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</tbody>
</table>
TRSL disability retirement

Disability retirement benefits from the Teachers’ Retirement System of Louisiana (TRSL) are a guaranteed income for members who continue to meet disability eligibility and recertification requirements.

Difference between disability retirement and disability insurance

A TRSL disability retirement pension differs from disability insurance available through private companies or employers. Talk to your insurance provider if you feel that you need disability protection beyond the scope of TRSL’s disability retirement.
Definition of disability

Physicians on the State Medical Disability Board (SMDB) review all medical information of a member submitting a TRSL disability retirement application, and determine if the member will be approved for disability retirement benefits.

To be approved, the SMDB or TRSL Board-approved physician must find that “the applicant is totally incapacitated for the further performance of his or her normal duties and that the incapacity is likely to be permanent.”

Keep in mind that the applicant can have a disability or disabling condition and still not meet the requirements for disability benefits if the condition does not affect the performance of his or her job duties, or if the condition is not likely to be permanent. Additionally, the disabling condition had to occur or worsen while actively contributing to TRSL.

It is the applicant’s responsibility to provide clear, convincing evidence that his or her disabling condition meets the criteria for disability retirement. Such evidence should include medical records (treatment records, MRI summaries, etc.) for the SMDB to review.
Am I eligible for disability retirement?

TRSL members who have not retired or entered the Deferred Retirement Option Plan (DROP) may be eligible to apply for TRSL’s disability retirement if the eligibility requirements below are met.

Regular Plan members

Pre-2011:

- Individuals who first became members in one of the four state retirement systems before January 1, 2011
- Must have at least five years of service credit in TRSL

2011 & 2015:

- Individuals who first became members in one of the four state retirement systems on or after January 1, 2011
- Must have at least 10 years of service credit in TRSL, excluding service credit earned while receiving workers’ compensation

Plan B members

- School food service employees in the following parishes: Allen, Assumption, Avoyelles, Cameron, Catahoula, Concordia, DeSoto, East Feliciana, Jefferson, Jefferson Davis, Lafayette, LaSalle, Morehouse, Orleans, Red River, St. Helena, St. John the Baptist, St. Mary, Washington, and West Feliciana
- Must have at least five years of service credit in TRSL

Louisiana’s four state public retirement systems:

- Teachers’ Retirement System of Louisiana (TRSL)
- Louisiana State Employees’ Retirement System (LASERS)
- Louisiana School Employees’ Retirement System (LSERS)
- Louisiana State Police Retirement System (LSPRS)
What is service credit?

Service credit is the amount of time you work and contribute to TRSL. TRSL uses service credit for two purposes:

1. to determine when you are eligible to retire
2. to calculate your retirement benefit.

For many members, the amount of service credit they have for retirement eligibility and benefit computation is the same. However, the amounts may differ if a member works part-time or takes sabbatical leave.

You can see how much service credit you have for retirement eligibility and benefit computation purposes by reviewing your TRSL account online through Member Access at www.TRSL.org.

NOTE: Service credit purchased for disaster leave and military service (excluding USERRA) cannot be used to meet the eligibility credit required for disability retirement.
## Disability retirement eligibility

### Regular Plan

#### Pre-2011 members

- 5 years of service credit (excludes disaster leave and military service credit purchases, except USERRA)
- Disabling condition had to occur or worsen while actively contributing to TRSL

#### 2011 & 2015 members

- 10 years of service credit (excludes workers’ compensation service credit, disaster leave credit purchases, and military service credit purchases, except USERRA)
- Disabling condition had to occur or worsen while actively contributing to TRSL

### Plan A (School food service)

#### All members

- 5 years of service credit (excludes disaster leave and military service credit purchases, except USERRA)
- Disabling condition had to occur or worsen while actively contributing to TRSL

### Plan B (School food service)

#### All members

- 5 years of service credit (excludes disaster leave and military service credit purchases, except USERRA)
- Disabling condition had to occur or worsen while actively contributing to TRSL

*NOTE: Plan B members may be eligible for regular retirement benefits. See page 19 for service retirement eligibility requirements.*
Application process

Given the time it takes to obtain all necessary medical records and required forms, the following process may take four or five months.

