It is important to educate yourself about the [Teachers' Retirement System (TRS)](#) and your [PEEHIP benefits](#). The first step is to create your **RSA Member Online Services** (**MOS**) account at https://mso.rsa-al.gov/. This will ensure you are registered in the system with correct information and enable you to view a real-time summary of your TRS account online, as well as your PEEHIP coverage(s).

Part 1. Registering for Member Online Services

Member Online Services is available at https://mso.rsa-al.gov/. You can also access MOS from the RSA website (http://www.rsa-al.gov) by clicking the **Member Log In** button in the top left corner. Complete the following steps to register an account:

Log in to your account

User ID

Password

Next

Need to register?
Forgot User ID or Password?
Need a PID? (Request PID Letter)
Report a Death

Note: The information contained in this site is available via a secure connection.

1. Click on the link for **Need to register?**
2. Enter PID, Last 5 digits of your Social Security Number, Last Name, and Birth Date on the registration page, then click **NEXT**.
   a. All new RSA members will automatically be mailed a PID Letter upon the creation of an RSA account. Your PID is also listed on the annual statement you receive from RSA.
   b. *If you do not know your PID then you may contact UA Human Resources or request a PID letter*. This can be done from the Login screen or during this account registration step by clicking the link for **Generate PID Letter**. A letter will be mailed to your primary mailing address on record with RSA within one business day.
3. Enter a User ID, Password, Confirm Password, select a 1st Secret Question and an Answer, select a 2nd Secret Question and an Answer, enter an Email address, Confirm Email, and choose a delivery method. Then click **NEXT**.
4. Read the Terms & Conditions. Select the checkbox to confirm that you have read, understand, and agree. Click **NEXT**.
5. A confirmation message is displayed on the screen. Click **OK**.
6. You will receive a MOS Registration email. A registration confirmation letter (RSA-586) will also be mailed to you.
7. A pop-up window displays asking you to verify your contact information. If you need to make changes, click **UPDATE** and you will be taken to the Contact Information screen. If the information is accurate and no changes are needed, click **VERIFY**.
8. You are then logged into the system. The Home page displays.

On the Home page you can view and update your contact information, view any incoming or outgoing mail correspondence, send a document to RSA, view a summary of your retirement account, and **calculate a benefit estimate**. See Part 2 for instructions.

Active Services

Account Summary

View a summary of your retirement account including your contribution and interest balance, beneficiary information, and retirement service credit.

Benefit Estimate

Calculate a general benefit estimate by providing information such as a retirement date, service credit, average final salary, and beneficiary information. This calculator is provided solely as a tool for you to obtain an unofficial estimate of your retirement benefits and does not replace the actual calculation of benefits done by the RSA when you retire.

Part 2. Calculating your Retirement Benefit Estimate

The Benefit Estimate screen allows members to estimate a retirement or disability benefit and estimate a PEEHIP monthly premium. The employee must first log in to the MOS website in order to follow these steps in below.

IMPORTANT DISCLAIMER: This general benefit estimate is for illustrative purposes only and based on service and salary provided by you. The Member Online Services calculator is provided solely as a tool to assist with long-term financial planning. It is not a guarantee of benefits that may be available to you at retirement. UA Human Resources accepts no responsibility for any errors or defects in this unofficial estimate and the estimate shall not be in any way binding upon The University of Alabama. Any reliance on information obtained through this benefits estimator must be done solely at the user's own risk. Before finalizing any actual retirement choices, all TRS members should contact the Retirement Systems of Alabama. All member accounts are subject to audit.

1. Navigate to the Benefit Estimate screen by clicking either **Benefit Estimate** in the lower, right-hand corner of the Home screen or the following menu options from the menu bar: Services > Benefit Estimate.

2. The Benefit Estimate screen displays. Choose the Retirement System (**Teachers' Retirement System of Alabama for current UA employees**) and select the type of estimate from the Select Estimate Type field – Service Estimate or Disability Estimate, then click **NEW**.

3. Scroll down to the "Benefit Estimate Calculator" section. Verify or enter a beneficiary in the Beneficiary Information. *For Tier 1 employees only*, a section called "Sick Leave Balance" will also appear because TRS allows sick leave balances of **Tier 1** employees to be converted to service credit. Then click **NEXT**.

4. Scroll down to the "Retirement Date Information" section; select the appropriate criteria for the estimate: **as soon as possible, on a specific date, at this age**, or **when I reach this amount of service**.

5. Scroll down to the "Salary Information" section and select the appropriate salary projection: **project current salary to termination date,** or **project current salary plus percentage increases each year on a specified month**. Click **CALCULATE AVERAGE FINAL SALARY** to continue.

6. The "Average Final Salary" (AFS) section displays. Verify or change the AFS as necessary. Click **NEXT**.

7. The "PEEHIP Retiree Premium Calculation" section displays asking if you would like to include a PEEHIP Retiree Premium as part of your benefit estimate. Answer the following questions then click **CALCULATE ESTIMATE**.

