

A Guide to Your Judges' Retirement System II



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thrive

Will you be ready for retirement?

This publication provides you with information regarding your JRS II retirement benefits and will help you in planning your future retirement.

You should consider your desired retirement lifestyle and project how much that lifestyle will cost. Then compare the lifestyle or the cost with your projected retirement income.

Sources of income may include:

- Your JRS II pension
- Deferred compensation, such as a 401(k) or 457 plan
- Social Security
- Other savings and investments

Other factors such as taxes, inflation, health care costs, and estate planning may need your consideration as well.

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What Is the JRS II Retirement Plan?

The Judges' Retirement System (JRS) II was established in 1994. The laws governing this system are found in the California Government Code (GC), Chapter 11.5, beginning with section 75500.

JRS II is a tax-qualified, defined benefit plan under section 401(a) of the Internal Revenue Code and is subject to federal tax laws applicable to governmental tax-qualified pension plans.

The JRS II retirement plan provides service or disability retirement benefits to judges, and survivor or death benefits to eligible survivors or beneficiaries.

Medical, dental, and vision benefits are provided to eligible retirees and beneficiaries of JRS II under the Public Employees' Medical and Hospital Care Act (PEMHCA).

The plan is administered by the CalPERS Board of Administration, and funded by member and employer contributions, and earnings on investments.

The statements in this publication are general and are as simple as possible while still being accurate. 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.

Membership in JRS II

All Supreme and Appellate court justices and Superior court judges appointed or elected on or after November 9, 1994, are members of JRS II.

Public Employees' Pension Reform Act of 2013

• **PEPRA Member**

The California Public Employees' Pension Reform Act of 2013 (PEPRA) changed retirement benefits and contribution amounts for judges who become members of JRS II on or after January 1, 2013.

For JRS II purposes, a "new PEPRA" member (GC section 7522.04(f)) is either:

- A judge who becomes a member of JRS II for the first time on or after January 1, 2013, and who had no prior membership in any California public retirement system; or
- A judge who becomes a member of JRS II for the first time on or after January 1, 2013, and who was a member of another California public retirement system prior to that date, but who was not subject to reciprocity under subdivision (c) of section 7522.04.

JRS II is considered to have limited reciprocity with CalPERS and any of the retirement systems subject to the County Employees Retirement Law of 1937. If you were a member of one of these systems prior to January 1, 2013, and you separated from that system within six months of taking office as a judge, and you did not elect a refund or retire from that system before you became a judge, you may qualify to be enrolled in JRS II as a classic member.

• **Classic Member**

Classic members include all judges enrolled in JRS II before January 1, 2013, and all judges who became members of JRS II on or after January 1, 2013, but who do not meet the definition of a new member. Classic members are subject to the plan provisions in effect prior to January 1, 2013.

What Is the JRS II Retirement Plan? (continued)

Member Contributions

All JRS II members are required to contribute to this system. Member contributions are deducted from your salary on a pretax basis. This means your contributions reduce your taxable income. Because your contributions to JRS II are tax-deferred, you will owe taxes when you receive benefits, usually at retirement.

- **PEPRA Member**

All PEPRA members contribute an amount equal to one-half of the normal cost. The contribution rate is reviewed annually when the actuarial valuation of JRS II is performed. If the total normal cost for PEPRA members fluctuates by more than 1 percent of payroll, the member contribution rate may change.

- **Classic Member**

All classic members contribute 8 percent of salary as established by the Judges' Retirement Law II.

Employer Contributions

The State of California also contributes to the JRS II Fund based on a percentage of judicial salary. Your contributions, along with the employer contributions, earnings from investments and other sources pay for the retirement, disability, death, and/or survivor benefits.

Monetary Credits

On a monthly basis, you accrue monetary credits equal to 18 percent of your monthly salary. Interest is applied monthly and the rate is determined based on the net earning rate achieved by the JRS II Fund in the preceding fiscal year. The interest rate on your monetary credits will never be less than zero.

Annual Member Statement

Annual Member Statements (AMS) are generated after the close of each fiscal year. The AMS can be accessed online through your myCalPERS account. The AMS contains information about your account, the amount of your contributions and interest, your service credit, and your monetary credits and interest.

You can find your membership category on your Annual Member Statement by logging into your personal myCalPERS account at my.calpers.ca.gov.

Service Credit

Service credit is earned on a fiscal year basis, which is July 1 through June 30. Twelve months of full-time employment will equal one year. You cannot earn more than one year of service credit in one fiscal year.