**STEP 1:** Member submits the following forms and documentation:
- Application for Disability Retirement (Form 12)
- Disability Report by Supervisor (Form 12A), including the applicant’s job description if not a teacher
- Member Statement of Disabling Condition (Form 12B)
- Physician Report of Disabling Condition (Form 12C, or Form 12C-P for Psychiatry), from each physician listed on Form 12B and any doctors to whom the applicant was referred
- Medical records and treatment history documents showing the condition occurred or worsened while applicant was actively contributing to TRSL

**STEP 2:** Application and medical information sent to SMDB for review
This will happen once TRSL has all requested forms and documents.

**STEP 3:** SMDB evaluates medical information
The SMDB can render one of three decisions:
1. **APPROVE** the applicant for disability benefits;
2. **DENY** the applicant for disability benefits; or
3. **REQUEST MORE INFORMATION** (additional medical records or physician reports)

**NOTE:** SMDB may require an examination.

**STEP 4:** TRSL notifies applicant of SMDB decision
- **APPROVAL:** If the SMDB recommends approval for disability retirement, TRSL notifies the applicant and requests additional documents needed to calculate the disability benefit (such as birth certificates and Social Security cards for the applicant, minor child, spouse, and beneficiaries). *Once approved for TRSL disability retirement benefits by the SMDB, TRSL-covered employment must cease immediately, unless exhausting sick or annual leave. The effective date of disability retirement is the date TRSL receives the disability application, or the day after the member’s termination from employment, whichever is later. For members employed when their disability application is approved, employment cannot extend beyond the approval date, unless the member is exhausting sick or annual leave.*
- **DENIAL:** If the SMDB denies the disability application, TRSL notifies the applicant of his or her right to appeal.
Application process (cont’d)

STEP 5: Approved applicant placed on estimated payroll

The approved member is placed on estimated payroll once TRSL receives all of the following documentation:

• copy of member’s Social Security card
• verification of the member’s termination date from the employer
• completed and notarized Disability Retirement Option Election affidavit (original plan members eligible for service retirement, Plan B members, 2011 members, and 2015 members)
• any divorce decrees or death certificates of a prior spouse
• completed Direct Deposit of Benefits (Form 15D)

Members must be terminated from employment at least 30 days before being placed on payroll. Allow approximately 60 days from approval date to receive the first benefit payment. The first benefit check is mailed, and all others are direct deposit.

STEP 6: Approved applicant’s benefit calculation is finalized, and retroactive payments are issued

Once TRSL receives all member and employer information, the final benefit amount will be computed and a retroactive payment will be made for any amount due dating back to the effective date of disability retirement.

Proceed to Calculating disability benefits on page 10.
Application process (cont’d)

STEP 7: An applicant whose disability application has been denied has the right to appeal the decision

If your disability application is denied, TRSL will notify you of your right to appeal. A second physician whose area of specialty most closely relates to the nature of the claimed disability will review your disability case history and, in some cases, examine you. You are responsible for the cost of this second review and/or examination.

STEP 8: The appeal process may take up to six months.

The possible outcomes are as follows:

- If the second physician agrees with the SMDB physician who first reviewed the file: The disability application is denied and no further appeal is available other than through the courts.

- If the second physician disagrees with the SMDB doctor and recommends approval for disability retirement: A third physician is required to conduct an examination and review the case history. The majority opinion of the three physicians is final and binding for TRSL disability retirement.
  
  - If the third physician agrees with the second SMDB physician and approves you for disability retirement benefits: TRSL will pay for this examination, and request additional documents from you and your employer needed to calculate the disability benefit. See Step 5 for document list.
  
  - If the third physician agrees with the initial SMDB physician and denies you for disability retirement benefits: You are responsible for the cost of the third review or examination, and there is no further appeal other than through the courts.

All appeal physicians must be designated and approved by the SMDB. Additionally, they must review the same file as the initial physician. No additional medical records will be accepted.
Calculating disability benefits

There are slight differences in the way the disability benefit is calculated for each of TRSL’s three plans: Regular Plan, Plan A, and Plan B. However, the disability retirement formulas for all plans take into consideration the member’s years of service, final average compensation (FAC), and the factors below.

