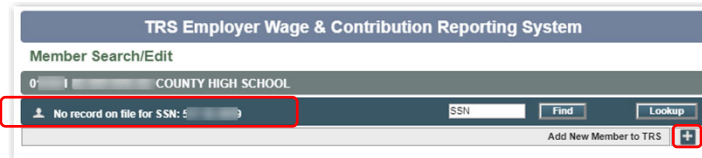
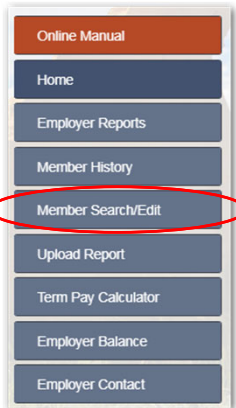
- *Type* column shows status
- Common statuses are Active, Retired, Terminated, Rehired, "Non-member" (i.e., Montana University System retirement plan member)

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



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Member Search/Edit: No member found

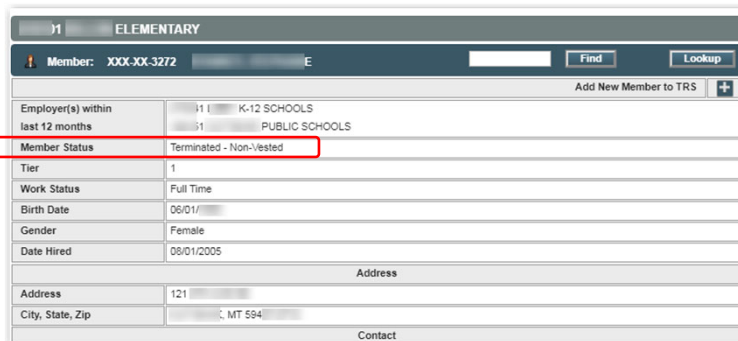


- If you searched by SSN or name and your employee does not have a TRS membership record:
 - You can either add them to TRS manually using Add+ button, or
 - Your upload file will create a member record automatically
 - If gender, DOB, or other required info is missing from upload file, you will need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



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Member Search/Edit: Member found



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



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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

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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

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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.
- **A "Termination Pay" Fact Sheet and a related flowchart are available on the TRS website (trs.mt.gov, then click the Fact Sheets link)**



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Menu option: 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 A PUBLIC SCHOOLS

Member: 1146 A SSN [] Find

Current Employer	1 PUBLIC SCHOOLS
Date of Birth	1962
Termination Date	
Retirement Date	First day of month after Termination Date
Years of Service	.00 Service Verified by TRS on 11/27/2017
Buyback Service Available	.00
Total Service	.00
Termination Pay Amount	.00 Termination Pay Option 1
FICA Withholding Amount	.00
Medicare Withholding Amount	.00



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Page 2 of Term Pay Calculator

- 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	09/01/1952 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	3.52%	\$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

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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 encounter errors on your report

TIP:
 Watch the video from a 2021 Termination Pay webinar! Click "Workshops & Presentations" link on TRS website



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Menu option: Employer Balance

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	TRIS 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



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Menu option: Employer Contact

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 - 76
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



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“Reporting” submenu



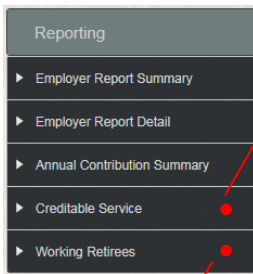
Five reporting options allow you to generate PDF reports or summaries anytime:

- *Employer Report Summary* and *Employer Report Detail* are print-friendly versions of your monthly report
- *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.

Continued...



Reporting submenu ... continued



◦ *Creditable Service* (shown at right) lists each employee, their TRS membership tier, and their *posted* service to date. This is useful for budgeting!

◦ *Working Retirees* allows you see if your TRS working retirees are close to reaching their allowable earnings limit

11/28/2018 11:53 AM

Montana Teachers' Retirement System
Creditable Service by Member
1 K-12 SCHOOL

Name	Soc Sec No	Tier	Regular	Prior	1 for 5	Birth Date	Member Status
A	88	1	31.11	.00	.00	06/13/1955	20 Active
S	88	1	26.55	.00	.00	05/03/1963	27 Retired
Y	72	1	20.02	.00	.00	03/03/1947	27 Retired
D	13	1	18.11	.00	.00	02/05/1977	20 Active
D	18	1	12.55	.00	.00	09/27/1963	25 Terminated - Vested
M	11	1	7.55	.00	.00	09/03/1986	20 Active
M	40	1	7.21	.00	.00	10/21/1967	25 Terminated - Vested
I	88	1	7.11	.00	.00	12/29/1979	27 Retired
A	16	1	6.57	.00	.00	08/21/1976	20 Active
M	72	2	5.11	.00	.00	12/11/1973	20 Active
P	16	1	5.10	.00	.00	02/06/1971	25 Terminated - Vested
G	13	1	5.00	.00	.00	01/26/1971	25 Terminated - Vested
V	12	1	4.19	.00	.00	04/28/1969	20 Active
B	12	2	4.11	.00	.00	02/13/1984	20 Active
R	19	2	3.33	.00	.00	09/14/1973	20 Active
C	17	2	2.11	.00	.00	05/20/1994	20 Active
M	34	1	1.53	.00	.00	08/26/1957	27 Retired
B	11	2	1.00	.00	.00	12/02/1985	20 Active
C	71	2	1.00	.00	.00	01/25/1993	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
- See “Report Wages When Earned” memo (*sent via email in February 2021; see Communications Archive page of TRS website*)
 - Report wages to TRS on a when-earned (not on a when-paid) basis
 - If you need help modifying your TRS reporting to a “when earned” basis, call Nolan Brilz: 406-444-3679



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Reminders – *continued*

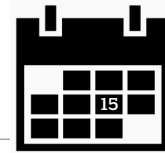


- Hiring TRS retirees and reporting contributions for them
 - There are many regulations and requirements involved in hiring a TRS retiree – Please read all related Fact Sheets on the website
 - Form 146 must be completed and submitted to TRS annually
 - If retiree has been returned to Active member status, you must report as an Active Member, not as a working retiree
- Make use of the TRS website!
 - Forms, Fact Sheets, rates, retirement prep information, presentations & more



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Important deadlines



- **Wage and contribution reports are due by the 15th of the following month**
- Remit payments to TRS by ACH instead of check – Safer, easier, more efficient
 - *Use TRS Form 140 to get started*
- **JUNE Wage & Contribution reports are due by July 15** – TRS must close out the fiscal year
 - *Same deadline applies to “\$0 contribution” reports if no wages were paid*
- Submit your **Insurance Deduction System updates** to TRS on or before the 16th of the month prior to the month affected
 - **NOTE: July 1, 2022 insurance premium changes must be in by Thursday, June 16**



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Questions? Call us!



- TRS main numbers: (406) 444-3134 or (866) 600-4045
 - Always call with questions about termination pay, incentive plans, positions reportable to TRS (vs. PERS), reporting a working retiree, etc.
- For help with your Wage & Contribution Reporting:
 - Nolan Brilz (406) 444-3679 • Nbrilz@mt.gov
 - Christian Ward (406) 444-3323 • Christian.Ward@mt.gov
 - Ali Holland (406) 444-2540 • alison.holland@mt.gov
- **FYI: TRS has hired an internal/external auditor**
 - Audits will be scheduled with a small number of TRS employers each year



trs.mt.gov

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