

FLEXIBLE BENEFIT PLAN



WHAT IS A FLEX PLAN?

What is a Flexible Benefit Plan?

- Allows employees to **decline employer-provided insurance** (like health or life insurance) and instead receive a **salary-type benefit** that qualifies as **creditable earnings**.
 - **If the employee opts out of insurance, they may receive:**
 - Cash
 - 403(b) tax-sheltered annuity
 - 457(b) tax-deferred compensation plan

TRS Reporting Rule

If the plan offers a salary option instead of insurance, the salary option value must be reported to TRS as Creditable Earnings.

- Applies to **ALL members covered by the plan**
- Even if the employee **chooses insurance instead of salary**

What is NOT considered a TRS Flexible Benefit Plan?

- **Contributions to or distributions from:**
 - Flexible Spending Accounts (FSA)
 - Health Savings Accounts (HSA)
- **Benefit plans without a salary option**
 - **EXAMPLE:** A plan offers only life, health, and disability insurance.
- **Salary options in lieu of expense allowances or reimbursements**
 - **EXAMPLE:** Choice between salary or mileage reimbursement.
 - **EXAMPLE:** Board-paid single health insurance or reimbursements for other health care expenses after receipts submitted.

TRS Reporting Rule

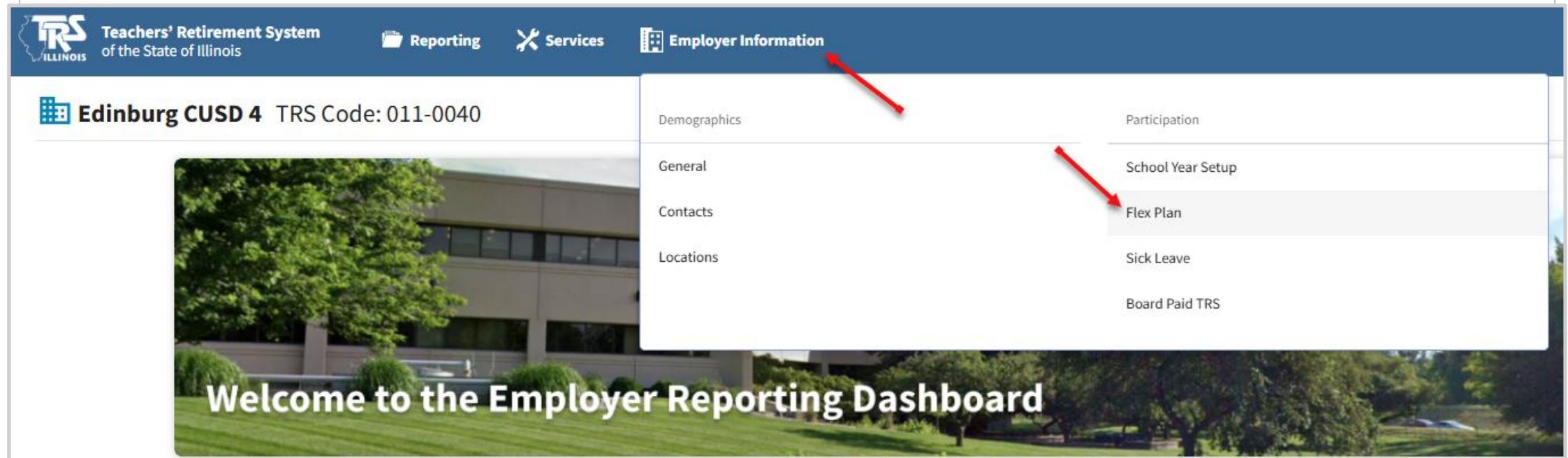
These options do not qualify under TRS's definition of a flexible benefit plan.

- ✗ NOT reportable as Creditable Earnings
- ✗ No qualifying salary option if insurance declined

FLEX PLANS AND GEMINI

FLEX PLAN

- During **School Year Setup** at the start of the fiscal year, the employer must indicate whether a **Flexible Benefit Plan** is offered.
- Once **School Year Setup** is complete, the **Flex Plan** tab can be used to update plan information.