What is final average compensation (FAC)?

The FAC is the average of your highest years of salary consecutively earned. TRSL looks at your entire salary history to find the three or five years of highest consecutive earnings to calculate your FAC, based upon when you first became a member of one of the four state public retirement systems.

- Three-year FAC: Used for individuals who first joined one of the four state retirement systems before January 1, 2011
- Five-year FAC: Used for individuals who first joined one of the four state retirement systems on or after January 1, 2011

Teacher minimum salary

The minimum teacher salary* in the state is used by TRSL in the disability benefit calculation. It is the lowest base salary a teacher with a bachelor’s degree and no prior teaching experience would receive.

Any Pre-2011 Member in the Regular Plan or Plan A, who is approved for disability retirement benefits, will have 40% of the minimum teacher salary used in the disability benefit calculation formula. The minimum teacher salary used will be the minimum salary for the fiscal year in which the disability retirement becomes effective.

<table>
<thead>
<tr>
<th>Fiscal year</th>
<th>Minimum salary (monthly)</th>
<th>40% of minimum salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>$ 2,358.50</td>
<td>$ 943</td>
</tr>
</tbody>
</table>

*This figure is subject to change.
Minor child portion of disability benefit

Retirees receiving a disability benefit who have a minor child and are members of the Regular Plan (Pre-2011) are eligible to receive an additional amount, called the minor child portion. The minor child portion is included in the member’s monthly benefit, not paid separately.

- Minor child portion is equal to 50% of the disability base benefit, provided the total benefit does not exceed 75% of your FAC.
- Only one minor child portion can be added to the disability benefit, regardless of the number of eligible minors; the youngest eligible minor child will be used in the minor child portion.
- Minor child portion ceases when the child no longer meets the criteria for a dependent child as defined below.

NOTE: There is no minor child portion for Regular Plan (2011 & 2015) members and Plan B members. For Plan B members, Social Security pays minor child benefits.

Definition of minor child

Louisiana law requires a minor child to meet at least one of the following criteria:

- natural or adopted child under age 21 who is not married;
- full-time student under age 23 who is not married;
- child who acquired a total and permanent disability before age 21; who is certified as an individual with a permanent disability by the SMDB; and who is not married*.

*In order for a child to be certified as having a permanent disability, the member must first be approved for disability retirement by the SMDB. TRSL will request an in-depth medical report on the child’s condition and send it to the SMDB to review.
Disability retirement beneficiary

Regular Plan (Pre-2011 members): These retirees can select an optional allowance for a beneficiary, if they are eligible for a regular service retirement.

Regular Plan (2011 & 2015 members) and Plan B: These retirees can select an optional allowance for a beneficiary regardless of eligibility for a regular service retirement.

- Regular Plan (2011 & 2015 members): Benefits are determined by years of service credit, final average compensation, and 2.5% factor.
- Plan B: If the member is eligible for service retirement, his or her benefit will be calculated based on the service retirement provisions.

SAMPLE calculation: Regular Plan (Pre-2011)

Regular Plan member with 10 years of service credit, monthly FAC of $3,083.33 ($37,000 annually), and a minor child. Disability retirement benefit calculated as follows:

the lesser of

A) 2.5% × 10 years of service × $3,083.33 = $770.83

or B) 50% × $3,083.33 = $1,541.67

but not less than the lesser of:

C) 40% of Teacher Minimum Salary ($2,358.50) = $943 or

D) 75% × $3,083.33 = $2,312.50

Because (A) is less than (B) but not greater than (C), the disability base would be $943 per month. (The monthly benefit is rounded to the nearest whole dollar when finalized.)

This member would also receive a monthly benefit of $472 because he has a minor child (50% of $943).

The total monthly benefit for the member with a minor child would be $1,415.
SAMPLE calculation: Regular Plan (2011 & 2015)

Regular Plan member with 12.30 years of service credit and a monthly FAC of $2,350 ($28,200 annually). Disability retirement benefit calculated as follows:

\[ 2.5\% \times 12.30 \text{ years of service} \times \$2,350 = \$722.63 \]

The total monthly benefit for the member would be $722.63.