What Is the JRS II Retirement Plan? (continued)

Purchasing Service Credit

You may be able to increase your total service credit through service credit purchase.

- **Redeposit of Withdrawn Contributions or Monetary Credits**

If you are reappointed or elected to a judicial position after receiving a refund of your contributions or your monetary credits any time prior to your retirement, you may redeposit the amount withdrawn, plus interest from the date of withdrawal to the date of redeposit and restore the corresponding service credit. The cost of the redeposit must be paid in full prior to retirement.

- **Prior Judicial Service**

As an active judge prior to your retirement, you are eligible to purchase and receive service credit for all the time served as a full-time subordinate judicial officer. You may not include any period for which you are receiving or are entitled to receive, a retirement allowance from any other public retirement system.

The cost to purchase this time is equal to the actuarial present value of the increase in benefits due to the additional service and is payable in full at the time of election.

- **Military Service**

You may be able to purchase additional service credit for active-duty military service if you are not receiving credit for this service under any other public retirement system. Service may be granted on the basis of one year of credit for each year of credited service in the system but may not exceed a total of four years of service credit, regardless of the number of years served in active duty.

The cost to purchase this time is equal to the actuarial present value of the increase in benefits due to the additional service purchased and is payable by a lump-sum payment or authorized payment plan in accordance with regulations adopted by the CalPERS Board of Administration.

Leaving Judicial Office

Refund of Member Contributions

You will receive a refund of your member contributions, plus interest, under the following circumstances:

- If you leave judicial office before accruing at least five years of service; or
- You plead guilty or no contest to, or are found guilty of, a crime committed while holding office which is punishable as a felony under California or federal laws and which involves moral turpitude, or was committed in the course and scope of your duties.

There is no provision in the law that allows you to leave your contributions on deposit with JRS II after leaving judicial office. JRS II is required to issue your refund timely.

A refund of your contributions terminates your JRS II membership, and you will not be eligible for any future benefits.

Early Retirement—Monetary Credit Payment

If you have five or more years of service credit but are not eligible for the monthly service retirement allowance under the defined benefit plan, you will receive the amount of your monetary credits, plus interest, in a lump-sum payment, and no other amount.

Judges who receive their monetary credits in one lump-sum payment are eligible for health benefits under GC section 22814, and are considered “retired judges” for the purposes of the Assigned Judges Program administered by the Judicial Council of California.

Eligibility Requirements for Retirement

Service Retirement

To qualify for service retirement, you must meet two requirements: **age** and **service credit**.

Age	Service Credit
65	20 or more years of judicial service
70	5 or more years of judicial service

Once you meet eligibility, you may choose a service retirement or payment of the monetary credits. The monetary credits may be paid in either a lump sum or a monthly annuity.

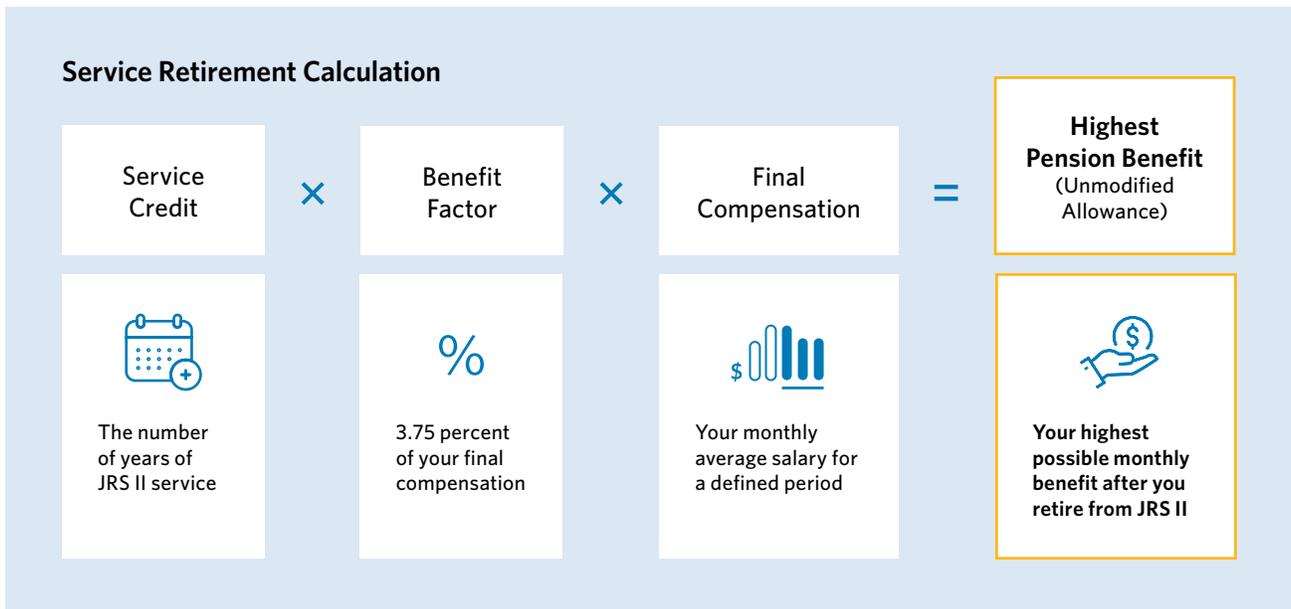
Service Credit
You earn service credit during the time you receive a salary and make contributions to this system while holding office as a judge or justice, computed in full years and fractions of years.

