

# Introduction to CalSTRS Disability Benefits

2011



# 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 working for at least a year. You may also receive benefits for your eligible dependent children.

To qualify for a CalSTRS disability benefit, you must meet the requirements, including:

1. You must have at least five years of service credit for work performed in California. Exception: If you were the victim of an unlawful act on the job, you may qualify with one year of service credit. Please contact us for more information.
2. You must have a medically determined physical or mental medical impairment that is permanent or expected to last 12 or more continuous months beyond your last day of work.
3. The impairment must prevent you from performing:
  - Your usual duties, with or without reasonable modification from your employer—for example, a classroom aide or special equipment.
  - Duties of a comparable level position.
4. You must apply within certain time frames (see “Timing and Deadlines” under Application Process).
5. 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. Disability benefits are not available for a medical condition that existed before you became a CalSTRS member unless the condition has substantially worsened.

To learn more, contact a CalSTRS benefits counselor.

CalSTRS can help you.



# Coverage A vs. 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. If you are 60 or older and have at least five years of service credit, you may apply for a service retirement benefit.
- If you are over age 45 with fewer than 10 years of service credit, your disability benefit will be 5 percent of your final compensation times 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).
- When you turn 60, your disability benefit will end (unless you still have dependent children) and you may apply for service retirement. Your service retirement benefit may be less than your disability benefit.

## Coverage B

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

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

## CalSTRS Counseling Services

Before you apply for a disability benefit, we recommend you contact a CalSTRS benefits counselor to discuss your specific situation. The counselor can explain the application process and eligibility requirements. In addition, the counselor can give you disability and service retirement benefit estimates and explain whether receiving a disability benefit will affect your service retirement benefit. CalSTRS counselors cannot advise you whether you meet the medical qualifications for a disability 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 than filing for a disability benefit. A benefits counselor can provide information to help you decide.

# 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 of service for which you were paid.

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. The form is in the *Your Disability Benefits Guide*, which is available at [CalSTRS.com](http://CalSTRS.com), from a benefits counselor 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 substantiate your disabling condition. 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.

## Service Retirement During Evaluation of a Disability Benefits Application

If you are eligible for a CalSTRS service retirement and have applied for a disability benefit, you may receive a retirement benefit while we evaluate your disability application. This can provide you with monthly retirement income while your disability application is pending.



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

## CalSTRS Disability Benefits

We hope all CalSTRS members will lead long, healthy working lives. But since illness and injury can interrupt careers, CalSTRS provides 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 CalSTRS for a detailed discussion.

For more comprehensive information, see the current *Member Handbook* or *Your Disability Benefits Guide*, available on CalSTRS.com, or contact us.



## 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 either coverage, if you return to any work after you are approved for a disability benefit, your benefit will be reduced if you exceed specific earnings limits.

## Health Benefits

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

## 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 are required to inform us.

CalSTRS is governed by the Teachers' Retirement Law. If there is a conflict between the law and this booklet, the law prevails.

## CalSTRS Resources

---



### WEB

CalSTRS.com  
Click *Contact Us* to e-mail

403bCompare.com

www.Pension2.com

CalSTRSBenefits.Us



### CALL

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

866-384-4457  
Home Loan Program

888-394-2060  
CalSTRS Pension2®  
Personal Wealth Plan



### WRITE

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



### VISIT

Member Services  
100 Waterfront Place  
West Sacramento, CA 95605



### FAX

916-414-5040

# CALSTRS

California State Teachers' Retirement System

COM 1518 (rev 1/11)

Printed on recycled paper 