



# Your Disability Benefits Guide

For Defined Benefit Program Members



The California Public Employees' Pension Reform Act of 2013 made changes to the plan structure that primarily affect members first hired to perform CalSTRS creditable activities on or after January 1, 2013. Our two benefit structures are:

- **CalSTRS 2% at 62:** Members first hired on or after January 1, 2013, to perform service that could be credited to the Defined Benefit Program.
- **CalSTRS 2% at 60:** Members first hired on or before December 31, 2012, to perform service that could be credited to the Defined Benefit Program, even if they were subject to coverage under a different retirement system, including Social Security.

While the changes primarily affect service retirement benefits, final compensation for disability retirement benefits may be calculated differently for CalSTRS 2% at 60 members than for CalSTRS 2% at 62 members.

For more information, see “Final compensation” in the Glossary section at the end of this guide.

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CalSTRS is governed by the Teachers' Retirement Law, available at [CalSTRS.com](http://CalSTRS.com), and other governing laws. If there is a conflict between the law and this booklet, the law prevails. CalSTRS makes reasonable effort to provide accurate information in its publications, but such information is not meant to replace the law or provide legal or financial advice. To stay informed, consult a variety of sources, including [CalSTRS.com](http://CalSTRS.com), the California State Legislative Counsel website at [leginfo.legislature.ca.gov](http://leginfo.legislature.ca.gov), your union and elected legislative representatives. CalSTRS can provide you with information on your benefit choices but does not provide any legal, financial, tax or other advice. For such advice, consider consulting a professional in the relevant field.



**> A CalSTRS benefits specialist can help you understand your disability coverage, provide estimates and assist you with initiating an application.**

**> Your disability determination is based on CalSTRS criteria, not those used by other disability benefit providers such as Social Security or workers' compensation.**

## Introduction

When your life and career are interrupted by a serious medical situation, medical and financial concerns can feel overwhelming. The disability benefit for CalSTRS Defined Benefit Program members may help reduce your financial worries.

This guide will help you make informed decisions to best meet your needs and concerns. It provides the specific requirements to apply for a disability benefit and information on what you can expect throughout the application process.

## Your Disability Benefits Application overview

This overview, from when you decide to apply for a disability benefit to your first benefit payment, will give you an idea of what to do and when.

To schedule a one-on-one meeting with a benefits specialist, go to *myCalSTRS* (select *Benefits Planning Services*, then *Schedule Appointment*) or contact us. If you haven't signed up for *myCalSTRS*, go to **myCalSTRS.com** and register today for immediate 24/7 access to your accounts.

> You'll find more information about benefits planning on page 27.

What to do	When
<b>Step 1</b>	
Plan and research your application decisions.	Apply for disability benefits if you think you might qualify. Do not delay in submitting your application, regardless of your work status. A delay in submitting your application could affect your eligibility or your disability benefit effective date.
Meet with a CalSTRS benefits specialist.	
<b>Step 2</b>	
Complete, sign, date and submit your <i>Disability Benefits Application</i> and other forms.	For specific timing requirements, see page 14 of this guide.
<b>Step 3</b>	
Provide medical and other documentation to substantiate your case.	Either with your <i>Disability Benefits Application</i> or once you are contacted by a disability analyst to discuss your case.
<b>Step 4</b>	
CalSTRS sends you a letter approving or rejecting your application. If approved, the letter includes the amount of your monthly benefit and how your monthly benefit was calculated.	Within 45 days of the approval of your disability benefit. If approved, your disability benefit will go into effect on whichever of the following dates occurs later: <ul style="list-style-type: none"> <li>• The first day of the month in which we received your completed application.</li> <li>• The day after the last day you earned creditable compensation, including sick leave and substitute differential pay.</li> </ul> <b>Note:</b> There could be changes in your monthly payment for several months beyond your benefit effective date as we receive and process additional information from your employer.
CalSTRS sends your initial benefit payment.	

# Step 1: Plan and research your decision

## Before you apply

CalSTRS offers one-on-one benefits planning sessions. When scheduling a session, inform our scheduling coordinator that you wish to discuss the disability benefit application process.

### Benefits specialists

We recommend you speak with a benefits specialist before submitting an application for disability benefits, although it is not required. Benefits specialists can help you understand your disability coverage, provide personalized estimates and assist you with initiating an application. Specialists also explain whether other CalSTRS benefits may be more financially advantageous to you.

> See “Determining your eligibility” on page 13.

### Schedule a benefits planning session

Call us at 800-228-5453 and choose option 3 to schedule a one-on-one session with a benefits specialist.

### Don't delay

A delay in submitting your application could affect your disability benefit effective date and your eligibility. If you cannot schedule a benefits planning session, call 800-228-5453 and ask to speak to a CalSTRS disability analyst.

**Benefits specialists cannot advise you if a disability benefit is right for you nor can they advise whether you will qualify for disability.**



# Is a disability benefit right for you

A disability benefit is calculated differently from a service retirement benefit. In some situations, a service retirement benefit may be a better choice than a disability benefit.

If you are approved for a disability benefit, your benefit will be reduced dollar for dollar due to workers' compensation or in certain other circumstances whereas a service retirement

benefit would not. See pages 17–18 for more information about benefit reductions.

Look closely at each benefit and how it might meet your financial needs before deciding which one to apply for. Ask a CalSTRS benefits specialist for customized benefit estimates to help you make your decision.

## Formulas

**Disability benefit formula:**

$$\begin{aligned}
 & 50\% \text{ of disability final compensation}^* \\
 + & 10\% \text{ of disability final compensation} \\
 & \text{(for eligible dependent children up to} \\
 & \text{an additional 40\%)} \\
 \hline
 & \text{Member-Only disability benefit}
 \end{aligned}$$

**Service retirement benefit formula:**

$$\begin{aligned}
 & \text{Service credit} \\
 & \text{Age factor} \\
 \times & \text{Service retirement final compensation} \\
 \hline
 & \text{Member-Only service retirement benefit}
 \end{aligned}$$

\* Final compensation for disability purposes uses your earned, rather than earnable, compensation. This results in a lower final compensation under disability for members who work less than full time.

## Service retirement benefit may be the best decision

**Patricia**, age 58, has 29 years of service as a full-time instructor and earned \$5,800 per month as her final compensation as calculated for her service retirement and disability benefit. Due to an illness, she can no longer work.

Using the *Retirement Benefits Calculator* at CalSTRS.com, Patricia learned her estimated service retirement benefit would be \$2,960 per month.

Patricia met with a benefits specialist to discuss her options and, upon reviewing the estimates, confirmed that her disability benefit would be approximately \$2,900 per month, which is less than her service retirement benefit.

Although Patricia may have been eligible for disability, she decided she was financially better off to service retire.

