

# Inside TRS

Information from the Teachers' Retirement System of the City of New York

Spring 2025

## Retirement Resources on TRS' Website

Please advise TRS members to visit the [Filing for Retirement](#) page at [www.trsnyc.org](http://www.trsnyc.org). It's the best place to get details about our new online retirement application and learn more about the process.

As mentioned in our last issue, the online application is available to members who are old enough to retire (55 or older); they can log in to the secure section of our website and navigate to the [E-Forms](#) page to find their application. But first, it's worth checking out all the resources on our website. The Filing for Retirement page includes guides, FAQs, and information about our free classes that help prepare members for retirement.

Please note that the online retirement application replaces the paper application. So if you have any paper applications, please recycle them. **After July 2, 2025, TRS will no longer accept paper retirement applications from members in Tier III, IV, or VI.**

Members in Tier I or Tier II, and anyone applying for disability retirement, can file using the e-forms available in the secure section of our website. Those applications are also available in PDF format under [Forms](#).

The cover story in our new edition of [In-Service News](#) contains more information.



## CUNY Reps: Watch for Emails from TRS



It takes a lot of effort to keep our CUNY members' records up to date, especially for those employees who work in multiple locations. We appreciate the work of benefits staff at all CUNY locations, especially those who report employment changes to us proactively! But sometimes TRS needs to reach out to you directly. Please flag these two email addresses so you don't miss TRS requests:

- **[Employer@trs.nyc.ny.us](mailto:Employer@trs.nyc.ny.us)**: This is the address of our Employer Management Group, which sends weekly requests about cases that TRS is working on internally.
- **[ContractsEmploymentRequests@trs.nyc.ny.us](mailto:ContractsEmploymentRequests@trs.nyc.ny.us)**: This is the address of our Case Management Unit, which works on cases that have been escalated to a union or elected official. Please prioritize these inquiries when you receive them.

We are all collaborating to keep data correct and current for our CUNY members — especially for pension deductions and other payment plans on payroll. So we truly appreciate when you make TRS inquiries a priority.

## TRS Calendar

### May

- Account statements for 1st quarter 2025
- Spring 2025 newsletters ([In-Service News](#) & [Benefits Report](#))

### Office Closures

- June 19, July 4
- On Fridays from July 11 – Sept. 5, we will close at 1:00 p.m.

## Roth Option Coming in 2026!

Since 1970, TRS' Tax-Deferred Annuity (TDA) Program has offered members the opportunity to build retirement savings by investing pre-tax money during their working years. Taxes are paid when the income is received, generally after retirement.

Our TDA Program is now the nation's largest 403(b) plan, according to *Pensions & Investments*. Starting in 2026, we will expand it to include a Roth option. Contributions to a Roth account are made with after-tax money, and withdrawals after retirement are generally tax-free.

We will continue to offer the traditional TDA alongside the Roth option. Your employees will be able to contribute to either plan (or both) until they retire.

Look for more details in the fall!

## Partner Profile: Heather Grant, John Jay College



In this issue of *Inside TRS*, meet CUNY HR Manager, Heather Grant. In her day-to-day work, Heather tends to stay out of the spotlight, but she does a lot to keep things running smoothly between John Jay College (JJC) and TRS.

On any given day, Heather can be seen working with new hires, employees nearing retirement, and everyone at JJC whose status falls in between. She and her team audit service records and guide employees through the retirement process to ensure a smooth transition. In her own words, Heather has made it her mission to “ensure members’ service histories stay up to date rather than waiting for a request from a member or TRS. This effort involves working closely with TRS to obtain

comprehensive information on all John Jay College employees who are TRS members.” When we asked what’s the most challenging aspects of her role, Heather’s response was “not being able to provide immediate answers to members.” She notes, “What many don’t realize is that some seemingly simple questions require behind-the-scenes approval or verification from CUNY or TRS.”

For your efforts on behalf of your employees, we thank you, Heather Grant.

## Transferring from BERS to TRS under Chapter 551

In our last issue, we informed you about Chapter 551 of the Laws of 2024, which allows current members of BERS who are working in UFT-covered titles to transfer their membership from BERS to TRS. The law affects any job title that a) is covered by the UFT, and b) previously provided membership in BERS. For members in active service, the transfer must be requested by December 11, 2025 — one year after Chapter 551 was enacted. For members on leave as of December 11, 2024, the transfer must be requested no later than one year after their return to active service.

Affected titles include substitute, per-session, and per-diem teaching titles, educational analysts/officers, occupational therapists, physical therapists, and more.

Membership transfer is irrevocable, and some members who transfer membership may be required to make back contributions upon joining TRS. Please direct any affected employees to our new brochure, [Transfers from BERS to TRS Under Chapter 551](#), for more information.

### Chapter 551 and Charter Schools

TRS’ Employer Management Group will soon contact our charter school partners directly with relevant information. Here’s a preview:

- New charter school employees hired in a title affected by Chapter 551 should be offered the opportunity to join TRS. Representatives can use TRS’ Partner Portal to enroll new members. New hires who decide not to join TRS may enroll in the future.
- Current charter school employees remain members of TRS; no action is needed.

As always, we ask that charter schools file the “[Letter of Appointment/Employment Update](#)” (code IP44b) with TRS to report each new hire or job change for a current employee.

Stay informed between issues of *InsideTRs*. Please follow TRS on social media.



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*InsideTRs* is a publication for stakeholders of the Teachers’ Retirement System of the City of New York (TRS). Please direct any comments or distribution list changes to TRS’ Public Information Office at [publicinfooffice@trs.nyc.ny.us](mailto:publicinfooffice@trs.nyc.ny.us).