A judge is required to make an election to receive a monthly service retirement benefit, the lump-sum monetary credits, or the monetary credit annuity within 30 days after the effective date of retirement (GC section 75522(c)). If no election is made, the monthly service retirement benefit is payable.

Calculating Your Defined Benefit Retirement Allowance

The key to your retirement benefit is to understand how service credit and final compensation are used in the retirement calculation. Increase any one of these factors and you will increase your overall benefit up to a maximum of 75 percent of your final compensation.

The retirement calculation for the monthly JRS II defined benefit plan is shown below:



Final Compensation

- **Classic Member**

A monthly retirement benefit payable to a JRS II classic member will be based on his or her average pay rate for the 12 consecutive months prior to retirement as defined by GC section 75502(d).

- **PEPRA Member**

A monthly retirement benefit payable to a JRS II PEPRA member will be based on his or her highest average pay rate for any consecutive 36-month period prior to retirement as required by GC section 7522.32.

Surviving Spouse Allowance

If you receive a monthly service retirement benefit, your surviving spouse or registered domestic partner will automatically receive the surviving spouse allowance, which is a monthly allowance equal to 50 percent of your Unmodified Allowance regardless of the optional settlement you choose at retirement.

Retirement Payment Options

If you retire with service retirement, deferred retirement, or elect to receive the monetary credit annuity, there are various payment options available to you. You can choose to receive the highest benefit payable, or you may choose one of the optional settlements provided in GC section 75571.5.

Unmodified Allowance

For You	For Your Beneficiary	For Your Survivor
Provides the highest monthly retirement allowance payable to you for your lifetime.	This option provides no continuing monthly allowance to a beneficiary and no return of unused member contributions upon your death.	50% of the Unmodified Allowance

Return of Remaining Contributions Option 1

For You	For Your Beneficiary	For Your Survivor
Provides a monthly retirement allowance payable to you for your lifetime.	Upon your death after retirement, a lump-sum payment of any remaining member contributions will be paid to your surviving spouse or registered domestic partner, or if none, to your estate.	50% of the Unmodified Allowance

It takes about 10 years of retirement to totally deplete your contributions, but your monthly benefit continues.

100 Percent Beneficiary Option 2

For You	For Your Beneficiary	For Your Survivor
Provides a monthly retirement allowance payable to you for your lifetime.	Upon your death after retirement, 100% of your ongoing monthly allowance will be paid to your surviving spouse or registered domestic partner. Upon both your deaths, a lump-sum payment of any remaining member contributions will be paid to the estate of the deceased.	50% of the Unmodified Allowance

It takes about 10 years of retirement to totally deplete your contributions, but your monthly benefit continues.

Retirement Payment Options (continued)

100 Percent Beneficiary Option 2 with Benefit Allowance Increase

For You	For Your Beneficiary	For Your Survivor
<p>Provides a monthly retirement allowance payable to you for your lifetime.</p>	<p>Upon your death after retirement, 100% of your ongoing monthly allowance will be paid to your surviving spouse or registered domestic partner. Your retirement will increase back to the Unmodified Allowance amount if:</p> <ul style="list-style-type: none"> • Your spouse or registered domestic partner predeceases you; or • Your marriage or domestic partnership is dissolved or annulled, or you and your spouse or registered domestic partner are legally separated, and the judgment dividing the community property awards the total interest in the Judges' Retirement System II to you. 	<p>50% of the Unmodified Allowance</p>

50 Percent Beneficiary Option 3

For You	For Your Beneficiary	For Your Survivor
<p>Provides a monthly retirement allowance payable to you for your lifetime.</p>	<p>Upon your death after retirement, 50% of your ongoing monthly allowance will be paid to your surviving spouse or registered domestic partner. Upon both your deaths, a lump-sum payment of any remaining member contributions will be paid to the estate of the deceased.</p>	<p>50% of the Unmodified Allowance</p>

It takes about 10 years of retirement to totally deplete your contributions, but your monthly benefit continues.

