



# Teachers Survivors' Benefits

A Guide to Understanding and Collecting Your Benefits

# What is the Teachers Survivors' Benefits Plan?

The Teachers Survivors' Benefits Plan (TSB) was created in response to teacher requests for a plan to leave benefits to their survivors.

Teachers in participating school districts contribute to the fund, in lieu of Social Security, to provide benefits for their survivors in the event of their death.

# Which School Districts Participate in Teachers' Survivors' Benefits?

## Participating School Districts

Barrington	Lincoln
Bristol/Warren Regional	Little Compton
Burrillville	Middletown
Central Falls Collaborative	Newport
Coventry	North Smithfield
Cranston	Portsmouth
Cumberland	Providence Prep
East Greenwich	Scituate
East Providence	Sheila Nowell Acad.
Foster-Glocester	Smithfield
Glocester	Tiverton
Johnston	Westerly

- **Please Note:** Some school districts once may have had survivor benefits, but now participate in Social Security. These districts may have grandfathered some members into TSB after they switched to Social Security. Your school district can tell you to which program you belong.

## Contributions to TSB

You and your employer each contribute \$115 per year to the plan.

The amount you contribute may change, subject to actuarial evaluation of the plan every 2 years.

# How Do I Qualify to Leave Benefits for Survivors?

## Teachers Survivor Benefit Eligibility:

1. You taught in a school district that participates in the Teachers Survivors' Benefit plan.
2. You made contributions to the plan for at least six calendar months prior to death or retirement.

## Who is Eligible to Collect Survivor Benefits?

### Qualified Survivors May Collect TSB upon the death of the member:

- 1) A surviving spouse or domestic partner who is at least 60 years of age.
- 2) Families with children—under age 18—of a deceased teacher.
- 3) A dependent mother or father of the deceased teacher.

## May a Spouse or Domestic Partner Ever Lose a Benefit?

Yes. If a spouse or domestic partner remarries or enters into a new domestic partnership, the benefit is rescinded.

## What Types of Benefits Exist?

### Spousal Benefits:

A survivor qualifies at age 60 for **spousal** benefits if he or she was

1. married to the teacher at least one year prior to the teacher's death,
2. has no surviving children under age 18, and
3. was living with the deceased at the time of death or
4. was receiving support from the teacher by court order.

### Family Benefits:

Survivor benefits for **families** are payable to the spouse of a deceased teacher if the spouse is caring for children of the deceased who are:

1. under the age of 18, or
2. are fulltime students under the age of 23.

The spouse must have been living with the deceased or receiving regular support by court order at the time of death. When the youngest child is over the maximum age, the spouse would then receive spousal benefits at age 60.



## What Types of Benefits Exist? (cont.)

### Child Only Benefits:

A teacher's **children** are entitled to receive survivor benefits if they were dependents of the teacher:

1. Are unmarried and
2. under the age of 18 or 23 if a full-time student.
3. Disabled children, regardless of age, may collect survivor benefits if disabled before age 18.

### Parent Benefits:

If the teacher did not leave a surviving spouse or child, the **parents** of the teacher may be eligible to collect survivor benefits. To collect, a parent must

1. be at least 60 years of age,
2. a dependent of the deceased, and
3. not entitled to Social Security benefits from his or her own earnings that would be equal to or greater than the survivor benefit.

# Spouse, Domestic Partner & Parent Benefits

## What Benefits are Survivors Entitled to?

Highest Annual Salary	Monthly Benefit*
\$17,000	\$825
\$17,001 - \$25,000	\$963
\$25,001 - \$33,000	\$1,100
\$33,001 - \$40,000	\$1,238
\$40,001 or more	\$1,375

Benefit amounts effective October 2017. A yearly cost-of-living-adjustment for spousal benefits shall be based on the annual social security adjustment.

## Family & Child Benefits

Survivor benefits for children and families are equal to the spousal benefit multiplied by a percentage that adjusts the benefit to the recipients.

Recipients	Multiplier
Parent & One Child	150%
Parent and Two or More Children	175%
One Child Alone	75%
Two Children Alone	150%
Three or More Children Alone	175%

# An Example

As an example we will use a deceased teacher whose highest annual salary was \$45,000. He was survived by his wife and one child.

**Step 1: Calculate the spousal benefit.**

- Highest annual salary: \$45,000
- Spouse benefit at age 60: \$1,375 per month

**Step 2: Find the correct multiplier.**

- The teacher was survived by his wife and one child, qualifying them for the family benefit.
- Family benefit multiplier: 150%.

**Step 3: Calculate the benefit.**

- Spousal Benefit x Family Benefit Multiplier
- $\$1,375 \times 150\% = \$2,062.50$ .
- Parent and child benefit: \$2,062.50 per month.
- When the child is 18 years old, or 23 if a full-time student, the family benefit ends.
- When the spouse reaches age 60, she may then collect the spousal benefit of \$1,375 if she has not remarried.

# Your Options When you Retire

At time of retirement teachers gets a one time election to *either*:

1. Take a lump sum refund of contributions with interest and forfeit all rights to a future benefit .

**OR**

2. Maintain coverage for your survivor by leaving your contributions in the TSB fund.

# Contact Info

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*We look forward to being of service!*