



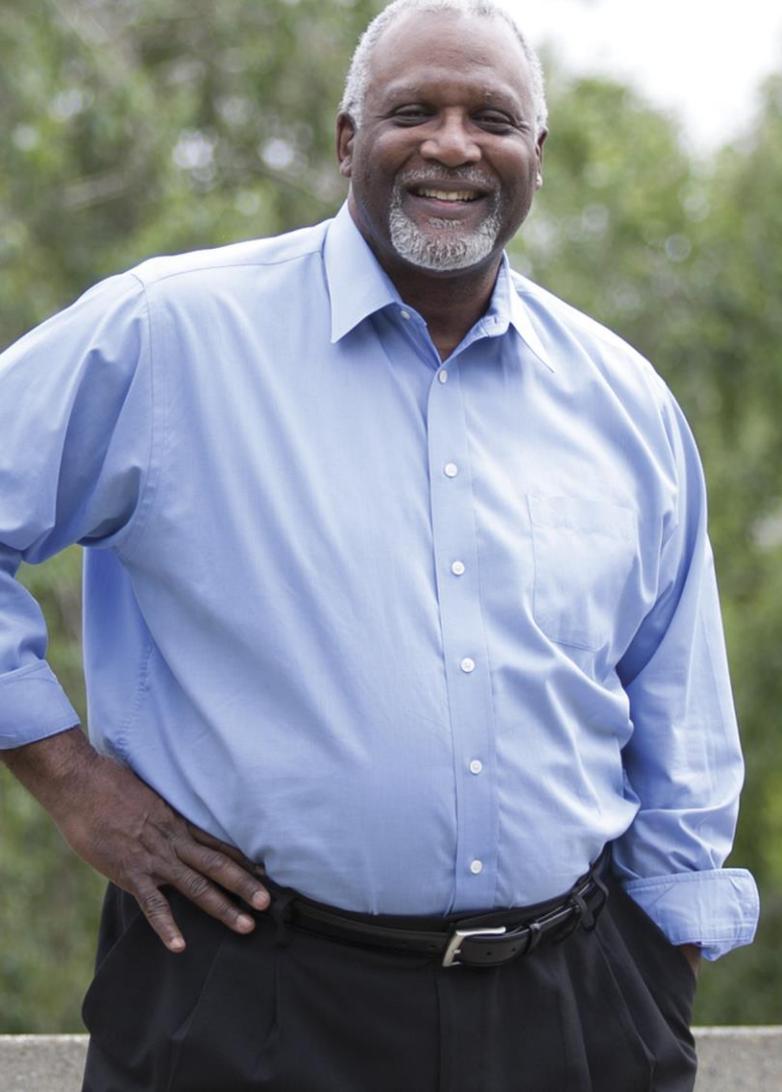
# Know...

**my|CalPERS –**  
Member Self-Service



# Agenda:

- CalPERS Website
  - Home page
  - Resources
- my|CalPERS Member Self-Service
  - Home page
  - Retirement
    - Estimate & Retirement Options
  - Health
  - Education Resources
  - Profile
  - Message Center



## CalPERS Website



## Welcome to Your New CalPERS Website



Developed with you in mind, you'll find what you're looking for when you want it, at home or on the go.

[Explore What's New](#)

### I Want To

- [Attend Training & Events](#)
- [Calculate My Retirement Estimate](#)
- [Change My Address](#)
- [Estimate Service Credit Cost](#)
- [Find a Job](#)



### Life Events

- [Birth or Adoption](#)
- [Death or Terminal Illness](#)
- [Domestic Partnership](#)
- [Injury/Disability](#)
- [Leave of Absence](#)



### Forms & Publications

- [Beneficiary Designation \(PDF\)](#)
- [Change of Address \(PDF\)](#)
- [Health Benefit Summary \(PDF\)](#)
- [Planning Your Service Retirement \(PUB 1\) \(PDF\)](#)



