



CT 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 Connecticut Teachers' Retirement Board (CTRB) for the excess salary.** Notice of such employment shall be sent by the employer and employee to the CTRB at the time of hire and at the end of the assignment. The salary of such teacher shall be fixed at an amount at least equal to that paid other teachers in the same school system with similar training and experience for the same type of service.

*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 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 other 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 at a school located in a Priority School District, for one school year and, with prior approval from the CTRB, for a second school year with no limitation on earnings, no impact on the member's pension, and no requirement to reimburse the CTRB. The limits of one school year and two school years apply both cumulatively and in aggregate to the combination of all of a retired member's postretirement reemployment during their entire retirement, combining all work in all Subject Shortage Areas and in all schools located in all Priority School Districts into a single total. The limits do not apply individually or separately to postretirement reemployment in different Subject Shortage Areas, or in different schools located in the same Priority School District or in different Priority School Districts.

Subject Shortage Areas for 2017-18 are as follows:

- Bilingual Education, PK-12
- Comprehensive Special Education, K-12
- Mathematics, 7-12
- Occupational Subject, Vocational
Technical High School
- School Library and Media Specialist
- Science, 7-12
- Speech and Language Pathologist
- Technology Education, PK-12
- TESOL, PK-12
- 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 offer the member the same health insurance and payment terms offered to active teachers. The school district may require the member to pay up to the full amount of the premium. These health insurance benefits are not eligible for the CTRB retired teacher health insurance subsidy under C.G.S. 10-183t or health care plan offered by the CTRB. A Health Savings Account is not considered to be health insurance for this purpose.

Priority School Districts for 2017-18 are not available yet. Priority School Districts for 2016-17 are as follows:

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

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 in a 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?

Out of state and private school teaching as well as non teaching assignments in and out of the state are salaries that 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 Reemployment By Employer	Allowable
One	\$90,000	X	45% Rule	X	60%	\$24,300
Two	\$80,000	X	45% Rule	X	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 CTRB 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 located in a Priority School District designated by the State Department of Education?

You are allowed to work one school year in a Subject Shortage Area or one school year in a school located in a Priority School District without limits on your earnings. If your employing board of education obtains prior approval from the CTRB, your reemployment can be extended for one additional school year without any limits on your earnings.

If I have worked in a Subject Shortage Area or in a school located in a Priority School District for two years and plan to continue, what will happen to my pension?

Your earnings would fall under the 45% reemployment rules for those years worked in excess of two in either a Subject Shortage Area and/or in a public school in a Priority School District.

Must the local school districts pay the maximum salary for the job assignment to a rehired retiree in a Subject Shortage Area or a Priority School District?

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 located 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 public 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 at a school located in a Priority School District?

Your employing local school district must offer you (and, if applicable, your spouse, or disabled dependent if there is no spouse or surviving spouse) the same health insurance offered to active teachers. The school district may require you to pay up to the full amount of the premium. These health insurance benefits are not eligible for a subsidy under C.G.S. 10-183t. Regardless of whether or not you accept the employing school district's offer, you and your spouse or disabled dependent are no longer eligible for the CTRB's health insurance plan while you are employed in a Subject Shortage Area or in a school located in a Priority School District. A Health Savings Account is not considered to be health insurance for this purpose.

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.