



TRS Supplemental Savings Plan

Employer SSP Reporting Training

March 2022

This presentation is provided for general informational purposes only and is not legal or tax advice. Legal and tax-related questions concerning the TRS Supplemental Savings Plan (SSP) must be directed to your legal counsel. This presentation is not a comprehensive review of the terms of the SSP or how it will be administered.



Agenda

- **Introductions & Housekeeping**
- **TRS Supplemental Savings Plan (SSP) Overview**
 - **Employers' Role**
 - **Member Eligibility and Contributions**
- **TRS SSP Process Flow**
 - **SSP Deferrals Report**
 - **Employer Reporting Walkthrough**
- **FAQs and Resources**

TRS Supplemental Savings Plan Staff

- ***Lori Dour***

- Acting Chief Benefits Officer

- ***Grant Brauer***

- Employer Services Manager

- ***Shiloah Tubbs***

- Deferred Compensation Manager

TRS Supplemental Savings Plan Overview

- TRS is implementing the Supplemental Savings Plan under [Public Act 100-769](#), which requires the System to offer an optional defined contribution plan for active members.
- **The SSP is a 457(b) retirement savings account that:**
 - *Is completely voluntary for eligible TRS members;*
 - *Is designed to supplement a member's TRS pension – not replace it;*
 - *Will offer both pre-tax or Roth savings options;*
 - *Allows members to choose deferral amounts and make investment choices;*
 - *Was designed by TRS to offer a competitive, cost-effective plan with a diverse investment array.*
- **The SSP is *not* a 403(b) plan. Contributions to a 403(b) plan do not limit how much a member can contribute to the SSP.**
- **The initial SSP implementation does not include auto-enrollment. TRS will communicate regarding auto-enrollment at a later date.**

Joining the SSP Team

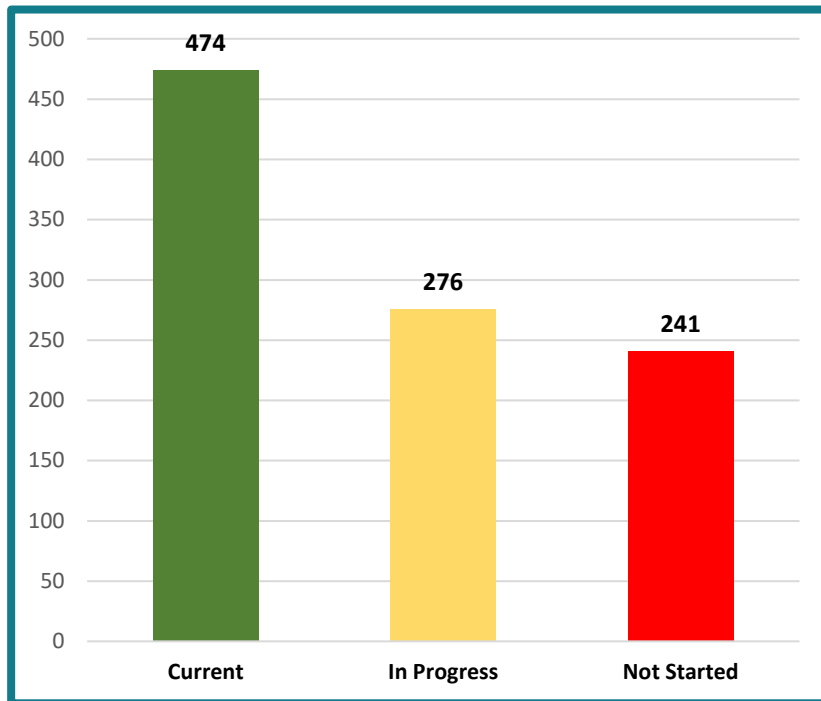
- **[Section 16-204 of the Illinois Pension Code](#) states:**

“All employers must comply with the reporting and administrative functions established by the System and are required to implement the benefits established under this Section.”

