OKLAHOMA
Teachers' Retirement System

Employer Manual

July 1, 2026

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I. Introduction

To Our Participating Employers,

The Teachers' Retirement System (TRS) serves more than 200,000 active and retired members who work for about 600 different participating employers. We could not adequately serve our members without the help and collaboration of our employers and those whose jobs include sending in payroll data and contributions. In short, you are our partners in ensuring that TRS can meet its commitment to provide retirement income security to our members. With your help the employer reporting process is working better than ever. Technology has made it easier and more efficient to get member data quicker and get the funds invested for the benefit of all of us. So, thank you for everything you do to make this possible.

Because TRS has been around for more than 80 years, different retirement eligibility, benefit formulas, vesting and other special situations, make the administration of TRS complex. The Employer Manual you are reading is intended to be a road map so that you have answers to your questions at your fingertips. If you have comments or suggestions, please let us know because we are truly in this together. Together we can make TRS stronger and more efficient.
Thank you,
TRS Staff

Purpose of the Employer Manual

The Employer Manual is the primary resource to assist employers with their TRS functions including monthly and yearly reports. However, this guidance document lacks the full force and effect of law, except as authorized by law or as incorporated into a contract or binding legal decision. It is not legal advice and is intended for informational purposes only. The Employer Manual is not a comprehensive representation of all aspects of TRS. For state laws and administrative rules applicable to the governance of TRS, members should refer to Title 70 of the Oklahoma Statutes and Title 715 of the Oklahoma Administrative Code.

About TRS

The Teachers' Retirement System of Oklahoma is a defined-benefit pension plan serving Oklahoma Educators and those whose primary work is associated with providing public education services in Oklahoma.

The Defined Benefit Plan is qualified under Section 401(a) of the Internal Revenue Code. Eligible retirees of the System's 401(a) plan receive a monthly benefit from their retirement date throughout their remaining lifetime through a formula based on years of service and final average salary of the member. The formula gives retirees a percentage of their salary as a retirement benefit. The more years of service the member has at retirement, the greater the percentage of salary the member will receive at retirement.

Contact Information

Oklahoma Teachers Retirement System		Phone	Email
Physical Address 301 N.W. 63rd, Suite 500 Oklahoma City, OK 73116 Mailing Address PO Box 53524 Oklahoma City OK 73152 Website https://oklahoma.gov/trs.html		Member and Retirement Information (405) 521-2387 Employer Helpdesk (405) 522-3130 Toll Free (877) 738-6365	mail@trs.ok.gov helpdesk@trs.ok.gov
Employer Services and ERV Completion	Lisa Miranda, Susan Rear, Karen Norris	(405) 522-3130 (405) 521-4711 (405) 521-4741 (405) 522-8711	helpdesk@trs.ok.gov
Employment Payment Processing	Ethan Parsons	(405) 522-8282	Ethan.Parsons@trs.ok.gov
Installment Payments	Ethan Parsons	(405) 522-8282	Ethan.Parsons@trs.ok.gov
Retirement Benefits	Retirement Planning & Auditing	(405) 522-1533	TRS.Counselor.Voicemail@trs.ok.gov
Post Retirement Employment	Member Benefits & Resources	(405) 522-1523	TRS.Support.Services@trs.ok.g ov
Survivor Benefits	Member Benefits & Resources	(405) 522-1523	TRS.Support.Services@trs.ok.g ov
Retirement Finalization	Retirement Counselor Team	(405) 522-1533	TRS.Counselor.VoiceMail@trs.ok.gov
Retirement Reconciliations	Retirement Planning and Auditing	(405) 522-1533	TRS.Counselor.VoiceMail@trs.ok.gov
Disability Retirement Eligibility	Member Benefits & Resources	(405) 522-1523	TRS.Support.Services@trs.ok.gov
Withdrawals	Member Benefits & Resources	(405) 522-1523	TRS.Support.Services@trs.ok.gov
Employer Education	Rod Boles	(405) 521-4742	rod.boles@trs.ok.gov

Funding Sources

TRS receives funding from four main sources: Employee Contributions, Employer Contributions, Dedicated Revenue, and Investment Income.

Board of Trustees Composition

The members of the Teachers' Retirement System Board of Trustees are specified in 70 O.S § 17-106 as follows:

Teachers' Retirement System of Oklahoma Board of Trustees	
Appointing Authority	**Requirement**
Governor	Higher Education Representative
Governor	Non-classified Optional Personnel
Governor, Coterminous	Public or Private Funds Management Experience, or Banking Experience or Law Experience, or Accounting Experience
Governor, Coterminous	
Governor, Coterminous	
Governor, Coterminous	
Senate Pro Tempore	Active Classroom Teacher
Senate Pro Tempore	Retired Member
House Speaker	Active Classroom Teacher
House Speaker	Retired Member
Ex Officio	State Superintendent or Designee
Ex Officio	OMES Director or Designee
Ex Officio	State Treasurer or Designee
Ex Officio	Career-Tech Director or Designee
Retired Educators Association (non-voting)	Retired Educators Association Representative

II. Employer Responsibilities

TRS Statutes and Rules

The rights and obligations of TRS members and employers are governed by Oklahoma statutes found in Title 70 and TRS Administrative Rules which can be found on the TRS website at https://oklahoma.gov/trs/publications/rules-statutes.html. Employers are encouraged to have the current copies of both documents.

It is the responsibility of each TRS participating employer to do the following:

1. Identify employees eligible for membership in TRS, either as classified mandatory or non-classified optional members,
2. Enroll employees into TRS membership as required by Oklahoma law,
3. Remit member, employer, and matching contributions to TRS in a timely manner,
4. Provide required information for members for whom contributions are remitted, including documentation of the members' personal information,
5. Submit monthly and yearly reports as required by Oklahoma law prior to required deadlines, and
6. Identify any TRS retirees who have returned to work, and remit required post-retirement contributions.

Charter Schools

1. Charter schools may become members of TRS under the following provisions:
    a. The governing board of the charter school must apply for membership,
    b. The Board of Trustees must approve the membership,
    c. Upon approval by the Board, the charter school and its employees shall follow all statutes and administrative rules of TRS including mandatory membership of all classified personnel,
    d. Remission of contributions begins the month following when membership is approved by the Board or the effective month requested in the charter school's application.
2. Once membership is approved, member charter schools and their employees must follow all rules applicable to the Teachers' Retirement System.

Governance

715:10-1-8. Membership of Employees of Charter Schools

Employees of charter schools created pursuant to 70 O.S. § 3-130 et seq. are eligible for membership in the Teachers' Retirement System providing the governing board of the charter school applies for membership for its regular employees. Upon approval of the application for membership employees of the charter school shall join the Teachers' Retirement System under the same membership eligibility rules applying to employees of other public schools. Employees of charter schools shall in all circumstances follow the rules applicable to other members of the Teachers' Retirement System. Employees of charter schools that do not apply or are not approved for membership in the Teachers' Retirement System shall not be eligible for retirement service credit for years of employment performed in a non-member status and such employees shall not be eligible to purchase service at any time subsequent to such employment.

III. Membership

Employer Responsibility

It is the responsibility of employers to identify employees who are required by statute to become members of TRS as well as to determine the eligibility of all other employees and enroll them accordingly.

Classified (Mandatory) TRS Membership

All classified personnel are to become members of TRS as a condition of their employment, regardless of the number of hours worked or the age of the employee.

1. The term "classified" is not to be confused with "certified."
2. The following employees are considered to be "classified personnel" by TRS and are required to be members with the exception of employees of Comprehensive Universities subject to the Alternate Retirement Plan:
    a. Any teacher, principal, superintendent, supervisor, administrator, librarian, certified or registered nurse, college professor, or college president whose salary is paid wholly or in part from public funds.
        i. TRS relies on the definition of "teacher" as outlined in 70 O.S. § 1-116.
            1. Under this statute, "teacher" includes SDE certified counselors serving in a counseling position for which certification is required.
            2. **Starting November 1, 2024**, "teacher" shall also include specified athletic trainers as defined by 70 O.S. §1-116(8). The term "athletic trainers" is defined as person employed full time by a board of education who is a Certified Athletic Trainer with current certification from the Board of Certification of the National Athletic Trainers' Association and is also currently licensed to practice in the state in accordance with the State Board of Medical Licensure and Supervision.
    b. Any employee of any state department, board, board of regents or board of trustees, who is in a supervisory or an administrative position, the function of which is primarily devoted to public education (at the discretion of the Board of Trustees of the Teachers' Retirement System).
    c. The term "teacher" also includes instructors and counselors employed by the Department of Corrections and holding valid teaching certificates issued by the State Department of Education. Provided that a person employed by the Department of Corrections as an instructor or counselor shall have been actively engaged in the teaching profession for a period of not less than three (3) years prior to employment to be eligible to participate in TRS. The Department of Corrections shall remit contributions to TRS.

Governance

70 O.S. § 17-103 Membership of Retirement System

A. All classified personnel shall become members of the retirement system as a condition of their employment;

70 O.S. § 17-101 – Definitions

(3) "Classified personnel" shall mean any teacher, principal, superintendent, supervisor, administrator, librarian, certified or registered nurse, college professor, or college president whose salary is paid wholly or in part from public funds. An employee of any state department, board, board of regents or board of trustees, who is in a supervisory or an administrative position, the function of which is primarily devoted to public education, shall be considered classified personnel under the meaning of this act, at the discretion of the Board of Trustees of the Teachers' Retirement System. The term "teacher" shall also include instructors and counselors employed by the Department of Corrections and holding valid teaching certificates issued by the State Department of Education. Provided, that a person employed by the Department of Corrections as an instructor or counselor shall have been actively engaged in the teaching profession for a period of not less than three (3) years prior to employment to be eligible to participate in the Teachers' Retirement System of Oklahoma. The Department of Corrections shall contribute the employer's share to the Teachers' Retirement System of Oklahoma.

Non-Classified (optional) TRS Membership

Non-classified personnel who are regularly employed for twenty (20) hours or more per week are eligible for membership in TRS.

1. Non-classified personnel include teacher's aides, cooks, janitors, non-supervisory maintenance personnel, bus drivers, non-certified or non-registered nurses, non-certified librarians, clerical employees, and adjunct teachers (as authorized by the State Department of Education (SDE) and described in 70 O.S. § 6-122.3). The term "adjunct teacher" as used in this paragraph only applies to adjunct teachers employed pursuant to the applicable SDE rules and not to adjuncts employed under other circumstances, for instance, those employed at a Career Technology School District or Higher Education employer.
    a. The function of the employee must be primarily devoted to public education.
    b. The salary of the employee must be paid wholly or in part from public funds.
    c. Employee's position must require regularly working 20 hours or more per week.
    d. Employee must be in a non-supervisory position.
2. Eligible non-classified personnel may make a one-time written irrevocable election to opt out of the System on a form provided by TRS. This election must occur within 30 days of their initial date of hire or their initial eligibility for TRS,

whichever is later. This election can only occur if the non-classified employee has never previously worked in classified employment for a TRS participating employer. (See subparagraph (f) below for additional details.) Eligible non-classified personnel who timely opt-out are not permitted to participate in TRS during their non-classified employment with relevant TRS employers.

a. Failure to timely elect to opt out within the required timeframe will result in the employee being deemed to participate in TRS for both current and all subsequent eligible non-classified employment.

b. Non-classified optional employees employed in higher education where an alternate retirement plan (ARP) is available pursuant to 70 O.S. §17-201 et seq. have slightly different requirements than TRS participating employers without an ARP (Traditional Employers). Initially, employees eligible for the ARP must elect whether to participate or not in the ARP according to ARP requirements. If electing not to participate in the ARP, the employee must then timely determine whether to participate or not in TRS. If determining against TRS participation, the employee must timely opt out of participation by executing the irrevocable written election opting out of participation within 30 days of hire or eligibility, whichever is later. The election applies to both current and all subsequent eligible employment at ARP employers.

c. A non-classified employee's election to participate on or after July 1, 2021, is binding and shall follow the employee throughout all subsequent non-classified employment with either an ARP Employer or a Traditional Employer, as applicable. An opt-out form with one employer type (for example, an ARP Employer) shall not prohibit subsequent participation in TRS with the other employer type (for example, a Traditional Employer).

d. On or after July 1, 2021, a non-classified employee who validly elects not to participate in TRS for non-classified employment but is subsequently employed as a classified employee will be a mandatory member of TRS for the duration of their classified employment. If that employee goes back to non-classified employment, based on their prior election to irrevocably opt out of TRS participation for non-classified employment, they will be prohibited from participation while in non-classified employment.

e. Eligible non-classified employees must opt out using a form provided by TRS. This election form is available online at **https://oklahoma.gov/content/dam/ok/en/trs/documents/forms/TRS-Participation-Election-Form.pdf.**
This form should only be utilized if the employee is electing to opt out of participation in TRS. The employer is required to submit the opted out employee's information on the monthly report in MyERS.

f. **Pursuant to the Internal Revenue Code, individuals who first participated in TRS as a classified member who then come into non-classified employment with a TRS employer will not have**

the choice to elect out of participation with TRS and shall participate in TRS for all future TRS-eligible employment – both classified and non-classified. No election form should be executed, and contributions are due on this employment.

Governance

70 O.S. § 17-101 – Definitions

(4) "Nonclassified optional personnel" shall include persons hired as adjunct teachers pursuant to subsection G of Section 6-122.3 of this title, cooks, janitors, maintenance personnel not in a supervisory capacity, bus drivers, noncertified or nonregistered nurses, noncertified librarians, and clerical employees of the public schools, state colleges, universities or any state department, board, board of regents or board of trustees, the functions of which are primarily devoted to public education and whose salaries are paid wholly or in part from public funds.

70 O.S. § 17-103 – Membership of Retirement System

B. For the period from August 2, 1969, to June 30, 2021, all full-time nonclassified optional personnel regularly employed for more than one (1) year may join the Teachers' Retirement System of Oklahoma subject to the rules and regulations adopted pursuant to the Teachers' Retirement System of Oklahoma. On or after July 1, 2021, all nonclassified optional personnel regularly employed for twenty (20) hours or more per week may join the System upon hiring or eligibility, subject to the provisions of subsection C of this section and the rules and regulations adopted by the System pursuant to Section 17-101 et seq. of this title.

C. 1. Nonclassified optional personnel shall have thirty (30) days from the initial date of hire or eligibility to make a one-time irrevocable election to opt out of participation in the System, in a manner required by the Board of Trustees. If an eligible employee fails to make an election within the thirty-day period, the eligible employee shall be deemed to participate in the System.

2. If an eligible employee elects to opt out of participation in the System, the employee shall not make any required employee contributions to the System and the employee's employer shall not make any required employer contributions to the System.

3. If an eligible nonclassified optional employee does not timely opt out of participation In the System, such an employee shall make employee contributions to the System pursuant to Section 17-116.2 of this title and the employer shall make employer contributions to the System pursuant to Section 17-108.1 of this title. Nothing in this subsection shall be construed to prohibit the employer from making the contribution of the employee to the System on behalf of the employee.

4. Nonclassified optional personnel who opt out of participation in the System shall be ineligible for future participation in the System; provided, however, that if such an employee is hired for a classified position, he or she shall become a member of the System pursuant to subsection A of this section but shall not be eligible for prior service credit for service performed while employed in a nonclassified position during which the employee opted out of participation in the System.

Governance

715:10-1-4. Optional TRS membership

The following employees are eligible to be members of the Teachers' Retirement System at their option:

(1) "Non-classified optional personnel" regularly employed by the public, state-supported educational institutions in Oklahoma for twenty (20) hours or more per week at a rate of compensation comparable to other persons employed in similar positions and receive payment for service by a school or state warrant, recorded on a warrant register with standard payroll deductions, and receive benefits generally provided to regular employees provided,

(A) A non-classified optional employee shall have thirty (30) days from the date of hire or initial eligibility to join the System, whichever is later, to make a one-time written irrevocable election to opt out of the System on a form provided by TRS. If an eligible employee fails to make an election within the thirty-day period, the eligible employee shall be deemed to participate in the System.

(B) A non-classified optional employee who opts out of participation in the System shall be ineligible for future participation in the System; provided, however, that if the employee is hired for a classified position, he or she shall become a member of the System but shall not be eligible for prior service credit for service performed while employed in a non-classified position during which time the employee opted out of participation in the System.

(2) Any member absent from the teaching service who is eligible to continue membership under special provisions of 70 O.S. 17-116.2, provided that such employee continues to be employed by a governmental agency.

(3) A visiting professor from another state or nation.

(4) Classified and Non-Classified members employed after retirement in a non-classified position, provided that they have suspended their retirement benefit (See OAC 715:10-17-13).

715:10-1-5. Ineligible for TRS membership

The following employees are ineligible to be members of the Teachers' Retirement System when employed exclusively as any of the following:

(1) A non-classified employee working less than 20 hours per week.

(2) A substitute, irregular, seasonal, graduate assistant, fellowship recipient, adjunct supplemental or temporary employee. (Note: Certain substitute and adjunct employment may qualify for service credit. See OAC 715:10-5-2 and OAC 715:10-5-34).

(3) Persons employed as a consultant or persons contracting with a public school to transport students, to provide food service, or to provide any other services, who are not "regular" employees of the school. (NOTE: School bus drivers or food service personnel who are regular employees of the school are eligible for membership, subject to the requirements of OAC 715:10-1-2, 10-1-4, 10-1-5.)

(4) An employee whose primary function at a school or institution is that of a student. If both the following conditions apply, a person employed in an Oklahoma public school, college or university shall be considered to be a student employee.

(A) The employment is conditional upon the employee's being enrolled as a student at the same institution; and

(B) The employee has no other employment during the same payroll period which is eligible for membership in TRS.

