

Canceling Your Disability Retirement

If you choose to cancel your disability retirement, the following options are available now or in the future:

Retire under service retirement provisions

According to LSA-R.S. 11:221, you may choose to retire under regular service retirement provisions if you meet the eligibility requirements based on age and years of service. You must send TRSL an *Application for Service Retirement, ILSB, or DROP* (Form 11). Upon receipt of this application, your disability benefits will be canceled.

Although there will be no break in benefits, there could be an interruption in the payments. This is because of the time it takes to calculate your service retirement benefit, verify the calculation, and set up your new benefit amount for payroll. Any missed benefits will be paid to you retroactively once the service benefit payroll record is setup.

Your effective retirement date will be the first of the month following receipt of your application. The 12-month return-to-work waiting period will begin on the new effective retirement date.

NOTE: *Once you change to service retirement, you cannot change back to disability retirement.*

Return to active service

If you return to work in the field of education with an agency that reports to TRSL, you can become an active contributing member again and start accruing additional service credit. You must send TRSL a written request to cancel your disability retirement benefit.

If you make contributions for at least three years after returning to active service, the period of time on disability will be counted as accredited service for the purpose of establishing eligibility, but not for computing benefits. All service credit and retirement contributions you had at the time you went on disability retirement will be restored.

NOTE: *This return to active service provision does not apply if you retired on disability on or after 01/01/1996 AND you have already reached eligibility for service retirement.*

Participate in the Deferred Retirement Option Plan (DROP) or retire with an Initial Lump-Sum Benefit (ILSB)

To determine when you are eligible for DROP/ILSB, we calculate your retirement eligibility credit on the day after you complete three years of return to active service. If your eligibility credit on that day meets or exceeds the requirements of LSA- R.S. 11:786 or 11:783 A(3), then your window for DROP participation begins that day and ends 3 years and 60 days later, or you can retire under the ILSB provisions. If you return to work and are eligible to retire on the basis of your current age and years of service earned before disability retirement, your DROP window begins the day you return to work.

NOTE: *You must have at least 10 years of eligibility credit before you can participate in DROP or retire under the ILSB provisions.*

Apply for a refund

If you send TRSL a written request to cancel your disability benefit but do not return to work in the field of education, we will change your membership status to "Inactive" and restore your previous service credit and contributions. At that time, you will be eligible to apply for a refund of your accumulated contributions.

Defer your retirement until age 60

If you are not eligible for regular service retirement when you cancel your disability retirement, you can choose to defer (delay) your retirement until age 60 by sending TRSL a written request. We will change your membership status to "Deferred" and restore your previous service credit and contributions. You will then be eligible to draw a service retirement benefit effective the first of the month following your 60th birthday.