### When a service retirement benefit is better 2% at 60

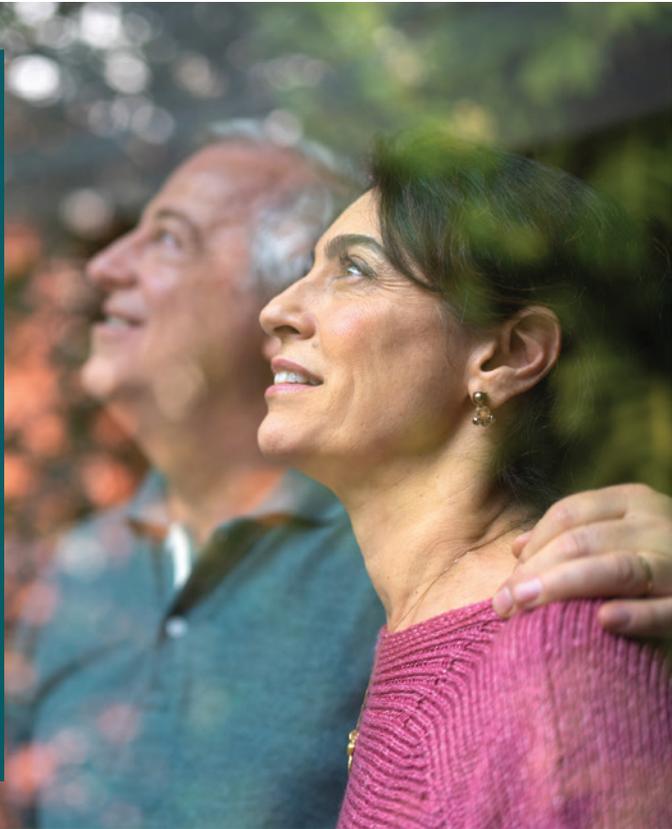
Monthly disability benefit		Monthly service retirement benefit	
50% (Coverage A disability benefit calculation)	.50	Service credit	29 years
		Age factor (1.76% for age 58)	x .0176
		Final compensation	x \$5,800
Final compensation	x \$5,800	<b>Monthly Member-Only service retirement benefit</b>	<b>= \$2,960</b>
<b>Monthly Member-Only disability benefit</b>	<b>= \$2,900</b>		

## Service retirement eligibility

If you're a CalSTRS 2% at 60 or 2% at 62 member, you can retire at age 55 with five years of service credit—or fewer if you service retire concurrently from certain other California public retirement systems.

If you're a CalSTRS 2% at 60 member, you can retire as early as age 50 if you have at least 30 years of service credit.

See the *Concurrent Retirement* fact sheet at [CalSTRS.com/publications](http://CalSTRS.com/publications) for a list of public retirement systems.



## Disability benefit may be the best decision

**Henry**, age 55, worked full time and has 19 years of service and earned \$5,450 per month as his final compensation as calculated for his service retirement and disability benefit. Due to an impairment, he can no longer perform his usual job duties.

Henry met with a CalSTRS benefits specialist to discuss his options. He found out his service retirement benefit would be approximately \$1,450 a month. If approved, Henry's disability benefit would be approximately \$2,725 a month.

Although Henry is eligible for a service retirement benefit, a disability benefit will provide him with a higher monthly benefit.

### When a disability benefit is better 2% at 60

Monthly disability benefit		Monthly service retirement benefit	
50% (Member-Only Coverage B disability benefit calculation)	.50	Service credit	19 years
		Age factor (1.4% for age 55)	x .014
Final compensation	x \$5,450	Final compensation	x \$5,450
<b>Monthly Member-Only disability benefit</b>	<b>= \$2,725</b>	<b>Monthly Member-Only service retirement benefit</b>	<b>= \$1,450</b>

## Special considerations for members receiving workers' compensation benefits who are eligible for service retirement

Your service retirement benefit will not be reduced by the benefits you receive from workers' compensation. However, your disability benefit will be reduced by the benefits you receive from workers' compensation if you receive workers' compensation and a CalSTRS disability benefit for the same impairment or impairments. A reduction in your disability benefit could mean that service retirement would be more financially beneficial to you. In addition, please be aware that if you receive service retirement benefits while your disability application is being evaluated and you are later approved for disability benefits, your benefit may be retroactively reduced due to your workers' compensation benefits.



## Example

### Thomas

Thomas, age 60, has 23 years of service credit as a full-time instructor. He has a serious impairment that happened at work that prevents him from working. Thomas is receiving temporary disability payments from his district's workers' compensation carrier and wants to retire from employment due to his disability.

Thomas is certain a disability benefit will be higher than a service retirement benefit and meets with a CalSTRS benefits specialist to be sure he has considered his choices carefully. The specialist confirms that a disability benefit would normally be higher than service retirement benefit for him. However, because of the workers' compensation reduction, Thomas decides to apply for a service retirement benefit while his disability application is being evaluated and requests additional information regarding the workers' compensation reduction from his CalSTRS disability analyst.

Thomas stopped working when he was injured in March. He has received temporary disability payments from his school's workers' compensation carrier since then. He is applying for benefits four months later in July. Let's look at two scenarios for Thomas:

#### Scenario 1: Member applies for service retirement only

Date	Service retirement benefit amount	Workers' compensation benefit amount	Total benefit amount from all sources
March	\$2,500	\$2,000	\$4,500
April	\$2,500	\$2,000	\$4,500
May	\$2,500	\$2,000	\$4,500
June	\$2,500	\$2,000	\$4,500
July	\$2,500	\$2,000	\$4,500
August	\$2,500	\$2,000	\$4,500
September	\$2,500	\$2,000	\$4,500
October	\$2,500	\$2,000	\$4,500
November	\$2,500	\$2,000	\$4,500

**Note:** Thomas is able to backdate his service retirement benefit back to the day he stopped working. In addition, his service retirement benefit is not reduced by his workers' compensation payments.

#### Scenario 2: Member applies for service retirement during evaluation of a disability application and is later approved for disability

Date	Service retirement benefit amount	Workers' compensation benefit amount	Total amount to member on service retirement from all sources	Disability benefit amount	Total benefit amount from CalSTRS disability after workers' compensation offset
July	\$2,500	\$2,000	\$4,500	\$3,000	\$1,000
August	\$2,500	\$2,000	\$4,500	\$3,000	\$1,000
September	\$2,500	\$2,000	\$4,500	\$3,000	\$1,000
October	\$2,500	\$2,000	\$4,500	\$3,000	\$1,000
November	\$2,500	\$2,000	\$4,500	\$3,000	\$1,000

**Note:** Thomas' disability benefit is reduced by his workers' compensation benefits. Therefore, his total disability benefit is less than his service retirement benefit due to the workers' compensation reduction. If Thomas is approved for a disability benefit in November, he will have to pay back the service retirement benefits he received and will be issued a retroactive disability benefit. Since he received \$12,500 in service retirement benefits and will receive only \$5,000 in disability benefits, he will owe CalSTRS \$7,500 in overpayments.

## Service retirement during evaluation of a disability application

If you are eligible to service retire, you may wish to receive a service retirement benefit while your disability application is being evaluated.