(5) Any persons whose employment compensation comes from federal or other funds and is not administered by an Oklahoma public education employer. (Note: If the employee is not paid by the school on a state warrant, the employee is not considered to be an employee of the school or the State of Oklahoma. Regular employees whose salaries are paid in part or in whole by federal or other funds are eligible for membership if they were hired by the school and paid by the school.)
(6) Any person employed by the public schools of Oklahoma after July 1, 1991, who is covered by another federal, state, county or local public retirement plan which will provide benefits on the employment service covered by the Teachers' Retirement System.
(7) Employees of employers that are not governmental employers within the definition of Internal Revenue Code Section 414 and 70 O.S. 17-116.2(J).
(8) Any person employed by the University of Oklahoma or Oklahoma State University or the entities of either comprehensive university who elects to participate in an alternative retirement plan provided by the comprehensive university as provided by the Alternate Retirement Plan for Comprehensive Universities Act.

TRS Retirees

Retirees of TRS are not required to be active members of TRS but may choose to suspend their monthly retirement benefit and return to active contributing status. If the retiree does not suspend their retirement benefit, post-retirement contributions must be paid by the employer. See Post-retirement Employment for more information.

Ineligible for TRS Membership

Non-retired employees working in the following positions are ineligible for TRS membership:

1. Non-classified employees whose positions require regularly working less than 20 hours per week,
2. Substitute, irregular, seasonal, graduate assistant, fellowship recipient, adjunct supplemental (other than adjunct teachers as authorized by the State Department of Education and described in 70 O.S. § 6-122.3, who may be eligible for TRS membership as non-classified personnel) or temporary employees,
3. Consultants or contractors as approved by TRS,
4. Student employees,
5. Employees whose compensation comes from federal or other funds and is not administered by an Oklahoma public education employer (not paid by the employer on a state warrant),
6. Employees hired after July 1, 1991, who are covered by another federal, state, county or local public retirement plan for the same service covered by TRS,
7. Employees of non-governmental employers,
8. Employees of the University of Oklahoma, Health Sciences Center or Oklahoma State University who elected to participate in the alternate retirement plan.

Retirees who are working in the above-listed positions must have post-retirement contributions remitted to TRS on work performed. See Post-retirement Employment for more information.

Enrolling in TRS

Electronic enrollment through monthly contribution reports. New employees are automatically enrolled upon their employer's first monthly submission of contributions. Subsequent submissions will update the employee's personal information if any changes are made. The personal information to be submitted is:

1. Tax number and tax number type,
2. First Name, Middle Name, Last Name and Suffix. Middle Name and Suffix may be blank if non-applicable,
3. Birth Date: Format is YYYY-MM-DD,

4. Gender, and
5. Address1, Address2, City, State, Zip Code. Address 2 may be blank if non-applicable.

See section on Monthly Reports for more information.

Beneficiary Forms

TRS must have a current beneficiary designation for every non-retired and retired member.

1. Beneficiary forms are now completed online through MyTRS at https://mytrs.trs.ok.gov/. **Employers should no longer send paper beneficiary forms to TRS though you may wish to retain copies of completed forms for your records.** All employees who need to designate, change or update their beneficiary should use MyTRS.

NOTE: New employees will receive a Welcome email *after* they have been reported on the employer's monthly report to TRS and their first contribution is received by TRS. MyTRS will not be accessible until that report is submitted. Once submitted, please encourage new employees to register for MyTRS and complete their beneficiary designation online.

2. Beneficiary designations made through MyTRS are immediately valid once accepted in MyTRS.

Personal Information Changes

Active (non-retired) members:

1. Employers must use the monthly contribution report to document any changes in a member's personal information.
2. Active members can update their email address or phone number through MyTRS at https://myotrs.trs.ok.gov/.

Retired members & Inactive members

1. Retired members and inactive members (those non-retired members who are not currently contributing to TRS through an employer) may make changes through MyTRS at https://myotrs.trs.ok.gov/.
2. Alternatively, retired members and inactive members may use TRS FORM 1R to report changes in their personal information. https://oklahoma.gov/content/dam/ok/en/trs/documents/forms/Form1R-Personal-Data-Form-Fillable.pdf
3. Forms may be mailed to PO Box 53524 Oklahoma City OK 73152 or faxed to 405-522-2521. *For security reasons, please do not email forms.*

IV. Contributions

Employer Responsibility

It is the responsibility of employers to submit all required contributions both on behalf of their employees and as fees for their participation in the system.

Governance

70 O.S. § 17-120 – Deposit of Contributions

The employer of each member shall submit all required school reports and all employer and employee contributions of each member due the Retirement System for payroll periods ending during the calendar month within ten (10) days of the last day of each calendar month. Any required school reports and employer and employee contribution amounts not submitted to the Retirement System after thirty (30) days from the end of the payroll month shall be subject to a monthly late charge of one and one-half percent (1 1/2%) of the unpaid balance to be paid by the employer to the Retirement System compounding monthly for each month payment is not received. The Board may waive late fees for good cause shown.

Rates

Fiscal/ Employment Year	Employee	Regular Federal and Other External Sources Match	Summer School Federal and Other External Sources Match*	Employer		Post Retirement Statutory Fee		Higher Education Surcharge
				K-12 Schools, Career Tech, 2-Year Colleges & State Agencies (EESIP eligible)	Comprehensive & Regional 4-Year Colleges & Universities (non EESIP)	K-12 Schools, Career Tech, 2-Year Colleges & State Agencies (EESIP eligible)	Comprehensive & Regional 4-Year Colleges & Universities (non EESIP)	
2027	7.00%	8.00%	4.00%	9.50%	8.55%	16.50%	15.55%	0.00%
2026	7.00%	8.00%	4.00%	9.50%	8.55%	16.50%	15.55%	0.00%
2025	7.00%	8.00%	4.00%	9.50%	8.55%	16.50%	15.55%	0.00%
2024	7.00%	8.40%	4.20%	9.50%	8.55%	16.50%	15.55%	0.00%
2023	7.00%	8.00%	4.00%	9.50%	8.55%	16.50%	15.55%	0.00%
2022	7.00%	7.70%	3.95%	9.50%	8.55%	16.50%	15.55%	0.00%
2021	7.00%	7.70%		9.50%	8.55%	16.50%	15.55%	0.00%
2020	7.00%	7.70%		9.50%	8.55%	16.50%	15.55%	2.50%

*Beginning August 26, 2021

Contributions Required on All Eligible Compensation

Contributions must be paid on all eligible Regular Annual Compensation, including secondary employment, of participating members. The member will not receive service credit for the applicable employment period until the balance of contributions, including contributions required by the employer, is received by TRS.

Governance

715:10-13-2. Contributions required on all compensation

(a) Contributions shall be made on all regular annual compensation, as defined in OAC 715:10-13-1, received by a member from any participating employer, including federally-subsidized programs under the direct administration of a public school.

(b) For employees who are participating in TRS at one employer while maintaining employment in an ineligible position at the same or another employer: the employer that employs the member in the ineligible position must remit contributions on the regular annual compensation of that employee. This is generally known as contributing on secondary employment. This includes pay to a teacher who also drives a school bus, members of TRS who are working part-time for another school and members employed on a regular basis who are employed by the same or different school in a summer school or night school program. For clarification, contributing on secondary employment in an ineligible position will result in an increase to the associated salary denoted in TRS for the applicable fiscal year but will not result in the member earning any associated service credit.

(c) All public schools shall treat the employee contributions as being picked-up under the provisions of Section 414(h)(2) of the Internal Revenue Code.

(d) Individuals who join TRS during the school year and who have been employed prior to becoming a member must make retroactive contributions from the date their qualifying employment began. The membership date of such a member is the date the first payment is received, not the beginning of the school year. The member shall not receive full service credit until the balance of contributions, including any contributions required by the employer, are received by TRS.

Independent Contractor or Consultant

1. Generally: Compensation paid or anticipated to be paid on all work performed by an employee of the school is subject to TRS contributions.
2. The exception: Participating TRS members and retirees planning to work for a participating TRS employer as an independent contractor or any other business entity, regardless of form, can seek waiver of applicable contributions on compensation by submitting a copy of the contract to TRS for approval. This applies to contributions due for active members and retirees who are returning to post-retirement employment.
3. If approved, the compensation on work performed under the contract will be exempt from applicable TRS contributions

4. If not submitted to TRS for approval or if the contract is disapproved by TRS, applicable contributions must be paid on compensation earned under the contract.
5. Employers can run a report in MyERS to determine if a contractor is an active or retired member of TRS (see Member Details by Tax Number).
6. Employers cannot independently contract with any individual they also employ in any capacity. TRS will not approve contracts to waive contributions under these circumstances.

Governance

70 O.S. § 6-101.2 – Contract for Consultant Services

A. No local board of education or administration of a school district or State Board of Education shall enter into a contract for consultant services with any person who has retired as an administrator with any school district for two (2) years after the retirement date of such administrator. Nothing in this section shall prohibit a board of education from employing as a substitute teacher, a person who has retired as an administrator or teacher with a school district within two (2) years after the retirement date of the person.

B. In order for a local board of education, administration of a school district or the State Board of Education to enter into a contract with a person for consultant services as authorized by subsection A of this section, the contract shall contain:

1. A specific list of duties to be performed by the person or by any business entity, regardless of form, from which the person who actually performs the services is authorized to derive any economic benefit, whether direct or indirect;

2. A stated purpose for the contract and the specifically identified need for the services to be performed;

3. An estimate of the duration of the contract, including anticipated periods during which the contract may be renewed;

4. A requirement that the person or business entity performing the consultant service provide the office space, supplies, personnel and other items of expense required in order to perform the contract;

5. A requirement that the person or business entity performing the consultant service provide a written description of services performed under the contract no less than one time each quarter of the year during which the contract is in effect; and

6. A specific identification of all persons who are authorized to perform obligations imposed pursuant to the contract upon behalf of the person or business entity providing consultant services.

C. No local board of education, administration of a school district or State Board of

Education may enter into a contract with a natural person who will be employed for any period of time during which there is in force and effect a contract for consultant services to be performed by that person or by a business entity, regardless of form, from which the person employed is authorized to derive any economic benefit, whether direct or indirect. Nothing in this section shall prohibit a local board of education of a school district from contracting to pay for the attendance of school district employees at classes or workshops conducted by a company that employs one or more of the school district employees to conduct the classes or workshops.

Officiating

1. Employers may seek waiver of contributions on compensation paid to a TRS member for officiating when that member is an independent contractor for the Employer. The employer may do so by submitting a contract with the official for TRS approval. The standard OSSAA Independent Contractor Agreement for Officiating, when fully and correctly completed, generally contains all appropriate terms to secure TRS approval of the officiating contract.
2. If a contract is not provided to and approved by TRS, contributions are due on compensation paid for officiating.
3. TRS cannot approve an officiating contract to waive contributions when an independent contractor is employed with the same employer in any capacity.

Employment Staffing Services

All TRS rules and statutes must be followed when an employer enlists the aid of an employment staffing service.

1. Contributions must be paid on all eligible compensation even if the employee has been hired through an employment staffing service.
2. Postretirement contributions must be paid on work performed by all retirees even if the retiree has been hired through an employment staffing service.
3. Employers may submit copies of contracts to TRS to seek TRS approval to waive contributions.
4. TRS must have an approved contract on file or must receive contributions.

Summary of Contribution Types

Employee (member) contributions

Contributions required to be paid by the employee. In some cases, the contribution is funded in part or in full by the employer. This amount is what makes up a member's account throughout their membership. This is also commonly referred to as the "Before-Tax" or "Employee Paid" contributions. All TRS members are required to contribute 7% of their regular annual compensation.

1. Paid to TRS on a pre-tax basis.
2. May be funded by the member or by the employer in part or in full.
3. 7% of the employee's regular annual compensation

Governance

715:10-13-6. Employee contributions paid by the employer

Any school may, for and on behalf of any Teachers' Retirement System member, pay all or any portion of the membership contribution required by statutes.

Employer Statutory Contributions

Contributions required to be funded by employers. See Rates above.

Matching (Federal) Fee

Fee paid by employers on all compensation paid by federal funds and/or other external sources such as grants. The matching fee must be paid for all members, both active and retired. See Rates above.

Post-retirement Statutory Fee

Contributions paid by employers on all work performed by employees who are retirees of TRS. The employer is required to pay an amount equivalent to the member before tax and the employer portion combined. See Rates above.

Regular Annual Compensation

Contributions must be remitted on a member's regular annual compensation (RAC). This amount includes the member's salary plus eligible fringe benefits. Certain types of compensation are ineligible for inclusion in RAC.

Governance

715:10-13-1. Regular annual compensation requirements

(a) Each member of the Teachers' Retirement System is required to make monthly contributions that are a set percentage of "regular annual compensation." Regular annual compensation is defined as wages plus fringe benefits, excluding the flexible benefit allowance provided by 70 O.S. §26- 105, and shall include payments as provided in 70 O.S. §17-116.2, subsection D.
    (1) Wages and fringe benefits for retirement purposes are defined as payment for service the right to which accrues on a regular basis in proportion to the service performed.
        (A) Payment for service performed shall include payment made for participation in or attendance of staff development or payments for performance of assigned extra duties, and additional payments that are given across the board to qualifying members.
        (B) Fringe benefits shall include employer-paid group health and disability insurance, group term life insurance, annuities and pension contributions and IRS Code Section 125 cafeteria benefits provided to all qualified members of the employer, which qualify as fringe benefits under the United States Internal Revenue Code. Provided, however, fringe benefits do not include the flexible benefit allowance provided by 70 O.S. §26-105.
        (C) A qualified member is any eligible employee who is currently contributing to the System.
    (2) Excluded from regular annual compensation are:
        (A) employer contributions to a deferred compensation plan that is not provided to all qualified members of the employer
        (B) expense reimbursement payments; office, vehicle, housing or other

maintenance allowances;
(C) the flexible benefit allowance provided pursuant to 70 O.S. §26-105;
(D) payment for unused vacation and sick leave;
(E) any payment made for reason of termination or retirement unrelated to service performed by the member;
(F) maintenance or other non-monetary compensation;
(G) payment received as an independent contractor or consultant pursuant to an agreement approved by TRS under OAC 715:10-17-5;
(H) any benefit payments not made pursuant to a valid employment agreement; stipends that are not given across the board to all employees;
(I) payment received for obtaining national board certification;
(J) compensation received from the Teacher Shortage Employment Incentive Program; and
(K) any payment that is not included within subsection 1 above.

(b) Contributions can only be remitted on actual wages and fringe benefits. No individual can contribute on unearned or non-existent compensation. Under no circumstances can members pay retirement contributions on more than they actually earn.

See also 70 O.S. § 17-101 (23) - Definitions.

Eligible Compensation

The following compensation types are considered eligible for RAC:

1. Contracted salary which accrues on a regular (monthly) basis
2. Staff development
3. Employer funded TRS member contributions
4. Amounts that would otherwise qualify as salary but are paid per salary reduction agreement to a tax-sheltered annuity and other pension plans. This amount must be taken out of the member's contracted monthly salary rather than an amount paid in a lump sum in addition to the member's contracted monthly salary.
5. Group health, disability and life insurance (excluding the Flexible Benefit Allowance and cash paid in lieu of the flexible benefit under 70 O.S. §26-105)
6. Bonuses, stipends, etc., paid to all employees of the school
7. Payments made for participating in an event such as a workshop or seminar including events held at a different school
8. Adjunct worked as secondary employment (in conjunction with other qualifying employment)
9. Payment earned as a contractor or consultant which is not approved for waiver of contributions by TRS (contributions must be paid when TRS disapproves the contract)
10. Compensation for educators and professional development under the Strong Readers Act (excluding the $3,000 stipend paid to certain K-3 certified teachers

who received an early literacy micro-credential is ineligible). *See* SB1778 (2026).

11. Paid bereavement leave authorized by SB1204 (2026).

Ineligible Compensation

The following compensation types are considered ineligible for inclusion in RAC:

1. Expense reimbursement payments
2. Office, vehicle, housing or other maintenance allowances
3. Flexible benefit allowance and/or cash received in lieu of the flexible benefit allowance under 70 O.S. §26-105
4. Payments for unused leave of any kind including sick leave, vacation, and personal days
5. Payment made for termination or retirement including a contract buy-out (OAC 715:10-13-12)
6. Payment earned as a contractor or consultant that complies with 70 O.S. § 17-101(23)(d)(7) and is approved by TRS as ineligible compensation resulting in waiver of contributions (contributions must be paid unless TRS approves the contract)
7. Payments made outside a valid employment agreement
8. Non-periodic performance bonus
9. Compensation for clinical activity performed in OUHSC or OSU-CHS professional practice plans
10. Teacher Shortage Employment Incentive Program
11. Compensation paid to adjuncts in higher ed or career-tech with no other simultaneous TRS eligible employment
12. Bonuses or stipends that are not given across the board to all employees
13. Payments made to a tax-sheltered annuity or other pension plan which is not part of the member's contracted monthly salary
14. Payment received for obtaining national board certification
15. One-time retention incentive pay
16. Partial compensation while on temporary total disability or worker's compensation
17. Differential pay made pursuant to the Heart Act and/or USERRA during a period of military absence unless and until the member returns from military absence and properly elects to purchase the period of military leave by making employee contributions. Employers must then remit the employer contributions. (OAC 715:10-5-36).
18. Stipends under the Strong Readers Act (*See* SB1778 (2026) regarding $3,000 stipend paid to certain K-3 certified teachers who received an early literacy micro-credential).

