

# Disability Retirement

## including a step-by-step guide

### What's inside...

<b>Am I eligible for disability retirement?</b>	<b>5</b>
<b>Application process</b>	<b>7</b>
<b>Calculating disability benefits</b>	<b>10</b>
Minor child portion of disability benefit	11
Definition of minor child	11
Disability retirement beneficiary	12
<b>What happens during disability retirement?</b>	<b>14</b>
Re-examinations	14
Return-to-work provisions	15
Earnings limits	15
Workers' compensation	15
<b>What if I'm eligible for service retirement?</b>	<b>16</b>
Service retirement conversions	17
Service retirement eligibility criteria	18
<b>Will my family receive any benefits if I die?</b>	<b>20</b>
<b>Are disability benefits taxed?</b>	<b>22</b>
<b>What can I do if my benefits are canceled?</b>	<b>24</b>
<b>Key disability provisions</b>	<b>25</b>
<b>Other TRSL publications</b>	<b>29</b>



## **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.

## **Disability retirement vs. 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.

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## 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.

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# 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 through Member Access at [www.TRSL.org](http://www.TRSL.org).

*NOTE: Service credit purchased for disaster leave and military service (excluding the Uniformed Services Employment and Reemployment Rights Act) cannot be used to meet the eligibility credit required for disability retirement.*



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# 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
- *Physician Report of Disabling Condition (Form 12C)* from each physician listed on Form 12 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.

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# Application process *(cont'd)*

## **If approved:**

Continue on to Step 5.



## **If denied:**

Skip to Step 7. →

### **STEP 5:** Approved applicant placed on estimated payroll

The approved member starts receiving temporary, estimated benefits 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)
- completed Direct Deposit of Benefits (Form 15D)

Members must be retired at least 30 days before receiving estimated benefits. Allow approximately 60 days from date of retirement to receive the first benefit payment. The first benefit check is mailed, and all others are direct deposit.

**NOTE:** *If you have ever been divorced, attach a certified copy of all divorce judgments, judgments of termination of community property, or judgments of separation of property. Also, include a certified copy of all domestic relations orders or judgments of community partition, if applicable. If your current marital status is "divorced," an Affidavit for Conversion to Service at Age 60 (Form 08-AF) or Final Affidavit (Form 08-FA), if applicable, will be sent to you once we receive your divorce-related documents.*

### **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.**



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# 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 and/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.**

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# Calculating disability benefits

There are slight differences in the way the disability benefit is calculated for each of TRSL's two plans: Regular Plan and Plan B. However, the disability retirement formulas for both 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, 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.

Fiscal year	Minimum salary (monthly)*	40% of minimum salary
2024	\$ 2,633.50	\$ 1,053.00**

\*This figure is subject to change.

\*\*This amount would be rounded to the nearest dollar.

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## 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.*

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## 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.

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### **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)  $2.5\% \times 10 \text{ years of service} \times \$3,083.33 = \$770.83$

or B)  $50\% \times \$3,083.33 = \$1,541.67$

**but not less than the lesser of:**

C)  $40\% \text{ of Teacher Minimum Salary } (\$2,633.50) = \$1,053$  or

D)  $75\% \times \$3,083.33 = \$2,312.50$

Because (A) is less than (B) but not greater than (C), the disability base would be \$1,053 per month. (*The monthly benefit is rounded to the nearest whole dollar when finalized.*)

This member would also receive a monthly benefit of \$527 because he has a minor child (50% of \$1,053).

**The total monthly benefit for the member with a minor child would be \$1,580.**



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### **SAMPLE calculation: Regular Plan (2011 & 2015)**

Regular Plan member with 12.30 years of service credit and a monthly FAC of \$3,025 (\$36,300 annually). Disability retirement benefit calculated as follows:

$$2.5\% \times 12.30 \text{ years of service} \times \$3,025 = \$930.19^*$$

**The total monthly benefit for the member would be \$930.\***

*\*This amount would be rounded to the nearest dollar.*

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### **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 \$1,975 (\$23,700 annually). Disability retirement benefit calculated as follows:

$$2.0\% \times 7 \text{ years of service} \times \$1,975 = \$276.50$$

**The disability benefit for Plan B member cannot be:**

- (1) **less than 30%** of FAC (\$1,975) = \$592.50 or
- (2) **more than 75%** of FAC (\$1,975) = \$1,481.25

Because the disability base of \$276.50 is less than 30% of the final average compensation, **this Plan B member's disability benefit would be \$593\* per month.**

*\*This amount would be rounded to the nearest dollar.*

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# 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:

### Pre-2011 members

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

- Re-exams continue until age 60

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

- Re-exams continue until eligible for service retirement

### 2011 members (Joined between 1/1/2011-6/30/2015)

- Re-exams continue until age 60

### 2015 members (Joined on/after 7/1/2015)

- Re-exams continue until age 62

*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.**

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## 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 (see page 17). However, these retirees can have earnings outside the education field, but there is a limit on the amount that can be earned.



