Updates to this Guide ........................................................................................................................................5
Guide Coordinator Responsibilities ..................................................................................................................5
Confidentiality of Member Data .....................................................................................................................5
Headquarters Office Location ........................................................................................................................5
CalPERS Customer Contact Center ...........................................................................................................5
CalPERS Regional Offices .............................................................................................................................6
About Service Retirement ................................................................................................................................6

The information provided in this publication is for your convenience and reference as a general guide only
and cannot be relied upon as an authoritative source for the law, practices, or policies of CalPERS. While
CalPERS tries to include only accurate, timely and complete information in its publications, summaries,
guidelines and other advisory printed materials, sometimes information provided in printed materials may
be or become inaccurate, untimely, incomplete, unclear or misleading. In all instances, the law then in
effect, not this publication, controls the application of the Public Employees' Retirement Law. It is the
reader's responsibility to independently verify the accuracy of the information contained in this publication
before engaging in a course of action.
THIS PAGE INTENTIONALLY LEFT BLANK
This Guide is designed to help you in your preparation of information for the California Public Employees’ Retirement System. The Guide is divided into seven sections:

- General Membership Information
- CSU-Only Membership
- Pay Rate and Service Credit
- Benefits Procedures
- Web Services and Publications
- Education and Other Resources
- Appendix

These seven sections cover the main areas of CalPERS operation. Subjects covered within each section are outlined in the table of contents. Forms unavailable in the Appendix are available in the Forms & Publication Center on CalPERS On-Line for your reference.

We encourage you to share this information with agency representatives who are responsible for enrolling employees into CalPERS membership, determining the correct account code to use, or conveying benefit information to staff.

This Guide can be accessed in the Forms & Publication Center on CalPERS On-Line at www.calpers.ca.gov.

UPDATES TO THIS GUIDE

Since this Guide is being distributed via CalPERS On-Line only, updates will be provided in the same way. Each section will have a revision date to ensure you are using the most current information available. Please check the State Reference Guide page on CalPERS On-Line for the list of revision dates.

GUIDE COORDINATOR RESPONSIBILITIES

Use the Guide at the CalPERS Website as your resource to answer questions. Please call the CalPERS Customer Contact Center at 888 CalPERS (or 888-225-7377) if you need additional assistance.

CONFIDENTIALITY OF MEMBER DATA

For the member’s protection, each employee involved with CalPERS reporting should be aware of Government Code section 20230, which states: “Data filed by any member or beneficiary with the Board is confidential, and no individual record shall be divulged by any official or employee having access to it to any person other than the member to whom the information relates or his authorized representative, the contracting agency or school district by which he is employed, any state department or agency, or the university. Such information shall be used by the Board for the sole purpose of carrying into effect the provisions of this part. Any information which is requested for retirement purposes by any public agency shall be treated as confidential by such agency”.

HEADQUARTERS OFFICE LOCATION

California Public Employees’ Retirement System
400 Q Street
Sacramento, CA 95811
(916) 795-3000
TDD (Speech and Hearing Impaired)
(877) 249-7442
California Relay Service – Telecommunications Device for the Deaf
(800) 735-2929

CALPERS CUSTOMER CONTACT CENTER
888 CalPERS (or 888-225-7377)

The CalPERS Customer Contact Center acts as a single point of contact for employers, and members.

EMPLOYER INFORMATION

- Actuarial services
- CalPERS Education Center enrollment
- Communication services
- Compensation review
- Constituent services
- Emergency retirements
- Employer contracts
- Employer education
• Employer statements
• Health enrollment transactions
• Health plan eligibility
• Initiate employer contract amendments
• Payroll discrepancies
• Payroll file transfer
• Payroll reporting information
• Process death reports
• Public agency health billing
• Reciprocity information
• Requests for forms & publications
• Retirement application status
• Retirement eligibility
• Social Security Number discrepancies
• Update employer contacts

**MEMBER INFORMATION**
• Address changes
• Changing beneficiaries
• Community property information
• Cost-of-living adjustments (COLAs)
• Direct deposit of monthly benefit payment
• Monthly retirement warrants
• Post-retirement death notifications
• Replacement of lost or stolen checks
• Retirement eligibility and payment
• Survivor and beneficiary information
• Tax withholding changes
• Working after retirement
• Health plan eligibility and enrollment
• Annual Member Statements
• Contribution adjustments
• First-tier and second-tier benefits
• Pension compensation review
• Pre-retirement death benefits
• Reciprocity refund information
• Service credit information
• Service or disability retirement
• Emergency retirements

**CALPERS REGIONAL OFFICES**

**AREAS OF SERVICE**
• Public information counters
• Retirement counseling
• Order retirement estimates

CalPERS Regional Office locations and hours can be found online at [www.calpers.ca.gov](http://www.calpers.ca.gov).

**ABOUT SERVICE RETIREMENT**

Service retirement is a lifetime benefit that is derived from key employment information you provide. To be eligible for a service retirement, in most cases your employee must be at least age 50 and have five years of service credit.

When an employee retires, their lifetime retirement benefit is calculated using a formula that includes years of service credit, age at retirement, and final compensation. Final compensation is their highest average full-time monthly pay rate for a 1-year or 3-year period based on the employer contract or collective bargaining unit agreement. It is critical that service credit and final compensation be reported correctly to ensure the employee retires without delay and receives the correct retirement allowance.

While there are many variables in figuring your service retirement benefits, the basic formula is:

\[
\text{Service Credit (years)} \times \text{Benefit Factor (percent per year)} \times \text{Final Compensation (monthly, dollars)} = \text{Unmodified Allowance (pension)}
\]

A member’s retirement benefit formula is based on their membership category, which is determined by the employer, classification (miscellaneous, safety, industrial, or peace officer/firefighter) and specific provisions outlined in the law.