



STATE OF CONNECTICUT
TEACHERS' RETIREMENT BOARD
21 GRAND STREET HARTFORD, CT 06106-1500
In CT 1-800-504-1102 x 8402 (860) 241-8402 Fax (860) 525-6018
www.ct.gov/trb

May 8, 2007

To: Connecticut Public School Superintendents, Business Managers and
Human Resource Officers

From: Darlene Perez, CTRB Administrator

Subject: Post Retirement Re-employment

Enclosed are the updated bulletin and reporting forms for post retirement re-employment.

We ask that you report the re-employment of any and all retired teachers to this office.

Please take a moment of your time to read the post retirement re-employment bulletin.

If you have any questions, do not hesitate to contact this office.

Thank you in advance for your cooperation.



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POST RETIREMENT RE-EMPLOYMENT

A retired member may be employed as a teacher or administrator in the public schools of Connecticut and earn up to **forty-five (45%) percent of the maximum salary level**, established by the school district for the position(s) occupied on, per school year. The employing board of education should report all re-employment under the 45% rule on the Post Retirement Re-employment – 45% Rule form. If the position is a permanent position report the employee at the time of hire. If the position is per diem, report the employee in January and June or when the employee is nearing the 45% limit if earlier.

“Maximum salary level” for teachers or administrators is the highest rate of pay within the respective collective bargaining agreement; for superintendents it is the salary you would pay if the position were to be advertised to be filled; for service members who are teaching at any of the public state colleges or universities it would be the rate of pay for an Associate Professor.

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. This limitation does not apply to employment as a teacher or administrator in another state or private school teaching.

In the event a retiree works beyond the 45% limit, the pension benefit for such re-employed member will be suspended on the first day of the month in which the limitation has been exceeded. If the board of education fails to inform the Teachers' Retirement board prior to the limit being reached, the member will be required to reimburse the Connecticut Teachers' Retirement Board any retirement benefits received in excess of the earnings limitation. Pension benefits will resume on the first day of the month following the member's termination of service.

The re-employment of a retiree in a subject shortage area should be reported on the Post Retirement Re-employment, Subject Shortage Area form when a retired member is serving in a position designated by the Commissioner of Education as a subject shortage area.

Subject shortage areas for 2007-08 are as follows:

- Bilingual Education, Pre-K-12
- Comprehensive Special Education, 1-12
- English, 7-12
- Intermediate Administrator, excludes Supts.
- Library Media Specialist
- Mathematics, 7-12
- Music, PK - 12
- Science
- Speech and Language Pathology
- Technology Education, PK-12
- World Languages, 7-12

If a retired member is re-employed in a designated subject shortage area, the local school district must provide the member with the same health insurance 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.

A re-employed retired member may not make retirement contributions or earn any additional benefits for the period of re-employment. 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 re-employment. If a re-employed member dies while re-employed, 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?

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.

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 Re-employment By Employer	Allowable
One	\$90,000	x	45%	x	60%	\$24,300
Two	\$80,000	x	45%	x	40%	<u>\$14,400</u>
						\$38,700

*Percent of re-employment by employer means how you divide the days you work to reach the compensation limit. It does not mean you can work 60% in one district and 40% in another.

What constitutes Connecticut public school teaching?

Connecticut public school teaching service is defined as employment in a position for which certification 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. This limitation does not apply to teaching in another state or private school teaching.

What does "maximum salary level" mean?

For teachers and administrators it is the highest rate of pay within the collective bargaining agreement. For a superintendent it is the salary that would be used in an advertisement to fill the position. In a public state college or a university it is the salary of an Associate Professor.

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

No. A re-employed 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?

The re-employed member's retirement benefit is suspended. The member must reimburse the Teachers' Retirement Board those retirement benefits received in excess of the earnings limit, including the benefit for the month in which the earnings limit was exceeded. Pension benefits will resume on the first day of the month following your termination of service.

Am I entitled to cost of living adjustments even though my benefits are suspended and I am not receiving a pension check?

Yes, when your benefits resume they will include cost of living adjustments prospectively based on your original effective date of retirement.

Where do I obtain my health insurance if I am employed temporarily or if my benefits have been suspended since the earnings limitation has been exceeded?

