CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

Introduction to CalSTRS Disability Benefits

CalSTRS Disability Benefits

We hope all CalSTRS members will lead long, healthy working lives. But since illness and injury can interrupt careers, we provide disability benefits to all qualifying Defined Benefit Program members.

This brochure provides basic information about CalSTRS disability coverage, eligibility requirements and the application process. It is not a comprehensive guide or a substitute for personalized information about your specific situation. If you believe you may be eligible for a disability benefit, contact us for a detailed discussion. If you are a CalSTRS Cash Balance Benefit Program participant, learn about your disability benefits at CalSTRS.com/cash-balance-benefit-program.

Eligibility Basics

As a CalSTRS Defined Benefit Program member, you may qualify for long-term disability benefits if you have a medical condition that will prevent you from performing your usual duties with or without reasonable accommodation for at least 12 continuous months. You may also receive benefits for your eligible dependent children.

You may be eligible for a CalSTRS disability benefit if you meet the eligibility requirements, including age, service credit and timelines for application and medical documentation.

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 at least 12 continuous months. The impairment must prevent you from performing:

- Your usual duties with or without reasonable accommodation from your employer.
- Duties of a comparable level to your usual duties, which you are qualified for or can become qualified for in a reasonable period of time with education, training or experience.
- Employment at a comparable level at which you can earn at least $66^2/_3$ percent of your final compensation.

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.

You must apply within certain time frames. See “Timing and Deadlines” on page 4.

Your disability must be substantiated by medical documentation. Your disability determination will be based on criteria established in the California Education Code, not those used by other disability benefit providers such as Social Security or workers’ compensation. Disability benefits are not available for an impairment that existed before you became a CalSTRS member unless the impairment has substantially worsened.

To learn more about CalSTRS disability benefits, contact a CalSTRS benefits specialist.

Coverage A or Coverage B

There are two types of disability benefit coverage: Coverage A and Coverage B. If you became a member of CalSTRS on or after October 16, 1992, you have Coverage B. If you became a member before October 16, 1992, and did not elect Coverage B before April 1993, you have Coverage A.

In general, the basic disability benefit available under both types of coverage is 50 percent of your final compensation. The maximum benefit you can receive, including benefits for eligible dependent children, is 90 percent of your final compensation.

Coverage A

- You must be under age 60 to receive disability benefits. When you turn 60, your disability benefit will end unless you still have eligible dependent children, and you may apply for service retirement. Your service retirement benefit may be less than your disability benefit.
- If you are at least age 45, but under age 60, with fewer than 10 years of service credit, your disability benefit will be 5 percent of your final compensation multiplied by your years of service credit, instead of 50 percent of your final compensation.

  For example, with seven years of service credit, your benefit would be 35 percent of your final compensation (7 years of service credit x 5 percent of final compensation = 35 percent of final compensation).

Coverage B

- You may apply for disability benefits at any age.
- Your disability benefits can continue for life, as long as you continue to qualify.

If you're not sure which coverage you have, see your *Retirement Progress Report*, access your *my*CalSTRS account or call 800-228-5453 to speak with a CalSTRS representative.

If you are eligible for service retirement, you may receive a retirement benefit while we evaluate your disability application. If you choose to do this and your application for disability is not approved, you will remain on service retirement and will not be eligible for disability benefits.

Application Process

Timing and Deadlines

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 application.
- The day after the last day that you earned creditable compensation.

We encourage you to apply while you are working or receiving sick leave or differential pay from your employer so that you have income while your application is pending.

If you are no longer working, contact us for information on filing timelines.

Filing and Review

You must submit a completed *Disability Benefits Application* to CalSTRS, not to your employer. You'll find the form in the *Your Disability Benefits Guide*, which is available at CalSTRS.com/publications, online at CalSTRS.com/forms, from a benefits specialist or by calling 800-228-5453.

After we receive your application, your case will be assigned to a CalSTRS disability analyst who will work with you throughout the application process.

You must provide all information requested to qualify for a CalSTRS disability benefit. If you do not submit requested information, we cannot determine your eligibility and your application will be rejected.

Written Decision

We understand that each disability case is unique, so processing times vary. We will send you written notice of the final decision.

If your application is not approved, you may have the right to reapply or appeal. We will describe your rights in the written notice of the final decision.

Service Retirement During Evaluation of a Disability Benefits Application

If you're eligible for CalSTRS service retirement, you may want to apply for service retirement as part of your *Disability Benefits Application,* so you can receive a monthly retirement benefit while we evaluate your application.

If you choose to do this and your application for disability is not approved, you'll remain on service retirement and will not be eligible for disability benefits.

See the current *Member Handbook* or *Your Disability Benefits Guide*, available on CalSTRS.com/publications, to learn more.

Benefit Reductions

Under Coverage A and Coverage B, your monthly disability benefit will be reduced by any workers' compensation benefits you receive for the same disability. Under Coverage A, your disability benefit will also be reduced by payments you receive from other public systems for the same disability, such as Social Security disability benefits or income protection payments.

For both Coverage A and Coverage B, if your injury was caused by a third party, CalSTRS has a right to subrogation. This means if 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.

Finally, for either coverage, if you return to any work after you're approved for a disability benefit, your benefit will be reduced if you exceed specific earnings limits. See the *Your Disability Guide* booklet for more information.

Health Benefits

Because CalSTRS does not provide health benefits, your disability benefit will not include health benefit coverage by CalSTRS. Please contact your employer if you have questions regarding the continuation of your health benefits from your employer.

Future Health Changes

Because medical conditions may improve, we periodically review the eligibility of all disability benefit recipients.

If your health or work situation changes, you're required to inform us.

CalSTRS Benefits Planning Services

Receiving a disability benefit may affect your future service retirement benefit. Before you apply for a disability benefit, we recommend that you talk to a CalSTRS benefits specialist about your specific situation. The specialist can explain the application process and eligibility requirements, and evaluate if receiving a disability benefit will affect your service retirement benefit.

If you are at least 55 years old, you may also want to consider if you would be better off retiring with a service retirement benefit instead of applying for a disability benefit. A CalSTRS benefits specialist can provide information to help you decide.

CalSTRS benefits specialists cannot advise you whether you meet the medical qualifications for a disability benefit.

CalSTRS is governed by the Teachers' Retirement Law, available at CalSTRS.com, and other sections of state law. If there is a conflict between the law and this booklet, the law prevails.

CalSTRS Resources

WEB

CalSTRS.com
Click *Contact Us* to email

myCalSTRS.com

403bCompare.com

Pension2.com

STAY CONNECTED

CALL

800-228-5453
7 a.m. to 6 p.m.
Monday through Friday

916-414-1099
Calls from outside the U.S.

888-394-2060
CalSTRS Pension2®
Personal Wealth Plan

855-844-2468 (toll free)
Pension Abuse Reporting Hotline

WRITE

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

VISIT

Member Services
100 Waterfront Place
West Sacramento, CA 95605

Find your nearest
CalSTRS office at
CalSTRS.com/localoffices

FAX

916-414-5040

CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

California State Teachers' Retirement System
COM 1518 (rev 09/17)

Printed on recycled paper