



Back TO SCHOOL

**A guide
for TRSL
members
& retirees**



2010 RTW Group

May 2021

Friendly reminders

- This presentation contains general information.
- It is meant to be used as a guide during the webinar.
- All participants are muted during the webinar.
- Please maximize your screen size to have full use of the webinar's features.

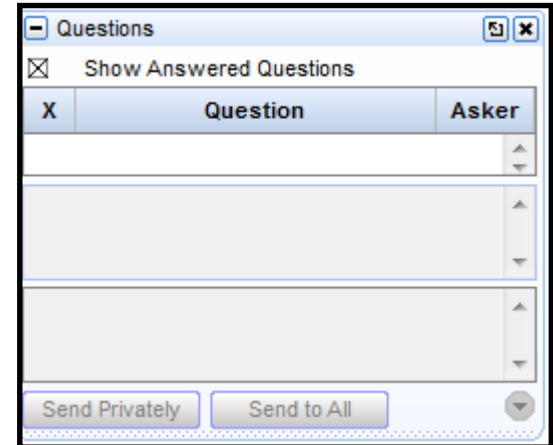
Have a question?

- Type your question in the Questions area during the webinar. The moderator will see it and respond.
- There will be a question-and-answer period at the end of the webinar.

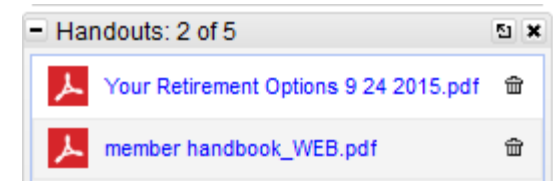
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Type questions here.



Download handouts from today's webinar here.



Where did you return to work after retirement?

RTW laws
DO apply.

Louisiana public education (K-12, higher ed), participating charter schools, participating state agencies, contract or corporate contract:

- These positions *are eligible* for TRSL membership.

RTW laws
DO NOT
apply.

Out-of-state public or private education (K-12, higher ed), in-state private schools, non-participating charter schools, private sector employment, civil service jobs that report to another retirement system:

- These positions *are not eligible* for TRSL membership.

*If you are unsure if a particular employer reports to TRSL,
please reach out to their Human Resources office.*

Are you in the **2010** or the **2020** group?



- Did you retire before July 1, 2010?
 - **YES** – You are in the **2010 Group** (grandfathered).
 - **NO** – When did you first return to work after your TRSL retirement?
 - Before July 1, 2020? You are in the **2010 Group**.

OR

- After July 1, 2020? You are in the **2020 Group**.

Retirees subject to the 2010 RTW Law can make an *irrevocable election* to be covered by the provisions of 2020 RTW Law.

2010 Group v. 2020 Group

RTW LAW	WHO IS COVERED
 <p data-bbox="208 711 448 788"><i>Subject to LA R.S. 11:710</i></p>	<ul data-bbox="562 496 1715 745" style="list-style-type: none">✓ Retirees who returned to work in a position eligible for TRSL membership before July 1, 2020✓ Retirees who retired on or before June 30, 2010 (grandfathered group)
 <p data-bbox="197 1176 467 1253"><i>Subject to LA R.S. 11:710.1</i></p>	<ul data-bbox="562 933 1781 1239" style="list-style-type: none">✓ Retirees who return to work in a position eligible for TRSL membership <u>for the first time</u> on or after July 1, 2020✓ Retirees in the 2010 Group (subject to La. R.S. 11:710) who make an <u>irrevocable election</u> to be in the 2020 Group

2010 Group: La. R.S. 11:710

If you are employed as a TRSL retiree in a position eligible for TRSL membership, you will be classified in one of the following categories:

Retired TEACHER*	Retired MEMBER
<ul style="list-style-type: none">• Receives a monthly benefit after fulfilling applicable waiting period• Pays contributions to TRSL• May be subject to a 25% earnings limit	<ul style="list-style-type: none">• Does not receive monthly benefit during period of re-employment• Does not pay contributions to TRSL

**12- or 36-month waiting period applies.*

Key terms & definitions

- **“Classroom teacher”** – Any employee whose position of employment requires a valid Louisiana teaching certificate and who is assigned the professional activities of instructing pupils in courses in classroom situations for which daily pupil attendance figures are kept; or who is assigned to proctor admission, evaluation, or assessment testing.
- **Substitute “classroom teacher”** – Any "classroom teacher" employed in a temporary capacity to fill the position of another "classroom teacher" who is unavailable to teach for any reason.
- **School nurse** – Any TRSL retiree who returns to work in a TRSL-covered position as a school nurse as defined in La. R.S. 17:28.
- **Tutor** -- Tutoring any student in pre-kindergarten through 12th grade.

