2017 Health Open Enrollment
Explore. Learn. Decide.
PERSPECTIVE
Fall 2017

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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.

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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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.
A Message to Our Members
From CEO Marcie Frost

It’s hard to believe that I’m nearing the end of my first year at CalPERS. What a tremendous experience it’s been meeting with valued members and stakeholders, and working with our skilled CalPERS teams—all passionate in their commitment to provide retirement security to the state’s public employees.

As I’ve said many times over the past several months, we have immediate challenges that demand our full and undivided attention. We must focus on the funded status to ensure the long-term future of the CalPERS fund. We need to carefully and thoughtfully design the right asset allocation mix so that our investments can achieve strong, risk-adjusted returns over many decades. And we must always strive to seamlessly deliver the benefits our members have earned. These are my top priorities.

Our role as the largest public pension fund in the United States positions us to uniquely provide leadership in a number of important areas.

The CalPERS Investment Office, for example, has successfully led efforts to increase the transparency in the private equity industry surrounding fees, and we’re disclosing the fees we pay as well. In health care, we’ve shown how value-based purchasing design can lead to significant savings for members needing procedures like colonoscopies and cataract surgery. We’ll be expanding this inventive approach to other medical procedures over the next few years, another way we can lead the industry through innovation.

This is the time of year that health care is on all our minds. With Open Enrollment beginning—it runs from September 11 through October 6—please take a moment to carefully consider your health care needs. Premiums are increasing an average of 2.33 percent next year, the lowest overall increase in 20 years. Though some individual plans are higher, these new overall rates demonstrate our commitment to contain costs.

Because a number of new options are available next year, I encourage you to take a look at our feature article on pages 4-5 to learn more about our health plans. And make sure you read all the material sent to you or available online so you can make the best decision for you and your family.

We are proud to serve you.
Low Health Premium Increases for 2018
The CalPERS Board of Administration in June approved health premium rate increases for 2018 that were the lowest in 20 years, with an overall average increase of 2.33 percent.

The lower premiums include an average 2.5 percent decrease in CalPERS’ Preferred Provider Organization plans—PERS Select, PERS Choice, and PERSCare. Health Maintenance Organization plans increased an average 3.71 percent, including an 8.2 percent increase for Kaiser health plans.

CalPERS Medicare plan subscribers will see an average premium increase of 1 percent overall, with HMOs rising an average 4.27 percent, and PPOs averaging a 2.04 percent decrease.

Expanded Health Plan Choices
CalPERS is adding Western Health Advantage to the Basic (non-Medicare) HMO plans available. Western Health Advantage will serve members in Placer, El Dorado, Sacramento, Yolo, Colusa, Solano, Napa, Sonoma, and Marin counties.

Kaiser Permanente will expand its CalPERS coverage to 13 counties in Washington state.

Health Net SmartCare will expand to the Placer County cities of Lincoln, Loomis, Roseville, Rocklin, and Granite Bay.

Anthem Blue Cross Select HMO is adding Monterey County to replace the Anthem Exclusive Provider Organization plan (subject to regulatory approval).

Notable Health Plan Changes
Medicare subscribers will have a new health plan option available to them in January. Anthem Blue Cross will offer a Medicare Advantage plan, coupled with its Basic HMO Traditional plan, for the 2018 plan year. This change will provide an additional Medicare plan option for families that need both Medicare and non-Medicare coverage. Retired contracting agency members will have an option to purchase dental and vision benefits from Anthem.

In addition, PPO Medicare supplement plans will make the well-regarded SilverSneakers community fitness program available to their subscribers in 2018.
CalPERS’ PPO plans are adding 12 procedures to the Value Based Purchasing Design program. This program encourages the use of high-quality, but lower cost, ambulatory surgery centers for certain outpatient procedures, offering members another, less expensive option for covering the costs of those surgeries. New surgeries to be covered for 2018 include gastrointestinal procedures, sigmoidoscopies, hysterectomies, tonsillectomies, and kidney stone fragmentations.

**Find a Medical Plan.** You will be able to review health plan coverage and benefits in one convenient location and perform customized searches that will provide side-by-side comparisons of plan features and premiums.

**Compare Health Plans Online**
If you’re trying to determine which plan is best for you and your family, CalPERS is offering a new health plan comparison feature on myCalPERS called Find a Medical Plan. Find a Medical Plan replaces the Health Plan Chooser, which will no longer be available after December 31, 2017.

All health plan changes take effect January 1, 2018. We encourage you to log in to your myCalPERS account at my.calpers.ca.gov to find a complete listing of 2018 health plans, premium rates, and benefit changes. You may also find these resources on the CalPERS website at www.calpers.ca.gov.

