



Leave Credit – Did you know?

February 13, 2025

Friendly reminders

- This presentation contains general information to be used as a guide during the webinar. All participants are muted.
- Have a question?
 - » Type your question in the **Questions** box during the webinar. We will answer questions during the webinar and in the **Questions** box.
- This webinar will be recorded. Our recordings & PDFs are available at www.trsl.org/members/webinars

If you have any specific questions about your retirement (DROP window, retirement eligibility, FAC questions, etc.) please contact us at AskTRSL.org so we can look up your account and assist you directly.



Agenda

- What happens to my sick leave when I retire?
- Sick leave basics
- How is sick leave converted to service credit?
- Sick leave conversion tables & examples
- What happens to my annual leave when I retire?
- Can I purchase unused leave?



What happens to my sick leave?



- Sick leave is a benefit of employment, and is subject to the authority of your employing agency.
- However, **unused** sick leave is an important part of your retirement because it can increase your monthly benefit when converted to service credit.

What happens to my sick leave?

- TRSL will convert your **unused** sick leave to service credit after you have submitted an official application for retirement and your final benefit is calculated.

- Different laws govern the conversion of sick leave, depending on when the leave was earned.

- State law governs the accrual, determination, and conversion of **unused** sick leave to service credit for retirement purposes.

Sick leave basics

- Unused sick leave cannot be used to attain eligibility for retirement.
- However, at the time of retirement, unused sick leave may be converted to service credit.
 - » This can increase your monthly retirement benefit.
 - » TRSL makes this conversion after you have retired.
- Employers pay up to 25 days of unused sick leave at the daily rate of pay, or the number of unused days at the discretion of the employer, upon retiring or entering DROP.

How is sick leave converted to service credit?

- The sick leave balance accumulated with your employer does not determine how much is eligible for conversion to retirement credit.
- However, the amount of unused sick leave eligible for conversion is determined instead by a formula specified in state law that depends on when the sick leave was earned:
 - » **Earned on or before June 30, 1988**
 - There is no cap on the amount of unused sick leave earned on or before June 30, 1988 that can be converted to service credit.
 - » **Earned on or after July 1, 1988**
 - Conversion of unused sick leave credit earned on or after July 1, 1990, is capped at one (1) year.

Sick leave *on or before* June 30, 1988

- For retirement purposes, accumulation of leave is determined by the member's contract and years of service:
 - » 9-mo. employees earn 10 days per year
 - » 10-mo. employees earn 11 days per year
 - » 11- and 12-mo. employees earn the following:
 - 12 days per year for the first three years
 - 15 days per year for the next seven years
 - 18 days per year for all years over 10
- After determining the days accumulated, the days of sick leave used by the member are subtracted. This leaves the remaining balance of unused sick leave days that will be converted to service credit according to **Table 1: Unused Sick Leave Conversion.**

TABLE 1: Unused sick leave conversion

Sick day balance	Service credit earned
25-45 days	0.25 years
46-90 days	0.50 years
91-135 days	0.75 years
136-180 days	1.00 years
181-225 days	1.25 years
226-270 days	1.50 years
271-315 days	1.75 years
316-360 days	2.00 years

Sick day balance	Service credit earned
361-405 days	2.25 years
406-450 days	2.50 years
451-495 days	2.75 years
496-540 days	3.00 years
541-585 days	3.25 years
586-630 days	3.50 years
631-675 days	3.75 years
676-720 days	4.00 years

Sick leave *on or after* July 1, 1988

- For retirement purposes, accumulation of leave is determined by the member's contract and years of service:
 - » **9-month employees:** Earn 10 days per year
 - » **10-month employees:** Earn 11 days per year
 - » **11- and 12-month employees:** Earn the following:
 - 12 days per year for the first 10 years
 - 18 days per year for all years over 10
- After determining the days accumulated, the days of sick leave used by the member and the number of days which were paid by the employer are subtracted. This leaves the remaining balance of unused sick leave days that will be converted to service credit according to **Table 2: Unused Sick Leave Conversion.**

TABLE 2: Unused sick leave conversion

Sick day balance		Service credit earned
9-month employees	10-month employees	
10-18 days	11-20 days	0.1 year
19-36 days	21-40 days	0.2 year
37-54 days	41-60 days	0.3 year
55-72 days	61-80 days	0.4 year
73-90 days	81-100 days	0.5 year
91-108 days	101-120 days	0.6 year
109-126 days	121-140 days	0.7 year
127-144 days	141-160 days	0.8 year
145-162 days	161-180 days	0.9 year
163-180 days	181-200 days	1.0 year

