

## Reinstatement After Retirement – Instructions

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Reinstatement allows you to voluntarily end your retirement and reinstate to active membership at any time after your retirement effective date by submitting the *Reinstatement After Retirement* form (SR-0857) to CalSTRS.

If this is your first reinstatement, consider making an appointment with a CalSTRS benefits specialist to discuss important considerations, including how your future benefits may be affected.

**Before reinstating, consider the following:**

### **SUBSEQUENT RETIREMENT**

Your earliest retirement date must be at least one day after your reinstatement date. Be sure to request an estimate so that you know how your benefit will change.

If you are planning to purchase service credit while you are reinstated from retirement, your service credit purchase must be paid in full prior to your subsequent retirement date.

The separation-from-service requirement was extended to all retired members, regardless of age, whose most recent retirement date is on or after January 1, 2013. If you return to work and perform retired member activities within the California public school system during the first 180 calendar days after your most recent retirement date, your retirement benefit will be reduced dollar-for-dollar, up to your benefit payable during the 180-day separation period.

### **RETIREMENT INCENTIVE**

If you reinstate at any time, or return to work in a postretirement capacity within five years to any job, including substitute teaching, with the employer that granted your incentive credit, you will lose any additional service credit you received as part of the Retirement Incentive Program.

### **BENEFICIARY OPTIONS**

You are not eligible to elect, change or cancel an option or beneficiary for one year following your reinstatement date. If you retired with an option, that option may automatically become a preretirement election when you reinstate. If you have a Member-Only Benefit at the time you reinstate, you cannot elect a preretirement election of an option until one year from your reinstatement date. If you retire again within one year of reinstatement, you must retire with the Member-Only Benefit election.

If you have an option beneficiary at the time you reinstate, the same option and beneficiary will remain in effect as a preretirement election.

If you retire again within one year of reinstatement, you must retire with the same option and beneficiary.

After you reinstate for one year, you may elect, change or cancel your preretirement option or beneficiary.

Any change or cancellation to your option or beneficiary during a reinstatement may have an assessment to your future monthly retirement benefit associated with it.

After you retire again, there are limited life events that allow you to make postretirement changes to your option and beneficiary.

### **SPECIAL CIRCUMSTANCES**

If your option beneficiary dies within your first year of reinstatement, notify CalSTRS immediately. Your option will be canceled and an assessment will be applied to your future retirement benefit, which may reduce your benefit for life. You may name a new option beneficiary one year following your reinstatement date.

If your option beneficiary is your current spouse, former spouse, or registered domestic partner and a final decree of dissolution of marriage or judgement of nullity was entered, or an order of separate maintenance was made within your first year of reinstatement, please notify CalSTRS immediately and provide all required documentation upon request. Your option may be canceled or changed in compliance with the court order or judgement. In addition, an assessment may apply.

If you made a postretirement election or change to your option or beneficiary during retirement and your election was subject to a six-month waiting period and you reinstate before the election takes effect, your election will be canceled and your benefit will remain a Member-Only Benefit or return to the previous option and beneficiary election, depending on your specific situation. After you reinstate for one year, you may elect, change or cancel your preretirement option and beneficiary.

### **DISABILITY AND SURVIVOR BENEFITS**

Coverage A or Coverage B: For most members, you will maintain the coverage you had at retirement. If you retired under Coverage A and you retired before January 1, 1996, your coverage will change to Coverage B when you reinstate.

You must earn at least one year of service credit after reinstatement before you qualify for disability and survivor benefits. Contact CalSTRS for further information regarding your specific situation.

### HEALTH INSURANCE DEDUCTIONS

If CalSTRS is deducting health insurance premiums from your benefit and you decide to reinstate, you will need to make payment arrangements with your health insurance provider when you reinstate.

### MEDICARE DEDUCTIONS

If CalSTRS is paying your Medicare Part A or deducting your Medicare Part B premiums, you will need to make payment arrangements. To arrange payment, contact the Social Security Administration at 800-772-1213.

When you retire again, you'll need to reapply for the CalSTRS Medicare Premium Payment Program, if it is available.

### REINSTATEMENT EFFECTIVE DATE

Your reinstatement date can be no earlier than the first day of the month in which CalSTRS receives this form. We must receive this form no earlier than six months before your requested reinstatement date and no later than the last day of the month in which your reinstatement becomes effective. For example, if you want your retirement to end July 15, CalSTRS must receive this form no later than July 31. Your monthly benefits will end as of your reinstatement date.

Be sure to notify your employer that you are reinstating to active membership.

For additional information about reinstatement, including how your future benefit will be calculated, visit [CalSTRS.com/publications](http://CalSTRS.com/publications) to read the *CalSTRS Member Handbook*.