19. Performance based compensation authorized by the Teacher Effectiveness and Excellence Act (70 O.S. §6-213(D)(5)).

Calculating Member Contributions

See Section 5 Calculating Contributions

State Credit Offset

1. Summary

   a. State statutes provide that a person employed by any school district or by a technology center who (a) holds a valid certificate issued by the State Department of Education or the State Board of Career and Technology Education and (b) is employed on a full-time basis to serve as a teacher (starting Nov. 1, 2024, includes athletic trainers who meet the conditions of HB1544 but only upon certification by SDE), principal, supervisor, administrator, superintendent, counselor, librarian or certified or registered nurse shall have a specific amount credited against the employee's contribution to the Teachers' Retirement System. Funds have been appropriated to the State Board of Education and the State Board of Vocational and Technical Education to pay the State's share of each eligible employee retirement contribution. Part-time employees cannot receive the state credit.

   b. State credit is an offset of member contributions. The amount of the offset cannot exceed the amount of the member contribution.

   c. The amount of the offset is based on teaching experience as verified by the State Department of Education and/or the Oklahoma Department of Career and Technology Education. It is not based on TRS retirement service credit.

   d. No more than 5 years of experience may be counted for military service credit and/or out-of-state service credit.

   e. State credit is to be divided by the number of pay periods in the employee's contract and the monthly credit to be added to the employee's compensation. Payment begins with the first full month of employment.

   f. If the employee starts employment late or terminates employment early, the employee will receive a percentage of state credit matching the percentage of the year worked.

   g. If the member works full-time for less than the entire year, the state credit is reduced proportionately based on the employee's full-time employment during the relevant contract period.

   h. Calculate the eligible member's retirement contribution in the regular manner and subtract the monthly credit to be paid by the state. School districts must adjust their payroll procedures to include the monthly credit and adjust remittance reports to TRS to reflect the amount paid by the school and the credit taken as a result of the state payment.

   i. If a school pays the employee's retirement contribution in addition to other compensation, the school must reduce the appropriate amount from the

employee's monthly retirement contribution and add that amount to the employee's gross pay. The amount paid by the state to the employee's retirement account cannot be treated as regular annual compensation or count as compensation toward meeting the minimum salary schedule of the state or the local school district's pay plan.

j. If the school deducts the employee's retirement contribution from the employee's gross salary, the school must decrease the amount of the retirement contribution deduction by the appropriate amount, which will cause an amount equal to the state credit to be added to the employee's gross pay.

k. Taxable income will increase by any amount added to an employee's wages. The tax status of compensation in any form other than wages will depend upon IRS regulations.

l. The employer statutory contribution will still be calculated on each employee's regular annual compensation.

m. Federal matching for those employees whose salary is paid in whole or in part by federal funds will continue to be calculated in the usual manner.

n. The amount paid by the state to employee accounts is not wages for federal or state income taxes or wages for purposes of FICA taxes (IRS issued a favorable ruling that the amount paid by the state is not subject to FICA taxes).

o. The state credit does not require an increase in total compensation paid by the employer. The employer pays less to TRS because the state pays part of the employee's contribution.

2. Calculating State Credit – see Section 5 Calculating Contributions.

3. Two or More Employers in the Same Employment Year

a. If an employee works both full time at one employer and part time at a different employer, only the full-time employer may claim state credit.

b. Warnings will appear on monthly reports when more than 1 employer is or has been reporting state credit.

4. Monthly Amounts Based on 12 Payments per Year

Years of Exp	Annual Amount	Monthly (1/12)	Years of Exp	Annual Amount	Monthly (1/12)
0	$60.15	$5.01	13	$680.48	$56.71
1	$103.41	$8.62	14	$735.47	$61.29
2	$145.65	$12.14	15	$791.53	$65.96
3	$188.15	$15.68	16	$848.65	$70.72
4	$233.33	$19.44	17	$906.83	$75.57
5	$278.76	$23.23	18	$966.07	$80.51
6	$325.26	$27.11	19	$1,026.38	$85.53
7	$372.82	$31.07	20	$1,087.75	$90.65
8	$421.44	$35.12	21	$1,150.18	$95.85
9	$471.12	$39.26	22	$1,213.68	$101.14
10	$521.87	$43.49	23	$1,278.23	$106.52
11	$573.67	$47.81	24	$1,343.85	$111.99
12	$626.54	$52.21	25	$1,410.53	$117.54

Governance

70 O.S. § 17-108.2 – Contributions Credit

A. Beginning July 1, 2019, and for each plan year thereafter, a person employed by any school district or employed by a technology center school district, who holds a valid certificate issued by the State Department of Education or the State Board of Career and Technology Education, and is employed on a full-time basis to serve as a teacher, principal, supervisor, administrator, superintendent, counselor, librarian or certified or registered nurse shall have credited against the employee contribution amount, an annual amount based upon qualifying years of service as follows:

(1) 0 years of service = $60.15
(2) 1 year of service = $103.41
(3) 2 years of service = $145.65
(4) 3 years of service = $188.15
(5) 4 years of service = $233.33
(6) 5 years of service = $278.76
(7) 6 years of service = $325.26
(8) 7 years of service = $372.82
(9) 8 years of service = $421.44
(10) 9 years of service = $471.12
(11) 10 years of service = $521.87
(12) 11 years of service = $573.67
(13) 12 years of service = $626.54
(14) 13 years of service = $680.48
(15) 14 years of service = $735.47
(16) 15 years of service = $791.53
(17) 16 years of service = $848.65
(18) 17 years of service = $906.83
(19) 18 years of service = $966.07
(20) 19 years of service = $1,026.38
(21) 20 years of service = $1,087.75
(22) 21 years of service = $1,150.18
(23) 22 years of service = $1,213.68
(24) 23 years of service = $1,278.23
(25) 24 years of service = $1,343.85
(26) 25 or more years of service = $1,410.53

715:10-13-3. Employee contribution rates

(c) A person employed by any school district or technology center school district who holds a valid certificate issued by the State Department of Education or the State Board of Career and Technology Education and is employed on a full-time basis as a teacher, principal, supervisor, administrator, superintendent, counselor, librarian, certified or registered nurse, or certified athletic trainer pursuant to 70 O.S. §1-116 shall have a specific amount credited against the employee's contribution amount to TRS. The State of Oklahoma shall pay an annual amount as set forth in 70 O.S. §17-108.2 for each fiscal (or plan) year.

(d) Each school district or technology center school district shall adjust each eligible employee's monthly contribution to TRS in accordance with statutory provisions and shall cause the annual amount paid by the State of Oklahoma as provided in the preceding paragraph to be deducted from the monthly remittance to each eligible employee's retirement account and a like amount added to the gross pay of the eligible employee.

(1) If the school district pays the retirement contribution in addition to the employee's total compensation, the employer must reduce the employee's annual retirement contribution which the school pays to TRS by the appropriate amount and add that amount to each eligible employee's gross pay.

(2) If the school district deducts the retirement contribution from each employee's total compensation, whether as a salary reduction to pay the retirement contribution as a fringe benefit or as a deduction on an after-tax basis, the employer must adjust the employee's annual retirement deduction in accordance with the amount to be paid by the State. The adjustment in the retirement deduction will result in an increase to the eligible employee's gross pay.

(3) The State contribution to each eligible employee's retirement account is determined by the total experience of each employee as verified by the State Department of Education or the Oklahoma Department of Career and Technology Education.

(4) The State contribution must be calculated and paid in equal monthly installments as determined by the eligible employee's contract, i.e., ten months, eleven months or twelve months. Eligible employees who work full-time for less than a full contract year shall have the prescribed State contribution prorated proportionately based on the employee's full-time employment during the relevant contract period.

Employer Statutory Contributions

1. All employers except for 4-year regional and comprehensive universities are required by law to contribute 9.5% of the regular annual compensation of each participating member. 4-year regional and comprehensive universities are required to contribute 8.55% of the regular annual compensation of each participating member.
2. Employer contributions are due in addition to the contribution required by the member, and in addition to any matching monies required when federal funds or private grants are used to pay a member's salary.
3. Employer contributions must be remitted monthly along with the member's contributions.
4. Employer contributions will not be deposited into the member's account and will not be included in a member's regular annual compensation.

Governance

Section 17-108.1 (A) 1. – Contributions of Employer or Members of Teachers' Retirement System

l. beginning July 1, 2010, through June 30, 2011, and for each fiscal year thereafter, nine and five-tenths percent (9.5%) of the regular annual compensation of the member not in excess of any applicable maximum compensation level of the member.

Section 17-108.1 (A) 2. – Contributions of Employer or Members of Teachers' Retirement System

e. Beginning July 1, 2010, through June 30, 2011, and for each fiscal year thereafter, a participating employer that employs an employee of a comprehensive university or a regional institution offering a four-year degree program as designated or authorized by the Oklahoma State Regents for Higher Education shall make

contributions to the System with respect to such employees at the rate of eight and fifty-five hundredths percent (8.55%) of the regular annual compensation of the member not in excess of any applicable maximum compensation level of the member.

Matching Funds: Federal and Other External Sources

1. When TRS members are paid compensation from federal funds or any externally sponsored agreements (such as private grants or payments from funds provided through a booster club and processed through payroll on a state warrant), employers are required to match the contributions of these members on all, or that portion of, compensation paid from these funds ("Matching Contributions").
2. These Matching Contributions are paid in addition to the employer and member contributions and are to be made at the same time and in the same manner as the member and employer contributions.
3. Matching Contributions must be paid for both active and retired members of TRS.
4. The Matching Contribution rate is set on an annual basis by the TRS Board of Trustees for the following employment year.
5. After August 26, 2021, Summer School Programs have a grant matching rate that is no more than ½ of the regular school rate. The summer school program rate applies to the Fiscal Year in which the summer school program takes place. Example: A summer school program taking place in June 2024 has a 4.20% matching rate. A program taking place in July 2025 is in Fiscal Year 2025, so the 4.00% rate applies.

Fiscal Year	Regular Grant Matching Rate	Summer School Grant Rate
2027	8.0%	4.00%
2026	8.0%	4.00%
2025	8.0%	4,00%

Governance

715:10-13-7. Matching funds

Employers of TRS members whose compensation is paid from federal funds or externally sponsored agreements such as grants, contracts, and cooperative agreements shall match the contributions of these members on all, or that portion of, compensation paid from these funds. Matching funds shall be paid in addition to employer and employee contributions and shall be transmitted at the same time and in the same manner as the members' contributions. Matching contributions shall be required on all salaries funded from revenues other than funds generated from local taxes or revenues originating from the State of Oklahoma. No later than April 1, each year, the TRS Board of Trustees shall set two contribution rates to be paid by employers.

(1) Traditional Matching Rate: The first rate shall be applied to all services paid by federal funds or externally sponsored grants or agreements performed by members except those services that are included in the definition of "Summer School Program," as defined in subsection 2 below. This contribution rate shall be determined using cost principles established by federal regulations and shall be consistent with generally accepted accounting principles.

(2) Summer School Matching Rate: The second rate shall be applied to service performed by members during a Summer School Program. "Summer school program" is defined as a program offering academic enrichment for students from Pre-K through 12th grades during the summer term after the close of the school year. Members shall only be considered as providing service to a summer school program if such service is provided pursuant to a separate summer school contract between the member and the participating employer. The term "Summer School Program" does not include services performed at a participating employer offering an extended school year pursuant to 70 O.S. § 1-109.1 or services performed pursuant to a twelve-month contract with the employer. The contribution rate shall be determined using cost principles established by federal regulations and shall be consistent with generally accepted accounting principles. The Summer School Matching Rate may take into consideration whether, or to what extent, such service is likely to add to members' service credit or final average salary; however, this rate shall not exceed one-half (1/2) of the Traditional Matching Rate.

Governance

70 O.S. § 17-108 – Contributions and Funds

A. Each local school district, or state college or university, or State Board of Education, or State Board of Career and Technology Education, or other state agencies whose employees are members of the Teachers' Retirement System of Oklahoma ("participating employers"), shall match, on a pro rata basis, in accordance with subsection B of this section the contributions of members whose salaries are paid by federal funds or externally sponsored agreements such as grants, contracts and cooperative agreements. These funds shall be remitted at the same time as the regular contributions of members are remitted to the Teachers' Retirement System of Oklahoma and deposited in the Retirement Benefit Fund.

B. On an annual basis, the Board of Trustees shall set two contribution rates to be paid by contributing employers as provided in subsection A of this section. Both contribution rates shall be determined using cost principles established by federal regulations and shall be consistent with policies, regulations and procedures that apply uniformly to both federally assisted and other activities, and be accorded consistent treatment through application of generally accepted accounting principles. The Board shall approve the contribution rates for each fiscal year ending June 30, no later than April 1 of the previous fiscal year. The first rate shall be applied to service performed during the regular school year of the participating employer. The second rate shall be applied to service performed by members during a summer school program of the participating employer. For the purposes of this subsection,

"summer school program" is defined as a program offering academic enrichment for students from prekindergarten through twelfth grade during the summer term after the close of the school year. Members shall only be considered as providing service to a summer school program if such service is provided pursuant to a separate summer school contract between the member and the participating employer. The term summer school program does not include services performed at a participating employer offering an extended school year pursuant to Section 1-109.1 of this title, or services performed by staff pursuant to a twelve-month contract with the employer. The method applied to setting the second contribution rate may take into consideration whether, or to what extent, such service is likely to add to members' service credit or final average salary; provided, however, the second rate shall not exceed one-half (1/2) of the first rate established in this subsection. The actuary retained by the Board may recommend such rates using assumptions that apply to the group of those members whose service is subject to the second contribution rate.

Post-retirement Statutory Fee

1. Contributions are due on all post-retirement employment.
2. Fee must be paid on compensation for duties ordinarily performed by any employee even if the retiree acts as or is employed through a proprietorship, partnership, corporation, limited liability company, employment staffing service, or any other business structure.
3. The fee is to be paid on fringe benefits, including insurance, paid by the employer.
4. Post-retirement fee exemptions
    a. Payment made to a retiree with a warrant directly from an organization such as Band Boosters or Touchdown Club, rather than with an employer/state warrant.
    b. Insurance paid by the flexible benefit allowance provided pursuant to Section 26-105 or cash in lieu of the benefit.
    c. Employment as a consultant or contractor, including for officiating, through a contract that has been approved by TRS.
5. Post-retirement Fee Rate

The rate for post-retirement contributions is equal to the combined employer and employee rates for active employees:

a. EESIP Eligible Employer (K-12 Schools, Career Techs, 2-Year Colleges and State Agencies): currently 7.00% + 9.50% for a total of 16.50%,
b. Non EESIP Employers (Comprehensive and Regional 4-Year Colleges and Universities): currently 7.00% + 8.55% for a total of 15.55%.
c. Post-retirement employment compensation paid from federal funds or any

externally sponsored agreements (such as private grants or payments from funds provided through a booster club and processed through payroll on a state warrant) are additionally subject to Matching Contributions.

6. Post-retirement fees must still be paid on retirees hired through an employment staffing service or any other business structure.

Governance

70 O.S. § 17-116.10 – Post-Retirement Employment Retirement Benefits – Limitations

4. A member shall be considered to be employed by a school district to perform the duties ordinarily performed by classified or nonclassified optional personnel if the member is hired by the school district in the member's individual capacity to perform the duties or if the member performs the duties through employment with a proprietorship, partnership, corporation, limited liability company or partnership, or any other business structure that has agreed or contracted to provide the services to the school district.

B. A public school district that employs a retired member shall be required to make contributions to the System for the retired member in an amount as required in Section 17-108.1 and in paragraph 3 of subsection B of Section 17-116.2 of this title.

Temporary Total Disability and Workers' Compensation

1. Remittance of Contributions
   a. Reduced contributions (i.e., 30%) cannot be paid.
   b. Unreduced contributions based on 100% of the compensation the employee would have received had the employee not been injured may be paid in one of three ways:
      i. Through monthly remittance reports during the employee's absence.
      ii. Caught up through monthly remittance reports after the employee's return during the same employment year. All contributions must be caught up before the close of the employment year.
      iii. Through a billing process after the employee's return in a subsequent employment year in compliance with 715: 10-13-13.
2. Service Credit
   a. Members will not receive service credit for the period of absence unless contributions are paid in full on 100% of the compensation the member would have received had the member not been injured.
   b. The Employment Year End Report must reflect only the days on which 100% contributions were paid.
   c. If a billing is paid at a later date, the member's service credit will be adjusted at that time.

d. No fractional service credit can be awarded for the period of absence.

3. Billing

a. TRS must be notified of the member's desire to receive this service credit within 4 months of the member's return to work or termination of temporary total disability benefits, whichever is earlier. Notice must be in writing from the member or through completion of a Verification of Oklahoma Service for Purchase form from the employer.

b. Billings will indicate both the member and employer shares of the amount due.

c. Balances due may be paid without interest within 60 days of the billing.

d. If paid after 60 days, the balance must be paid with interest at a rate consistent with the actuarial assumed earnings rate adopted by the Board of Trustees.

e. Balance must be paid in full at least thirty (30) days prior to termination of employment and in all cases, 90 days prior to the effective date of the member's official retirement date.

f. The member's service credit will be adjusted after both member and employer balances due are paid in full.

Governance

715:10-13-13. Contributions while receiving payments from Workers' Compensation

Any member who is an active contributing member and receives temporary total disability benefits during the period of absence from a public school due to a work-related injury or illness and qualifies for payment pursuant to the Workers' Compensation Act shall receive credit for said period of absence, if contributions were not remitted on the member's regular annual compensation while the member is receiving temporary total or partial disability benefits, subject to the following requirements:

(1) the member was employed by the public school immediately prior to and during the period of absence,

(2) the member must notify TRS in writing not later than four (4) months after the member's return to his or her job duties with the public school, or termination of the temporary total disability benefits, whichever is earlier, of the member's desire to receive service credit for the period of absence,

(3) the public school employer must certify to TRS in writing the dates during which temporary total disability benefit payments were paid to the member, and

(4) the member and the public school employer shall each pay the respective contributions required for the period of absence without interest within sixty (60) days of billing by TRS, or with interest at a rate consistent with the actuarial assumed earnings rate adopted by the Board of Trustees (currently 8% per annum), compounded annually if paid after said sixty (60) days. Employee and employer contributions will be based on the member's regular annual compensation the member would have earned had the injury or illness not occurred.

(5) All balances due must be paid in full at least 30 days prior to termination

of employment or ninety (90) days prior to the member's effective retirement date.

Family Leave

After exhausting all other applicable leave (sick leave, maternity leave, and extended leave ("substitute deduct" leave)), members who are full-time teachers may purchase service credit for family leave without pay when they have been granted approval by their employer's board of education to take such leave and meet other conditions pursuant to 70 O.S. § 6-104.1.

1. The purchase of family leave is limited to 90 school days.
2. The teacher must notify TRS within 30 days of returning to service that they wish to purchase family leave and must pay the actuarial cost of the period of absence. Applicable service credit will not be awarded until such payment is received. The teacher shall have up to twelve (12) months from the date he or she returns to service to remit payment.
3. Service credit for family leave cannot be purchased unless the teacher can document the leave as being used to care for the teacher's child during the child's first year of life.