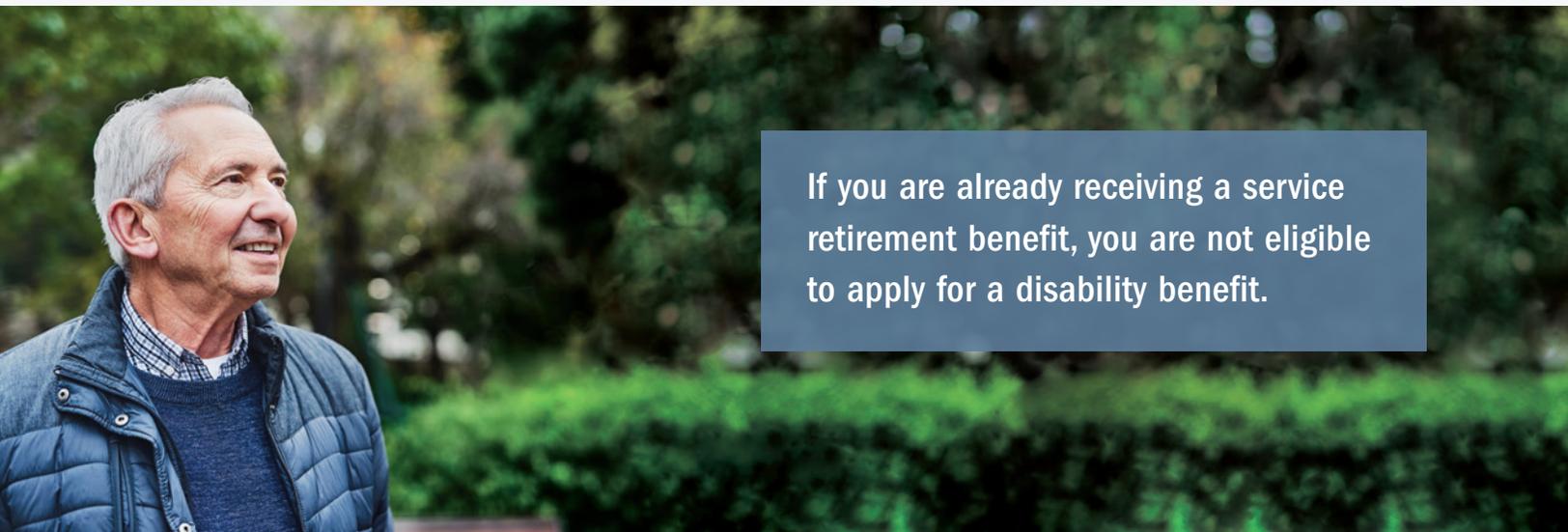
Consider the following when applying for a service retirement benefit during evaluation of your disability application:

- You may receive a service retirement benefit effective on the same date your disability benefit would begin. Your disability benefit can be effective on the later of the following:
  - » The first day of the month in which we receive your completed application.
  - » The day after the last day of service for which you earned creditable compensation, including sick leave and substitute differential pay.
- If approved for a disability benefit, your service retirement benefit will be canceled and converted retroactively to a disability benefit.
- CalSTRS may require you to request a reasonable accommodation from your employer as a condition of your application. If you have already retired before seeking a reasonable accommodation, you will not be able to meet this requirement and your disability application may be rejected.
- If your disability application is rejected, you will remain on service retirement.
- If your disability application is rejected, you will not be able to reapply for a disability benefit unless you terminate your service retirement, return to CalSTRS-covered employment and earn one year of service credit.
- Participation in the Reduced Benefit Election is not available if you decide to receive a service retirement benefit while your disability application is being evaluated.

➤ See “Special considerations” on page 21.

### Health benefits and disability

CalSTRS does not provide health, dental or vision benefits to members, including those receiving a disability benefit. Contact your employer directly because health benefits vary from employer to employer.



If you are already receiving a service retirement benefit, you are not eligible to apply for a disability benefit.

## Determining your eligibility

Your disability determination is based on CalSTRS criteria, not those used by other disability benefit providers such as Social Security or workers' compensation.

CalSTRS does not provide short-term disability benefits for impairments expected to last less than 12 months. Limited-term disability of up to two years may be granted under certain circumstances.

To receive a CalSTRS disability benefit, you must meet the requirements described here.

### Service credit requirements

For most members, you must have five or more years of service credit and meet the following requirements:

- At least four years of service were credited for actual performance of Defined Benefit service, including service earned and reported by your employer while receiving workers' compensation payments.
- Your last five years of service must have been performed in California.
- You must have earned at least one year of service credit if you previously received a refund or a service retirement benefit or a disability retirement benefit.

### Exceptions

There are specific exceptions to service credit eligibility requirements:

- If you have less than four years of actual performance of Defined Benefit service because of an on-the-job injury or disease that occurred while you were employed, you may meet the four-year service requirement by purchasing permissive service credit or redepositing previously refunded contributions and interest.

**Note:** The purchase of out-of-state or nonqualified service credit will not allow you to meet the service credit eligibility requirement.

- If you have earned at least one year of CalSTRS service credit in California and your disability is the direct result of an unlawful act of bodily injury by another while you were performing your official duties in a position subject to coverage as a Defined Benefit member, you may be eligible to apply. You must provide documentation of the unlawful act in the form of an official police report or an official employer incident report.

### Medical requirements

To meet the definition of disabled as established for CalSTRS in the California Education Code, you must have a medically determined physical or mental impairment that is permanent or expected to last continuously for at least 12 months. The impairment must prevent you from performing all of the following job duties:

- Your usual duties with or without reasonable accommodation from your employer.
- Duties of a comparable level position, which you are qualified for or can become qualified for in a reasonable period of time with education, training or experience. A "comparable level position" is employment at which you earn at least two-thirds of your final compensation.

Additionally, your impairment must meet the following conditions:

- Substantiated by competent medical documentation that you provide.
- Not the result of a willful self-inflicted injury.

## Eligibility during military service

If you were disabled while on active military duty and are unable to return to CalSTRS-covered employment, you may apply for a CalSTRS disability benefit if you meet the other eligibility requirements.

## Application requirements

Your application must be submitted during one of the following periods:

- While you are employed or on a compensated leave of absence.
- Within four months after you have resigned or are terminated from employment, and not more than four months after your last day of actual performance of creditable service.
- Within four months of your last day of actual performance of service if you are on an unpaid leave of absence granted for reasons other than mental or physical impairment.
- Within 12 months of your last day of actual performance of service for which you received compensation if your employer approved your leave to study at an approved college or university.

- While you are physically or mentally incapacitated for the performance of service and have been continuously unable to perform your job duties since your last day of actual compensated service.

**Do not delay in submitting your application, whatever your work status.** If approved, your disability benefit will go into effect on whichever of the following dates occurs later:

- The first day of the month in which we receive your completed application.
- The day after the last day you earned creditable compensation, including sick leave and substitute differential pay.

## Age requirements

There may be an age requirement, depending on your coverage:

- **Coverage A:** You must be under age 60 to apply for a disability benefit.
- **Coverage B:** There are no age requirements to apply for a disability benefit.

## There are two types of disability benefit coverage—Coverage A and Coverage B.

Coverage A	Coverage B
If you became a member before October 16, 1992, and did not elect Coverage B, you have Coverage A.	If you became a member on or after October 16, 1992, you have Coverage B.
You can determine whether you have Coverage A or Coverage B by checking your <i>Retirement Progress Report</i> on your myCalSTRS account, or by calling us at 800-228-5453.	

## Required medical documentation

You will be required to provide medical documentation to substantiate your impairment.

**It is your responsibility to provide medical documentation requested by CalSTRS within 45 days of our request. Please make copies before submitting it to CalSTRS, as medical documentation will not be returned to you.**

If we do not receive the medical documentation within 45 days, your disability application may be rejected for failing to provide medical documentation to substantiate your disability.

