



PA 12-107—HB 5443
Appropriations Committee

**AN ACT CONCERNING BENEFITS FOR SURVIVING SPOUSES
UNDER THE TEACHERS' RETIREMENT SYSTEM**

SUMMARY: This act expands the benefit options available to the surviving spouse of a teacher in the Teachers' Retirement System (TRS) who did not name his or her spouse as the sole designated beneficiary. It allows the surviving spouse of a TRS member to choose the following options in settlement of the retirement account if the member (1) at the time of death was eligible for a retirement benefit but had not retired and (2) had not filed a waiver of the co-participant option:

1. monthly 100% co-participant benefit (this provides an actuarially reduced monthly benefit to a retired teacher for life with the same amount continuing after the teacher's death to his or her designated co-participant) or
2. lump sum refund of the member's accumulated contributions plus credited interest.

Under prior law, the spouse could choose the 100% co-participant benefit or the refund of contributions if a teacher died after meeting the age and service requirements for a retirement benefit, but was not retired at the time of death, and (1) his or her spouse was the sole designated beneficiary or (2) all other designated beneficiaries relinquished their claim to any amounts due them. However, if the teacher had not named his or her surviving spouse as the sole designated beneficiary, the spouse was limited to the survivorship benefit (see BACKGROUND).

The act allows the surviving spouse of a teacher who failed to name his or her spouse as the sole designated beneficiary the same benefit options available to those surviving spouses who were named sole designated beneficiary, whether or not all other designated beneficiaries (if any) have relinquished their claims.

EFFECTIVE DATE: Upon passage and applicable with respect to members who died on or after January 1, 2008.

BACKGROUND

Statutory Survivorship Benefits

TRS survivorship benefits are:

1. for each minor child under age 18, \$300 monthly;
2. for each disabled child, \$300 monthly;
3. for a surviving spouse, \$300 to \$600 monthly;
4. a maximum family survivorship benefit, of \$1,500 monthly; and
5. lump-sum death benefit payment paid to the surviving spouse, of up to \$2,000 (CGS § 10-183h(a)).

OLR PUBLIC ACT SUMMARY

OLR Tracking: JM:KM:PF:ro