Member Self Service: my|CalPERS

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Laurie: Welcome to the Member Self Service: my|CalPERS webinar.

Jim: In this webinar, we'll cover your CalPERS personal online tool, my|CalPERS. Our agenda for today's session will cover logging into my|CalPERS, what your options are if you forget your password and the different information and tools you can access through your my|CalPERS account.

So let's start with the my|CalPERS log in process. From the CalPERS website at calpers.ca.gov, you select the *Log Into my|CalPERS* link over on the right hand side. You can also access the my|CalPERS log in page directly at my.calpers.ca.gov. This will bring you to the pre-log in page, where you'll select the button next to *Participant* and then select *Continue.*

If you are a new user, select the *Register Now* link. You'll then accept the security agreement. Your next step will be to identify yourself with your name, birth date and your CalPERS ID or social security number. You'll then create a username and password and select a security image and message that will be easy to remember. Finally, you'll create answers to some security questions.

If you've already gone through the registration process, then you'll just log in with your username and select *Continue.* Verify your security image and message. If what you've chose doesn't come up, then most likely the wrong username was entered. Select the *Not Your Security Image or Message* link to go back. Otherwise, enter your password and select *Log In.*

Laurie: So what happens if you forget your password? If you forget your password, select the blue underlined link. Remember, anything that is in blue and underlined is a link and drills down further on the information. You will need to identify yourself with your first and last name, your birth date and the last four digits of your social security number or your full CalPERS ID. Then select *Continue.*

The system will ask you how you would like to get your password. You can choose to have a passcode sent by email or a text message sent to your mobile phone. Once you enter the passcode, you'll be prompted to create a new password. Your other option is to answer the security questions you set up when you first registered. Once you've recovered your password, you can then log in.

Jim: Now let's review the features and tools available in my|CalPERS. The first page you come to in my|CalPERS is your home page and there's a lot of valuable information right here. Here you see your total balances at the last date recorded by your employer.

Right below that is the breakdown of your balance based on what you've contributed and the interest you've earned. You'll also see your total years of service credit and your current membership classification, and it shows how long you have until your earliest retirement date, as well as your current retirement formula.

If you're currently eligible to retire, like our example member on the screen here, you'll see 0.000 years here. Over on the right hand side, you can access your most recent annual member statement and you can see the market value of the CalPERS investment portfolio.

Laurie: The *Retirement* tab brings you to the *Retirement Summary* page, which provides a bit more in-depth information than the home page. As you can see, there are several sub tabs that are now available on this screen.

To the right of the page, you'll see when you became a member, whether or not you're an active employee and what bargaining unit you may be part of if applicable.

Many members contact us to request a statement of their contributions while active or if retired, their monthly benefit. You can create and print this from the *Request a Document* link. You can address it directly to an organization that's requesting a verification of assets or income, such as a mortgage company or a landlord.

In the *Benefits Summary* tab, you'll find your benefit status, account status, membership date and your benefit effective date. It looks like this member had planned on retiring on September 30, 2014, but cancelled or as it shows, terminated their application.

Once you retire, the *Benefits Summary* will show your retirement information, including the amount of your retirement check and your next payment dates, the option you elected and your account status will show as retired.

Next is the *Statements* link. While active, you'll find all of your past annual member statements here. Once you're retired, you'll find your monthly benefit statement and your yearly 1099 tax statements here. From this page, you can also access the *Retirement Estimate Calculator*.

This tool allows you to calculate an estimate of your future retirement benefits. It automatically pre-populates the most recent information provided by your employer, such as your final compensation. If applicable, you'll provide additional information, such as the date of birth for a beneficiary, survivor information and if sick leave will be applied.

Once you've entered the information, you'll come to the *Estimate Results* page. It will provide your monthly benefit amount based on the different options available. If you've entered a beneficiary, it will show you how much you would receive if your beneficiary dies before you and what payments will be made to your beneficiary and/or survivor if you pass away first. Once you've completed an estimate, you can save the scenario to review at a later date.

Once you're eligible to retire, the *Apply for Retirement* link will become available. On this page, you'll find a list of recommended steps to take prior to applying, as well as information you should check on with your employer.