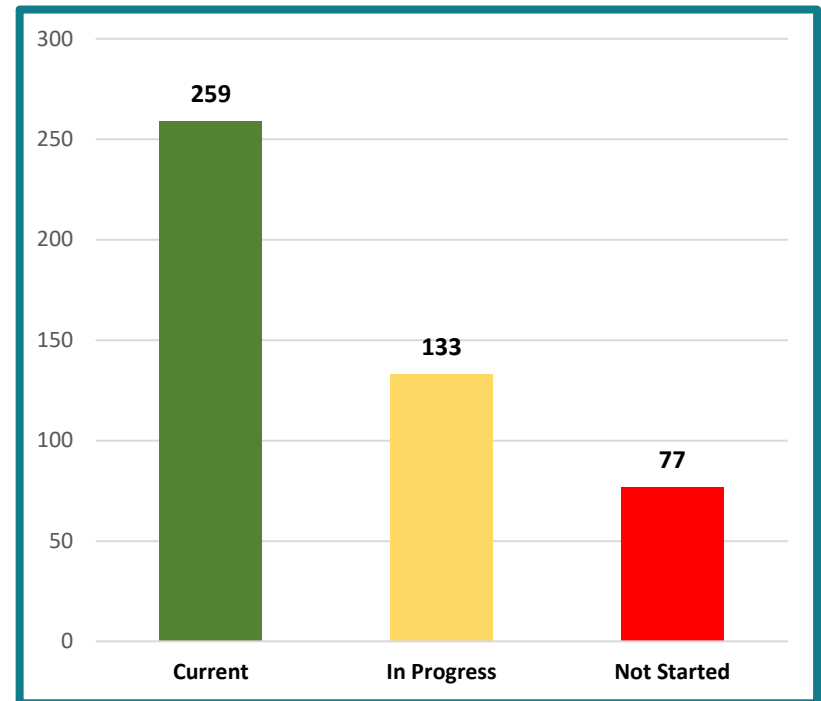
- **To implement the benefits established under the SSP, you must adopt the SSP, including:**
 - *Board approval via an [SSP resolution](#);*
 - *[SSP Employer Participation Agreement](#) signed by an authorized signatory;*
 - *Complete the [TRS Authorized Contact Form](#); and*
 - *Upload the completed forms to TRS using the secure Document Upload feature in the Employer Web Access area.*
- **It is important that you are current in Defined Benefit (DB) plan reporting.**
 - *Eligibility for the SSP is determined by DB reporting.*

Defined Benefit Reporting Status in Gemini as of 2/27/2022

Total TRS Employers = 991



SSP Adopted Employers = 469



The Employer's Role on the SSP Team

After you have adopted the SSP:

- **Stay current with the Defined Benefit (DB) reporting to TRS through Gemini.**
- **Determine how SSP contributions will be reported.**
 - *TRS is working with payroll vendors to test files.*
 - *Employers can report via File Upload or Data Entry (Replication), regardless of Defined Benefit reporting.*
- **Your ongoing role in the administration of the TRS SSP will include:**
 - *Reporting active members' employment status (for SSP eligibility purposes);*
 - *Timely and accurately remitting employee and employer SSP contributions, if any; and*
 - *Monitoring SSP participants' 457(b) plan contributions (to identify excess contributions).*

Member Eligibility and Participation in the SSP

The following TRS members are eligible for the SSP:

- All full-time and part-time contractual employees

Only the following TRS members can participate:

- All full-time and part-time contractual employees ***whose Employers have formally adopted the SSP***

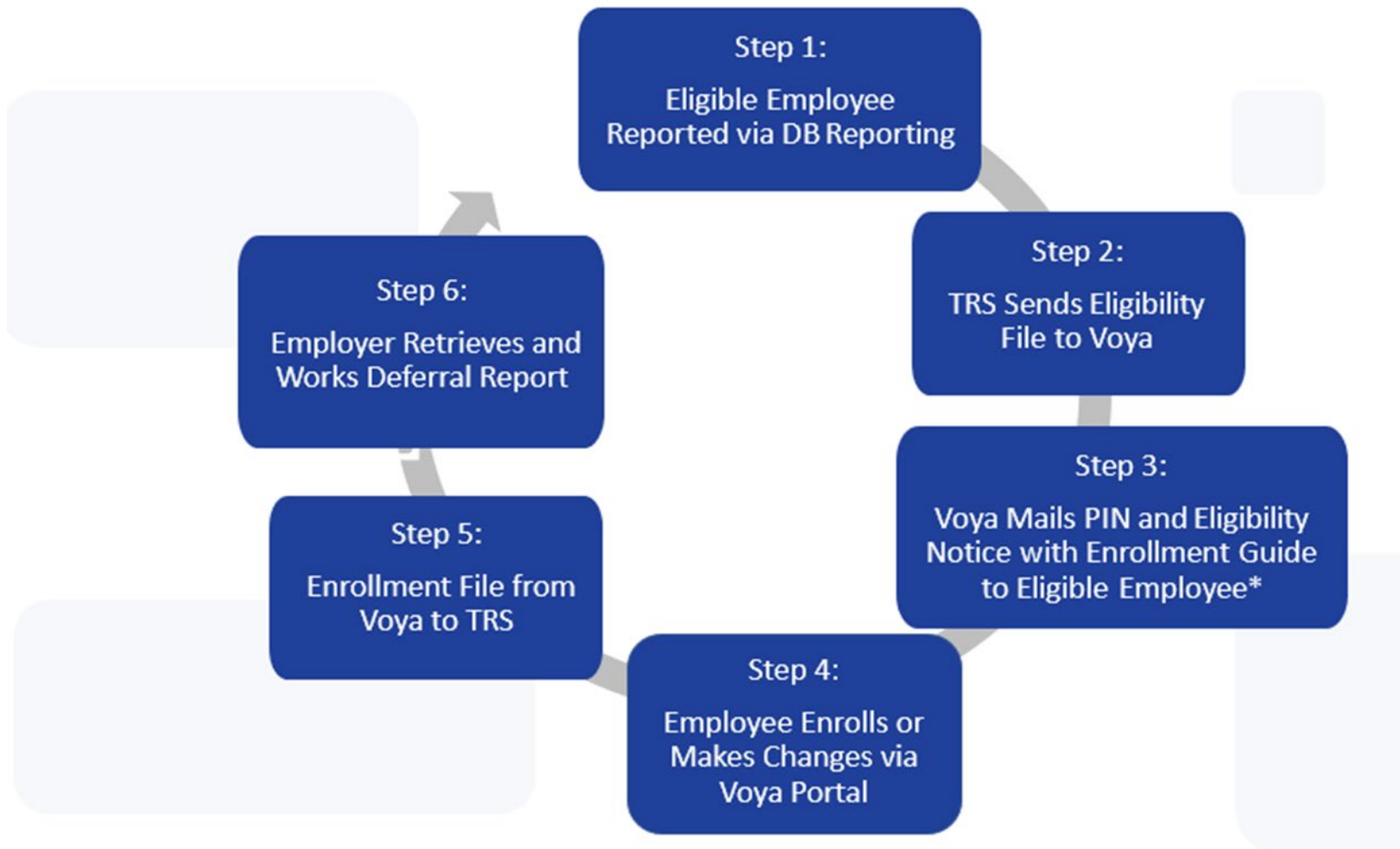
The following are ineligible to participate in the SSP:

- Substitutes, part-time non-contractual (hourly), extra duty only
- Retired and inactive members
- Employees of state agencies and non-governmental tax-exempt organizations (IEA, IFT, IASB)

Eligible SSP Contributions

- **Employees can elect salary deferrals.**
 - *An employee's contribution election determines the Contribution Category within Gemini.*
 - ✓ Employee elections will be made through Voya and reported to employers on the *SSP Deferrals Report*.
 - *Employee SSP Contribution Categories:*
 - ✓ 03 = SSP Pretax
 - ✓ 04 = SSP Pretax Catch-Up
 - ✓ 05 = SSP Pretax Special Catch-Up
 - ✓ 06 = Roth SSP
 - ✓ 07 = Roth SSP Catch-Up
 - ✓ 08 = Roth SSP Special Catch-Up
- **Employers can make discretionary contributions to employees' SSP accounts.**
 - *Discretionary matching; and/or*
 - *Discretionary non-elective contributions determined year-by-year.*
 - *Employer contributions are always SSP Pre-tax (Contribution Category 03).*
- **IRS contribution limits include both Employee and Employer contributions.**

The TRS SSP Process



*Upon initial eligibility; Notice and PIN reminder sent to rehires.

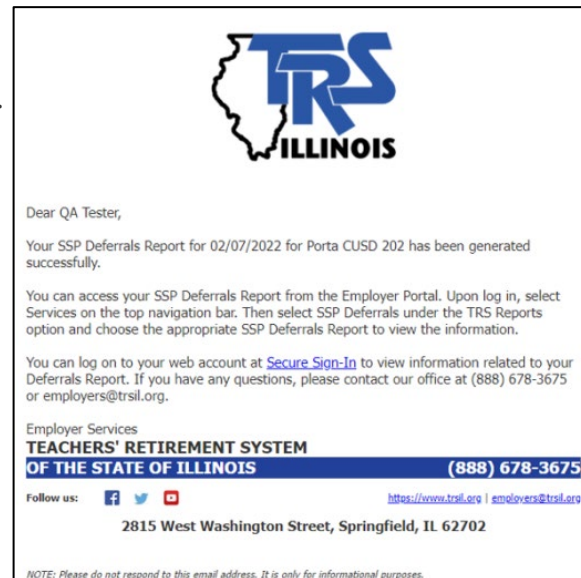
SSP Deferrals Report

- The initial *SSP Deferrals Report* was generated February 22nd for Employers with employees enrolled in the Plan.
- A new comprehensive report will generate each day there are new enrollments or changes to a member's existing contribution.
- An email notification is sent when a new *SSP Deferrals Report* generates.


From: TRS Gemini Messenger (TRSGeminiMessenger@trsil.org)


To: Reporting and Accounting Contacts

Subject: Your SSP Deferrals Report has Generated Successfully



- Your Reporting and Accounting contacts can be seen in the Contacts area of the Gemini Employer Portal.

 **Contacts** Active employer contacts.

Actions	Name	Title	Contact Type
	Ms. Susan Robinson	Accounting Manager	Reporting PRIMARY, Accounting, Technology

- Instructions on how to view or edit Gemini contacts can be found at [EP_Procedures_Contacts_0.pdf \(trsil.org\)](#).

SSP Deferrals Report

- Reports are accessed in the Gemini Employer Portal by selecting *SSP Deferrals Report* under *TRS Reports*.

- You can enter deferrals as *SSP Deferrals Reports* are received or pull down the latest report when processing each payroll, being sure to pay attention to “Contribution Effective Date.”
- Contribution Amounts are per pay period deferral amounts. This should be deducted from each scheduled pay period.

