



State Miscellaneous & Industrial Members

## Second Tier Benefit Election Package

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# Receipt of Retirement Information Acknowledgement

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

## Section 1

### About You

When completing this form, be sure to clearly print with a ballpoint pen or type your information. To make a correction, line through the error and initial the change.

I have received the information and election package on the state miscellaneous or industrial first tier (2% at 55, 2% at 60, or 2% at 62 as applies to my retirement account) and state second tier (1.25% at 65 or 1.25% at 67 as applies to my retirement account) retirement formulas.  Yes  No

Name of Member (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Member Signature Date (mm/dd/yyyy)

Employer

CalPERS Membership Date (mm/dd/yyyy) Daytime Phone

### Note to Members:

New state miscellaneous or industrial members first enrolled on or after January 1, 2013, and who elect second tier may be subject to the 1.25% at 67 second tier retirement formula. State miscellaneous or industrial members first hired on or before December 31, 2012, will be subject to the existing 1.25% at 65 second tier retirement formula. In addition, all state second tier members make contributions of their earnings toward their retirement effective July 1, 2013, subject to annual adjustments. For more details review this publication carefully.

### Personnel Clerk:

The employee must read, complete, and sign this acknowledgment in your presence and leave it with you. You must complete Section 2 of this form and return it to CalPERS at the address shown below.

You must place the member directly into the first tier if the member meets one of the following criteria:

- Returning to state service after a 90-day break in employment that had been covered under second tier.
- Returning to state service after separating from state employment and terminating their CalPERS membership.
- New members as defined by the Public Employees' Pension Reform Act of 2013 will be placed in the 2% at 62 first tier formula with the option of electing the 1.25% at 67 second tier formula.

**This is not an election document.**

## Section 2

### Statement and Signature of Employer Representative

This information and election package was given to the above employee.

Employer CalPERS Business Partner ID

Personnel Office Representative Name Daytime Phone of Personnel Clerk

Personnel Office Representative Signature Date (mm/dd/yyyy)

Mail to:

CalPERS Employer Account Management Division • P.O. Box 942709, Sacramento, California 94229-2709

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## INTRODUCTION

All eligible new state employees are automatically enrolled in the California Public Employees' Retirement System (CalPERS) under a specific retirement benefit formula, depending on their date of hire, job classification, collective bargaining unit, and legislation, such as the Public Employees' Pension Reform Act of 2013 (PEPRA). Retirement benefit formulas are established by law, and the Public Employees' Retirement Law governs CalPERS membership eligibility and pension benefits. The formulas govern the pension amount due to you upon retirement based on your age, final compensation, and number of years of qualified service.

### First Tier Formulas

Either the 2% at 55, the 2% at 60, or the 2% at 62 first tier retirement formula will apply to you, according to state bargaining unit agreements or legislation. Check with your personnel office for more information.

Retirement benefit formulas are grouped into first or second tier.

- **First tier** retirement benefit formulas require you to make employee contributions to CalPERS and provide the highest level of benefit in retirement.
- **Second tier** retirement formulas provide a significantly reduced pension amount upon retirement. Under a second tier formula, you make reduced employee contributions over the course of your employment. This means you contribute less during your career, but also receive a **significantly reduced pension**.

As a new state employee, you are automatically enrolled in one of the following **first tier** retirement benefit formulas:

- 2% at 55
- 2% at 60
- 2% at 62

State bargaining unit agreements determine whether you are placed in a 2% at 55 or 2% at 60 formula. Legislation known as PEPRA established a new first tier formula, 2% at 62, for all members defined as new members enrolled by the state on or after January 1, 2013. In addition, even if you were a CalPERS member before January 1, 2013, you may still be placed in the 2% at 62 first tier retirement formula depending on your movement between employers or reciprocal systems. Further information is available in the following section, First Tier Enrollment Based on Your CalPERS Retirement Benefit Enrollment Level.

You have two options available to you in the first 180 days from the date you begin contributing to CalPERS:

- Take no action and remain in your present state miscellaneous or industrial first tier retirement formula.

..... Or .....

- Elect the state second tier retirement formula that applies to you for all **future** state miscellaneous or industrial service.

If you decide to enroll in second tier and convert to second tier contributions, you will need to sign and submit to CalPERS the *Election Document for State Second Tier Retirement Formula* form located in the back of this publication. The law requires your spouse or registered domestic partner to sign this form. If you are not married or your spouse or registered domestic partner is unable to sign, complete the *Justification for Absence of Spouse's or Registered Domestic Partner's Signature* form and submit it with the election document form.

**Important:** Complete and sign the *Receipt of Retirement Information Acknowledgement* form and give it to your employer. This acknowledgement form confirms you have received this publication and **must be completed** whether you remain in the first tier formula or switch to second tier. It is **not an election** for second tier.

### **Membership Prior to PEPRA**

If your CalPERS membership date is prior to January 1, 2013, and you are enrolled in CalPERS membership with a new employer after a break in service, you may be subject to the PEPRA retirement benefit enrollment level.

Your retirement benefit enrollment level is reviewed for every new enrollment in CalPERS.

## **FIRST TIER ENROLLMENT BASED ON YOUR CalPERS RETIREMENT BENEFIT ENROLLMENT LEVEL**

Retirement benefit enrollment levels are governed by the provisions set forth in the Public Employees' Retirement Law. PEPRA, which took effect January 1, 2013, created a new retirement benefit enrollment level and formula for new members. PEPRA defines a new member as:

- A member who first established CalPERS membership prior to January 1, 2013, and who is rehired by a new CalPERS employer after a break in service of greater than six months.
- A new hire who is brought into CalPERS membership for the first time on or after January 1, 2013, and who has no prior membership in any California public retirement system.
- A new hire who is brought into CalPERS membership for the first time on or after January 1, 2013, and who is not subject to reciprocity with another California public retirement system.

CalPERS refers to all members that do not fit in the definition of a new member as "classic members." If you were enrolled into CalPERS membership under the state prior to January 1, 2013, you will be eligible for the classic retirement benefit enrollment level with the 2% at 55 formula or 2% at 60 formula.

New members are subject to the PEPRA retirement benefit enrollment level. If you were enrolled into CalPERS membership under the state on or after January 1, 2013, you may be enrolled in the PEPRA retirement benefit enrollment level with the 2% at 62 first tier state retirement formula.

