Eligibility

Only activities defined as “creditable service” are subject to CalSTRS program coverage. These activities include teaching, vocational or guidance counseling, services related to curriculum and a variety of administrative duties. The definition of creditable service now includes summer school, overload and other duties beyond those required for the member’s full-time or part-time position. Additional compensation, such as the early retirement notice incentive, will also be creditable compensation.

Mandatory Membership

Employees performing creditable service on a full-time basis will become a CalSTRS member on the first day of employment.

Elective Membership

STRS members changing to positions which qualify for PERS membership (typically classified employees) can elect, within 60 days of their hire date/position change, to continue coverage under CalSTRS. If the required Los Rios election form is not submitted to the Human Resources Department within the 60-day window, membership permanently defaults to CalPERS.

PERS members changing to positions which qualify for STRS membership can elect, within 60 days of their hire date/position change, to continue coverage under CalPERS. If the required Los Rios election form is not submitted to the Human Resources Department within the 60-day window, membership permanently defaults to CalSTRS.

Adjunct Faculty Membership

For adjunct faculty employees, membership in CalSTRS may be optional. Adjuncts should contact the Los Rios Human Resources Department for eligibility information relative to their own employment scenario.

NOTE: Once membership is elected, membership in CalSTRS is irrevocable as long as employment continues. You must remain a member for all subsequent service or until employment is terminated and all contributions are refunded.

Contributions

Members must contribute a certain percentage (currently 8%) of all creditable earnings. This amount is deposited into each member's account and accrues interest at a rate determined annually by the Teacher's Retirement Board. Creditable earnings are defined as up to one full
year of service credit. Credited interest is calculated at the end of each fiscal year or when the account is refunded.

In addition, the District also makes a contribution (8.25%) of the creditable compensation. However, this amount is not refundable in the event contributions are withdrawn.

STRS operates as a defined benefit plan. The benefit formula is based on age, years of service credit and on final compensation. Member contributions are tax deferred under the employer pick-up program. Contributions paid into an account as "Employer Pick-Up" are taxable when refunded or returned to the member or beneficiary as a monthly benefit.

**Defined Benefit Supplement (DBS) Program**

Beginning January 1, 2001, CalSTRS established a supplemental account for each active Defined Benefit Program member. Funds are provided to the account from two sources. One source comes from ¼ of your monthly CalSTRS contribution, or 2% of your gross salary. This amount will automatically be deposited in your DBS account from January 1, 2001 through 2010. There will be no change in the 8% retirement contribution currently withheld from your paycheck or in the case of your CalSTRS retirement allowance.

The other source would be employer and employee contributions from any earnings in excess of 1.0 year of service credit. This provision will not cease at the end of 2010.

You may elect to receive the DBS retirement benefit as a lump sum payment, an annuity payable in monthly installments, or a combination of both. There are several options for receiving the retirement benefit as an annuity and you must have a balance of $3,500 or greater to select this option. If your balance is less than $3,500, the payment will be a lump sum amount. The amount paid will not exceed the combination of member and employer contributions and interest earned.

**Pre-Retirement Election of an Option**

You may make a pre-retirement election of an option if you do not yet wish to retire, but want to ensure a monthly lifetime income to another person(s) if you die before retirement. The monthly allowance paid to your beneficiary(ies) is based on the modified benefit that would have been paid if you had retired as of the date of death. At retirement, your allowance would be modified under the same elected option.

If you should die prior to retirement, your option beneficiary(ies) will receive a lifetime monthly allowance. If your option beneficiary dies before you retire, and you had elected an option, the election will be automatically canceled and your retirement allowance will be permanently reduced.

If you cancel or change your pre-retirement election of an option, your retirement allowance will be reduced for life. If you are considering canceling or changing your pre-retirement election of
an option, CalSTRS recommends that you first meet with a retirement counselor to discuss the possible effects of that change on your retirement allowance.

**Service Retirement**

Normal service retirement is at age 60 with five (5) or more years of credited service. At age 60, you will receive a benefit of 2% of your final compensation for each year of service credit. There are several alternatives that allow you to retire earlier than age 60. For detailed information on these alternatives, please refer to the *STRS Member Handbook*.

Employees should be certain that they have a current beneficiary designation form on file with STRS at all times. Beneficiary designation forms may be obtained by contacting the District Office Human Resources Department.

You may be granted service credit for unused sick leave at the time of retirement. The service credit amount granted for unused sick leave is determined by dividing the number of accumulated unused sick leave days (as certified by your employer) by the number of service days required to complete a school year. Contact the Employee Benefits Department several months prior to retirement for validation of your sick leave balance with CalSTRS.

