

## Other information

### Lump-Sum Death Benefit

If you and your spouse are living together at the time of your death before retirement, he or she will receive a lump-sum death benefit (unless Plan D for your spouse had been elected and the protection it provides was in effect).

The amount of the lump-sum death benefit is \$1,000 for the first five years of Connecticut public school service. If you had more than five years of Connecticut service, the benefit is increased by \$200 for each full year of service up to 10, for a maximum benefit of \$2,000.

If you have no surviving spouse at the time of your death, this benefit may be used for burial expenses.

### Survivors' Benefits Before Retirement

#### If You Are Not Yet Eligible to Retire:

If you die while still actively working, or within two months of the time you stopped working but before your actual retirement, or while on a formal leave of absence and you are making contributions, the system is designed to provide the following benefits to your surviving spouse and children:

- \$300 a month for each child under 18 or over 18 if disabled.
- \$300 a month to a surviving spouse plus \$25 per month for each year of service you had in excess of 12 years.
- \$300 a month to your dependent parent over age 65 if there is no surviving spouse or dependent former spouse.

The maximum family survivorship benefit is \$1,500 a month.

If you die without a spouse or minor children, the contributions made by you, plus interest, will be paid to your designated beneficiary in a lump sum.

#### If You Are Eligible to Retire:

If your spouse was your primary beneficiary, he/she would be entitled to a choice of basic survivorship benefits, a lump sum of the contributions you had made, plus interest, or your Plan D — 100% benefit paid to the spouse for his/her lifetime. Survivor benefits will be paid to any minor children in addition to the benefits elected by the spouse.

If you die without a spouse or minor children, the contributions made by you, plus interest, will be paid to your designated beneficiary in a lump sum.

Other options are available in place of these survivors' benefits. Please contact the STRB for more information.

### Disability Allowance

If you become disabled and no longer able to teach, you may be eligible for a disability allowance.

#### Eligibility

To qualify for a disability allowance, you must meet the following criteria:

- You must be certified as disabled by your physicians and approved by the STRB
- and*
- If you have less than five years of Connecticut public school service, become disabled as a result of a sickness or injury brought about while performing your duties as a teacher

*or*

If you have five or more years of Connecticut public school service, become disabled regardless of the cause.

Disabled means you are unable to perform any substantial work because of a physical or mental disability that is expected to be of long duration or result in death. A group of physicians, appointed by the STRB, will review each application for disability.

#### Disability Allowance Benefits

The amount of your disability allowance benefit will depend on

- Your average salary
- Your credited service
- Whether you are receiving worker's compensation and/or Social Security disability income benefits
- Any other income you earn

If you qualify for disability allowance benefits, you can receive up to 50 percent of your average salary. Also, if you are receiving worker's compensation and/or disability income benefits from Social Security, the system is designed so that together with these payments, you can receive up to 75 percent of your average salary. In no event will you receive less than 15 percent of your average salary.

The basic formula for calculating your annual disability allowance is:

2% times your average salary times your actual credited service

If during the time you are disabled you are able to earn some income, your disability allowance does not stop. During the first two years you are receiving benefits, your benefit from the system will be reduced by 20 percent of the other income you earn. Beginning with the 25th month, your benefit will be reduced only if the total of your benefits from the system and your other income exceed 100 percent of your average salary.

Your disability allowance benefit will continue for as long as you are disabled or until the attainment of your normal retirement age (but not less than age 60). If your disability ends, you will receive credited service for the period of time you were receiving benefits. If you do not return to service, your disability benefit will be converted to a service retirement benefit. If this happens, you will be credited with the greater of

- Your actual service up to the time you become disabled
- or*
- Your actual service plus the number of years you were disabled, to a maximum of 30 years.

### Post Retirement Employment

If you choose to work after retirement as a teacher or in any certified teaching position in Connecticut public schools, you should know that certain earnings limitations apply. Specifically, you may earn up to 45% of the maximum-level salary for the position you are occupying. If you exceed this limitation, you will be required to reimburse the STRB for the amount earned in excess of the limitation. If the position is a shortage area position, as determined by the Commissioner of Education, there is no earnings limit for one school year, with the possibility of a one-year extension if approved by the STRB. Moreover, the local board of education must offer shortage area retirees the same health insurance rate that is offered to active teachers. The \$110 monthly subsidy does not apply in this situation. Any private employment or any public teaching service in another state is not affected by any of these limitations.