**In addition, you are responsible for all fees associated with providing medical documents to CalSTRS.**

All physician letters and off-work notes must be substantiated by objective medical documentation. Objective medical documentation includes, but is not limited to:

- Medical treatment chart notes
- Lab test results
- Hospitalization records
- Workers' compensation records and reports
- Consultative reports

### Your information is confidential

The medical information you provide is maintained with confidentiality and respect for your privacy.

## Reasonable accommodation

A reasonable accommodation may allow you to continue performing your usual duties. CalSTRS may require you to request a reasonable accommodation from your employer as a condition of processing your application for disability.

Examples of reasonable accommodation include employing a teacher's aide, changing your grade level or subject assignment, changing your classroom or parking location, or relieving you from yard duty.

Work with your employer to identify the type of accommodation or modification that may allow you to continue working. All documentation between you and your employer should be in writing and provided to CalSTRS, as requested. Your failure to request reasonable accommodation from your employer may cause your disability application to be rejected.

Contact your CalSTRS disability analyst for additional information.

- CalSTRS may require you to request a reasonable accommodation from your employer as a condition of processing your application for disability benefits.

# The disability benefit

## Coverage A disability benefit

The Coverage A Member-Only disability benefit is *generally* 50% of your earned final compensation and is not based on the amount in your Defined Benefit account.

Alternate formula: If you have Coverage A, are between 45 and 60 years of age and have less than 10 years of service credit, your benefit will be 5% of final compensation for each year of service credit.

## Coverage A disability benefit example

### Mekayla has Coverage A

Mekayla is 51 years old with 15 years of service credit. Her final compensation was \$4,500 per month. Mekayla's Member-Only disability benefit will be based on 50% of her final compensation:

**$\$4,500 \times .50 = \$2,250$  monthly disability benefit**

## Coverage A alternate formula example

### Linda has Coverage A

Linda is 51 years old with eight years of service credit. Her final compensation was \$4,500 per month. Because Linda is between 45 and 60 years of age and has less than 10 years of service credit, the alternate formula is used:

**$\$4,500 \times (.05 \times 8) = \$1,800$  monthly disability benefit**

## Coverage B disability benefit

The Coverage B Member-Only disability benefit is always 50% of final earned compensation.



# Benefit amount

## Disability benefit amount

If you are approved for a disability benefit, the final compensation used to calculate your benefit will be based on your actual earnings, not to exceed your compensation earnable.

## Dependent children

CalSTRS pays an additional benefit amount for your eligible dependent children—up to an additional 40% of final compensation. For example, a member with one child may receive an additional 10% of final compensation.

To be eligible, your children must be financially dependent, which means you provide at least one-half of your child's support. You will be required to provide evidence of your child's financial dependence. You also must notify CalSTRS when a dependent child no longer meets the eligibility requirements.

## Coverage A

Eligible dependent children must be under the age of 22 and not married or in a registered domestic partnership. Your dependents' benefits are added to your benefit payment.

## Coverage B

Eligible dependent children must be under age 21. Your dependents' benefits are paid separately and directly to each dependent. Consult a tax professional to learn about any tax implications.

## Reductions to your disability benefit

If you are receiving payments or a lump sum from other sources for the same impairment or impairments, your CalSTRS disability benefit will be reduced. You are responsible for reporting these payments.

CalSTRS has a fiduciary responsibility to collect back any benefits that are overpaid to you.

## Coverage A

Your monthly Coverage A disability benefit, including the amount received for eligible children, will be reduced by payments from other public systems, including:

- Workers' compensation
- Social Security disability
- Federal military disability
- Employer-paid income protection plans
- Other disability programs financed with public funds

## Coverage B

If you receive both a Coverage B disability benefit and a disability benefit under a workers' compensation program for the same impairment, your CalSTRS benefit will be reduced by an amount equal to your workers' compensation benefit.

## Right of subrogation

Whether you have Coverage A or Coverage B, if you pursue a claim against a third party for the same impairment that entitles you to a disability benefit from CalSTRS, you must notify us. This is true even if the claim has not yet resulted in a court action.

CalSTRS has the right to participate in the claim by filing our own action against the responsible party, intervening in your claim, or filing a lien against any judgment you may recover.

If you don't notify CalSTRS and you recover—or have already recovered—a monetary sum from the third party, you may be required to reimburse CalSTRS for part of the cost of your disability benefit.

## Disability benefit effective date

You should apply for a disability benefit before you exhaust other benefits available to you. If approved, your disability benefit will go into effect on whichever of the following dates occurs later:

- The first day of the month in which we receive your completed application.
- The day after the last day that you earned creditable compensation, including sick leave and substitute differential pay.

We will notify you in writing if your application is approved. If you are still working, you must stop working before we can begin paying benefits. If you do not stop working within 90 days after being notified of the approval, we will reverse the approval and reject your application.

### Example:

Jamal is unable to work and went on medical leave beginning March 14. He exhausted his sick leave, and his last day of compensation was April 17. He submitted a disability application and it was received by CalSTRS on June 14. The earliest day his disability benefit can be effective is June 1.

If he had submitted his application any time before the end of April, his disability benefit effective date would have been April 18, the day following his last day of compensation.

## Limited-term disability benefits

If your medical impairment is expected to improve with mental, physical or vocational rehabilitation, you may be approved for limited-term disability benefits. These benefits are granted for a specific time period. They can be renewed if your condition does not improve.



# Providing a monthly lifetime benefit to a beneficiary after your death

Depending on your coverage (A or B), you can decide whether you want to provide a lifetime monthly benefit to someone or a special needs trust in the event of your death in exchange for a reduced benefit.

Coverage A	Coverage B	Under both Coverage A and B, service retirement during evaluation of a disability application
You can make a preretirement election of an option once you are eligible to service retire. When you retire, you will receive a modified service retirement benefit.	You can elect an option and receive a modified disability retirement benefit at the time of your application.	You can elect an option and receive a modified service retirement benefit.  Under Coverage B, if you are approved for a disability benefit, your option election under disability retirement will become effective.

➤ For more details about your CalSTRS survivor benefits and option choices, see the *Member Handbook* at [CalSTRS.com/publications](https://www.calstrs.com/publications).

## Electing an option

### Coverage A

Under Coverage A, your time receiving a disability allowance is treated as active member service for the purposes of determining your survivors' eligibility for benefits if you die.

You may submit a preretirement election of an option if you are eligible to retire (age 55 or older with at least five years of service credit). You can choose one or more option beneficiaries to receive a lifetime benefit upon your death. The *Preretirement Election of an Option* form can be found at [CalSTRS.com/forms](https://www.calstrs.com/forms).

If you do not elect an option, your survivors—including your spouse or registered domestic partner, your eligible dependent children or your dependent parents—may be eligible to receive an ongoing family benefit. A family benefit will not be payable if there is a preretirement election of an option in effect.

### Coverage B and service retirement during evaluation of a disability application

You can elect either the Member-Only Benefit or a Modified Benefit at the time you submit your application.

### Member-Only Benefit

If you do not want to provide a monthly benefit to a beneficiary after your death, elect the Member-Only Benefit on your application. This is the highest monthly benefit possible. Benefits will stop when you die. Any contributions and interest remaining in your account at the time of your death will be paid to your one-time death benefit recipient.