CalSTRS retirement seminars are offered at the District Office twice each year, typically in the months of April and November. The topics covered are CalSTRS retirement benefits, Social Security benefits and Los Rios retiree medical benefits. The district strongly recommends that you attend one of these seminars periodically as they are extremely informative.

**Service Retirement Application Process**

- 6-12 months in advance of your planned retirement date, you should schedule an appointment with a Cal-STRS retirement counselor. The counselor can provide you with a retirement allowance estimate based upon the various options available and assist you with the completion of the retirement forms. You can make an appointment by calling (916) 971-7918.

- 4-6 months in advance of your planned retirement date, Complete *Form P-104* and return it to the Los Rios Human Resources Department. This is your official notification to the District that you are retiring on a specific date. Make certain that your campus administrator has signed the form.

- 4-6 months from your retirement date, you should obtain a retirement application packet from CalSTRS. Included in the packet will be a form entitled *Express Benefits*. This form is used to validate your sick leave balance, which CalSTRS converts to service credit. Take the form to the District Employee Benefits Department. They will complete the form, which should then be submitted to CalSTRS with your retirement application and other forms.
- 2-3 months from your retirement, contact Employee Benefits about continuation of your medical insurance in the Los Rios retiree medical insurance program. If you are uncertain as to whether or not you are eligible for the program, refer to the eligibility criteria in the Retiree Medical Benefits section of this site.
Disability Benefits

Disability benefits may be available to STRS members with at least five (5) full years of service credit. You will be covered under one of two disability programs (Coverage A - Disability Allowance or Coverage B - Disability Retirement). The two plans are summarized below:

<table>
<thead>
<tr>
<th>Coverage A</th>
<th>Coverage B</th>
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<tbody>
<tr>
<td>Disability Allowance</td>
<td>Disability Retirement</td>
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**Coverage A**

- **Disability Allowance**
  - You must be under age 60.
  - Minimum of 5 years of credited service required.
  - May apply for disability while still employed.
  - A member receiving a disability allowance is not considered retired and will continue to earn service credit while receiving a disability allowance.
  - 50% of final compensation, unless over age 45 with less than 10 years of service credit, then 5% of final compensation for each year of service credit.
  - PLUS
  - 10% of final compensation for each eligible dependent child, up to a maximum of 40% of final compensation. The increment for each eligible child continues until the child marries or reaches age 22.
  - Allowance is payable for duration of disability or until conversion to a Service Retirement benefit, usually at age 60.
  - The allowance, including increments for children, will be reduced by an amount equal to any benefits payable for the same disability by Workers' Compensation, Social Security, or the Los Rios disability program.

**Coverage B**

- **Disability Retirement**
  - There are no age restrictions.
  - Minimum of 5 years of credited service required.
  - May apply for disability while still employed.
  - A member receiving a disability retirement is considered retired from active service.
  - 50% of final compensation.
  - PLUS
  - 10% of final compensation for each eligible dependent child, up to a maximum of 40% of final compensation. The increment for each eligible child continues until the child reaches age 21, regardless of student, marital, or employment status.
  - Allowance is payable for the duration of the disability.
  - You may elect one of six options at the time of disability; this would reduce your allowance, but would provide benefits to an individual should you die.
  - Only the member's 50% allowance will be reduced by an amount equal to any benefits payable for the same disability by Workers' Compensation.

- A member receiving disability retirement benefits may be employed in a position requiring certification qualifications, or any other employment. You should contact CalSTRS for earnings limitations.

- The monthly survivor benefit is not reduced by benefits payable from other public systems. Other public systems include Social security; federal civil service retirement; federal military disability; railroad retirement; Los Rios disability program.

- A lump-sum death payment of $5,763 is payable to the designated beneficiary if the CalSTRS member dies while on disability.
  - PLUS
  - A Family Allowance may be payable to the surviving spouse and any children, provided specific eligibility criteria are met. You should contact CalSTRS for details.

- A lump sum death payment of $23,052 is payable to the designated beneficiary if the member dies before retiring. A lump sum death benefit of $5,723 is payable to the designated beneficiary if the member dies after retiring.
  - PLUS
  - No Family Allowance is payable. However, if an option was selected, a lifetime allowance is payable to the option beneficiary.
If you became a CalSTRS member after October 15, 1992, you are protected under Coverage B. If you became a CalSTRS member prior to that date, you were offered the choice of either Coverage A or Coverage B. You can contact STRS to find out which plan you are covered under. It is also printed on your CalSTRS annual statement.