



Retirement Information

Please contact WCS Retirement Manager, Carrie Vitucci at (615)472-4055 or carrie.vitucci@wcs.edu if you have questions regarding Williamson County School and TCRS retirement.

Please contact Retirement Benefits, Laurie Gulan at (615) 591-8506 or lauriegl1@wcs.edu if you have questions regarding retiree benefits or transitioning to Medicare.

Please contact TCRS at 1-800-922-7772 if you have questions regarding your service time with TCRS.

Retirement Frequently Asked Questions:

What is the Retirement Plan?

- There are two retirement plans through RetireReadyTN: The [Legacy Plan](#) and the [Hybrid Plan](#).

How do I know what plan I am under?

- Legacy Plan covers teachers who started prior to July 1, 2014, plus full-time noncertified (Classified) staff. The Hybrid Plan covers teachers who started on or after July 1, 2014.
- Remember it is possible that someone can be covered by both plans depending on what positions they've held, for example: non-certified staff moving to certified staff.

How do I see my retirement and when do I start contributing?

- You can log on to TCRS to see your contributions, monthly statements, and annual statements.

- Instructions on how to create an account are linked [here](#).
- If you are a new hire to WCS, it could take up to 60 days to see your account. ALL new hires who are eligible to contribute will receive a letter from TCRS explaining how to log in and update their information on the account including their beneficiary.
- It is good practice to ALWAYS make sure your beneficiary information is up to date.
- All eligible members begin contributing right away. Please follow the links above for the Legacy Plan and Hybrid Plan to understand the contributions and their percentages.

What are the steps to begin my retirement process?

- Please read through the [Retirement Procedures](#).
- Application to retire is completed online at mytcrs.tn.gov within 90 days of retirement date. (You can opt to retire from WCS but wait to draw your TCRS pension later.)
- Contact Laurie Gulan in benefits if you meet the eligibility requirements for continuing medical benefits at retirement:
 1. Employee must have hired date prior to July 1, 2009.
 2. Employee and/or dependents coverage must have been in effect a minimum of one (1) year prior to retirement.
 3. Employee must have 10 continuous years of full-time service with Williamson County Government or Board of Education and be age 55 on date of retirement (or) the Employee must have 30 continuous years of full-time service with Williamson County Government or the Board of Education and be allowed continuation of coverage at retirement regardless of age.

What happens to my sick time and/or vacation time when I retire?

- Your sick time will be transferred to TCRS toward service credit. (20 sick days are equal to 1 month of service credit)
- You will receive payment for up to 24 vacation days accrued. Anything over 24 days will be transferred to sick time and applied to service credit.

Can I purchase retirement years?

- Request an application with TCRS to purchase years where contributions were not paid while working with any TN entity.

How do I know my correct retirement date?

- The date of your retirement is the *day after* the last paid date of employment.
- The required WCS retirement form should state your last day of employment. When completing the TCRS application, your retirement date is the day after your last day of employment. Example: last day of employment is May 26, your retirement date will be May 27.

Can I work after retirement for Williamson County Schools?

- Retiree can work part-time up to 120 days or 840 hours and still maintain TCRS benefits. There is a 60-day waiting period after date of retirement. Under special circumstances, retirees may return with the 60-day waiting period waived if approved (determined by HR.)
- A TCRS Temporary Employment Report must be completed by retiree and the Retirement Manager. Form is required each calendar year while retiree is employed.

When should I expect my last paycheck from WCS and first TCRS Pension deposit?

- Final paychecks can be expected two weeks after your last day of work.
- It can take TCRS 60-90 days to calculate your retirement and the reason for the 90 days out from retirement to complete your retirement application.

When am I vested and can the funds from my TCRS account be withdrawn should I leave Williamson County Schools before I am vested with TCRS?

- Employee becomes vested after five years (60 months) of service credit is met with TCRS.
- You can cash out contributions should you no longer participate with a TCRS employer. You will need to call TCRS to start the process and to understand all your options. Should you return to a TCRS employer, you will be reenrolled as a new member of the TCRS system.