## I Want To . . .

---

# Estimate Service Credit Cost



Attend Training & Events

Calculate My Retirement Estimate

Change My Address

Estimate Service Credit Cost

Find a Job

Learn About Long-Term Care

Review Medicare Plan Changes

Update My Beneficiary

View Health Plan Rates

Visit a Regional Office



## Life Events

---

What you need to know

Birth or Adoption

Death or Terminal Illness

Domestic Partnership

Injury/Disability

Leave of Absence

Leaving CalPERS Membership

Marriage or Divorce

Name or Address Changes

Retirement

Returning to Work



## Forms & Publications

---

# Preparation for Retirement

[Beneficiary Designation \(PDF\)](#)

[Facts at a Glance \(PDF\)](#)

[Health Benefit Summary \(PDF\)](#)

[PERSpective Newsletter, Fall 2015 \(PDF\)](#)



[Planning Your Service Retirement \(PUB 1\) \(PDF\)](#)

[Service Credit Purchase Options \(PUB 12\) \(PDF\)](#)



[Service Retirement Application \(PUB 43\) \(PDF\)](#)



# my|CalPERS Member Self-Services

[Home](#)[Active Members](#)[Retirees](#)[Employers](#)[my|CalPERS Log In](#)

## CalPERS Benefits Education Events



Join us in Los Angeles and Riverside to learn about benefits and programs available to you as a CalPERS member.

[Register for Events](#)



### Welcome

Welcome to my|CalPERS, your gateway to conducting business electronically with CalPERS.

### Upcoming Scheduled Maintenance

There is no scheduled maintenance at this time. All of our online services and features are currently available.

### December Pay Days

Retirees: Paper checks will be mailed December 30. Direct deposit payments will be posted Monday, January 4, 2016 due to IRS rules for reporting retirement income.

## Pre-Log In

Select the appropriate type below: **(required)**

**Participant**

You can log in or register as a participant if you are a member, non-member, retiree, community property payee, beneficiary, survivor, or subscriber.

**Business Partner**

You can log in as a business partner if you are a representative of the State of California, a public agency, school, reciprocal or non-reciprocal retirement system, health carrier, medical vendor group, independent medical examiner, job assessor, direct authorization organization or service provider.

Continue

## Welcome to my|CalPERS



## Log In

**Username** (required)

[Forgot your Username?](#)

Continue

---

New to my|CalPERS? [Register Now.](#)

For your security, we recommend that you log out when you're done, and close all of your browser windows.

## Access Your Account

### Your Security Image and Message

---



tattoo

[Not your security image or message?](#)

### Enter Your Password

---

**Password** (required)

[Forgot Your Password?](#)

Log In



**AMS 2015** Annual Member Statement  
Your AMS is Available.

CalPERS Account Summary last reported 10/31/2015

Total Balance

**\$17,241.02**

Contributions Interest  
\$15,590.57 \$1,650.45

Total Service Credit

**7.206** years

Your Current Membership  
State Miscellaneous

Time to Earliest Retirement

**5.585** years

Your Retirement Formula  
2% @ 60



**AMS 2015** Annual Member Statement  
Your AMS is Available.

CalPERS Account Summary last reported 10/31/2015

Total Balance  
**\$17,241.02**

Contributions Interest  
\$15,590.57 \$1,650.45

Total Service Credit  
**7.206** years

Your Current Membership  
State Miscellaneous

Time to Earliest Retirement  
**5.585** years

Your Retirement Formula  
2% @ 60



 Annual Member Statement  
Your AMS is Available.

