



# PERSPECTIVE

Fall 2016

Know Your Choices for  
2016 Health Open Enrollment

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## Fall 2016

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### Tell Us What You Think

We take your feedback seriously. If you would like to suggest topics for a future issue, send an email to [editor@calpers.ca.gov](mailto:editor@calpers.ca.gov).

### Connect With Us

CalPERS offers many ways for you to stay informed and engaged with us.

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- [twitter.com/calpers](https://twitter.com/calpers)
- [youtube.com/calpersnetwork](https://youtube.com/calpersnetwork)
- [linkedin.com/company/calpers](https://linkedin.com/company/calpers)
- [instagram.com/calpers](https://instagram.com/calpers)



### Go Green

We encourage you to “Go Green” by accessing PERSpective online. Current and past issues are always available at [www.calpers.ca.gov/perspective](http://www.calpers.ca.gov/perspective). You can also log in to [my.calpers.ca.gov](http://my.calpers.ca.gov) to update your mailing preferences and email address.

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The PERSpective newsletter provides information for members of the retirement and health programs of the California Public Employees’ Retirement System. You are receiving this newsletter because you are either presently working for a CalPERS-covered employer, retired from a CalPERS-covered employer, or you are the beneficiary of a CalPERS member.

*PERSpective is intended to provide general information about pension, health, and other retirement benefits. Nothing herein should be construed to establish, amend, enlarge, reduce, or otherwise affect any retirement rights, benefits, or privileges. If there is a conflict between applicable law or regulation and the contents of this newsletter, the law or regulation shall prevail.*

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Marcie Frost,  
CalPERS CEO

## Welcome New Chief Executive Officer Marcie Frost

We are pleased to announce that the CalPERS Board of Administration has named Marcie Frost as our chief executive officer. She will start her new role with CalPERS on October 3, replacing Anne Stausboll, who retired at the end of June.

Marcie is a 16-year veteran of the pension industry, having most recently served as the executive director of the Washington State Department of Retirement Systems (DRS). She joined DRS in 2000 and held leadership roles in human resources, information services, and operations. She was deputy director of DRS for four years before being appointed executive director. She also serves as an ex officio member of the Washington State Investment Board. Marcie began her public service career as a benefits administrator with the Washington State Department of Labor and Industries, managing compensation and benefit programs for public employees across 26 locations.

As CEO, Marcie will oversee 2,870 CalPERS employees; a budget of more than \$1.7 billion; and programs spanning retirement benefits administration, health care delivery, investments, finance and risk management, actuarial services, supplemental retirement programs, legislative affairs, stakeholder relations, and numerous support functions.

She has demonstrated strong leadership and innovation throughout her career, as well as an emphasis on customer service and team collaboration that will be fundamental to the future of CalPERS.

Please join us in welcoming Marcie to CalPERS and to California.



Access Your Health Benefits  
Online at [my.calpers.ca.gov](http://my.calpers.ca.gov)

## 2016 Health Open Enrollment Starts September 12 and Ends October 7

### Have you accessed your Open Enrollment information online?

Online access to your 2016 customized Health Plan Statement and Open Enrollment information began August 22. Visit my|CalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov) to log in to your account. If you changed your mailing preference before July 1, we mailed your Open Enrollment information to you on August 22.

### How does online access benefit you?

Logging in to my|CalPERS gives you confidential and secure access to your health plan information. You can view, download, and print your customized health enrollment materials at any time. You also have access to:

- Your 2016 and 2017 monthly health plan premium rates and a list of your enrolled dependents
- Specific health benefit changes that may impact you in the coming year
- All components of the CalPERS Open Enrollment packet, including your Health Plan Statement
- Additional resources to help you make an informed decision during Open Enrollment, including:

- Health Plan Chooser
- Health Plan Search by ZIP Code
- 2016 and 2017 Health Benefit Summary
- Health Plan Summary of Benefits and Coverage
- Health Plan Evidence of Coverage
- Health Program Guide
- Medicare Enrollment Guide
- Open Enrollment Newsletter
- Health plan websites and their provider directories

### Are you thinking about changing your health plan or adding a family member?

During the Open Enrollment period, you can:

- Add eligible dependents
- Remove dependents
- Change your CalPERS health plan
- Cancel your existing CalPERS health coverage
- Enroll in a CalPERS health plan if you don't currently have CalPERS health coverage

### Active Employees

Contact your human resources department for required forms and

documentation to make a health plan change.