TRS Teachers' Retirement System of the State of Illinois

Reporting Services Employer Information

Edinburg CUSD 4 TRS Code: 011-0040

Welcome to the Employer Reporting Dashboard

Demographics

General

Contacts

Locations

Participation

School Year Setup

Flex Plan

Sick Leave

Board Paid TRS

SEE PROCEDURES - School Year Set Up

FLEX PLAN

Adding a Flexible Benefit Plan in Gemini:

- When a Flex Plan is added in Gemini, additional details are required.
- You must enter information for:
 - **Who** receives the **salary option**
 - **Amount** of the Flex Plan
 - **Type** of Flex Plan being offered
 - **Comment** to describe the Flex Plan

SEE PROCEDURES
School Year Set Up

Add Flex Plan

Fiscal Year * **Job Category ***

Employment Type Which employment types are eligible for the Flex Plan?

Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable

Part-Time Contractual (5 days per week, less than 4 clock hours per day or less than 5 days per week)

Substitute/Part-Time Non-Contractual (Hourly)

Is there a minimum FTE percentage for Full Time or Part-Time Contractual members to participate in the Flex Plan?

Yes No

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on Offered to all individuals covered under the collective bargaining agreement (CBA) and/or employment policies that meet the requirements set forth in the CBA and/or policies.

Grandfathered Only offered to members hired before a certain date.

If grandfathered, are grandfathered individuals allowed to switch between the salary and insurance options?

There are two types of grandfathered Flex Plans:

1. Select **Yes** if new hires cannot elect the salary option, but those hired before the grandfathered date continue to have the option to switch between the salary option and the insurance. After the Flex Plan becomes grandfathered, the salary option continues to be reportable for all members hired before the grandfathered date.
2. Select **No** if new hires cannot elect the salary option, but those hired before the grandfathered date who were receiving the salary option may continue to receive the salary option. However, if they switch to the insurance, they can no longer elect the salary option in the future. The Flex Plan is only reportable for those electing and receiving the salary option.

Yes (Switching Allowed) No (Switching Not Allowed)

Comment

Why is the Setup Important in Gemini?

1. Accurate Flex Plan Reporting

Correct new-year setup ensures:

- Creditable earnings are reported
- Reported for **all members who have the option**

2. Avoids Annual Certification Errors

- Proper setup reduces errors during audit
- Prevents mismatches between year-end totals

SEE PROCEDURES - School Year Set Up

Add Flex Plan

Fiscal Year * **Job Category ***

Employment Type Which employment types are eligible for the Flex Plan?

Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable

Part-Time Contractual (5 days per week, less than 4 clock hours per day or less than 5 days per week)

Substitute/Part-Time Non-Contractual (Hourly)

Is there a minimum FTE percentage for Full Time or Part-Time Contractual members to participate in the Flex Plan?

Yes No

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on Offered to all individuals covered under the collective bargaining agreement (CBA) and/or employment policies that meet the requirements set forth in the CBA and/or policies.

Grandfathered Only offered to members hired before a certain date.

If grandfathered, are grandfathered individuals allowed to switch between the salary and insurance options?
There are two types of grandfathered Flex Plans:

1. Select **Yes** if new hires cannot elect the salary option, but those hired before the grandfathered date continue to have the option to switch between the salary option and the insurance. After the Flex Plan becomes grandfathered, the salary option continues to be reportable for all members hired before the grandfathered date.
2. Select **No** if new hires cannot elect the salary option, but those hired before the grandfathered date who were receiving the salary option may continue to receive the salary option. However, if they switch to the insurance, they can no longer elect the salary option in the future. The Flex Plan is only reportable for those electing and receiving the salary option.

Yes (Switching Allowed) No (Switching Not Allowed)

Comment

FLEX PLAN

3. Avoids Pay Period Reporting Errors

- Flex plan payments must be reported each pay period they are paid
- Flex Pay** box required on the payroll schedule when processing a pay date for a salary option
- Incorrect payroll schedules cause reporting errors

Check the Flex Pay box for all pay dates where the payment applies.