Retirement Payment Options (continued)

50 Percent Beneficiary Option 3 with Benefit Allowance Increase

For You	For Your Beneficiary	For Your Survivor
<p>Provides a monthly retirement allowance payable to you for your lifetime.</p>	<p>Upon your death after retirement, 50% of your ongoing monthly allowance will be paid to your surviving spouse or registered domestic partner. Your retirement will increase back to the Unmodified Allowance amount if:</p> <ul style="list-style-type: none"> • Your spouse or registered domestic partner predeceases you; or • Your marriage or domestic partnership is dissolved or annulled, or you and your spouse or registered domestic partner are legally separated, and the judgment dividing the community property awards the total interest in the Judges' Retirement System II to you. 	<p>50% of the Unmodified Allowance</p>

Flexible Beneficiary Option 4

For You	For Your Beneficiary	For Your Survivor
<p>Provides a monthly retirement allowance payable to you for your lifetime.</p>	<p>Upon your death after retirement, an ongoing benefit of a specific dollar amount or specific percentage of your Unmodified Allowance will be paid to your surviving spouse or registered domestic partner.</p>	<p>50% of the Unmodified Allowance</p>

Retirement Payment Options (continued)

Sample JRS II Service Retirement Defined Benefit Calculation

- **Unmodified Allowance Calculation**

Below are sample calculations for a JRS II service retirement defined benefit.

Judge 1:

Age 65 and has 20 years of judicial service credit

Service Credit	×	Benefit Factor	=	% of Final Compensation	×	Final Compensation	=	Unmodified Allowance
20.00	×	3.75	=	75.0000%	×	\$19,093.75	=	\$14,320.31

Judge 2:

Age 72 and has 13.25 years of judicial service credit

Service Credit	×	Benefit Factor	=	% of Final Compensation	×	Final Compensation	=	Unmodified Allowance
13.25	×	3.75	=	49.6875%	×	\$19,093.75	=	\$9,487.21

Payment of Your Monetary Credits

Monetary Credit—Lump-Sum Payment

Instead of receiving a monthly service retirement allowance, you may elect to receive the amount of your monetary credits, plus interest, in one lump sum. There would be no other benefits payable to you or to a spouse or registered domestic partner upon your death.

Judges who receive their monetary credits are considered “retired judges” for purposes of a concurrent retirement, and are eligible for health benefits, and for the Assigned Judges Program administered by the Judicial Council of California.

Monetary Credit—Monthly Annuity

Instead of receiving a monthly service retirement allowance or receiving the monetary credits in one lump sum, GC section 75522(e) allows you to receive the amount of your monetary credits in an annuity of actuarially equivalent value for your life or in one of the optional forms provided for in GC section 75571.5.

Eligibility

You are eligible for the monetary credit annuity if you are eligible for service retirement. You must be at least 65 years old with 20 or more years of service, or 70 years old with five or more years of service.

Payment of Monetary Credit Annuity

- You may elect to receive a monthly annuity of actuarially equivalent value for your lifetime.
- In lieu of an allowance for your life alone, you may elect to have the monthly annuity paid under one of the optional settlements provided in GC section 75571.5.
- The monthly monetary credit annuity may exceed 75 percent of your final compensation as opposed to the defined monthly benefit, which is limited to 75 percent of your final compensation.

- There is no option for a return of the monetary credits if you die before the balance of the monetary credits is exhausted.
- There are no other forms or type of payments available under the monetary credit annuity, other than the monthly annuity payable for the judge’s life or under one of the optional settlements.

Return of Remaining Contributions

The following optional settlements provide for the return of any remaining member contributions and interest:

- Return of Remaining Contributions Option 1
- 100 Percent Beneficiary Option 2
- 50 Percent Beneficiary Option 3

Please refer to the Retirement Payment Options section for a detailed explanation of all of the optional settlements available.