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**Manage Your Health Benefits Online**

As a CalPERS member, you have the opportunity to explore, learn, and decide your health plan options through myCalPERS by visiting my.calpers.ca.gov. Your Health Plan Statement and 2017 Open Enrollment resources are available online through myCalPERS beginning August 28. Materials for members who opted to continue receiving their Health Plan Statements by mail will go out on the same date.
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 or any of the health plan websites listed here. 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

Blue Shield of California
(800) 334-5847
www.blueshieldca.com/calpers

California Association of Highway Patrolmen*
(800) 734-2247
www.thecahp.org

California Correctional Peace Officers Association*
(800) 257-6213
www.ccpoabtf.org

Health Net of California
(888) 926-4921
www.healthnet.com/calpers

Kaiser Permanente
(800) 464-4000
www.kp.org/calpers

Peace Officers Research Association of California*
(800) 288-6928
www.ibtofporac.org

PERS Select, PERS Choice, and PERSCare
(877) 737-7776
www.anthem.com/ca/calpers

Sharp Health Plan
(855) 995-5004
www.sharphealthplan.com/calpers

UnitedHealthcare
(877) 359-3714
www.uhc.com/calpers

Western Health Advantage
(888) 942-7377
www.westernhealth.com/calpers

* To enroll in these health plans, you must belong to the specific employee association and pay applicable dues.
Forecast: 70% Chance You’ll Need Long-Term Care

The likelihood of needing long-term care services rises as you age. During the year you turn 50, there is a 1 to 2 percent chance of needing long-term care services. During the year you turn 85, probability increases to 10 to 15 percent. Overall, there is about a 70 percent chance that, if you are 35 years old today, you will need long-term care services at some point in your life.

How long will you need long-term care?
On average, people age 65 and older require long-term care services for various reasons. Other than acute events, requiring care for fewer than 90 days, the average length of long-term care services received is 2.5 to 4 years for conditions such as dementia, stroke, and arthritis. The CalPERS Long-Term Care Program has an average length of claim of 3.4 years. Women, because they live longer, receive more long-term care services than men do—3.7 years for women compared to 2.2 years for men.

How much does long-term care cost?
In California, the monthly cost of long-term care ranges from $4,945 per month for an assisted living facility, to more than $11,000 per month for nursing home care. Even home health care is expensive, averaging $24 per hour, or more than $2,800 per month for four hours per day. Costs across all long-term care services are rising at the rate of 2 to 4 percent per year. To date, the CalPERS Long-Term Care Program has paid more than $2.2 billion in long-term care claims.

How can you learn more about the CalPERS Long-Term Care Program?
To learn more, visit our website at www.calperslongtermcare.com. There you can learn more about the costs of care in various regions throughout the U.S., get a quote, and even apply online. You can also call us at (800) 908-9119.

References:

New Dependent Verification Process for State and CSU Employees

Beginning January 1, 2018, active state and California State University (CSU) employees will have to meet new requirements to verify their dependents are eligible for CalPERS health benefits. A new law, Senate Bill 98, requires that those employees provide dependent verification documentation to their employers at least once every three years.

Dependent verification is required for the following:
- Spouses
- Registered domestic partners
- Natural born children
- Adopted children
- Stepchildren
- Children of registered domestic partners

Dependents covered under a certified parent-child relationship and certified disabled dependents over the age of 26 have a separate verification process and are not included in this new requirement.

How will I be notified?
We will begin mailing notification letters to employees in February 2018, based on employees’ birth months. The letters will be mailed 90 days before the first month following an employee’s birth month. For example, we will mail letters in February to employees who have an April birthday.

What do I need to do?
You must provide the required documentation to your employer before the final filing date listed on the letter. If you do not provide documentation to your employer by the final filing date, your dependents will be removed from your health coverage. It is the employer’s responsibility to verify the eligibility of your dependents.

We will mail the notification letter to the mailing address on file in the myCalPERS system. If you need to update or confirm your mailing address, please contact your employer or human resources office.
Learn How We Invest in California

Did you know that CalPERS has more than $27 billion invested within our state? We recently released the annual CalPERS for California report, detailing how our investments supported economic opportunity in California for the 2015–16 fiscal year.

Released in conjunction with the CalPERS for California report is the updated version of the California Initiative report, which highlights 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.

Since the California Initiative launched in 2001, CalPERS has invested more than $1 billion in 539 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.