SSP Deferrals Report

- **Contribution Effective Date**
 - Contributions should be taken the first payroll with a pay period begin date on or after this date.
 - This is always 1st of the month following the members election and applies to Changes, New Enrollments and Cancellations.
 - Example: If an employee enrolls with Voya in April, the effective date of the contribution will be May 1st.
- **Changes to Deferrals:**
 - Includes the most current changes made to an existing employee contribution deferral.
 - Records will remain in this section until the Effective Date has passed and **will then move to Existing Deferrals**.
- **New Deferrals:**
 - Includes brand new employee enrollments or existing employees who enroll in a new category.
 - Records will remain in this section until the Effective Date has passed and **will then move to Existing Deferrals**.
- **Cancelled Deferrals:**
 - Includes existing deferrals the employee has cancelled.
 - Records will remain in this section for 30 days past the Effective Date and **will then drop off the report**.
- **Existing Deferrals:**
 - Includes existing active employee deferrals with an Effective Date in the past; ongoing deferrals.
 - **Should be reviewed each pay period to ensure no deferrals have been missed.**

SSP Deferrals Report

- *Contribution Effective Date*

- Contributions should be taken the first payroll with a pay period begin date on or after this date.

13	11/26/2021	12/09/2021	12/23/2021
14	12/10/2021	12/23/2021	01/06/2022
15	12/24/2021	01/06/2022	01/20/2022
16	01/07/2022	01/20/2022	02/03/2022
17	01/21/2022	02/03/2022	02/17/2022
18	02/04/2022	02/17/2022	03/03/2022
X	02/18/2022	03/03/2022	03/17/2022
20	03/04/2022	03/17/2022	03/31/2022
X	03/18/2022	03/31/2022	04/14/2022
22	04/01/2022	04/14/2022	04/28/2022
23	04/15/2022	04/28/2022	05/12/2022

SSP Deferral Processing

- **Employers are expected to process employee deferrals.**
 - Process deferrals according to the *SSP Deferrals Report*, on the first pay period with a begin date following the Contribution Effective Date as indicated on the *Report*.
 - Do not process new deferrals, changes or cancellations until reported via the *SSP Deferrals Report*.
- **SSP deferrals (payroll deductions) must be processed in your payroll system.**
- **SSP Reporting will be completed in Gemini.**
 - The [file format](#) is the same as DB Reporting.
 - We recommend uploading a separate file for SSP deferrals.
- **Timely processing and reporting of SSP deferrals is essential.**
 - SSP deferrals should be reported as soon as administratively possible after withheld from payroll.
 - Processing payroll deferrals timely ensures employees' elections are as expected.
 - Reporting deferrals taken timely ensures employees' deferrals are invested timely.

Payroll Schedules

- Payroll Schedule(s) must be set up in Gemini Employer Portal prior to reporting an SSP Deferral.
 - Payroll Schedule(s) set up for DB Reporting are accessible for DC reporting – you do not need to add.
- Detailed instructions on how to set up Payroll Schedule(s) can be found at [Employer Portal: Payroll Schedule Procedures \(trsil.org\)](https://www.trsil.org/portal/employer/payroll-schedule-procedures).

Payroll Schedule Current or subsequent fiscal year payroll schedules including payroll begin, end and pay dates. + Add Payroll Schedule

Actions	Fiscal Year	Payroll Frequency	First Pay Date	Job Categories	Employment Types
▼	2021-2022	Semi-Monthly	08/30/2021	Teacher	Substitute
▼	2021-2022	Semi-Monthly	07/15/2021	Administrator	Part-Time Contractual, Full Time, Extra-Duty
▼	2021-2022	Semi-Monthly	07/30/2021	Teacher	Full Time, Part-Time Contractual, Substitute, Extra-Duty

Schedule Attributes Click Reset to make any changes to this section.

Fiscal Year * 2021-2022
 First Pay Date * 08/30/2021
 Payment Lag * 7 Days
 Payroll Frequency * Semi-Monthly
 Reset

Payroll Attributes Select all that apply to this schedule.

Select Job Category: Teacher Administrator
 Select Employment Type: Full Time Part-Time Contractual Substitute Part-Time Non-Contractual (Hourly) Extra-Duty

Schedule Detail Edit any row(s) if necessary. Identify Flex Plan pay dates. Add row(s) for Special Pay pay dates. + Add Row

Actions	#	Begin Date	End Date	Pay Date	Flex Pay	Special Pay
▼	1	08/09/2021	08/20/2021	08/30/2021	<input type="checkbox"/>	<input type="checkbox"/>
▼	2	08/23/2021	09/03/2021	09/15/2021	<input type="checkbox"/>	<input type="checkbox"/>
▼	3	09/04/2021	09/24/2021	09/30/2021	<input type="checkbox"/>	<input type="checkbox"/>

Reporting ✕ Serv


- Employer Dashboard
- New Report
- In Progress Reports
- Certifications
- Payroll Schedule ←
- Banking
- Invoices
- Reporting History
- View Employer Packet
- Employer Access Sign In


SSP Banking

- SSP deferrals will be withdrawn from the account on file via ACH Pull.
 - This will occur in much the same way DB and THIS contributions are processed.
 - The money will be sent directly to the SSP custodian, not TRS.
- Add, review or update Banking information in the Gemini Employer Portal.
 - Utilize the same or a different account as DB payments.
 - Make sure your Banking information shows **All** under *Retirement Plan* or add a separate account for the Defined Contribution (DC) Plan.