### Retirees

You can make Open Enrollment changes online through my|CalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov) beginning September 12. You can also make Open Enrollment changes in writing by mailing your request to CalPERS Member Account Management Division, P.O. Box 942715, Sacramento, CA 94229-2715, or you can call us toll free at 888 CalPERS (or 888-225-7377).

### Things You Need to Know

CalPERS provides a variety of health plans; only you can decide which one is best for you and your dependents. Although cost is a key factor in choosing a health plan, you will want to consider other factors, such as the available doctors and hospitals in your area and the location of care facilities.

When you choose a health plan, be sure to review the plan's covered and non-covered services and the restrictions on your choice of providers. The right health plan for you will be the one that best fits your specific situation.

## Additional Information for State Employees and Retirees

The Open Enrollment period for the State of California and California State University (CSU) dental and vision plans is September 12 through October 7.

**State of California Active Employees and Retirees** – Dental and vision programs are administered by the California Department of Human Resources (CalHR). For additional information about state employee dental and vision benefits, visit the CalHR website at [www.calhr.ca.gov](http://www.calhr.ca.gov).

### Dental

**Active Employees** – Contact your human resources department.

**Retirees** – Contact CalPERS at **888 CalPERS** (or **888-225-7377**).

### Vision

**Active Employees and Retirees** – Contact VSP at (800) 877-7195.

**CSU Active Employees and Retirees** – Dental and vision programs are administered by the CSU Office of the Chancellor. For additional information about CSU employee dental and vision benefits, contact your campus benefits office. CSU retirees are encouraged to visit [csuretirees.calstate.edu](http://csuretirees.calstate.edu) for specific plan information.

### Dental

**Active Employees** – Contact your campus benefits office or human resources department.

**Retirees** – Contact CalPERS at **888 CalPERS** (or **888-225-7377**).

### Vision

**Active Employees and Retirees** – Contact VSP at (800) 400-4569.

CSU retirees can also visit their website at [csuretirees.vspforme.com](http://csuretirees.vspforme.com).



## Do you have a my|CalPERS account?

If you do not have a my|CalPERS account, go to [my.calpers.ca.gov](http://my.calpers.ca.gov) and follow the instructions below.

1. On the Pre-Log In page, select **Participant** and **Continue**.
2. Select **Register now**.
3. **Accept** the terms and conditions under the security agreement.
4. Identify yourself by providing your name, date of birth, and last four digits of your Social Security number or your CalPERS ID number.
5. Answer a set of questions about your CalPERS account to verify your identity.
6. Create a username and password, and enter your email address.
7. Choose a personal security image and message.
8. Choose your security questions and answers. It's important to choose questions and answers you will remember.
9. Log in to my|CalPERS.



### Attention Blue Shield NetValue Subscribers

Effective January 1, 2017, Blue Shield will no longer offer NetValue to CalPERS members. Current NetValue subscribers will be automatically enrolled in the Blue Shield Access+ plan during Open Enrollment. Most providers currently participating in NetValue also participate in Access+. However, NetValue subscribers also have the option of selecting a different health plan during Open Enrollment.



## New Pharmacy Benefit Manager in 2017

Effective January 1, 2017, the CalPERS pharmacy benefit manager will change from CVS/caremark to OptumRx.



Please be on the lookout for communications with OptumRx information, and continue to check [www.optumrx.com/calpers](http://www.optumrx.com/calpers) for updates, including a list of Frequently Asked Questions.