Sick day balance		Service credit earned
11-month employees	12-month employees	
12-22 days	13-24 days	0.1 year
23-44 days	25-48 days	0.2 year
45-66 days	49-72 days	0.3 year
67-88 days	73-96 days	0.4 year
89-110 days	97-120 days	0.5 year
111-132 days	121-144 days	0.6 year
133-154 days	145-168 days	0.7 year
155-176 days	169-192 days	0.8 year
177-198 days	193-216 days	0.9 year
199-220 days	217-240 days	1.0 year

EXAMPLE 1: Sick leave conversion

- A 9-month contract member retires with 30 years of service credit.
 - » The member worked 7 years on or before June 30, 1988, using 20 sick leave days during that time period, and worked 23 years on or after July 1, 1988, using 82 sick leave days during that time period.



The member is paid up to 25 days of unused sick leave by their employer upon retiring or entering DROP.

EXAMPLE 1: Sick leave conversion

Sick leave on or before June 30, 1988:

- 7 years × 10 sick days earned per year = 70 sick leave days
- 70 days - 20 days used = 50 unused sick leave days
 - » **Per Table 1:** 50 unused sick leave days converts to 0.5 year of service credit

Sick leave on or after July 1, 1988:

- 23 years × 10 sick days earned per year = 230 sick leave days
- 230 days - 82 days used - 25 days paid = 123 unused sick leave days
 - » **Per Table 2:** The 9-month employee's 123 unused sick leave days converts to 0.7 year of service credit.

**TOTAL service credit earned for retirement benefit calculation:
0.5 year + 0.7 year = 1.2 years of service credit**

EXAMPLE 2: Sick leave conversion

- A 9-month contract member retires with 25 years of service credit.
 - » The member worked 25 years on or after July 1, 1988, earning 10 days per year, using 150 sick leave days during that time period.



The member is paid up to 25 days of unused sick leave by their employer upon retiring or entering DROP.

EXAMPLE 2: Sick leave conversion

Sick leave on or after July 1, 1988:

- $25 \text{ years} \times 10 \text{ sick days earned per year} = 250 \text{ sick leave days}$
- $250 \text{ days} - 150 \text{ sick days used} - 25 \text{ days paid} = 75 \text{ unused sick leave days}$
 - » **Per Table 2:** The 9-month employee's 75 unused sick leave days converts to 0.5 year of service credit

**TOTAL service credit earned for retirement benefit calculation:
0.5 year of service credit**

Leave credit: Annual leave

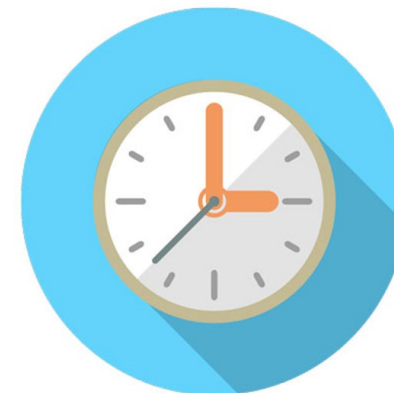
- Employees of Louisiana state agencies, colleges, universities, community colleges, and technical colleges may earn annual leave.
- Members who earn annual leave are usually paid up to 300 hours or 37.5 days of annual leave by their employers upon termination of employment.
- Please speak to your employer to discuss your options if you anticipate having more than 300 hours of annual leave upon retirement.

Can I purchase unused leave?

- **Sick leave**: Even after TRSL converts unused sick leave to one year of service credit, some members may still have unused sick days left.
 - » These individuals can purchase the remaining balance for conversion to additional service credit **if** the leave was earned on or after July 1, 1990.
 - » Once your benefit is finalized, TRSL will notify you if you have any remaining unused sick leave credit eligible for purchase.
- **Annual leave**: Members who were first eligible to retire after June 30, 1990 can convert unused annual leave earned after that date to service credit by purchasing the leave at actuarial cost.

Summary

- Sick leave cannot be used to reach eligibility for retirement. Eligibility must first be attained; then unused sick leave credit is used to calculate the final amount of your retirement benefit.
- Different laws govern the conversion of sick leave, depending on when the leave was earned. You can read more about it in our *Sick Leave & Conversion to Service Credit* brochure.
- Sick leave is a benefit of employment and is subject to the authority of your employer. If you have specific questions regarding your sick leave, please contact your HR Department.



Things to do now

TRSL CHECKLIST

- Register for Member Access
- Submit important docs
- Update contact info
- Check beneficiary designation
- Get a retirement estimate!

