

TRS MEMBERSHIP

Qualifications for membership

TRS-covered positions

Retired Teachers

Social Security and Medicare

Tier 1 vs. Tier 2





Employer Responsibility

Employers provide a vital link between members and TRS. Employers forward member and employer contributions, report member earnings and service credit information, and report information to TRS for more than 160,000 active members.

Information provided by employers determines members' current service credit, creditable earnings, and retirement contributions and, thus, their future retirement benefits. Accuracy in reporting and payment is vital because benefits from TRS are based on service credit, creditable earnings, and contributions reported by employers. TRS's effectiveness in benefit administration rests largely on the reports provided by employers.



Qualifications for TRS Membership

Three criteria must be met to qualify for TRS membership:

1. The person must be employed by a TRS-covered employer.
2. The person must hold some type of valid teaching license issued by the Illinois State Board of Education (ISBE) and is registered.
3. The person must be employed in a position for which ISBE requires licensure.

Membership in TRS is not optional.

- Anyone who meets all three criteria must participate in TRS.
- Anyone who does not meet one or more of the criteria listed above cannot participate in TRS.



Licensure Determinations

The Illinois State Board of Education (ISBE), not TRS or the individual employer, determines whether or not a position requires licensure.

- An employer may want an employee to have a license for a certain position. ISBE may determine that position does not require one; therefore, the position would not be reportable to TRS.
- Chapter 2 of the TRS *Employer Guide* lists examples of positions that require a license and do not require a license.
- Some job titles may or may not require licensure, depending on the exact job description at the employer.
- If licensure requirements are unclear, send a copy of the job description to ISBE and request a determination.
- Email address for the ISBE Licensure Department is trscompliance@isbe.net.



Positions Covered by TRS

Examples of positions covered by TRS include:

- Classroom teacher
- Substitute teacher
- Administrator in position requiring licensure
- Librarian
- Guidance counselor
- Homebound teacher
- Psychologist
- Social worker
- Speech and language pathologist



Positions Not Covered by TRS

Examples of positions that do not qualify for TRS membership include:

- Teacher's aide/paraprofessional
 - If a member starts as a teacher then switches to an aide position, TRS participation ceases.
 - If a member works part of the day as a teacher and part of the day as an aide, only the teaching earnings (not aide earnings) are reported to TRS.
 - If a member is a substitute that subs as a teacher and a teachers aide, only substitute teaching days and earnings are reported to TRS. Substitute aide earnings are excluded.
- Parent educator
- Physical therapist
- Occupational therapist
- Clerical and maintenance positions




Uncertain Positions

Examples of positions that may or may not require licensure:

- Technology Director
- Athletic Director
- Nurse
- Tutor

A copy of the job description should be sent to ISBE for licensure determination at:
trscompliance@isbe.net



TRS Retirees (“Annuitants”)

Annuitants can return to teaching after retirement for up to 120 days or 600 hours per fiscal year (July 1-June 30) and still receive retirement benefits.

- Annuitants who stay within the 120 days/600 hours limit do not contribute to TRS.
- If an annuitant exceeds 120 days/600 hours in the **first** year of retirement, the full year’s days and earnings will be reportable and the member will be required to pay back what they received in benefits for the entire year.
- If an annuitant has been retired at least one full year, only days and earnings over 120 days/600 hours should be reported and their pension and benefits will be stopped.

Exception: Retiree Return to Work Program – See Bulletin FY 25-02

TRS Retirees (“Annuitants”)

Retired teachers are reported on each Gemini pay period report with the amount of hours worked in that pay period. The maximum amount of hours reported for each day is 5 hours. There is a Post Retirement Hours Worked Form located on our website.

July 2023					August 2023					September 2023					October 2023				
M	T	W	TH	F	M	T	W	TH	F	M	T	W	TH	F	M	T	W	TH	F
3	4	5	6	7		1	2	3	4					1	2	3	4	5	6
10	11	12	13	14	7	8	9	10	11	4	5	6	7	8	9	10	11	12	13
17	18	19	20	21	14	15	16	17	18	11	12	13	14	15	16	17	18	19	20
24	25	26	27	28	21	22	23	24	25	18	19	20	21	22	23	24	25	26	27
31					28	29	30	31		25	26	27	28	29	30	31			

It is extremely important to count retirement hours correctly so a member’s pension and benefit is not lost.



Social Security & Medicare

Chapter 2 of the TRS *Employer Guide* has an **Employee Coverage Guide** that will help the employer determine if TRS, Social Security, or Medicare needs deducted.

- TRS members do not pay Social Security on TRS-covered earnings.
- TRS members do not earn Social Security quarters for their TRS-covered positions.
- All TRS members hired after March 31, 1986 must pay Medicare on their TRS-covered earnings.
- Annuitants who work in licensed positions after retirement must pay Medicare but not Social Security or TRS contributions (unless post-retirement limitations are exceeded).



Tier 1 and Tier 2 Members

Tier 1 members include:

- Anyone who had contributing service in TRS before January 1, 2011.
- Anyone who had service with one of the 12 reciprocal pension systems in Illinois before January 1, 2011 (full list in Chapter 11, of the *Employer Guide*). Examples:
 - Illinois Municipal Retirement Fund (IMRF)
 - State University Retirement System (SURS)
 - State Employees Retirement System (SERS)
 - Chicago Teachers Pension Fund.

Tier 2 members include:

- Anyone who first worked in a TRS-covered position on or after January 1, 2011 and did not have any previous service credit with a reciprocal pension system.

Tier 1 vs Tier 2

	Tier I	Tier II
Minimum age for discounted retirement annuity	55	62
Minimum age for non-discounted retirement annuity	60	67
Number of years used in calculation of final avg. salary	4	8
Creditable earnings limitations: <ul style="list-style-type: none">• TRS membership established before 7/1/96• TRS membership established between 7/1/96 and 12/31/10• TRS membership established after 12/31/10	No limit Limit applies	Limit applies

Employee Lookup

Employer Access
Sign Out
My Account
Contact Information
Employer Services
Employee Information
Employee Lookup
Reports
Accounting
Accounts
Billing
Reports

Employers can verify the Tier or Retirement Status in Employer Access. This information is needed for each member when submitting a Gemini pay period report.

Employee Information

- **Employee Lookup** – Enter a member's SSN and it will display if the member is Tier 1, Tier 2, Retired or a Single Sum retirement. If a member is not found, review if the correct SSN was entered. If the SSN is correct, then the member is new to TRS and will be reported as Tier 2 on the Gemini pay period report.

Employee Lookup

Social Security Number Search

Enter the employee's nine-digit Social Security number and click the "Search by SSN" button.

(999-99-9999)



Resources

Links to TRS Website Resources

[Employer Guide Chapter 2: Membership](#)

[Post-Retirement Hours Worked Forms](#)

[Bulletin FY25-02: Retire Return to Work Program](#)

Contact Information

Employer Services

Employer Reporting
(888) 678-3675 Option 1
employers@trsill.org

Accounting Department

Remittances or the Employer Bill
(888) 678-3675 Option 2
accounting@trsill.org

TRS Supplemental Savings Plan (SSP)

(888) 678-3675 Option 3
SSP@trsill.org

