

Your myCalPERS Account for Active & Inactive Members

Disclaimer: *CalPERS is governed by the Public Employees' Retirement Law. The statements in this document are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this document, any decisions will be based on the law and not this document.*

This webcast will be available as a video on our [CalPERS YouTube Channel](#).

Agenda

- myCalPERS registration
- myCalPERS features
 - For active & inactive members
 - For all members

myCalPERS Registration

Those eligible to register for a myCalPERS account include:

- Active and inactive members
- Retired members
- Beneficiaries and survivors
- And those who have funds on file, or are receiving a monthly benefit, due to a community property case

To access myCalPERS, select the [myCalPERS Log In](#) button on the upper right-hand corner of our website.

You can also find the myCalPERS page directly at my.calpers.ca.gov.

The myCalPERS pre-log in page is separated by Active Members & Retirees and Employers & Business Partners. We'll only be discussing the features of myCalPERS for Active Members & Retirees. Select the **Active Members & Retirees Button** to login or register for the first time.

If you've never registered before, select the **Register Now** button, and follow the prompts to activate your account.

myCalPERS Features for Active & Inactive Members

Let's look at some of the different features you may have access to in your myCalPERS account.

The features available are different depending on what category you're in and benefits you're entitled to.

We're first going to look at the possible features if you're an active or inactive member, and then we'll move onto what all members can view.

myCalPERS Home Page

Your home page shows:

- A rough estimate of your unmodified retirement allowance.
- How many years until your earliest estimated retirement date. If you're already eligible to retire, you'll see zero years here.
- Your total contribution balance.
- Total service credit.
- Current retirement formula.

If you scroll down further on your Home page, you'll find links to important information, including adding or changing your beneficiaries, Health benefits if you're eligible, enrolling in classes, scheduling appointments with a regional office representative, viewing your annual statements, and much more.

At the top of the home page are drop-down tabs for **Retirement**, **Health**, **Statements**, and **Education**. We're going to go through each of these dropdown tabs and the features of each. We'll hold off on discussing the **Education** dropdown until we discuss the features available to all members.

Retirement Tab

Let's get started with **Retirement**. This includes **Retirement Summary**, the **Retirement Estimate Calculator**, **Apply for Retirement**, **Service Credit Purchase**, **Beneficiaries**, and **Refund Contributions**.

What appears here depends on a few different factors including if you're active or inactive or if you're eligible to retire. For example, if you're not eligible to retire, the **Apply for Retirement** option won't be available.

The **Retirement Summary** page shows a breakdown of your contribution balance and is also where you'll find your current and previous retirement formulas.

Use the **Retirement Estimate Calculator** to estimate your service retirement allowance using a variety of scenarios. You can run as many estimates as you want and can save the scenarios for later review.

Not all estimate scenarios are available in myCalPERS. For example, if you're thinking about applying for a disability or industrial disability retirement, or if you have a community property case with us, you'll have to complete an estimate request form available on the **Forms & Publications** page of our website.

To begin, select the **Start a New Estimate** button. You'll answer some questions about your retirement date, compensation, work status, and beneficiaries.

On the Estimate Results page, you're provided with the estimated monthly amount of your retirement benefit, and the amounts for your beneficiary or survivor if you included any. If your beneficiary and survivor are the same person, add these two amounts together. The last column shows the amount of your retirement benefit if your beneficiary predeceases you.

If you'd like an explanation of the retirement options, on the results page you can select the Retirement Option link for each option, and it will provide you with a description of the option.

You can also read our publication, [Planning Your Service Retirement \(PUB 1\) \(PDF\)](#), or take a Planning Your Retirement class, either online or hosted virtually by our regional offices.

If you're within a year of retirement, you can request a CalPERS generated estimate letter. You'll find this section if you scroll further down past the estimate results.

Once you're eligible to retire, you may be able to **Apply for Retirement** online. Applying for retirement is limited to service retirement. If you need to apply for a disability or industrial disability, you need to do so using the paper application.

Under **Service Credit Purchase**, you can review previous purchases, or start the purchase process.

To start the purchase process, select the **Search for Purchase Options** button and then answer a series of questions to determine which service credit purchase types you may be eligible for. You'll then be able to request the cost for any available purchase options, and if you choose, complete the purchase process here in myCalPERS.

View or change your beneficiaries for lump sum benefits on the **Beneficiaries** page. If you're adding a new beneficiary, you'll need their personal information including their date of birth and social security number.

The last possibility under the **Retirement** tab is the **Refund Contributions** page. This page is only available if you're inactive in our system, meaning all your CalPERS covered employers have reported your permanent separation date to us.

If you're considering refunding your contributions, we highly recommend getting a retirement estimate. Refunding your contributions terminates your CalPERS account and you'll be forfeiting your right to any future monthly benefits.

Health Tab

Let's move on to the next dropdown tab, **Health**. If you have health benefits through CalPERS, you'll see this page. If you're eligible for health benefits but not enrolled, you'll only see the **Search Health Plans** tool.

This dropdown includes the **Health Plan Summary**, **Search Health Plans**, **Health into Retirement Calculator**, and **Open Enrollment**.