### Modified Benefit

If you would like to provide a monthly benefit to a beneficiary after your death, elect the Modified Benefit on your application. You will need to choose an option and designate one or more option beneficiaries. Choosing an option will reduce your monthly benefit. The amount of the reduction depends on the option you choose, your age and the ages of your beneficiaries.

You can decide to provide a monthly benefit for one beneficiary by electing the 100% Beneficiary Option, the 75% Beneficiary Option or the 50% Beneficiary Option. You may also elect the Compound Option to provide for more than one option beneficiary.

You may be required to verify your birth date as well as the birth dates of your option beneficiaries.

Keep in mind that once your benefit begins, you cannot change your option election except under limited circumstances.

➤ See the *Member Handbook* for details.

## Option descriptions

When you elect the Modified Benefit, you can choose one of four options:

**100% Beneficiary Option** provides your option beneficiary with 100% of the amount you were receiving.

**75% Beneficiary Option** provides your option beneficiary with 75% of the amount you were receiving.

**50% Beneficiary Option** provides your option beneficiary with 50% of the amount you were receiving.

For the **100%**, **75%** and **50% Beneficiary Options**, your benefit will rise to the Member-Only Benefit if your option beneficiary dies before you.

The **Compound Option** allows three choices. If your beneficiary dies before you, your benefit will adjust. You may:

- Name one option beneficiary and retain a portion of your benefit as a Member-Only Benefit.
- Name two or more option beneficiaries, with an option choice for each, and retain a portion of your benefit as a Member-Only Benefit.
- Name two or more option beneficiaries, with an option choice for each, and not retain any of your benefit as a Member-Only Benefit.

## Nonspouse option beneficiary

If you name a beneficiary other than your spouse or a former spouse to be your option beneficiary, the type of option you may elect depends on your age and the age of your option beneficiary:

- Under the 75% Beneficiary Option, your nonspouse option beneficiary cannot be more than exactly 19 years younger than you.
- Under the Compound Option, your nonspouse beneficiaries cannot be either:
  - » More than exactly 19 years younger than you under the 75% Beneficiary Option, or
  - » More than exactly 10 years younger than you under the 100% Beneficiary Option.

Under federal law, these restrictions also apply to registered domestic partners.

## Option election if applying for service retirement during evaluation of a disability benefits application

If you are applying to receive a service retirement benefit during the evaluation of your disability application, you may elect the Member-Only Benefit or the Modified Benefit for your service retirement benefit. You can name the same beneficiary for disability and service retirement.

If you are approved for a disability benefit, your Modified Benefit under service retirement will end and your disability benefit will take effect.

If your disability application is rejected and you continue to receive a retirement benefit, your service retirement option election will remain in place.

## Special needs trust can be designated as option beneficiary

If you wish to designate a special needs trust as your beneficiary or change an existing option election to a special needs trust, the *Certification of a Special Needs Trust* form (DS-1854) must be completed and accompany the appropriate option election form.

## Special considerations for Coverage B members eligible to service retire

The option factors for disability retirement under Coverage B differ from those for service retirement. Request estimates for each benefit to determine how your election will affect each benefit type.

### Coverage B special considerations

**Raul** is 59 years old with 25 years of service credit and has a serious impairment that prevents him from working. He is considering electing his spouse as an option beneficiary under the 100% Beneficiary Option.

Raul is certain a disability retirement benefit will be higher than a service retirement benefit, but he meets with a benefits specialist to be sure he has considered his choices carefully. He is surprised to find that it may be more financially advantageous to him and his spouse if he service retires.

Benefit type	Is disability retirement better?	Is service retirement better?
Member-Only	<b>\$3,000</b>	\$2,820
100% Beneficiary Option	\$1,828	<b>\$2,475</b>
75% Beneficiary Option	\$2,276	<b>\$2,572</b>
50% Beneficiary Option	\$2,503	<b>\$2,657</b>

## Special considerations for Coverage A members electing a preretirement election of an option

Before making a preretirement election of an option, keep in mind that if you cancel or change your preretirement election of an option before you retire or if your beneficiary dies before you retire, your monthly retirement benefit may be reduced for your lifetime.



## Defined Benefit Supplement distribution

If you performed service in the Defined Benefit Program on or after January 1, 2001, you have a Defined Benefit Supplement account. Your most recent *Retirement Progress Report*, which includes your annual statement of accounts, lists the total amount in your Defined Benefit Supplement account at the end of the last school year.

**If you have less than \$3,500 in your Defined Benefit Supplement account** when you begin to receive a benefit, you will receive your account balance as a lump-sum payment. Your lump-sum payment may be paid directly to you or rolled over to a qualified retirement plan.

**If you have \$3,500 or more in your Defined Benefit Supplement account**, you have more choices for receiving these funds.

### Defined Benefit Supplement payment choices

#### Choices for the Member-Only Benefit

If you have Coverage A, or if you elect the Member-Only Benefit under Coverage B on your disability application, and you have at least \$3,500 in your Defined Benefit Supplement account, you have the following payment choices:

1. **Lump-sum payment** provides a one-time payment of the total amount in your Defined Benefit Supplement account as either a direct payment to you or a rollover to a qualified plan.
2. **Member-Only Annuity** provides a lifetime monthly payment. If any balance remains upon your death, it will be paid to your one-time death benefit recipient as a lump-sum payment.
3. **Period-Certain Annuity** provides a monthly payment made for any number of whole years from three to 10. The amount you receive each month is based on the number of years over which the annuity is paid—the lower the number of years, the higher your monthly payment.

4. **Combination of lump-sum payment and annuity** provides a lump-sum payment and the Period-Certain Annuity or the Lifetime Monthly Annuity if you have more than \$3,500 in your Defined Benefit Supplement account after your lump-sum payment.

If you die before the annuity period ends, the remaining payments will be paid to your one-time death benefit recipient or to your estate if you did not designate a recipient.

#### Choices if you elect an option

If you elect an option under Coverage B disability retirement or service retirement during evaluation of your disability application and have at least \$3,500 in your Defined Benefit Supplement account, you have six payment choices:

1. **Lump-sum payment** provides a one-time payment of the total amount in your Defined Benefit Supplement account as either a direct payment to you or a rollover to a qualified plan.
2. **100% Beneficiary Annuity** provides a lifetime monthly payment for your lifetime and the lifetimes of your annuity beneficiaries. One hundred percent of your monthly annuity will be paid to your annuity beneficiaries upon your death.
3. **75% Beneficiary Annuity** provides a lifetime monthly payment for your lifetime and the lifetimes of your annuity beneficiaries. Seventy-five percent of your monthly annuity will be paid to your annuity beneficiaries upon your death.

4. **50% Beneficiary Annuity** provides a lifetime monthly payment for your lifetime and the lifetimes of your annuity beneficiaries. Fifty percent of your monthly annuity will be paid to your annuity beneficiaries upon your death.
5. **Period-Certain Annuity** provides a monthly payment made for any number of whole years from three to 10. The amount you receive each month is based on the number of years over which the annuity is paid—the lower the number of years, the higher your monthly payment. If you die before the annuity period ends, the remaining payments will be paid to your one-time death benefit recipient.
6. **Combination of lump-sum payment and annuity** provides a lump-sum payment and one of the annuities. To elect this choice, you must have \$3,500 or more in your Defined Benefit Supplement account after your lump-sum payment.

