



LOS ANGELES UNIFIED SCHOOL DISTRICT REFERENCE GUIDE

TITLE: California State Teachers' Retirement System
(CalSTRS) Information

NUMBER: REF-1450.2

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ROUTING All Offices

PURPOSE: The purpose of this Reference Guide is to provide CalSTRS members with retirement related information and resources for assistance.

MAJOR CHANGES: This Reference Guide replaces Human Resources Division REF-1450.1 of the same subject issued May 5, 2008. The content now includes links to retirement information available on the internet and updated Life Insurance provider.

INSTRUCTIONS: I. Background

District employees considering retirement are urged to undertake, well in advance of their retirement date, certain steps that are necessary to establish future benefits related to retirement. The employee is responsible for completing and submitting all necessary forms within the specified time limits.

II. Pre-Retirement CalSTRS Benefits Counseling Services

Retirement information is available for members of the California State Teachers' Retirement System (CalSTRS) at District-hosted pre-retirement seminars and at individual counseling sessions with CalSTRS retirement benefits counselors.

Employees anticipating retirement are encouraged to attend at least one pre-retirement workshop held at various District locations. The pre-retirement workshop schedule is publicized each fall and posted on the Human Resources Retirement website at www.teachinla.com/retirement/. Employees are urged to schedule an individual counseling session close to age 55 and again during the last school year in which they wish to retire. Counseling is offered at the locations listed in Section B, below.

A. Pre-retirement Workshops: Presentations by CalSTRS counselors include an explanation of how the retirement allowance is calculated, beneficiary options, filing information, and updates on legislation.



LOS ANGELES UNIFIED SCHOOL DISTRICT REFERENCE GUIDE

- B. Individual CalSTRS Benefits Counseling Session: Individual benefits counseling sessions (including printed estimates of monthly allowance) are strongly recommended and available by appointment at the locations listed below.

Appointments are particularly important for members who are: (a) nearing retirement, (b) considering the designation or change to a pre-retirement option starting at age 55 and older, (c) interested in the effects of new legislation, (d) contemplating a purchase of service credit or redeposit of previously withdrawn funds, or (e) diagnosed with a medical condition anticipated to last for at least 12 continuous months that may require an application for a CalSTRS disability benefit.

A confirmation letter with the date, time, and location for the appointment will be sent to the employee's home address by the CalSTRS office. Employees should take their latest pay stub from the current school year to their appointment.

For all locations, appointments may be requested by calling the CalSTRS office at the Los Angeles County Office of Education, at (562) 922-6838 or (562) 922-6414.

Locations for Individual Counseling Sessions

LAUSD Central Administrative Offices
333 South Beaudry Avenue
Los Angeles, CA 90017

LAUSD Valley Office
6505 Zelzah Avenue
Reseda, CA 91335

Walnut Valley USD
District Office
880 South Lemon Avenue
Walnut, CA 91789

Antelope Valley College
3041 West Avenue K
Lancaster, CA 93536

Los Angeles County Office of Education
9300 East Imperial Highway, Room 150
Downey, CA 90242

Monterrey Park Office
1700 Avenida Cesar Chavez
Monterrey Park, CA 91754



LOS ANGELES UNIFIED SCHOOL DISTRICT REFERENCE GUIDE

- C. CalSTRS: For additional retirement information, employees may write or telephone the California State Teachers' Retirement System, as provided below:

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

CalSTRS Call Center and Teletalk (800) 228-5453
FAX: (916) 229-3879

To contact CalSTRS via e-mail, go to calstrs.com and click on "Contact Us".

III. Application Packet and Filing of Forms

- A. Application Packet: Forms required for retirement are included in a retirement packet available, upon request, from Certificated Placement and Assignments, 333 South Beaudry Avenue, 15th Floor, Los Angeles, 90017, telephone (213) 241-5100; for certificated administrators, from Certificated Administrative Assignments, 333 South Beaudry Avenue 14th Floor, Los Angeles, 90017, telephone (213) 241-6365.