### OptumRx will administer prescription drug benefits for nearly 486,000 CalPERS subscribers to the following health plans:

- PERS Select, PERS Choice, and PERSCare Basic and Medicare Supplement
- Anthem Blue Cross Traditional and Select HMOs
- Anthem Blue Cross Monterey and Del Norte EPOs
- Health Net SmartCare and Salud y Más
- Sharp Performance Plus
- UnitedHealthcare SignatureValue Alliance

(Blue Shield Access+ HMO, Kaiser Permanente HMO, and UnitedHealthcare Group Medicare Advantage PPO health plans are not affected.)

### Will my copay change?

Your health plan's copayments for 2017 will remain the same as they are for 2016.

### Will I still receive my medications?

We are committed to making the transition from CVS/caremark to OptumRx as seamless as possible with no disruption in you receiving your medications.

### When will I receive more information?

In late November, OptumRx will send a welcome package to affected health plan subscribers. It will include a summary of your prescription benefits, instructions on how to use your benefits, a home delivery order form, and information on how you can save money on your prescriptions. OptumRx will mail new member ID cards during the second week of December.

### Who do I contact with questions?

Call OptumRx customer service at (855) 505-8110 about non-Medicare prescriptions, or (855) 505-8106 about Medicare prescriptions.

We will provide more details in the coming months about the transition to OptumRx, including:

- Any potential changes to the formulary (a list of the most commonly prescribed medications covered by your health plan)
- Changes in the home delivery process
- How to access your prescription information online
- A list of OptumRx participating pharmacies
- How to fill your prescriptions at retail pharmacies

# Summary of Benefits and Coverage Notice

Choosing your health plan is an important decision. To assist you with this process, each health plan available through CalPERS has produced a Summary of Benefits and Coverage (SBC). In addition, the federal government has compiled a glossary of common health insurance terms. Together, these documents provide important information to help you better understand your health benefit coverage and more easily compare health plan options.

To view the SBCs and glossary online, visit [www.calpers.ca.gov](http://www.calpers.ca.gov) or any of the health plan websites below. To request a free paper copy of the SBC and glossary, please contact each health plan directly.

**Anthem Blue Cross HMO**  
(855) 839-4524  
[www.anthem.com/ca/calpers/hmo](http://www.anthem.com/ca/calpers/hmo)

**Kaiser Permanente**  
(800) 464-4000  
[www.kp.org/calpers](http://www.kp.org/calpers)

**Blue Shield of California**  
(800) 334-5847  
[www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

**Peace Officers Research Association of California\***  
(800) 288-6928  
[www.ibtoforac.org](http://www.ibtoforac.org)

**California Association of Highway Patrolmen\***  
(800) 734-2247  
[www.thechap.org](http://www.thechap.org)

**PERS Select, PERS Choice, and PERSCare**  
(877) 737-7776  
[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

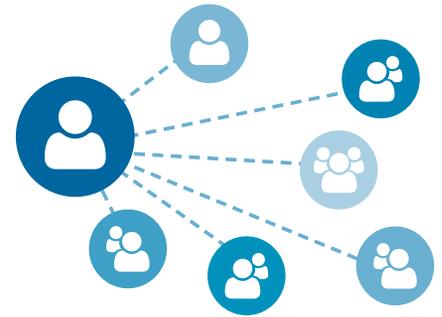
**California Correctional Peace Officers Association\***  
(800) 257-6213  
[www.ccpoabtf.org](http://www.ccpoabtf.org)

**Sharp Health Plan**  
(855) 995-5004  
[www.sharphealthplan.com/calpers](http://www.sharphealthplan.com/calpers)

**Health Net of California**  
(888) 926-4921  
[www.healthnet.com/calpers](http://www.healthnet.com/calpers)

**UnitedHealthcare**  
(877) 359-3714  
[www.uhc.com/calpers](http://www.uhc.com/calpers)

\*To enroll in these health plans, you must belong to the specific employee association and pay applicable dues.



## Long-Term Care Expanded Eligibility

**Did you know that CalPERS Long-Term Care Program eligibility extends to more than just California public employees and retirees?**

You and many of your immediate family members are all eligible to apply for coverage. Family members such as spouses, siblings, and adult children can apply, even if the public employee who makes an individual eligible does not apply.