SAMPLE calculation: Plan B

Plan B member (who is not eligible for service retirement) has 7 years of service credit and a monthly FAC of $1,050 ($12,600 annually). Disability retirement benefit calculated as follows:

\[ 2.0\% \times 7 \text{ years of service} \times \$1,050 = \$147 \]

The disability benefit for Plan B member cannot be:

1. less than 30\% of FAC ($1,050) = $315 or
2. more than 75\% of FAC ($1,050) = $787.50

Because the disability base of $147 is less than 30\% of the final average compensation, this Plan B member’s disability benefit would be $315 per month.
What happens during disability retirement?

Certain laws govern disability retirement, and failure to abide by them may result in the termination of disability retirement benefits. The following information relates to required re-examinations and return-to-work provisions. Please familiarize yourself with these provisions to avoid interruption or termination of your disability retirement benefit.

Re-examinations

To continue qualifying for disability benefits, retirees must undergo periodic medical re-examinations for the first five years after disability retirement and every three years thereafter as outlined below:

<table>
<thead>
<tr>
<th>Pre-2011 members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired on disability before January 1, 1996</td>
</tr>
<tr>
<td>• Re-exams continue until age 60</td>
</tr>
<tr>
<td>Retired on disability on or after January 1, 1996</td>
</tr>
<tr>
<td>• Re-exams continue until eligible for service retirement</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2011 members</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Re-exams continue until age 60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2015 members</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Re-exams continue until age 62</td>
</tr>
</tbody>
</table>

NOTE: The medical re-examination will be at the retiree’s own expense and by his or her own physician. TRSL notifies the retiree prior to the due date of the Physician Annual Report of Disabling Condition (Form 12D). A notification is sent July 1 and the form is due August 31 for each year that a re-examination is due.

Re-exam exemptions: The SMDB may exempt a retiree from undergoing periodic medical re-examinations if the condition is terminal or if the chances of recovery are highly improbable.
Return-to-work provisions

Retirees who receive a TRSL disability benefit will have these benefits terminated if they become employed in the field of public or private education, unless they have converted to a service retirement. However, these retirees can have earnings outside the education field, but there is a limit on the amount that can be earned.

Earnings limits

The earnings of retirees who have returned to work outside the field of education are limited to the difference between the final average compensation (adjusted for inflation and poverty level) and the disability benefit. These retirees are required to submit to TRSL a notarized earnings statement by May 1 of each year until age 70, or until they convert to a service retirement, whichever comes first. These statements must detail income earned from employment in the previous tax year.

Workers’ compensation

Workers’ compensation payments are considered income and are subject to the retiree’s earnings limit. Therefore, any periodic workers’ compensation benefits or lump-sum settlements must be reported to TRSL to determine if they exceed the retiree’s earnings limit. If your income from workers’ compensation exceeds your earnings limit and you are not eligible for service retirement, your TRSL benefit will be reduced so that you will not exceed your earnings limit.

TRSL must be notified of any workers’ compensation benefits at the time a disability application is submitted. Please notify TRSL if your workers’ compensation benefits end; at that time, any offsets could be removed.
What if I’m eligible for service retirement?

If you are eligible for a regular service retirement at the time of your disability retirement application, TRSL will provide you with benefit estimates for both a service retirement and a disability retirement. See pages 18-19 for service retirement eligibility requirements.

Pre-2011 members

If you select a disability retirement and are approved, you will be classified as a “service retiree with a disability benefit.” You will not be subject to the following requirements:

• periodic medical re-examinations
• disability annual earnings statements
• workers’ compensation offset
• disability return-to-work (RTW) provisions

However, you will still be eligible for the minor child portion if you have an eligible minor child and you are a member of the Regular Plan or Plan A (excludes members who chose a service retirement and retired before January 1, 1996).

NOTE: You will be subject to the RTW provisions applicable to service retirees. See the TRSL publication, Returning to Work after Retirement available at www.TRSL.org.