However, if you have previous CalPERS membership or membership in the defined benefit plan of a qualifying reciprocal retirement system, prior to January 1, 2013, this may impact your retirement benefit enrollment level and formula.

Retirement benefit enrollment level determinations are very complex. If you are not sure which retirement benefit enrollment level or state first tier formula applies to you, consult your personnel office or CalPERS.

If you are covered under the 2% at 55 state first tier retirement formula, refer to Benefit Comparison Chart—Section A.

If you are covered under the 2% at 60 state first tier retirement formula, refer to Benefit Comparison Chart—Section B.

If you are covered under the 2% at 62 state first tier retirement formula, refer to Benefit Comparison Chart—Section C.



## YOUR RETIREMENT FORMULA CHOICES

### Remain in the First Tier Formula

No action is necessary on your part to remain in a state miscellaneous or industrial **first tier** retirement formula, either 2% at 55, 2% at 60, or 2% at 62. Your decision to remain under the first tier formula requires monthly member contributions to be deducted from your paycheck.

### Corresponding Second Tier Formulas

Within the first 180 days from the date you began contributing to CalPERS, you have the opportunity to change to a second tier formula that corresponds to your current first tier formula. Your employer is providing you with this publication so you have the information you need to make an informed decision concerning the **significant impacts** to your future pension should you elect a second tier benefit formula.

We have divided this publication into three sections that contain detailed tier comparisons according to the type of member benefit.

- **Section A** compares **first tier 2% at 55** retirement benefits to those you would receive under the corresponding **second tier 1.25% at 65** formula.
- **Section B** compares **first tier 2% at 60** retirement benefits to those you would receive under the corresponding **second tier 1.25% at 65** formula.
- **Section C** compares **first tier 2% at 62** retirement benefits to those you would receive under the corresponding **second tier 1.25% at 67** formula.

Section	First Tier Formula	Corresponding Second Tier Formula
A	2% at 55	1.25% at 65
B	2% at 60	1.25% at 65
C	2% at 62	1.25% at 67

## Elect the Second Tier Formula for Future Service

If you elect to participate in the state second tier formula, member contributions will be taken out of your earnings as a provision of the 2013 PEPRA legislation. The member contribution rate is subject to annual adjustment until you are paying at least 50 percent of the normal cost of the benefits. This member contribution rate applies to all state second tier formulas (1.25% at 65 and 1.25% at 67) regardless of your CalPERS membership. Contact your personnel office for current second tier contribution rates.

If you want to change your retirement formula to second tier, complete the *Election Document for State Second Tier Retirement Formula* form in this publication and return it to CalPERS within 180 days from the date you began contributing to CalPERS. If you do not submit your election within 180 days, you will be considered to have made an irrevocable election to remain covered under the state miscellaneous or industrial first tier retirement formula for all current and future service with the state.

If you make this election, your retirement benefit payable under the state second tier formula will be **significantly reduced** to approximately half the amount that you would receive as a member under the first tier formula.

The effective date of your election will be the first day of the month following receipt of your valid election form at CalPERS. This election is prospective only, and you will not receive a refund of any member contributions you made while in the first tier plan. These contributions will fund your retirement benefits under the state first tier formula.

### Next Steps

1. Determine which first tier formula (2% at 55, 2% at 60, or 2% at 62) applies to you under collective bargaining unit agreements and PEPRA. Consult your personnel office as needed.
2. If the state first tier 2% at 55 formula applies to you, review the Section A benefit comparison beginning on page 11 to help you make a decision.
3. If the state first tier 2% at 60 formula applies to you, review the Section B benefit comparison beginning on page 19 to help you make a decision.
4. If the state first tier 2% at 62 formula applies to you, review the Section C benefit comparison beginning on page 25 to help you make a decision.
5. Complete and sign the *Receipt of Retirement Information Acknowledgement* form and give it to your employer.
6. If you choose to elect state second tier service, complete and return to CalPERS the *Election Document for State Second Tier Retirement Formula* form located in the back of this publication.

If you need further information, visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov). CalPERS staff are also available to answer your questions. You can visit your nearest CalPERS Regional Office or call us toll free at **888 CalPERS** (or **888-225-7377**).

### **Conversion of Second Tier to First Tier Retirement Formula**

While the focus of this publication is to inform new CalPERS state miscellaneous or industrial members on their option to elect the second tier formula, other members may already be in the second tier formula or have past second tier service. If you are an active or inactive CalPERS member and have existing second tier service, you may be eligible to convert this service to a first tier formula. Initially when converting second tier service, you will need to elect to place all your future service in the first tier formula, and then once established, submit a cost packet request for purchasing your past second tier service. An election to purchase your past second tier service must be received by CalPERS prior to your effective retirement date.

For more information on the cost and your eligibility to convert your second tier service, and to access the request form, visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov).



# SECTION A BENEFIT COMPARISON CHART

## State Miscellaneous or Industrial First Tier 2% at 55 Versus State Second Tier 1.25% at 65

### Overview

As a result of collective bargaining agreements and the Public Employees' Pension Reform Act of 2013 (PEPRA), three different state first tier retirement formulas exist.

- Use the Section A benefit comparison if you are covered under the state 2% at 55 first tier formula.
- Use the Section B benefit comparison if you are covered under the state 2% at 60 first tier formula.
- Use the Section C benefit comparison if you are covered under the state 2% at 62 first tier formula.

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To determine which formula and benefit comparison chart apply to you, review these sections at the beginning of this publication:

- Introduction
- First Tier Enrollment Based on Your CalPERS Retirement Benefit Enrollment Level
- Your Retirement Formula Choices

If you need further assistance, please contact your personnel office.

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## BENEFIT COMPARISON CHART — SECTION A

**State Miscellaneous or Industrial  
(2% at 55)**

**State Second Tier  
(1.25% at 65)**

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### **Which First Tier Formula Applies to You?**

If you are covered under the 2% at 60 formula, go to Benefit Comparison Chart — Section B to compare the state first tier 2% at 60 formula versus the state second tier 1.25% at 65 formula.

If you are covered under the 2% at 62 formula, go to Benefit Comparison Chart — Section C to compare the state first tier 2% at 62 formula to the state second tier 1.25% at 67 formula.

