

If you became a CalSTRS member on or before October 15, 1992, and you did not elect Coverage B before April 1993, you are under Coverage A.

Eligibility requirements

You may be eligible for a disability benefit if you:

- Are under age 60.
- Have at least five years of service credit or have at least one year of service credit if your disability is the direct result of an unlawful act of bodily injury that occurred while on the job.
- Have a physical or mental impairment that is permanent or expected to last at least 12 continuous months beyond your last day of work and prevents you from performing your usual job duties with or without reasonable accommodations or duties of a comparable level position. A comparable level position is employment at which you can earn at least two-thirds of your final compensation.
- Meet all the other eligibility requirements, including timelines for application and medical examination.

If you're eligible to service retire, you can apply to receive a monthly service retirement benefit while your disability application is being evaluated.

Preretirement election of an option

If you're eligible to service retire, you can make a preretirement election of an option at any time before or after being approved for a disability benefit to provide a lifetime monthly benefit to someone if you should die before retirement.

Disability benefit formula

$$\begin{array}{l} 50\% \\ \text{of your disability final compensation} \end{array} + \begin{array}{l} 10\% \\ \text{of your disability final compensation for eligible} \\ \text{children under age 22 (up to an additional 40\%)} \end{array} = \text{Your disability benefit}$$

Alternate formula

If you have less than 10 years of service credit and are between the ages of 45 and 60, then the formula is:

$$\begin{array}{l} 5\% \\ \text{of your final compensation for each} \\ \text{year of service credit} \end{array} + \begin{array}{l} 10\% \\ \text{of your final compensation for each eligible child} \\ \text{under age 22 (up to an additional 40\%)} \end{array} = \text{Your disability benefit}$$

Transition to service retirement at age 60

At age 60, you'll receive:

- The service retirement benefit you would have received at age 60.
- OR
- The disability benefit you had been receiving before your 60th birthday, whichever is less.

Note: Your disability benefit may continue beyond age 60 until your eligible children reach age 22.

Reductions to your disability benefit

Your monthly disability benefit, including the amount you receive for eligible dependent children, will be reduced by payments from other sources, including:

- Workers' compensation.
- Social Security disability.
- Certain other disability programs financed with public funds.
- Judgments against or settlements with the third party that caused your impairment.

➤ To learn more, see the *CalSTRS Member Handbook* or *Your Disability Benefits Guide* at [CalSTRS.com/publications](https://www.calstrs.com/publications).

Coverage A Family allowance survivor benefit

Eligibility requirements

You must:

- Have been an active member at the time of your death with one or more years of service credit.
OR
- Have been receiving a disability allowance benefit.

Your survivors must:

- Have been your spouse or registered domestic partner for at least one year as of the date of your death or less than one year if your death occurred due to an accident or an illness diagnosed after your marriage or domestic partnership registration.
OR
- Be a financially dependent child under the age of 22.

One-time death benefit

A one-time death benefit is payable to the recipient you designated on the *Recipient Designation* form.

If you have...	Then...
A preretirement election of an option in place	The option takes effect.
No option but a surviving spouse or partner and eligible children	Your spouse or partner may receive: A monthly benefit equal to 40% of your final compensation; AND Ten percent of your final compensation for each child, up to 50%.
No option and no surviving spouse or partner but eligible children	Each eligible child will receive 10% of your final compensation, up to 50%.
No option and no eligible children, but an eligible spouse or partner	Your spouse or partner may receive: A lifetime monthly benefit at age 60—or before, at an actuarially reduced rate. OR Your accumulated contributions and interest in your Defined Benefit account.
No option and no surviving spouse, partner or eligible children	Your dependent parents may receive a survivor benefit. OR Your designated one-time death benefit recipient will receive your accumulated contributions and interest in your Defined Benefit account.

Reductions to your survivor benefit

Your survivor benefit will be reduced by the amount of benefits payable from other sources, including:

- Social Security.
- Workers' compensation.
- Certain other disability programs financed with public funds.
- Judgments against or settlements with the third party that caused your death.

➤ To learn more about your survivor benefits and eligibility requirements, see the *Member Handbook* at [CalSTRS.com/publications](https://www.calstrs.com/publications).