

## **General Questions**

### ***Am I able to continue participating in TRS?***

Yes. All benefit-eligible employees are automatically enrolled in the Teachers Retirement System of Texas (TRS) unless they qualify for, and elect to participate in, the Optional Retirement Program (ORP).

### ***How will this move affect my retirement eligibility for health insurance?***

Previous years of service through the University of Houston Victoria (UHV) will now be considered Texas A&M University System (TAMUS) years of service. Also, if you have past years of service through other ERS agencies, those years of service can be combined with the A&M System to meet retirement eligibility for health insurance. Legislation was put in place in 2017 to allow ERS, the UT System, and the A&M System to combine an employee's service with each to meet retirement eligibility for insurance purposes. At retirement, you will receive your insurance benefits from the state system where you had the most years of service. However, once you reach 10 years of service with your current state employer, you would retire with that employer regardless of the number of years with any previous state system. For more information about retiring from the A&M System, you may refer to the A&M System brochure [\*A Look Ahead: A guide to retiring from the A&M System.\*](#)

## **ORP Questions**

### ***What is the Optional Retirement Program (ORP)?***

Qualified employees, generally faculty and high-level administrators, may choose to participate in ORP as an alternative to TRS. ORP is a defined contribution plan under Internal Revenue Code 403(b) with employee (6.65%) and employer contributions (6.6%) legislated by the state. If an employee is eligible for ORP, the employee will be given a 90-day one-time irrevocable opportunity to elect to participate in the ORP plan. Once ORP is chosen, the employee may not go back into TRS while employed with any Texas institution of higher education.

### ***Can I choose to participate in ORP instead of TRS?***

If your position is newly eligible for ORP, generally faculty and high-level administrators, you will receive a benefit event through Workday with instructions on how to enroll in ORP and waive TRS. You will be given a 90-day one-time irrevocable opportunity to elect to participate in the ORP plan. If you have waived your right to participate in ORP in the past through a Texas institution of higher education, you will not have the opportunity again.

### ***How often can I change my ORP vendor?***

There are six approved vendors for the ORP plan. You may change your ORP vendor to another approved vendor whenever you choose. Contact your new vendor to set up your account and choose your investment option, then you can make the change in Workday using the ORP Vendor Change benefit event. You can find the list of approved vendors on the Retirement Programs webpage at <https://www.tamus.edu/benefits/retirement-programs/orptda-approved-vendors/>.

### ***What happens if I am currently participating in ORP with UHV?***

You will need to set up an account with your chosen vendor under the TAMUS ORP plan. A Workday *ORP Already Enrolled* benefit event will be initiated and be delivered to your Workday inbox based on your answers to the onboarding questions you respond to in Workday. Complete the *ORP Already Enrolled* event in your Workday inbox to select your vendor. Your October 1st ORP contribution will be made under the TAMUS ORP plan. Once you have your account established with your chosen vendor under the TAMUS ORP, your vendor can work with you to transfer your University of Houston System (UH) ORP account balance, if

desired. You will need to designate a beneficiary for your TAMUS ORP account. You can find the list of approved vendors for the ORP plan on the Retirement Programs webpage at <https://www.tamus.edu/benefits/retirement-programs/orptda-approved-vendors/>.

***What if my current vendor under the UH ORP plan is the same vendor I choose under the TAMUS ORP?***

You may choose the same vendor under the TAMUS ORP. However, you will still need to establish a new account under the TAMUS ORP plan. The UH ORP and the TAMUS ORP plans have different plan documents established under IRS regulations with different rules and investments options. Therefore, you can no longer contribute to the account under the UH ORP. A new account must be established under the TAMUS ORP plan. You will also need to designate a beneficiary for your TAMUS ORP account.

***What about the balance in my UHV ORP account?***

Your current balance will remain with your vendor under the UH ORP plan until you retire, attain age 70½, or consolidate the account with your TAMUS ORP account.

## **Voluntary Retirement Program Questions**

***What voluntary retirement programs are available through A&M System?***

There are two voluntary retirement programs offered through the A&M System. The Tax-Deferred Account (TDA) 403(b) and the TexaSaver 457 Deferred Compensation Plan (DCP). Both programs allow you to make pre-tax or after tax (Roth) contributions.