The retirement packet includes the following documents:

1. CalSTRS Service Retirement Application (Form SR-0059) included in the CalSTRS "Your Retirement Guide" booklet. This booklet contains other forms and instructions necessary to complete the retirement process with CalSTRS. The "Express Benefit Report" (SR 0554E), which is used to convert your illness balance to service credit, must be returned to Payroll Services Branch, STRS Deductions Control- 27th Fl., P.O. Box 513307, Los Angeles, CA 90051.

The entire booklet or portions of the booklet can be printed from the CalSTRS website under CalSTRS Publications or you may also receive this packet from a CalSTRS benefits counselor.

2. District Certificated Resignation Form ([8152](#))
3. District Application for Continuation of Health Benefits Form ([HI-22](#))



LOS ANGELES UNIFIED SCHOOL DISTRICT REFERENCE GUIDE

- B. **Filing Dates:** Both the District Resignation Form (8152) and the CalSTRS Retirement Application (SR 0059) are required for employees who wish to retire. Certificated employees must submit the Certificated Resignation Form (8152) to their immediate administrator at least one month in advance of their retirement date. The completed Certificated Resignation Form should be returned according to instructions on the form.

CalSTRS will accept applications up to the last day of the month in which you plan to retire. However, it is suggested that you submit your application 3 to 6 months in advance.

For your convenience the Los Angeles County Office Of Education (LACOE) in Downey, is now offering a CalSTRS application drop-off service. Applications will be date stamped and sent overnight to CalSTRS headquarters for processing. If you are mailing your application, CalSTRS recommends that the CalSTRS Retirement Application (SR-0059) be mailed by certified mail, with proof of delivery to: STRS, P.O. Box 15275, M.S. 65, Sacramento, CA 95851-0275.

IV. Effective Dates for Resignation and Retirement

The retirement date will be the first day the employee's retirement benefits begin with CalSTRS. The resignation date with the District will be the day immediately preceding the employee's retirement date. Typically, the resignation date is the end of the employee's last day of paid service or leave of absence. Contact a CalSTRS benefits counselor for assistance in determining your resignation and retirement dates.

V. Considerations for Designating Effective Dates

- A. **Resignation Prior to Completion of Contract Year:** Certificated Employees are paid on an "annualized" basis (i.e., the anticipated annual salary is "spread" over twelve pay periods). Thus, employees who resign prior to the completion of their annualized contract year may be in an overpaid or underpaid situation, which would require a salary adjustment. Employees should contact their time reporter or personnel specialist with further questions regarding this issue.

In addition, resignations prior to the completion of the employee's contract year may have implications with respect to the employee's CalSTRS retirement benefits. Employees should make an appointment to speak with a CalSTRS retirement benefits counselor at (562) 922-6838 or (562) 922-6414 at least one school year prior to retirement.



LOS ANGELES UNIFIED SCHOOL DISTRICT REFERENCE GUIDE

- B. Completion of Contract Year Prior to June 30: Employees who were assigned to a year-round school since July 1 and who have completed their contract year prior to June 30 may resign and retire upon completion of their contract year without a reduction of CalSTRS service credit. It is critical that employees refer to the annual spring inter-office correspondence to year-round school principals from the Chief Human Resources Officer for more information on resignation and retirement dates. Employees may also contact their personnel specialist for more information.
- C. CalSTRS Annual Benefit Adjustment: Each year, retired members will receive an increase equal to 2 percent of their initial benefit beginning on September 1 after the first anniversary of their retirement. The adjustment will appear on the October 1 payment. These adjustments are not compounded.
- D. Retirement Bonus: Employees who were paid during the 1992-93 school year and then retire from the District on or after July 1, 1994, may be eligible for a lump-sum cash bonus upon retirement. Eligible employees will be paid a cash bonus determined by multiplying the employee's regular daily rate for the year preceding the retirement date by 20.4 (based on a C Basis, 204 paid-days work year). For additional details, refer to the District-UTLA Agreement, Article XIV, Section 1.2, or the District-AALA Agreement, XII, 11.0. There is no separate application for the retirement bonus. The resignation form will serve as the application. Additionally, eligible employees do not need to be time reported for the bonus.
- E. Additional Considerations: Various other issues should be considered when designating effective resignation and retirement dates. These include, but are not limited to, the employee's age, years of credited service, etc.