## Regional Retirement Workshops

### SCHEDULE

- September 17, 2009**----Cromwell, Cromwell High School
- September 23, 2009**---Ashford, Ashford School
- September 30, 2009**---Enfield, John F. Kennedy Middle School
- October 8, 2009**-----Killingworth, Haddam-Killingworth Middle School
- October 15, 2009** Torrington, Torrington Middle School
- October 21, 2009**-----Stratford, Flood Middle School
- October 26, 2009**-----Norwich, Kelly Middle School
- November 4, 2009**-----Naugatuck, Naugatuck High School
- November 9, 2009**-----Hamden, Hamden Middle School
- November 19, 2009**----Darien, Middlesex Middle School
- November 23, 2009**----Newington, Newington High School
- November 30, 2009**----Danbury, Danbury High School

### REGISTRATION

**ONLY ONLINE REGISTRATION IS ACCEPTED**  
Go to [www.cea.org](http://www.cea.org)

### ABOUT THE WORKSHOPS

**Who should attend?** Any CEA member who wishes to begin planning for retirement is encouraged to attend. It is never too early to educate yourself!

**What issues will be covered?** This comprehensive workshop will cover all issues related to the State Teachers' Retirement System such as retirement eligibility, purchasing additional service, how Social Security may be affected, retiree health insurance, and choosing a retirement plan.

**Will the workshop provide a question and answer session?** Yes, although many of your questions likely will be answered during the presentation, there will be time for a group question and answer period.

**Is there a fee to attend?** No, these workshops are offered free of charge to all CEA members and are funded by CEA dues dollars.

**Registration and refreshments:  
4:00 to 4:15 p.m.  
Program: 4:15 to 6:30 p.m.**

- Open to CEA members only.
- Members may attend any of the scheduled workshops.
- Each workshop is limited to the first 150 registrants.
- PRE-REGISTRATION IS REQUIRED. No walk-in will be accepted.
- These workshops are the complete schedule for the 2009-2010 school year.
- Registration will not be accepted by telephone. Only online registrations are accepted. Go to [www.cea.org](http://www.cea.org).
- Registration is automatic and you will receive an email confirmation. You will only be contacted directly if the workshop for which you registered is full.

**Questions? Call or email Heidi Krutzky  
at 1-800-842-4316 or [heidik@cea.org](mailto:heidik@cea.org).**

## Directions to Workshops

### September 17, 2009 – Cromwell High School, Cromwell

**From 91 South:** Take Exit 22S (left hand exit), Route 9 South. Take your first exit (exit 19) West Street and Rt. 372. At the end of the exit, take a right onto West Street (Rt. 372). Go approximately 50 yards to the first traffic light and take a right onto Shunpike Rd. Rt. 3. At the second traffic light take a right onto Evergreen Road. At the second stop sign take a left onto Donald Harris Drive – Cromwell High School's driveway.

**From 91 North:** Take Exit 22 (right hand exit) for Route 9 South. Then follow directions above.

**From Middlesex Shoreline Area, Old Saybrook, Westbrook, Clinton, etc.:** Take Route 9 North. Get off at Exit 18 for Cromwell, Rocky Hill, and Route 99N (just north of Middletown). Go through one traffic light and travel 1.2 miles. Take left onto Evergreen Road. At stop sign take right onto Donald Harris Drive – Cromwell High School's driveway.

### September 23, 2009 – Ashford School, Ashford

**From the South and Willimantic:** From Willimantic, take Route 195 North toward The University of Connecticut. In Mansfield Center, turn right onto Route 89. Follow Route 89 North into Ashford. Cross Route 44. Ashford School is located on Route 89 2 miles North of the intersection with Route 44.

**From the West and Hartford:** Take I-84 East to Exit 69. Turn right onto Route 74. Follow Route 74 through Willington to Route 44 in Ashford. Turn left on Route 44 to the intersection of Route 89. Turn left on Route 89. The school is on the right 2 miles to the North.

**From the North and Massachusetts:** Take I-84 to Exit 72. Turn left on Route 89. Follow Route 89 (south) watching the signs because it turns twice. Ashford School is located on the left side of Route 89 about 6 miles from I-84.

**From the East and Rhode Island:** From the Rhode Island border, take Route 101 West. It merges with Route 44 in Pomfret. Continue on Route 44 West until Route 89 in Ashford. Turn right on Route 89. Ashford school is located on the right about 2 miles North of Route 44.

### September 30, 2009 – John F. Kennedy Middle School, Enfield

**From Springfield, MA:** Take I-91 South to Exit 47E. At end of exit, bear right onto Phoenix Avenue. Follow Phoenix Avenue to traffic light and turn left onto South Road. Continue on South Road to second light. Turn right onto Raffia Road. John F. Kennedy Middle School is approx. 1-1/2 miles on left.

**From Hartford:** Take I-91 North to Exit 46. At stop sign, turn left onto King St. (Rt. 5). Take immediate left onto Weymouth Road. Follow Weymouth Road to end and turn left onto Simon Road. Follow to four corners and go straight. It changes to Raffia Road. John F. Kennedy Middle School is approx. 100 yards on right.

