

Uniformed Services Employment and Reemployment Rights Act

Your right to receive credit and benefits for your qualified uniformed service

Under the federal Uniformed Services Employment and Reemployment Rights Act of 1994, you have a right to receive credit for CalSTRS benefits for the eligible period of your uniformed service if you return to work in an eligible position for the same CalSTRS employer you had immediately before your service or if you die while performing eligible uniformed service.

In addition, if you pay the contributions you would have made had you remained working for your CalSTRS employer, you'll receive the benefits under the Defined Benefit, Defined Benefit Supplement and Cash Balance Benefit programs you otherwise would have received.



Eligible uniformed service

Eligible uniformed service includes:

- · U.S. armed forces.
- · Army National Guard and Air National Guard.
- Commissioned corps of the U.S. Public Health Service.
- Any other category designated by the president in time of war or emergency.

Your service may be voluntary or involuntary and includes:

- · Active duty.
- · Active or inactive duty training.
- Funeral honors duty.
- The period you're absent from employment for an examination to determine your fitness for duty.
- The period following your service through the last day you're eligible to report back to work as specified under Section 1002.259 of Title 20 of the Code of Federal Regulations.

To receive credit, your discharge from uniformed service must have been under honorable conditions.

How it works

Your employer is required to notify CalSTRS of your reemployment within 30 days of your reemployment date. We'll send you a letter explaining your rights based on information your employer provided and a billing statement. The billing statement does not obligate you to pay the contributions.

Defined Benefit Program members

You'll automatically receive service credit for the purpose of determining your eligibility for CalSTRS benefits under the Defined Benefit Program for your qualified uniformed service. You're eligible for a monthly retirement benefit when you have five years of service credit.

If you choose to pay the contributions you would have made had you remained employed with your CalSTRS employer, your service credit will also count toward your retirement benefit calculation. In addition, the compensation earnable associated with your contributions will be considered when calculating your final compensation. We'll also credit your Defined Benefit Supplement account any contributions, interest and additional earnings credits you would have received.

If you choose not to pay the contributions associated with your uniformed service, you'll only receive credit for the purpose of determining your eligibility for CalSTRS benefits and not an increase in the amount of your benefits.

Cash Balance Benefit Program participants

Under the Cash Balance Benefit Program, service credit is not a factor in eligibility for or calculation of a retirement benefit. If you choose to pay the contributions you otherwise would have paid had you remained employed with your CalSTRS employer, we'll credit your account with the employee and employer contributions, interest and additional earnings credits you would have received.

If you choose not to pay the contributions associated with your uniformed service, you will not receive an increase in your benefit.

Making contributions

You must make your contribution payments within the designated time period. The period begins with your reemployment date and lasts for three times the length of your uniformed service period, up to five years. Your contributions must be paid in full before your retirement date.

Defined Benefit Program members

If you're a Defined Benefit member, you can pay your contributions by any of the following methods:

- Lump-sum payment.
- Rollover from a qualified plan.
- Monthly installments through tax-deferred payroll deduction.
- Monthly cash installments.

If you choose not to make payments within the designated time period, you can still receive service credit and increase your retirement benefit by completing a permissive service credit purchase. However, the cost of your purchase will be calculated differently and typically will cost more. In addition, you will not be able to make Defined Benefit Supplement account contributions, receive Defined Benefit Supplement additional earnings or receive interest credits for your period of uniformed service.

Cash Balance Benefit Program participants

If you're a Cash Balance Benefit participant, you must pay your contributions by payroll deduction within the designated window period. You cannot make contributions outside of the designated window period.

For more information regarding your particular situation, schedule an appointment with a CalSTRS benefits specialist using your myCalSTRS account or by calling 800-228-5453.

CalSTRS resources



WEB

CalSTRS.com myCalSTRS.com 403bCompare.com

Pension2.com STAY CONNECTED









CALL

800-228-5453 Calls from within the U.S.

916-414-1099 Calls from outside the U.S.

888-394-2060 CalSTRS Pension2® Personal wealth plan

844-896-9120 CalSTRS Compliance and Ethics Hotline CalSTRShotline.ethicspoint.com



WRITE

95605

Postal mail

P.O. Box 15275 Sacramento, CA 95851-0275

Overnight delivery to **CalSTRS Headquarters** 100 Waterfront Place West Sacramento, CA



VISIT

Find your nearest CalSTRS office at

CalSTRS.com/local-offices.

Call ahead for the hours and services of your local office.



FAX

916-414-5040