

VTA Rep Council
Written Report

Committee Name: Member Engagement

*Questions, please contact Redwood Service Center chair at:
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Member Engagement

The **Redwood Service Center** sponsored a Retirement Workshop. Here are some of the highlights;

To calculate your STRS retirement you need to know which STRS member you are; **2% + 60** OR **2% + 62**

If you began ANY STRS reportable income BEFORE January 1, 2013 you are **2% + 60**.

If you began ANY STRS reportable income AFTER January 1, 2013 you are **2% + 62**.

Why does this matter? Because your STRS calculation is based on the following factors;

Average Creditable Salary, Years of service, Retirement factor (this is where the **2% + 60** or **62** comes into play)

Now...it's not all really this simple...to learn more, attend a CTA

Retirement workshop and start your MyCalSTRS account on-line. You do not have to be close to retirement. The workshop will give you tips so you can start planning for your retirement. I have gone every 5 years for the last 20 years. Now that I am less than 10 years from retirement I go every year. You can also PRE join CTA/NEA Retired (link to their website is below). I joined, as did other VTA members, over 10 years ago so I can keep up with changes in our STRS retirement system and so I could have a voice.

The **Redwood Service Center** is not a policy making body but an opportunity for our president and state council representatives to exchange information and discuss current issues important to our members at the local, state, and national level. It is also the place to bring up an issue that can be brought to state council in the form of a New Business Item (NBI) in order to become CTA policy. Our state council representatives are Keri Tafuro & Ariel Ray from VTA and Melissa Phillips, Travis Unified.

Important Retirement Links

California State Teachers Retirement System: <https://www.calstrs.com/>

Social Security: www.socialsecurity.gov

Windfall Elimination Provision Explanation:

<https://www.ssa.gov/benefits/retirement/planner/wep.html>

Windfall Elimination Provision Factsheet:

<https://www.ssa.gov/pubs/EN-05-10045.pdf>

Windfall Elimination Provision Calculator:

<https://www.ssa.gov/benefits/retirement/planner/anyPiaWepjs04.html>

Government Pension Offset Explanation:

<https://www.ssa.gov/benefits/retirement/planner/gpo-calc.html>

Government Pension Offset Factsheet:

<https://www.ssa.gov/pubs/EN-05-10007.pdf>

Government Pension Offset Calculator:

<https://www.ssa.gov/benefits/retirement/planner/anyPiaWepjs04.html>

Medicare: www.medicare.com

California Teachers Association: www.cta.org

CTA/NEA Retired: <https://www.cta.org/for-educators/meet-cta/retired>

Frequently Asked Questions: STRS Effects of Taking Emergency Paid Sick Leave and Expanded FMLA

STRS - State Teachers Retirement System

FMLA - Family Medical Leave Act

How might taking leave under Emergency Paid Sick Leave (HR 6201) and FMLA/HR 6201 affect my STRS?

With passage of the **Families First Coronavirus Response Act (FFCRA)**, Congress created an additional entitlement for sick leave and paid expanded family and medical leave related to COVID-19. For an explanation of the qualifying reasons, duration of leave, and calculation of pay for such leave, contact STRS.

Regarding the STRS effects of taking such leave: When CalSTRS calculates years of service, they use the concepts of compensation earnable and compensation earned.

*For an explanation of the qualifying reasons, duration of leave, and calculation of pay for such leave, go to the California Teachers Association website www.cta.org
And head over to the Center for Organizing & Bargaining.

Social Security Offsets

Windfall Elimination Provision & Government Pension Offset
Social Security offset amount is determined the year you turn 62. The offset amount does not change.

The Government Pension Offset impacts a government pension earner if they are or were married to a Social Security wage earner.
www.socialsecurity.gov

Medicare Eligibility

There is a lot to know.
www.medicare.com
www.medicare.gov

CalSTRS is easy to reach and important to establish a relationship early on...not the year you plan to retire!

800-228-5453

www.calstrs.com

VTA/CTA/NEA Union Resources
Vacaville Teachers Association Resources
Website www.vacateachers.org

Facebook Vacaville Teachers Association

California Teachers Association Website
www.cta.org

CTA/NEA Retired
<http://www.cta.org/About-CTA/Who-We-Are/CTA-NEA-Retired.aspx>
NEA for national information on what is being done to eliminate the Social Security Offsets (WEP/GPO)
www.net.org/home/16491htm

National Education Association
www.nea.org

National Institute on Retirement Security for research and education on defined benefits plans and retirement security “Pensionomics” tools are incredible!
www.nirsonline.org

If this report is overwhelming AND you want to learn more about your STRS retirement system...please sign up for the next CTA Retirement workshop, attend a CTA Retirement workshop at a CTA conference www.ctago.org (which are free to attend virtually right now), check out CalSTRS on-line and start your MyCalSTRS account to keep track of your own STRS retirement account.