### **Member Contributions**

If you are coordinated with Social Security, your contributions are 8 to 10 percent of your monthly earnings in excess of \$513. If you are **not** coordinated with Social Security, your contributions are 9 to 11 percent of your monthly earnings in excess of \$317. Your contributions depend on your collective bargaining unit agreement.

Some state bargaining units may have agreed to different contribution rates. Check with your personnel office for more information.

Prior to July 1, 2013, state second tier members did not pay member contributions. Beginning July 1, 2013, second tier members are required to contribute a reduced amount of contributions. This amount may change yearly until you reach half of the normal cost to fund your retirement benefits.

## BENEFIT COMPARISON CHART — SECTION A

### State Miscellaneous or Industrial (2% at 55)

### State Second Tier (1.25% at 65)

#### Service Retirement

##### Minimum Requirements

Age 50 with five years of CalPERS service.

Age 55 with 10 years of CalPERS service, or age 50 for members with five years of credited service prior to January 1, 1985.

##### Benefit Factors

Age	%	Age	%
50	1.100	57	2.126
51	1.280	58	2.188
52	1.460	59	2.250
53	1.640	60	2.314
54	1.820	61	2.376
55	2.000	62	2.438
56	2.064	63+	2.500

##### Benefit Factors

Age	%	Age	%
50	0.500	58	0.900
51	0.550	59	0.950
52	0.600	60	1.000
53	0.650	61	1.050
54	0.700	62	1.100
55	0.750	63	1.150
56	0.800	64	1.200
57	0.850	65+	1.250

##### Final Compensation

Highest average annual compensation during any consecutive 12- or 36-month period of employment.

Highest average annual compensation during any consecutive 12- or 36-month period of employment.

##### Adjustments to Final Compensation

For service coordinated with Social Security, your final compensation is reduced by \$133.33.

No adjustment—regardless of Social Security coverage.

##### Final Compensation

Some state bargaining units have agreed to a 36-month final compensation period. Check with your personnel office for more information.

## BENEFIT COMPARISON CHART — SECTION A

### State Miscellaneous or Industrial (2% at 55)

### State Second Tier (1.25% at 65)

#### Disability Retirement

##### Minimum Requirements

Five years of CalPERS service at any age.

Ten years of CalPERS service at any age (or five years of credited service prior to January 1, 1985).

##### Benefit Factors

1.8 percent

1.125 percent

##### Disability Benefits

If you are disabled, are under age 50, and you have between 5.000 and 9.999 years of service credit, you will receive up to 18 percent of your final compensation (multiply 1.8 x years of service).

If you had at least five years of service credit on January 1, 1985, are under age 50, and you currently have between 5.000 and 9.999 years of service credit, you will receive up to 11.250 percent of your final compensation (multiply 1.125 x years of service).

If you are under age 60 and have between 10.000 and 18.500 years, you will receive up to one-third (33.333 percent) of your final compensation (years of service + years to reach 60 x 1.8). If you have more than 18.500 years, the one-third limit may be exceeded. However, you cannot receive more than the service retirement benefit payable at age 60.

If you are under age 65 and have between 10.000 and 29.629 years of service, you will receive up to one-third (33.333 percent) of your final compensation. If you have more than 29.629 years, the one-third limit may be exceeded. However, you cannot receive more than the service retirement benefit payable at age 65.

If you are service retirement age, you will receive the service retirement allowance if that allowance is greater than the disability allowance.

If you are service retirement age, you will receive the service retirement allowance if that allowance is greater than the disability allowance.



## BENEFIT COMPARISON CHART — SECTION A

### State Miscellaneous or Industrial (2% at 55)

### State Second Tier (1.25% at 65)

#### Industrial Disability

##### State Industrial Members Only

If your disability is the result of a violent attack by an inmate or parolee, and you are an employee of the Department of Corrections, California Youth Authority, or a forensic facility of the Department of Mental Health, you are eligible to apply for an industrial disability benefit. There is no age or service requirement.

The industrial disability retirement benefit is equal to the **greater** of the following:

- 50 percent of your highest consecutive 12- or 36-month average monthly salary. An additional annuity may be paid if you have contributions associated to non-safety service.
- A service retirement allowance, if qualified for service retirement.

Same as state industrial 2% at 55.

#### Cost-of-Living Adjustment (COLA)

Up to 2 percent per year compounded annually, depending on the increase in the Consumer Price Index (CPI). If the CPI registers a lower amount, the lesser is paid. In a period of deflation, no COLA occurs. This adjustment starts the second calendar year after retirement.

A fixed 3 percent per year compounded annually (not based on the Consumer Price Index). This adjustment starts the second calendar year after retirement.

## BENEFIT COMPARISON CHART — SECTION A

**State Miscellaneous or Industrial  
(2% at 55)**

**State Second Tier  
(1.25% at 65)**

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### Health Benefits

**Eligibility at Time of Retirement**

Must retire within 120 days of your separation from employment to continue health benefits coverage.

Same as state miscellaneous or industrial 2% at 55.

Check with your personnel office for health benefit vesting requirements.

Check with your personnel office for health benefit vesting requirements.

## CALCULATING YOUR SERVICE RETIREMENT ALLOWANCE — SECTION A

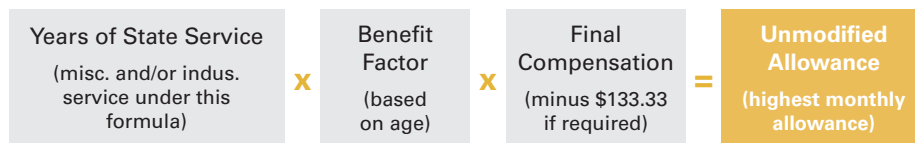
To calculate your Unmodified Allowance, the highest monthly retirement allowance payable, three factors are used:

- **Years of service**—total years of service credit at retirement.
- **Benefit factor**—based on your age at retirement (see page 13).
- **Final compensation**—based on your highest average annual compensation during any consecutive 12- or 36-month period of employment.

(Some state bargaining units have agreed to a 36-month final compensation period. Check with your personnel office for more information.)

If you contribute to Social Security, you must reduce your final compensation by \$133.33 for service under the state miscellaneous or industrial 2% at 55 retirement formula. No adjustment is required for state second tier service. The following is a comparison of the Unmodified Allowance payable under the state miscellaneous or industrial 2% at 55 and the state second tier 1.25% at 65 retirement formulas. Use the worksheet provided to estimate your retirement benefit under either formula.

