

STATE OF CONNECTICUT TEACHERS' RETIREMENT BOARD

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"An Affirmative Action/Equal Opportunity Employer"
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POST RETIREMENT REEMPLOYMENT

In accordance with C.G.S. 10-183v, a retired member may be reemployed in a Connecticut public school teaching assignment and receive no more than forty-five per cent of the *maximum full-time annual salary rate for the assigned position. Connecticut public school teaching service is defined as employment in a position for which certification issued by the Connecticut State Department of Education is required (this includes Charter Schools, Magnet Schools and Technical Schools) or employment as a member of the professional staff of the State Department of Education or any of the public state colleges or universities. Any retired member who receives salary in excess of such amount (during a school year) is required by statute to reimburse the Teachers' Retirement Board for the excess salary. Notice of such employment shall be sent by the employer and employee to the Teachers' Retirement Board at the time of hire and at the end of the assignment.

*Maximum salary level for teachers and/or administrators is the highest rate of pay within the collective bargaining agreement; for superintendents, it is the highest salary that would be used to advertise the position; for teaching at any of the public state colleges or university employees the limit is based on the credentials of the retiree. If someone has earned their doctorate degree, the earnings limit would be based on 45% of the maximum salary for a professor, for all retired rehires the earnings limit would be based on 45% of the associate professor pay scale.

A retired member can work in a Subject Shortage Area or in a school located in a priority school district designated by the Commissioner of Education, for one year and with prior approval from the Teachers' Retirement Board for an extended year.

Subject shortage areas for 2010-11 are as follows:

- Bilingual Education, PK-12
- Comprehensive Special Education, K-12
- English, 7-12
- Intermediate Administrator, excludes Supts.
- Mathematics, 7-12

- Music, PK-12
- Remedial Reading and Language Arts, 1-12
- School Psychologist
- Speech and Language Pathology
- World Languages, 7-12

If a retired member is reemployed in a designated subject shortage area or in a school in a priority school district, the local school district must provide the member with the same health insurance and payment terms offered to active teachers. These health insurance benefits are not eligible for the Teachers' Retirement Board retired teacher health insurance subsidy under C.G.S. 10-183t.

The priority school districts for 2010-11 are as follows:

Ansonia East Hartford New Haven Stamford
Bridgeport Hartford New London Waterbury
Bristol Meriden Norwalk Windham
Danbury New Britain Norwich

A reemployed retired member may not make retirement contributions or earn any additional benefits for the period of reemployment. The retirement Payment Plan Option (Plan N, C or D) elected by the member at the time of retirement remains in effect during the period of reemployment. If a reemployed member dies while reemployed, the amount that would be payable to the designated beneficiary/beneficiaries will be based on the terms and conditions of the Retirement Application that was filed with this office.

POST RETIREMENT REEMPLOYMENT 45% RULE

I am retired and receiving monthly benefits from the Connecticut Teacher's Retirement Board (CTRB). Are there any limitations on the amount of income I can earn as a retiree if I return to Connecticut public school teaching in a non subject shortage area or non priority school district?

Yes. You are allowed to earn up to **forty-five (45%) percent** of the maximum salary level, established by the school district as a public school teacher per school year, while collecting your retirement benefit.

Are there any earnings that are excluded from the earnings limit?

Yes, any earnings that are "extra duty" excluded from an active member's salary for Teachers' Retirement purposes are excluded from the post retirement earnings limit. For example, summer school, coaching and inter-sessions are excluded. Out of state and private school teaching as well as non teaching assignments in and out of the state are salaries that are also excluded.

How would the earnings limit be determined if I work in two districts?

You would pro-rate the amount you can earn between the two districts. For example:

Employer	Maximum Salary		45% Rule		*Percent of Reemployment By Employer	Allowable
One	\$90,000	X	45% Rule	X	60%	\$24,300
Two	\$80,000	X	45% Rule	Х	40%	<u>\$14,400</u> \$38,700

^{*}Percent of reemployment by employer means how you divide the days you work to reach the compensation limit.

May I elect to contribute to CTRB during my period of employment?

No. A reemployed retiree member may not make retirement contributions or earn any additional retirement benefits for the period of post retirement employment.

What happens if the earnings limitation is exceeded during a school year?

You will be required (by law) to reimburse the Teachers' Retirement Board all compensation in excess of the allowed amount. .

Where do I obtain my health insurance if I am employed temporarily?

You continue to pay for your health insurance as a retired member in the same manner as you did before you began your post retirement employment.

POST RETIREMENT REEMPLOYMENT SUBJECT SHORTAGE / PRIORITY SCHOOL DISTRICT RULE

I am retired and receiving monthly retirement benefits from the Connecticut Teachers' Retirement Board (CTRB). Are there any limitations on the amount of income I can earn as a retiree if I return to Connecticut public school teaching in a subject shortage area or in a school in a priority school district determined by the State Department of Education.

You are allowed to work one year in a subject shortage area or one year in a priority school district without limits on your earnings. If your employing board of education obtains prior approval from the Teachers' Retirement Board, your reemployment can be extended for one additional year without any limits on your earnings.

I have worked in a subject shortage area or a school in a priority school district for two years and plan to continue. What will happen to my pension?

Provided the employing board of education follows the hiring requirements for a subject shortage area or a school in a priority school district, your earnings would fall under the 45% reemployment rules for those years worked in excess of two in a subject shortage area.

Must the local school district pay the maximum salary for the job assignment to a rehired retiree in a subject shortage area or a school in a priority school district?

No. Subsection (c) of Section 1 of P.A. 03-232 states that the salary should be at least equal to that of other teachers in the district with similar training and experience.

May I elect to contribute to CTRB during my period of post retirement employment in a subject shortage area or in a school in a priority school district?

No. A reemployed retired member may not make retirement contributions or earn any additional retirement benefits for the period of post retirement employment in a subject shortage area or in a school in a priority school district.

Where do I obtain my health insurance during my period of post retirement employment in a subject shortage area or in a priority school district?

Your employing local school district must provide you (and your spouse if applicable) with the same health insurance and payment terms offered to active teachers. These health insurance benefits are not eligible for a subsidy under C.G.S. 10-183t.

What happens if I die during the period of post retirement employment?

The Retirement Payment Plan Option (Plan N, C or D) that you elected at retirement remains in effect during your period of reemployment. If you die while reemployed, the amount that would be payable to your beneficiary/beneficiaries will be based on the terms and conditions of the Retirement Application that was filed with this office.