Sabbatical

Contributions paid for sabbatical leave performed after July 1, 1990:

1. Member must receive at least one-half pay from the employing school.
2. Member must be on "official sabbatical" granted by the governing board of the employing school or institution.
3. Member must notify TRS in writing of his or her intent to make contributions. Notification must include verification of "official sabbatical" status from employer.
4. Contributions must be made at the time of the sabbatical and at a rate commensurate with the salary earned as a regular full-time employee in the prior school year.
    a. Fractional (half-time) service credit cannot be awarded.
    b. The Employment Year End Report must reflect only days on which full-time contributions were paid. Also, the "Sabbatical" box must be checked.
    c. Contributions from sabbatical leave performed after July 1, 1990, cannot be "caught up" or purchased at a later date.

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70 O.S. § 6-104.1. Sick and Extended Leave – Leave Without Pay
After exhausting sick leave and extended leave pursuant to Sections 6-104 and 6-104.5 of this title and maternity leave pursuant to Section 1 of this act, a full-time teacher who, with the proper approval of the district board of education, takes not more than ninety (90) school days of leave without pay to care for the teacher's child during the first year of the child's life, shall receive full credit for the days on leave without pay as though the teacher had been on leave with pay for purposes of computing experience for the

minimum teacher salary schedule. A teacher on leave without pay pursuant to this section who pays the actuarial cost, as determined by the Board of Trustees of the Teachers' Retirement System of Oklahoma, shall have the period during which such leave without pay is taken, counted toward retirement service credit as though the teacher had been on leave with pay. The teacher shall notify his or her employer and the System in writing within thirty (30) days from the date he or she returns to service that he or she will pay such actuarial cost. The teacher shall have up to twelve (12) months from the date he or she returns to service to pay such actuarial cost.

715:10-5-33. Credit for family leave

(a) Pursuant to 70 O.S. §6-104.1, a full-time teacher who takes ninety (90) or fewer days of leave without pay to care for the teacher's child during the first year of the child's life shall receive retirement service credit for the days taken as leave without pay if:

(1) the employing district certifies to TRS that the employee's leave without pay was taken with the proper approval of the employing district's Board of Education; and

(2) TRS receives payment for the actuarial cost of the service credit for the days taken as leave without pay;

(b) The teacher shall notify their employer and TRS in writing within thirty (30) days from the date the teacher returns to work that the teacher will pay the actuarial cost of the service credit for the days taken as leave without pay.

(c) The teacher shall have up to twelve (12) months from the date they return to work to pay the actuarial cost for the days taken as leave without pay.

715:10-5-3. Official sabbatical leave from an Oklahoma school

(a) A member may purchase credit for an official sabbatical leave performed prior to July 1, 1990, provided the member received at least one-half (1/2) pay from the employing school and the governing Board of the employing school or institution granted such leave in its official records or minutes as an "official sabbatical". Payment shall be based on the actuarial cost of such service as defined by OAC 715:10-5-4.

(b) A member may receive credit for an official sabbatical leave performed after July 1, 1990, providing the member receives at least one-half (1/2) pay from the employing school, the governing Board of the employing school or institution designates such leave as an "official sabbatical," and the member notifies the Teachers' Retirement System in writing of his or her intent to make contributions for sabbatical leave credit. To qualify, the member must receive at least one-half pay from the employing school. Compensation from other entities will not qualify in meeting the one-half pay requirement. Contributions for such employment shall be at a rate commensurate with the salary earned as a regular full-time employee in the last preceding school year. "Official sabbatical" means paid leave granted by the governing board of the employing school or institution. The member must elect to participate and make contributions to TRS at the time of the sabbatical. Sabbatical leave cannot be purchased by the member at a later date.

Monthly Reporting of Contributions

1. Pay Periods of Contributions
   a. Monthly contributions must represent the pay period in which work is performed, ***not*** the month employees receive their pay.

   b. For example, if teachers report to work in August, the first contribution submission for the employment year will be in September but designated as the August reporting month.

2. Contribution Due Date

Monthly contribution reports and payment are due by the 10th day of the following month for work performed during that pay period. For example, contributions for work performed in September are due by the 10th day of October.

Late Fees – See also Reporting Process for Paying or Waiver of Late Fees.

1. Monthly contribution reports and payments submitted more than 30 days after the end of the payroll month being reported shall accrue a monthly late charge of 1 ½% compounding monthly until contributions are submitted. Monthly contributions due for any prior fiscal year which are received on or after November 1 will be assessed a late fee of 10% per annum, compounding annually. See 715:10-13-15.

2. For questions about accrued late fees, contact helpdesk@trs.ok.gov.

3. Employers must pay or request late fees waiver from the TRS Board of Trustees via the TRS Executive Director. Requests must be on employer letterhead, set out good cause, and be signed by the Superintendent or CFO. They can be emailed to helpdesk@trs.ok.gov.

Due Dates and Late Fee Assessment Chart

Contributions for the month of	Due by	Late fee assessed on Day 31
January	February 10th	March 3rd (or 2nd if leap year)
February	March 10th	March 31st
March	April 10th	May 1st
April	May 10th	May 31st
May	June 10th	July 1st
June	July 10th	July 31st
July	August 10th	August 31st
August	September 10th	October 1st
September	October 10th	October 31st
October	November 10th	December 1st
November	December 10th	December 31st
December	January 10th	January 31st

Record of compensation

1. Employers shall provide a complete record of compensation paid to each employee with corresponding contributions on each monthly report submitted through MyERS.
2. The record shall contain all employees eligible to participate in TRS, including any optional employees who have newly opted out of participation during that month.
3. The record shall contain all retirees who are employed by the school who have not received an approval from TRS to waive post-retirement contributions.
4. Employers shall allow reasonable access to its payroll records, records of contribution payments to TRS and all other records relevant to the participation of its employees in TRS upon request of TRS.

IRS limit on Contributory Salary

1. Membership date before 7-1-1996: No limit on contributory salary.
2. Membership date on or after 7-1-1996: TRS will only accept contributions on compensation up to the maximum contributory salary limit set annually by IRS. TRS contributions will not be accepted on any portion of salary higher than the maximum contributory salary limit and no benefits will be paid on compensation in excess of this limit.
3. Limits are set by the IRS on a calendar year basis and applied by TRS on plan (or employment) year basis, not calendar year.

   Example: IRS annual limit for calendar year 2025 is $350,000. This limit is applied to employment year (fiscal year) 2026.

Employment Year	IRS Maximum Contributory Salary Limit	Employment Year	IRS Maximum Contributory Salary Limit
2027	$360,000	2020	$280,000
2026	$350,000	2019	$275,000
2025	$345,000	2018	$270,000
2024	$330,000	2017	$265,000
2023	$305,000	2016	$265,000
2022	$290,000	2015	$260,000
2021	$285,000	2014	$255,000

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70 O.S. § 17-120 – Deposit of Contributions

The employer of each member shall submit all required school reports and all employer and employee contributions of each member due the Retirement System for payroll periods ending during the calendar month within ten (10) days of the last day of each calendar month. Any required school reports and employer and employee contribution amounts not submitted to the Retirement System after thirty (30) days from the end of the payroll month shall be subject to a monthly late charge of one and one-half percent (1 1/2%) of the unpaid balance to be paid by the employer to the Retirement System compounding monthly for each month payment is not received. The Board may waive late fees for good cause shown.

715:10-13-15. Waiver of employer late fees

(a) TRS statutes provide that all employer and employee contributions must be remitted to TRS within 30 days after the end of the month in which the work was performed. Contributions which are remitted after the deadline are untimely and will be assessed a late fee at a rate dependent upon the remission date. Untimely contributions due in the current fiscal year which are received in the current fiscal year or untimely contributions due the fiscal year immediately preceding November 1 which are received prior to November 1 will be assessed a 1 ½% late fee, compounding monthly. Untimely contributions due for any prior fiscal year which are received on or after November 1 will be assessed a late fee of 10% per annum, compounding annually consistent with OAC 715:10-13-5. The Board of Trustees may waive the late fee for good cause shown but may delegate this authority to staff. The Executive Director is authorized to waive these late fees. Good cause is generally shown in cases of an unforeseen circumstance such as a death or illness, acts of nature, or other unforeseen and unavoidable circumstance rendering the timely payment of contributions impossible.

(b) TRS will automatically waive late fees assessed for any contributions received late due to the late
receipt of federal funds or workers' compensation payments.

(c) TRS will automatically waive any late fees assessed in the amount of $50 or less, provided the requesting employer has had one or less late remittances in the past 12 months.

(d) All other requests for waiver of late fees shall be presented to TRS for review and determination of good cause shown for waiver. All waiver requests must be made on district/employer letterhead and signed by the Superintendent, CEO, or CFO.

715:10-15-27. Code Section 401 (a) (17) limits as applied to TRS

Notwithstanding any other provision of the administrative code, benefit calculations from the retirement system shall not take into account compensation in excess of the

amount prescribed by Section 401(a)(17) of the Internal Revenue Code. However, this limit shall not apply to any eligible participant (any member who joined the system prior to July 1, 1996).

70 O.S. § 17-108.1 – Contributions of Employer of Members of Teachers' Retirement System

E. All participating employers shall provide a complete record of the total compensation paid to each employee, including any person who is a retired member of the System, whether or not employer and employee contributions are made with respect to such compensation. The employer shall provide the report required by this subsection on a monthly basis on a form or using such method as the Teachers' Retirement System of Oklahoma may require and shall provide a comprehensive annual report showing the correct compensation, service credit and contributions for the prior fiscal year. Each participating employer shall provide reasonable access to its payroll records, records of contribution payments to the System and all other records relevant to the participation of its employees in the System, to the System, its employees or authorized agents. A participating employer shall cooperate with auditors retained by the System to audit its financial statements or otherwise audit the financial operations of the System.

V. Calculating Contributions

Excel Calculator

In order to assist employers in calculating contributions, TRS has provided an excel calculator. This spreadsheet is accessible on our website under the Employers tab.

VI. Service Credit

Retirement benefits are calculated using a defined retirement formula: 2% x (service years) x (final average salary) ÷ 12 = monthly benefit. The 2% factor is fixed; however, benefits will vary depending on the number of service years (service credit) and the final average salary.

Service credit is the term used to define a year or years that a member has both worked for an eligible employer of the retirement system and made the statutorily required contributions for the year they worked – this is technically termed membership service under 70 O.S. § 17-101(9). Eligible members may receive either a full year of service credit or a fractional year, depending on factors such as days required to work and actual days worked. The accumulated body of awarded years of service is commonly referred to as "service credit" or "years of service." The methodology for calculating service credit has changed throughout the years. The current methodology (for service on/after July 1, 2019) is addressed in this section.

For earlier calculation methodology, please refer to the TRS rules located on our website under Publications at https://oklahoma.gov/trs.html. Employers should stay current with the rules as they can change annually.

Governance

Rule 715:10-3-1

(d) For membership service performed on or after July 1, 2019, the formula used to calculate membership service credit will be applied in the same manner for both full-time and part-time employment. The minimum requirement for full-time employment is 6 hours per day, 30 hours per week, and 8 months per year. Membership service credit will be reduced if the employee works less than the minimum requirement for fulltime employment or less than the full-time equivalent for the position worked. Membership service credit will be calculated by multiplying the full-time equivalent percentage by the employment year percentage as follows:

(1) Full-time equivalent percentage is calculated by dividing the number of hours per week the member was employed by the number of hours per week for the full-time equivalent position.

(2) Employment year percentage is calculated by dividing the number of days the member was employed by the number of days required for the full-time equivalent position for the full employment year.

Earned Service Credit

Service Credit on/after July 1, 2019.

The formula used to calculate service credit will be applied in the same manner for both full-time and part-time employment. The minimum requirement for full-time employment is 6 hours per day, 30 hours per week, 8 months per year. Service credit will be reduced if the employee works less than the minimum requirement for full-time employment, or less than the full-time equivalent for the position worked.

1. Earned service credit is based on contributions paid while employed.

2. To receive a full year of service credit, members must meet both the TRS minimum requirement for full-time employment and the full-time equivalent for their position.

3. As of July 1, 2019, service credit will be applied in the same manner for both full-time and part-time employment.
   a. The TRS minimum requirement for full-time employment is a minimum of 6 hours per day, 30 hours per week and 8 months per year.
   b. This does not mean a full year of service credit is earned by working the minimum. The full-time equivalent is the basis for the required time to be worked.

4. Full-time equivalent requirement
   a. Member must work the number of days the position would be expected to work during the entire employment year.
   b. Employers in operation 5 days per week will assume a 5-day per week requirement while employers in operation 4 days per week will assume a 4-day per week requirement for full-time employment.
   c. Service credit will be calculated by multiplying the full-time equivalent percentage by the employment year percentage as follows:
      (1) Full-time equivalent percentage is calculated by dividing the number of hours per week the member was employed by the number of hours per week for the full-time equivalent position.
      (2) Employment year percentage is calculated by dividing the number of days the member was employed by the number of days required for the full-time equivalent position for the full employment year. See examples below.
   d. Fractions will be rounded to the nearest tenth. For example, .94 will receive .9 service credit while .95 will receive 1 service credit.

5. Members who do not meet all the minimum full-time requirements will be considered part-time employees by TRS.

6. Days Paid = Days Worked: Days on which member receives compensation and contributions are paid will count as a day worked.

7. Leave Without Pay: Days on which member receives $0.00 compensation and $0.00 contributions are paid will not be counted as a day worked.

8. See Workers Compensation for more information regarding this specific type of leave.

9. Service credit examples submitted on Employment Year End Report:

Information submitted on Employment Year End Report								Service Calculation				
Employment Info (applies to this individual employee only)				Position Info (applies to any employee working this position)								
Example #	Hours Per Days Worked	Hours Per Week Worked	Days Per Year Worked	FTE Hours Per Day	FTE Hours Per Week	FTE Months Per Year	FTE Days Per Year	Status: Full-time or Part-time	Days Worked (from Employment Info)	Days Required (from Position Info)	Service Credit Calculation	Service Credit Awarded
1	7	35	175	7	35	9	175	Full-time	175	175	35/35=1 175/175 = 1 1*1=1	1
2	7	35	160	7	35	9	175	Full-time	160	175	35/35=1 160/175 = .91 1*.91=.91	0.9
3	4	20	175	8	40	9	175	Part-time	175	175	20/40=.5 175/175 =1 1*.5=.5	0.5
4	4	20	73	7	35	9	160	Part-time	73	160	20/35=.57 73/160=.46 .57*.46=.26	0.3
5	8	40	240	8	40	12	240	Full-time	240	240	40/40=1 240/240 = 1 1*1=1	1
6	8	40	90	8	40	12	240	Full-time	90	240	40/40=1 90/240 = .38 1*.38=.38	0.4

Combined Service

For service performed prior to July 1, 2013, fractions of school terms performed as an active, contributing member in different school years, may be combined to make a total of 6 full months to receive one year of service credit. However, service in one school year may not be divided up into different service years. A partial year of service may also be combined with unused sick leave credit until the combined total is 120 days for another year of credit. For service performed on or after July 1, 2013, fractional service credit will be added together, and the resulting sum value shall be included in the retirement formula calculations.

Other Types of Service Credit

Sick Leave Credit

Sick Leave Credit is service credit for documented unused sick leave accrued while working in Oklahoma public education. A total of 120 days of unused sick leave may count as one year of service credit at retirement.

1. As of August 1, 2012, if a member has less than 120 days, additional service credit for sick leave days shall be equal to the number of unused sick leave days divided by one hundred twenty (120) days. Such service shall be added to other service credit earned while employed by the public schools of Oklahoma. Sick leave in excess of 120 days will not be recognized.
2. The following restrictions apply to sick leave for service credit:
   a. Donated leave, sick leave that accrued during non-creditable service, or sick leave accrual in excess of 15 days per year will not count toward sick leave credit.

b. Sick leave must be verified by employer at retirement or termination of employment. When sick leave cannot be verified, averaging of sick leave usage during the last 10 years of employment(or less for good cause shown) may be used to determine sick leave credit for early undocumented employment. *Please see* TRS Form 6 Verification of Unused Sick Leave.

Purchased Service Credit

Purchased Service is subject to verification and documentation before a billing statement is prepared, including:

1. Substitute service (120-day minimum in same school year) *See* TRS Form 9.
2. Adjunct service (18 or more credit hours in same school year) *See* TRS Form 9.
3. Military service (180-day minimum in same fiscal year) *See* TRS Form 7.
4. Out-of-state service (6 months of full-time employment in same school year) *See* TRS Form 8.
5. Prior Oklahoma service (non-contributory service) *See* TRS Form 9.
6. Optional service performed prior to July 1, 2021, provided the member has not previously withdrawn such service or ceased making contributions to TRS while continuing working during the time period of such service. *See* TRS Form 9.
7. Service accrual during leave--various time limits may apply in which to notify Teachers' Retirement of intent to purchase and make payment to receive proper credit for leave taken under Workers' Compensation guidelines, when called into active, military duty (under USERRA), due to family leave (during child's first year of life), or due to official sabbatical from an Oklahoma school (requires employer to remit contributions for fulltime pay, commensurate with prior year, while member receives one-half pay during leave).

VII. MyERS

Employer Responsibility

It is the responsibility of employers to accurately report member information and contributions to TRS through MyERS within the appropriate timelines.

MyERS

MyERS is the portal used by employers as the key component to communication between employers and TRS. All reports and submissions are made through MyERS. In addition, MyERS is a useful source of information for employers.

Web Browser

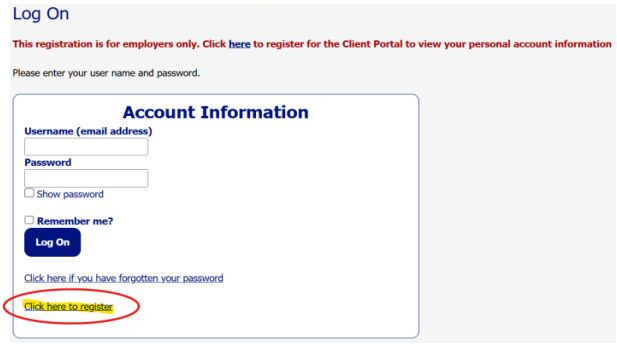
MyERS supports the following web browsers.

