

# Benefit Structures

This document provides information about the DB 2% at 60 and DB 2% at 62 benefit structures for the Defined Benefit Program pursuant to Education Code sections 22146 and 22146.2 and the CB Participant and CB Participant PEPRA benefit structures for the Cash Balance Benefit Program pursuant to Education Code sections 26132 and 26132.5. References to other Education Code (EDC) sections are provided where applicable.

Questions? Contact [EmployerTraining@CalSTRS.com](mailto:EmployerTraining@CalSTRS.com) or send a secure message in the Secure Employer Website. Please include applicable supporting documentation for review.

Revised: 01/28/2022

## Benefit Structures Overview

The California Public Employees’ Pension Reform Act of 2013 (Chapter 296, Statutes of 2012) made significant changes to benefits that primarily affect employees first hired to perform creditable service on or after January 1, 2013. As a result, each CalSTRS program has two benefit structures. These benefit structures determine eligibility for benefits, how benefits are calculated, what types of payments are creditable compensation, and the employee and employer contribution rates. For more information about the differences between benefit structures, see the [CalSTRS Member Handbook](#) available at CalSTRS.com.

Employer need to consider when an employee was first hired to perform creditable service and whether the employee is a member of another California public retirement system to determine the employee’s benefit structure. Employers must verify our system assigned the correct benefit structure and contact us for correction if needed.

## When was the employee first employed to perform creditable service?

An employee’s benefit structure depends on when they were first hired to perform creditable service. This includes creditable service performed as a nonmember of the Defined Benefit Program or as a nonmember or participant of the Cash Balance Benefit Program. We cannot determine an employee’s hire date for you.

Date first employed to perform creditable service	Defined Benefit Program Benefit Structure	Cash Balance Benefit Program Benefit Structure
Prior to 01/01/2013	DB 2% at 60	CB Participant
On or after 01/01/2013	DB 2% at 62	CB Participant PEPRA

### Is the employee a member of another California public retirement system?

An employee who was a member of an eligible California public retirement system prior to January 1, 2013 and performed service in that other retirement system in the six months prior to performing creditable service under the Defined Benefit Program or Cash Balance Benefit Program is eligible for the DB 2% at 60 or CB Participant benefit structure, respectively. This does not apply to nonmembers of other public retirement systems.

Eligible retirement systems as defined in EDC 22508 are as follows:

- California Public Employees' Retirement System
- Legislators' Retirement System
- University of California Retirement System
- County retirement systems established under Chapter 3 of Part 3 of Division 4 of Title 3 of the Government Code
- San Francisco Employees' Retirement System

### Did the system assign the correct benefit structure?

Upon enrollment, our system automatically assigns a benefit structure. Since our system cannot see information from other retirement systems, the system may incorrectly assign the DB 2% at 62 or CB Participant PEPRA benefit structure to an employee who is eligible for an earlier benefit structure. You will need to contact us to correct the benefit structure.

#### Identifying benefit structures in the current system

You can view an employee's benefit structure in the search results of the Remote Employer Access Program, known as REAP. In the current system, benefit structures are referred to as retirement formulas and are displayed as 2% at 60 or 2% at 62 on the person record regardless of the program the employee is covered by.

**REAP Single Person/Account**

Search by ID    Search by DB Exception

Search Hide

Tax ID    Client ID    LAUSD Number        

Tax ID:	Client ID:	LAUSD Number:	Hide
Retirement Formul : 2% at 62			
Gender:	Birth Date:	Death Date:	Coverage: B
DB Status: MEMBER	DB Date: 01/01/2020	CB Status: CBMEMBER	CB Date: 10/10/2016

### Identifying benefit structures in the new system

You can view an employee's benefit structure on the **Employee Maintenance** screen under the **Membership Account** panel. A separate benefit structure is listed for the each benefit program account the employee has.

The screenshot shows the CALSTRS Secure Employer Website interface. The top navigation bar includes the CALSTRS logo, the text 'Employee Maintenance 166863', the organization name '01001 COUNTY OFFICE OF EDUCATION TRN1 - 2.0.578.1 - Green Region', and a user profile for 'Welcome Contact, Teresa'. Below the navigation bar, there are tabs for 'Employee Search' and 'Employee Maintenance 16...'. The main content area is divided into sections: 'Demographic Information', 'Address Information', and 'Membership Account'. The 'Membership Account' section contains a table with the following data:

Benefit Program	Benefit Structure	Membership Date	Hire Date	Status	Sub Status	Status Effective Date
<a href="#">CalSTRS Defined Benefit</a>	DB 2% at 60	12/01/2008	12/01/2008	Active		12/01/2008
<a href="#">CalSTRS Defined Benefit Supplement</a>	DBS 2% at 60	12/01/2008	12/01/2008	Active		12/01/2008

### Correcting an employee's benefit structure

Contact [EmployerHelp@CalSTRS.com](mailto:EmployerHelp@CalSTRS.com) or send a secure message in the Secure Employer Website and include documentation supporting that the employee is eligible for an earlier benefit structure. You will need to reverse any contributions transactions with **Benefit Program Member Code Defined Benefit Member (DB1)** and **Cash Balance Member (CB1)** (if using the Contribution File format) or **Member Code Member (1)** (if using the F496 File or Voluntary Deduction File format) before we can correct the employee's benefit structure in the system. You must also wait to submit any additional contribution transactions with contributions until the correction is made. We will notify you when the correction is made so you can re-report the contribution transactions and the system can apply the correct benefit structure.