**Retirees are encouraged to contact TRSL before accepting any type of employment to make sure they are in compliance with all return-to-work laws.**

## 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.



**TRSL will suspend benefits if the earnings statement is not received by the May 1 deadline. The benefit is subject to cancellation if the notarized earnings statement is not received by December 31.**

## 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.**

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# 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 (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](http://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



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## 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.

### Regular Plan

#### Members who retired before January 1, 1996

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.**

### Plan B

#### All members

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.

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# Service retirement eligibility criteria

## Regular Plan

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

<b>2.0% benefit factor</b>	<ul style="list-style-type: none"><li>• At least age 60 with at least 5 years of service credit*, or</li><li>• Any age with at least 20 years of service credit*</li></ul>
<b>2.5% benefit factor</b>	<ul style="list-style-type: none"><li>• At least age 65 with at least 20 years of service credit*, or</li><li>• At least age 55 with at least 25 years of service credit, or</li><li>• Any age with at least 30 years of service credit</li></ul>

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

<b>2.5% benefit factor</b>	<ul style="list-style-type: none"><li>• At least age 60 with at least 5 years of service credit*, or</li><li>• At least age 55 with at least 25 years of service credit, or</li><li>• Any age with at least 20 years of service credit* (actuarially reduced), or</li><li>• Any age with at least 30 years of service credit</li></ul>
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**2011 members:** *Membership between January 1, 2011 and June 30, 2015*

<b>2.5% benefit factor</b>	<ul style="list-style-type: none"><li>• At least age 60 with at least 5 years of service credit*, or</li><li>• Any age with at least 20 years of service credit* (actuarially reduced)</li></ul> <p><i>NOTE: These members are not eligible for service retirement conversions.</i></p>
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**2015 members:** *Membership on or after July 1, 2015*

<b>2.5% benefit factor</b>	<ul style="list-style-type: none"><li>• At least age 62 with at least 5 years of service credit*, or</li><li>• Any age with at least 20 years of service credit* (actuarially reduced)</li></ul> <p><i>NOTE: These members are not eligible for service retirement conversions.</i></p>
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*\*Excludes military service purchased after September 10, 1982*

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## Service retirement eligibility criteria (cont'd)

### Plan B

**Pre-2015 members:** *Membership before July 1, 2015*

**2.0%  
benefit  
factor**

- At least age 60 with at least 5 years of service credit\*, or
- At least age 55 with at least 30 years of service credit

*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.*

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

**2.0%  
benefit  
factor**

- 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)

*\*Excludes military service purchased after September 10, 1982*

*NOTE: Once you become eligible for service retirement, reemployment in a position eligible for TRSL membership will be subject to the RTW provisions applicable to service retirees. See the TRSL publication, *Returning to Work after Retirement* or visit [www.TRSL.org/rtw](http://www.TRSL.org/rtw).*



## 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 child(ren) 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 child(ren).
- 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.

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## Death & survivor benefits: Pre-2011 members

### Regular Plan

#### ***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 child(ren). (*Time on disability counts as eligibility toward the total number of years requirement.*)

If the retiree dies **after** reaching age 60, TRSL will pay survivor benefits to minor child(ren):

- If there are no eligible minor child(ren), 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 child(ren), the spouse will receive the option benefit, and the child(ren) will receive the survivor benefit. (*The option benefit is only voided with minor child(ren) 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.

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

### 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).

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# 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.

At the end of January each year, TRSL will mail you a *Distributions from Pensions, Annuities, Retirement, or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.* (Form 1099-R). 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.

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## 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 Periodic Pension or Annuity Payments* (Form W-4P) in your retirement file, we must withhold federal income tax according to a status of Single with no adjustments. 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, TRSL recommends you consult a qualified tax advisor.

For questions about disability benefits please contact TRSL:

**Submit inquiries online:** [www.AskTRSL.org](http://www.AskTRSL.org)

**Phone:** 225-925-6446

**Toll free** (outside Baton Rouge area): 1-877-ASK-TRSL

### How to change your federal income tax withholding:

#### BY MAIL

Complete and mail to TRSL a new **Form W-4P**.

- Visit the “Forms” page at [www.TRSL.org/forms](http://www.TRSL.org/forms) to download a copy, or contact us to have a hard copy mailed to you.