2011 & 2015 members

If you select disability retirement and are approved, you will continue receiving a TRSL disability benefit, and will not convert to service retirement at age 60 (age 62 for 2015 members). You will be subject to the following requirements:

• periodic medical re-examinations
• disability annual earnings statements
• workers’ compensation offset
• disability return-to-work (RTW) provisions
Service retirement conversions

If you become eligible for service retirement after you have retired under a TRSL disability benefit, the following provisions regarding conversion to a service retirement are applicable.

<table>
<thead>
<tr>
<th>Regular Plan &amp; Plan A</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Members who retired before January 1, 1996</strong></td>
</tr>
</tbody>
</table>
| These retirees will be converted to service retiree status only if they elect to choose a retirement option upon reaching service retirement eligibility.  

*NOTE: If you elect to remain on disability benefits and not select a retirement option, you will still be classified as a retiree receiving a TRSL disability benefit, and will still be subject to the periodic medical re-examinations until age 60; the earnings limit provisions until age 70; and shall be prohibited from becoming employed in any employment in the field of education (public or private).* |

| **Members who retired on or after January 1, 1996 (excludes 2011 & 2015 members)** |
| These retirees will be classified as a “service retiree with a disability benefit” once they meet regular service retirement eligibility. These retirees will no longer be subject to the requirements listed on the previous page. They will also be eligible to choose a retirement option and provide a benefit for a beneficiary in the event of their death. |

⚠️ **Once you change to service retirement, you cannot change back to disability retirement.**

<table>
<thead>
<tr>
<th>Plan B</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All members</strong></td>
</tr>
<tr>
<td>These retirees were eligible to choose a retirement option at the time of disability retirement. The retiree will not be converted to service retiree status, and will not be able to select a new retirement option or beneficiary.</td>
</tr>
</tbody>
</table>
Service retirement eligibility criteria

**Regular Plan**

**Pre-2011 members: Membership before July 1, 1999**

<table>
<thead>
<tr>
<th>Benefit Factor</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| 2.0%           | At least age 60 with at least 5 years of service credit*, or  
                | Any age with at least 20 years of service credit* |
| 2.5%           | At least age 65 with at least 20 years of service credit*, or  
                | At least age 55 with at least 25 years of service credit, or  
                | Any age with at least 30 years of service credit |

**Pre-2011 members: Membership between July 1, 1999 and December 31, 2010**

<table>
<thead>
<tr>
<th>Benefit Factor</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| 2.5%           | At least age 60 with at least 5 years of service credit*, or  
                | At least age 55 with at least 25 years of service credit, or  
                | Any age with at least 20 years of service credit*  
                | (actuarially reduced), or  
                | Any age with at least 30 years of service credit |

**2011 members: Membership between January 1, 2011 and June 30, 2015**

<table>
<thead>
<tr>
<th>Benefit Factor</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| 2.5%           | At least age 60 with at least 5 years of service credit*, or  
                | Any age with at least 20 years of service credit*  
                | (actuarially reduced)  

*NOTE: These members are not eligible for service retirement conversions.*

**2015 members: Membership on or after July 1, 2015**

<table>
<thead>
<tr>
<th>Benefit Factor</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| 2.5%           | At least age 62 with at least 5 years of service credit*, or  
                | Any age with at least 20 years of service credit*  
                | (actuarially reduced)  

*NOTE: These members are not eligible for service retirement conversions.*

*Excludes military service purchased after September 10, 1982
### Service retirement eligibility criteria (cont’d)

<table>
<thead>
<tr>
<th>Plan A</th>
</tr>
</thead>
<tbody>
<tr>
<td>All members</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3.0% benefit factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>• At least age 60 with at least 5 years of service credit*, or</td>
</tr>
<tr>
<td>• At least age 55 with at least 25 years of service credit, or</td>
</tr>
<tr>
<td>• Any age with at least 30 years of service credit</td>
</tr>
</tbody>
</table>

*NOTE: The benefit factor percentage applies regardless of whether or not the retiree is eligible for service retirement.*