Now, CalPERS Long-Term Care eligibility criteria has been expanded further to include former California public employees, as well as grandparents, grandchildren, nieces, nephews, aunts, uncles, sons-in-law, daughters-in-law, brothers-in-law, and sisters-in-law of current and former California public employees. This expansion provides an opportunity for even more people to find the peace of mind available with CalPERS Long-Term Care.

If you have any questions about applying for coverage or to find out if you or someone you know is eligible to apply, please call the CalPERS Long-Term Care Program toll free at (800) 908-9119, Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific Time or visit our website anytime at [www.calperslongtermcare.com](http://www.calperslongtermcare.com).



### Have You Checked Your Doctor's License?

The Medical Board of California encourages consumers to check their doctor's license. Such a checkup is simple and helps you make an informed choice when choosing a doctor. To determine a doctor's status, go to the Medical Board's website at [www.mbc.ca.gov](http://www.mbc.ca.gov) or call (800) 633-2322.



## 2016 Proxy Voting Success

Proxy voting is very important. It allows shareowners of a company to vote on proposals on a wide range of corporate governance issues put forward by the company, or other shareowners.

Simply put, it is similar to proposals on a ballot during an election. Much like voting on a new proposal your city puts forward, shareowners vote on whether they support or reject a new idea for a company. These proposals can dictate the future of the company.

The votes take place at a company's Annual General Meeting or AGM. Most U.S. companies hold their AGMs between April and August. For this

reason, these months are referred to as "proxy season."

As always, CalPERS was very active during this year's proxy season. Throughout the spring and summer our staff voted at approximately 7,300 company meetings on more than 75,300 individual ballot items.

In 2016, CalPERS also filed four shareowner proposals. In these cases, CalPERS was the shareowner that sponsored the proposals going to shareowners for a vote.

Three of our proposals were related to climate risk reporting. They were filed at Anglo American, Glencore, and Rio

Tinto, all of which are global mining companies. These proposals requested the companies disclose risks regarding climate change to shareowners. This is important because without this information, shareowners can't make an informed decision on the health of the company. All three proposals passed with overwhelming shareowner support.

CalPERS also put forward a proxy access proposal at the insurance underwriting company Old Republic International Corporation. The proposal gave shareowners the right to nominate directors to the company's board. This proposal also passed with 74 percent shareowner support.

In connection with our efforts to publicly support shareowner proposals, CalPERS files shareowner letters with the Securities and Exchange Commission (SEC). Through this



Throughout the spring and summer CalPERS staff voted at approximately 7,300 company meetings on more than 75,300 individual ballot items.

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process we voice support for our own shareowner proposals and those filed by partner funds.

This season, we filed 18 letters supporting proxy access proposals at various companies. All these proposals were filed by the New York City Comptroller's Office.

A notable victory this season was the proxy access proposal at Exxon Mobil. The proposal requested that shareowners or a group of shareowners

owning 3 percent of the company's shares for at least three years be able to nominate up to 25 percent of Exxon Mobil's board of directors. Although opposed by Exxon Mobil's management, the proposal was approved by more than 60 percent of shareholders.

CalPERS also filed shareowner letters with the SEC at nine energy companies voicing support for climate risk reporting proposals filed by other long-term shareowners.

CalPERS is proud to be an active and engaged shareowner. Our global governance team is dedicated to important issues such as proxy access and climate risk reporting. They work with companies to encourage best practices to increase returns, which helps the overall health of the CalPERS Fund.

To learn more about our global governance efforts, visit [www.calpers.ca.gov](http://www.calpers.ca.gov).

## Annual Reports Highlight California Investments

We recently released the annual *CalPERS for California* report, detailing how our investments supported economic opportunity in California for the 2014-15 Fiscal Year. We also released an updated version of the *CalPERS California Initiative* report, highlighting a program that encourages investments in companies located in underserved California markets.

These reports describe how our investments support new jobs, community infrastructure, business expansion, and related economic activity.

