

New Return to Work 70% of Retirement Benefit Guidelines for Teachers, Bus Drivers, and EMS Personnel

To address ongoing staffing challenges, the Tennessee General Assembly passed legislation this year creating an additional return to work opportunity allowing retired TCRS members to be reemployed as a K-12 teacher, bus driver, or emergency medical services personnel without the loss of their TCRS retirement benefits.

Beginning July 1, 2022, the law allows these personnel to return to work without suspension of benefits under the Return to Work 70% Retirement Benefit provision.

Generally, if a retired member returns to service with a TCRS-covered employer under any circumstance, other than 120-day Temporary Employment or Limited Reemployment of Retired Teachers, his or her retirement payment is suspended during reemployment. The new legislation has expanded these exceptions. To return to work under the new guidelines, the following conditions must be met:

- The retiree must be retired at least 60 days.
- For teachers and bus drivers, the retiree must have the requisite experience and training for the position, there must not be any other qualified persons available to fill the position, and the position must be with a K-12 school system.
- For emergency medical services personnel, the retiree must possess a current valid license issued by the emergency medical services board through the Department of Health.
- The retiree's retirement benefit will be limited to 70% of what would otherwise be payable for the period of reemployment.
- The retiree must not be drawing a TCRS Disability Benefit.
- The retiree's appointment cannot exceed one year; however, they may be reappointed to additional one-year periods as long as the retiree still meets all of the above requirements.

Members must apply for this type of return-to-work provision using the Return to Service with 70% Retirement Benefit form found on the **Forms and Guides page** at [RetireReady.gov](https://www.RetireReady.gov).

Before accepting a position with a TCRS-covered employer, retirees should contact RetireReadyTN at (800) 922-7772 to determine how their TCRS retirement benefits may be impacted.

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2022 Direct Deposit Payment Schedule

Thursday, June 30

Friday, July 29

Wednesday, August 31

Friday, September 30

Monday, October 31

Wednesday, November 30

Thursday, December 29

Let us recognize your service to Tennessee and help celebrate 50 years of TCRS!

This year, as TCRS celebrates 50 years as a consolidated retirement plan, we want to recognize you for your dedicated service to Tennessee through member spotlights.

Join us in the celebration by submitting your photo and information through an online form at [TCRS50.org](https://www.TCRS50.org). Tell us why you are a proud TCRS retiree, and your member spotlight will be featured on Facebook @TennesseeConsolidatedRetirementSystem and on [TCRS50.org](https://www.TCRS50.org).

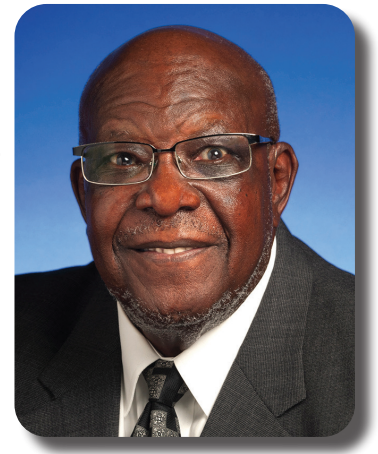
Follow the celebration on Facebook @TennesseeConsolidatedRetirementSystem.



Al Laney retires after 14 years of service to the TCRS Board of Trustees

We would like to recognize Mr. Alfred Laney, who ended his service to the TCRS Board of Trustees last month after 14 years of committed service on behalf of retirees.

The TCRS Board of Trustees is responsible for the general administration and proper operation of the retirement plan. Mr. Laney has served as the board's Retired State Employee Representative since 2008. He also served on the Board's Administrative Committee and Executive Committee.



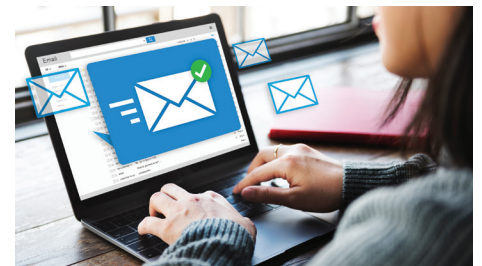
Mr. Laney retired from his full-time career in 2007 after 35 years with the Tennessee Department of Revenue, Tax Enforcement Division, where he served as division director in the main office in Nashville. He holds a B.S. in Science Education and worked as a high school teacher prior to his work with the State. Now 15 years into retirement from state service, Mr. Laney remains a testament to the stability and value of the TCRS.

We want to thank Mr. Laney for his dedicated service to Tennessee and to the TCRS Board of Trustees.

The TCRS Board consists of nine ex-officio members, nine representatives of the active TCRS membership, and two representatives for retirees. To learn more about the Board, visit Treasury.tn.gov > Retirement > TCRS Board of Trustees.

Internet Safety Tips: Protecting yourself online

Remember to not only keep yourself safe this summer by wearing sunscreen and staying hydrated, but also protect yourself online.



Consider these online safety tips:

- Use strong passwords for all devices
- Make sure you are locking all your devices – including smartphone, tablet, and computer – with secure passwords. A strong password is at least 12 characters long, using a mix of letters, numbers, and symbols.
- Emails that create a sense of urgency, such as a bank account issue, taxes, or credit card debt, are likely a scam. If you are concerned with the legitimacy of an email, always reach out directly to the entity in question by phone before clicking on any links in the email. Clicking on these links is often how scammers get access to your personal information.
- In addition to protecting your information online, you should be wary of scammers trying to attain your personal information over the phone. TCRS would never call and ask you to provide sensitive information, such as a social security number, user ID, or password over the phone. If you are suspicious of someone impersonating TCRS and asking for this type of information, call us at (800) 922-7772.
- Adjust your privacy settings on social media accounts like Facebook to limit who can see your information. Avoid sharing your location and never share personal information, such as a social security number, on social media, even in a direct message.
- Make sure to log out of apps and websites when you are done using them, like email, social media, and your online bank account. Leaving them open on your screen could make you vulnerable to security and privacy risks.

Practicing cyber safety can go a long way toward protecting your identity and personal information. Cybercrime is a very real and increasingly common threat, and the best way to avoid becoming a victim is to reduce your risk as much as possible.

Contacting TCRS:

If you have questions regarding your retirement, contact RetireReadyTN at (800) 922-7772 from 8 a.m. to 7 p.m. CST.

For convenient, easy access to retirement needs in one place, you can also visit RetireReadyTN.gov.