PEEHIP Retiree Premium Calculation

Would you like to include a PEEHIP Retiree Premium as part of your estimate?	● Yes	○ No
Will you have medical coverage with PEEHIP?	● Yes	○ No
Are you retiring due to a disability?	○ Yes	● No
Will you be eligible for Medicare when you retire?	● Yes	○ No
Are you a tobacco user?	○ Yes	● No
What type of medical coverage will you have?	● Family	○ Single
Will your spouse be covered on your medical coverage?	● Yes	○ No
Is your spouse a tobacco user?	○ Yes	● No
Will your spouse be eligible for Medicare when you retire?	● Yes	○ No
How many dependents?	● One	○ Two or more
Do you qualify for Federal Poverty Level (FPL) Premium Discounts?	○ Yes	● No

Current Optional Coverages:

(Note: Enrollment and cancellation can only be done during Open Enrollment.)

Type:	○ Family	○ Single
Cancer:	○ Yes	● No
Dental:	○ Yes	● No
Indemnity:	○ Yes	● No
Vision:	○ Yes	● No

Calculate Estimate   Clear

8. To view the benefit estimate results, click **SHOW ESTIMATE**. If you wish to save the estimate, you can enter a name in the Estimate Name field, then click **SAVE** and refer to the estimate later.

Note:please hit "Calculate Estimate" again after making any changes to the estimation information entered above.   Calculate Estimate   Show Estimate   Clear

This estimate is for illustrative purposes only. This estimate is based on service and salary provided by you. It is intended to assist with long-term financial planning. It is not a guarantee of benefits that may be available to a member at retirement. Any reliance on information obtained through this benefits estimator must be done solely at the user's own risk. No decisions should be made regarding actual retirement choices based on whole or in part upon information obtained through this benefits estimator. Before making any final retirement plans, a member should contact a Retirement Systems of Alabama benefits counselor. All member accounts are subject to audit.

For definitions of the different retirement options shown on this estimator, Click Here
Estimate Name: [   ]   Save

9. A pop-up message will appear. Click **OPEN** and your Benefit Estimate result letter and calculation messages are displayed. You can save and print estimates if needed.

Do you want to open or save **Benefit Estimate Letter.pdf** (227 KB) from **test3-mso.rsa-al.gov**?   Open   Save ▼   Cancel   ×

10. A sample Retirement Benefit Estimates Report is shown below. You can run new benefit estimates as often as you'd like.

Retirement Benefit Estimates Report
Requested Estimate Date: January 7, 2019

Member Information:

Name:	MARY MEMBER
Retirement System:	ERS
PID:	10280357
Date of Birth:	
Retirement Date:	March 1, 2019
Benefit Type:	Service Retirement

Address:
MARY MEMBER

Beneficiary Information:

Name:	MARK MEMBER
Date of Birth:	

The figures below represent the approximate benefits you are eligible to receive if you retire on the Retirement Date shown above. In order to retire, you must submit a retirement application so that it is received no less than 30 days nor more than 90 days prior to the effective date of your retirement.

Data used in the calculation of your benefit:

Total Service Credit (yy/mm):	28-10
Unused Sick Leave (Included in Total Service):	00-00
Average Final Salary:	$58,983.00

	Retiree Benefit	Survivor Benefit
Maximum Monthly Benefit - Retirement benefit ceases at death of retiree. NO SURVIVOR BENEFIT.	$2,852.18	N/A
Option 1 – Reduced retirement benefit. Upon death of retiree, any unpaid balance of annuity savings is paid to the beneficiary in a lump sum.	$2,828.53	N/A

$101,507.75   is the total amount of your annuity savings at the time of retirement.

$767.04   is the rate per month that you will use up your annuity savings. If you should die before you have received all of your annuity savings, any unpaid balance will be paid to your designated beneficiary in a lump sum.

133   is the number of months you must survive in order to use up the total amount of your annuity savings based on the amount of your benefit at the current time.

	Retiree Benefit	Survivor Benefit
Option 2 (100% Survivor Benefit) – Reduced retirement benefit. Upon death of retiree, beneficiary receives 100% lifetime survivorship benefit.	$2,524.46	$2,524.46
Option 3 (50% Survivor Benefit) – Reduced retirement benefit. Upon death of retiree, beneficiary receives 50% life time survivorship benefit.	$2,678.19	$1,339.10

COMMENTS:

Questions? Contact Us!
You should contact the **UA HR Service Center** to schedule a retirement appointment at (205) 348-7732 or hrsvctr@ua.edu.

Contact TRS Member Services to discuss your retirement benefit estimates:

Street Address: 201 South Union Street
Montgomery, Alabama 36104

Mailing Address: P. O. Box 302150
Montgomery, Alabama 36130-2150

Phone Number: 334.517.7000 or 877.517.0020

Fax: 334.517.7001 or 877.517.0021

Email: member.services@rsa-al.gov