If you elect the Compound Option for your Defined Benefit retirement benefit, you may elect to receive your Defined Benefit Supplement funds as any of the annuities listed here. However, the annuity you elect will be the same for each of your annuity beneficiaries, and the apportionment of the benefit will remain the same as your Defined Benefit election.

The same nonspouse option beneficiary age restrictions for Defined Benefit elections apply to Defined Benefit Supplement elections (see page 19).

For the 100%, 75% and 50% beneficiary annuities, your benefit will rise to the Member-Only Benefit if your annuity beneficiary predeceases you.

## Your Defined Benefit Supplement election

### Service retirement during evaluation of a disability application

If you are applying for service retirement during evaluation of your disability application, you must make an election for your Defined Benefit Supplement account balance.

If you elect to receive your Defined Benefit Supplement as a lump sum under service retirement, you cannot choose a different method of distribution under your disability benefit. However, if you choose to receive your Defined Benefit Supplement funds as an annuity under service retirement and if you are approved for disability, your Defined Benefit Supplement account balance will be distributed based on your coverage, A or B.

### Disability benefits application

If you are applying for a disability benefit under Coverage A or B, you must make an election for your Defined Benefit Supplement account balance.

If you are approved for a disability benefit, your Defined Benefit Supplement account balance will be distributed based on your election.

## If your application is approved

While you receive a disability benefit, you will be asked to provide medical and financial updates to show that you continue to qualify.

### Continuing to qualify

Your disability benefit will end if:

- You return to your usual and customary job duties.
- You return to any work earning comparable salary.
- Your medical status no longer qualifies you for a CalSTRS disability benefit.
- You do not provide evidence of your continued qualification upon request.

In addition, your benefit will be reduced and you may become ineligible if you exceed your earnings limit.

➤ For current earnings limits go to [CalSTRS.com/limits](https://www.calstrs.com/limits).

### Coverage A transition to service retirement

You are eligible to receive your monthly disability benefit until you turn 60 as long as you remain disabled. At age 60, your disability benefit will end, and you can apply for service retirement.

To receive a service retirement benefit, you must apply for service retirement. Your service retirement benefit will be calculated using projected service credit and compensation for the duration of your disability. Your benefit amount will be either the service retirement benefit you are eligible to receive or the disability benefit amount you were receiving, whichever is less.

If you are age 60 or older and have eligible dependent children, you will continue to receive a disability benefit until your children are no longer eligible. When your children are no longer eligible, your disability benefit will end and you can apply for service retirement.

### Coverage B ongoing qualification

You will receive a disability benefit for your lifetime as long as you continue to qualify.

**Multiple retirement calculation:** If you return to active service as a Defined Benefit member and later service retire, your eventual service retirement benefit will be calculated differently than if you had not received a disability benefit. This may mean you receive a lower service retirement benefit than if you had never received a disability benefit.

## Coverage A disability benefits transition to service retirement

**Patti**, age 58, has 28 years of service as a full-time instructor and earned \$5,800 as her final compensation. Due to a medical impairment, she can no longer work.

At the time she stopped working, her service retirement benefit would have been slightly less than a disability benefit.

### Benefit estimates at age 58

#### 2% at 60

Monthly disability benefit		Monthly service retirement benefit	
50% (Coverage A disability benefit calculation)	.50	Service credit	28 years
Final compensation	x \$5,800	Age factor (1.76% for age 58)	x .0176
		Final compensation	x \$5,800
<b>Monthly disability benefit</b>	<b>= \$2,900</b>	<b>Monthly service retirement benefit</b>	<b>= \$2,858</b>

Assuming Patti receives a disability benefit for two years and then service retires at age 60, her projected service credit and projected final compensation can be used to generate a service retirement benefit estimate.

### Benefit estimates at age 60

#### 2% at 60

Monthly disability benefit		Monthly service retirement benefit	
50% (Coverage A disability benefit calculation)	.50	Projected service credit	30 years
Final compensation	x \$5,800	Age factor (2% for age 60)	x .02
Monthly disability benefit	= \$2,900	Projected final compensation	x \$6,034
Annual benefit adjustment (1 year)	+ \$58	<b>Projected monthly service retirement benefit</b>	<b>= \$3,621</b>
<b>Monthly disability benefit with annual benefit adjustments</b>	<b>= \$2,958</b>		

Under Coverage A, when Patti applies for service retirement, she receives either a new service retirement benefit or the amount she was receiving under disability, whichever is less. Here Patti would continue to receive the same amount she received under disability, which, with annual benefit adjustments, would be \$2,958 by the time she reaches age 60.

**You must keep CalSTRS informed of any changes to your eligibility or if you return to work.**

## Earnings limits

You can earn income while you are receiving a disability benefit:

- You may teach under certain conditions, but you cannot earn CalSTRS service credit or contribute to CalSTRS while receiving a disability benefit.
- If your earnings exceed the limit, the excess amount is considered an overpayment and CalSTRS will collect it back from future benefit payments until paid in full.
- You will be required to provide CalSTRS with an annual report of your gross earnings from all employment. The Employment Development Department and your employer provide verification of the earnings you report to CalSTRS.
- Earnings limits vary. For current information go to **CalSTRS.com/limits**, or call 800-228-5453 and ask to speak to a CalSTRS disability analyst.

## Coverage A

State law establishes two separate earnings limits for members receiving Coverage A disability benefits: a single-month earnings limit and a six-month earnings limit.

- **Single-month earnings limit**

Your single-month earnings limit is equal to your indexed final compensation. Contact CalSTRS for your current indexed final compensation.

- **Six-month earnings limit**

You can exceed the single-month earnings limit and retain your disability benefit. However, if you are able to earn 66⅔% of your indexed final compensation over a consecutive six-month period, you are no longer considered disabled and your disability benefit will be terminated. CalSTRS must collect any overpaid benefits you receive.

## Coverage B

Coverage B has an annual earnings limit subject to change by the Teachers' Retirement Board. Your CalSTRS disability benefit will be reduced dollar for dollar by the total amount of earnings from all employment in excess of the 12-month calendar year limit.

The earnings limit is updated each calendar year. See "Your disability benefits" in the *Member Handbook* at **CalSTRS.com** or visit **CalSTRS.com/limits** for the current earnings limit.





## CalSTRS benefits planning

Make an appointment to discuss your disability benefits application with a benefits specialist using your *myCalSTRS* account or call us at 800-228-5453 and press 3.

To schedule a one-on-one benefits planning session or sign up for a webinar, visit **CalSTRS.com/benefits-planning** for more information.

Have questions? Send us a secure online message through *myCalSTRS* or call us at 800-228-5453.

Member service centers				
Location			Telephone number	Hours
Fresno	Redding	Santa Clara	800-228-5453 ext. 3	M-F 8-5
Glendale	Riverside	West Sacramento		
Irvine	San Diego			



For current hours and to schedule an appointment, call 800-228-5453, option 3.

For the most current listing of our offices, visit **CalSTRS.com/local-offices**.

