



## Substitute's Guide

As a substitute teacher in one of Washington's public schools, your membership in the Teachers' Retirement System (TRS) is optional.

Your hours and earnings are reported to the Department of Retirement Systems (DRS) by each employer you work for during the year, but contributions are not deducted from your paycheck. If you meet eligibility requirements and would like to receive TRS service credit, you must apply with DRS and pay the appropriate contributions by requesting a substitute bill.

Use the chart below to find the requirements for obtaining service credit.

### Membership requirements for obtaining service credit

Topics	New members	Established members
<b>Membership requirement</b>	To establish membership for the very first time as a new TRS member, you must work as a substitute teacher for 70 or more hours per month for at least five months during a school year. A school year is September 1 through August 31.	You're an established TRS member if you already earned service credit and paid contributions.
<b>Plan Choice</b>	You may choose between TRS Plan 2 and Plan 3 when you request your first substitute bill. To learn more about choosing a plan, read the <i>Plan Choice Booklet</i> at <a href="http://www.drs.wa.gov">www.drs.wa.gov</a> .	You're already a member of TRS Plan 2 or Plan 3.
<b>Transfer rights</b>	As a new member you do not have transfer rights because once you make a plan choice, you remain in your chosen plan.	Established Plan 2 members may transfer to Plan 3 unless you chose Plan 2 under your choice rights. To learn more about choosing a plan, read the <i>Plan Choice Booklet</i> at <a href="http://www.drs.wa.gov">www.drs.wa.gov</a> .  Established Plan 3 members remain in Plan 3.
<b>Service Credit Application</b>	Mail the following forms to DRS: <ul style="list-style-type: none"> <li><i>Substitute Teacher's Application for Service Credit.</i></li> <li><i>A Member Information Form (MIF) for Substitute Teachers.</i></li> </ul> <p>Carefully consider your choice – it's permanent and you cannot change it.</p>	Mail the following forms to DRS: <ul style="list-style-type: none"> <li><i>Substitute Teacher's Application for Service Credit.</i></li> <li><i>Member Information Form (MIF) for Substitute Teachers.</i></li> </ul>
<b>Application timing</b>	You can apply for service credit beginning in September following the school year you worked.	You can apply for service credit beginning in September following the school year you worked.

### When will I receive a bill?

Upon receipt of your application materials, DRS will determine the amount of service credit you are eligible to purchase and will send you a bill for the amount due. DRS will apply the service credit to your account once you pay your bill in full, and will bill your employer for the employer contributions due.

### How do I pay my bill?

Payment must be made in a full lump sum. You may make direct payment with a personal check or cashier's check. In many cases it is also possible to transfer funds from another eligible retirement account to purchase service credit (please check with the administrator of your account). DRS is classified by the IRS as a 401(a) account. DRS cannot accept funds in excess of the cost to make your purchase.



## How much service credit is established when I pay my bill in full?

If this applies to you...	You earn this service credit...
You work 810 hours or more, begin working in September and work at least 9 months of the school year.	12 service credit months per school year.
You work 630 - 809 hours, begin working in September and work at least 9 months of the school year.	6 service credit months (0.5 service credit for each month) per school year.
You work at least 630 hours in at least 5 months within a 6-month period during the school year.	6 service credit months per school year beginning with the 2008/2009 school year.
All other instances.	1.0 service credit month for each month you work 90 or more hours.
	0.5 service credit month for each month you work at least 70 but less than 90 hours.
	0.25 service credit month for each month you work less than 70 hours (but more than zero).

We will apply the method that provides you the most service credit.

### Will I owe interest on my bill?

The interest-free period lasts through February immediately following the end of the school year you worked. If you wait to make payment until after the last day of February, you are then charged interest on both member and employer contributions for Plan 2, and employer contributions only for Plan 3.

### Am I required to submit a quarterly report?

You are required to submit a quarterly report to DRS along with your application for service credit only under the following conditions:

- You work for a school district or educational service district (ESD) and are purchasing service credit for a period of time before the 2004-05 school year.
- You work for a higher education employer or for the School for the Deaf or School for the Blind.

Quarterly reports need to provide a month-by-month breakdown of the exact hours you worked and compensation you earned in each month. The report must be signed by your employer.

### What if I withdrew my TRS contributions?

If you were previously a member of TRS Plan 2 and withdrew your contributions, you can re-establish your membership.

- To re-establish membership in Plan 2 you must:
  - Work as a substitute teacher for five months for at least 70 or more hours per month during a school year;
  - Complete the attached *Substitute Teacher's Application for Service Credit* and purchase service credit for that year; and
  - Pay the service credit bill in full.
- If you are a Plan 3 member and withdrew your contributions, you may continue to apply for service credit in Plan 3 for substitute time you worked.

### Contacting DRS

- Web site: [www.drs.wa.gov](http://www.drs.wa.gov)
- E-mail: [recep@drs.wa.gov](mailto:recep@drs.wa.gov)
- Telephone: 1-800-547-6657
- Local: 360-664-7000
- TTY: 360-586-5450
- Address: PO Box 48380  
Olympia, WA 98504-8380

June 2010

### Summary Description

The rules governing classified substitutes are contained in state retirement law. This publication is a summary, written in non-legal terms. It is not a complete description of the law. If there are any conflicts between what is written in this publication and what is contained in the law, the applicable law will govern.