<table>
<thead>
<tr>
<th>Plan B</th>
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<table>
<thead>
<tr>
<th>Pre-2015 members: Membership before July 1, 2015</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>2.0% benefit factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>• At least age 60 with at least 5 years of service credit*, or</td>
</tr>
<tr>
<td>• At least age 55 with at least 30 years of service credit</td>
</tr>
</tbody>
</table>

*NOTE: These Plan B members are not eligible for service retirement conversions. The benefit factor percentage applies regardless of whether or not the retiree is eligible for service retirement.*

<table>
<thead>
<tr>
<th>2015 members: Membership on or after July 1, 2015</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>2.0% benefit factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>• At least age 62 with at least 5 years of service credit*, or</td>
</tr>
<tr>
<td>• Any age with at least 20 years of service credit*, (actuarially reduced)</td>
</tr>
</tbody>
</table>

*Excludes military service purchased after September 10, 1982*
Will my family receive any benefits if I die?

TRSL wants to make sure that your loved ones receive any benefits to which they are entitled in the event of your death. Understanding the distinction between survivors and beneficiaries is the first step.

**Beneficiaries**

- Beneficiaries are not required to be related to the retiree. However, beneficiary payments may be contingent upon whether the retiree was eligible for a regular service retirement from TRSL.

**Survivors**

- Survivors are spouses and/or minor children of retirees who were receiving a TRSL disability benefit at the time of death. Eligibility for these benefits is based on factors that include the retiree’s date of marriage and age of his or her children.
- There are different provisions based upon the deceased retiree’s retirement plan, when the retiree first joined one of the four state retirement systems, and when the retiree retired with a disability retirement.
**Pre-2011 members: Death & survivor benefits**

### Regular Plan & Plan A

#### Retired on disability before January 1, 1996

If the retiree dies before age 60, TRSL will pay survivor benefits to an eligible spouse and/or minor children. *(Time on disability counts as eligibility toward the total number of years requirement.)*

If retiree dies after reaching age 60, TRSL will pay survivor benefits to minor children:
- If there are no eligible minor children, beneficiary benefits are payable to the named beneficiary based on the retirement option chosen by the retiree.
- If the beneficiary is the spouse and there are minor children, the spouse will receive the option benefit, and the children will receive the survivor benefit. *(The option benefit is only voided with minor children if the beneficiary is not the spouse.)*

#### Retired on disability on or after January 1, 1996

If the retiree dies before meeting requirements for service retirement, survivor benefits for the surviving spouse *(married to the deceased retiree at least two years before retiree’s death)* and/or eligible minor child(ren) may be payable.

### Plan B

- No survivor benefits are payable to a surviving spouse or minor child(ren); survivors of Plan B retirees are eligible for Social Security benefits.
- All Plan B retirees are eligible to select an optional allowance for a beneficiary at the time of disability retirement; therefore, beneficiary benefits will be paid to the named beneficiary only.

### 2011 & 2015 members: Death & survivor benefits

#### Regular Plan & Plan B

- No survivor benefits are payable to a surviving spouse or minor child(ren).
- These members will need to select a retirement option and designate a beneficiary upon disability approval.
- Upon the death of the retiree, the beneficiary will receive the elected option amount.

For more specific information, see TRSL’s *Death & Survivor Benefits* booklet available at [www.TRSL.org](http://www.TRSL.org).
Are disability benefits taxed?

A retiree is liable for federal income tax on the full disability benefit until he or she reaches one of the following (whichever comes first):

- the earliest age at which he or she would have become eligible for a regular service retirement if he or she had continued in active service, or
- at age 60.

At that time, the benefit will begin to include any nontaxable portion based on the amount of any unsheltered (after-tax) retirement contributions made. Unsheltered contributions are also referred to as recoverable or nontaxable contributions.

**Recoverable (nontaxable) contributions**

At the time of your retirement, TRSL furnishes you with the total amount of your recoverable contributions and the nontaxable amount of your monthly benefit. This nontaxable amount will remain the same for you and your beneficiary, regardless of changes in your benefit amount, until all contributions are fully recovered.