CalPERS Account Summary last reported 10/31/2015

Total Balance  
**\$17,241.02**

Contributions Interest  
\$15,590.57 \$1,650.45

Total Service Credit  
**7.206** years

Your Current Membership  
State Miscellaneous

Time to Earliest Retirement  
**5.585** years

Your Retirement Formula  
2% @ 60



**AMS 2015** Annual Member Statement  
Your AMS is Available.

CalPERS Account Summary last reported 10/31/2015

Total Balance

**\$17,241.02**

Contributions Interest  
\$15,590.57 \$1,650.45

Total Service Credit

**7.206** years

Your Current  
Membership  
State Miscellaneous

Time to Earliest Retirement

**5.585** years

Your Retirement Formula  
2% @ 60

## Retirement Summary

### CalPERS

#### Member

#### Retirement Contributions as of 10/31/2015

##### Total Balance

**\$17,241.02**

##### Total Contributions

\$15,590.57

##### Total Interest

\$1,650.45

##### Taxed Contributions

\$0.00

##### Taxed Deferred Contributions

\$15,590.57

##### Posted Interest

\$1,248.33

##### Current Interest

\$402.12

#### What is my membership status?

You have been a **CalPERS** member since **10/11/1999** and your status is **Active**.

#### What bargaining unit am I in?

You are in bargaining unit **R01**.

## Retirement Estimate Calculator

The Retirement Estimate Calculator is intended to provide an estimate only. Your actual retirement benefit will be determined when you formally apply for retirement based on applicable provisions in the California Public Employees' Retirement Law, the California Public Employees' Pension Reform Act of 2013, and federal tax law. See [Terms of Use](#) for more information.

Start a New Estimate

Want to provide for a beneficiary or survivor in your estimate?

Select [Start a New Estimate](#) to include a beneficiary, or if applicable, a survivor.

### Saved Scenario [What's this?](#)

Select the name of a scenario to view it. Check the box next to an estimate and select **Delete Selected** to remove a scenario from your list or select **Rename Selected** to change the name.

Select	Name	Date
<input type="checkbox"/>	<a href="#">Age 62</a>	12/03/2015

Delete Selected

Rename Selected

# Beneficiary vs. Survivor

- Beneficiary

- Anyone of your choosing, not set by law
- Your spouse/domestic partner may have a community property claim

- Survivor

- Statutorily defined by law
  - Spouse
  - Domestic partner
  - Children under the age of 18, until 18 or marriage
  - Disabled dependent
  - Financially dependent parents

# Beneficiary vs. Survivor

## Survivor Continuance:

- A monthly benefit paid after your death in retirement to an eligible survivor
- Your employer pays for the benefit
- Provided by law to all State and School members
- Public Agency employers must contract for this benefit

# Estimate Results

The Retirement Estimate Calculator is intended to provide an estimate only. Your actual retirement benefit will be determined when you formally apply for retirement based on applicable provisions in the California Public Employees' Retirement Law and federal tax law. See [Terms of Use](#) for more information.

## Lifetime Monthly Benefit Payment Options

You can find more detailed information about your benefit payment option in your member benefits publication or [Retirement Option 4](#).

### Saved Scenario: Age 62

Your Retirement Benefits - Standard Options			Payments Made After Your Death	
Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
<a href="#">Unmodified Allowance</a>	\$3,189	N/A	No Monthly Benefit	\$689

Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
<a href="#">Unmodified Allowance</a>	\$3,189	N/A	No Monthly Benefit	\$689
<a href="#">Option 1</a>	\$3,177	N/A	No Monthly Benefit	\$689
<a href="#">Option 2</a>	\$2,842	\$3,189	\$2,153	\$689
<a href="#">Option 2W</a>	\$2,878	\$2,878	\$2,189	\$689
<a href="#">Option 3</a>	\$3,002	\$3,189	\$1,157	\$689
<a href="#">Option 3W</a>	\$3,023	\$3,023	\$1,167	\$689
<b>Option 4 - Advanced Options</b>				
<a href="#">2W &amp; 1 Combined</a>	\$2,877	\$2,877	\$2,188	\$689
<a href="#">3W &amp; 1 Combined</a>	\$3,022	\$3,022	\$1,167	\$689
<a href="#">Specific Percentage to Beneficiary</a>	\$3,154	\$3,154	\$246	\$689
<a href="#">Specific Dollar Amount to Beneficiary</a>	\$2,905	\$2,905	\$2,000	\$689

Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Y Ben
<a href="#">Unmodified Allowance</a>	\$3,189	N/A	No Ben
<a href="#">Option 1</a>	\$3,177	N/A	No Ben
<a href="#">Option 2</a>	\$2,842	\$3,189	\$2,
<a href="#">Option 2W</a>	\$2,878	\$2,878	\$2,
<a href="#">Option 3</a>	\$3,002	\$3,189	\$1,
<a href="#">Option 3W</a>	\$3,023	\$3,023	\$1,
Option 4 - Advanced Options			
<a href="#">2W &amp; 1 Combined</a>	\$2,877	\$2,877	\$2,
<a href="#">3W &amp; 1 Combined</a>	\$3,022	\$3,022	\$1,
<a href="#">Specific Percentage to Beneficiary</a>	\$3,154	\$3,154	\$24
<a href="#">Specific Dollar Amount to Beneficiary</a>	\$2,905	\$2,905	\$2,000      \$689

Final Compensation Entered by  
**\$5,758.00**

Work Status  
**Full-Time**

Converted Sick Leave  
**0.000 years**

Survivor  
**Yes**

Beneficiaries  
**1**

Primary Beneficiary Date of Birth  
**07/16/1971**

### Calculation Details

Program Type  
**CalPERS Member**

Benefit Type  
**Service Retirement**

Effective Date  
**07/04/2033**

Age at Retirement  
**62**

Total Service Credit [Explain this](#)  
**24.816 years**

# Retirement Options

**Unmodified Allowance:** Provides the highest monthly allowance paid for life.

Your Retirement Benefits - Standard Options			Payments Made After Your Death	
Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
<a href="#">Unmodified Allowance</a>	\$3,189	N/A	No Monthly Benefit	\$689

# Retirement Options

**Option 1:** Slightly lower monthly allowance than the Unmodified Allowance. Upon your death, any unused member contributions in your account will be paid to your beneficiary in a lump sum.

Your Retirement Benefits - Standard Options			Payments Made After Your Death	
Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
<a href="#">Option 1</a>	\$3,177	N/A	No Monthly Benefit	\$689

# Retirement Options

**Option 2:** Same monthly benefit for life to your beneficiary, upon your death. If beneficiary dies before you, your allowance will increase to the Unmodified Allowance.

Your Retirement Benefits - Standard Options			Payments Made After Your Death	
Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
<a href="#">Option 2</a>	\$2,842	\$3,189	\$2,153	\$689
<a href="#">Option 2W</a>	\$2,878	\$2,878	\$2,189	\$689

# Retirement Options

**Option 2W:** Slightly higher monthly benefit than Option 2. If your beneficiary dies before you, your allowance remains the same.

Your Retirement Benefits - Standard Options			Payments Made After Your Death	
Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
<a href="#">Option 2</a>	\$2,842	\$3,189	\$2,153	\$689
<a href="#">Option 2W</a>	\$2,878	\$2,878	\$2,189	\$689

# Retirement Options

**Option 3:** Half of your monthly benefit to your beneficiary upon your death. If your beneficiary dies before you, your allowance will increase to the Unmodified Allowance.

Your Retirement Benefits - Standard Options			Payments Made After Your Death	
Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
Option 3	\$3,002	\$3,189	\$1,157	\$689
<a href="#">Option 3W</a>	\$3,023	\$3,023	\$1,167	\$689

# Retirement Options

**Option 3W:** Similar to Option 3, slightly higher monthly benefit. If your beneficiary dies before you, your monthly allowance remains the same.

Your Retirement Benefits - Standard Options			Payments Made After Your Death	
Option Type	Monthly Amount	For You if Beneficiary Dies Before You	To Your Beneficiary	To Your Survivor
<a href="#">Option 3</a>	\$3,002	\$3,189	\$1,157	\$689
<a href="#">Option 3W</a>	\$3,023	\$3,023	\$1,167	\$689

# Retirement Options

**Option 4 — 2W or 3W & 1 combined:** Upon your death, beneficiary will receive a monthly allowance. If both you and your beneficiary die, any unused member contributions will be paid to a secondary beneficiary in a lump sum.

