

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:

$$2\% \text{ times your average salary times your actual credited service}$$

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, or any certified position within a priority school district, 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 these 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.

CEA's Regional Retirement Workshops

SCHEDULE

- September 23, 2010**-- South Windsor, South Windsor High School
- September 28, 2010**-- New Canaan, Saxe Middle School
- October 6, 2010** ----- Enfield, John F. Kennedy Middle School
- October 7, 2010** ----- Torrington, Torrington Middle School
- October 14, 2010** ----- North Haven, North Haven High School
- October 21, 2010** ----- Trumbull, Trumbull Agriscience Building
- October 27, 2010** ----- Plainfield, Plainfield High School
- November 4, 2010** ---- Southington, DePaolo Middle School
- November 8, 2010** ---- Killingworth, Haddam-Killingworth Middle School
- November 15, 2010** --- Rocky Hill, Rocky Hill High School
- November 17, 2010** --- Lebanon, Lyman Memorial High School
- November 22, 2010** --- Danbury, Danbury High School

REGISTRATION

ONLY ONLINE REGISTRATION IS ACCEPTED
Go to www.cea.org

**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 2010-2011 school year.
- Registration will not be accepted by telephone. Only online registrations are accepted. **Go to www.cea.org.**
- Registration is automatic and you will receive an email confirmation. You will be contacted directly if the workshop for which you registered is full.

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.

**Questions? Call or email Heidi Krutzky
at 1-800-842-4316 or heidik@cea.org.**

Directions to Workshops

September 23, 2010 – South Windsor High School, South Windsor, CT

From I-91 South: (Coming from Springfield, MA) Take exit 44, US 5 South, East Windsor. Continue on US 5 for approximately 3 miles. At the stop light go left onto Sullivan Avenue (Route 194). Follow Route 194 for about 3 miles. At the third traffic light on Route 194, make a left turn onto Ayers Road. Cross Graham Road at the stop sign. The main entrance to SWHS is on the right just past Wapping School.

From I-84 East: Take Exit 62, Buckland Street. Turn left onto Buckland Road and go 2 miles to a four-way intersection. Go straight through which is Route 194 Sullivan Ave. At the second traffic light, turn right onto Sand Hill Road. Take first left (Nevers Road – Police Station will be on your right). Go past SWHS and take left onto Ayers Road. The entrance to SWHS is on the left.

From I-84 West: Take Exit 63, South Windsor/Manchester. At stop light at the end of the ramp, turn left and follow Route 30 for 2 miles. At four-way intersection, turn right onto Route 194 (Sullivan Ave) and follow Route 194 to second traffic light. Turn right onto Sand Hill Road. Take first left onto Nevers Road (Police station will be on your right). Go past SWHS and take left onto Ayers Road. The entrance to SWHS is on the left.

From Windsor/Bloomfield: Take the Bissell Bridge to US5. Turn left on US 5 and go approximately 4 miles and take right onto Route 194 (Sullivan Avenue). Follow Route 194 (Sullivan Avenue) for about 3 miles. At the third traffic light on Route 194, make a left turn onto Ayers Road. Cross Graham Road at the stop sign. The main entrance to SWHS is on the right just past Wapping School.

September 28, 2010 – Saxe Middle School, New Canaan, CT

Merritt Parkway/Rt. 15 (Southbound and Northbound)

Exit 37; left onto South Avenue (Rt. 124 North) to New Canaan. Saxe Middle School is on the right just prior to the next major intersection. At this intersection, turn right onto Farm Road and enter rear parking area (first right).

I-95 (Southbound and Northbound)

Exit 15; follow signs for Rt. 7 (Connector) Danbury. At Exit 2, take a right. Go to next light and take a right onto New Canaan Avenue (Rt. 123 North); follow through Norwalk to New Canaan. Pass under Merritt Parkway bridge (Rt. 15). Travel 3/10 mile and take a left onto Old Norwalk Road. Follow to four-way stop sign and go straight onto Farm Road. Saxe Middle School is on the left. Enter rear parking area (on left just prior to traffic light).