### Calculation Formula



### Calculation Examples

Member Retirement Age = 55  
 Total Years of State Service Credit = 25 years  
 Final Compensation = \$3,133.33 (minus \$133.33, if required)

#### Example I: State Miscellaneous or Industrial 2% at 55 Service Only

Service Credit	×	Benefit Factor	=	Percent	×	Final Comp.	=	Unmodified Allowance
25 <small>(years)</small>	×	0.02 <small>(2%)</small>	=	0.50 <small>(50%)</small>	×	\$3,000	=	<b>\$1,500</b> <small>(per month)</small>

#### Example II: State Second Tier 1.25% at 65 Service Only

Service Credit	×	Benefit Factor	=	Percent	×	Final Comp.	=	Unmodified Allowance
25 <small>(years)</small>	×	0.0075 <small>(0.750%)</small>	=	0.1875 <small>(18.75%)</small>	×	\$3,133.33	=	<b>\$587.50</b> <small>(per month)</small>

# SERVICE RETIREMENT CALCULATION WORKSHEET — SECTION A

## Your Benefit Calculation

Your Projected Retirement Age: \_\_\_\_\_

Your Projected Total Years of State Service<sup>1</sup> Credit: \_\_\_\_\_

Your Projected Final Compensation: \_\_\_\_\_ - \$133.33<sup>2</sup> (if required) = \$ \_\_\_\_\_

### I. If you remain under the state miscellaneous or industrial 2% at 55 formula:

$$\begin{array}{ccccccc} \text{Service} & \times & \text{Benefit} & = & \text{Percent} & \times & \text{Final} & = & \text{Unmodified} \\ \text{Credit} & & \text{Factor} & & & & \text{Comp.} & & \text{Allowance} \\ & & & & & & & & \\ \hline & \times & & = & & \times & & = & \$ \end{array}$$

### II. If you elect the state second tier 1.25% at 65 formula:

$$\begin{array}{ccccccc} \text{Service} & \times & \text{Benefit} & = & \text{Percent} & \times & \text{Final} & = & \text{Unmodified} \\ \text{Credit} & & \text{Factor} & & & & \text{Comp.} & & \text{Allowance} \\ & & & & & & & & \\ \hline & \times & & = & & \times & & = & \$ \end{array}$$

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Total Unmodified Allowance 2% at 55 Formula: \$ \_\_\_\_\_

Total Unmodified Allowance 1.25% at 65 Formula: \$ \_\_\_\_\_

1 Use only state miscellaneous and/or state industrial service.

2 Do not reduce your final compensation by \$133.33 for state miscellaneous or industrial 2% at 55 service **not** covered by Social Security. Do not adjust your final compensation for state second tier service, **regardless** of Social Security coverage.

## **SECTION B BENEFIT COMPARISON CHART**

### **State Miscellaneous or Industrial First Tier 2% at 60 Versus State Second Tier 1.25% at 65**

#### **Overview**

As a result of collective bargaining agreements and the Public Employees' Pension Reform Act of 2013 (PEPRA), three different state first tier retirement formulas exist.

- Use the Section A benefit comparison if you are covered under the state 2% at 55 first tier formula.
- Use the Section B benefit comparison if you are covered under the state 2% at 60 first tier formula.
- Use the Section C benefit comparison if you are covered under the state 2% at 62 first tier formula.

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To determine which formula and benefit comparison chart apply to you, review these sections at the beginning of this publication:

- Introduction
- First Tier Enrollment Based on Your CalPERS Retirement Benefit Enrollment Level
- Your Retirement Formula Choices

If you need further assistance, please contact your personnel office.

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## BENEFIT COMPARISON CHART — SECTION B

### State Miscellaneous or Industrial (2% at 60)

### State Second Tier (1.25% at 65)

#### Which First Tier Formula Applies to You?

If you are covered under the 2% at 55 formula, go to Benefit Comparison Chart — Section A to compare the state first tier 2% at 55 formula versus the state second tier 1.25% at 65 formula.

If you are covered under the 2% at 62 formula, go to Benefit Comparison Chart — Section C to compare the state first tier 2% at 62 formula to the state second tier 1.25% at 67 formula.

#### Final Compensation

Some state bargaining units have agreed to a 36-month final compensation period. Check with your personnel office for more information.

#### Member Contributions

If you are coordinated with Social Security, your contributions are 8 to 10 percent of your monthly earnings in excess of \$513. If you are **not** coordinated with Social Security, your contributions are 9 to 11 percent of your monthly earnings in excess of \$317. Your contributions depend on your collective bargaining unit agreement.

Some state bargaining units may have agreed to different contribution rates. Check with your personnel office for more information.

#### Service Retirement

##### Minimum Requirements

Age 50 with five years of CalPERS service.

Prior to July 1, 2013, state second tier members did not pay member contributions. Beginning July 1, 2013, second tier members are required to contribute a reduced amount of contributions. This amount may change yearly until you reach half of the normal cost to fund your retirement benefits.

Age 55 with 10 years of CalPERS service, or age 50 for members with five years of credited service prior to January 1, 1985.

#### Benefit Factors

Age	%	Age	%
50	1.092	57	1.650
51	1.156	58	1.758
52	1.224	59	1.874
53	1.296	60	2.000
54	1.376	61	2.134
55	1.460	62	2.272
56	1.552	63+	2.418

#### Final Compensation

Highest average annual compensation during any consecutive 12- or 36-month period of employment.

#### Adjustments to Final Compensation

For service coordinated with Social Security, your final compensation is reduced by \$133.33.

#### Benefit Factors

Age	%	Age	%
50	0.500	58	0.900
51	0.550	59	0.950
52	0.600	60	1.000
53	0.650	61	1.050
54	0.700	62	1.100
55	0.750	63	1.150
56	0.800	64	1.200
57	0.850	65+	1.250

Highest average annual compensation during any consecutive 12- or 36-month period of employment.

No adjustment— regardless of Social Security coverage.

## BENEFIT COMPARISON CHART — SECTION B

### State Miscellaneous or Industrial (2% at 60)

### State Second Tier (1.25% at 65)

#### Disability Retirement

##### Minimum Requirements

Five years of CalPERS service at any age.

Ten years of CalPERS service at any age (or five years of credited service prior to January 1, 1985).