***Can I continue participating in a voluntary 403(b) through the A&M System?***

If you wish to continue making contributions into a voluntary 403(b) plan, you will need to re-enroll into a TAMUS TDA. To enroll in the TAMUS TDA, log into Workday and click on the Menu. Select the *Benefits and Pay* option. Click on the *Change Benefits* option and select the *TDA Plan Change* benefit event. Contact your chosen vendor to set up your account and choose your investment options. You can find the list of approved vendors on the Retirement Programs webpage at <https://www.tamus.edu/benefits/retirement-programs/orptda-approved-vendors/>.

***What Happens to my UH voluntary 403(b) account?***

Active participation with the UH voluntary 403(b) plan will end on August 31, 2025. You can choose to roll your balance over to the TAMUS TDA plan, an IRA, or to receive the balance as a taxable distribution. We encourage participants to consider transferring their account(s) into a new TAMUS TDA account.

***How do I transfer my UH voluntary 403(b) account to TAMUS?***

Once you have your account established with your new TAMUS TDA vendor, your vendor can work with you to transfer the account balance.

***Can I continue participating in TexaSaver through the A&M System?***

If you are currently participating in the TexaSaver 457 DCP, you may continue to participate. ERS administers this plan, so you can continue to access your account and make contributions as you did prior to joining the A&M System. If you wish to discontinue your contributions with the A&M System, you will need to contact TexaSaver directly at 1-800-634-5091.

***How often can I change my contribution amount to my Tax-Deferred Account (TDA)?***

You may change your contribution amount once each month. You can make the change online through Workday using the *TDA Plan Change* benefit event.

***How often can I change my TDA vendor?***

There are six approved vendors for the TDA program. You may change your TDA vendor to another approved vendor whenever you choose. You can make the change in Workday using the *TDA Plan Change* benefit event. You can find the list of approved vendors on the Retirement Programs webpage at <https://www.tamus.edu/benefits/retirement-programs/orptda-approved-vendors/>.

***How much am I permitted to contribute to a TDA account?***

The maximum contribution limit under the TDA is \$23,500 in 2025. The catch-up contribution limit for plan participants who are 50 and older is \$7,500 with those between 60 and 63 years of age being able to participate in the higher catch-up of \$11,250. The maximum limit will include any contributions previously made in 2025 to a voluntary UH 403(b) account.

***How much am I permitted to contribute to the TexaSaver 457 Deferred Compensation Plan (DCP) account?***

The maximum contribution limit under the TexaSaver DCP is \$23,500 in 2025. The catch-up contribution limit for plan participants who are 50 and older will be \$7,500 with those between the ages of 60 and 63 being able to participate in the higher catch-up of \$11,250. For more information, go to [www.Texasaver.com](http://www.Texasaver.com) and click on 457. The maximum limit will include any contributions previously made in 2025 to a TexaSaver account.

***Can I contribute to the TDA and the TexaSaver DCP at the same time?***

Yes. The TDA and the TexaSaver DCP are two separate plans with separate contribution limits. You may contribute \$23,500 plus the additional age 50 and over catch-ups to each plan in 2025. The maximum limits will include any contributions previously made in 2025 to a TexaSaver 457 account or a voluntary UH 403(b) account.

***Can I contribute to both a traditional TDA and a Roth TDA?***

Yes. However, both the traditional TDA and the Roth TDA are subject to the same total \$23,500 TDA limit and age 50 and over catch-ups. The combined total cannot be greater than this limit.

***Can I contribute to both a traditional DCP and a Roth DCP through TexaSaver?***

Yes. However, both the traditional DCP and the Roth DCP are subject to the same total \$23,500 DCP limit and age 50 and over catch-ups. The combined total cannot be greater than this limit.

**Resources**

[Retirement Program Booklet](#)

[Overview of Voluntary Retirement Programs](#)

[Maximum Contribution Limits for Voluntary Retirement Programs](#)

[TexaSaver website](#)

[ORP/TDA Vendor List](#)

[Guidelines for ORP/TDA Transfer & Rollovers](#)