Your Retirement Benefits			Payments Made After Your Death	
<b>Option 4 - Advanced Options</b>				
<u>2W &amp; 1 Combined</u>	\$2,877	\$2,877	\$2,188	\$689
<u>3W &amp; 1 Combined</u>	\$3,022	\$3,022	\$1,167	\$689

# Retirement Options

**Option 4 — Specific Percentage or Dollar Amount:** Upon your death, beneficiary will receive a monthly allowance; either based on any percentage up to 99% of the Members monthly allowance, or based on a specific dollar amount.

Your Retirement Benefits			Payments Made After Your Death	
<u>Specific Percentage to Beneficiary</u>	\$3,154	\$3,154	\$246	\$689
<u>Specific Dollar Amount to Beneficiary</u>	\$2,905	\$2,905	\$2,000	\$689

## Your Retirement Date

Enter the date you want to retire.

**Retirement Date** (required)



Your retirement date is typically one day after your last day of employment.

mm/dd/yyyy

Enter your current position title (don't abbreviate).

**Position Title** (required)

Up to 80 characters.

Review your personal information.

Name	Gender	Date of Birth
John Smith	Male	01/06/1960

If this information is incorrect, make corrections on the [Personal Information form](#) and mail it to us.  
You can still continue the retirement application process.

Save and Continue

Application Status

## My Application

1 Retirement Date

2 About Your Retirement

3 Option Selection

4 Beneficiaries

5 Survivor Continuance

6 Tax Withholding

7 Payment Information

8 Review

9 Sign & Submit

10 Next Steps

## Beneficiaries

CalPERS

John Smith

Member

### Lump Sum Benefits

Lump sum benefits are one-time payments made at the time of your death to beneficiaries of your choice.

If you haven't designated a beneficiary before your death, we'll pay the lump sum benefit to your survivors, based on statute.

### Pre-Retirement Benefits [What's this?](#)

Beneficiaries effective as of 12/16/2013

Primary Beneficiaries	Relationship	Percentage
-----------------------	--------------	------------

[Add Beneficiaries](#)

## Beneficiaries

CalPERS

**John Smith**

Member

### Lump Sum Benefits

Lump sum benefits are one-time payments made at the time of your death to beneficiaries of your choice.

If you haven't designated a beneficiary before your death, we'll pay the lump sum benefit to your survivors, based on statute.

### Pre-Retirement Benefits [What's this?](#)

Beneficiaries effective as of 12/16/2013

Primary Beneficiaries	Relationship	Percentage
<a href="#">Mary Smith</a>	Spouse	100%

Change My Beneficiaries

## Retirement Summary

### CalPERS

#### Member

#### Retirement Contributions as of 10/31/2015

Total Balance

**\$17,241.02**

Total Contributions

\$15,590.57

Total Interest

\$1,650.45

Taxed Contributions

\$0.00

Taxed Deferred

Contributions

\$15,590.57

Posted Interest

\$1,248.33

Current Interest

\$402.12

## Service Credit as of 10/31/2015

---

**Total Service Credit** includes service credit you purchased, if any.

Total Service Credit

**7.206** years

Fully Vested For Retirement

[Explain this](#)

Yes

Service Credit Required For Full Vesting

5.000 years

## Service Credit History

---

Benefit Provisions	Employer	Years of Service
2% @ 55 Formula for Local Miscellaneous Members	County of Sutter	3.256
2% @ 60 Formula for Industrial and Miscellaneous Members	State of California	3.950

## Service Credit as of 10/31/2015

Total Service Credit includes service credit you purchased, if any.

Total Service Credit	Fully Vested For Retirement	Service Credit Required For Full Vesting
<b>7.206</b> years	<a href="#">Explain this</a> Yes	5.000 years

## Service Credit History

Benefit Provisions	Employer	Years
2% @ 55 Formula for Local Miscellaneous Members	County of Sutter	
2% @ 60 Formula for Industrial and Miscellaneous Members	State of California	

**Need an official statement of your account information?**

[Request a document](#) that summarizes your account information. We'll even mail it to a third party on your behalf.