##### Benefit Factors

1.8 percent

1.125 percent

##### Disability Benefits

If you are disabled, are under age 50, and you have between 5.000 and 9.999 years of service credit, you will receive up to 18 percent of your final compensation (multiply 1.8 x years of service).

If you had at least five years of service credit on January 1, 1985, are under age 50, and you currently have between 5.000 and 9.999 years of service credit, you will receive up to 11.250 percent of your final compensation (multiply 1.125 x years of service).

If you are under age 60 and have between 10.000 and 18.500 years, you will receive up to one-third (33.333 percent) of your final compensation (years of service + years to reach 60 x 1.8). If you have more than 18.500 years, the one-third limit may be exceeded. However, you cannot receive more than the service retirement benefit payable at age 60.

If you are under age 65 and have between 10.000 and 29.629 years of service, you will receive up to one-third (33.333 percent) of your final compensation. If you have more than 29.629 years, the one-third limit may be exceeded. However, you cannot receive more than the service retirement benefit payable at age 65.

If you are service retirement age, you will receive the service retirement allowance if that allowance is greater than the disability allowance.

If you are service retirement age, you will receive the service retirement allowance if that allowance is greater than the disability allowance.

## BENEFIT COMPARISON CHART — SECTION B

### State Miscellaneous or Industrial (2% at 60)

### State Second Tier (1.25% at 65)

#### Industrial Disability

##### State Industrial Members Only

If your disability is the result of a violent attack by an inmate or parolee, and you are an employee of the Department of Corrections, California Youth Authority, or a forensic facility of the Department of Mental Health, you are eligible to apply for an industrial disability benefit. There is no age or service requirement.

Same as state industrial 2% at 60.

The industrial disability retirement benefit is equal to the **greater** of the following:

- 50 percent of your highest consecutive 12- or 36-month average monthly salary. An additional annuity may be paid if you have contributions associated to non-safety service.
- A service retirement allowance, if qualified for service retirement.

#### Cost-of-Living Adjustment (COLA)

Up to 2 percent per year compounded annually, depending on the increase in the Consumer Price Index (CPI). If the CPI registers a lower amount, the lesser is paid. In a period of deflation, no COLA occurs. This adjustment starts the second calendar year after retirement.

A fixed 3 percent per year compounded annually (not based on the Consumer Price Index). This adjustment starts the second calendar year after retirement.

#### Health Benefits

##### Eligibility at Time of Retirement

Must retire within 120 days of your separation from employment to continue health benefits coverage.

Same as state miscellaneous or industrial 2% at 60.

Check with your personnel office for health benefit vesting requirements.

Check with your personnel office for health benefit vesting requirements.



## CALCULATING YOUR SERVICE RETIREMENT ALLOWANCE — SECTION B

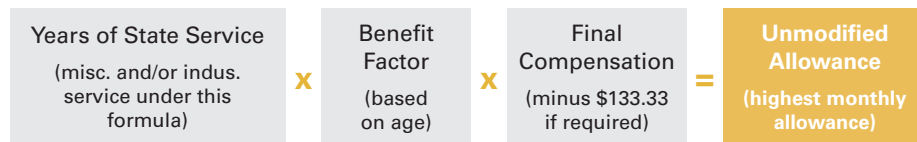
To calculate your Unmodified Allowance, the highest monthly retirement allowance payable, three factors are used:

- **Years of service**—total years of service credit at retirement.
- **Benefit factor**—based on your age at retirement (see page 20).
- **Final compensation**—based on your highest average annual compensation during any consecutive 12- or 36-month period of employment.

(Some state bargaining units have agreed to a 36-month final compensation period. Check with your personnel office for more information.)

If you contribute to Social Security, you must reduce your final compensation by \$133.33 for service under the state miscellaneous or industrial 2% at 60 retirement formula. No adjustment is required for state second tier service. The following is a comparison of the Unmodified Allowance payable under the state miscellaneous or industrial 2% at 60 and the state second tier 1.25% at 65 retirement formulas. Use the worksheet provided to estimate your retirement benefit under either formula.

### Calculation Formula



### Calculation Examples

Member Retirement Age = 60  
 Total Years of State Service Credit = 25 years  
 Final Compensation = \$3,133.33 (minus \$133.33, if required)

#### Example I: State Miscellaneous or Industrial 2% at 60 Service Only

Service Credit	×	Benefit Factor	=	Percent	×	Final Comp.	=	Unmodified Allowance
25 <small>(years)</small>	×	0.02 <small>(2%)</small>	=	0.50 <small>(50%)</small>	×	\$3,000	=	<b>\$1,500</b> <small>(per month)</small>

#### Example II: State Second Tier 1.25% at 65 Service Only

Service Credit	×	Benefit Factor	=	Percent	×	Final Comp.	=	Unmodified Allowance
25 <small>(years)</small>	×	0.01 <small>(1%)</small>	=	0.25 <small>(25%)</small>	×	\$3,133.33	=	<b>\$783.33</b> <small>(per month)</small>

SERVICE RETIREMENT CALCULATION  
WORKSHEET — SECTION B

Your Benefit Calculation

Your Projected Retirement Age: \_\_\_\_\_

Your Projected Total Years of State Service<sup>1</sup> Credit: \_\_\_\_\_

Your Projected Final Compensation: \_\_\_\_\_ - \$133.33<sup>2</sup> (if required) = \$ \_\_\_\_\_

I. If you remain under the state miscellaneous or industrial 2% at 60 formula:

$$\begin{array}{ccccccc} \text{Service} & \times & \text{Benefit} & = & \text{Percent} & \times & \text{Final} & = & \text{Unmodified} \\ \text{Credit} & & \text{Factor} & & & & \text{Comp.} & & \text{Allowance} \\ & & & & & & & & \\ \text{_____} & \times & \text{_____} & = & \text{_____} & \times & \text{_____} & = & \$ \text{_____} \end{array}$$

II. If you elect the state second tier 1.25% at 65 formula:

$$\begin{array}{ccccccc} \text{Service} & \times & \text{Benefit} & = & \text{Percent} & \times & \text{Final} & = & \text{Unmodified} \\ \text{Credit} & & \text{Factor} & & & & \text{Comp.} & & \text{Allowance} \\ & & & & & & & & \\ \text{_____} & \times & \text{_____} & = & \text{_____} & \times & \text{_____} & = & \$ \text{_____} \end{array}$$

---

Total Unmodified Allowance 2% at 60 Formula: \$ \_\_\_\_\_

Total Unmodified Allowance 1.25% at 65 Formula: \$ \_\_\_\_\_

1 Use only state miscellaneous and/or state industrial service.

2 Do not reduce your final compensation by \$133.33 for state miscellaneous or industrial 2% at 60 service not covered by Social Security. Do not adjust your final compensation for state second tier service, regardless of Social Security coverage.