Here are some key findings from the *CalPERS for California 2015* report:

- Investments in California for the 2014-15 Fiscal Year totaled \$27.8 billion, representing an increase of 8.2 percent from the 2013-14 Fiscal Year.
- More than 362,000 jobs are supported as a result of CalPERS' investments in California.

- CalPERS dollars were invested across asset classes, including public equity, fixed income, private equity, real estate, and infrastructure.

Since the California Initiative launched in 2001, CalPERS has invested more than \$1 billion in 538 companies located in California. These companies

have provided California communities with quality jobs and benefit levels for health care and retirement that outpace statewide and national levels.

For more information on our investments or to view the full reports, go to [www.calpers.ca.gov](http://www.calpers.ca.gov).

### CalPERS Investments in California by Asset Class: June 30, 2015

	Total Portfolio Value (in billions)	Dollars Invested in California (in billions)	Percentage of Dollars Invested in California	Annual Percentage Change in Dollars Invested in California
Public Equities	\$162.6	\$14.0	8.6%	2.9%
Fixed Income	\$53.1	\$3.3	6.2%	83.3%
Private Equity	\$29.0	\$3.2	11.0%	-11.1%
Real Estate	\$27.5	\$7.2	26.2%	10.8%
Infrastructure <sup>1</sup>	\$2.2	\$0.1	5.4%	10.9%
Other <sup>2</sup>	\$27.5	—	—	—
<b>All CalPERS Total</b>	<b>\$301.9</b>	<b>\$27.8</b>	<b>9.2%</b>	<b>8.2%</b>

<sup>1</sup>The value for the California infrastructure portfolio has been rounded for this chart. The actual value is \$119.4 million.

<sup>2</sup>CalPERS' total portfolio value was \$301.9 billion at June 30, 2015. The five asset classes above do not comprise the entire portfolio. "Other" consists primarily of forestland, inflation-linked securities, absolute return strategies, cash, and cash equivalents.



## Investment Update

# Achieving “2020 Vision”



The CalPERS Investment Office is a constant hub of energy. Our team works every day to ensure the Fund is making sound, long-term decisions to pay pensions for generations.

The investment experts at CalPERS work in various asset classes ranging from real estate to publicly traded stocks. Key to our success is everyone operating with a shared mission, outlined in our “2020 Vision.” The 2020 Vision is a “roadmap” developed with the CalPERS Board of Administration and senior investment staff outlining the strategic priorities for the Investment Office through the year 2020.

The mission of the plan is to “manage the CalPERS investment portfolio in a cost-effective, transparent, and risk-aware manner in order to generate returns to pay benefits.” The focus is to reduce the cost, risk, and complexity of the Fund’s portfolio and operations, while also maximizing investment returns.

How does our investment team seek to achieve this goal? A primary way is by reducing the number of external firms that invest on the Fund’s behalf. These firms, known as external managers, have special expertise in specific investment areas.

Over the past few years, CalPERS has assessed where it is more efficient to handle these investments internally. As these opportunities have been identified, we have phased out contracts with the external managers and brought the work in-house to be handled by our investment staff.

Since 2015, we have gone from 212 external managers to about 160. By 2020, our goal is to reduce that number to 100. This reduction allows for more responsive risk management, which is more important than ever with volatile investment markets. The restructure has resulted in \$789 million in cost savings activities from Fiscal Year 2010-11 through 2014-15 and will continue to save the Fund for decades to come.

With the close of the 2015-16 Fiscal Year, the CalPERS Fund has reported slightly positive returns of 0.61 percent for the year. While our staff always works to beat the benchmark of 7.50 percent, we also understand that external factors, such as changes in the global economy, cannot be avoided by any investor. This is why reducing cost, risk, and complexity as outlined in our 2020 Vision plan is so important to the sustainability and long-term health of the Fund, and remains our core priority.

# Protect the Ones You Love

## Designate Your CalPERS Power of Attorney

Who will handle your retirement affairs when you can't? Would your family members know what retirement and survivor benefit decisions to make if you became incapacitated or unable to conduct your retirement business?