Here are some key findings from the CalPERS for California 2016 report:

- Investments in California for the 2015–16 fiscal year totaled $27.3 billion, representing 9.3 percent of the total fund.
- More than 262,000 jobs are supported by CalPERS private market investments in California.
- CalPERS dollars were invested across asset classes, including public equity, fixed income, private equity, real estate, and infrastructure.

CalPERS Investments in California by Asset Class: June 30, 2016

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Total Portfolio Value (in billions)</th>
<th>Dollars Invested in California (in billions)</th>
<th>Percentage of Dollars Invested in California</th>
<th>Annual Percentage Change in Dollars Invested in California</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global Equities</td>
<td>$153.1</td>
<td>$13.3</td>
<td>8.7%</td>
<td>-5.0%</td>
</tr>
<tr>
<td>Global Fixed Income</td>
<td>$59.9</td>
<td>$3.3</td>
<td>5.5%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Private Equity</td>
<td>$26.4</td>
<td>$2.3</td>
<td>9.0%</td>
<td>-28.0%</td>
</tr>
<tr>
<td>Real Estate</td>
<td>$27.3</td>
<td>$8.0</td>
<td>29.0%</td>
<td>11.1%</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>$2.6</td>
<td>$0.35</td>
<td>13.3%</td>
<td>250%</td>
</tr>
<tr>
<td>Other *</td>
<td>$25.8</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td><strong>All CalPERS Total</strong></td>
<td><strong>$295.1</strong></td>
<td><strong>$27.3</strong></td>
<td><strong>9.3%</strong></td>
<td><strong>-1.8%</strong></td>
</tr>
</tbody>
</table>

*CalPERS total portfolio value was $295.1 billion at 6/30/2016. 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.
Strong Public Equity Performance Contributes to Solid 2016–17 Returns

In July, our Investment Office reported the 2016–17 fiscal year returns. We were very pleased that returns this year were in the double digits at 11.2 percent.

The positive returns were helped greatly by our public equity asset class. These are publically traded stocks that make up almost half of our portfolio.

Thanks to strong stock markets around the globe, the public equity asset class returned 19.7 percent. In addition, the private equity portfolio also performed very well, returning 13.9 percent during the fiscal year.

This year not only marked strong returns, but also the eighth consecutive fiscal year that our Investment Office has achieved positive returns.

That is an unusual stretch of good news because history tells us we should expect negative returns about 25 percent of the time, given our portfolio is largely invested in the equity markets.

And while we welcome the strong returns, we are always mindful of the fact that we are long-term investors. We invest for decades, not one year.

We are also focused on the fact that we were estimated to be 65 percent funded in 2016–17. With this year’s returns, and the change to our discount rate that was made by the Board in December, our new estimated funded ratio is 68 percent. This is based on the 7 percent discount rate.

While that percentage is moving in the right direction, it’s not where we want to be. In addition, we know that because our portfolio is heavily weighted in stocks, we remain vulnerable if there is a downturn in the stock markets.

Throughout this fall, our Board is conducting the Asset Liability Management process, which is a review of our asset allocations. Working with our Investment, Financial, and Actuarial Offices, the Board will decide what mix of allocations (stocks, bonds, real estate, etc.) works best for our portfolio. Our goal is to achieve the returns necessary to improve our funding status, while also reducing the risk in the portfolio.

At CalPERS, our focus is always on managing the investment portfolio in a cost-effective, transparent, and risk-aware manner so that we can pay the pensions the public service workers of California have earned.

Go to www.youtube.com/calpersnetwork to watch a video of Ted Eliopoulos, CalPERS chief investment officer, discussing our returns.

To learn more about our Investment Office, go to www.calpers.ca.gov/investments.
What Happens to Your Benefits When Your Agency Terminates Its Contract

You’ve probably heard in the news about public agencies that had failed to pay the full amount due to fund their employees’ pension benefits when the agency’s contract with CalPERS was terminated.

And while this represents a small percentage of our overall contracted employers, you probably wondered: what happened to those CalPERS members’ benefits?

In the best-case scenario, the agency’s plan assets and benefit obligations (liabilities) transfer to our Terminated Agency Pool (TAP) and are administered by CalPERS.

How It Works
The TAP exists within the Public Employees’ Retirement Fund to pay benefits to members employed by agencies that have terminated their CalPERS contracts.

In order to enter the pool, an employer pays all unfunded liabilities in full. The amount equals all the pension benefits promised to the remaining plan members. When the plan members retire at a later date, we pay their benefits from the pool funds, even though their agency no longer contracts with us.