## SECTION C BENEFIT COMPARISON CHART

**State Miscellaneous or Industrial First Tier 2% at 62  
Versus State Second Tier 1.25% at 67**

### Overview

As a result of collective bargaining agreements and the Public Employees' Pension Reform Act of 2013 (PEPRA), three different state first tier retirement formulas exist.

- Use the Section A benefit comparison if you are covered under the state 2% at 55 first tier formula.
- Use the Section B benefit comparison if you are covered under the state 2% at 60 first tier formula.
- Use the Section C benefit comparison if you are covered under the state 2% at 62 first tier formula.

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To determine which formula and benefit comparison chart apply to you, review these sections at the beginning of this publication:

- Introduction
- First Tier Enrollment Based on Your CalPERS Retirement Benefit Enrollment Level
- Your Retirement Formula Choices

If you need further assistance, please contact your personnel office.

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## BENEFIT COMPARISON CHART — SECTION C

### State Miscellaneous or Industrial (2% at 62)

### State Second Tier (1.25% at 67)

**Make Sure You Are Reading the Right Section for Your Benefit Formula**

If you are covered under the 2% at 55 formula, go to Benefit Comparison Chart – Section A. If you are covered under the 2% at 60 formula, go to Benefit Comparison Chart – Section B.

#### Member Contributions

If you are coordinated with Social Security, your contributions are 8 to 10 percent of your monthly earnings in excess of \$513.

If you are not coordinated with Social Security, your contributions are 9 to 11 percent of your monthly earnings in excess of \$317. Your contributions depend on your collective bargaining unit agreement.

Some state bargaining units may have agreed to different contribution rates. This amount may change yearly since you are required to pay at least half of the normal cost to fund your retirement. Check with your personnel office for more information.

Prior to July 1, 2013, state second tier members did not pay member contributions. Beginning July 1, 2013, second tier members are required to contribute a reduced amount of contributions. This amount may change yearly until you reach half of the normal cost to fund your retirement benefits.

#### Service Retirement

##### Minimum Requirements

Age 52 with five years of CalPERS service.

Age 55 with 10 years of CalPERS service, or age 52 for members with five years of credited service prior to January 1, 1985.

##### Benefit Factors

Age	%	Age	%
52	1.000	60	1.800
53	1.100	61	1.900
54	1.200	62	2.000
55	1.300	63	2.100
56	1.400	64	2.200
57	1.500	65	2.300
58	1.600	66	2.400
59	1.700	67+	2.500

##### Benefit Factors

Age	%	Age	%
52	0.650	60	0.970
53	0.690	61	1.010
54	0.730	62	1.050
55	0.770	63	1.090
56	0.810	64	1.130
57	0.850	65	1.170
58	0.890	66	1.210
59	0.930	67+	1.250

## BENEFIT COMPARISON CHART — SECTION C

### State Miscellaneous or Industrial (2% at 62)

### State Second Tier (1.25% at 67)

#### Final Compensation

Highest average annual compensation during any 36-month period of employment.

Highest average annual compensation during any 36-month period of employment.

#### Adjustments to Final Compensation

For service coordinated with Social Security, your final compensation is reduced by \$133.33.

No adjustment—regardless of Social Security coverage.

### Disability Retirement

#### Minimum Requirements

Five years of CalPERS service at any age.

Ten years of CalPERS service at any age (or five years of credited service prior to January 1, 1985).

#### Benefit Factors

1.8 percent

1.125 percent

#### Disability Benefits

If you are disabled, are under age 50, and you have between 5.000 and 9.999 years of service credit, you will receive up to 18 percent of your final compensation (multiply 1.8 x years of service).

If you had at least five years of service credit on January 1, 1985, are under age 50, and you currently have between 5.000 and 9.999 years of service credit, you will receive up to 11.250 percent of your final compensation (multiply 1.125 x years of service).

If you are under age 60 and have between 10.000 and 18.500 years, you will receive up to one-third (33.333 percent) of your final compensation (years of service + years to reach 60 x 1.8). If you have more than 18.500 years, the one-third limit may be exceeded. However, you cannot receive more than the service retirement benefit payable at age 60.

If you are under age 67 and have between 10.000 and 29.629 years of service, you will receive up to one-third (33.333 percent) of your final compensation. If you have more than 29.629 years, the one-third limit may be exceeded. However, you cannot receive more than the service retirement benefit payable at age 67.

If you are service retirement age, you will receive the service retirement allowance if that allowance is greater than the disability allowance.

If you are service retirement age, you will receive the service retirement allowance if that allowance is greater than the disability allowance.

## BENEFIT COMPARISON CHART — SECTION C

### State Miscellaneous or Industrial (2% at 62)

### State Second Tier (1.25% at 67)

#### Industrial Disability

##### State Industrial Members Only

If your disability is the result of a violent attack by an inmate or parolee, and you are an employee of the Department of Corrections, California Youth Authority, or a forensic facility of the Department of Mental Health, you are eligible to apply for an industrial disability benefit. There is no age or service requirement.

Same as state industrial 2% at 62.

The industrial disability retirement benefit is equal to the **greater** of the following:

- 50 percent of your highest consecutive 12- or 36-month average monthly salary. An additional annuity may be paid if you have contributions associated to non-safety service.
- A service retirement allowance, if qualified for service retirement.

#### Cost-of-Living Adjustment (COLA)

Up to 2 percent per year compounded annually, depending on the increase in the Consumer Price Index (CPI). If the CPI registers a lower amount, the lesser is paid. In a period of deflation, no COLA occurs. This adjustment starts the second calendar year after retirement.

A fixed 3 percent per year compounded annually (not based on the Consumer Price Index). This adjustment starts the second calendar year after retirement.

#### Health Benefits

##### Eligibility at Time of Retirement

Must retire within 120 days of your separation from employment to continue health benefits coverage.