Surviving Spouse Allowance

There is no provision for payment of the surviving spouse allowance if you elect to receive the monetary credit annuity.

Cost-of-Living Adjustment (COLA)

The monetary credit annuity payment does not receive COLA.

Health Insurance

- A judge who elects the monetary credit annuity will be entitled to medical and dental insurance under GC 22760(d) for themselves and any eligible family members.
- Upon the judge’s death, the surviving spouse or registered domestic partner will be entitled to receive medical and dental benefits under GC 22760(b) if eligible to receive a lifetime allowance as the designated beneficiary under one of the optional settlements.

Deferred Retirement

Beginning on January 1, 2024, through January 1, 2029, you may retire under deferred retirement. Your election to retire and leave the bench must be within this timeframe, however, your commencement date may be after January 1, 2029.

You qualify for a deferred retirement allowance when you are either:

- Age 60 with at least 15 years of service; or
- Age 65 with at least 10 years of service

You will not receive your pension during the time from when you leave the bench until your commencement date. The date you commence your benefit will depend on which deferred retirement type you select.

You can select from either of these two deferred retirement types:

Deferred Retirement Benefit At Full Retirement Age – G.C. (75522.5(f)(1))

You can leave the bench prior to your full retirement age and defer receiving your monthly retirement allowance until the date you will attain your full retirement age. Full retirement age is the age and years of service you would have been first eligible to retire under a Service Retirement. Your member contributions and monetary credits will remain on deposit with JRS II.

Under this deferred retirement benefit, your monthly allowance is calculated with a reduced benefit factor which is 3.75% benefit factor minus 0.07 for each year you leave the bench prior to attaining your full retirement age.

You will commence to receive your monthly retirement benefit when you reach your full retirement age.

Deferred Retirement Benefit – Extended Commencement Date – G.C. (75522.5(f)(2))

You can leave the bench prior to your full retirement age and defer receiving your monthly retirement allowance until a later date that extends beyond your full retirement age.

Under this deferred retirement benefit, your monthly allowance is calculated using the full 3.75% benefit factor. For each year you leave the bench prior to attaining your full retirement age, an additional 0.22 years is added to your commencement date.

You will commence to receive your monthly retirement benefit after you attain full retirement age.

Payment of the Deferred Retirement

You may elect to receive a monthly allowance for your lifetime.

In lieu of an allowance for your lifetime, you may elect to have the monthly allowance paid under one of the optional settlements provided in GC section 75571.5. Please refer to the Retirement Payment Options section for a detailed explanation of all the optional settlements available.

Surviving Spouse Allowance

If you die after you retire for a deferred retirement, your surviving spouse or registered domestic partner will receive the surviving spouse allowance, which is a monthly allowance equal to 50 percent of your Unmodified Allowance regardless of the optional settlement you choose at retirement.

Deferred Retirement (continued)

Health Insurance

A judge who elects the deferred retirement will be entitled to medical and dental insurance for themselves and any eligible family members.

Upon the judge's death, the surviving spouse or registered domestic partner will be entitled to receive medical and dental benefits if eligible to receive a lifetime monthly allowance.

Disability Retirement

If you become unable to continue the duties of your office because of a mental or physical disability that is or is likely to become permanent, you **may** apply to the Commission on Judicial Performance (CJP) to be considered for a disability retirement. You cannot be retired for disability without your consent and the approval of the Chief Justice and the CJP.

If you receive a disability retirement allowance, you are not eligible to receive any other benefit payment from JRS II, including a refund of your contributions, payment of your monetary credits, or any service retirement benefit.

Work-Related Disability

- **Eligibility**

There are no age or service requirements for a work-related disability retirement. To receive a work-related disability retirement, the CJP must determine that your **disability is predominantly a result of an injury arising out of and in the course of judicial service.**

- **Monthly Benefit**

If the CJP notifies JRS II that your disability was found to be work related, you will receive a monthly allowance equal to 65 percent of your final compensation.

- **Taxability of a Work-Related Disability Retirement**

If the CJP finds your disability to be to work related, your gross retirement allowance will be reported on an IRS Form 1099-R as not taxable.

Non-Work-Related Disability

- **Eligibility**

You must have at least five years of service credit to qualify for a non-work-related disability retirement.

