

Legislative Update: Retirement Plus Enrollment



Virtual Member Webinar
November 14, 2023

Presentation Summary

This PowerPoint has been adapted from a webinar presented on November 14, 2023 to MTA, AFT, and BTU members concerning bills currently under consideration by the State Legislature which would allow teachers hired before July 1, 2001, who did not “elect” to join Retirement Plus to have a second opportunity to do so.

Retirement Plus Overview

What is Retirement Plus?

Retirement Plus (R+) is a program which increases retirement benefits for eligible and participating members who have completed 30 years of service (at least 20 of which are membership service with the MTRS or the Boston Retirement System as a teacher).

The contribution rate for R+ is a flat 11%.

What does R+ mean for my pension?

MTRS pension chart



For R+ members with effective membership dates before April 2, 2012, an additional 2% for each year full year of credible service greater than 24 years is added to your pension benefit, up to a maximum of 80%.

		AGE AT RETIREMENT																							
		Formula	R+ % increase	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+		
YEARS OF SERVICE *	10	Regular	—										15.0	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	24.0	25.0		
	11	Regular	—										16.5	17.6	18.7	19.8	20.9	22.0	23.1	24.2	25.3	26.4	27.5		
	12	Regular	—										18.0	19.2	20.4	21.6	22.8	24.0	25.2	26.4	27.6	28.8	30.0		
	13	Regular	—										19.5	20.8	22.1	23.4	24.7	26.0	27.3	28.6	29.9	31.2	32.5		
	14	Regular	—										21.0	22.4	23.8	25.2	26.6	28.0	29.4	30.8	32.2	33.6	35.0		
	15	Regular	—										22.5	24.0	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	37.5		
	16	Regular	—										24.0	25.6	27.2	28.8	30.4	32.0	33.6	35.2	36.8	38.4	40.0		
	17	Regular	—										25.5	27.2	28.9	30.6	32.3	34.0	35.7	37.4	39.1	40.8	42.5		
	18	Regular	—										27.0	28.8	30.6	32.4	34.2	36.0	37.8	39.6	41.4	43.2	45.0		
	19	Regular	—										28.5	30.4	32.3	34.2	36.1	38.0	39.9	41.8	43.7	45.6	47.5		
	20	Regular	—	12.0	14.0	16.0	18.0	20.0	22.0	24.0	26.0	28.0	30.0	32.0	34.0	36.0	38.0	40.0	42.0	44.0	46.0	48.0	50.0		
	21	Regular	—	12.6	14.7	16.8	18.9	21.0	23.1	25.2	27.3	29.4	31.5	33.6	35.7	37.8	39.9	42.0	44.1	46.2	48.3	50.4	52.5		
	22	Regular	—	13.2	15.4	17.6	19.8	22.0	24.2	26.4	28.6	30.8	33.0	35.2	37.4	39.6	41.8	44.0	46.2	48.4	50.6	52.8	55.0		
	23	Regular	—	13.8	16.1	18.4	20.7	23.0	25.3	27.6	29.9	32.2	34.5	36.8	39.1	41.4	43.7	46.0	48.3	50.6	52.9	55.2	57.5		
	24	Regular	—	14.4	16.8	19.2	21.6	24.0	26.4	28.8	31.2	33.6	36.0	38.4	40.8	43.2	45.6	48.0	50.4	52.8	55.2	57.6	60.0		
	25	Regular	—	15.0	17.5	20.0	22.5	25.0	27.5	30.0	32.5	35.0	37.5	40.0	42.5	45.0	47.5	50.0	52.5	55.0	57.5	60.0	62.5		
	26	Regular	—	15.6	18.2	20.8	23.4	26.0	28.6	31.2	33.8	36.4	39.0	41.6	44.2	46.8	49.4	52.0	54.6	57.2	59.8	62.4	65.0		
	27	Regular	—		18.9	21.6	24.3	27.0	29.7	32.4	35.1	37.8	40.5	43.2	45.9	48.6	51.3	54.0	56.7	59.4	62.1	64.8	67.5		
	28	Regular	—			22.4	25.2	28.0	30.8	33.6	36.4	39.2	42.0	44.8	47.6	50.4	53.2	56.0	58.8	61.6	64.4	67.2	70.0		
	29	Regular	—				26.1	29.0	31.9	34.8	37.7	40.6	43.5	46.4	49.3	52.2	55.1	58.0	60.9	63.8	66.7	69.6	72.5		
30	Regular	—					30.0	33.0	36.0	39.0	42.0	45.0	48.0	51.0	54.0	57.0	60.0	63.0	66.0	69.0	72.0	75.0			
	R+	12%					42.0	45.0	48.0	51.0	54.0	57.0	60.0	63.0	66.0	69.0	72.0	75.0	78.0	80.0	80.0	80.0			
31	Regular	—						34.1	37.2	40.3	43.4	46.5	49.6	52.7	55.8	58.9	62.0	65.1	68.2	71.3	74.4	77.5			
	R+	14%						48.1	51.2	54.3	57.4	60.5	63.6	66.7	69.8	72.9	76.0	79.1	80.0	80.0	80.0	80.0			
32	Regular	—							38.4	41.6	44.8	48.0	51.2	54.4	57.6	60.8	64.0	67.2	70.4	73.6	76.8	80.0			
	R+	16%							54.4	57.6	60.8	64.0	67.2	70.4	73.6	76.8	80.0	80.0	80.0	80.0	80.0	80.0			
33	Regular	—									42.9	46.2	49.5	52.8	56.1	59.4	62.7	66.0	69.3	72.6	75.9	79.2			
	R+	18%									60.9	64.2	67.5	70.8	74.1	77.4	80.0	80.0	80.0	80.0	80.0	80.0			
34	Regular	—											47.6	51.0	54.4	57.8	61.2	64.6	68.0	71.4	74.8	78.2			
	R+	20%											67.6	71.0	74.4	77.8	80.0	80.0	80.0	80.0	80.0	80.0			
35	Regular	—													52.5	56.0	59.5	63.0	66.5	70.0	73.5				
	R+	22%													74.5	78.0	80.0	80.0	80.0	80.0	80.0	80.0			
36	Regular	—															57.6	61.2	64.8	68.4	72.0				
	R+	24%															80.0	80.0	80.0	80.0	80.0	80.0			
37	Regular	—																	62.9	66.6	70.3	74.0			
	R+	26%																	80.0	80.0	80.0	80.0			
38	Regular	—																			68.4	72.2			
	R+	28%																					80.0	80.0	
39	Regular	—																					74.1	78.0	
	R+	30%																						80.0	80.0
40	Regular	—																						80.0	80.0
	R+	32%																							80.0

