

TRS NYC Enrollment & Buying Back Prior Service

You must be a TRS NYC member for two years before you can start the process of buying back the service you have had with CUNY or another Public Entity since you started as an Adjunct.

If you enroll with TRS, you will be joining TIER VI. Vesting with TIER VI requires 5 years of credited service (this vesting period was changed from 10 years to 5 in Chapter 56 of the 2022 legislation, effective April 1, 2022). Therefore, you are not able to file for a retirement pension with TRS until you have attained 5 years of credited service and are over age 55 (a pension under age 63 and with less than 30 years of credited service will have reductions for life, based on the age at retirement). If you do not vest and you leave CUNY, you will have access to your contributions plus interest (cash or rollover to an IRA) once you are not active with CUNY.

The time you work for CUNY as an Adjunct translates differently to Full-Time service per TRS. See the equivalences below to determine how much time you are credited based on the hours worked (this is the work TRS does when you are in process of buying back your service, 2 years after becoming a member). Attaining 5 years of credited service as an Adjunct may take twice the time worked.

According to TRS for an Adjunct

360 paid adjunct hours = 1 year of credited service (the maximum you will get in one year)

240 paid adjunct hours = 8 months of credited service

180 paid adjunct hours = 6 months of credited service

90 paid adjunct hours = 3 months of credited service

60 paid adjunct hours = 2 months of credited service

45 paid adjunct hours = a month and a half of credited service

Once you are a TRS member for 2 years, contact TRS and request/complete a Buy Back application. TRS will seek the service records from the college(s) where you have worked since being hired by CUNY. Then TRS writes you a cost letter indicating the

cost, how much you will be able to buy back, the deadline to pay that, and the ways you may pay.

If you want to buy back prior service you may do so two calendar years after your initial enrollment, at the percentage of your earnings during that service plus percentage interest compounded annually. A member can also purchase prior service credit if he or she has less than 2 years of membership service to save on the interest that accumulates on the cost of prior service. The prior service will be posted to the member's account once he or she reaches 2 years of membership service.

Follow this link for [TRS NYC Member Registration](#).

- Please make sure you are enrolling in the Qualified Pension Plan (QPP).
- Make sure you look at your paystubs to verify the mandatory contributions are being deducted.
- If you begin work at any other CUNY college, please go to HR and make sure you provide your QPP number and contribute through that college as well.
- When you enroll in the QPP, there is a two-step process. You complete the information online, then TRS will contact your HR office to obtain a letter that confirms you are active with that college. Once TRS receives the letter from HR, they will finish the enrollment in the QPP.