1. Microsoft Edge
2. Fire Fox
3. Chrome
4. Safari

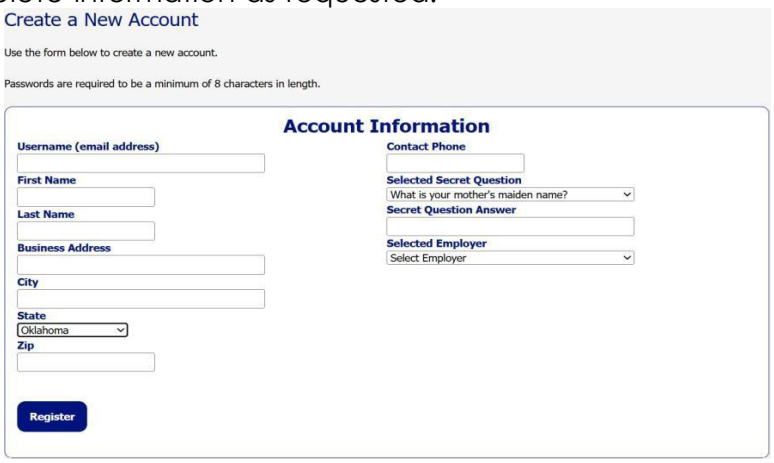
User Account Registration

1. Individual Accounts
    a. Every user must have an individual user account. Only the person registered for the account can use the account.
    b. Never allow employees to use the account of another employee.
2. Employer approval.

    Prior to registering for MyERS, an employee who is already a contact for that employer must notify TRS that a new user will be applying for an account.
3. Process for registration
    a. Open MyERS using this link, https://myers.trs.ok.gov/Account/Logon. MyERS may also be accessed from the TRS website (https://oklahoma.gov/trs.html) on the Employer Tab by clicking "MyERS."
    b. "Click here to register."



c. Complete information as requested.



i. Username: email address of the individual registering for an account. If the user accesses multiple employers, a different email username with a different email address must be set up for each employer.

ii. First Name and Last Name: name of individual registering

iii. Business Address, City, State, and Zip: employer mailing address

iv. Contact Phone: contact phone number (including extension if applicable) for individual registering.

v. Secret Question: use dropdown menu to select a question. This will be used if the password is forgotten or needs to be reset.

vi. Secret Question Answer: personalized answer to question

vii. Selected Employer: use dropdown menu to select the employer. If user must log into more than one employer, separate usernames must be used for each employer.

d. Register: click button when all information has been entered.

4. Confirmation of Registration

a. A confirmation email will be sent. Click the "Confirm Registration" link.



i. If the email is not received:

1. Check the Spam or Junk folder. Security settings, in some cases, will not allow the confirmation email to be received.
2. Contact the Employer Services Helpdesk at 405-522-3130 or at helpdesk@trs.ok.gov for assistance.

b. Confirm Registration by entering code from confirmation email.



c. Temporary Password

i. TRS will reach out to the employer to verify the person who registered should have access to MyERS. An email will be sent with a temporary password once the new account has been reviewed and approved by TRS and the registrant's employer.



ii. Go to the Log In page and enter the username (email address) and temporary password. Click Log On.

iii. Create a new personalized password which is at least eight characters in length and contains at least one capital letter, one special character, and one number.

Logging On to MyERS

1. Never use the personal account of another employee or allow someone else to use your account.
2. After successfully creating a personalized user account, open MyERS using this link, https://myers.trs.ok.gov/Account/Logon. MyERS may also be accessed from the TRS website, https://oklahoma.gov/trs.html on the Employer Tab by clicking MyERS.
   a. Enter username (email address) and Password
   b. Click Log On

3. Forgotten password

"Click here if you have forgotten your password". An email will be sent with a temporary password. Go to the Log In page and enter the username (email address) and temporary password. Click Log On. Reset personal password. It is not necessary to reset the Secret Question. Problems? Contact the Employer Services Helpdesk at 405-522-3130 or helpdesk@trs.ok.gov

4. Locked out of account

Contact the Employer Services Helpdesk at 405-522 -3130 or helpdesk@trs.ok.gov to unlock your account

MyERS Tabs

Home Tab

The Home Dashboard gives an overview of the status of contributions, yearly reports and Employer Retirement Verification (ERV) requirements.

1. Employment Year
   a. The employment year to be viewed is designated using the drop-down menu.
   b. The employment year set on the Home Dashboard does not determine the employment year of monthly or yearly reports which are uploaded on other tabs.
   c. The employment year defaults to the current employment year.
2. Employment Year Overview Box
   a. The large, shaded box in the center of the Home Dashboard is a month-by-month overview of all contributions paid in the designated employment year and month regardless of the submission date.
   b. If two separate submissions are made for one month, the two submissions will be added together and show as one total for that month.
   c. The list of contributions is very helpful when determining that all monthly contributions as well as any adjustments have been made correctly.
   d. If contributions are missing, a warning will appear to call attention to the overview.
3. Tax Form Box
   a. View status of the yearly Tax Form report for the designated year.
   b. To view the status of a different year, use the drop-down employment year box to designate the desired year.
   c. The report can be viewed by clicking the confirmation number.

4. Employment Year End Report Box
    a. View status of the yearly Employment Year End Report for the designated year
    b. To view the status of a different year, use the drop-down employment year box to designate the desired year.
    c. The report can be viewed and/or corrected by clicking the confirmation number.
5. Retirement Verification Boxes
    a. View approaching ERV1 deadlines. (Due 60 days before the member's retirement date)
    b. View approaching ERV2 deadlines. (Due by the 15th of the member's retirement month)
6. Submission Overview Box
    a. View all monthly contribution reports which have been submitted to TRS.
    b. The last 5 monthly submissions will be listed on the home Dashboard.
    c. To view all monthly submissions, click "View All"
    d. If more than one month is included in the submission, the month will list "multiple" rather than an individual month.
7. Receipts Overview Box
    a. View all receipt reports for payments completed for monthly reports.
    b. The last 5 receipts will be listed on the home Dashboard.
    c. To view all receipts, click "View All"
8. Bank Accounts Box
    a. Shows the bank account that has been saved for monthly reports
9. Contact Information Box
    a. View current contact information of all contacts.
    b. Additional contacts can be added by clicking the "Add Contact" button.
    c. If contact information changes, contact the helpdesk at 405-522-3130 or helpdesk@trs.ok.gov
    d. If a user terminates employment or will no longer use their personal account, notify TRS immediately so the account can be deactivated. Do not allow a new employee to use the account of a previous employee.
    e. Make sure to have at least two (2) contacts listed at all times.
    f. An employee listed as a Contact does mean they have access to MyERS

Monthly Tab

1. All monthly submission reports, monthly adjustments for contribution corrections, and requests for refunds are submitted on the Monthly tab.
2. All contributions in the report must be from the same employment year unless approved by TRS before submission.
3. Detailed instructions are available in Monthly Contribution Report section.

Tax Forms Tab

1. In the tax forms tab, users may upload and submit yearly tax forms report.
2. See Annual Calendar Year Tax Forms Report section for details.

Employment Year End Tab

1. Upload and submit Employment Year End report.
2. See Employment Year End report for details.

Retirement Verification Tab

1. This tab is used for completion of ERV1s and ERV2s.
2. See Employer Retirement Verification for details.

Reports Tab – Informational Reports provided by TRS for Employer Use

1. General
   a. Reports are produced in Excel format.
   b. If reports cannot be viewed, use a different internet web browser.
   c. The information is available for each employment year beginning with 2012.
2. Report types
   a. Employment Year Overview by member
      i. Report gives employee-by-employee membership date, total service credit, totals of contributions, and state credit amounts.
      ii. To create a report, select the report name and the desired year and click Create Report.
      iii. Open or save in Excel format.

b. TRS Contributions by Member and Employment Year

   i. Report gives detailed monthly contributions for one employee for one employment year.

   ii. After selecting the report name, enter the tax number (social security number without dashes) and the desired year.

   iii. Click Create report.

   iv. Open or save in Excel format.

c. Member Details by Tax Number

   i. Report gives status for one employee. It will list the current membership status (i.e., active, retired, withdrawn, opted out), as well as the date and employer of the most recent contribution when applicable.

   ii. After selecting the report name, enter the tax number (social security number without dashes).

   iii. Click Create report.

   iv. Open or save in Excel format.

d. Service Credit

   i. View Employment Year End Report information as submitted including awarded service credit.

   ii. After selecting the report name, enter the desired year.

   iii. Click Create report.

   iv. Open or save in Excel format.

VIII. Monthly Reports

Monthly Contribution Reports

1. General:
    1. Submitted each month for contributions paid to TRS on behalf of TRS members
    2. Due on the 10th of the month following the month the work was performed (not the pay period)
2. Report Preparation
    1. Upload report prepared by third party software vendor.
    2. Upload report using monthly template.
    3. Manual encoding directly in MyERS.
3. Reporting months should represent the month work was performed, not the payroll or payday month.
    1. Teachers or faculty working mid-August through mid-May should have reporting months August through July, not September through August.
    2. Members paid in 12 equal payments should have 12 equal contributions.
4. Monthly reporting requirement documents
    1. Monthly Employer Report Template
    2. Monthly Sample Report
    3. Monthly Employer Report Schema

Monthly Format

HEADER RECORD

Category	Column Name	Description	Data Type	Length	Example
Employer Info	CountyCode	School/employer county code	integer	2	55
	DistrictCode	School/employer district code	text	4	C101
	Vendor	Software vendor used to prepare TRS submissions	varchar	<=100	"ADPC", "MAS" or other vendor
	SummerSchool	Submission is for Summer School	Text	1	N or Y

DETAIL RECORD: TRS PARTICIPANT

Category	Column Name	Description	Data Type	Length	Example
Pay Period Info	PayPeriodYear	Pay period year	integer	4	2026
	PayPeriodMonth	Pay period month	integer	2	10
	EmploymentYear	Employment year	integer	4	2027
Personal Info	TaxNumber	Taxpayer identification number	text	9	987654321
	TaxNumberType	Federal taxpayer identification number type - (S) social security number, (F) federal individual taxpayer identification number, (T) Temporary State Issued Tax Number	text	1	S
	FirstName	First name	text	<=100	Terry
	MiddleName	Middle name	text	<=100	Robert
	LastName	Last name	text	<=100	Teacher
	Suffix	Suffix of name, if applicable (Jr, Sr, etc.)	text	<=10	
	BirthDate	Employee date of birth	date		1956-05-02
	Gender	Employee gender - (M or F)	text	1	M
	Address1	Employee address - line 1	text	<=100	500 N. May
	Address2	Employee address - line 2	text	<=100	Apt. # 201
	City	Employee address - city	text	<=50	Oklahoma City
	State	Employee address - state	text	2	OK
	ZipCode	Employee address - zip code	text	<=10	73162
	SDE Experience	Years of Experience reported to SDE for State Credit calculation	integer	<=2	10
Earnings Info	Compensation	Regular Annual Compensation as defined in statutes that was paid to the employee during the monthly reporting period.	decimal	10,2	3000.00
	FederalCompensation	Compensation that was paid to the employee by federal funding during the monthly reporting period.	decimal	10,2	1000.00

Contributions	MemberAfterTax	After tax contributions for member, for position	decimal	10,2	0.00
	MemberBeforeTax	Before tax contributions for member, for position	decimal	10,2	166.51
	StateCredit	State credit for member, for position	decimal	10,2	43.49
	EmployerContribution	Employer contribution for position - currently 9.5% of Salary for common ed, 8.55% for higher ed	decimal	10,2	285.00
	FederalMatch	Federal matching funds for position - currently 8.0% of Federal Salary	decimal	10,2	80.00
Employment Info	HoursPerWeekWorked	How many hours were worked in a typical work week?	decimal	4,1	40.0
	DateOfEligibility	Date upon which the employee became eligible to participate - Only required for first month contributions are reported for the employment year	date		2026-07-01
Position Info	Optional	Indicates whether the position of this employee is optional with respect towards membership in TRS (Y/N); must be Y for optional membership or N for mandatory membership.	text	1	N
	Position	Position of employment (Job title, not employee number)	text	<=100	Teacher
	EmailAddress	Employee email address (personal email suggested)	text	<=50	employee@email.com
	DateOfHire	Date employer reflects the employee was first hired at this employer	date		2024-07-01
	DateOfTermination	Date of separation or termination for employee on employer's books. Should be blank until reporting month of termination.	date		2026-08-01

DETAIL RECORD: OPTED OUT EMPLOYEE: Only to be used to indicate optional employees that chose to opt out of TRS participation - needs to be reported once - when employment begins. Opt-out forms must *also* be executed and sent to TRS.

Category	Column Name	Description	Data Type	Length	Example
Pay Period Info	PayPeriodYear	Pay period year	integer	4	2026

	PayPeriodMonth	Pay period month	integer	2	10
	EmploymentYear	Employment year	integer	4	2027
Personal Info	TaxNumber	Taxpayer identification number	text	9	987654321
	TaxNumberType	Federal taxpayer identification number type - (S) social security number, (F) federal individual taxpayer identification number, (T) Temporary State Issued Tax Number	text	1	S
	FirstName	First name	text	<=100	Cathy
	MiddleName	Middle name	text	<=100	Janet
	LastName	Last name	text	<=100	Cafeteria
	Suffix	Suffix of name, if applicable (Jr, Sr, etc)	text	<=10	
	BirthDate	Employee date of birth	date		1962-06-27
	Gender	Employee gender - (M or F)	text	1	F
	Address1	Employee address - line 1	text	<=100	500 N. May
	Address2	Employee address - line 2	text	<=100	Apt. #202
	City	Employee address - city	text	<=50	Oklahoma City
	State	Employee address - state	text	2	OK
	ZipCode	Employee address - zip code	text	<=10	73162
	DateOfEligibility	Date upon which the employee became/will become eligible to participate	date		2026-10-15
	Position	Position of employment	text	<=100	Cafeteria Worker

Using the Monthly Template

1. Enter information in template.
2. Save as XML data file.
3. Upload in MyERS

Sample template:

Monthly Employer Report - TRS Participants

HEADER	
County Code	
District Code	
Vendor	
SummerSchool	

EMPLOYER INFO				
PayPeriodYear	PayPeriodMonth	EmploymentYear	TaxNumber	TaxNumberType

PERSONAL INFO					
FirstName	MiddleName	LastName	Suffix	BirthDate	Gender

Address1	Address2	City	State	ZipCode

PAYMENT INFO			
SDEExperience	Compensation	FederalCompensation	MemberAfterTax

MemberBeforeTax	StateCredit	EmployerContribution	FederalMatch

EMPLOYMENT INFO			
HoursPerWeekWorked	DateOfEligibility	Optional	Position

New Fields for Employment Year 2026		
EmailAddress	DateOfHire	DateOfTermination

Monthly Employer Report - Opted Out Employees

EMPLOYER INFO		
PayPeriodYear	PayPeriodMonth	EmploymentYear

PERSONAL INFO							
Tax Number	Tax Number Type	First Name	Middle Name	Last Name	Suffix	Birth Date	Gender

Address1	Address2	City	State	ZipCode

EMPLOYMENT INFO	
DateOfEligibility	Position

Monthly report data details

1. TRS Participants
   a. County Code: County of the employer submitting the report. It is the first 2 digits of the Employer ID.
   b. District Code: Code of the submitting employer. It is the letter plus the final 3 digits of the Employer ID.
   c. Vendor: Third party that prepared the monthly report. *None* if report prepared internally.
   d. Summer School: Indicates whether the submission is for Summer School. Enter N or Y.
   e. Pay Period Year: The calendar year of the entry. Reports can contain two Pay Period Years provided the employment year is the same. For example, December 2025 and January 2026 can be on the same report because they are both in the same 2026 Employment Year.
   f. Pay Period Month: The month work was performed. Not when payroll is run and not when the member receives their pay (except for summer compensation for work performed during the fiscal year as illustrated by the scenario below).
      i. When multiple months within the same Employment Year are included on the same report, they must be listed separately and not combined into one month. See below for correct and incorrect examples.

         Scenario: You are reporting summer compensation for work performed during FY2026. The employee earns $2000.00 per month. This report may not include any work that is performed during FY 2027 (including work performed during July 2026).

Correct submission of final summer payments for May through July 2026:

Employment Year	Reporting Month	Reporting Year	Compensation	Employer	Before Tax
2026	May	2026	2000	190	140
2026	June	2026	2000	190	140
2026	July	2026	2000	190	140

Incorrect submission of final summer payments for May through July 2026:

Employment Year	Reporting Month	Reporting Year	Compensation	Employer	Before Tax
2026	May	2026	6000	570	420

g. Employment Year: The employment year for which the report is being submitted. Each report can only contain 1 employment year. The employment year work was performed MUST match the employment year of the report.

h. Tax Number: The unique individual tax number for the employee being reported. For most employees, the Tax number will be their Social Security Number. Enter number with no dashes.

i. Tax Number Type:

   i. S for social security number

   ii. F for federal individual taxpayer identification number

   iii. T for temporary state issued tax number

j. First Name, Middle Name, Last Name, Suffix: The legal name of the employee and is the name TRS will use. Middle Name and Suffix fields can be blank.

k. Birth Date: The date of birth of the employee. Format: YYYY-MM-DD.

l. Gender: M or F

m. Address 1, Address 2, City, State, Zip Code: mailing address of employee. Address changes must be submitted on the monthly report to TRS. Employees cannot submit address changes to TRS. Address 2 can be blank.

n. SDE Experience: Years of teaching experience as reported by the State Department of Education. It is not the TRS retirement service credit. A maximum of 5 years out-of-state and/or military may also be included. Higher Education or entities that do not receive the state credit offset use 0.

o. Compensation For Period: Regular Annual Compensation (as defined in Section 4) paid to the employee in the designated reporting month.

p. Federal Compensation for Period: Amount of monthly salary paid from any external source, including federal funds or external agreements.

q. Member After Tax, Member Before Tax, State Credit: Contributions remitted for employee. Must total 7% of compensation.

r. Employer Contribution: Employer fee based on compensation.

s. Federal Match: Matching fee based on federal compensation.

t. Hours per week worked: Hours per week worked during the reporting period.

u. Date of Eligibility: Date upon which the employee became/will become eligible to participate. Must be within reporting month. Shall be left blank after initial reporting month.

v. Optional: Indication of whether the member is employed in a non-classified position.

w. Position: Employment position (Job Title).

x. Email Address: Employee's email address. TRS suggests a personal email address as TRS members can move between employers, resulting in an expired work email address. However, TRS will accept a work email address. *Data will be required starting with FY 2026 monthly reporting. (This email address does not override the email address in the TRS pension administration software.) The email address is used to send a welcome email to new hires.*

y. Date of Hire: Date the employee was first employed at this employer reflected by employer on employer's books. *Data will be required starting with FY 2026 monthly reporting.*

   i. This field is *not* collecting date of position changes.

   ii. This date *may* but will not necessarily coincide with date of eligibility.

   iii. For employees at state agencies, please provide date of hire at the particular state agency.

   iv. Terminations will result in a new date of hire.

   v. **Effective July 1, 2025 *for new employees*** - date of hire must be a date within the reporting month.

   vi. Once a hire date is provided to TRS, for future monthly reports, the date must match the date previously submitted until a subsequent Date of Termination is submitted.

z. Date of Termination: Date of separation or termination reflected by employer on employer's books for the employee. *Data will be required starting with FY 2026 monthly reporting.*

   i. This date cannot be prior to the employee's last day physically worked

   ii. Must be a date within the reporting month.

