

Caldwell–West Caldwell Public Schools

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Full-time (32+ hours per week) Teachers and Administrators will automatically be enrolled in [TPAF \(Teachers Pension and Annuity Fund\)](#).

Long Term Leave Replacements are not enrolled in TPAF unless they have reached 13 months of continuous employment.

Full-time (32+ hours per week) Custodians/Maintenance, Secretaries and Board Office Employees will be enrolled in [PERS \(Public Employees Retirement System\)](#).

Paraprofessional and other part-time employees making a minimum of \$5,000 are enrolled in [DCRP \(Defined Contribution Retirement Program\)](#).

You must create an [MBOS \(Member Beneficiary Online System\) account](#) and designate your beneficiaries. ([see Fact Sheet #68](#))