Contact a CalSTRS benefits counselor to assist you in determining a retirement date in order to maximize your retirement benefit.

VI. Lump-Sum Payment for Accumulated Vacation From A-Basis Positions

Upon separation from District service a lump-sum payment for accumulated vacation will be automatically processed by Payroll. Time reports are no longer required from work locations. Payment will be at the employee's salary rate at the time of separation, except for vacation hours remaining in the employee's vested vacation bank, which will be paid at the employee's June 30, 1995 salary rate.



VII. Post-Retirement Employment

- A. It is possible to retire and then be reemployed with the District as a retiree day-to-day substitute, or continue to be employed in the Division of Adult and Career Education. However, there is no guarantee of future reemployment in any capacity. Reemployment is contingent on current District needs and the candidate must meet District selection standards in effect at the time of application.
- B. Retirees who wish to be considered for reemployment should call Certificated Recruitment and Selection Section at (213) 241-5300 for an application packet and information or download and print the Retiree Application Packet from www.teachinla.com. For information regarding reemployment under the Division of Adult and Career Education, call (213) 241-3174.

Earnings Limit After Retirement. There is an annual dollar limit to the amount a retiree may earn within the California public school system. Refer to Personnel Policy Guide E15, Retired Certificated Persons, posted on www.teachinla.com/hr_forms.html, for the updated annual earnings limitation. However, in order to encourage experienced teachers back to the classroom and provide for other specific needs, current laws provide certain qualifying exemptions from the earnings limit.

Retirees who have not been approved for an earnings limit exemption and earn more than the current earnings limit will have their retirement allowance reduced by the amount of the excess by CalSTRS. Effective July 1, 2002, retiree earnings from extra assignments such as summer school, intersession, and Professional Expert assignments that are certificated in nature (re-titled Temporary Certificated Assignments) will count toward the post-retirement earnings limit unless exempted by law.

VIII. Health and Welfare Benefits

Employees retiring from the District may be eligible to continue certain health and welfare benefits during retirement. For retirement benefit coverage please refer to UTLA Agreement, Article XVI, section 4.0 or AALA Agreement Article XIV, section 4.0.



LOS ANGELES UNIFIED SCHOOL DISTRICT REFERENCE GUIDE

Applying for Retiree Health Benefits. Application for Continuation of Health Benefits (Form HI-22) and eligibility information are available online at <http://benefits.lausd.net> under publications (Retiree Health Benefits Enrollment Form) or by calling (213) 241-4262. Applications are also included in the retirement packet indicated in Section III, above. Employees are urged to review requirements for continued health benefits prior to their resignation and retirement dates.

IX. Additional Services and Information

- A. Retirement Deductions, Refunds and Service Credit: Call the District Certificated Payroll Retirement Accounting Unit at (213) 241-3197.
- B. Disability Benefits: Call the Benefits Administration, Office of Risk Management and Insurance Services, at (213) 241-4142.

Employees should make an appointment with a CalSTRS counselor at (562) 922-6838 or (562) 922-6414 as soon as they have been diagnosed with a medical condition anticipated to last for at least 12 continuous months and could result in a CalSTRS disability benefit.

- C. Life Insurance: District-paid group life insurance coverage does not continue during retirement. However, it is possible to convert to an individual plan for both the District-sponsored and the employee-paid optional plan, provided application is made within 30 days of termination of active employment. District employees participating in the employee optional life insurance program will be able to participate in retiree (decreasing) term life insurance program directly with Metlife. Call Metlife at (866) 492-6983 for forms and information.

RELATED RESOURCES:

The California State Teachers' Retirement System website: www.CalSTRS.com.

Human Resources Retirement website: www.teachinla.com/retirement/.

ASSISTANCE:

For assistance or further information please contact the Personnel Services and Research Branch at (213) 241-6356.