- **Monthly Benefit**

Your monthly retirement allowance will be the **lesser** of either:

- 3.75 percent of your final compensation multiplied by the number of years of service you would have been credited had you continued to work until the age you would have been first eligible for a service retirement;

————— or —————

- 65 percent of your final compensation on the effective date of the disability retirement.

- **Taxability of a Non-Work-Related Disability Retirement (IRS Form 1099-R)**

If the CJP notifies JRS II that you have been approved for a disability retirement, but it did not find specifically that your disability is work or non-work related, your disability retirement allowance will be reported annually on the IRS Form 1099-R as “taxability not determined.” It will be your responsibility to determine the proper reporting of your income to the IRS.

- **Surviving Spouse Allowance**

If you die after you retire for a disability retirement, your spouse or registered domestic partner will receive a monthly allowance equal to one-half of your allowance for life. The optional settlements are not available under a disability retirement.

- **Important Rules About Working After a Disability Retirement**

Please refer to the Working After Retirement section for important information regarding working after your disability retirement.

IRC Section 415(b) Retirement Benefit Limit

Internal Revenue Code (IRC) Section 415(b) is a federal tax law that limits the annual benefit that an individual can receive from an employer's tax-qualified defined benefit (DB) plan or plans such as the Judges' Retirement System II (JRS II) and CalPERS.

All service, deferred, and disability retirement benefits payable from JRS II (including the Monetary Credits benefit whether paid as a lump sum or a monthly annuity) are subject to the IRC Section 415(b) limits. The actual determination as to whether your retirement allowance or lump-sum payment will be limited must be made at the time of retirement.

For members who are under age 62 when they retire, their personalized annual limit will be age-adjusted to the actuarial equivalent of the maximum annual retirement benefit. The age-adjustment reduction doesn't apply for members who retire at age 62 or older. In addition to your age at retirement, other factors used to calculate the applicable limit include, but aren't limited to, the retirement type, the age of your spouse/beneficiary and the optional settlement elected, if any.

In addition, your JRS II benefit must be aggregated with any other DB that you receive from CalPERS that is based on service with the state. Your JRS II benefit must be reduced if the aggregate annual benefit exceeds the applicable 415(b) limit, even if your JRS II benefit alone does not exceed the limit.

IRC Section 415(b) Important Considerations

The IRC Section 415(b) annual benefit limit may be adjusted by the IRS each year to reflect changes in the cost-of-living index. Your JRS II monthly retirement benefits are tested at the time of retirement and re-tested annually to ensure that benefit payments do not exceed the annual dollar limits, as prescribed in GC section 75527.5.

In contrast, the Monetary Credits lump-sum benefit is a one-time payment and not subject to annual re-testing. This means that even if your benefit was limited by Section 415(b) at retirement, you will not be eligible for any future increases to your Monetary Credits lump-sum payment.

Health Benefits in Retirement

Transitioning From Active to Retired Health Coverage

- **Service Retirement, Disability Retirement, Monetary Credits Annuity**

If you are enrolled in a CalPERS health plan, your health coverage generally continues automatically into retirement if you elect to continue your coverage. You can change your plan and/or change your dependents upon retirement.

If you are not enrolled in a CalPERS health plan at the time of your retirement, you are still eligible to enroll. You may elect to enroll at retirement or within 60 days of your retirement date. You may also enroll during any future Open Enrollment period or due to a qualifying life event when outside of Open Enrollment.

- **Early Retirement—Monetary Credits Payment**
Under Age 65

You may continue your health insurance coverage upon retiring, provided the following occurs:

- You have at least five years of service credit;

_____ **and** _____

- You elect the health coverage within 60 days after leaving office;

_____ **and** _____

- You assume the cost of both the employee and employer shares of the health premium, plus an additional 2 percent of the premium payments required and maintain your state health coverage uninterrupted until age 65.

When you reach the age 65 and have maintained continuous and uninterrupted coverage, you may be entitled to receive a contribution from the state toward the cost of your premiums. However,

the state contribution may not completely cover the full monthly premium of your medical plan. Depending on your medical vesting for the state contribution and which plan you choose, you may be responsible for a portion of the medical premium.

Age 65 or Older

You may continue your health insurance coverage upon retiring, provided the following occurs:

- You have at least five years of service credit;

_____ **and** _____

- You elect the health coverage within 60 days after leaving office.

You may be entitled to receive a contribution from the state toward the cost of your premiums. However, the state contribution may not completely cover the full monthly premium of your medical plan. Depending on your medical vesting for the state contribution and which plan you choose, you may be responsible for a portion of the medical premium.