- Employer Dashboard
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 **Banking** Active bank information designated for TRS payments.

Actions	Retirement Plan	Account Type
	All	Checking

Retirement Plan *
All

Select None

All ←

Defined Benefit OR

Defined Contribution ←

- Instructions to add an account can be found at: [Employer Portal - Banking Procedures](#).

File Upload

- In the Employer Portal, select New Payroll Report.



This landing page of the TRS Employer Portal allows you to navigate to various areas within the site. You can create a new Payroll Report, complete an in-progress Payroll Report or reference previously released announcements.

Quick Links: [Employer Access](#) [TRS Employer Website](#) [Gemini Information](#) [TRS Reports](#)

Bulletins

- February 23, 2022 [FY22-22: SSP Deferrals Report Update & Upcoming Employer SSP Reporting Training](#)
- January 25, 2022 [FY22-21: Tier Salary Limits](#)
- December 16, 2021 [FY22-20: Employer Guide Changes](#)
- December 10, 2021 [FY22-19: Gemini Update - Inactive Member Discrepancy Fixed](#)

Payroll Reporting

[+ New Payroll Report](#) [Reporting History](#)

Report Type	Report Date	Status
Defined Contribution	01/28/2022	In Progress
Defined Benefit	09/30/2021	In Progress

- If your DB Reporting Method is File Upload, your DC Reporting Method defaults to File Upload.
 - To change to Replication (Data Entry) for DC Reporting, contact Employer Services.
- For File Upload, select the appropriate DC file to upload and walk through the Process Stepper.

[Upload File](#) → [Upload Results](#) → [Details / Adjustments](#) → [Totals](#) → [Payment](#) → [Confirmation](#)

Select File Click in Browse field below to select a file for upload.

Select a file...

- Detailed instructions at: [Defined Contribution Reporting – File Upload Process – SSP.](#)

Replication (Data Entry)

- Click on **+ New Payroll Report** then select **Proceed to Replication →** under **Defined Contribution**, select **Payroll Schedule**, and then Click **Proceed →** to create a new report.

The screenshot shows the 'Create Report' dialog box in the foreground. The dialog contains the following text:

Create Report

This is your first time reporting with the Teachers' Retirement System you will be redirected to manually add your records.

Instructions:
By clicking proceed, you will be directed to the Details/Adjustment screen. On the Details/Adjustment screen click Add record on the top right corner and follow the instructions.

Buttons: **Proceed →** (highlighted), **Cancel**

In the background, the 'Select Payroll Schedule' table is visible:

Select	Fiscal Year	First Pay Date	Payroll Frequency	Payment Lag	Job Category
<input type="radio"/>	2021-2022	07/15/2021	Semi-Monthly	Current	Administrative
<input type="radio"/>	2021-2022	07/30/2021	Semi-Monthly	Current	Teacher
<input type="radio"/>	2021-2022	08/30/2021	Semi-Monthly	7 Days	Teacher

If you wish to update your reporting method, please contact TRS.

- Click **+ Add Record** and enter the appropriate SSN.

Add Record

Enter the SSN of the member for which you need to add a record then click Search.


Click Add Record to create a new record for the selected member.

To adjust or copy a record from a previous report for the member, enter a range of dates and click Filter. You can then select a record from the table below.

The form contains the following elements:

- SSN *** (text input field)
- Search** (blue button)
- + Add Record** (light blue button)
- Begin Date *** (text input field with calendar icon)
- End Date *** (text input field with calendar icon)
- Filter** (light blue button)

Replication (Data Entry)

- Click  **Add Record**
- The fields in **red** are required.
 - **Contribution Category** for SSP are 03 – 08, as indicated on the *SSP Deferrals Report*.
 - **Payment Reason** must be Base Salary (BS).
- Detailed instructions at [Defined Contribution Reporting – Replication Process - SSP](#).

Demographics

Social Security #	Prefix Mr.	First Name * David	Middle Name	Last Name *	Suffix
Date of Birth *	Gender * Male				

Employment Information

Pay Period Begin Date *	Pay Period End Date *	Pay Date *	Payroll Frequency *	
<small>Pay Period Begin Date is required.</small>	<small>Pay Period End Date is required.</small>	<small>Pay Date is required.</small>	<small>Payroll Frequency is required.</small>	
Employment Begin Date * 07/01/2019	Employment End Date	Employment End Reason	Employment Type * Full Time	Job Category * Administrator
Contract Days	FTE Percentage %	Contribution Category *		
		<small>Contribution Category is required.</small>		