## 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.

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# 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.



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# **Key disability provisions**

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# Key disability provisions

## REGULAR PLAN: Pre-2011 members

<p><b>Eligibility</b></p>	<ul style="list-style-type: none"> <li>• 5 years of service credit (excludes disaster leave credit purchases &amp; military service, except USERRA, purchased after 9/10/82)</li> <li>• Disabling condition had to occur or worsen while actively contributing to TRSL</li> </ul>
<p><b>Disability benefit base</b></p>	<p><b>Must be lesser of (a) or (b):</b></p> <p>a) <math>2.5\% \times \text{years of service credit} \times \text{final average compensation (FAC)}</math>, or</p> <p>b) 50% of FAC</p> <p><b>but not less than the lesser of:</b></p> <p>c) 40% of Teacher Minimum Salary, or</p> <p>d) 75% of FAC</p>
<p><b>Minor child portion</b></p>	<p>Minor child portion = <math>50\% \times \text{retiree's disability base}</math></p> <ul style="list-style-type: none"> <li>• The sum of the disability base and the minor child portion cannot exceed 75% of FAC.</li> <li>• The minor child portion ceases when the child no longer meets the definition of "minor child." (See page 11 for "minor child" definition.)</li> <li>• The minor child portion is included in the member's monthly benefit.</li> </ul>
<p><b>Workers' compensation offset</b></p>	<p>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.)</p>
<p><b>Beneficiary</b></p>	<p>Member can choose a retirement option and beneficiary if eligible for regular service retirement.</p>
<p><b>Sick &amp; annual leave</b></p>	<p>Credit for unused sick and/or annual leave is given if member is eligible for regular service retirement.</p>

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## Key disability provisions (cont'd)

### REGULAR PLAN: 2011 & 2015 members

<b>Eligibility</b>	<ul style="list-style-type: none"><li>• 10 years of service credit (excludes workers' compensation service credit, disaster leave credit purchases, &amp; military service, except USERRA, purchased after 9/10/82)</li><li>• Disabling condition had to occur or worsen while actively contributing to TRSL</li></ul>
<b>Disability calculation</b>	2.5% × years of service credit × final average compensation (FAC)
<b>Minor child portion</b>	Not eligible for the minor child portion of a TRSL disability benefit
<b>Workers' compensation offset</b>	The disability benefit is reduced when workers' compensation is more than the difference between the adjusted FAC and the disability base.
<b>Beneficiary</b>	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.
<b>Sick &amp; annual leave</b>	Credit for unused sick and/or annual leave may be included in the disability calculation.

# Key disability provisions (cont'd)

## PLAN B: All members

<p><b>Eligibility</b></p>	<ul style="list-style-type: none"> <li>• 5 years of service credit (excludes disaster leave credit purchases &amp; military service, except USERRA, purchased after 9/10/82)</li> <li>• Disabling condition had to occur or worsen while actively contributing to TRSL</li> </ul> <p><i>NOTE: Plan B members may be eligible for regular retirement benefits. (See page 19 for service retirement eligibility requirements.)</i></p>
<p><b>Disability calculation</b></p>	<p><b>Must be:</b></p> <p>2.0% x years of service credit x final average compensation (FAC)</p> <p><b>but not less than:</b></p> <p>30% of FAC</p> <p><b>and not more than:</b></p> <p>75% of FAC</p> <p><i>NOTE: If you are eligible for service, the calculation formula is 2.0% x years of service credit x FAC</i></p>
<p><b>Minor child portion</b></p>	<ul style="list-style-type: none"> <li>• No minor child portion</li> <li>• Minor child benefits are covered by Social Security.</li> </ul>
<p><b>Workers' compensation offset</b></p>	<p>The disability benefit is reduced when workers' compensation is more than the difference between the adjusted FAC and the disability base.</p>
<p><b>Beneficiary</b></p>	<p>Member is eligible to choose a retirement option and beneficiary at the time of disability retirement, regardless of eligibility for regular service retirement.</p>
<p><b>Sick leave</b></p>	<p>Member receives credit for unused sick leave at time of disability retirement, regardless of eligibility for service retirement.</p>

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## 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.

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TRSL is an equal opportunity employer and  
complies with the Americans with Disabilities Act.

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This is an electronic document. The Teachers' Retirement System of Louisiana did not incur any printing costs.

**Still have questions about  
disability retirement?**

## **We're here to help!**

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**Questions:** [AskTRSL.org](http://AskTRSL.org)

**Web:** [www.TRSL.org](http://www.TRSL.org)



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