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. In the event your retirement benefit is suspended, you (and your spouse if applicable) are not eligible for the retired teacher health insurance subsidy.

POST RETIREMENT RE-EMPLOYMENT SUBJECT SHORTAGE AREA 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 position designated by the Commissioner of Education as a subject shortage area

No, you are allowed to work one year in a subject shortage area without limits on your earnings. If your employing board of education obtains prior approval from the Teachers' Retirement Board your re-employment in a subject shortage area can be extended for one year without any limits on your earnings.

I have worked in a subject shortage area 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, your earnings would fall under the 45% re-employment 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?

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 post retirement employment in a subject shortage area?

No. A re-employed 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.

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

Your employing local school district must provide you (and your spouse if applicable) with the same health insurance 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 re-employment. If you die while re-employed, 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.



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2007-08 SUBJECT SHORTAGE AREA RE-EMPLOYMENT

PAGES 1 AND 2 MUST BE SUBMITTED FOR THE 2ND YEAR OF RE-EMPLOYMENT IN A SUBJECT SHORTAGE AREA.

The employing board of education must document for the Teachers' Retirement Board (TRB) that no qualified (certified) candidate is available to in order to obtain approval by TRB to hire a retiree into a subject shortage area for the 2nd year of re-employment. In determining if no qualified candidates were available, TRB will consider the following factors:

- Dates (within the past three months) and specific locations of newspaper, media vacancy notices, university postings, Internet job postings, teacher agency listings; etc;
- The total number of candidates who applied for the position;
- The number of candidates who held appropriate Connecticut certification;
- The number of candidates interviewed for the position;
- The reason(s) why certified candidates, if any, were not hired, including any circumstances and conditions which made this position difficult to fill.

Dates of Newspaper Advertisements	Specify Newspaper or Other Media	Total No. of Certified Applicants	Total No. of Applicants Interviewed

List the reason(s) why certified candidates, if any, were not hired. Include circumstances and conditions which made this position difficult to fill.

Signature of Certifying Official

Title

FOR TRB USE: The Teachers' Retirement Board hereby approves the re-employment of the above-named member in a subject shortage area in accordance with C.G.S. 10-183v as amended by Public Act 03-232.

Signature of TRB Representative

Date

Copy mailed to member:

Date



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**POST RETIREMENT RE-EMPLOYMENT
 45% RULE**

A retiree is allowed to work in a public school and earn no more than 45% of the maximum salary for the job assignment while collecting a pension at the same time. The limit applies to salary paid. Fringe benefits are exempt from the earnings limit. **This form is to be completed by each school district to report all retirees working under the 45% rule.** (Refer to Post Retirement Employment Bulletin.) If a member works beyond the 45% rule, TRB suspends the retirement benefit for the same month in which the 45% rule is exceeded. If a retired member's earnings exceed the 45% rule, the retiree will be expected to reimburse TRB for any and all pension benefits received after the earnings limit is exceeded. Pension benefits will resume on the first day of the month following the member's termination of service. Post retirement employment is exempt from TRB contribution reporting, therefore, the employer should not deduct TRB contributions from a re-employed retiree's salary.

In accordance with C.G.S. 10-183v as amended by P.A. 03-232 _____
 Name of Re-employing School District

wishes to re-employ _____
 (Print) Name Of Re-employed Retired Teacher And SS#

*Maximum salary level for teachers and/or administrators is the highest rate of pay within the collective bargaining agreement; for superintendents, it is the salary that would be used to advertise the position; for teaching at any of the public state colleges or universities it would be the salary of an Associate Professor.

Re-employment Information				
From (Month/Day/Year)	To (Month/Day/Year)	FTE worked	Annual Salary	Salary to be Paid

 Signature of Certifying Official and Title Phone Number Fax Number

 Signature of Retiree Print Name Date

FOR TRB USE: The Teachers' Retirement Board hereby approves the re-employment of the above-named member in accordance with C.G.S. 10-183v as amended by Public Act 03-232.

 Signature of TRB Representative Date

To be completed by School district upon termination of services of the retired member

The services of the above-named retired member terminated on _____
 Date

 Signature of Certifying Official Title