2. Opted Out Employees: Only utilize to indicate optional employees that chose to opt out of TRS participation - needs to be reported once - when employment begins.
    a. Pay Period Year: The payroll or calendar year of the entry. Reports can contain two Pay Period Years provided the employment year is the same. For example, December 2025 and January 2026 can be on the same report because they are both in the same 2026 Employment Year.
    b. Pay Period Month: The month the employee elected to opt out of TRS. It is not when payroll is run and not when the member receives their pay.
    c. Employment Year: The employment year for which the report is being submitted. Each report can only contain 1 employment year.
    d. Tax Number: The unique individual tax number for the employee being reported. For most employees, the Tax number will be their Social Security Number. Enter number with no dashes.
    e. Tax Number Type:
        i. S for social security number
        ii. F for federal individual taxpayer identification number
        iii. T for temporary state issued tax number
    f. First Name, Middle Name, Last Name, Suffix: The legal name of the employee. This is the name TRS will use. Middle Name and Suffix fields can be blank.
    g. Birth Date: The date of birth of the employee. Format: YYYY-MM-DD.
    h. Gender: M or F
    i. Address 1, Address 2, City, State, Zip Code: Mailing address of employee. Address changes must be submitted on the monthly report to TRS. Employees cannot submit address changes to TRS. Address 2 can be blank.
    j. Date of Eligibility: Date upon which the employee became/will become eligible to participate. Must be within reporting month. Shall be left blank after initial reporting month.
    k. Position: Employment position.

3. Upload a file or Add Opt Out manually and Submit



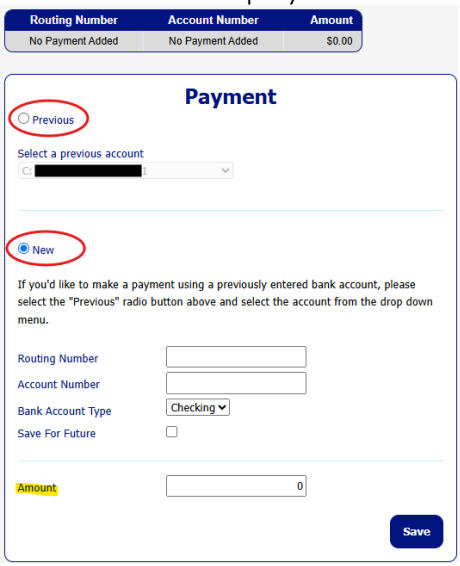
Methods of report preparation

1. Vendor software: The report will be prepared using the application provided by the vendor. After the report has been prepared, click Upload File and save.
   a. Schema errors are programming or data field errors that must be corrected by the vendor or employer before the report can be saved.
   b. Ensure each file is only uploaded once and review the total amount owed.
2. Use Monthly reporting requirement documents
   a. Monthly Employer Report Template
   b. Monthly Sample Report
   c. Monthly Employer Report Schema
3. Manual encoding directly into MyERS.

   Manually enter contributions by clicking Add Contribution

Payment:

1. EFT:
   a. Payment amount must match Total Amount Owed
   b. Click Add payment in the Payments box.



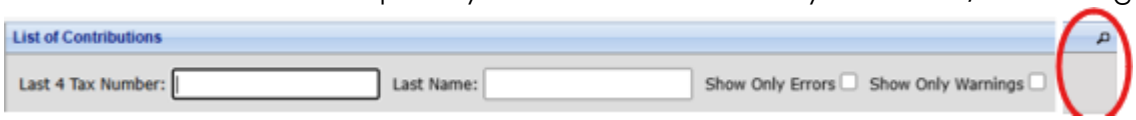
   c. Click Previous to use the same account information.
   d. Click New to add a new account.
   e. Save
2. If paying by CORE transfer, send payment immediately. Payment must match amount due. Please reference the Confirmation number on the payment.

Validating and testing the report

1. Validating:
   a. Click Validate at the bottom left of the screen.
   b. Reports can be uploaded and validated as many times as necessary without being submitted.
2. Failing validation
   a. A list of errors/warnings that apply to the whole report will appear on the bottom of the screen.
   b. To view errors and warnings for individual employees, click View Contribution Errors/Warnings.
   c. A complete list of all contributions can be viewed by clicking View Contributions on the top left of the screen in the Employee Records box.
   d. Warnings will not prevent the report from passing validation or from being submitted. **However, a warning should be investigated and never be ignored.** It is an indication that future problems are possible.
   e. If you have verified that the information to which the warning refers is correct, you may proceed with the submission. But please be aware of how this may affect future submissions.
   f. Errors will prevent the report from passing validation and from being submitted. The error must be corrected before the report can be submitted.
   g. Contact the Helpdesk at 405-522-3130 or helpdesk@trs.ok.gov for assistance. In some instances, TRS can grant an exception to an error which will allow the report to pass validation and be submitted.
3. Passing validation
   a. Passing validation does not require the report to be submitted immediately. It can be submitted at a later date.
   b. Click Reset to remove the report and all information uploaded.
   c. See Submit Report
4. Making corrections before submission
   a. Corrections using vendor software.
      i. Click Reset to delete the bad report.
      ii. Make corrections and create a new report.
      iii. Upload the new report and validate.
      iv. Reports may be uploaded and validated as many times as necessary. The report is not final until it is submitted.
   b. Manual changes in MyERS

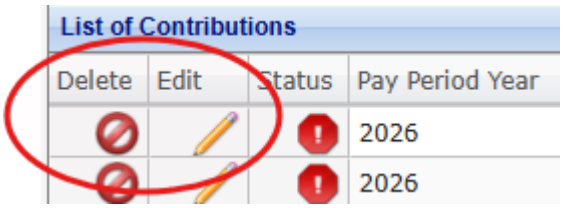
i. Click View Contributions in the Employee Records Box.

ii. Search a member in the report by SSN or name. Show only Errors and/or Warnings.



iii. Click the Delete icon to delete a record.

iv. Click the Edit pencil to open and edit the record.



v. Make necessary changes and click Save.

vi. Changes made directly in MyERS will not be reflected on the original employer records and can cause problems on the year-end report.

c. Validate again after all changes are made.

5. Testing reports

a. Files may be uploaded and validated as many times as necessary. The report is not final until it is submitted.

b. If possible, upload and validate the report before creating payment vouchers to identify any possible problems. The report can be reset and uploaded again at a later time for submission.

Submitting reports

1. When ready, verify information is correct and check attestation checkbox.
2. Click Submit
3. The Home Page in MyERS will reflect the submitted report in the Submission Overview box. Once TRS Finance receives the funds for the report the receipt will be available in the Receipts Overview box. You also have the option to print the confirmation and retain the confirmation number for future reference.
4. CORE transfers are to be sent immediately after report submission and must match the amount of the report.

Contribution Adjustments

All adjustments are to be made through MyERS.

1. Same Employment Year

a. Adjustment reports must be for only one employment year. However, TRS can give prior approval to adjust more than one employment year in a single report under special circumstances.

b. Contact the Helpdesk at 405-522-3130 if an adjustment must be made for two or more employment years at the same time.

2. Adjustment for Credit or Refund
   a. A refund or credit, as appropriate under 715:10-11-4, may be received for employer contributions paid in error. Please note, excess employee contribution corrections for a previous calendar year, or multiple calendar years, must be distributed by TRS to the member as a refund even if the employer pays the employee share of the required contributions. The distribution shall be reported on IRS Form 1099-R for the year of the distribution to the member.
   b. Prepare and upload an adjustment report in the same manner as listed above for Monthly Contribution Reports. Reporting Month, Reporting Year and Employment Year must be correct and must match the original report.
   c. The validations which run on the adjustment are not for the adjustment alone. It will include all previous submissions for the same reporting month and will be validated as a whole contribution.
   d. Expected errors

      The report will fail validation. Contact the Helpdesk at 405-522-3130 for assistance when any of the following errors are received:
      a. X305: TRS must approve all negative submissions.
      b. X301: TRS must approve if the Employment Year End Report has already been submitted.
      c. P063: Pay Period Month needs to be submitted as a Summer Check
      d. E029: Report cannot be before Employment Year 2027.
      e. TRS will grant appropriate exceptions.
   f. Submit the report after it has passed validation.
   g. Retain confirmation number for future reference.
3. Adjustment with Payment
   a. Prepare and upload an adjustment report in the same manner as listed above for Monthly Contribution Reports. Reporting Month, Reporting Year and Employment Year must be correct and must match the original report.
   b. The validations which run on the adjustment are not for the adjustment alone. It will include all previous submissions for the same reporting month and will be validated as a whole contribution.
   c. Contact the Helpdesk at 405-522-3130 if errors are received.
   d. Submit the report after it has passed validation.
   e. Retain confirmation number for future reference.
4. Zero Net Effect Adjustment
   a. Prepare and upload an adjustment report in the same manner as listed above for Monthly Contribution Reports. Reporting Month, Reporting Year and Employment Year must be correct and must match the original report.

b. The validations which run on the adjustment are not for the adjustment alone. It will include all previous submissions for the same reporting month and will be validated as a whole contribution.

c. Contact the Helpdesk at 405-522-3130 if errors are received.

d. Submit the report after it has passed validation.

e. Retain confirmation number for future reference.

5. Calculating Adjustments

a. Start with the original reported amounts.

b. Know what the correct amount should be.

c. Calculate the necessary adjustment.

d. Submit the adjustment through a monthly report.

e. Validations will be based on the total of the original submission and the adjustment.

f. Contact the Helpdesk at 405-522-3130 if errors are received.

6. Sample Adjustments

Over Reported: Need a Refund				
	Already reported	Correct Amount	Adjustment to Report	Final Result
Compensation	$3,000	$3,000	$0	$3,000
Federal Compensation	$2,000	$0	($2,000)	$0
7% Employee Fee	$210	$210	$0	$210
9.5% Employer Fee	$285	$285	$0	$285
8.0% Federal Match	$160	$0	($160)	$0
An error will be received if a report is submitted for a negative amount Contact the Helpdesk for approval at 405-522-3130 or helpdesk@trs.ok.gov				

Under Reported: Owe More Money				
	Already reported	Correct Amount	Adjustment to Report	Final Result
Compensation	$2,000	$4,000	$2,000	$4,000
Federal Compensation	$0	$2,000	$2,000	$2,000
7% Employee Fee	$210	$280	$70	$280
9.5% Employer Fee	$285	$380	$95	$380
8.0% Federal Match	$0	$160	$160	$160
Must pay the difference when submitting the report				

Zero Net Effect*				
	Already reported	Correct Amount	Adjustment to Report	Final Result
Compensation	$3,000	$3,000	$0	$3,000
Federal Compensation	$0	$0	$0	$0
7% Employee Fee	$210	$0	($210)	$0
9.5% Employer Fee Active or 16.5% Post Retirement Fee	$285	$495	$210	$495
*Example of postretirement contributions paid in error as active contributions for 9.5% employer rate				

7. Adjustment in Different Employment Years
   a. Each employment year must be in a separate report without prior TRS approval.
   b. Remove contributions from incorrect employment year with Adjustment with Credit or Refund report as described above.
   c. Submit contributions in correct employment year with monthly report and payment as described above.
   d. Contact the Helpdesk at 405-522-3130 for assistance with combining employment years.

Reporting Process for Paying or Waiver of Late Fees – see also Late Fees. Employer must pay or seek waiver of late fees before monthly reports will pass validation.

1. Paying Late Fees
    a. View amount of Late Fee in Late Fee box on Monthly tab
    b. Click Details to view detailed list of late fees.
    c. Click Make Fee Payment to pay late fee.
2. Automatic Late Fees Waiver

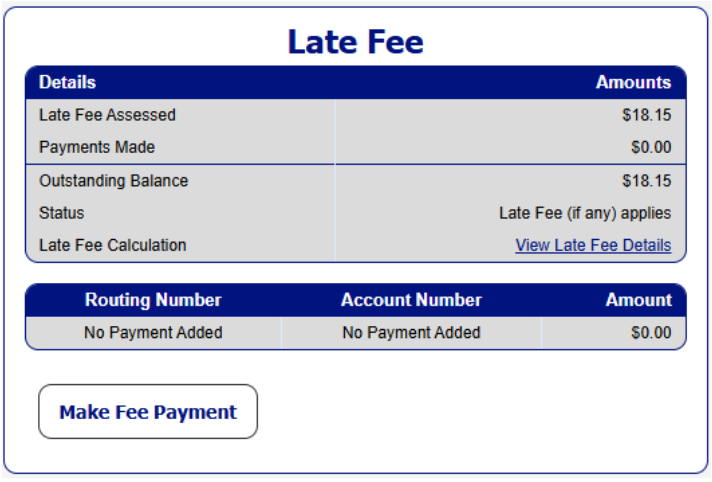
Please contact TRS at helpdesk@trs.ok.gov for waiver of late fees without the need for an appeal under the following circumstances:

    a. Less than $50 with only one prior late remittance in the past 12 months
    b. Federal matching fees
    c. Worker's Comp contributions

3. Appeal to Waive Late Fees
    a. Upon receipt of the letter described in Late Fees, TRS will provisionally waive the fee allowing the report to be submitted with no further late fee accrual.
    b. Employer Services will notify the employer of the decision regarding the waiver request.
4. Waiver Approved

    If the waiver is approved, no further action is required by the employer.

5. Waiver Denied
    a. If the waiver is denied, the employer must immediately pay the late fee.
    b. Waiver denial can be appealed to the TRS Board of Trustees.



The above is an example of how the late fee will appear on your monthly contribution tab.

IX. Annual Calendar Year Tax Forms Report

Report Requirement

Employers are required to submit a report showing the total earnings received by *all* employees (member, retiree, and non-member (including ineligible employees with the exception of attorneys, auditors, or construction contractors) during the previous calendar year.

Report Due Date

The annual calendar year report is due no later than March 15th of each year for the previous Calendar Year.

Governance

715:10-17-12 Earnings report by remitting agencies

Prior to March 15 of each year, each employer covered by the provisions of TRS shall submit a report showing the total earnings received by each individual, member and non-member of TRS, during the previous calendar year. The report provided by the employer shall be a copy of the report prepared and submitted to IRS to report W-2 Tax Statements and other taxable income reportable to IRS and the Social Security Administration. The report will be electronically transmitted to TRS via the Employer Portal and will contain the name, social security number, address and the total earnings paid from all sources from January 1 to December 31 of the year and shall be in the format specified by TRS.

Report Preparation

The annual calendar year tax report can be prepared in using:

1. Vendor or internal programming. Employers should follow the instructions given by the vendor/programmer.
2. TRS's Template, available at https://oklahoma.gov/trs/employers/employer-reporting.html
    a. Requires knowledge of Excel
    b. Encode information in the template adhering to the requirements of the report format.
    c. Save as XML file.
    d. Upload on the Tax Form tab in MyERS.
3. Manual entry in MyERS
    a. One individual at a time in MyERS.
    b. Go to Tax Form tab.

c. Click Add Tax Form
d. Save each individual record.

Upload a File

1. Tax Forms tab in MyERS
   a. Click Upload File
   b. Browse to find file.
   c. Click Upload
2. Schema error
   a. Data that does not follow the requirements of the June 8, 2011. File Format will result in a schema error and prevent the report from uploading.
   b. For example, dashes cannot be used for the tax number. If a tax number (social security number) is entered as 123-45-6789 rather than 123456789 the report will result in a schema error and cannot be uploaded.
3. Upload both W-2 and 1099 files together to create one large report in MyERS.

How to validate the report

1. Click Validate at the bottom of the screen after the report is uploaded/entered.
2. To start over with a fresh report, click Reset.
3. Reports can be uploaded, validated, and reset as many times as necessary before the report is submitted.
4. Errors will prevent the report from passing validation and must be corrected before the report can be submitted.

Fix errors before submission

1. Vendor/internal programming: reset the report in MyERS, correct errors, then upload the new report.
2. Manually make corrections in MyERS by clicking View Tax Forms or View Tax Forms Errors/Warnings to open the list of each entry.
   a. Click the edit pencil for the individual employee.
   b. Make changes.
   c. Save
3. Always validate after changes are made.

