

## Teachers Survivors' Benefits Plan

The Teachers Survivors' Benefits Plan 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.



### Participating School Districts

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

**Please Note:** Some school districts may have had survivor benefits in the past, but now participate in Social Security. These districts may have grandfathered some members into the Teachers Survivors' Benefit Plan after they switched to Social Security. Your school district can tell you to which program you belong.

## Calculating Your Benefits

### Spouses/Domestic Partners & Parents

Benefits for spouses, domestic partners, and parents are set according to the teacher's highest annual salary.

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

*\*Effective October 2017. A yearly cost-of-living-adjustment for spousal benefits shall be based on the annual Social Security adjustment.*

### Family & Children

Survivor benefits for children and families are equal to the spousal benefit, multiplied by a percentage, according to who is eligible for the benefit.

Recipient(s)	Multiplier
Parent & One Child	150%
Parent & Two or More Children	175%
One Child Alone	75%
Two Children Alone	150%
Three or more Children Alone	175%

**For example:** Consider a deceased teacher whose highest annual salary was \$45,000, who is survived by their spouse and one child.

**Step 1: Calculate the spousal benefit.** Since the teacher's highest annual salary was \$45,000, their spouse, at age 60, is entitled to a payment of \$1,375 per month—as shown in the spousal benefit chart.

**Step 2: Find the correct multiplier.** The teacher was survived by their spouse and one child, who qualify for a family benefit. The family benefit multiplier for a parent and one child is 150%.

**Step 3: Calculate the benefit.**  $\$1,375 \times 1.50 = \$2,062.50$ . The parent and child would receive a total of \$2,062.50 per month. Once the child is 18 years old (or 23 if a full-time student) the family benefit ends. When the spouse reaches age 60, a spousal benefit of \$1,375 may be collected unless the spouse has remarried.

## Frequently Asked Questions

### How Much Do I Contribute to the Plan?

As of this printing, 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.

### Who May Be Eligible to Collect Benefits?

First, you must have taught in a school district that participated in the Teachers Survivors' Benefit Plan. Second, you must have been making contributions to the plan for at least six calendar months prior to death or retirement.

There are three categories of people who may be eligible to collect under the Teachers Survivors' Benefits Fund:

- A surviving spouse or domestic partner who is at least 60 years of age;
- Children of a deceased teacher (under age 18 or 23 if full-time student);
- A dependent parent of the deceased teacher.

### Can a Survivor Ever Lose Benefits?

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

## Contact ERSRI

### Customer Service Center

50 Service Avenue, Warwick RI 02886

Call: (401) 462-7600

Fax: (401) 462-7691

Hours: Monday – Friday 8AM to 4:30PM

Online: [www.ersri.org](http://www.ersri.org)

## Types of Benefits

### *A Teacher's Spouse/Domestic Partner...*

A survivor qualifies at age 60 for spousal benefits if they were in a domestic partnership or married to the teacher at least one year prior to the teacher's death, have no surviving children under age 18, and lived with the deceased at the time of death—or received support from the teacher by court order.

### *A Teacher's Family...*

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 under the age of 18, or are full-time students under the age of 23. When the youngest child is over the maximum age, the spouse would then receive spousal benefits at age 60.

### *A Teacher's Children...*

A teacher's children are entitled to receive survivor benefits if they were dependents of the teacher, unmarried and under the age of 18—or 23 if a full-time student. Disabled children, regardless of age, may collect survivor benefits if disabled before age 18.

### *A Teacher's Parents...*

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

### *Options When You Retire...*

At the time you retire from teaching as an ERSRI member you may elect to maintain your Teachers Survivors' coverage during your retirement by leaving your contributions in the system, or elect to receive a refund of your past contributions with interest.



Employees' Retirement System of Rhode Island  
50 Service Avenue  
Warwick, RI 02886



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A Guide to  
Understanding and  
Collecting Your Benefits