Earnings & Contributions

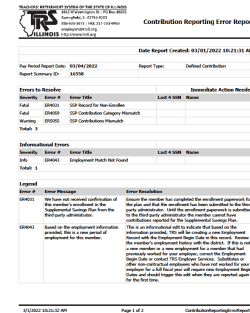
\$ Full Annual Rate	Payment Reason *	Deferred	\$ Compensation *	\$ Earnings that Exceed Salary Limits
	<small>Payment Reason is required.</small>		<small>Compensation is required.</small>	
\$ Contributions *	\$ THIS Contributions	\$ Employer Defined Contribution...		
<small>Contributions is required.</small>		<small>Employer Defined Contributions is required.</small>		

Timekeeping

Docked Days	Sick Leave/Personal Days	Days Paid	Post-Retirement Hours	Balanced Calendar
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SSP Reporting Errors

- Errors are handled the same as on the DB side.
 - Similar load edits
 - Fewer reporting edits
- SSP-specific edits compare **Contribution Effective Date** from *SSP Deferrals Report* to the **Pay Period Begin Date** for the deferral being reported.
- A few SSP-specific edits to watch for:
 - ER4031: SSP Record for Non-Enrollee is Fatal 
 - ER4059: SSP Contribution Category Mismatch is Fatal 
 - ER5055: SSP Contributions Mismatch is Warning 
- Errors can be sorted by checking the Errors Only box located at the top of the Details/Adjustments table.
- A count of the total errors per record is indicated by color under the Warning column.
- Errors will be displayed in order of severity: **red** indicates fatal errors, **orange** indicates warning errors, and **blue** indicates info errors.
- To view the full error resolution, click on the View More button.



Errors by Severity		Count
Fatal	ER4031: SSP Record for Non-Enrollee	1
Fatal	ER4059: SSP Contribution Category Mismatch	1
Warning	ER5055: SSP Contributions Mismatch	1
Total		3

Severity	Error #	Error Title	Last 4 Digits	Action
Fatal	ER4031	Employment Match Not Found		
Total: 3				

Legend	Error Description
Fatal	ER4031: This error occurs when the employee is not enrolled in the plan. The error is fatal because the employee is not eligible for the plan. The error is fatal because the employee is not eligible for the plan. The error is fatal because the employee is not eligible for the plan.
Fatal	ER4059: This error occurs when the contribution category does not match the employee's category. The error is fatal because the employee is not eligible for the plan. The error is fatal because the employee is not eligible for the plan. The error is fatal because the employee is not eligible for the plan.
Warning	ER5055: This error occurs when the contribution amount does not match the employee's contribution amount. The error is a warning because the employee is eligible for the plan. The error is a warning because the employee is eligible for the plan. The error is a warning because the employee is eligible for the plan.

Defined Contribution Reporting Step 4: Totals

- The Totals screen is used to view the contribution report totals.

[Select Report](#) → [Replication Results](#) → [Details / Adjustments](#) → **[Σ Totals](#)** → [Payment](#) → [Confirmation](#)

Report Summary ID: 12346 **Report Type:** Defined Contribution **Report Date:** 02/28/2022 **Report Status:** Data Submitted **Status Date:** 02/27/2022 15:22:08 PM **Members:** 2 **Errors:** 0

Σ Report Totals Summary of payroll report totals, current invoices and account balances.

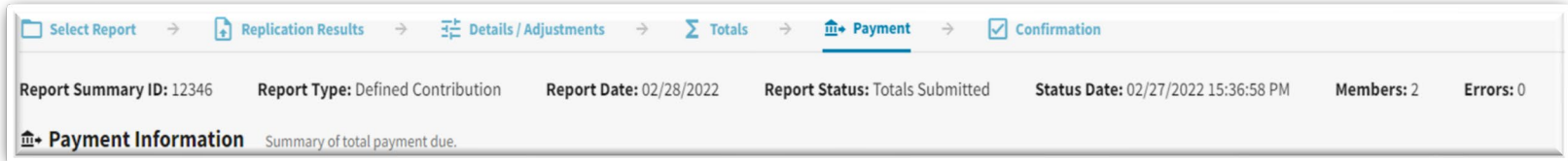
- The Report Totals are separated into two sections: Regular and Adjustments.

Regular				
Contribution Category	Fiscal Year	Compensation	Contributions	Employer Defined Contributions
SSP Pretax	2021-2022	2,000.00	50.00	0.00
SSP Roth	2021-2022	1,000.00	50.00	0.00
Totals:		\$3,000.00	\$100.00	\$0.00

Adjustments				
Contribution Category	Fiscal Year	Compensation	Contributions	Employer Defined Contributions
No data available				
Totals:		\$0.00	\$0.00	\$0.00