Submit the Report

1. After the report passes validation, click Submit.
2. Once submitted, no changes can be made.

Report Format: Employers should use the file format dated June 8, 2011

ANNUAL EMPLOYER TAX FORM REPORT DATA LAYOUT AND ELEMENTS - JUNE 8, 2011 - Current						
Header Record						
Category	**Column Name**	**Description**	**Data Type**	**Length**	**Example**	**Can Be Blank?**
Employer Info	CountyCode	School/employer county code	integer	<= 2	55	No
	DistrictCode	School/employer district code	text	= 4	C101	No
	ReportingYear	Reporting Year	integer	= 4	2026	No
	ReportingPeriodType	(C)Calendar Year or (E)Employment Year	text	= 1	E	No
Detail Record						
Category	**Column Name**	**Description**	**Data Type**	**Length**	**Example**	**Can Be Blank?**
Personal Info	TaxNumber	Taxpayer identification number	text	= 9	987654321	No
	TaxNumberType	Federal taxpayer identification number type - (S) social security number, (F) federal individual taxpayer identification number, (T) Temporary State Issued Tax Number	text	= 1	S	No
	TaxFormType	(T)1099 or (W)W-2	text	= 1	W	No
	FirstName	First name	text	<= 100	Terry	No
	MiddleName	Middle name	text	<= 100	Robert	Yes
	LastName	Last name	text	<= 100	Teacher	No
	Suffix	Suffix of name, if applicable (e.g., Jr, Sr)	text	<= 10		Yes
Salary Info	GrossAmount	Gross amount paid to individual/organization within reporting period	decimal	10,2	45612.35	No

X. Employment Year-End Report

Report Requirement

1. Employers are required to submit a report summarizing the regular annual compensation, position information, days/hours worked, sick leave balance, and contributions paid for each participating employee for each employment year. Employers must also list names and total compensation paid to any TRS retiree.
2. Submission occurs between July 1 and November 1 for the prior Employment Year.
3. Any discrepancies in TRS-eligible earnings or service credit between the Year-End Report and the ERV2, whether higher or lower, are manually reviewed and the retiree's monthly benefit is adjusted. **The retiree must repay any overpayment of retirement benefits as a result of the adjustment.**

Report Due Date

Due no later than November 1 of each year for the previous Employment Year.

Purpose of Report

1. Verify correct contributions have been paid.
   a. Contributions determine salaries used for retirement benefit calculation.
   b. Member contributions determine the balance of accumulated contributions available in the member account for withdrawal by member upon termination or payment to beneficiary(ies) in the event of member death.
2. Ensure correct compensation.
   a. Compensation is Regular Annual Compensation.
   b. Compensation is the "salary" upon which retirement benefits are calculated.
3. Award correct service credit - ***members do not receive service credit until report is submitted.***
   a. Service credit is based on information reported by employers in conjunction with contributions paid throughout the year.
   b. Service credit is used in calculating retirement benefits.
4. Verify unused sick leave for potential unused sick leave credit.

Report Preparation

The employment year-end report can be prepared using:

1. Vendor or internal programming. Employers should follow the instructions given by the vendor/programmer.
2. TRS's Template, available at https://oklahoma.gov/trs/employers/employer-reporting.html

a. Requires knowledge of Excel
b. Encode information in the template adhering to the requirements of the report format.
c. Save as XML file.
d. Upload on the Employment Year End tab in MyERS.

3. Manual entry in MyERS
   a. One individual at a time in MyERS.
   b. Go to Employment Year End tab.
   c. Click Add Employee
   d. Enter requested information adhering to the 2-1-2017 File Format
   e. Save each individual record.

Reporting active employees vs. retired employees

1. Active employees:
   a. Do not receive a retirement benefit from TRS. Receiving benefits as a joint annuitant of a deceased member does not prevent an individual from being an active employee.
   b. Pay employee (member) contributions: before tax, after tax, state credit.
   c. Add service credit toward potential future retirement.
   d. All fields, including employment and position information, must be completed and accuracy is vital.
   e. Retirees who have suspended retirement and returned to active contributing employment are treated as active employees and employee (member) contributions will be due. They are adding service credit for a future secondary retirement.
2. Retired employees (Post-retirement Employment):
   a. Receive a monthly retirement benefit from TRS.
   b. Only post-retirement contributions paid by employer are due.
   c. Do not add service credit for the time worked.
   d. Fields to complete:
      i. Tax Number
      ii. Tax Number Type
      iii. First Name
      iv. Last Name
      v. Birth Date

vi. Regular Annual Compensation

vii. Federal Compensation

e. Employment and Position information should be left **blank**.

3. Active and post-retirement employment in the same employment year:
   a. These are employees who have active employment at the beginning of the year, retire mid-year, then begin post-retirement employment after the 6 month break in the same employment year.
   b. Employee has both active contributions and post-retirement contributions in the same employment year.
   c. Report full compensation for the year - including both active and post-retirement employment for Regular Annual Compensation and Federal Compensation.
   d. Report employment and position information for active employment **only.**
   e. Do not include postretirement work in employment and position information.
   f. Service credit is awarded for active employment only.
   g. Scenario: A full-time teacher works August through October earning $15,000 as an active employee working 7.5 hours per day, 5 days a week. The employee retires November 1 then returns to work as an aide from May 1 through May 28 working 6 hours per day, 5 days a week and earns $2,500 on which only employer post-retirement fees are paid.

RegularAnnualCompensation	17,500	Combined active and post-ret compensation
HourPerDayWorked	7.5	Active employment only
DaysPerYearWorked	54	Active days worked August-October
FirstDayToReport	2025-08-05	First day of active employment
LastDayToReport	2025-10-31	Last day of active employment
LastDayonPayroll	2025-10-31	Termination from active employment
Optional	N	Active position requirement
FTEHoursPerDay	7.5	Active position requirement
FTEHoursPerWeek	37.5	Active position requirement
FTEMonthsPerYear	10	Active position requirement
FTEDaysPerYear	180	Active position requirement

Upload a File

1. Employment Year End tab in MyERS

a. Click Upload File.
b. Browse to find file.
c. Click Upload.

2. Schema error
   a. Data that does not follow the requirements of the 2-1-2017 File Format will result in a schema error and prevent the report from uploading.
   b. For example, commas cannot be used on compensation. If compensation is entered as 45,000.00 rather than 45000.00 the report will result in a schema error and cannot be uploaded.

How to validate the report

1. Click Validate at the bottom of the screen after the report is uploaded/entered.
2. To start over with a fresh report, click Reset.
3. Reports can be uploaded, validated, and reset as many times as necessary before the report is submitted.
4. Errors will prevent the report from passing validation and must be corrected before the report can be submitted.

Fix errors before submission

1. Vendor/internal programming: reset the report in MyERS, correct errors, then upload the new report.
2. Manually make corrections in MyERS by clicking View Employees or View Errors/Warnings to open the list of each entry.
   a. Click the edit pencil for the individual employee.
   b. Make changes.
   c. Save
3. Always validate after changes are made.

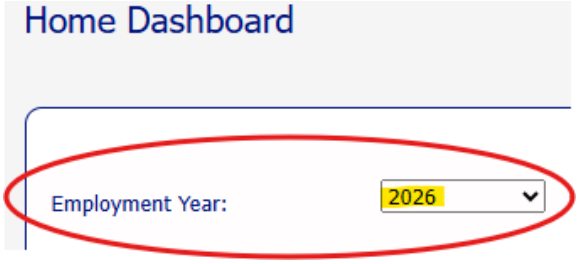
Submit the Report

1. After the report passes validation, click Submit.
   a. Once submitted, no changes to the original report can be made.
   b. Instead, corrections are made using the confirmation number of the report submission. (See Correction After Submission.)
2. The report will be in pending status.
3. TRS will email a copy of the report showing service credit to be awarded for the year. Employers should review this report for accuracy and respond to TRS via helpdesk@trs.ok.gov with approval or any revisions **prior to the deadline** provided by Employer Services.

4. If inconsistencies are found and revisions are needed, employers have two options:
   a. Reject the report and start over, or
   b. Submit a Correction report - See Corrections After Submission.
5. Upon employer approval of the report, or once the deadline passes, TRS will accept the report which will post Member Service Records for that employment year to the member accounts.

Corrections After Submission

1. Corrections can be made to reports in pending or accepted status.
2. Corrections cannot be made to reports in rejected status.
3. Corrections should only address the incorrect data and should not include a new set of information for the entire original report.
4. Do not go to the Employment Year End tab.
5. From the Home Dashboard, select the employment year to be corrected.



6. Click the confirmation number of the report to be corrected.



7. Report will open in this screen.



8. Click View Employees to view the report as originally submitted.
9. Click Submit a Year End Correction to make corrections. See screen below.



10. Upload a Report

a. Prepare a report with **only** the employees to be corrected.

b. Do not submit a correction report containing all employees.

c. Use vendor or internal programming or the TRS template to create the report.

d. The template is available on the TRS website or by contacting the Employer Helpdesk.

As an alternative to uploading a report, you can manually encode in MyERS by clicking Add Employee. Enter all information, not just the field to be corrected.

11. Validate and submit in the same manner as the original report.

Report Format

Employers should use File Format dated 2-1-2017

EMPLOYMENT YEAR END EMPLOYER REPORT DATA LAYOUT AND ELEMENTS - February 1, 2017

HEADER RECORD

Category	Column Name	Description	Data Type	Length	Example
Employer Info	CountyCode	School/employer county code	int	2	55
	DistrictCode	School/employer district code	varchar	4	C101
	EmploymentYear	Employment year	int	4	2026
	Vendor	Software vendor used to prepare TRS submissions (ADPC, MAS, None, etc.)	varchar	<=100	None
	MinimumDaysRequired	Minimum number of days required for any employee to work a complete school year. (Use Days Required for position with fewest Days Required for a full year.)	int	3	120

DETAIL RECORD

Category	Column Name	Description	Data Type	Length	Example
Personal Info	TaxNumber	Taxpayer identification number	varchar	9	987654321
	TaxNumberType	Federal taxpayer identification number type - (S) social security number, (F) federal individual taxpayer identification number, (T) Temporary State Issued Tax Number	varchar	1	S
	FirstName	First name	varchar	<=100	Terry
	MiddleName	Middle name	varchar	<=100	Robert
	LastName	Last name	varchar	<=100	Teacher
	Suffix	Suffix of name, if applicable (Jr, Sr, etc)	varchar	<=10	
	BirthDate	Employee date of birth	date		1962-06-27
	SickLeaveBalance	The balance of sick leave, measured in days, that the employee has as of the end of the employment year	int	<=4	60
Employment Info	HoursPerDayWorked	How many hours were worked in a typical work day?	decimal	3,1	7.0
	HoursPerWeekWorked	How many hours were worked in a typical work week?	decimal	4,1	35.0
	DaysPerYearWorked	How many days were worked in the employment year?	int	<=3	180
	RegularAnnualCompensation	Regular annual compensation, as defined in the Employer Manual, for the position	decimal	10,2	45000.00
	FederalCompensation	Compensation amount paid by federal funds	decimal	10,2	15000.00
	FirstDayToReport	First day of employment year work was/will be done for the employee	date		2025-07-01
	LastDayToReport	Last day of employment year work was/will be done for the employee	date		2026-06-30
	TerminationDate	Date the employee terminated work in the position (if applicable)	date		
	Sabbatical	Indicates whether any service reported for position has been performed on approved sabbatical (Y/N); must be N for non-higher ed employers.	varchar	1	N
Position Info	Optional	Indicates whether the position of this employee is optional with respect towards membership in TRS (Y/N); must be Y for optional membership or N for mandatory membership.	varchar	1	N
	FTEHoursPerDay	How many hours per day would be required for a fulltime equivalent in this position	decimal	3,1	7.0
	FTEHoursPerWeek	How many hours per week would be required for a fulltime equivalent in this position	decimal	4,1	35.0
	FTEMonthsPerYear	How many months per year would be required for a fulltime equivalent in this position	int	<=2	10
	FTEDaysPerYear	How many days per year would be required for a fulltime equivalent in this position	int	<=3	180

XI. Employer Retirement Verification - ERV

Employer Responsibility

It is the responsibility of employers to complete Employer Retirement Verifications in a timely manner and as accurately as possible for members who are retiring. **No ERV should be completed for an employee when any TRS-covered employer and the employee have plans verbally or in writing for the employee to return to any TRS covered employment in any capacity (paid or unpaid) after retirement – this includes as an independent contractor or through a staffing agency. Please contact TRS if this occurs. This is a sham retirement and violates the IRS requirement that an employee complete a bona fide separation from service before retirement. TRS will cancel or delay any retirement when a bona fide separation from service has not occurred.**

Governance

70 O.S. § 17-105 (A) (1), (2), and (3) Retirement

1. Any member who has attained age fifty-five (55) or who has completed thirty (30) years of creditable service, as defined in Section 17-101 of this title, or for any person who initially became a member prior to July 1, 1992, regardless of whether there were breaks in service after July 1, 1992, whose age and number of years of creditable service total eighty (80) may be retired upon proper application for retirement as established by the Teachers' Retirement System of Oklahoma. Such a retirement date will also apply to any person who became a member of the sending system as defined in Section 17-116.2 of this title, prior to July 1, 1992, regardless of whether there were breaks in service after July 1, 1992. Any person who became a member after June 30, 1992, but prior to November 1, 2011, whose age and number of years of creditable service total ninety (90) may be retired upon proper application for retirement as established by the System. Any person who becomes a member on or after November 1, 2011, who attains the age of sixty-five (65) years or who reaches a normal retirement date pursuant to subparagraph d of paragraph 22 of Section 17-101 of this title having attained a minimum age of sixty (60) years may be retired upon proper application for retirement as established by the System. The application shall be filed with the System in a manner required by the Board of Trustees.

2. **The employer shall provide the System with the following information for a retiring member, no later than the fifteenth day of the month of retirement: last day physically on the job; last day on payroll; any regular compensation not already reported to the System; and final unused sick leave balance.**

3. **Failure to submit this information by the deadline, or errors in submitted information that result in a disqualification of retirement eligibility, shall be the responsibility of the employer. In cases where the error results in disqualification of retirement eligibility, it is the employer's responsibility to reemploy the member, or retain the member on the payroll, for the time period required to reach eligibility, not exceeding two (2) months.**

Employer Retirement Verification - ERV

1. Electronic reporting by employers of information used by TRS to verify service credit, unused sick leave, and final year compensation of retiring members.
2. ERV requirements are created when members submit an Application to Retire to TRS.
3. Employers complete electronic reporting through MyERS on the Retirement Verification tab.
4. Information submitted by employers on the ERV is used to finalize retirement benefits. Misreporting information on the ERV may lead to overpaid retirement benefits and retirees owing money back to TRS.

ERV Notifications

1. Email: ERV contacts will receive emails when ERV requirements are created as well as reminders. Please keep these updated.
2. MyERS: All current ERVs will be listed on the Home Dashboard along with the due dates.

Navigating MyERS to find ERVs

1. Home Tab – Dashboard
    a. View ERVs with approaching deadlines to help avoid missing deadlines.
    b. ERVs can be completed on this tab by clicking on the due date.
2. Retirement Verification Tab
    a. ERVs (1 & 2) can be completed from this tab.
    b. Search allows employers to locate specific employees.
    c. Current tab will list ERV1s and ERV2s which have not passed the deadline and can be edited or viewed.
    d. ERVs which have passed the ERV2 due date are moved to the Completed/Deadline Passed tab.
    e. Edit: ERV can be edited.
    f. View: ERV can be viewed but not edited.
    g. Information to be submitted.
        i. Compensation: All eligible compensation on which contributions will be paid.
        ii. Service credit
        iii. Unused sick leave
    h. Once completed, the ERV1 Complete and ERV2 Complete boxes will be checked.

ERV1

1. The first of two steps for the ERV process.
2. The ERV1 should report the expected salary, employment information, and sick leave.
3. The ERV1 is submitted with the understanding that the information can change before the member retires.
4. ERV 1 information provides an **estimate** of the member's monthly benefit upon retirement.
5. ERV1 Deadline
    a. **Due at least** 60 days before a member's effective retirement date
    b. If the ERV1 is not completed by the deadline, the member may not be able to retire on the expected date.
    c. Because a member can submit their Application to Retire to TRS 60 days prior to retirement, TRS will extend a 5-business day grace period to the ERV1 deadline to allow for short turnaround times.
6. The following types of retirements will not have an ERV1 requirement: Disability, Secondary (re-retire), and Option 2 Beneficiary
7. ERV1s can be edited, completed, or corrected as long as the Edit button is available.

ERV2

1. The second of the two steps for the ERV process.
2. The ERV2 should report the final salary, employment information, and sick leave.
3. Please carefully review the information automatically populated in the ERV2. Any inaccuracy could cause an overpayment of the retiree's monthly benefit that they would have to repay.
4. Deadline
    a. ERV2s are not available for completion until 7 days prior to a member's effective retirement date. This should provide a more accurate determination of the member's benefit at retirement.
    b. ERV2s are **due** no later than the 15th day of the retirement month. **There is no grace period for the ERV2 deadline**.
    c. If the ERV2 is not completed by the deadline, the member will not be able to retire on the expected date and the employer will be required to reemploy the member or retain the member on payroll, not exceeding 2 months.
5. If corrections or updates need to be made after the 15th of the month, contact TRS at helpdesk@trs.ok.gov or 405-522-3130.

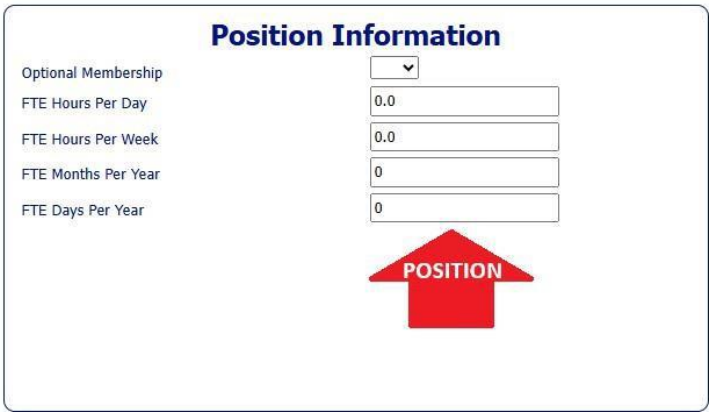
Fields

1. Employment Information: for the individual member

2. Position Information: the position the member worked.

Never change the position information to fit the member. For example, a member who starts mid-year and a member who works all year in the same position will have the same position information.