October 6, 2010 – John F. Kennedy Middle School, Enfield, CT

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 7, 2010 – Torrington Middle School, Torrington, CT

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 14, 2010 – North Haven High School, North Haven, CT

From Hartford: Take I-91 South to Exit 12. At end of Exit 12 ramp, turn left onto Washington Ave. (Route 5). Continue on Washington Ave (approx 1 mi.). Turn right onto Broadway (town green on left). Turn left at first traffic light onto Elm Street.

From New Haven: Take I-91 North to Exit 9. At the end of Exit 9 ramp, turn left onto Montowese Ave. Take first right onto Universal Drive N. Go to the end of Universal Drive. Turn right onto Sackett Point Road. Take first left onto Elm Street.

October 21, 2010 – Trumbull Agriscience Building, Trumbull, CT

From Route 8 South: Take Exit 10 (Merritt Parkway/Route 15 South). Continue on Merritt Parkway to Exit 49 (Danbury/Route 25 North). Continue on Route 25 North to Exit 9 (Daniels Farm Road). Take right off exit onto Daniels Farm Road. Agriscience Center is approximately 1/2 mile on the right (red building next to Hillcrest Middle School).

October 27, 2010 – Plainfield High School, Plainfield, CT

From Hartford: Take Route 2 to Norwich. Follow 395 North to Exit 89. Turn right onto Route 14 until you get to a stop light. Take a right onto Route 12. Continue on Route 12 for about 1 1/2 miles. Plainfield High School is on your left.

November 4, 2010 – DePaolo Middle School, Southington, CT

From I-84 East: Take Exit 32 (Queen Street). Turn left onto Queen Street. Go approximately 1 mile and take a left at traffic light onto Flanders Street (Oak Hill Cemetery on left). Go approximately .7 miles and take a right onto Pleasant Street. Go approximately .8 miles. DePaolo Middle School is on the left.

From I-84 West: Take Exit 32 (Queen Street). Turn right onto Queen Street. Go approximately 1 mile and take a left at traffic light onto Flanders Street (Oak Hill Cemetery on left). Go approximately .7 miles and take a right onto Pleasant Street. Go approximately .8 miles. DePaolo Middle School is on the left.

November 8, 2010 – 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.

November 15, 2010 – Rocky Hill High School, Rocky Hill, CT

From I-91 South: Take Exit 24 to merge onto CT 99 Silas Deane Highway toward Rocky Hill. Turn right at Parsonage Street. Take the first left onto Chapin Avenue. Rocky Hill High School is at 50 Chapin Avenue.

From I-91 North: Take Exit 24 for CT 99 South. Turn left onto CT 99 Silas Deane Highway toward Rocky Hill. Turn right at Parsonage Street. Take the first left onto Chapin Avenue. Rocky Hill High School is at 50 Chapin Avenue.

November 17, 2010 – Lyman Memorial High School, Lebanon, CT

From Hartford: Take Rt. 2 East from Hartford. Take exit 13. Turn left at end of exit on to Rt. 66 east. Drive 6 miles to the junction of Rt. 85 (1st traffic light). Turn Right on Rt. 85 south. Drive approx. 2 miles and Rt. 207 will come in from the left hand side of the road. Turn left on Rt. 207. Approx. 8 miles Lyman Memorial High School will be on your right

From the South: Take Rt. 95 to Rt. 395 North. Take exit 81W (it is marked for Hart-

ford and UCONN) to Rt. West. Stay in the right hand lane through Construction. Take exit to Rt. 32 North approx. 1 mile from where you got on Rt. 2 west. Drive North on Rt. 32 less than 1 mile and you will see Rt. 87 – enter from the left (just past Holgrom Subaru which is on the right). Bear left (about a 60-degree turn) onto Rt. 87 North. Drive Approximately 10 miles North to the Junction of Rt. 207 (Flashing caution light). Turn Left onto Rt. 207 west – Lyman Memorial High School and Lebanon Middle School are approximately 1.2 miles on your left.

From Middletown: Take Rt. 66 east out of Middletown. Drive through Portland, East Hampton, Marlborough and into Hebron until you come to the junction of Rt. 85. Turn right on Rt. 85 south. Drive approx. 2 miles and Rt. 207 will come in from the left hand side of the road. Turn left on Rt. 207. Approx. 8 miles Lyman Memorial High School will be on your right.

November 22, 2010 – Danbury High School, Danbury, CT

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.