### October 8, 2009 – Haddam-Killingworth Middle School, Killingworth, CT

**From the North:** Follow Route 9 South.

Take Exit 9 for CT-81 toward Clinton. Turn right onto CT 81 and continue 6 miles. The school will be on the left.

**From the South:** Follow I-95. Take Exit 63 for CT-81 toward Clinton. Turn left at CT-81/Killingworth Turnpike (signs for Middletown/Higganum). Continue to follow CT-81 North for 5.1 miles. At the traffic circle, take the 2nd exit onto CT-81/Higganum Road/Route 81. The school will be on the right.

### October 15, 2009 – Torrington Middle School, Torrington

**From Waterbury:** Follow Route 8 North to Exit 44 (E. Main Street). Take a right at end of exit. Proceed approximately 2 miles up the hill. Take a left at the intersection of Route 183. Take 2nd right onto E. Pearl Road. School is on the left just past the cemetery.

**From Route 202 East – Litchfield:** Follow Route 202 East. Take a left at the intersection of Route 202 and Route 183. Take 2nd right onto East Pearl Road. School is on the left just past the cemetery.

**From Route 202 West – Canton:** Follow Route 202 to Torrington. Take a right at the intersection of Route 202 and Route 183. Take 2nd right onto East Pearl Road. School is on the left just past the cemetery.

**From Hartford:** Follow Route 4 West into Torrington. Take a right at the intersection of Route 4 and Route 83. At the stop light, go straight across Route 202. Take 2nd right onto East Pearl Road. School is on the left just past the cemetery.

**From Winsted:** Follow Route 8 South to Exit 46 (Pinewoods Road). At the end of the exit, take a left. Proceed to the stop sign and take a right onto Route 183. Proceed approximately 2 miles. Watch for school sign and take a left at the sign onto East Pearl Road.

### October 21, 2009 – Flood Middle School, Stratford

**From New Haven/Milford:** Take I-95 South to Exit 32. At the end of ramp, take a left. At first light, take a left onto West Broad Street. Continue straight to light at intersection of Main Street approximately 3 miles. Take a left on Cutspring Road (there will be a Cutspring Deli on your right prior to this). Take a right at second stop sign onto Chapel Street. Flood Middle School is at the top of the hill on your left.

Take Merritt Parkway South to Exit 53 (first exit after the Sikorsky Bridge). At the end of the ramp, take a left onto Main Street. Go through one light at Ryder's Landing. Very shortly thereafter, bear right onto Main Street in Putney. At the first stop sign, take a right onto Chapel Street. At the stop sign, bear left (remaining on Chapel Street). Flood Middle School is the second school on the right.

Take Route 8 South to Exit 11 (Bridgeport Avenue). At the end of the ramp, take a left. At traffic light, take a left onto Huntington Road. Proceed several miles to stop sign. At stop sign, take a left onto Tavern Rock Road. Proceed to stop sign. At stop sign, take a right onto Cutspring Road. Proceed to stop sign. At stop sign, take a left onto Chapel Street. Flood Middle School is at the top of the hill on your left.

**From Bridgeport/New York:** Take I-95 North to Exit 32. At the end of the ramp, continue straight through stop light to West Broad Street. Continue to intersection of Main Street and West Broad Street. Follow directions above from "I-95 South".

Take Merritt Parkway North to Exit 53S. At the end of the ramp, take a right onto Main Street. Take the next right onto Main Street in Putney. At the first stop sign, take a right onto Chapel Street. At the stop sign, bear left (remaining on Chapel Street). Flood Middle School is the second school on the right.

### October 26, 2009 – Kelly Middle School, Norwich

**From Route 2 West:** Take Route 2 into Norwich. At the end of the highway, go straight at the light onto Route 169. At the first light, turn right onto Ox Hill Road. Then turn onto Mahan Drive. Kelly Middle School is the second school on the right. Parking is at the back of the school.

**From 395:** Take 395 to Exit 81 (Route 2 West). Follow above directions

### November 4, 2009 – Naugatuck High School, Naugatuck

**From I-84 East or West:** Take I-84 to the Route 8 Interchange. Take Route 8 south to Exit 26 South Main Street. At the end of the exit, there is traffic light. Go right. Stay on that road. At the fourth light, go left (Dunkin Donuts should be on your left). This is Rubber Avenue. Stay on this street. Counting this traffic light, go straight until the fourth traffic light. Go right into the Naugatuck High School parking lot. Stay to the right. The auditorium will be on the left.

**From Route 8 North:** Take Route 8 to Exit 26 South Main Street. At the end of the exit ramp, there is a light. Go left. Stay on this road. At the fifth light, go left (Dunkin Donuts should be on your left). This is Rubber Avenue. Stay on this street. Counting this traffic light, go straight until the fourth traffic light. Go right into the Naugatuck High School parking lot. Stay to the right. The auditorium will be on the left.