Employment Information

1. Complete this information for the individual person.
2. Sick Leave
   a. Total number of unused sick leave days (not hours)
   b. If sick leave is calculated in hours, convert hours into days per FTE requirement.
   c. Include all unused sick leave days available for TRS use which includes days banked and days transferred from another employer.
   d. Sick leave must be between 0 and 120 with no decimals.
3. Hours Per Day Worked
   a. The number of hours per day this member actually worked.
   b. Can have 2 digits after the decimal: 7; 7.5; or 7.25.
4. Hours Per Week Worked
   a. The number of hours per week this member actually worked.
   b. Can have 2 digits after the decimal: 35, 33.5 or 35.75.
5. Days Per Year Worked
   a. The number of days this member actually worked or was on paid leave.

b. When contributions are paid, the day counts whether the employee is physically at work or on paid leave.

c. Sub-pay days are counted as days worked.

d. This number will be less than the FTE Days Per Year required for the position if the employee started late, quit early, or had days without pay.

e. Leave without pay is not counted as a day worked.

f. Whole numbers only: 180, 175, 220

6. Regular Annual Compensation

a. The total salary, eligible employer-paid fringes, and any additional duty pay on which contributions have been or will be paid in the designated employment year.

b. Include any contributions that will be submitted for the employment year after the ERV has been completed.

Example: the ERV2 for a teacher who retires June 1 will be due no later than June 15th, but summer checks will still be paid after that date. ERV2 information should include these contributions.

c. The reported compensation on the ERV2 must match the total contributions paid for the employment year.

7. Federal Compensation

a. The portion of the total Regular Annual Compensation that is paid by federal funds or other external sources.

b. This salary cannot be larger than Regular Annual Compensation

8. First Day to Report

a. The first day this member was required to report to work (physically show up for work)

b. Teachers usually report to work in August – do not report July 1

c. If the member started late in the year, report the actual first day the member worked.

d. If the member started the year on paid leave (with contributions paid), report the first day of paid leave.

e. Paid leave (with contributions paid) is counted as a day worked.

f. Leave without pay is not counted as a day worked.

9. Last Day Physically on the Job

a. The last day this member physically worked or was on paid leave.

b. This is NOT the last day the member will receive a paycheck or the last day contributions are remitted to TRS.
c. Checks are usually received after employment ends.
d. Checks can be spread out over the summer for teachers and faculty whose last day is in May.
e. If this member was on paid leave (with contributions paid) report the last day they were on paid leave.
f. If this member was on leave without pay, list the last day on which contributions were paid.
g. Leave without pay is not counted as a day worked.
h. Examples
    i. An administrator who is required to work through June 30 takes paid leave for the entire month of June will have a Last Day Physically on the Job of June 30 because they are on paid leave.
    ii. A teacher who stops working on December 23 due to illness and is on paid leave through March 30 will have a Last Day Physically on the Job of March 30.

10. Last Day on the Payroll
    a. Member termination date
    b. Last day the employee is considered to be an employee of the school
    c. The last day the member is required to show up for work
    d. Not necessarily the day the employee turned in their resignation, unless written as effective on that day.
    e. Not the last day the member will receive paycheck
    f. Not the last day contributions will be submitted to TRS.
    g. If member 's last day on payroll is not in this employment year, leave the field blank and check the box to Allow Saving Without a Last Day on Payroll
11. Sabbatical
    a. No: member not on sabbatical
    b. Yes: member on sabbatical for all or portion of year

Position Information

1. Complete this information for the position the person worked.
2. Every employee who works this position should have the same information.
3. Optional membership

a. Yes – member is in an eligible non-classified position and may elect whether or not to participate in TRS.

b. No – member is in a mandatory position and has no choice regarding membership.

4. FTE Hours Per Day

a. Number of hours per day that must be worked by any full-time employee in this position.

b. Can have 2 digits after the decimal: 6, 7.5 or 7.25.

c. The minimum requirement for full-time employment is 6 hours per day.

5. FTE Hours Per Week

a. Number of hours per week that must be worked by any full-time employee in this position.

b. Can have 2 digits after the decimal: 30; 37.5; or 39.75.

c. The minimum requirement for full-time employment is 30 hours per week.

6. FTE Months Per Year

a. Number of months per year that must be worked by any full-time employee in this position.

b. Whole numbers only.

c. The minimum requirement for full-time employment is 8 months per year.

7. FTE Days Per Year

a. Number of days per year that must be worked by every full-time employee in this position for the full year.

b. Do not reduce these days if this individual employee started late, quit early, or had days without pay.

c. Report the number of days every employee in this position is required to work for the full year.

d. Whole numbers only.

XII. Additional Information

Post-retirement Employment

Post-retirement Contributions

Employers must fund contributions consistent with the amounts for both the employer's and the employee's share. These contributions are credited to the System and not any individual member account.

Restrictions on Returning to Post-retirement Employment

Retirees must adhere to the following restrictions or forfeit retirement benefits received during their ineligible post-retirement employment:

Bona Fide Separation from Service (BFSFS)

Retirees must have a bona fide separation from service (BFSFS) before considering returning to work in Oklahoma public education—this includes employment in any capacity (paid or unpaid) with a TRS participating employer including as an independent contractor or through a staffing agency. BFSFS means that *before members retire*, members cannot plan either verbally or in writing to return to work with a TRS-covered employer after retiring. TRS will delay or cancel the retirement of a member who retires without a BFSFS, and the member must repay retirement benefits to TRS. For members younger than 59½, an additional 10% early distribution federal tax penalty will be assessed when a member retires and receives retirement benefits without a BFSFS.

6 month break between employment and retirement

Following retirement, retirees are required to take a 6 month break from employment prior to returning to employment at a TRS participating employer. During this break, the retiree is not eligible to be employed by the public schools of Oklahoma ***in any capacity***. Employment under this paragraph includes performing volunteer services for the purpose of obtaining a paid position at a later date or delaying payment for services performed during this time period. Employment during the 6 month break will cause the forfeiture of all retirement benefits received during this period.

The 6 month break shall commence on the later of:

a. The member's effective retirement date, OR

b. The last day the member is physically on the job or utilizing paid leave.

Post-Retirement Earnings Limit

For **all** members, HB2288 permanently eliminates earnings limitations as of July 1, 2026, for retired classified and nonclassified members who return to public education employment after their 6-month break in service.

Returning to Active, Contributing Status

To add service credits and earn additional retirement benefits, a retiree may elect to suspend retirement benefits and return to active, contributing status. The member must notify the System of their intent to suspend their retirement benefit until employment is terminated for the second retirement. *Contributions to the member's account continue in the same manner as other active, contributing members.*

Survivor Benefits

1. Notification

   TRS should be notified as soon as possible of the death of a member. Notification can be made by calling 405-521-2387 or 877-738-6365 or by email at mail@trs.ok.gov. Upon notification, TRS will mail information and forms to the designated beneficiary(ies) or estate of the member.

2. Death Before Retirement

   a. Return of Contributions

      Upon the death of a member who has not retired, the designated beneficiary/ies or estate will receive the member's contributions plus 100% of all interest earned.

   b. Death Benefit

      i. The designated beneficiary/ies or estate of in-service members will receive an $18,000 survivor benefit.

      ii. The designated beneficiary/ies or estate of members who are not in-service are not eligible for the $18,000 survivor benefit.

      iii. Please refer to OAC 715:10-9-2 defining "in-service."

   c. Monthly Annuity in Lieu of Lump Sum Benefit

      i. Under applicable conditions below, the designated beneficiary of an in-service member may elect to receive the Option 2 retirement benefit in lieu of a lump sum benefit consisting of contributions, interest and $18,000 death benefit.

      ii. Conditions:

         1. Member was eligible for service retirement,
         2. Member had 10 or more years of creditable service,
         3. Only 1 primary beneficiary was named at the time of the member's Death for both the member account and death benefit, AND
         4. The named primary beneficiary is the member's spouse or, if not the spouse, the adjusted member/named primary beneficiary age difference cannot be more than 10 years as calculated per 715:10-15-10.

3. Death After Retirement

   a. Return of Contributions

      Occurs in limited circumstances when the member's accumulated contributions have not been drawn down by monthly retirement payments. Designated beneficiary/ies or estate of a retired member will receive any available accumulated contributions.

b. Death Benefit

Designated beneficiary/ies or estate of a retired member of TRS will receive a $5,000 survivor benefit which may be disclaimed via qualified disclaimer to a funeral home.

Governance

70 O.S. § 17-105 - Retirement

P. Upon the death of an in-service member, the System shall pay to the designated beneficiary of the member or, if there is no designated beneficiary or if the designated beneficiary predeceases the member, to the estate of the member, the sum of Eighteen Thousand Dollars ($18,000.00) as a death benefit. Provided, if the deceased member had ten (10) years or more of creditable service, the member's designated beneficiary may elect to receive the retirement benefit to which the deceased member would have been entitled at the time of death under the Option 2 plan of retirement in lieu of the death benefit provided for in this subsection. Provided further, the option provided in this subsection is only available when the member has designated one individual as the designated beneficiary. The beneficiary or beneficiaries of death benefits in the amount not to exceed Eighteen Thousand Dollars ($18,000.00), but exclusive of any retirement benefit received by an electing beneficiary based upon creditable service performed by the deceased member, which are provided pursuant to this subsection, may elect to disclaim such death benefits in which case such benefits will be transferred to a person licensed as a funeral director or to a lawfully recognized business entity licensed as required by law to provide funeral services for the deceased member. The qualified disclaimer must be in writing and will be an irrevocable and an unqualified refusal to accept all or a portion of the death benefit. It must be received by the transferor no more than nine (9) months after the later of the day the transfer creating the interest in the disclaiming person is made or the day the disclaiming person attains age twenty-one (21). The interest in the death benefits must pass without direction by the disclaiming person to another person. After paying death benefits to any beneficiary or the member's estate pursuant to this subsection, the System is discharged and released from any and all liability, obligation, and costs. The System is not required to inquire into the truth of any matter specified in this subsection or into the payment of any estate tax liability.

Q. Upon the death of a retired member who has contributed to the System, the retirement system shall pay to the designated beneficiary of the member or, if there is no designated beneficiary or if the designated beneficiary predeceases the member, to the estate of the member, the sum of Five Thousand Dollars ($5,000.00) as a death benefit. The beneficiary or beneficiaries of benefits provided pursuant to this subsection may elect to disclaim such death benefits in which case such benefits will be transferred to a person licensed as a funeral director or to a lawfully recognized business entity licensed as required by law to provide funeral services for the deceased member. The qualified disclaimer must be in writing and will be an irrevocable and an unqualified refusal to accept all or a portion of the death

benefit.

715:10-9-1. Return of contributions when death occurs before retirement

Upon the death of a member, who has not retired, the designated beneficiary on file with TRS prior to the member's death, or estate (if there is no designated beneficiary, or if the designated beneficiary predeceases the member) shall receive the member's total contributions, plus one hundred percent (100%) of all interest earned through the end of the fiscal year. Interest shall cease to accumulate with the payment of any portion of the member's contributions and interest to any beneficiary. [See OAC 715:10-9-7, if the member and beneficiary were divorced before death].

715:10-9-2. Death benefit when death occurs before retirement

(a) A death benefit of $18,000 shall be paid by TRS to the designated beneficiary upon the death of an in-service member. If there is no designated beneficiary, or if the designated beneficiary predeceases the member, the member's estate shall receive the death benefit.

(b) "In-service" membership shall include:

(1) Employees in an active-member status within the Oklahoma public education system at the time of death.

(2) Members who have been, or would have been rehired, automatically or otherwise, for the next school year when death occurs during the summer break.

(3) Members on sick leave, for up to one (1) full year, who would be returned to employment by the employer upon satisfactory recovery.

(c) "In-service" membership shall not include:

(1) Employees who are not eligible for TRS membership.

(2) Any member in an in-active employment status except as noted above in paragraph (b).

(3) Any member who resigned as an employee of the public schools of Oklahoma.

715:10-9-3. Monthly annuity in lieu of death benefit

Pursuant to 70 O.S. §17-105(P), the designated beneficiary of an in-service member, who qualified for service retirement, and had ten (10) years or more of creditable service may elect to receive-in lieu of the return of contributions and the $18,000 death benefit the retirement benefit to which the deceased member would have been entitled at the time of death under the Option 2 retirement plan.

(1) To qualify for this option, the designated beneficiary must have been named as the sole beneficiary at the time of the member's death.

(2) This option is only available when the beneficiary is the member's spouse, another person, or the beneficiary of a Discretionary and Special Needs Trust, provided if the designated beneficiary is not the member's spouse, IRS Regulations require that the adjusted member/beneficiary age difference cannot be more than ten (10) years. [See OAC 715:10-15-10, to determine the adjusted member/beneficiary age difference]. [See also OAC 715:10-9-7, if the member and beneficiary were divorced before death].

(3) Beginning the first day of the month following the member's date of death, the designated beneficiary is eligible to elect a survivor benefit paid monthly in an amount equal to what the member would have been paid under the Option 2 retirement plan. However, the effective date of the election shall be the first day of the month following receipt and approval of the required documentation by TRS. TRS pays monthly benefits in arrears. The first monthly survivor benefit payment and any owed amounts will be made on the first day of the month following the effective date of the election. Owed amounts will be paid without interest. The designated beneficiary who makes this election will receive this monthly survivor benefit for the designated beneficiary's lifetime.

(4) Notwithstanding paragraph (3) above, regarding owed amounts, TRS shall only make retroactive monthly survivor benefit payments to the designated beneficiary for the months attributable to the period between the date the designated beneficiary first became eligible to elect this benefit to the effective date of the election, and this payment shall be capped at 6 months' of accrued payments. For example, if a member passes away in January and TRS receives valid paperwork from the designated beneficiary in August, the designated beneficiary would have been eligible to elect the monthly annuity to commence on February 1, and the effective date of the election would be September 1. TRS would owe monthly payment amounts attributable to the period between February 1 to September 1, limited to a total of 6 payments. Because TRS pays benefits in arrears, this would be April 1, May 1, June 1, July 1, August 1, and September 1 payments. No payment would be made for March 1, as it exceeds the 6-month cap. Monthly payments would continue as of October 1.

ARP

Comprehensive Universities can elect to provide an alternate retirement plan (ARP) for their employees in lieu of mandatory membership with TRS. Since ARP employers are in a separate group from other TRS employers, employee elections do not carry over between these two employment groups (ARP employers and Traditional TRS Employers). Therefore, employee elections made at an ARP employer will not carry over to employment with a Traditional TRS employer. Equally, elections made at a Traditional TRS employer will not carry over to later employment with an ARP employer.

1. Participating Institutions
   a. The University of Oklahoma and constituent agencies including OU Health Sciences Center, OU Law Center, and Geological Survey
   b. Oklahoma State University and constituent agencies including OSU Agricultural Experiment Station, OSU Agricultural Extension Division, OSU College of Veterinary Medicine, OSU Center for Health Sciences, Technical Branch at Oklahoma City, OSU Institute of Technology Okmulgee, and OSU-Tulsa
2. Eligible employees
   a. Initially appointed or hired after June 30, 2004
   b. Meets the eligibility requirements of the alternate retirement plan of their employing institution.
   c. Signs a one-time irrevocable written election to participate in the ARP.
3. Ineligible employees
   a. Employment as a student (employment which is incidental to their educational program).
   b. Employment which is not continuous.
4. Electing employees
   a. Initially appointed or hired before June 30, 2004
   b. Must have been a member of TRS before June 30, 2004
   c. Signed a one-time irrevocable written election to cease contributions to TRS and to participate in the ARP.
5. One-time irrevocable written election
   a. Signed by both eligible employees and electing employees.
   b. Election is irrevocable.
   c. Covers all future service with participating ARP institutions regardless of a break in service.
   d. A copy must be submitted to TRS.

Governance information regarding ARPs can be found at 70 O.S. § 17-201 through 70 O.S. § 17-208.

Insurance

1. Ten Year Requirement

Members of Teachers' Retirement who retire or terminate employment with at least ten

(10) years of creditable service may be eligible to continue the insurance provided by their employer.

2. Insurance subsidy

If the same insurance is continued into retirement, TRS will pay a supplement of $100-$105 (depending on the length of service and final average salary at retirement) toward the member's health insurance.

3. Insurance Provided Through EGID

Rule 715:10-23-1 refers to "Oklahoma Employees Insurance and Benefits Act." The agency name has changed to the Office of Management and Enterprise Services (OMES) Employees Group Insurance Division (EGID).

Governance

715:10-23-1. Oklahoma Employees Insurance and Benefits Act

Members of TRS who retire or terminate employment with at least ten (10) years of creditable service may continue in force the insurance benefits authorized by the Oklahoma Employees Insurance and Benefits Act [74 O.S. §1301 et seq.]. The retiring member must conform to rules and regulations promulgated by the Oklahoma Employees Insurance and Benefits Board, which is the final authority on questions of eligibility for coverage provided under the Act. Questions regarding eligibility for insurance coverage and monthly premiums should be referred to the local school district's health insurance coordinator or the Oklahoma Employees Insurance and Benefits Board.

FICA Taxes

1. State Credit Offset

   The amount paid by the State of Oklahoma to an eligible employees' retirement account is not subject to FICA taxes. This applies only to the amount the State of Oklahoma contributes to each eligible employees' retirement account pursuant to 70 O.S. § 17-108.2 and does not affect the tax status of federal income taxes or FICA taxes on wages or benefits paid to or on behalf of an employee by an employer.

2. Employee Contributions

   Employee contributions to a qualified retirement plan that are "picked-up" by the employer and paid for the employee are "wages" for the purposes of FICA, if there is (or was) any diminution of the employee's salary. The Internal Revenue Code subsection 3121 (v)(1)(B) provides generally that wages, for purposes of FICA, includes any amount treated as an employer contribution under IRS Code subsection 414(h)(2), where the pick-up is pursuant to a salary reduction agreement (whether evidenced by a written instrument or otherwise).

3. Legal and Tax Advisors

   Employers are encouraged to consult with legal and tax advisors on this and all other matters to ensure compliance with IRS requirements.