### NEW MONTHLY BENEFIT AFTER YOU RETIRE

You may request an estimate of your future benefits.

Send us a secure online message using your *myCalSTRS* account or at [CalSTRS.com/contactus](http://CalSTRS.com/contactus) to request an estimate. We will need to know:

- Your estimated salary
- If you plan on working full time or part time
- How much service credit you expect to earn
- If you currently have an option beneficiary
- If you intend to elect an option beneficiary before your subsequent retirement
- Your subsequent retirement date

### CHANGE A REINSTATEMENT DATE

If you decide to change your reinstatement date, you may do so by submitting a new *Reinstatement After Retirement* form with your updated reinstatement date indicated in Section 2. We must receive this request no later than the last day of the month in which your reinstatement is to become effective.

### CANCEL A REINSTATEMENT REQUEST

If you reconsider and decide not to reinstate after submitting this form, you may cancel your reinstatement by completing Section 3 of this form. We must receive this request no later than the last day of the month in which your reinstatement is to become effective.

If CalSTRS does not receive your request to cancel by the last day of the month your reinstatement was effective, you may retire again as early as one day after your reinstatement date provided you are not purchasing service credit or electing, changing or canceling an option election.

### CONTACT US

Contact CalSTRS by sending us a secure online message using your *myCalSTRS* account or at [CalSTRS.com/contactus](http://CalSTRS.com/contactus) or call 800-228-5453.

### SUBMITTING YOUR FORM

#### Hand Delivery

Hand deliver your form to a local CalSTRS office. For a listing of offices that accept forms, visit [CalSTRS.com/forms-drop](http://CalSTRS.com/forms-drop).

#### Mail Your Form

CalSTRS  
P.O. Box 15275, MS 60  
Sacramento, CA 95851-0275

#### Overnight Delivery

If you are using mailing service such as UPS or FedEx, send your form to:

CalSTRS  
Member Services  
100 Waterfront Place  
West Sacramento, CA 95605

#### Fax Delivery

916-414-5964 or 916-414-5965

# Reinstatement After Retirement

SR 0857 rev 06/20

# CALSTRS

California State Teachers' Retirement System  
P.O. Box 15275, MS 60  
Sacramento, CA 95851-0275  
**800-228-5453**  
CalSTRS.com

Please read the instructions before completing this form. By signing this form, you are certifying that you fully understand the impact of reinstatement to your future retirement benefits.

## Section 1: Member Information

NAME (LAST, FIRST, INITIAL)

CLIENT ID OR SOCIAL SECURITY NUMBER

MAILING ADDRESS

DATE OF BIRTH (MM/DD/YYYY)

CITY

STATE

ZIP CODE

( )

HOME TELEPHONE

EMAIL ADDRESS

( )

ALTERNATE TELEPHONE

## Section 2: Elect/Change Reinstatement Date

I wish to terminate my retirement benefits and reinstate to active member status effective \_\_\_\_/\_\_\_\_/\_\_\_\_.

I wish to change my previously elected reinstatement date to \_\_\_\_/\_\_\_\_/\_\_\_\_.

## Section 3: Reinstatement Cancellation

I wish to cancel my previously submitted *Reinstatement After Retirement* form.

## Section 4: Required Signatures

Check all that apply to your current and previous marital status. (You may check more than one.)

- I am married or registered as a domestic partner and both our signatures are below.
- I am married or registered as a domestic partner and my spouse or registered domestic partner did not sign below. I have completed, signed and attached the *Justification for non-Signature of Spouse or Registered Domestic Partner* form. 
- I have never been married or in a registered domestic partnership **OR**  
I am widowed or my registered domestic partner has died.
- I have been divorced or have terminated a registered domestic partnership and my former spouse or Registered domestic partner was awarded a portion of my CalSTRS benefits.
- I have been divorced or have terminated a registered domestic partnership and my former spouse or registered domestic partner was *not* awarded a portion of my CalSTRS benefits.

### Required Signatures

I understand it is a crime to fail to disclose a material fact or to make any knowingly false material statements, including a false statement regarding my marital status, for the purpose of using it, or allowing it to be used, to obtain, receive, continue, increase, deny or reduce any benefit administered by CalSTRS and it may result in penalties, including restitution, up to one year in jail and/or a fine of up to \$5,000 (Education Code section 22010) and may also result in any document containing such false representation being void.

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct. I understand that perjury is punishable by imprisonment for up to four years (Penal Code section 126).



Member's Signature

Signature Date (MM/DD/YYYY)



Current Spouse's or Registered Domestic Partner's Signature

Signature Date (MM/DD/YYYY)



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