Questions like these are the reason it's important to have a power of attorney on file with us. A CalPERS Special Power of Attorney allows you to choose a representative, known as your attorney-in-fact, to conduct your retirement affairs.

Remember, not all power of attorney forms are the same—the CalPERS Special Power of Attorney form is specifically designed for our members



and beneficiaries to use for CalPERS retirement issues. You may already have a power of attorney set up through another source; however, it may not address your CalPERS retirement benefits.



To learn more and download the form, visit [www.calpers.ca.gov/powerofattorney](http://www.calpers.ca.gov/powerofattorney). You can also call 888 CalPERS (or 888-225-7377) to request a copy of the *CalPERS Special Power of Attorney* member publication.

## Keeping Your Information Secure

With the growing number of scams occurring across the country, CalPERS would like to ensure you are fully informed on why and how we may contact you.

We may call you if we are responding to your inquiry, we need more information to process a request that you made, or we are concerned about the security of your account. When CalPERS calls you, we will specifically reference the reason for the call, and we may ask for personal information to verify your identity to ensure we are speaking to the right person. However, if you are unsure that it is CalPERS calling you, do not disclose any confidential information to the caller. Contact us during normal business hours to verify the legitimacy of the call.

Our Customer Contact Center is open Monday through Friday from 8:00 a.m. to 5:00 p.m. Pacific Time. All CalPERS offices are closed on state holidays.

**Toll Free: 888 CalPERS (or 888-225-7377)**  
**TTY: (877) 249-7442**

### Ethics Helpline

If you have concerns regarding potential misconduct or inappropriate activities involving your CalPERS account, you can submit a report by calling the CalPERS Ethics Helpline:

**Toll Free: (866) 513-4216**  
**TTY: (866) 294-9572**

### We Won't Visit You

If someone knocks on your door and identifies himself or herself as a CalPERS representative, call us right away. Unless you have specifically requested a face-to-face meeting, we will not come to your home or place of business. If you feel you have been the victim of fraud, we strongly encourage you to call your local law enforcement agency immediately.

# Retirement Is Just a Few Clicks Away

Did you know that on average 6,000 CalPERS members retire in the month of December? If you are one of the thousands planning to retire soon, now is the time to submit your retirement application.

Applying for retirement has never been easier. Since the option to retire online using my|CalPERS was added in 2013, thousands of CalPERS members have applied for retirement using the online application. Why? Because it's secure, easy, and convenient, and our members still received the same outstanding service they would when submitting a paper application.

## Help Is Always Available

We understand that everyone has their own preference of how to do things, which is why we provide options for submitting your retirement application. No matter how you choose to turn in your retirement application, you can always call us with questions, send us an email about the process, make an appointment at one of our Regional Offices, or access our online resources. Whether you need a little help, a lot of help, or you're a do-it-yourselfer, we have the resources to help you through the entire process.

## What Members Are Saying

Here's what a cautious and now very satisfied member had to say: "This was a very scary idea for me to do this online, but CalPERS made everything easy to understand and when I had

a question, your links took me to the information I needed to take the next step. Thanks for taking such good care of me."

Another member who loved exploring our resources shared the following: "Attending the classes, reading the different publications, and being able to talk to a CalPERS employee at the (regional) office and by phone made me feel knowledgeable about my online retirement. The online application was very clear and easy to use. The most difficult part of this process was making the decision to retire."

And one satisfied do-it-yourselfer who enjoys finding all the answers online shared this: "I have so appreciated the convenience of being able to do everything online. I also found the online education classes regarding retirement and the process involved to be extremely helpful. Thank you."

So when you're ready, experience the benefits of retiring online by joining the thousands of members who have taken advantage of this convenient process, and remember—retirement is just a few clicks away.



If you have additional questions, call us at **888 CalPERS** (or **888-225-7377**) or schedule an appointment with your local CalPERS Regional Office.



## How to Apply for Retirement Online:

1. Get informed by taking a retirement planning class (in-person or online).
2. Log in to your my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov).
3. Under the **Retirement** tab select the **Apply for Retirement** link.
4. Follow the online instructions. You can save and return to your application later, or select **Submit**. Please submit any additional documents as noted to complete your online application.
5. We will send an acknowledgement letter to you and your employer to let you know we received your application.