Same as state miscellaneous or industrial 2% at 62.

Check with your personnel office for health benefit vesting requirements.

Check with your personnel office for health benefit vesting requirements.

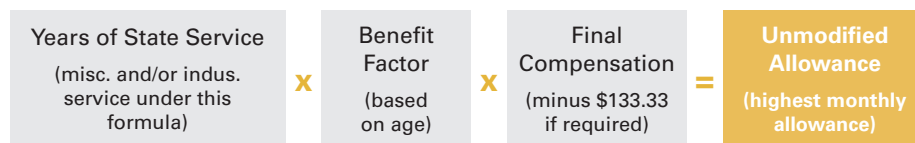
## CALCULATING YOUR SERVICE RETIREMENT ALLOWANCE — SECTION C

To calculate your Unmodified Allowance, the highest monthly retirement allowance payable, three factors are used:

- **Years of service**—total years of service credit at retirement.
- **Benefit factor**—based on your age at retirement (see page 26).
- **Final compensation**—based on your highest average annual compensation during any 36-month period of employment.

If you contribute to Social Security, you must reduce your final compensation by \$133.33 for service under the state miscellaneous or industrial 2% at 62 retirement formula. No adjustment is required for state second tier service. The following is a comparison of the Unmodified Allowance payable under the state miscellaneous or industrial 2% at 62 and the state second tier 1.25% at 67 retirement formulas. Use the worksheet provided to estimate your retirement benefit under either formula.

### Calculation Formula



### Calculation Examples

Member Retirement Age = 62  
 Total Years of State Service Credit = 25 years  
 Final Compensation = \$3,133.33 (minus \$133.33, if required)

#### Example I: State Miscellaneous or Industrial 2% at 62 Service Only

Service Credit	x	Benefit Factor	=	Percent	x	Final Comp.	=	Unmodified Allowance
25 (years)	x	0.02 (2%)	=	0.50 (50%)	x	\$3,000	=	<b>\$1,500</b> (per month)

#### Example II: State Second Tier 1.25% at 67 Service Only

Service Credit	x	Benefit Factor	=	Percent	x	Final Comp.	=	Unmodified Allowance
25 (years)	x	0.0105 (1.05%)	=	0.2625 (26.25%)	x	\$3,133.33	=	<b>\$822.50</b> (per month)

## SERVICE RETIREMENT CALCULATION WORKSHEET — SECTION C

### Your Benefit Calculation

Your Projected Retirement Age: \_\_\_\_\_

Your Projected Total Years of State Service<sup>1</sup> Credit: \_\_\_\_\_

Your Projected Final Compensation: \_\_\_\_\_ - \$133.33<sup>2</sup> (if required) = \$ \_\_\_\_\_

#### I. If you remain under the state miscellaneous or industrial 2% at 62 formula:

$$\begin{array}{ccccccc} \text{Service} & \times & \text{Benefit} & = & \text{Percent} & \times & \text{Final} & = & \text{Unmodified} \\ \text{Credit} & & \text{Factor} & & & & \text{Comp.} & & \text{Allowance} \end{array}$$

$$\text{_____} \times \text{_____} = \text{_____} \times \text{_____} = \$ \text{_____}$$

#### II. If you elect the state second tier 1.25% at 67 formula:

$$\begin{array}{ccccccc} \text{Service} & \times & \text{Benefit} & = & \text{Percent} & \times & \text{Final} & = & \text{Unmodified} \\ \text{Credit} & & \text{Factor} & & & & \text{Comp.} & & \text{Allowance} \end{array}$$

$$\text{_____} \times \text{_____} = \text{_____} \times \text{_____} = \$ \text{_____}$$

**Total Unmodified Allowance 2% at 62 Formula:**                    \$ \_\_\_\_\_

**Total Unmodified Allowance 1.25% at 67 Formula:**                    \$ \_\_\_\_\_

<sup>1</sup> Use only state miscellaneous and/or state industrial service.

<sup>2</sup> Do not reduce your final compensation by \$133.33 for state miscellaneous or industrial 2% at 62 service **not** covered by Social Security. Do not adjust your final compensation for state second tier service, **regardless** of Social Security coverage.





# Justification for Absence of Spouse's or Registered Domestic Partner's Signature

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

This form is to be used with Election Document for State Second Tier Retirement Formula.

## Section 1

### Member Information

Please include the month, day and year for all dates as follows: mm/dd/yyyy.

\_\_\_\_\_  
Name of Member (First Name, Middle Initial, Last Name)

\_\_\_\_\_  
Social Security Number or CalPERS ID

Pursuant to Government Code section 21261, the member's current spouse or registered domestic partner must be made aware of the selection of benefits or change of beneficiary made by a member. The spouse or registered domestic partner of a CalPERS member must acknowledge the submission of your *Election Document for State Second Tier Retirement Formula* form.

**If a spouse's or registered domestic partner's signature does not appear on the above-named document, the following information must be completed by the member and submitted with the election.**

By checking this box, you indicate that you are not legally married or in a registered domestic partnership because:

Never married or never in registered domestic partnership.

Divorced/marriage annulled or registered domestic partnership terminated. \_\_\_\_\_  
Date (mm/dd/yyyy)

Widowed. \_\_\_\_\_  
Date (mm/dd/yyyy)

By checking this box, you indicate that you are married or have a registered domestic partner, but your spouse or registered domestic partner did not sign this form because:

You do not know and have taken all reasonable steps to determine the whereabouts of your spouse or registered domestic partner.

Your spouse or registered domestic partner has been advised of the application and has refused to sign the acknowledgment.

Your spouse or registered domestic partner is incapable of executing the acknowledgment because of an incapacitating mental or physical condition.

Your spouse or registered domestic partner has no identifiable community property interest in the benefit.

Your spouse or registered domestic partner and you have executed a marriage settlement or partnership agreement that makes the community property law inapplicable to the marriage or partnership.

## Section 2

### Information Certification

You hereby certify under the penalty of perjury that the foregoing information is true and correct.

\_\_\_\_\_  
Signature of Member

\_\_\_\_\_  
Date (mm/dd/yyyy)

Mail to:

CalPERS Employer Account Management Division • P.O. Box 942709, Sacramento, California 94229-2709

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# Election Document for State Second Tier Retirement Formula

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

## Section 1

When completing this form, be sure to clearly print with a ballpoint pen or type your information. To make a correction, line through the error and initial the change.

