



Your
**MILITARY
SERVICE** *under*
USERRA

WWW.TCDRS.ORG ★ 800-823-7782



*As a TCDRS member
who has been called to
active military duty,*

USERRA

allows you to restore your
retirement account.

That means your military service
won't be a setback on your road
to retirement.

Under the federal Uniformed Services Employment and Re-employment Rights Act (USERRA), active TCDRS members receive service time for any time they are called to active duty, and can also “make up” deposits for the time they were away from their civilian jobs.

HERE'S WHAT YOU GET

As a member of the Reserves or National Guard, you may have been (or may be) called away from your job to serve on active military duty. When you return to work, USERRA gives you a chance to fully restore your retirement account.

HERE'S WHAT YOU NEED

Under USERRA you may qualify for up to five years of service time for the time you were away. When you reinstate your service time, you can also put money into your TCDRS account to make up for any deposits you missed.

To establish service time under USERRA, you must meet the following requirements:

- ★ You were employed by a TCDRS-covered employer when you were called to active duty and your employer had proper notice.
- ★ You applied for re-employment with the same employer within 90 days of your service release.
- ★ Your discharge from active duty was under honorable conditions.

*The **UNIFORMED SERVICES EMPLOYMENT AND RE-EMPLOYMENT RIGHTS ACT (USERRA)**, provides job protection and rights of reinstatement to employees who are called to active duty.*

HERE'S WHAT YOU DO

You should apply for re-employment with your employer within 90 days after your active-duty status ends. Once you are an employee again, you need to fill out an *Application for Military Service Time Under USERRA* (TCDRS-90). You can get this form at www.tcdrs.org or by calling TCDRS Member Services at 800-823-7782. Then, ask your employer to complete the Employer Certification section of the application. Then send the application along with a copy of your DD-214 or other discharge documents to TCDRS.

HERE'S WHAT IT WILL COST YOU

It doesn't cost you anything to establish service time under USERRA. However, you may choose to put money into your account to make up for deposits you would have made if you weren't on active duty. You may make up some or all of these deposits up to a maximum amount. Any deposits you make will receive employer matching when you retire and receive a monthly benefit.

Once we receive your application, we will send you confirmation of your eligibility. This letter will include the maximum amount you can deposit and the final date the payment must be received by TCDRS if you choose to make a deposit. You can make a lump-sum payment or pay in installments.

This brochure is intended as a general summary. In all cases, the actual provisions of applicable state and federal laws take precedence.



WE'RE HERE TO HELP

*If you have any questions,
please visit **WWW.TCDRS.ORG**
or call **TCDRS MEMBER SERVICES**
at **800-823-7782.***

We're available Monday through Friday
from 7:30 a.m. to 6 p.m., CST.