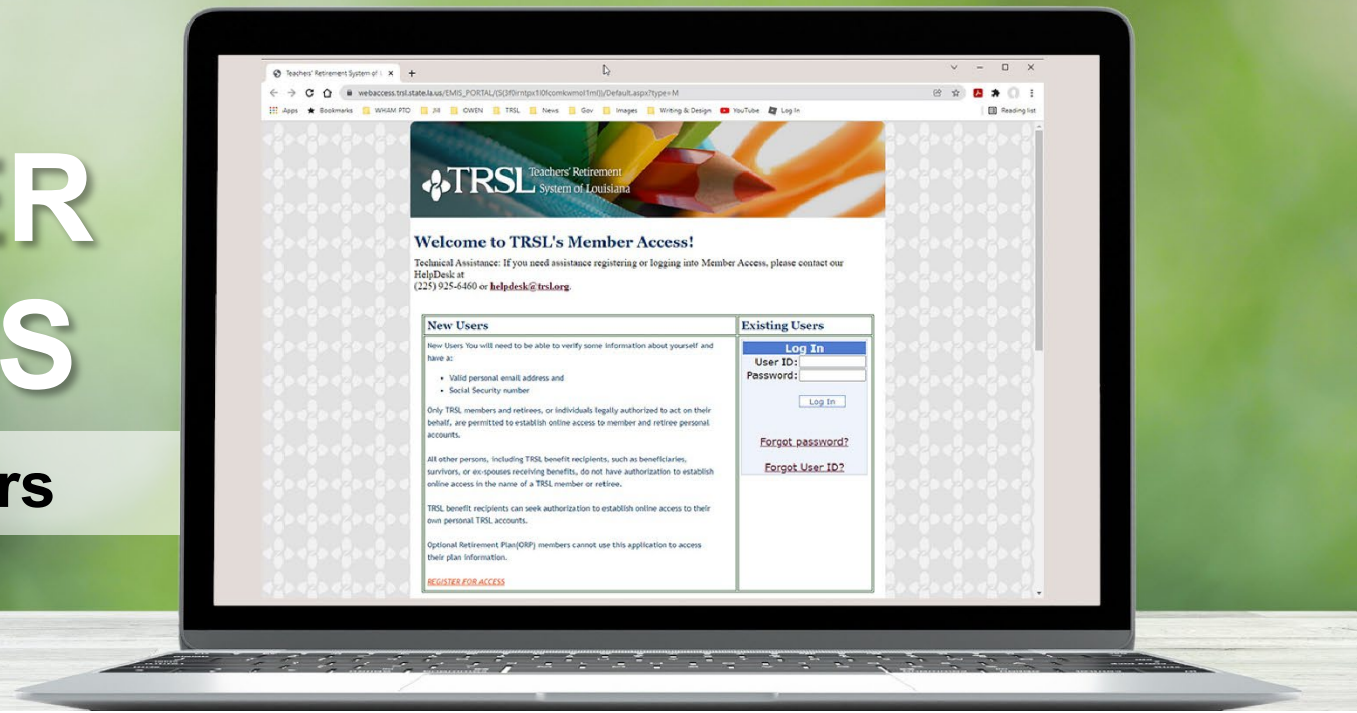
- Social Security cards (member & beneficiary)
- Birth certificates (member & beneficiary)

Divorce/separation decrees, community property settlements

- DIY via TRSL's Member Access
- Submit Form 10

MEMBER ACCESS

Active members



- Update name & mailing/email address
- Estimate future benefit with online calculators
- View annual statements
- Apply for retirement/DROP
- View DROP account
- View beneficiary(ies)
- Print income verification letter
- Request Social Security verification letter

Create a benefit estimate

Online calculators loaded with your account information



1. Log on to Member Access.
2. Under “My Estimates” drop-down menu, select “Estimate Your Retirement Benefit.”
3. Enter your desired retirement date and months of contract (9, 10, 11, 12), then click “Create Estimate!”

Register for MEMBER ACCESS @ www.TRSL.org

For technical assistance with Member Access, contact support@trsl.org.





SHED SOME LIGHT ON
*Your Future with
Online Member Access*

MEMBER ACCESS



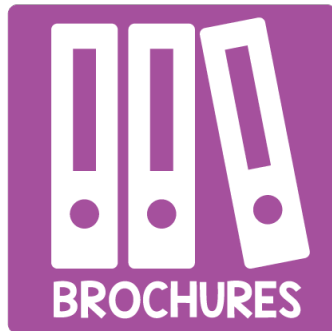
My TRSL

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Find it online at www.TRSL.org



We are here for you!



Local phone: (225) 925-6446

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