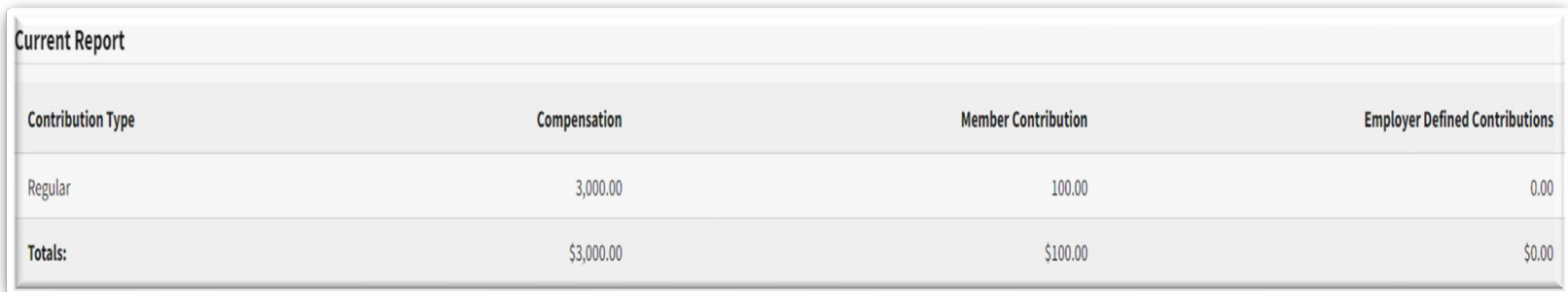
Defined Contribution Reporting Step 5: Payment

- The Payment Information screen gives an overview of the total payment due.



The screenshot shows a navigation breadcrumb: Select Report → Replication Results → Details / Adjustments → Totals → **Payment** → Confirmation. Below the breadcrumb, the following information is displayed: Report Summary ID: 12346, Report Type: Defined Contribution, Report Date: 02/28/2022, Report Status: Totals Submitted, Status Date: 02/27/2022 15:36:58 PM, Members: 2, Errors: 0. A link for **Payment Information** is shown with the subtext "Summary of total payment due."

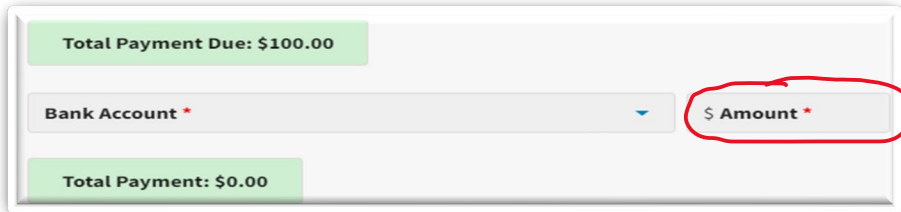
- The Current Report section displays the total contributions for the report.



Current Report			
Contribution Type	Compensation	Member Contribution	Employer Defined Contributions
Regular	3,000.00	100.00	0.00
Totals:	\$3,000.00	\$100.00	\$0.00

Defined Contribution Reporting Step 5: Payment

- The total payment due will be deducted from the Bank Account listed. Enter an amount for your payment in the Amount field.

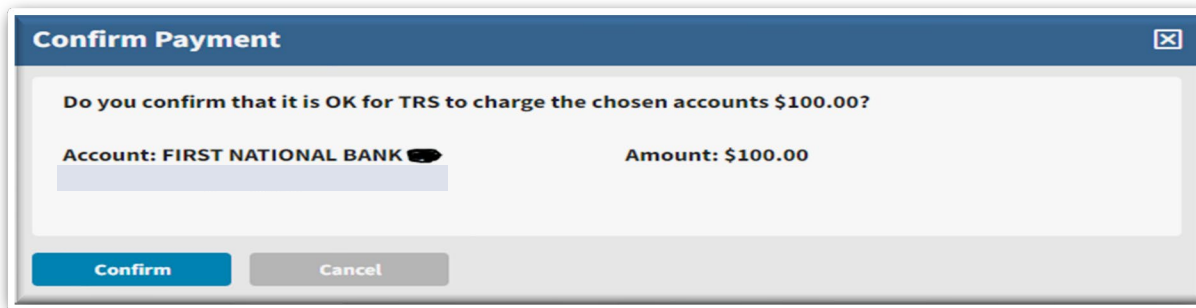


Total Payment Due: \$100.00

Bank Account * ▼ \$ Amount *

Total Payment: \$0.00

- Once you specify the bank account you want to make the payment from, click the **Process Payment** → to initiate the payment. A Confirm Payment screen will appear.



Confirm Payment [X]

Do you confirm that it is OK for TRS to charge the chosen accounts \$100.00?

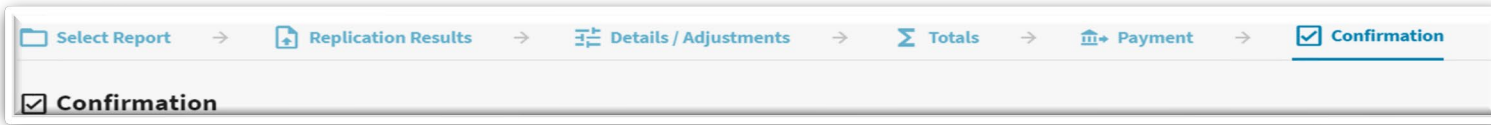
Account: FIRST NATIONAL BANK [Masked] Amount: \$100.00

Confirm Cancel

- If the payment information is correct, select the **Confirm** button.