Keeping the Pool Solvent
Every year we provide our contracted employers with an actuarial valuation report that includes an estimated termination liability. This report is available on our website, so employers always know their termination liability.

By law, if an agency pays only part of its liabilities, then its member benefits must be adjusted accordingly. This was the case recently with the difficult and painful decision to adjust the benefits for Loyalton and East San Gabriel Valley Consortium members. As the TAP’s administrator, we must protect its funded status so that the benefits promised to terminated plan members will be available when they retire.

If agencies were allowed to terminate and move into the TAP without funding their liabilities in full, it could compromise the security of the members whose retirements were already dependent on the TAP.

Improving the Process
We have seen improvement through ongoing efforts to streamline processes and identify financial health risks at an earlier stage. Education and communication also play important roles: we notify agencies earlier, offering preventive information on their obligations, options for solutions, and an outline of the contract termination process if necessary.

We are committed to doing everything possible to help our employer partners honor the commitments they made to their employees for their retirement benefits.
Terminated Agency Pool

Frequently Asked Questions

Q Why would an agency terminate its plan?

A Some agencies may close their doors. Others might find that they can’t keep up with their contributions.

Q If my agency terminates its contract, can’t CalPERS still pay 100 percent of my benefits?

A We can only pay based on what has been funded; this protects all pool members’ benefits. The funded status of the pool could deteriorate dramatically if a large underfunded agency terminated its plan and left its assets and benefit obligations with CalPERS. Once an agency terminates, it will not make any subsequent payments.

Q Who’s responsible for paying: the agency employer or CalPERS?

A Pension obligations are a shared responsibility between you and your employer. We want to ensure employers understand the obligation they have to pay the benefits you were promised, because local agencies determine those benefits, not CalPERS.

2017 Proxy Voting Highlights

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

Simply put, it is similar to proposals on a ballot during an election. Much like voting on a new proposal your city puts forward, shareholders 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 (March through June) our staff voted at approximately 7,200 company meetings on more than 77,000 individual ballot items, including the subjects of proxy access and climate risk reporting.

CalPERS filed shareowner letters with the Securities and Exchange Commission at 17 energy companies in support of climate risk reporting proposals filed by other long-term shareholders, as well as letters supporting proxy access at 17 additional companies.

A notable victory this season was the climate risk reporting proposal at ExxonMobil. The resolution requires the international oil and gas company report on environmental risks and opportunities associated with climate change.

CalPERS is proud to be an active and engaged shareholder. 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/investments.

Learn About Proxy Voting

Visit www.calpers.ca.gov/investments to view voting policies, calculation methodology, and current and historical proxy voting decisions.
We’re Simplifying Retirement Options

If you’re planning to retire on or after January 1, 2018, CalPERS retirement options will get much simpler—making your retirement decisions easier.

We made two changes that will help reduce chances of error and misunderstanding about retirement options.

• **Consolidated Payment Options:** We consolidated the current 13 retirement options available to members into seven without taking away the ones that are most commonly selected.

• **Clearer Option Titles:** We renamed the choices to clarify what each option provides, so retiring members can make confident choices with clearer option titles and differences.

We spent months getting extensive feedback from employers, labor groups, and retiree organizations to offer the best selection of retirement options for our members. Passage of legislation last year (AB 2404, Cooley), known as Retirement Option Simplification, allowed us to move forward with simplifying our options for our members.

Visit our website at [www.calpers.ca.gov](http://www.calpers.ca.gov) for detailed information on your retirement choices. You’ll find descriptions of all the options and our updated retirement application and estimate request forms. Our online retirement estimate calculator and application system have also been updated with the new option choices.

What’s Changing?

• Retirement options will be consolidated from 13 to seven.

• Retirement options will be renamed for clarity.

• This affects members whose retirement date is on or after January 1, 2018.

• You can get an estimate with the new options now.

• If you received an estimate before June 17, 2017, for a retirement date on or after January 1, 2018, the allowance may be slightly different based on the new options.

• We are updating the myCalPERS system, forms, and publications.

• The changes only affect future retirees. Current retiree plans will remain the same.
Planning for Your Financial Future?

Our Video Series Can Help

Experts say you will need between 70 and 85 percent of your working income to maintain your standard of living into retirement. When the time comes to retire, will you be ready?

CalPERS’ educational video series can help you better understand your potential retirement income and the resources available so you can meet your retirement goals.

The “Planning Your Financial Future” series covers various topics that make retirement planning easy to understand through short videos:

- Your CalPERS Pension
- Social Security
- Personal Savings
- Tax-Deferred Savings
- Budgeting
- Managing Debt
- Health Care Costs
- Managing Risk
- Let Us Help
- Getting Started

You will also find a wide variety of other topics and links to tools, including a planning checklist and information about the CalPERS Retirement Estimate Calculator.

