

If you became a CalSTRS member after October 15, 1992, you are under Coverage B. If you were a CalSTRS member on or before that date, you remain under Coverage A unless you elected Coverage B before April 1993.

## Eligibility requirements

You may be eligible for a disability retirement benefit if you:

- Have at least five years of service credit or have at least one year of service credit if your disability is the direct result of an unlawful act of bodily injury that occurred while on the job.
- Have a physical or mental impairment that is permanent or expected to last at least 12 continuous months beyond your last day of work and prevents you from performing your usual job duties with or without reasonable accommodations or duties of a comparable level position. A comparable position is defined as any job at which you can earn two-thirds of your final compensation.
- Meet all the other eligibility requirements, including timelines for application and medical documentation.

If you're eligible to service retire, you can apply to receive a monthly service retirement benefit while your disability application is being evaluated.

### Electing a Modified Disability Benefit

If you have a preretirement election of an option, it will be voided automatically as of the effective date of your disability benefit. If you elect a Modified Disability Benefit, it will become effective on the effective date of your disability benefit.

#### Disability benefit formula

**50%**

of your disability final compensation

+

**10%**

of your disability final compensation for eligible children under age 21 (up to an additional 40%)

=

**Your disability benefit**

You can choose an option beneficiary to provide a lifetime monthly benefit to someone after your death. If you choose an option beneficiary, your monthly disability benefit will be reduced.

## Reductions to your disability benefit

Your monthly disability retirement benefit, including the amount you receive for eligible dependent children, will be reduced by payments from:

- Workers' compensation.
- Judgments against or settlements with the third party that caused your impairment.

➤ To learn more, see the *CalSTRS Member Handbook* or *Your Disability Benefits Guide* at [CalSTRS.com/publications](https://www.calstrs.com/publications).

# Coverage B Survivor benefits

## Eligibility requirements

You must:

- Have been an active member at the time of your death with at least one year of service credit.

Your survivors must:

- Have been your spouse or registered domestic partner for at least one year as of the date of your death or less than one year if your death occurred due to an accident or an illness diagnosed after your marriage or domestic partnership registration.

OR

- Be a financially dependent child under the age of 21.

### One-time death benefit

A one-time death benefit is payable to the recipient you designated on the *Recipient Designation* form.

If you have...	Then...
A preretirement election of an option in place	The option takes effect.
No option but a surviving spouse or partner and eligible children	Your surviving spouse or partner may receive: A lifetime monthly benefit at your normal retirement age—or before, at an actuarially reduced rate; AND Ten percent of your final compensation for each eligible child, up to 50%. OR Your accumulated contributions and interest in your Defined Benefit account whether or not you have eligible dependent children.
No option and no surviving spouse or partner but eligible children	Each eligible child will receive 10% of your final compensation, up to 50%.
No option and no surviving spouse, partner or eligible children	Your designated one-time death benefit recipient will receive your accumulated contributions and interest in your Defined Benefit account.

## Reductions to your survivor benefit

Your monthly survivor benefit may be reduced as a result of judgments against or settlements with the third party that caused your death.

- To learn more about your survivor benefits and eligibility requirements, see the *Member Handbook* at [CaISTRs.com/publications](https://www.calstrs.com/publications).