Waiting period for “RETIRED TEACHERS”

Required waiting period: Criteria for 12 months & 36 months	
12 months	Individuals who retired before July 1, 2017
	Individuals who retired on or after July 1, 2017, and have advanced degrees in speech therapy, speech pathology, or audiology
	Individuals who retired on or after July 1, 2017, and whose retirement benefit <u>was not</u> actuarially reduced or <u>was not</u> calculated at an accrual rate of less than 2.5%
36 months	Individuals who retired on or after July 1, 2017, and whose retirement benefit <u>was</u> actuarially reduced or <u>was</u> calculated at an accrual rate of less than 2.5%
	Plan B members who retire on or after July 1, 2017.

If the retiree holds an advanced degree in speech therapy, speech pathology, or audiology, the retiree will have a 12-month waiting period regardless of the notation on his or her Member Summary page.

RETIRED TEACHER provisions - Overview

- For rehired retirees to be considered “retired teachers,” they must fall into one of these three sub-categories:
 - Re-employment eligible retirees
 - Re-employment eligible positions (25% earnings limit)
 - Re-employment eligible, critical shortage positions

RETIRED TEACHER

Re-employment eligible retirees

- Members who retired on or before June 30, 2010
(grandfathered group)
- Retirees who hold an advanced degree in speech therapy, speech pathology, or audiology



25%
EARNINGS
LIMIT

RETIRED TEACHER

Re-employment eligible positions

- Re-employment eligible positions (25% earnings limit):
 - Substitute PreK-12 “classroom teachers”
 - Adult education or literacy program teachers
 - School nurses, as defined in R.S. 17:28
 - Presenters of professional development training
 - Tutors for any PreK-12 student
 - “Classroom teacher” employed in a temporary capacity to proctor tests
 - Adjunct professors

EARNINGS LIMIT: Retirees in these categories can earn up to 25% of their annual benefit amount during any fiscal year. If earnings exceed this amount in a fiscal year, the benefit will be reduced by the amount over the 25% limit, up to the retiree’s annual benefit amount.



CRITICAL
SHORTAGE

RETIRED TEACHER

Re-employment eligible positions

- Full- or part-time PreK-12 classroom teachers where a critical shortage exists
- Full-time certified speech therapists, speech pathologists, audiologists, educational diagnosticians, school social workers, school counselors, school psychologists, interpreters, educational transliterators, or educators of the deaf or hard of hearing where a critical shortage exists

NOTE: The retiree is still subject to applicable waiting period.

The school superintendent and/or personnel director must complete certain actions to declare a critical shortage before re-employing a retiree.

RETIRED MEMBER provisions

- “Retired members” are individuals employed in a TRSL-eligible position who do not meet the definition of a “retired teacher,” as outlined in the RTW law.
 - » This may include individuals re-employed in administrative and other positions not meeting the “retired teacher” criteria, as well as individuals re-employed by contract or corporate contract.
- TRSL benefits are suspended for the duration of re-employment.
- No employee or employer contributions are required.

DROP/ILSB account withdrawals can still be made, even if a retiree’s monthly benefit is suspended.

2010 Group: Summary of provisions

RTW category†	Contributions required	*Benefits suspended	25% annual earning limit
RETIRED TEACHER: <i>*Benefit suspension applicable if retiree is within applicable waiting period</i>			
Grandfathered group	YES	NO	NO
Advanced degree in speech/audiology	YES	NO	NO
Critical shortage positions	YES	NO	NO
PreK-12 substitutes	YES	NO*	YES
Adult education	YES	NO*	YES
School nurses	YES	NO*	YES
Presenter of professional development	YES	NO*	YES
Tutors, Proctors	YES	NO*	YES
Adjunct professors	YES	NO*	YES
RETIRED MEMBERS:	NO	YES	N/A

†Includes retirees that return to work at Lab Schools

**Benefits may be reduced or suspended if earnings limit is exceeded.*

What about contracts?

- RTW law applies to all types of work arrangements where a retiree is re-employed in a TRSL-eligible position.
- In addition to direct employment, the RTW law applies to independent contracts and corporate contracts