Payroll Attributes							
Select Job Category:		Select one	<input checked="" type="checkbox"/> Teacher	<input type="checkbox"/> Administrator			
Select Employment Type:		Select all that apply	<input checked="" type="checkbox"/> Full Time	<input checked="" type="checkbox"/> Part-Time Contractual	<input type="checkbox"/> Substitute	<input type="checkbox"/> Part-Time Non-Contractual (Hourly)	<input type="checkbox"/> Extra-Duty not requiring licensure only
Schedule Detail Edit any row(s) if necessary. Identify Flex Plan pay dates. Add row(s) for Special Pay pay dates.							
#	Begin Date	End Date	Pay Date	Teacher Contract Days <small>i</small>	<input type="checkbox"/> Flex Pay	Special Pay	Memo
0	07/01/2025 <input type="button" value=""/>	07/15/2025 <input type="button" value=""/>	07/30/2025 <input type="button" value=""/>	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Summer School <input type="button" value=""/>
1	08/10/2025 <input type="button" value=""/>	08/29/2025 <input type="button" value=""/>	08/29/2025 <input type="button" value=""/>	12	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="button" value=""/>

ADD-ON vs GRANDFATHERED

FLEX PLAN - ADD-ON VS. GRANDFATHERED

Is the Flex Plan an add-on plan or a grandfathered plan?

- Add-on Offered to all individuals covered under the collective bargaining agreement (CBA) and/or employment policies that meet the requirements set forth in the CBA and/or policies.
- Grandfathered Only offered to members hired before a certain date.

Add-On Plans

Offered to all members covered under:

- A collective bargaining agreement (CBA), or
- An individual contract.

Does not have to be offered to *all administrators* to qualify as Add-On.

- **EXAMPLE:** Only the superintendent has in his individual contract the option of family insurance or the amount in cash. Even if not offered to all administrators, **this qualifies as an Add-On Plan because it is part of an individual contract.**

 **Reportable: Value of the cash/annuity option for everyone under the contract regardless of option chosen.**

FLEX PLAN - ADD-ON VS. GRANDFATHERED

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on

Offered to all administrators, individual administrators or offered to some members of an administrative group (ex. Superintendent only, all principals only, all administrators except the Superintendent, etc). If the flexible benefit plan is not offered to all administrators, specify in the Comments box the group of administrators or individual administrators that have the option.

Grandfathered

Only offered to members hired before a certain date.

Yes (Switching Allowed) No (Switching Not Allowed)

Grandfathered Plans

Offered only to employees hired before a certain date.

EXAMPLE 1: Yes (Switching Allowed) - Members who start prior to 7/1/2000

- If members can switch between back and forth between a \$1,000 cash option or insurance:

Reportable: Cash value for everyone eligible under the grandfather rule (even insurance takers).

EXAMPLE 2: No (Switching Not Allowed) - Members who start prior to 7/1/2000

- If members cannot switch from taking the health insurance and receive a \$1,000 cash option:

Reportable: Cash value for only those that take cash option.

EXAMPLES

9% - Salary Options and Insurance Takers

Scenario 1 – Employer Pays the 9% as a Benefit for both options

- Increase the reported amount to include the 9%.
- Example:
 - \$1,000 cash option
 - Employer pays the 9% for cash and insurance takers

Reportable: \$1,098.90 (\$1,000 × 1.098901)

Scenario 2 – Employer Deducts the 9% from Cash Takers but NOT the Insurance Takers

- Increase the amount reported to include board-paid 9% for the insurance takers.
 - **Cash takers:** Deducts 9% from the \$1,000 salary option
 - **Insurance takers:** Employer pays the 9% benefit on the \$1,000 (\$1,098.90)

Reportable: \$1,000 and \$1098.90 – Both amount listed

Scenario 3 – Employer Deducts 9% for Everyone (Even Insurance Takers)

Reportable: \$1,000

EXAMPLE 1: CASH OPTION

EXAMPLE 1 - Cash Option

Base Benefit

- Full-time teachers
 - **Health insurance or \$500 cash**
- Teachers pay the 9% for both options
- Cash split over 24 pay periods → \$20.83
- Use **Payment Reason FB** to report \$20.83 per pay for all teachers, even insurance takers.
- **Mark Flex Plan box on payroll schedule for each pay period.**

Reportable: \$500

Comment: Details concerning the flex plan.