RetirementPlus vs. regular formula

NO DIFFERENCE

MAXIMUM DIFFERENCE: Member receives full amount of RetirementPlus % increase

LESSER DIFFERENCE: Member receives only that amount of RetirementPlus % increase needed to reach 80% salary maximum

Initial Problems with R+ Roll-Out

In 2001 when R+ was first introduced the Legislature stated that incumbent teachers who wanted to enroll in R+ had to elect to do so on or after January 1, 2001 and before July 1, 2001 but did not specifically outline what this process would look like.

Though the MTRS conducted outreach to members in many forms, many educators nevertheless were confused by the enrollment process. Some never received an enrollment form while others were led to believe they were automatically enrolled in R+, only later learning that they were not.

Educator unions have attempted to rectify these issues administratively for members in these cases, but it has been made clear that legislation is necessary to ensure a solution.

Administrative Appeal Process

Attempts at Administrative Solutions

Union legal teams have attempted to rectify this issue through the legal process by bringing individual member cases forward to the Division of Administrative Law Appeals (DALA) for review.

Unfortunately, in individual case after individual case, DALA ruled that members who missed enrollment were not able to enroll in R+ after the initial enrollment period in 2001 passed.

2023 DALA Ruling

On August 7, 2023 the Division of Administrative Law Appeals (DALA) published a ruling which stated a teacher who missed the 2001 deadline cannot join R+ “even in sympathy-provoking cases, and even if the teacher received no notice about the [program] from his or her retirement system.”

This unfortunate but clear statement from DALA makes passing legislation is likely the only way members in these situations will be able to enroll in R+.



Legislative Fix

Legislative Proposals

Three bills are currently under consideration by the Joint Committee on Public Service that would allow teachers hired before July 1, 2001 who did not initially elect to participate in R+ to have a fair and clear pathway to have a second opportunity to do so. Union leaders testified in support of these bills at their legislative hearing in June 2023.

[H.2483/S.1702](#) – *An Act relative to teacher retirement election*

Sponsored by Representative Rob Consalvo & Senator Liz Miranda

[H.2630](#) – *An Act relative to benefits for teachers*

Sponsored by Representative Alice Peisch

Past Steps in the Legislative Process

Bill Filing

Bills were filed in January of 2023, which is the beginning of the 2-year legislative session.

Over 7,000 bills have been filed so far in 2023 for this session.

Committee Assignment

These bills were assigned to the Joint Committee on Public Service for review in February of 2023. The committee is charged with considering all matters concerning salaries, retirement, and bargaining for public employees, among other topics.

Public Hearing

In June, these bills were given a public hearing by the Joint Committee on Public Service. People testifying in support of the bills included union leaders as well as impacted members.

Next Steps in the Legislative Process

Public Service Committee

The public service committee has until February 7th to report the bills out with a favorable or unfavorable report or with a study or extension order which gives them more time. The bills may be combined or attached to related legislation.

Ways & Means Committee

If the public service committee reports the bills out favorably, they will be referred to the Ways & Means Committee for further review. Ways & Means conducts costs analyses of bills, but this committee is not required to act on any bills on their desk.

Beyond Ways & Means

If a bill is reported favorably out of Ways & Means it will be sent to floor for a vote and then the process is repeated in the other branch. Differences between the two bills need to be resolved before the bill can be enacted and sent to the governor. Legislation requiring a roll call vote needs to be taken up by July 31, 2024.

Email Your Legislators!



Scan below or [click here](#).



Scan below or [click here](#).



Use the QR codes or links above to email your legislators and urge them to support these bills and ask the public service committee to report them favorably out of committee.

Resources

Keep an eye on bill progress and check bill co-sponsors here:

[S.1702](#) filed by Senator Liz Miranda

[H.2483](#) filed by Representative Rob Consalvo

[H.2630](#) filed by Representative Alice Peisch

[MTRS R+ Website](#)

[MTA R+ Legislation Webpage](#)

[MTA Legislative Priorities Webpage](#)

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