Disability retirement

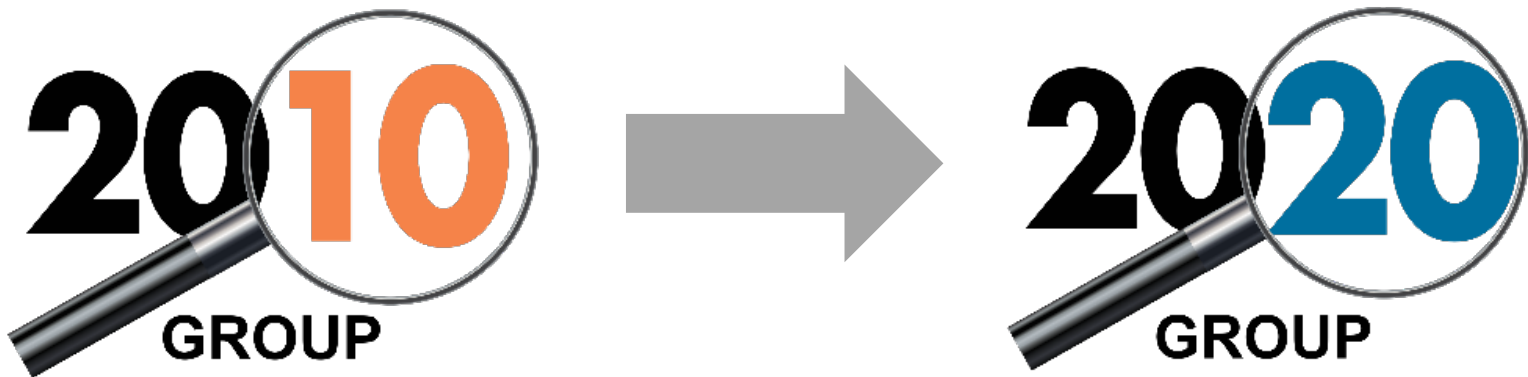


- Any retiree receiving a TRSL disability retirement who returns to work in the field of public or private education will have their disability benefit terminated and could become an active member again depending on the individual's circumstances, but they will not be a RTW retiree under La. R.S. 11:710

These retirees can return to work outside the field of education without penalty. However, there are limits on how much they can earn while continuing to collect a disability benefit.

Election to transfer from **2010 Group**

- Retirees in the 2010 Group can make an irrevocable election to transfer to the 2020 Group (to be covered by La R.S. 11:710.1).



Join us for a webinar Thursday at 4 p.m.
for more information on the 2020 Group.
Register here: www.trsl.org/members/webinars

Considerations for transferring from **2010** group to **2020** group

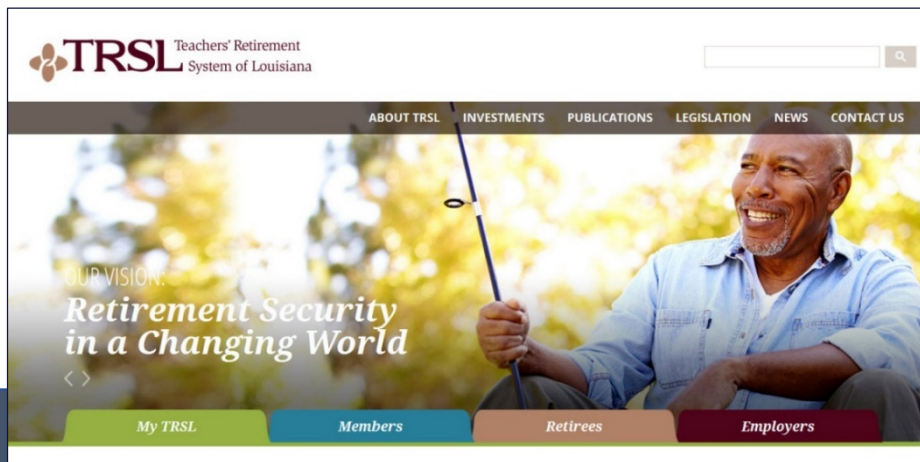
- **Pros:**
 - » RTW Option 1 can apply to any position, full- or part-time, as long as directly employed.
 - » Earnings limit is 25% of retiree's FAC, which will often result in a higher limit than the 2010 earnings limit amount.

- **Cons:**
 - » All employment by contract/corporate contract results in a suspension of the monthly benefit.
 - » No critical shortage or advanced speech degree categories.

More RTW resources

TRSL website: www.TRSL.org

- Retirees tab; Return-to-Work section
- Member brochure: *Returning to Work after Retirement (update coming soon)*



Returning to Work Overview

Once you cash or deposit (includes direct deposit) your first TRSL retirement check, you are officially retired. Return-to-work laws affect TRSL retirees who are re-employed directly or by contract in a position eligible for TRSL membership.

To be eligible to return to work in this type of position, you must have a break in service of at least one weekday (Monday through Friday). For example, if your last day of work is Friday, your retirement date would be Saturday. You could return to work on Tuesday. Monday would be the one weekday break in service.

If you are considering re-employment in a position eligible for TRSL membership, you are subject to all return-to-work laws. It is important that you understand these laws and how they may affect you. Failure to comply with return-to-work laws could result in suspension of (or loss of for those receiving a TRSL disability benefit) your TRSL retirement benefits.

Retirees (excluding those receiving a TRSL disability benefit) who return to work in positions not eligible for TRSL membership are not subject to return-to-work laws governing TRSL.

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Member Access @ www.TRSL.org



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- Create a benefit estimate
- Update your name or address
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Questions?



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Toll free (outside Baton Rouge):
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Website: www.TRSL.org

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