Employment Type Which employment types are eligible for the Flex Plan?

Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable

500.00

Part-Time Contractual (5 days per week, less than 4 clock hours per day or less than 5 days per week)

Substitute/Part-Time Non-Contractual (Hourly)

Is there a minimum FTE percentage for Full Time or Part-Time Contractual members to participate in the Flex Plan?

Yes No

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on

Offered to all administrators, individual administrators or offered to some members of an administrative group (ex. Superintendent only, all principals only, all administrators except the Superintendent, etc). If the flexible benefit plan is not offered to all administrators, specify in the Comments box the group of administrators or individual administrators that have the option.

Grandfathered

Only offered to members hired before a certain date.

If grandfathered, are grandfathered individuals allowed to switch between the salary and insurance options?
There are two types of grandfathered Flex Plans:

1. Select **Yes** if new hires cannot elect the salary option, but those hired before the grandfathered date continue to have the option to switch between the salary option and the insurance. After the Flex Plan becomes grandfathered, the salary option continues to be reportable for all members hired before the grandfathered date.

2. Select **No** if new hires cannot elect the salary option, but those hired before the grandfathered date who were receiving the salary option may continue to receive the salary option. However, if they switch to the insurance, they can no longer elect the salary option in the future. The Flex Plan is only reportable for those electing and receiving the salary option.

Yes (Switching Allowed) No (Switching Not Allowed)

Comment

All teachers have option of health insurance or \$500 cash paid over 24 pays.

EXAMPLE 2: 403(b) OPTION

EXAMPLE 2 – 403(b) Contribution

Base Benefit

- Full-time teachers
 - **Health insurance or \$1200 annuity**
- Employer pays the 9% as a benefit.
- Annuity paid once in May.
- Use **Payment Reason FB** to report \$1318.68 in May for all teachers, even those who choose the insurance option.
- Mark Flex Plan box on payroll schedule for the May pay period.

Reportable: \$1,318.68 (\$1,200 x 1.098901)

Comment: Details concerning the flex plan.

Employment Type Which employment types are eligible for the Flex Plan?

Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable

1,318.68 - +

Part-Time Contractual (5 days per week, less than 4 clock hours per day or less than 5 days per week)

Substitute/Part-Time Non-Contractual (Hourly)

Is there a minimum FTE percentage for Full Time or Part-Time Contractual members to participate in the Flex Plan?

Yes No

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on

Offered to all administrators, individual administrators or offered to some members of an administrative group (ex. Superintendent only, all principals only, all administrators except the Superintendent, etc). If the flexible benefit plan is not offered to all administrators, specify in the Comments box the group of administrators or individual administrators that have the option.

Grandfathered

Only offered to members hired before a certain date.

If grandfathered, are grandfathered individuals allowed to switch between the salary and insurance options?
There are two types of grandfathered Flex Plans:

1. Select **Yes** if new hires cannot elect the salary option, but those hired before the grandfathered date continue to have the option to switch between the salary option and the insurance. After the Flex Plan becomes grandfathered, the salary option continues to be reportable for all members hired before the grandfathered date.
2. Select **No** if new hires cannot elect the salary option, but those hired before the grandfathered date who were receiving the salary option may continue to receive the salary option. However, if they switch to the insurance, they can no longer elect the salary option in the future. The Flex Plan is only reportable for those electing and receiving the salary option.

Yes (Switching Allowed) No (Switching Not Allowed)

Comment

All teachers have option of health insurance or \$1200 in a 403(b). District pays the 9% as a benefit.

EXAMPLE 3: RETIREMENT TRACK

EXAMPLE 3 – Retirement Track

Base Benefit

- Full-time teachers
 - **Health insurance or \$1000 cash**
- Members pay the 9% for both options

Retirement Track Increases

- Retirement track adds **6% annual increase** on all earnings, including flex plan, for up to 4 years.

Example:

- Year 1 retirement track: $\$1,000 \times 1.06 = \$1,060$
- Year 2 retirement track: $\$1,000 \times 1.06 \times 1.06 = \$1,123.60$

Reportable:

- Full Time: **\$1,000.00**
- **Currently have members in Year 1 and 2 of the retirement track.**
 - Retirement track (Year 1): **\$1,060.00**
 - Retirement track (Year 2): **\$1,123.60**

Comment: Details concerning the different amounts.