Your **Health Plan Summary** page shows your current health plan, health costs, and dependents.

Use our **Search Health Plans** tool to find health plans available in your area. You can search for your doctor and can compare plan premiums and different features such as physician services, prescription drugs, chiropractic care, and more.

For state and California State University employees, use our **Health Costs into Retirement Calculator** to estimate your future health and dental costs using a retirement date or vesting percentage. These are not official health cost calculations and are estimates only. You'll only see this tool if you're eligible for retirement. Public agency and school employees will need to check with your employers for possible future health and dental costs.

Open Enrollment is the one time a year when you're allowed to make changes to your health plan without a qualifying event. Open Enrollment occurs every fall and the changes go into effect the following January 1.

During Open Enrollment, the Open Enrollment page is updated with the Open Enrollment Newsletter, the following year's Health Benefit Summary, the Health Program Guide, and the following year's health plans and premiums.

While you can find a lot of information on myCalPERS regarding your health benefits and Open Enrollment, you currently must make any health changes with your employer.

Statements Tab

Our next dropdown tab is **Statements**. This includes your Annual Member Statements, Health Plan Statements, Service Credit Purchase Statements, and Request a Document.

If you have service credit and contributions on file, you will find your **Annual Member Statement** under the **Statements** tab. You can view your past statements, going back to 2004. They're usually issued in November, so keep a look out in your account for the new one.

If you terminate your CalPERS membership with a refund or rollover, or if you retire, you are no longer able to view your Annual Member Statements in myCalPERS.

If you're the subscriber enrolled in health benefits through us, you'll also be able to see your **Health Plan Statement**. It's available shortly before Open Enrollment begins and contains the health plan you're currently enrolled in, your gross premium, the following years gross premium, and the persons enrolled on your health plan.

If you're actively employed with a service credit purchase payment being withdrawn from your paycheck, you can view your quarterly statements on the **Service Credit Purchase Statements** page.

The quarterly statement provides the upcoming payments expected for the next three months and the balance as of the last activity/payment applied. You cannot use this statement to make any payments. If you are making payments on an after-tax basis and want to pay off all or some of the balance you need to request a balance due letter, which can be done through your myCalPERS account.

Lastly in the **Statements** section, you can **Request a Document**. You're currently able to request a member account balance letter or a verification of deposit letter.

A member account balance letter is available to active and inactive members and includes your CalPERS ID, and your contribution and service credit balances.

The verification of deposit letter is also available to active and inactive members and includes your CalPERS ID, but only contains your contribution balance.

These letters are usually used for loan purposes.

myCalPERS Features for All Members

There are features in myCalPERS that everyone with an account can see.

Education Tab

The **Education** dropdown tab includes **Publications**, **Classes**, **Appointments**, and **Events**.

Download our publications under [Publications](#).

You can sort by most popular, still working, planning retirement, already retired, health, general information, or by publication number.

Find our online and instructor led classes on the **Classes** page.

Sign up for an instructor-led class that's offered virtually or, in the future, in person at a location near you. If you'd rather take an online class, select the **Start** button for the class you'd like to view. The classes are broken down into several modules, so you can view a few, take a break, and come back later. The awesome thing about the online classes is you can view them at any time.

Schedule an appointment with our regional offices on the **Appointments** page. You're able to schedule appointments for a variety of reasons, including account services, Service or Disability retirement, or health benefits.

Last in **Education** is the **Events** page. This is where you can register for any upcoming CalPERS Benefits Education Events, otherwise known as CBEEs.

The CBEEs are designed to help you understand your CalPERS benefits, and also include representatives from our partnering organizations, such as Social Security.

My Account & Messages

Regardless if you're active or inactive, in the upper right corner of most myCalPERS pages, you'll find **My Account** and **Messages**.

When you select the **My Account** dropdown, you'll find your **Profile**, **Contact Information**, **Security Settings**, **Mailing Preferences**, **Make a Payment**, and [Health Demographic Profile](#).

The **Profile** page shows some basic information about you, but most importantly, it shows you your CalPERS ID. Use your CalPERS ID in place of your social security number when calling us, or when submitting forms or documents to us.

Everyone can change their phone number or email address on the **Contact Information** page. Active members can view their mailing and physical addresses, but you must make any changes with your employer and they'll notify us.

Visit the **Security Settings** page to edit your password, password recovery options, and your security image, message, and questions.

You can also enable Two-Factor Authentication. This adds an extra layer of security because you'll be required to enter a code from an authentication app before signing in.

Mailing Preferences is where you tell us if you'd like to go paperless or if you'd prefer to receive things by mail.

Help us serve you better by creating your [Health Demographic Profile](#).

Everyone should have an equal opportunity to live the healthiest life possible. By completing your Health Demographic Profile in myCalPERS, you're helping us to better understand our members and work towards better health outcomes for all.

Finally, let's talk about **Messages**, found in the upper right-hand corner of most myCalPERS pages.

Messages allows you to send a secure message to us for information specific to your account. You'll also see previously sent or received messages. We're able to respond to most messages within 5 business days. When we respond to your message, you'll receive an email letting you know you have a new message.