When you begin your online application, the first page is where you'll enter your retirement date and your position title. On the right side, you'll find all the steps that you'll take to complete the application, including selecting an option, choosing your beneficiaries and setting up your tax withholding. You cannot apply more than 90 days in advance of your chosen retirement date.

You would have completed a *Beneficiary Designation* form when you were first hired or maybe you've updated it using it the form over the years. What's nice is that now you can add or change your beneficiaries in my|CalPERS.

If you don’t' have a beneficiary already in your my|CalPERS account, you'll find the *Add Beneficiaries* link to add someone. The system will ask for the person or persons' information and the relationship to you. If you already have designated beneficiaries showing on this page, you'll see the *Change My Beneficiaries* green link.

Here you'll be able to add, change and/or delete your named beneficiaries. Any updates to your designation will supercede what you have had listed in the past.

Jim: So let's move on to the *Health* tab. Not everyone has their health benefits through CalPERS. If you don't, then you won't see this tab. You'll need to contact your employer regarding any health benefits questions.

For those of you that do have health insurance with us, the *Health* page is where you can review your *Health Plan Summary*, which includes your current health plan, coverage type, enrollment date and premium information. It provides the name, relationship and date of birth of dependents enrolled on your plan.

You can also search for new health plans by your zip code and retirees can make changes during open enrollment. Active employees will still need to go through their employers to make any health plan changes. If you're a state employee, you'll see links over on the right hand side for *Dental and Vision Plan Information* here as well.

The next tab is the *Education Resources* tab. This brings us to the *Resource Center* page, which provides various opportunities to get information and education about your benefits. If you select the *Publications* link, you can download and view the many publications that we offer or you can order them to be mailed to your home.

From the *View Classes* link, you can take our classes online or enroll in an instructor-led class offered by one of our eight regional offices located throughout the state.

The *Education Activity and History* page is pretty self-explanatory. This is where you'll find upcoming classes or appointments that you may be enrolled in. There is also a history of the classes and appointments that you enrolled in the past and whether or not you attended.

Finally, through the *Schedule and Appointment* link, you can set up an appointment at one of our regional offices. You'll go through several steps, which includes selecting the regional office you wish to visit, the appointment category and the type of appointment. If you're submitting your retirement application, you'll need to enter your retirement date.

Appointments at our offices can fill up over a month in advance, so it's important to plan ahead.

Laurie: The next page is the *Profile* page, which provides your address, phone numbers and email if applicable. You can edit your email and phone number information at any time on this page. If you're an active employee, you must update your address through your employer and they will submit this information to us. Once you're retired, you'll have the ability of changing your address here.

Under the *Security Settings* link, you can change your password and your password recovery options. In *Mailing Preferences*, you can let us know if you would like to go paperless for your annual member statements or once you're retired, your monthly benefit check statements. This means that you would access them online and they wouldn't be mailed to you. You can also choose not to have the *Perspective Newsletter* mailed to you.

Under your *Personal Information* link, you'll find your name, gender, your date of birth, your social security number and your CalPERS ID. If something such as your date of birth is incorrect, you can select the link for the *Request for Personal Information Change* form. Complete it, include requested documentation and mail it to CalPERS.

Jim: Finally, under the *Message Center* tab, you can send us a secure message and also view any messages that we may have sent you in reply. When we reply to your inquiry, you'll receive an email notifying you that you have a message waiting in your my|CalPERS account.

When you send us a message, you'll receive a notification that your message was received. You can expect a response within five days. Once you've received the email notifying you that we’ve responded to your question, you'll see at the top right hand side of the page a green box shows that you have a message waiting. Select the link under the *Unread Messages* section to open the response.

Once you see your response, you can reply to your message if needed. A pretty good tip is to reply to the message only if you have additional questions. We'll assume that your non-response is a 'Thank You' with a smiley face.

Laurie: Along with the CalPERS online and you’re my|CalPERS account, a great way of keeping upon the latest information is the use of social networking. You can now follow us on Twitter and you can like us at Facebook.

You can also find great informational videos by going to the video center on our website. All of our video content is published to the CalPERS YouTube channel. On YouTube, you can subscribe to our videos, share them and embed them in your own sites.

We hope our presentation today has been beneficial to you. Thank you for taking time out of your day to attend this webinar and have a great rest of your day.