Employment Type Which employment types are eligible for the Flex Plan?

Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable

1,000.00

1,060.00

1,123.60

Part-Time Contractual (5 days per week, less than 4 clock hours per day or less than 5 days per week)

Substitute/Part-Time Non-Contractual (Hourly)

Is there a minimum FTE percentage for Full Time or Part-Time Contractual members to participate in the Flex Plan?

Yes No

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on

Offered to all individuals covered under the collective bargaining agreement (CBA) and/or employment policies that meet the requirements set forth in the CBA and/or policies.

Grandfathered

Only offered to members hired before a certain date.

If grandfathered, are grandfathered individuals allowed to switch between the salary and insurance options?
There are two types of grandfathered Flex Plans:

1. Select **Yes** if new hires cannot elect the salary option, but those hired before the grandfathered date continue to have the option to switch between the salary option and the insurance. After the Flex Plan becomes grandfathered, the salary option continues to be reportable for all members hired before the grandfathered date.
2. Select **No** if new hires cannot elect the salary option, but those hired before the grandfathered date who were receiving the salary option may continue to receive the salary option. However, if they switch to the insurance, they can no longer elect the salary option in the future. The Flex Plan is only reportable for those electing and receiving the salary option.

Yes (Switching Allowed) No (Switching Not Allowed)

Comment

Members receive option of cash or insurance. Amount is spread across all pays. Different amounts depend on if the member is in the retirement track. $\$1000, \$1000 \times 1.06 = \$1060, \$1060 \times 1.06 = \$1123.30$

EXAMPLE 4: PART-TIME

EXAMPLE 4 – Part-time

Base Benefit

- Full-time teachers
 - **Health insurance or \$1000 cash**
- Members pay the 9% for both options
- **Part-time teachers:** Prorated based on FTE

Reportable:

- **Full Time: \$1000**
- **Part-Time: Employer has .8, .6 and .5FTE teachers.**
 - **.8 FTE teacher - $\$1,000 \times 0.8 = \800**
 - **.6 FTE teacher - $\$1,000 \times 0.6 = \600**
 - **.5 FTE teacher - $\$1,000 \times 0.5 = \500**

Comment: Details concerning the different amounts.

Employment Type Which employment types are eligible for the Flex Plan?

Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable

1,000.00

Part-Time Contractual (5 days per week, less than 4 clock hours per day or less than 5 days per week)

Amount(s) Include Board Paid TRS if applicable

500.00

600.00

800.00

Substitute/Part-Time Non-Contractual (Hourly)

Is there a minimum FTE percentage for Full Time or Part-Time Contractual members to participate in the Flex Plan?

Yes No

What is the minimum FTE percentage?

Minimum FTE % *

50 %

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on

Offered to all individuals covered under the collective bargaining agreement (CBA) and/or employment policies that meet the requirements set forth in the CBA and/or policies.

Grandfathered

Only offered to members hired before a certain date.

If grandfathered, are grandfathered individuals allowed to switch between the salary and insurance options?

There are two types of grandfathered Flex Plans:

1. Select **Yes** if new hires cannot elect the salary option, but those hired before the grandfathered date continue to have the option to switch between the salary option and the insurance. After the Flex Plan becomes grandfathered, the salary option continues to be reportable for all members hired before the grandfathered date.
2. Select **No** if new hires cannot elect the salary option, but those hired before the grandfathered date who were receiving the salary option may continue to receive the salary option. However, if they switch to the insurance, they can no longer elect the salary option in the future. The Flex Plan is only reportable for those electing and receiving the salary option.

Yes (Switching Allowed) No (Switching Not Allowed)

Comment

Members have a choice between insurance or cash. The amount depends on the member's FTE.