- **Deferred Retirement**

You may elect to continue your health benefits during your deferred period by assuming the cost of both the employee and employer shares of the health premium, plus an additional 2 percent of the premium payment. You will pay the premium directly to the carrier.

When you commence receiving your monthly retirement allowance, you will begin receiving a contribution from the state toward the cost of your premium. Depending on your vesting for the state contribution and which plan you choose, you may be responsible for a portion of the health premium.

Medical Benefits Vesting Requirements

You may be entitled to receive a contribution from the state toward the cost of your retiree medical premiums. However, the state contribution may not completely cover the full monthly premium of your plan. You are responsible for paying the difference between the state contribution amount and the premium for the medical plan.

The amount the state contributes toward your medical plan coverage depends on whether or not you are “vested.” If you were first hired by the state:

- **Before January 1, 1985** – You are eligible to receive 100 percent of the state’s contribution.
- **On or After January 1, 1985** – You are subject to “vesting” requirements. You must have 10 years of service to be fully vested and qualify for 100 percent of the state’s contribution toward your medical coverage. With less than 10 years, your state contribution is pro-rated based upon your years of service as shown in the table below:

Years of Service Credit	Percentage of State Share Toward Monthly Premium
At least 5 years	50 percent
Between 5 and 10 years	Pro-rated between 50 and 100 percent
10 years or more	100 percent

Coordinating CalPERS Health Coverage With Medicare

All retirees and their dependents enrolled in a CalPERS medical plan must certify their Medicare status with CalPERS when they become eligible for Medicare at age 65 or upon retirement if working beyond age 65. State law specifies that if you and your dependents are eligible for Medicare Part A and Part B, you cannot be enrolled in a Basic medical plan. You will need to enroll in one of our Medicare plans.

To enroll in a Medicare plan, mail a copy of your Medicare card or “letter of award” from the Social Security Administration along with a letter requesting this change to JRS II.

Be sure to read the CalPERS **Medicare Enrollment Guide** for more detailed information. If you have questions about Medicare, Medicare premiums, enrollment or eligibility, contact the Social Security Administration at (800) 772-1213 or TTY (800) 325-0778 or visit their website at www.ssa.gov.

Health Benefits in Retirement (continued)

Medicare Part B Reimbursement

All Medicare Part B enrollees must pay a premium directly to the Social Security Administration for their enrollment. The State of California provides a monthly reimbursement to Medicare plan enrollees for some or all of the cost of their Medicare Part B premiums.

The reimbursement amount is limited to the difference between your state contribution and the cost of your plan's premium, up to the amount of the standard Part B premium.

Your Medicare Part B reimbursement will be automatically calculated and will appear on your retirement warrant as a credit.

Income-Related Monthly Adjustment Amount (IRMAA)

If you are paying an increased Medicare Part B premium (IRMAA) due to your income level, send a copy of the entire Social Security notice showing your increased Medicare Part B premium to JRS II. If there are funds available, you'll see an increased reimbursement credit on your retirement warrant.

If you pay an IRMAA for Part B, you may also pay an IRMAA for Part D. California law does not provide for reimbursement of Medicare Part D premiums.

Dental Benefits

You may elect to continue or enroll into a state dental plan at retirement. JRS II will process your enrollment according to your election at retirement. All retirees pay a share toward their dental coverage. The amount of your retiree share depends on the dental plan in which you elect to enroll.

For more information on the dental plans available to you and your expected monthly premium, please visit the Retirees section of the California Department of Human Resources website at www.calhr.ca.gov/retirees.

Vision Benefits

You may elect to continue or enroll into a state retiree vision plan at retirement. Please contact your human resources department to facilitate your enrollment. There is no state contribution for the retiree vision benefits. The amount of your premium will depend on the plan in which you elect to enroll.

For more information on the vision plans available to you and your expected monthly premium, please visit the Retirees section of the California Department of Human Resources website at www.calhr.ca.gov/retirees.

Benefits Paid Upon Your Death

Pre-Retirement Death Benefits

If you die before you retire, your survivor and death benefits will be determined based on one of the following three scenarios:

- Not married or in a registered domestic partnership at the time of your death.
- Married or in a registered domestic partnership, but not eligible to retire at the time of your death.
- Married or in a registered domestic partnership, eligible to retire at the time of your death.

Pre-Retirement Death Benefits can **only** be paid to a designated beneficiary if, at the time the judge dies, there is no surviving spouse, registered domestic partner, or surviving children.