Federal law requires that these nontaxable contributions be spread over your lifetime, which, as defined by the Internal Revenue Service (IRS), is approximately age 85. Once contributions have been recovered by you or your beneficiary, the monthly annuity payments will be fully taxable.

You will receive a *Distributions from Pensions, Annuities, Retirement, or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.* (Form 1099-R) from TRSL at the end of January each year. The 1099-R will show both taxable and nontaxable portions of your benefit for the preceding calendar year. The same information is also reported to the IRS.

The nontaxable portion of your benefit is based on your member contributions made to TRSL before July 1, 1988, and the IRS life expectancy tables in effect at the date of your retirement.
Federal income tax withholding

When you retire, you will need to tell TRSL how much federal income tax to withhold from your monthly benefit payment.

If TRSL does not have a Withholding Certificate for Pension or Annuity Payments (Form W-4P) in your retirement file, we must withhold federal income tax according to a status of married claiming three withholding allowances. This may result in your not having enough income tax withheld. If withholding and estimated tax payments are not sufficient, you may incur penalties under IRS regulations.

If you have any questions about federal income tax withholding, please contact TRSL:

Email: web.master@trsl.org
Phone: 225-925-6446
Toll free (outside Baton Rouge area): 1-877-ASK-TRSL

<table>
<thead>
<tr>
<th>Two ways to change your federal income tax withholding:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ONLINE</strong></td>
</tr>
<tr>
<td>Log in to TRSL’s secure Member Access and select “Change Your Federal Income Tax Withholding” from the “My Self Service “ drop-down menu.</td>
</tr>
<tr>
<td>• To register for online access, visit <a href="http://www.TRSL.org">www.TRSL.org</a>, click on the Member Access link, and follow the easy instructions.</td>
</tr>
<tr>
<td><strong>BY MAIL</strong></td>
</tr>
<tr>
<td>Complete and mail to TRSL a new Form W-4P.</td>
</tr>
<tr>
<td>• Visit the “Forms” page of <a href="http://www.TRSL.org">www.TRSL.org</a> to download a copy, or contact us to have a hard copy mailed to you.</td>
</tr>
</tbody>
</table>

Louisiana state income tax

TRSL retirement benefits are exempt from Louisiana state income tax. However, you will need to claim this exemption when you file your state taxes each year.
What can I do if my benefits are canceled?

In the event your disability benefit is canceled because you returned to active service in the field of education or a doctor has deemed that you no longer have a permanent disability, you have several options:

• retire under service retirement provisions when eligible;
• return to active service; or
• return to active service and participate in the Deferred Retirement Option Plan (DROP) or retire with an Initial Lump-Sum Benefit (ILSB) when eligible.

Please contact TRSL with any questions that you may have.
# Key disability provisions

## REGULAR PLAN: Pre-2011 members

| Eligibility | • 5 years of service credit (excludes disaster leave credit purchases & military service, except USERRA, purchased after 9/10/82)  
• Disabling condition had to occur or worsen while actively contributing to TRSL |
|---|---|
| Disability benefit base | **Must be lesser of (a) or (b)**  
a) $2.5\% \times \text{years of service credit} \times \text{final average compensation (FAC)}$, or  
b) $50\%$ of FAC  
**but not less than the lesser of:**  
c) $40\%$ of Teacher Minimum Salary, or  
d) $75\%$ of FAC |
| Minor child portion | Minor child portion = $50\% \times \text{retiree’s disability base}$  
• The sum of the disability base and the minor child portion cannot exceed $75\%$ of FAC.  
• The minor child portion ceases when the child no longer meets the definition of “minor child.”  
(See page 11 for “minor child” definition.)  
• The minor child portion is included in the member’s monthly benefit. |
| Workers’ compensation offset | If the member is not eligible for service retirement, the disability benefit may be reduced when workers’ compensation is more than the difference between the adjusted FAC and the disability base.  
(See page 18 for service retirement eligibility criteria.) |
| Beneficiary | Member can choose a retirement option and beneficiary if eligible for regular service retirement. |
| Sick & annual leave | Credit for unused sick or annual leave is given if member is eligible for regular service retirement. |
### Key disability provisions (cont’d)