**From Route 8 South:** Take Route 8 to Exit 26 South Main Street. At the end of the exit ramp, there is a light. Go right. Stay on this road. At the fourth light counting this traffic light, go left (Dunkin Donuts should be on your left). This is Rubber Avenue. Stay on this street. Counting this traffic light, go straight until the fourth traffic light. Go right into the Naugatuck High School parking lot. Stay to the right, the auditorium will be on the left.

### November 9, 2009 – Hamden Middle School, Hamden

**From Route 15 Parkway (North or South):** Take exit 60 (CT 10). Turn left onto Dixwell Avenue. Proceed 1.2 miles. School is on the right.

**From I-91 – (North or South):** Take Exit 10 (CT 40 toward Hamden/Cheshire). Take first exit on right. Turn right onto Devine St. Turn right onto State St. Turn right onto Dixwell Avenue. Proceed 1.7 miles. School is on the left.

### November 19, 2009 – Middlesex Middle School, Darien

**From I-95 North:** Take Exit 10. At end of ramp, turn left onto Noroton Ave. At third traffic light (West Ave.), turn left. At first traffic light (Hollow Tree Ridge Road), turn right. Continue up a slight hill. School is on the right

**From I-95 South:** Take Exit 10. Go to stop sign and bear left. Go to traffic light (Noroton Ave.), turn right. Go to second traffic light (West Ave.), turn left. Go to first traffic light (Hollow Tree Ridge Road), turn right. Continue up a slight hill. School is on the right

### From Merritt Parkway North or South:

Take Exit 37. At end of ramp, turn right (Route 124/Mansfield Ave.). Continue on Mansfield Ave. (1.5 miles), turn right on Middlesex Road. At stop sign, turn left (Ox Ridge Hunt Club on left). Continue on Middlesex Road through one stop sign and one traffic light (Noroton Ave.). At four way stop, turn left (Hollow Tree Ridge Road). School is on the left (approx. 4.0 miles from exit to school)

### November 23, 2009 – Newington High School, Newington

**From Rt. 84 East:** East on Route 84 to Exit 35 (Route 72) in New Britain. Follow Route 9 to Newington take right onto Exit 29. At end of ramp take a right onto Cedar St. Proceed on Cedar Street until you come to Willard Ave. and Cedar Street Intersection. At 4th light take a left onto Willard Ave. – Route 173. Proceed on Willard Ave for approximately a 1/4 of a mile. At second light (past NHS on Willard Ave.) take a left onto Veterans Drive.

**From I-84 West:** West on Route 84 to South Main St. takes right onto Exit 41. At end of ramp take a left onto South Main St. Proceed about 1 mile to West Hill Road. Take a left onto West Hill Road. At end of West Hill Road, turn right onto Willard Avenue for about 1/4 of a mile, NHS is on your right. At the first light, take a right into the NHS driveway.

**From East and North:** Mass. Pike to I-91 South. Take Route 91 South to Newington/Wethersfield Exit. Stay on this connector, which "feeds" into Route 5 & 15 (Berlin Tpke). Take the first formal exit in Newington (Route 175 – Cedar Street) Proceed on Cedar Street for about of a 3/4 of a mile. Proceed on Cedar Street until you come to Willard Ave. and Cedar Street Intersection. Take a right into (Willard Ave.–Route 173). Proceed on Willard Ave. for a 1/4 of a mile. At second light, take a left onto Veterans Drive to access.

**From South – New Haven:** Take I-91 to Berlin Tpke. (Routes 5 & 15) northbound to intersection where Arby's is on the right and Bob's Furniture is on the left. Take a left onto Richard Street and at first light take a right onto Willard Ave. Proceed on Willard Ave. for approx. 2 miles until you come to intersection Cedar Street and Willard Ave. Continue on Willard Ave. At second light, take a left onto Veterans Drive.

**From Shoreline Area – Route 9:** Take Route 9 North. When you get to Cromwell, stay to the left. Take the New Britain Exit, Route 9 North, staying on Route 9. Follow Route 9 to Newington take right onto Exit 29. At end of ramp take a right onto Cedar St. Proceed on Cedar St. and at 4th light take a left onto (Willard Ave.–Route 173). Proceed on Willard Ave for about a 1/4. At second light (past NHS on Willard Ave.) take a left onto Veterans Drive

### November 30, 2009 – Danbury High School, Danbury

**From I-84 West:** Take Exit 5. At traffic light, turn left on Route 39. Follow Route 39 for .8 mile. Danbury High School is at the top of the hill on the right.

**From I-84 East:** Take Exit 5. After stop sign at end of exit, go straight to traffic light. At traffic light, turn left onto Route 39. Travel on Route 39 through one traffic light. Continue for .8 mile past light. Danbury High School is at the top of the hill on the right.