## Health Plan Summary

Current Health Coverage as of 07/23/2014

Medical Plan	Coverage Type	Enrolled Since	Premium
 Kaiser Permanente California	Employee only Basic	03/01/2001	\$661.61 <a href="#">Need premium details?</a>

Connect with Your Health Benefit Provider

[Our Health Plans Online](#)

[Dental - CA Dept. of Human Resources](#)

[Vision - VSP Vision Care](#)

## Subscriber and Dependents

Name	Relationship	Date of Birth	Medical
<a href="#">John Smith</a>	Self	01/06/1960	Basic
<a href="#">Mary Smith</a>	Spouse	04/18/1956	Basic

CalPERS On-Line Health Benefit Resources

[Health Benefits Program](#)

[Forms & Publications Center](#)

## Resource Center

### Publication Center

---

#### [Browse Our Publications Center](#)

Download or order our member publications, free of charge. They may help you in making important decisions regarding your benefits.

#### [Publication Order History](#)

### Get PERSpective

---

The PERSpective newsletter will keep you current on important legislation, benefit changes, and CalPERS News.

#### [Download the latest edition.](#)

# CalPERS Education Center

---

## [View Classes](#)

Select from a variety of online and instructor-led classes. You can view our complete class list or browse by class title or location to find the classes that interest you.

## [Schedule an Appointment](#)

If you are looking for more personal assistance you can schedule a one-on-one appointment with your local CalPERS Regional Office.

## [Activity & History](#)

Get the status on your latest activities scheduled with CalPERS. View classes you have scheduled to attend, change or cancel your enrollment, and download educational materials.

## Learn More

---

Educate yourself for today and tomorrow. Visit CalPERS On-Line for information about our benefits, programs, services and more!

## [Facts at a Glance](#)

Learn basic facts about CalPERS.

## [CalPERS News Center](#)

View current CalPERS topics of interest.

## [Resource Library](#)

Access valuable online information.

## [Legislation](#)

Monitor State and federal legislation.

# CalPERS Education Center

---

## [View Classes](#)

Select from a variety of online and instructor-led classes. You can view our complete class list or browse by class title or location to find the classes that interest you.

## [Schedule an Appointment](#)

If you are looking for more personal assistance you can schedule a one-on-one appointment with your local CalPERS Regional Office.

## [Activity & History](#)

Get the status on your latest activities scheduled with CalPERS. View classes you have scheduled to attend, change or cancel your enrollment, and download educational materials.

## Learn More

Educate yourself for today and tomorrow. Visit CalPERS On-Line for information about our benefits, programs, services and more!

### [Facts at a Glance](#)

Learn basic facts about CalPERS.

### [CalPERS News Center](#)

View current CalPERS topics of interest.

### [Resource Library](#)

Access valuable online information.

### [Legislation](#)

Monitor State and federal legislation.

## Contact Information

### Addresses

To change your address, contact your employer's Human Resources department. Your employer will automatically forward your new address to CalPERS.

Mailing Address	Physical Address	Health Plan Eligibility ZIP Code
1234 Any Street Sacramento, CA 98765		Mailing Address

## Email

---

### Email

jsmith@email.email

Edit

## Phone

---

### Mobile Phone

(916) xxx-xxxx

### Home Phone

(916) xxx-xxxx

### Work Phone

(916) xxx-xxxx

Edit

## Message Inbox

### Send Us a Message

---

You can send us a secure message by selecting the **Send a Message** button below. We will respond within **5 business days**.

For any inquiries involving your personal health information, call us toll free at **888 CalPERS** (or **888-225-7377**).

Find answers to frequently asked questions about service credit purchases, retirement benefits, health, and more on [CalPERS On-Line](#).

[Send a Message](#)

### Messages

---

You have no messages.



## Resources

# Resources

- CalPERS Website – [www.calpers.ca.gov](http://www.calpers.ca.gov)
- CalPERS Customer Contact Center (888-225-7377)
- CalPERS Benefits Education Events
- Member Education
- Videos and Web Events
- Member Forms and Publications
- PERSpective newsletters

Follow

By Social Network