**REGULAR PLAN: 2011 & 2015 members**

| Eligibility                                                                 | 10 years of service credit (excludes workers’ compensation service credit, disaster leave credit purchases, & military service, except USERRA, purchased after 9/10/82)  
|                                                                           | Disabling condition had to occur or worsen while actively contributing to TRSL |
| Disability calculation | 2.5% × years of service credit × final average compensation (FAC) |
| Minor child portion | Not eligible for the minor child portion of a TRSL disability benefit |
| Workers’ compensation offset | If the member is not eligible for regular service retirement, the disability benefit may be reduced when workers’ compensation is more than the difference between the adjusted FAC and the disability benefit. (See page 18 for service retirement eligibility criteria.) |
| Beneficiary | The member must choose a retirement option and may designate a beneficiary when approved for disability. The member will receive the maximum benefit for life. Upon the member’s death, the beneficiary will receive the elected option amount. |
| Sick & annual leave | Credit for unused sick or annual leave is included in the disability calculation. |
### Key disability provisions (cont’d)

#### PLAN B: All members

| **Eligibility** | 5 years of service credit (excludes disaster leave credit purchases & military service, except USERRA, purchased after 9/10/82)  
• Disabling condition had to occur or worsen while actively contributing to TRSL  
*NOTE: Plan B members may be eligible for regular retirement benefits. See page 19 for service retirement eligibility requirements.* |
| **Disability base** | **Must be**  
\[2.0\% \times \text{years of service credit} \times \text{final average compensation (FAC)}\]  
**but not less than**  
30% of FAC  
**and not more than**  
75% of FAC |
| **Minor child portion** |  
• No minor child portion  
• Minor child benefits are covered by Social Security. |
| **Workers’ compensation offset** | The disability benefit is reduced when workers’ compensation is more than the difference between the adjusted FAC and the disability base. |
| **Beneficiary** | Member is eligible to choose a retirement option and beneficiary at the time of disability retirement, regardless of eligibility for regular service retirement. |
| **Sick & annual leave** | Member receives credit for unused sick leave at time of disability retirement, regardless of eligibility for service retirement. |
Other TRSL publications

- **TRSL Member Handbook.** An overview of your retirement plan.

- **DROP Handbook: Deferred Retirement Option Plan.** Know the specifics of this optional plan so you can decide if it’s right for you.

- **Initial Lump-Sum Benefit (ILSB).** Get information about another optional plan for eligible TRSL members.

- **Purchases & Transfers of Service Credit.** Get information about the types of service credit eligible for purchase and transfer to TRSL and how the process works.

- **Death & Survivor Benefits.** Learn about the benefits your loved ones may be eligible to receive upon your death.

- **Sick Leave & Conversion to Service Credit.** Understand what happens to your unused sick and annual leave upon retirement.

- **Community Property & TRSL Benefits.** Louisiana is a community property state. Find out what this means for you and your TRSL retirement benefits.

- **Special Tax Notice Regarding TRSL Payments.** Payments from TRSL may be subject to certain taxes. Find out how you may be affected.

- **Taking a Refund of Your Contributions.** Specific provisions govern the withdrawal of your member contributions from TRSL. Make sure you know them.

- **Social Security & TRSL Benefits.** If you’re counting on Social Security income in retirement, find out how certain federal laws could impact you.

- **Returning to Work after Retirement.** Find out if your TRSL benefit will be impacted if you decide to return to work.
TRSL is an equal opportunity employer and complies with the Americans with Disabilities Act.
Still have questions about disability retirement?

We’re here to help!

Physical address:
8401 United Plaza Blvd, Ste 300
Baton Rouge LA 70809-7017

Mailing address:
PO Box 94123
Baton Rouge LA 70804-9123

Telephone: 225-925-6446
Toll free (outside Baton Rouge area):
1-877-ASK-TRSL (1-877-275-8775)

Email: web.master@trsl.org
Web: www.TRSL.org

Facebook: facebook.com/TRSLonline
Twitter: @TRSLonline

Teachers’ Retirement System of Louisiana