



Retirement Plans for UUP Employees

All full-time employees are required to join one of three retirement programs:

- [New York State Employees' Retirement System \(ERS\)](#)
- [New York State Teachers' Retirement System \(TRS\)](#)
- [SUNY Optional Retirement Program \(ORP\)](#).

All full-time employees are eligible for ERS or the ORP. Employees in faculty, librarian, or coach titles are also eligible for TRS.

Election must be made within the first 30 days of employment and, once made, may not be changed.

Part-time employees are not required to join a retirement system, but may do so if they wish. All part-time employees may join ERS; part-time employees in faculty, librarian, or coach titles are also eligible for TRS; part-time employees who have term appointments are also eligible for the ORP. Part-time employees may join a retirement program at any time.

Once an employee elects to join a particular retirement program they may not withdraw their membership as long as they remain employed, and they may not switch from one program to another, unless they move from a position where they were ineligible to join TRS or the ORP to an eligible position.

Part-time employees are not required to join a retirement system, but may do so if they wish. All part-time employees may join ERS or TRS and may do so at any time; part-time employees represented by UUP who have term appointments may also join the ORP at any time. Once an employee elects to join a particular retirement program they may not withdraw their membership as long as they remain employed, and they may not switch from one program to another, unless they move from a position where they were ineligible to join the ORP to an eligible position.

Persons joining any retirement program on or after July 27, 1976 are required to contribute three percent of salary. This is deducted prior to the computation of federal taxes. Members of ERS and TRS will only have to contribute for the first 10 years of membership. Under Internal Revenue Service regulations, employer and employee contributions may only be made on the first \$205,000 of salary.

[ERS](#) and [TRS](#) are defined benefit retirement programs. The benefits calculation takes into account your final average salary (the average of your highest three consecutive years), your number of years of service, and your age at retirement. Benefits vary by tier. Your date of membership in ERS or TRS determines your tier level:

- Tier 1 membership prior to July 1, 1973
- Tier 2 July 1, 1973 - July 26, 1976
- Tier 3 July 27, 1976 - August 31, 1983
- Tier 4 September 1, 1983 and after

The [ORP](#) is a defined contribution retirement program. Benefits are determined by the amount contributed each year and the success of the investments. For additional information about the ORP, including fund performance and carrier contacts, click [here](#). The amount of the University's contribution is determined by your tier, which is based on your date of membership in the ORP:

Tier:	Dates:	Contribution
Tier 1	membership prior to July 1, 1973	12% of the first \$16,500 of salary per calendar year, and 15% of all salary above \$16,500
Tier 2	July 1, 1973 - July 26, 1976	12% of the first \$16,500 of salary per calendar year, and 15% of all salary above \$16,500
Tier 3	July 27, 1976 - August 31, 1983	9% of the first \$16,500 of salary per calendar year and 12% of all salary above \$16,500
Tier 4	September 1, 1983 - July 16, 1992	9% of the first \$16,500 of salary per calendar year and 12% of all salary above \$16,500
Tier 4a	July 17, 1992 and after	8% of salary for the first seven years of service, and 10% thereafter

To view a comparison of the three retirement programs, click [here](#):

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