Defined Contribution Reporting Step 6: Confirmation

- The last step of the process is the Confirmation screen



- This screen provides a confirmation number associated with the payment submitted to the SSP from the Payment screen.

Thank You!

Confirmation Number: 7149

Employer: [REDACTED]

Report Date: 02/28/2022

Report Status: Payment Submitted

Status Date: 02/27/2022 16:09:41 PM

Report type: Defined Contribution

Report Summary ID: 12346

Members: 2

Account Invoiced	Total Paid
[REDACTED]	100.00

Grand Total Paid: \$100.00

[← Return To Dashboard](#)

Frequently Asked Questions

- **What are the annual maximum contribution limits for each SSP Contribution Category?**

- This information can be found on TRS' Employers site under [Contributions Rates and Earnings Limitations](#). Contribution category codes are included within each section below. Limits will be updated annually. Limits include both Employee and Employer contributions.

TRS SUPPLEMENTAL SAVINGS PLAN CONTRIBUTION LIMITS

LIMIT	2022
457 Deferral Limit The lesser of the limitation on vested contributions to 457 plans under IRC Section 457(e)(15) or 100% of includible compensation. The total of TRS SSP codes 03 (SSP Pre-tax), 06 (Roth SSP) and employer contributions cannot exceed this limit.	\$20,500
Age 50+ Catch-up Limit The special catch-up available under IRC Section 414(v) for individuals at least 50 years old in 2022 and make eligible pre-tax contributions to 401 (k), 403(b), and governmental 457 plans. The total of TRS SSP codes 04 (SSP Catch-Up) and 07 (Roth SSP Catch-Up) cannot exceed this limit.	\$6,500
457 Special Catch-up Limit The special catch-up election for employees participating in an eligible 457 deferred compensation who have elected the special catch-up available in the three years prior to the year of normal retirement age. The total of TRS SSP codes 05 (SSP Special Catch-up) and 08 (Roth SSP Special Catch-up) cannot exceed this limit. <i>Note: The participant in a governmental 457(b) plan may make catch-up contributions in a year equal to the greater of (a) the amount permitted under the age 50+ catch-up, or (b) the amount permitted under the 457 catch-up.</i>	\$41,000

Frequently Asked Questions

- **How should we handle SSP deferrals – new, existing, changes – during summer months?**
 - Reporting and contributions are to be submitted when the employees' payroll is **paid** (not processed).
 - ✓ If the payroll closes in June, but isn't paid until a later date, do not report the contributions in June, but according to the pay date.
 - ✓ If the payrolls ARE paid in advance, the reporting and contributions should be completed upon payment, so deferrals can be invested timely once they are withheld from a participant's paycheck.
 - If summer payrolls are closed by a certain date, changes made following that date would be expected to be made as soon as administratively possible.
 - ✓ TRS SSP should be included in the notice sent to employees, informing them that changes made after a certain date will not be processed until the first pay period in September (or whatever date you anticipate). If a member intends to enroll or make any changes, they should utilize the TRS SSP Service Center or TRS SSP website to make any changes *prior to* the cutoff and the employer should consider the latest SSP Deferrals Report when processing summer payrolls.
 - If summer payrolls are put into a pending status, but not closed, changes should be made in the first payroll administratively possible following the effective date.
 - ✓ Employers are welcome to encourage employees to make any changes prior to a cutoff date.

Frequently Asked Questions

- **We have a bi-weekly payroll schedule (26 pay periods) but currently only take voluntary contributions for 24 pay periods. Is the SSP deducted for all 26 pay periods?**
 - Yes, Members enrolling in the SSP elect a per pay period deferral amount, which means the SSP deferral amount should be taken out of each of their normal scheduled pay periods. The deferral amount should not be deducted from any special pay or stipend, but should be deducted from all twenty-six scheduled pay periods.
- **How should SSP employee contributions be reported in Box 12 of the W-2?**
 - Box 12 depends on whether the contribution is Pre-tax or Roth. Code **G** should be entered for Pre-tax (03, 04, 05) and code **EE** for Roth contributions (06, 07, 08). Additional info at <https://www.irs.gov/pub/irs-pdf/iw2w3.pdf>.

TRS SSP - Important Resources

- **Current and future member communications:**
 - <https://www.trsil.org/Supplemental-Savings-Plan>
- **Current and future employer communications and training:**
 - SSP: <https://www.trsil.org/employers/Supplemental-Savings-Plan>
 - Gemini: <https://www.trsil.org/employers/Gemini/Resources>
 - [Quick Reference Guide](#)
- **Voya TRS SSP participant resources:**
 - TRS SSP Portal: trsilssp.voya.com
 - TRS SSP Service Center: **844-877-4572 (844-TRS-457B)**
 - Voya Customer Service Associates are available **Monday through Friday, 7 a.m. to 7 p.m. CT**, except for stock market holidays.

Local Voya Education Representatives



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To schedule an individual virtual appointment,
go to <https://trssp457b.timetap.com>

To join a scheduled webinar,
go to <https://trs-ssp-webinar.timetap.com>

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TRS Supplemental Savings Plan