



**IMPORTANT INFORMATION**  
**READ BEFORE CLAIM IS RETURNED**

Our records indicate you have worked or are presently working at SUNY or a community college under the Optional Retirement Program (ORP or TIAA-CREF). As a “discontinued member” of the New York State Teachers’ Retirement System (NYSTRS), your eligibility for and computation of any NYSTRS benefits are based on the rules in effect at the time you elected the ORP. Specifically, **your eligibility for NYSTRS benefits** is based on combined service with NYSTRS and TIAA-CREF; however, **the amount of your NYSTRS benefit** is based only on NYSTRS service and salaries.

**Chapter 351 (signed into law on 8/13/2002) modified the rules governing NYSTRS members who elected the ORP. These changes are detailed below.**

- ◆ Teaching service with a New York State (NYS) public school or college not reported to the ORP is now creditable with NYSTRS.
- ◆ **Your NYSTRS membership will be activated automatically if:**
  - ➔ You accept a full-time appointment with a NYS public school; **OR**
  - ➔ You teach the equivalent of at least 20 full-time days in a NYS public school in any school year after July 1, 2003; **OR**
  - ➔ You have 5 years of NYSTRS credit and purchase any allowable service as described below.
- ◆ **When your NYSTRS membership is activated, you will lose your status as a “discontinued member” and become subject to all the laws in effect for your tier. You may lose eligibility for a benefit unless you acquire at least five years of total NYSTRS service credit.**
- ◆ If your NYSTRS membership is activated **and** you have or acquire at least five years of total NYSTRS service credit, you will be eligible to have any NYS public school service between 12/1/91 and 6/30/02 credited to your membership.
  - ➔ This credit will be cost-free for Tier 1 and 2 members. Tier 3 and 4 members will have a cost of 3% of their salary at the time the service was performed, plus 5% interest to the date of payment.

Please note that if you continue to work only at a SUNY or community college and just earn credit through the ORP, your status with NYSTRS will not change.

**If you have any questions regarding the implications of returning to work for a public school district or college in New York State, please contact us at (800) 348-7298, Ext. 6250.**