Retirement planning doesn’t need to be complicated—or last minute. Plan now by watching this informative video series at www.youtube.com/calpersnetwork.

Join a Retiree Association

If you’re interested in joining a retired public employee group, you can find out more by contacting any of the following associations:

- American Federation of State, County & Municipal Employees
  (800) 244-8122
  www.afscme.org/union/retirees

- California Association of Highway Patrolmen
  (916) 452-6751
  www.thecha hp.org

- California School Employees Association – Retiree Unit
  (866) 487-2732
  www.csea.com

- California State Emeritus & Retired Faculty Association
  (818) 677-6522
  www.csuerfa.org

- California Professional Firefighters
  (916) 569-0880
  www.cpf.org

- California State Retirees
  (888) 808-7197
  www.californiastateretirees.org

- CAL FIRE Local 2881 – Retirees
  (916) 609-8700
  www.calfirelocal2881.org

- Retired Peace Officers Association of California
  (800) 743-7622
  www.rpoac.org

- Retired Public Employees Association of California
  (800) 443-7732
  www.rpea.com
See What’s New With myCalPERS

We’ve enhanced myCalPERS to make it easier to find your most-requested information and features.

If you don’t have an account, go to my.calpers.ca.gov and follow these steps:
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 the last four digits of your Social Security number or your CalPERS Identification 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 myCalPERS.

Can’t remember your myCalPERS username?
1. Select Forgot your Username?
2. Identify yourself by providing your name, date of birth, and the last four digits of your Social Security number or your CalPERS Identification number.

Can’t remember your myCalPERS password?
1. Enter your Username and select Continue.
2. Select Forgot your Password?
3. Identify yourself by providing your name, date of birth, and the last four digits of your Social Security number or your CalPERS Identification number.
4. Select how you want to reset your password. You can choose to reset your password by answering your security questions or by having a temporary passcode sent to your email address or mobile number on record. Once you enter the temporary passcode, you can create a new password.

If you exceed the allowed number of attempts to validate your identity, your account will be locked to protect your security. To unlock your account, call us at 888 CalPERS (or 888-225-7377).

Help Us Improve Our Websites

Do you have ideas on how we can improve our CalPERS websites? Now you can volunteer to participate in our website testing and share your feedback.

Periodically we conduct research studies to improve our websites. When there are openings for volunteers, we’ll contact you by email and ask you to do a few short tasks using a website. We’ll also ask you a few questions about your experience and opinions of the website. You don’t have to prepare for any of the tasks or questions beforehand, and you don’t have to be a computer expert.

If you would like to participate, complete the short survey at www.surveymonkey.com/r/website-improvements.
Upcoming Events and Announcements

Holiday Schedule

November 10
Veterans Day

November 23–24
Thanksgiving Holiday

December 25
Christmas Holiday

January 1
New Year’s Holiday

Our offices will be closed on these holidays, but we’re still available online when you need information on our programs and services. Visit my.calpers.ca.gov to view your account information and conduct your CalPERS business at any time.

CalPERS Board Meeting Schedule

September 18–20

November 13–15

December 18–20

No Board meeting is scheduled in October.

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

Visit 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.

Upcoming Webinars

Sign up for our free educational webinars. Visit www.calpers.ca.gov to view webinar details and to register.

Health Benefits for State and CSU Members

September 13, 11:00–11:20 a.m.

Power of Attorney

October 11, 11:00–11:15 a.m.

Working After Retirement

November 15, 11:00–11:30 a.m.

Your Online Service

Retirement Application

December 13, 11:00–11:30 a.m.

Annual Member Statements Available in November

You can view and print your latest and prior-year member statements by logging into your myCalPERS account at my.calpers.ca.gov.

If you would like to receive your member statement by mail, you can change your mailing preference by one of the following methods:

Log in to your account at my.calpers.ca.gov and go to Profile > Mailing Preferences

Call us at 888 CalPERS (or 888-225-7377)

Write us: California Public Employees’ Retirement System
Member Account Management Division
P.O. Box 942704
Sacramento, CA 94229-2704

Any mailing preference requests made after October 1 may take effect the following fiscal year.
“It took me all of 30 seconds to vote!
I’m busy and I work hard for my future. The Board’s view of my future matters to me. That’s why I vote.”

Vote online
Vote by phone
Vote by mail

Vote in the CalPERS Board Election
Ballots mailed September 1, 2017