Welcome to the MTRS!

As a new member, be sure to:

- Complete the MTRS online enrollment process. https://mtrs.state.ma.us/members/enroll-in-mtrs/
- Designate a beneficiary.
- Check your pay stub to confirm that you are contributing at the correct rate.
- Look into prior service that you may purchase as creditable service toward your retirement benefit.
- Check out the comparison of Tier 1 vs. Tier 2
- Review the "retirement percentage" charts
- View the Members section of our site, which includes overview videos. It's a great place to familiarize yourself with the benefits and services provided by the MTRS!
- Notify your payroll office—not the MTRS—if your address changes. We receive this information from your employer, so keep your payroll office up to date.
- Contact the MTRS if you become divorced.

The MTRS and You is a short explainer on your benefits—check it out!

If you leave active service prior to retirement...

Be sure to:

Contact the MTRS if you:

- leave active service as a Massachusetts educator
- are terminated by your employer
- become disabled and cannot work

In the event that you die while in active service, your survivors should contact the MTRS regarding potential survivor benefits