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 if you’ve never been a TRS member, you must work as a substitute teacher for 70 or more hours per month for at least five months of a school year. Existing members don’t need to meet the hours requirement.

You can buy service credit for your past substitute work all the way back to the 1990-91 school 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 September of the next school year. To avoid paying interest on the contributions, submit your application between September and February 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 September and February of the 2017-18 school year. If your payment is received after the last day of February, you will be charged interest on the employer contributions. (Plan 2 must also pay interest on the member contributions.)

Your TRS membership will begin on the date your substitute bill is paid in full. For existing members, your membership began on either the date you were first hired into a TRS-eligible position or the date your first substitute bill was paid in full.

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

Follow the steps below.

1. Apply with DRS using the forms in this document. If you are a new member, carefully consider whether you want to join Plan 2 or Plan 3, which you will choose on the Member Information Form for Substitutes on pages 4-5. Your choice is permanent. To learn more, read the Plan Choice Booklet at www.drs.wa.gov/choice and explore the calculator.

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 business 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 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 September through February of the school year after the one for which you’re seeking service credit. If your payment is received after the last day of February, you will be charged interest on employer contributions. Plan 2 members will also be charged interest on the member 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 hours 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 2 and withdrew your contributions, you can reestablish your membership.

To reestablish 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. Then complete the attached Substitute’s Application for Service Credit to receive a bill.

If you are a Plan 3 member and withdrew your defined contributions, you can continue to apply for service credit in Plan 3.

Is buying substitute service credit my best option?

Typically, yes. However, if you’re age 65 or older and vested, purchasing your current substitute service credit might not be your best choice. Please call DRS to discuss your options.

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 www.drs.wa.gov/oaa.
Important Information

When: To avoid paying interest on the contributions, submit this application between September and February 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 September and February of the 2017-18 school year. If your payment is received after the last day of February, you will be charged interest on the employer contributions. (Plan 2 members must also pay interest on the member contributions.)

Applicant Information

Name (Last, First, Middle) | Social Security Number
Mailing Address | City | State | ZIP
Email Address | Phone Number
Retirement System
☐ School Employees’ Retirement System (SERS) ☐ Teachers’ Retirement System (TRS)
School 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.
Member Information Form for Substitutes
This form is for members of the School Employees’ Retirement System (SERS) and Teachers’ Retirement System (TRS) to select a plan, contribution rate and investment program.

Member Status and System

Member Status
☐ New Member
   Choosing Plan 2: Complete Sections 1, 2 and 3
   Choosing Plan 3: Complete Sections 1, 2, 3 and 4

☐ Returning Plan 1 or Plan 2 Member
   Complete Section 1 Only

☐ Returning Plan 3 Member
   Complete Sections 1, 3 and 4

System
☐ TRS Teachers’ Retirement System
☐ SERS School Employees’ Retirement System

Section 1: Personal Information

Name (Last, First, Middle) Social Security Number
Mailing Address City State ZIP
Email Address Phone Number

Section 2: Retirement Plan Selection (new members)

Choose your plan. Your decision is permanent. Note: You will be assigned to Plan 3 if your employer has not received your plan selection within 90 calendar days of your date of hire.

☐ Plan 2
☐ Plan 3 — Also Complete Section 4 on Back

Section 3: Signature Required (new and returning members)

Sign and date this form on the day you submit it to your employer.

New Member: I have chosen the retirement plan marked in Section 2. I understand that my retirement plan selection is permanent. If I selected Plan 3, I have also completed Section 4 on the back of this form.

Returning Plan 3 Member: I have completed Section 4 on the back of this form. I also understand that returning Plan 3 members who do not select a contribution rate within 90 days will be assigned the current default rate of 5%.

Signature Date

Plan 3 members, please complete the other side of this form as well.
Section 4: Plan 3 Contribution Rate and Investment Program Selection

Choose an income contribution rate. If you do not choose an option, your default will be Option A. Once established by selection or default, you may change your rate option only with a change of employer or through the purchase of optional service credit from work as a substitute teacher.

<table>
<thead>
<tr>
<th>Age</th>
<th>Member Contribution Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Option A All Ages</td>
<td>5.0%</td>
</tr>
<tr>
<td>□ Option B Up to Age 35</td>
<td>5.0%</td>
</tr>
<tr>
<td></td>
<td>Ages 35 to 44</td>
</tr>
<tr>
<td></td>
<td>Ages 45 and Older</td>
</tr>
<tr>
<td>□ Option C Up to Age 35</td>
<td>6.0%</td>
</tr>
<tr>
<td></td>
<td>Ages 35 to 44</td>
</tr>
<tr>
<td></td>
<td>Ages 45 and Older</td>
</tr>
<tr>
<td>□ Option D All Ages</td>
<td>7.0%</td>
</tr>
<tr>
<td>□ Option E All Ages</td>
<td>10.0%</td>
</tr>
<tr>
<td>□ Option F All Ages</td>
<td>15.0%</td>
</tr>
</tbody>
</table>

Choose an investment program. If you do not choose an investment program, you will be defaulted into the Self-Directed Investment Program and all of your contributions will be invested in the Retirement Strategy Fund that assumes you’ll retire at age 65. You can change your investment program at any time.

- **Washington State Investment Board (WSIB) Investment Program**

- **Self-Directed Investment Program**
  You must choose how your contributions will be invested. You may do so by phone at 888-327-5596 or online at www.drs.wa.gov/login. If you do not choose your investment allocations, your contributions will be invested in the Retirement Strategy Fund that assumes you’ll retire at age 65.

Get more information about both investment programs by contacting Empower Retirement at 888-327-5596.

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.
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 school year for which you apply for credit. A school year is Sept. 1 through Aug. 31.

### Amount of service credit

<table>
<thead>
<tr>
<th>You work</th>
<th>In all other instances</th>
</tr>
</thead>
<tbody>
<tr>
<td>810 hours or more, begin working in September and work during at least nine months of the school year</td>
<td>90 or more hours in a month</td>
</tr>
<tr>
<td>Between 630 and 809 hours, begin working in September, and work during at least nine months of the school year</td>
<td>At least 70 hours but fewer than 90 hours</td>
</tr>
<tr>
<td>At least 630 hours during at least five months within a six-month period during the school year</td>
<td>Between one and 70 hours</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>You earn</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>12 service credit months per school year</td>
<td>Six service credit months (half a service credit for each month) per school year</td>
</tr>
<tr>
<td>Six service credit months (half a service credit for each month) per school year</td>
<td>Beginning in the 2008-09 school year, six service credit months per school year</td>
</tr>
<tr>
<td>One service credit month per month</td>
<td>Half a service credit month per month</td>
</tr>
<tr>
<td>One-quarter service credit month for each month</td>
<td></td>
</tr>
</tbody>
</table>

### To contact DRS

#### Call
360.664.7000  
800.547.6657  
TTY 711

#### Write
Department of Retirement Systems  
PO Box 48380  
Olympia, WA  98504

#### Email
General inquiries:  
drs.contact@drs.wa.gov  
Send a secure message through your online account:  
drs.wa.gov/oaa

#### Visit
6835 Capitol Blvd. SE  
Tumwater, WA  98501  
See the DRS website for directions.

#### Hours
Monday - Friday  
8 am to 5 pm  
Pacific Time

#### Website
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.