# Step 2: Complete and submit your forms

## Instructions overview

All forms are available for download at [CalSTRS.com/forms](https://www.calstrs.com/forms) or through your *myCalSTRS* account.

When completing your forms, be sure to:

-  Carefully read the instructions.
-  If you need to make a correction, draw a line through the error and make your correction, then place your initials next to the change, or use a new form. Your spouse or registered domestic partner must also initial any changes.
-  Print clearly in blue or black ink or type all information requested. Do not use pencil, erasable ink or light-colored ink.
-  Sign and date your *Disability Benefits Application* and other forms. Failure to sign required forms will cause your application to be rejected and may delay the date benefits are payable.
-  Have your spouse or registered domestic partner sign and date all forms. If your spouse or registered domestic partner cannot sign the forms, complete the *Justification for Non-Signature of Spouse or Registered Domestic Partner* form. This form may require supporting documentation.
-  Keep a copy of each completed form and any attachments you submit to CalSTRS for your records.

To make changes after you submit your *Disability Benefits Application* or to cancel your application, contact your assigned CalSTRS disability analyst or call 800-228-5453 and ask to speak with a CalSTRS disability analyst.

After you submit your application, we will notify you that your application has been received and give you contact information for your CalSTRS disability analyst. Your disability analyst will work with you throughout the disability benefits application process.



# Application checklist

Before you submit your *Disability Benefits Application* and any other forms, use this checklist to make sure you complete everything. If you need assistance, contact us.

- Complete all applicable sections** on the application and any additional forms, including all signatures and dates.
- Include your Client ID or Social Security number** on any documents you submit to CalSTRS. Your Client ID can be found on your *Retirement Progress Report*.
- Do not postpone submitting your *Disability Benefits Application***. You may obtain and submit any required documentation later.
- Include clear, unaltered photocopies of any documentation** and write your Client ID or Social Security number on them—do not send originals:
  - » Birth certificate or other acceptable verification of date of birth for your option beneficiary, if you are electing an option.
  - » Marriage certificate or other proof of a name change, if your option beneficiary's name is different from the name on his or her birth certificate.
  - » Birth certificate and Social Security card for eligible dependent children.
  - » A copy of your current or most recent job description.
- Have your spouse or registered domestic partner sign and date** your *Disability Benefits Application* and other forms or include the *Justification for Non-Signature of Spouse or Registered Domestic Partner* form.
- Sign and date** your *Disability Benefits Application* and other forms.
- Keep a copy** of all completed forms for your records.
- Submit your signed and dated** completed *Disability Benefits Application* and other forms:
  - Hand delivery**  
Hand deliver to a CalSTRS benefits planning office. See **CalSTRS.com/local-offices** for a list of offices and services available in your area.
  - Mailing address**  
CalSTRS  
P.O. Box 15275, MS 43  
Sacramento, CA 95851-0275
  - Overnight delivery**  
If you use a special service such as UPS or FedEx:  
  
CalSTRS  
100 Waterfront Place  
West Sacramento, CA 95605
  - Fax delivery**  
916-414-5784

## Forms

Find the forms you need through your *myCalSTRS* account or at **CalSTRS.com/forms**.

## Forms overview

Read through the list below to determine which forms are specific to your needs, or go directly to the form for more information. We have included check boxes to help you keep track of the forms you may need. Your benefit may be delayed if you do not complete, sign and date your forms or provide the required information. **All forms are available for download at [CalSTRS.com/forms](https://CalSTRS.com/forms) or through your *myCalSTRS* account.**

Form name	Purpose	Why use this form
<b>REQUIRED</b>		
<input type="checkbox"/> <b>Disability Benefits Application*</b>	To apply for a disability benefit or a service retirement benefit during evaluation of your disability application	Required form for all Defined Benefit Program disability applicants.
<b>RECOMMENDED (These forms can be submitted electronically through <i>myCalSTRS</i>)</b>		
<input type="checkbox"/> <b>Direct Deposit Authorization</b>	To send your benefit payment directly to your financial institution	Provides a convenient and safe way to receive your benefit payment
<input type="checkbox"/> <b>Recipient Designation</b>	To designate one or more people or an estate, trust, charity or other entity to receive a one-time death benefit	Ensures your death benefit wishes are recorded at CalSTRS and avoids probate for this benefit after your death
<b>SPECIAL CIRCUMSTANCES</b>		
<input type="checkbox"/> <b>Justification for Non-Signature of Spouse or Registered Domestic Partner</b>	To explain why your spouse's or registered domestic partner's signature is not on forms that require it	If you are married or registered as a domestic partner and your spouse or registered domestic partner does not sign your application
<input type="checkbox"/> <b>Workers' Compensation Carrier Request for Information</b>	To send to your workers' compensation carrier	If a workers' compensation claim was made for same impairment related to your disability application
<input type="checkbox"/> <b>Preretirement Election of an Option (Coverage A only)*</b>	To designate an option beneficiary to receive a lifetime benefit if you die before retirement	If you die before or during retirement, your option beneficiaries will receive a lifetime benefit payment
<input type="checkbox"/> <b>Preretirement Compound Option Election (Coverage A only)*</b>	To designate one or more option beneficiaries, with an option choice for each and, if you choose, retain a portion of your benefit as a Member-Only Benefit	To elect the Compound Option for your preretirement option election
<input type="checkbox"/> <b>Compound Option Election (Coverage B disability/service retirement applicants)*</b>	To designate one or more option beneficiaries, with an option choice for each and, if you choose, retain a portion of your benefit as a Member-Only Benefit	To elect the Compound Option for your disability or service retirement benefit

\* If one or more of your beneficiaries is a special needs trust, you'll need to complete and submit the *Certification of a Special Needs Trust* form (DS-1854).

# Step 3: CalSTRS role in the process

## Your application timeline

Your CalSTRS disability analyst will guide you through the disability application process.

By providing all requested medical records and information, we will be able to provide you with a timely decision.

<b>After you submit your Disability Benefits Application, CalSTRS:</b>	<b>When</b>
Reviews your application packet for all necessary information	Within one week of receiving your application
Sends you a letter acknowledging receipt of your application	Within one week of receiving your application
Will contact you to discuss your application	Within three weeks of receiving your application
Sends you a written request for medical, employment or other additional information	Any time during the application process
May schedule you for an independent medical examination	Any time during the application process
Sends you a letter explaining if your application has been approved or rejected	Application processing times vary
Sends your benefit payment based on the information on file	Within 45 business days of the approval of your disability benefit

### *How long will it take CalSTRS to review my disability application?*

Each disability case is unique, so processing times vary. Typically, the evaluation process can take up to five months. Your CalSTRS disability analyst will be in contact with you throughout this process. We will send you written requests for records and a written notice of the final decision.



# Glossary

## Age factor

The percentage of your final compensation that you will receive as a service retirement benefit for every year of service credit. The age factor is based on your age on the last day of the month in which your service retirement is effective.

For CalSTRS 2% at 60 members, the age factor at age 60 is 2%. The age factor gradually decreases to 1.1% at age 50 if you retire before age 60, and increases to the maximum 2.40% at age 63 if you retire after age 60. For example, if you retire at age 60 and have 20 years of service, you will receive 2% (your age factor at age 60) of your final compensation multiplied by the 20 years of service credit, or 40% of your final compensation (2% x 20).

