TRS Plan 1 Substitutes' Guide

Washington State Department of Retirement Systems

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A substitute teacher is an employee of one of Washington's public schools who is employed exclusively as a substitute for an absent employee or working in an ineligible position. As a substitute teacher, your membership in the Teachers' Retirement System (TRS) is optional.

Am I eligible to obtain service credit?

To become eligible for membership, you must work as a substitute teacher for the equivalent of 90 full-time days during a fiscal year. That means you could work 180 half-time days or a different combination to accrue the days needed to qualify. Existing members need to work only 20 full-time days within the fiscal year (July 1-June 30).

You can buy service credit for your past substitute work all the way back to the 1990-91 fiscal year.

When can I apply for service credit?

Once the school year is over, you can apply for service credit and request a bill beginning in July of the next school year. To avoid paying interest on the contributions, submit your application between July 1 and Dec. 31 of the school year following the one in which you worked.

For example, if you worked during the 2016-17 school year, submit your application between July and December of the 2017-18 school year. If you submit your application in January or later, you will be charged interest on the member and employer contributions.

I'm eligible and want to receive service credit. What should I do now?

Follow the steps below.

1. Apply with DRS using the form in this document.
2. Send in copies of any quarterly reports for any school years before the 2004-05 school year, if applicable. For more recent years, each employer you work for during the school year reports your hours and earnings to the Department of Retirement Systems (DRS). However, they don't deduct contributions from your pay.
3. DRS will process your request. This step can take up to 10 days from the date we receive your forms and any additional documentation. If approved, DRS will send you a substitute bill.
4. Pay your bill in full.

When will I receive a bill?

Once DRS receives your application materials, we will look up the amount of service credit you are eligible to buy. Then we will send you a bill for the amount due.

Once you pay your bill in full, we will apply the service credit to your account. You can view your service credit balance in *Online Account Access*. You can sign up or log in at any time.

How can I submit my payment?

Payment must be made in a full lump sum. You can make a direct payment with a personal check or cashier's check. You can also transfer funds from another of your eligible retirement accounts to purchase service credit.

The IRS classifies DRS plans as 401(a) accounts.

Will I owe interest on my bill?

The interest-free period lasts from July through December of the school year after the one you're seeking service credit in.

If you wait to pay until Jan. 1 or later, you will be charged interest on member and employer contributions.

Must I submit quarterly reports?

You must submit a quarterly report if one of the following situations applies to you:

- You worked for a higher education employer, the Washington State School for the Deaf or the Washington State School for the Blind
- You are applying to purchase substitute service credit for a school year prior to the 2004-05 school year.

For more recent years, each employer you work for during the school year reports your hours and earnings to DRS.

Quarterly reports must show the exact number of days you worked as well as the compensation you earned each month. Your employer must sign the reports too.

What if I previously withdrew my TRS contributions?

If you were previously a member of TRS Plan 1 and withdrew your contributions, you can reestablish your membership.

To reestablish membership in Plan 1, you must work as a substitute for the equivalent of 90 full-time days during a fiscal year (July 1-June 30). That means you could work 180 half-time days or a different combination to accrue the days needed to qualify.

Next, complete the attached *Substitute's Application for Service Credit* to receive a bill.

Fast fact

You can review your service credit details as well as update your beneficiary and contact information in your *online retirement account*. Sign up or log in at *drs.wa.gov/oaa*.

Once I pay my bill in full, how much service credit will I receive?

How much service credit you receive is based on how much you worked during the fiscal year for which you apply for credit. A fiscal year is July 1 through June 30.

If you work between 20 and 144 days, you will receive a fraction of a year's service credit. The fraction is based on the number of days within the school's calendar. If you work more than 144 days, you will receive a full service credit year.

Is buying substitute service credit my best option?

Typically, yes. However, if you are currently eligible to start your pension, purchasing substitute service credit might not be in your best interest.

Please call DRS to discuss your options.

To contact DRS

Call	Write	Email
360.664.7000 800.547.6657 TTY 711	Department of Retirement Systems PO Box 48380 Olympia, WA 98504	General inquiries: *drs.contact@drs.wa.gov* Send a secure message through your online account: *drs.wa.gov/oaa*
Visit	**Hours**	**Website**
6835 Capitol Blvd. SE Tumwater, WA 98501 See the DRS website for directions.	Monday - Friday 8 am to 5 pm Pacific Time	*drs.wa.gov* You can also send email through the Contact Us page on the DRS website.

This document is a summary. It is not a complete description of working as a classified substitute. State retirement laws govern your benefit. If a conflict exists between the information in this document and what is contained in current law, the law governs.

Clear Form

Substitute's Application for TRS Plan 1 Service Credit

This form is for substitutes to use to request service credit for the time periods worked.

Send completed form to:
Department of Retirement Systems
PO Box 48380 • Olympia, WA 98504-8380

www.drs.wa.gov • 800.547.6657
360.664.7000 • TTY: 711

Important Information

When to Submit This Form: To avoid paying interest on the contributions, submit this application between July and December of the fiscal year following the one in which you worked. For example, if you worked during the 2016-17 fiscal year, submit your application between July and December of the 2017-18 fiscal year. If you submit your application in January or later, you will be charged interest on the member and employer contributions.

Applicant Information

Name (Last, First, Middle)			Social Security Number	
Mailing Address	City		State	ZIP
Email Address	Phone Number		Fiscal Year(s) Applying For	

Applicant Signature

The statements in this application and any accompanying documentation, including my full name and Social Security number, are correct. I understand that my employer(s) will be asked to verify the information I provide.	
Signature	Date

Your Social Security number is needed so DRS can report to the IRS any funds paid to you. DRS will not disclose your Social Security number unless required to do so by law. See IRC sections 6041(a) and 6109.