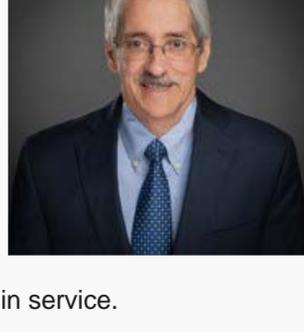


- [COVID-19 Update from the TMRS Executive Director](#)
- [Understanding the Types of Service Credit](#)
- [Know Your Vested Status](#)
- [Know Your Service Retirement Eligibility](#)
- [Important Resources for TMRS Members](#)

COVID-19 Update from the TMRS Executive Director

It is very important for you, as a TMRS member, to understand your TMRS benefits so that you can make the best use of your retirement program.



As the COVID-19 crisis continues, one of the unfortunate effects may be that cities furlough or lay off employees. Earlier in April, TMRS sent members an e-newsletter addressing some of the issues surrounding furloughs, terminations, and other breaks in service.

In this e-newsletter, we are offering more information about service credit that may be of special interest at this difficult time.

The decisions you make regarding your TMRS account may be affected by your understanding of what terms like “vested member” and “eligible to retire” mean in your particular city. Be sure to closely review the section on service credit programs that may help you reach vesting or retirement eligibility sooner.

Of course, if you have questions about your benefits, you can call us at 800-924-8677 during business hours (M - F, 8 a.m. - 5 p.m.). You can also use the [contact form](#) on our website to ask a question at any time.

We are dedicated to you and are proud to be your retirement program.

David Gavia
Executive Director, TMRS

Understanding the Types of Service Credit



Generally, you earn one month of service credit for each month you are employed in an eligible position by a TMRS city, and TMRS receives an employee deposit for you from the city based on your compensation.

In addition to this service credit, you may be eligible for other types of service credit TMRS offers. The **time credit** you gain from these programs may help you reach vesting or retirement eligibility, and that can be important information if you are making a decision about your benefit.

Some service credit provisions depend on the options chosen by your city.

Do You Have Service Credit in Any Other Statewide Public Retirement System in Texas, or the City of Austin Employees Retirement System?

If so, see this information on the Proportionate Retirement Program. Proportionate Retirement is time-only credit and, if eligible, applies to all TMRS cities. Select the tab for Proportionate Retirement.

Have You Served in Any Branch of the U.S. Military?



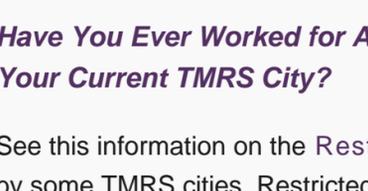
If your city service was interrupted by active duty military service, see this information about credit under the federal Uniformed Services Employment and Reemployment Rights Act (USERRA).

USERRA is time credit, and may include monetary credit if you choose to make certain optional employee contributions to TMRS. This program applies to all TMRS cities.

For military service prior to your city service, see this information on the Military Service Credit provision offered by some cities. Military Service Credit is time-only credit.

Have You Ever Worked for Any Governmental Employer Other Than Your Current TMRS City?

See this information on the Restricted Prior Service Credit provision adopted by some TMRS cities. Restricted Prior Service Credit is time-only credit. Select the tab for Restricted Prior Service Credit.



Have You Ever Refunded Any TMRS Service Credit?

Some cities have adopted ordinances allowing a buy back of previously refunded TMRS service credit. See [information on Buybacks here](#).

If you are eligible to buy back refunded service credit, a notice was mailed to you and a note will also appear on your Member Annual Statement. TMRS service credit that has been bought back counts toward both monetary and time credit.

* * *

One important legal provision about service credit programs: You cannot establish credit for the same period of time more than once.

Service credit questions can be complicated. If you have questions about any provision and whether it might apply to you, please call us.

[Back to top](#)

Know Your Vested Status

In most TMRS cities, you are vested when you have 5 years of service credit (some cities require 10 years).



Vesting is important if you leave your city job because as long as you are vested and leave your member deposits with TMRS, you keep your rights to a retirement benefit at a future time.

Your TMRS deposits will continue to receive interest credits, and once you meet the necessary age and service credit requirements, you can retire from TMRS and receive a monthly benefit for the rest of your life.

Your vested status can be found in [MyTMRS®](#) or on your Annual Statement.

[Back to top](#)

Know Your Service Retirement Eligibility



In most TMRS cities, you can retire when you have at least 5 years of service credit (10 years in some cities) and are at least age 60.

You may also retire at any age if you have 20 or 25 years of service credit, depending on the plan chosen by your city.

Your retirement eligibility status can be found in [MyTMRS](#) or on your Annual Statement.

Important: Unless you have refunded service credit, your time at any TMRS city may be combined to meet vesting or retirement requirements.

[Back to top](#)

Important Resources for TMRS Members

The TMRS Member Benefits Guide contains detailed information on all your benefits in the program.



MyTMRS gives you real-time access to your TMRS account, including beneficiary information and estimates. You can also use MyTMRS to change your beneficiary selection (in most cases). If you have not registered on MyTMRS, this is a great time to do it!

The Member Annual Statement that was mailed to you in March contains information about your service credit, beneficiaries, and sample estimates of your retirement benefit. If you did not keep your statement, you can view or print it from MyTMRS.

My City Plan allows you to see the TMRS benefits your city offers. Refer to this easy look-up feature on the TMRS website to find out.