For CalSTRS 2% at 62 members, the age factor at age 62 is 2%. The age factor gradually decreases to 1.16% at age 55 if you retire before age 62 and increases to the maximum 2.40% at age 65 if you retire after age 62.

## Annual benefit adjustment

An automatic annual increase to your monthly benefit. The increase is effective September 1 of each year after the first anniversary of your benefit effective date and appears on your October 1 payment. Annual benefit adjustments are calculated at 2% of your initial benefit. The increase is not compounded or linked to inflation.

## Benefit formula (service retirement)

For the Member-Only Benefit, the formula is service credit x age factor x final compensation. If choosing an option, multiply the Member-Only Benefit by the appropriate option factor.

## Benefit formula (Disability Coverage A or B)

For the Member-Only disability benefit, the formula is generally 50% of your earned final compensation.

## Client ID

A CalSTRS randomly generated number used to identify members. CalSTRS uses it instead of your Social Security number to secure your identity. Your Client ID can be found on your *Retirement Progress Report*.

## Compensation earnable

The weighted average of the amount you would have been paid if you had worked in each of your assignments on a full-time basis, also known as the annualized pay rate, plus any remuneration in addition to salary. To determine the compensation earnable for a school year, take the total amount of salary earnings, divide it by the total amount of service credit and add any remuneration in addition to salary.

## Comparable level position

Any job in which you can earn 66 $\frac{2}{3}$ % or more of indexed final compensation.

## Coverage A

Coverage A disability and survivor benefit programs were available to new members until October 15, 1992. Coverage A is mandatory for all members of the Defined Benefit Program who were receiving a disability or service retirement benefit on or before October 15, 1992. Members who were not receiving a benefit on or before that date could retain this coverage or elect Coverage B.

## Coverage B

The disability and survivor benefit programs for new members after October 15, 1992, or who previously had Coverage A and elected Coverage B.

## Defined Benefit Supplement Program

A supplemental benefit program with benefits based on contributions and interest credited to your account. Contributions from earnings for service performed in excess of one year go into your Defined Benefit Supplement account.

For 2% at 60 members, contributions for earnings for limited-term payments or retirement incentives also go into your Defined Benefit Supplemental account. From January 1, 2001, to December 31, 2010, funds also came from 25% of your monthly CalSTRS contribution.

## Disability or disabled

A medically determinable physical or mental impairment that is permanent or that can be expected to last continuously for at least 12 months. The disability must prevent you from performing your usual duties with reasonable accommodation or the duties of a comparable level for which you are qualified or can become qualified by education, training or experience. You may apply for disability while still employed. Any impairment from a willful self-inflicted injury does not constitute a disability.

## Earnings limits

The amount a disabled or retired Defined Benefit member or Cash Balance annuitant may earn from employment in a month or year without a reduction in the CalSTRS benefit. The earnings limits are different for disabled and retired members and participants and may be adjusted each year by the Teachers' Retirement Board.

## Final compensation

The highest average annual compensation earned or earnable during a specified period of CalSTRS-covered paid employment.

For members under the 2% at 60 benefit structure, the period is 12 consecutive months if you have at least 25 years of service credit. If you have fewer than 25 years of service credit, the period is 36 consecutive months. For members under the 2% at 62 benefit structure, the period is 36 consecutive months.

## Indexed final compensation

The final compensation upon which a disability allowance or disability retirement allowance was based, adjusted annually from the school year in which an allowance begins to accrue by the rate of change in the average compensation earnable as determined by the board.

## Member

You are a member if you have been credited with service in the Defined Benefit Program and have not received a refund for that service.

## Member-Only Benefit

The highest monthly benefit you can receive when you retire for service or disability before any reduction to provide for an option beneficiary.

## Normal retirement age

For 2% at 60 members, normal retirement age is 60. For 2% at 62 members, normal retirement age is 62.

## One-time death benefit

A one-time benefit paid to your designated recipients (may be persons, an estate, trust, charity, corporation or other entity) after you die.

## Option

Plan feature that allows you to distribute your retirement benefit over your lifetime and the lifetimes of other people or a designated special needs trust.

## Option beneficiary

The person or special needs trust you name to receive a lifetime monthly benefit after your death.

## Projected final compensation

The final compensation used to determine your disability or survivor benefit under Coverage A, increased by 2%, compounded annually, to the earlier of age 60 or the date the disability benefit is terminated.

## Projected service

Service credit plus the service you would have earned to age 60 (or termination of the disability benefit, whichever comes first) had you continued to work and receive service credit at the same rate as the highest of any one of the three school years immediately preceding your death or the date your disability benefit began to accrue under Coverage A.

## Reasonable accommodation

Federal and state laws give you the right to request accommodation that would allow you to continue working and obligate employers to make a good faith effort to accommodate these requests. Before making a final decision on your application for disability benefits, CalSTRS may require you to pursue a request for reasonable accommodation. This would enable you to continue employment in your same position, or in one with comparable responsibilities. Reasonable accommodation could be accomplished by changing the duties of your position or reassigning you to alternate duties you are qualified to perform through modification of your work site or other measures.

## Recipient

The beneficiary you name to receive your one-time death benefit.

## Retirement Progress Report

An annual report for active and inactive members that includes:

- A summary of Defined Benefit, Defined Benefit Supplement and Cash Balance Benefit program transactions during the prior year.
- Accumulated service credit.
- Contribution and interest balances.
- Any excess member contributions made during the year.
- Death benefit recipient and beneficiary information.
- Two projections of your retirement benefit if you are at least age 45.

## Service credit

Accumulated period in years, including partial years, for which you earned creditable compensation and made contributions under the CalSTRS Defined Benefit Program. Your service credit is one of the factors used to determine your eligibility for benefits payable under the Defined Benefit Program. Service credit cannot exceed 1.00 in any given school year.

## Service retirement during evaluation of a disability application

If you are applying for a disability benefit, you may be eligible to receive a service retirement benefit while CalSTRS evaluates your application for disability benefits. This will enable you to receive monthly retirement income while awaiting the determination. You can receive only one benefit at a time. You will not be eligible for the Reduced Benefit Election.

## Subrogation

A right of recovery available to CalSTRS when a disability retirement benefit, disability allowance, family allowance or survivor benefit is payable due to the injury or death of the member and the injury or death is the proximate consequence of the act of a third person or entity.



## CalSTRS resources

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### WEB

**CalSTRS.com**

Click *Contact Us* to email

**myCalSTRS.com**

**403bCompare.com**

**Pension2.com**

### STAY CONNECTED



### CALL

800-228-5453

Calls from within the U.S.

916-414-1099

Calls from outside the U.S.

888-394-2060

CalSTRS Pension2®  
Personal wealth plan

844-896-9120 (toll free)

CalSTRS Compliance  
and Ethics Hotline

**CalSTRShotline.ethicspoint.com**



### WRITE

**Postal mail**

P.O. Box 15275  
Sacramento, CA  
95851-0275

**Overnight delivery to  
CalSTRS Headquarters**

100 Waterfront Place  
West Sacramento, CA  
95605



### VISIT

Find your nearest  
CalSTRS office at  
**CalSTRS.com/localoffices.**

Call ahead to verify the  
hours and services of your  
local office.



### FAX

916-414-5040



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