Our my|CalPERS website offers access to step-by-step information about retiring online. You can also view recorded webinars that guide you through the retirement process.



# CalPERS Educational Opportunities

Are you interested in learning more about your member benefits? We offer many educational opportunities to help you take control of your financial future at every stage of your career.

## Learn Online at Your Own Pace

We make member education easy to access through our online classes, which you can enroll in through your my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov).

If you're a self-motivated learner, our online classes allow you the flexibility to enroll in the appropriate class and learn at your own pace. You can complete the class in one session or start it and come back later to finish when it's convenient for you.

## Watch a Free Webinar

In addition to our online classes, we offer monthly webinars. Our webinars give you the knowledge you need to plan for your future, with topics on your



retirement benefits, retirement income sources, power of attorney, and more. Webinars are also available as videos on the **CalPERSNetwork** YouTube channel for future viewing.

For more information, visit the **Member Education** section of our website at [www.calpers.ca.gov](http://www.calpers.ca.gov). You'll find the full schedule of webinar offerings and information on future events.

If you would like us to notify you about upcoming education offerings via email, subscribe to our Member Education Bulletin. You'll learn about upcoming webinars, instructor-led classes, and other member education events. Visit [www.calpers.ca.gov](http://www.calpers.ca.gov) and scroll down to **Subscribe**.

Upcoming webinar dates are listed on page 15.



## Life Events

Changes will occur in your life that will impact you and your family. These life changes can come in many forms — marriage, moving to a new home, birth or adoption of a child, divorce, or planning for your retirement.

CalPERS has educational resources to help answer your questions and guide you through your life events.

To help navigate changes in your personal life and career, visit the **Life Events** quick link at [www.calpers.ca.gov](http://www.calpers.ca.gov).



### Holiday Schedule

November 11

Veterans Day

November 24-25

Thanksgiving Holiday

December 26

Christmas Holiday

January 2

New Year's Holiday

Our offices will be closed on these holidays, but we're still available on the internet when you need information on our programs and services. Visit [my.calpers.ca.gov](http://my.calpers.ca.gov) to view your account information and conduct your CalPERS business online at any time.



### CalPERS Board Meeting Schedule

September 19-21

November 14-16

December 19-21

No Board meeting is scheduled in October.

Live coverage of all open sessions of the Board and its committees is streamed from the CalPERS auditorium to the internet.

Visit [www.calpers.ca.gov](http://www.calpers.ca.gov) on Board meeting days to watch and listen. You can also access videos of past meetings at [www.youtube.com/calpersnetwork](http://www.youtube.com/calpersnetwork).



### Upcoming Webinars

Visit [www.calpers.ca.gov](http://www.calpers.ca.gov) to view details and to register.

**Your Retirement Options and Online Application**  
September 28, 10:30 - 11:30 a.m.

**Power of Attorney**  
October 19, 11:00 - 11:30 a.m.

**Health Benefits for Public Agency and School Members**  
November 30, 11:00 - 11:30 a.m.

**Health Benefits for State and California State University (CSU) Members**  
December 21, 11:00 - 11:30 a.m.

**CalPERS Benefits Education Events**  
Pacific Palms Resort, City of Industry  
September 16-17, 8:30 a.m. to 4:00 p.m.



## Internet and Telephone Voting Options Coming to the 2017 CalPERS Board Election

### Your Benefits, Your Board, Your Vote

Exciting changes are coming to the CalPERS Board of Administration elections. When you cast your vote in the upcoming 2017 Member-at-Large election, you will have additional voting options.

We have been looking for innovative ways to increase voter participation and provide flexible options for you to choose your Board candidate. Eligible members will be able to cast their vote by one of three voting options: internet, telephone, or the current mail-in ballot. Look for more information coming soon.



To learn more about the CalPERS Board and its members, visit [www.calpers.ca.gov](http://www.calpers.ca.gov).



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