EXAMPLE 5: GRANDFATHERED (SWITCHING)

EXAMPLE 5 – Yes (Switching Allowed)

Hired before July 1, 2020:

- Full-time teachers
 - Health insurance or \$1500 annuity
 - Can switch back and forth.
 - Members pay the 9% for both options

Hired on or after July 1, 2020:

- Full-time teachers
 - **Health insurance or \$700 annuity**

Grandfathered and Yes(Switching Allowed)

Reportable:

- \$700
- \$1,500

Comment: Provide detail of the grandfathered plan.

Fiscal Year *	2025-2026	Job Category *	Teacher
---------------	-----------	----------------	---------

Employment Type Which employment types are eligible for the Flex Plan?

Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable

700.00

1,500.00

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on

Offered to all individuals covered under the collective bargaining agreement (CBA) and/or employment policies that meet the requirements set forth in the CBA and/or policies.

Grandfathered

Only offered to members hired before a certain date.

Yes (Switching Allowed)

No (Switching Not Allowed)

Comment

Hired before July 1, 2020 – Members offered a \$1,500 403(b) contribution in lieu of health insurance.

Hired on or after July 1, 2020 - Members offered a \$700 403(b) contribution in lieu of health insurance

EXAMPLE 6: GRANDFATHERED (NO SWITCHING)

EXAMPLE 6 – No (Switching not allowed)

Hired before July 1, 2023:

- Full-time teachers
 - Health insurance or \$2000 annuity
 - Cannot switch to annuity if currently taking health insurance

Hired on or after July 1, 2023:

- Members no longer have the option of cash.

Grandfathered and No(Switching Not Allowed):

- **Only the current members that receive the \$2,000 403(b) have the amount reported.**

Reportable: \$2,000

Comment: Provide detail of the grandfathered plan.

Fiscal Year * 2025-2026 Job Category * Teacher

Employment Type Which employment types are eligible for the Flex Plan?
 Full Time (5 days per week, 4 or more clock hours per day)

Amount(s) Include Board Paid TRS if applicable
2,000.00 - +

Is the Flex Plan an add-on plan or a grandfathered plan?

Add-on Offered to all individuals covered under the collective bargaining agreement (CBA) and/or employment policies that meet the requirements set forth in the CBA and/or policies.

Grandfathered Only offered to members hired before a certain date.

Yes (Switching Allowed) No (Switching Not Allowed)

Comment
Hired before July 1, 2023-Members were previously offered a \$2,000 403(b) contribution in lieu of health insurance.
Hired on or after July 1, 2023 - Members no longer have the option of cash.

CONVERSION

What is Conversion?

- Occurs when an employer **removes or reduces a non-reportable benefit** (e.g., car allowance, cell phone stipend, or health insurance) and **pays that amount as salary**.
- TRS **does not count this salary increase** if it happens within a member's **final 7 years of service** for pension calculations.

Why is Identifying Conversion Important?

- Ensures TRS can **accurately predict future retirement costs**.
- Maintains **fairness**, preventing a member's pensionable salary from being artificially increased just before retirement.

How Does Conversion Affect Reporting?

- TRS may **review the member's contracts at retirement**.
- Any benefits **converted to salary** are not considered creditable earnings.
- **TRS will adjust earnings to remove converted benefits for all affected years within the last 7 years.**

EXAMPLE 1: CONVERSION

EXAMPLE 1– Travel Allowance

Administrator A received a \$2,500 annual travel allowance (non-reportable benefit).

- **Three** years before retirement, the employer stopped the travel allowance and added \$2,500 to salary instead.

What TRS Does:

- TRS assumes the benefit was converted to salary to increase pension.
- **Result:** For each of the final 3 years, TRS will exclude \$2,500 from salary when calculating creditable earnings.

Final Impact:

Even though Administrator A received an extra \$2,500 each year, TRS does not count that extra \$2,500 toward creditable earnings since the travel allowance was originally a non-reportable benefit.

Adjustments will be made to remove the salary option for all 3 years.

EXAMPLE 2: CONVERSION

EXAMPLE 2: Flexible Benefit Plan Conversion

Administrator B originally received board-paid health insurance (no salary benefit).

³

- **Five** years before retirement, the employer:
 - Gave Administrator B the option to take \$10,000 cash in lieu of insurance.
 - This cash option was offered only to Administrator B (not to other employees).