## Election Document for State Second Tier Retirement Formula

Failure to file this form within 180 days from the date you began contributing to CalPERS will be deemed an irrevocable election to remain enrolled in your state miscellaneous or industrial first tier retirement formula for all future qualifying state miscellaneous or industrial service.

To be valid, this document must be completed and forwarded to CalPERS within 180 days from the date you began contributing to CalPERS as a first tier member.

New state miscellaneous or industrial members first enrolled on or after January 1, 2013, and who elect second tier may be subject to the 1.25% at 67 second tier formula. State miscellaneous or industrial members first enrolled on or before December 31, 2012, will be subject to the existing 1.25% at 65 formula. In addition, all state second tier members began contributing toward their retirement after July 1, 2013, subject to annual adjustments to the contribution rate.

I certify that I have read and understand the information that accompanied this election document, especially the information in the section that applies to my formulas. Check the section that applies to you:

- Section A, 2% at 55 first tier formula versus 1.25% at 65 second tier formula
- Section B, 2% at 60 first tier formula versus 1.25% at 65 second tier formula
- Section C, 2% at 62 first tier formula versus 1.25% at 67 second tier formula

I hereby elect to enroll in the state second tier retirement formula for state miscellaneous and industrial service, effective the first day of the month following receipt of my election at CalPERS. **I understand that if I elect the state second tier for future service, I will not receive a refund of contributions made for service earned under my state miscellaneous or industrial first tier retirement formula while I am an active CalPERS member.**

## Section 2

### About You

I hereby certify under penalty of perjury that the foregoing information is true and correct.

_____		_____	
Name of Member (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID	
_____		_____	
Member Signature		Date (mm/dd/yyyy)	
_____		( ) _____	
Birth Date (mm/dd/yyyy)		Daytime Phone	
_____			
Address			
_____		_____	_____
City		State	ZIP Code

## Section 3

### Signature of Spouse or Registered Domestic Partner

_____	
Spouse or Registered Domestic Partner Printed Name	
_____	
Spouse or Registered Domestic Partner Signature	
_____	
Date (mm/dd/yyyy)	

The law requires your spouse or registered domestic partner to sign. If you are not married or your spouse or registered domestic partner is unable to sign, complete the *Justification for Absence of Spouse's or Registered Domestic Partner's Signature* form and submit it with this Election Document.

Mail to:

CalPERS Employer Account Management Division • P.O. Box 942709, Sacramento, California 94229-2709

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## BECOME A MORE INFORMED MEMBER

### CalPERS Website

Visit [www.calpers.ca.gov](http://www.calpers.ca.gov) for information on all our benefits and services. You can also sign up to receive email newsletters and alerts.

### my|CalPERS

Log in at [my.calpers.ca.gov](http://my.calpers.ca.gov) to access real-time details and balances of your CalPERS accounts. With my|CalPERS you can:






- View, print, and save current and past statements.
- Select mailing preferences for your statements, newsletters, and retirement checks.
- Search for medical premium rates and health plans available in your area and confirm which dependents are covered on your health plan.
- Estimate your future retirement benefit and save estimates to view later.
- Send and receive secure messages.
- Order and download publications.
- Send account information to third parties, such as banks.
- Apply for service retirement.
- Change your beneficiary designation.
- View the status of your service credit request, elected service credit details, and payoff information.
- Retirees can update contact information, set up direct deposit, change tax withholdings, and view annual tax statements.

### CalPERS Education Center

Whether you're in the early stages of your career or getting ready to retire, visit the CalPERS Education Center in my|CalPERS to:

- Take online classes to help you understand your benefits.
- Register for instructor-led classes and download class materials.
- Register to attend a CalPERS Benefits Education Event at a location near you.
- Schedule a one-on-one appointment at your nearest CalPERS Regional Office.

### Experience CalPERS Through Social Media

-  Facebook: [www.facebook.com/myCalPERS](http://www.facebook.com/myCalPERS)
-  Twitter: [www.twitter.com/CalPERS](http://www.twitter.com/CalPERS)
-  Instagram: [www.instagram.com/CalPERS](http://www.instagram.com/CalPERS)
-  YouTube: [www.youtube.com/CalPERS](http://www.youtube.com/CalPERS)
-  LinkedIn: [www.linkedin.com/company/CalPERS](http://www.linkedin.com/company/CalPERS)

### Reach Us by Phone

Call us toll free at **888 CalPERS** (or **888-225-7377**).  
Monday through Friday, 8:00 a.m. to 5:00 p.m.  
TTY: (877) 249-7442

## Visit Your Nearest CalPERS Regional Office

### **Fresno Regional Office**

10 River Park Place East, Suite 230  
Fresno, CA 93720

### **Glendale Regional Office**

Glendale Plaza  
655 North Central Avenue, Suite 1400  
Glendale, CA 91203

### **Orange Regional Office**

500 North State College Boulevard, Suite 750  
Orange, CA 92868

### **Sacramento Regional Office**

Lincoln Plaza East  
400 Q Street, Room 1820  
Sacramento, CA 95811

### **San Bernardino Regional Office**

650 East Hospitality Lane, Suite 330  
San Bernardino, CA 92408

### **San Diego Regional Office**

7676 Hazard Center Drive, Suite 350  
San Diego, CA 92108

### **San Jose Regional Office**

181 Metro Drive, Suite 520  
San Jose, CA 95110

### **Walnut Creek Regional Office**

Pacific Plaza  
1340 Treat Boulevard, Suite 200  
Walnut Creek, CA 94597

**Visit the CalPERS website for directions to your local office.**

Regional Office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.

## PRIVACY NOTICE

The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

### Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply may result in CalPERS being unable to perform its functions regarding your status. Please do not include information that is not requested.

### Social Security Numbers

Social Security numbers are collected on a mandatory and voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be unable to verify eligibility for benefits without the number.

Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

### Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

### Your Rights

You have the right to review your membership files maintained by the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or call us at **888 CalPERS** (or **888-225-7377**).

*CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811.*

**California Public Employees' Retirement System**

400 O Street  
P.O. Box 942701  
Sacramento, CA 94229-2701

**888 CalPERS (or 888-225-7377)**

**[www.calpers.ca.gov](http://www.calpers.ca.gov)**

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