What TRS Does

- TRS assumes the benefit was converted to salary to increase pension.
- **Result:** For each of the final 5 years, TRS will exclude \$10,000 from Administrator B's salary when calculating creditable earnings.

Final Impact

Even though Administrator B received an extra \$10,000 each year, TRS does not count that cash toward pension benefits.

Adjustments will be made to remove the salary option for all 5 years.

Can the member overcome conversion and the amount be reportable?

- Yes, the member or employer must provide clear proof that the change was legitimate.

Acceptable reasons include:

- 1. Collective Bargaining Agreement**
 - The change was part of a contract that applied to **everyone** in the group.
- 2. Employer Policy Change**
 - The employer changed policy for a group of employees(e.g. administrators), including some who are not close to retirement.
- 3. Change in Family Status**
 - Example: Spouse no longer needs family insurance coverage.

PRORATION

Partial Year Prorations

- An employer may choose to prorate the Flex Plan salary option for members who work only a partial year.
- Proration methods may include:
 - Daily rate
 - Per pay period
 - Per month
 - No payment if the member does not work the full year
- **The employer should stay consistent each year in their proration method.**

The amount reportable for insurance takers is the amount they would have received if they had selected the salary option.

Health Insurance or \$1000 cash

Scenario 1: Proration by a daily rate.

- Member works **100 days**
- Calculation: $\$1,000 \div 180 \times 100 = \555.56
-  **Reportable:**
- **\$555.56 pay cash takers**

Scenario 2: Proration by Pay Period

- Member received **15 pays** out of **24 total**
- Calculation: $\$1,000 \div 24 \times 15 = \625
-  **Reportable:**
- **\$625 pay cash takers**

Scenario 3: One lump sum

- Employer pays cash takers a lump sum in May.
- Member is required to work until the end of the year to qualify for the payment.
-  **Reportable:**
- **\$1000 pay cash takers if they worked until end of year.**
- **\$0 for those who left before the end of year.**

 **Members who choose insurance are reported with the same amount as cash takers.**

SUMMARY

SUMMARY

Plan Type	TRS Reporting
Insurance only	 No
Insurance + Salary Option	 Yes – for ALL members
• Employee chooses insurance	 Report
• Employee chooses salary option	 Report

SUMMARY

Plan Type	Eligibility / Offered To	Switching Option	TRS Reporting
Add-On Plan	All members covered under a CBA or individual contract.	N/A	<input checked="" type="checkbox"/> Report: Salary option value for everyone under the contract , regardless of option chosen.
Grandfathered Plan	Employees hired before a certain date	Switching Allowed	<input checked="" type="checkbox"/> Report: Cash value for all eligible members , even if they choose insurance.
Grandfathered Plan	Employees hired before a certain date	Switching <u>Not Allowed</u>	<input checked="" type="checkbox"/> Report: Cash value only for members who choose the cash option.

SUMMARY

Proration Method	Description	TRS Reporting
Daily Rate	Salary option is prorated based on the number of days worked.	<input checked="" type="checkbox"/> Report: Prorated daily amount for all eligible members, even if they take insurance.
Per Pay Period	Salary option is prorated based on the number of pay periods worked.	<input checked="" type="checkbox"/> Report: Prorated pay period amount for all eligible members, even if they take insurance.
Per Month	Salary option is prorated based on the number of months worked.	<input checked="" type="checkbox"/> Report: Prorated monthly amount for all eligible members, even if they take insurance.
Lump Sum	Salary option is paid as a lump sum; who meet a work requirement. Example: Members must work the full year to receive amount.	<input checked="" type="checkbox"/> Report: Full amount for eligible members who meet the work requirement, even if they take insurance. \$0 for members who do not requirement.

RESOURCES

[School Year Set Up](#)

[Payroll Schedules](#)

[Employer Bulletin FY26-03](#)

[Employer Guide Chapter 3: Creditable Earnings](#)

Contact Information

Employer Services

Employer Reporting
(888) 678-3675 Option 1
employers@trsil.org

Accounting Department

Remittances or the Employer Bill
(888) 678-3675 Option 2
accounting@trsil.org

TRS Supplemental Savings Plan (SSP)

(888) 678-3675 Option 3
SSP@trsil.org