If you are not married or in a registered domestic partnership at the time of your death, the greater of the following benefits will be paid to your children; or if none, to your designated beneficiary; or if none, to your estate:

- The monetary credits payable in a lump-sum distribution; or
- Three times your annual salary at the time of death, payable in 36 equal monthly installments.

If you are married or in a registered domestic partnership, but are not eligible to retire at the time of your death, the greater of the following benefits will be paid to your surviving spouse or registered domestic partner:

- The monetary credits payable in a lump-sum distribution; or
- Three times your annual salary at the time of death, payable in 36 equal monthly installments.

A surviving spouse or registered domestic partner receiving a monthly allowance would be eligible for medical, dental, and vision benefits.

A spouse who receives a lump-sum payment of the monetary credits would not be eligible for medical, dental, or vision benefits.

If you are married or in a registered domestic partnership and are eligible to retire at the time of your death, your surviving spouse or registered domestic partner will receive one of the following benefits:

- A monthly survivor allowance equal to one-half of the Unmodified Allowance that would have been payable had you retired on the date of your death; or
- The monetary credits, plus interest, in one lump-sum payment; or
- The Pre-Retirement Option 2 benefit, if you are at least age 65 with 20 years of judicial service and, prior to your death completed a ***JRS II Pre-Retirement Option 2 Death Benefit Election*** form.

The Pre-Retirement Option 2 Death Benefit is the maximum monthly allowance available to a surviving spouse or registered domestic partner. It is equivalent to the Option 2 benefit that would have been payable if you had retired on the date of your death and elected the option specified under GC section 75571(b)(1).

Benefits Paid Upon Your Death (continued)

Post-Retirement Death Benefits

The post-retirement death benefits are determined by the type of retirement you select when you retire and on the method of payment you choose.

You can choose the Unmodified Allowance or take a reduction in order to provide a higher benefit to a spouse or registered domestic partner.

Depending on the option you choose, an actuarial factor based on your age, your spouse or domestic partner's age, life expectancies, or amount of contributions is used to determine how much each payment option will cost.

- **Defined Benefit Plan**

If you elect a monthly service retirement allowance, deferred retirement allowance or disability retirement allowance, your surviving spouse or registered domestic partner will receive the surviving spouse allowance, which is 50 percent of your Unmodified Allowance.

If you elect an optional settlement, your surviving spouse or registered domestic partner will receive the amount payable under the optional settlement you elected. The amount payable under the optional settlements includes the surviving spouse allowance.

You must be legally married or in a registered domestic partnership at the time of your death for the surviving spouse allowance to be payable. If your marriage or domestic partnership is dissolved after retirement, your former spouse or former domestic partner **may** still be eligible for the optional settlement portion of the benefit, but will not receive the surviving spouse allowance portion of the benefit.

- **Monetary Credits Plan**

If you elect the monetary credits plan when you retire, your surviving spouse or registered domestic partner will receive benefits based on the method of payment you chose at retirement.

- If you receive your monetary credits in a lump sum upon retirement, either with the Early Retirement or in lieu of the Defined Benefit, there will be no benefits, including medical, dental, and vision benefits, payable to your surviving spouse or registered domestic partner.
- If you chose to receive your monetary credits in the form of a lifetime annuity, your surviving spouse or registered domestic partner will receive benefits based on any optional settlement you chose at retirement.

There is no surviving spouse allowance or return of any balance of the monetary credits. If you provided a continuing monthly allowance to your surviving spouse or registered domestic partner under one of the optional settlements, your spouse may be eligible for continued medical, dental, and vision benefits.

Naming or Changing Your Beneficiary

Active members may designate beneficiaries by completing the ***JRS Active Survivor and Beneficiary Form*** or the ***JRS Surviving Spouse Pre-Retirement Death Benefit Election of Optional Settlement 2***.

The beneficiary designation on file with JRS becomes invalid or revoked when any of the following events occur:

- Annulment
- Birth or adoption of a child
- Dissolution
- Marriage or registration of domestic partnership
- Member received a refund of contributions
- Termination of a registered domestic partnership

Changing Your Beneficiary or Monthly Benefit After Retirement

After you retire, the benefit you select becomes irrevocable 30 days after you receive your first retirement check. However, there are qualifying life events after retirement that may allow you to choose a new optional settlement, such as a change in marital status or death of your spouse. Refer to the table below to see if you're eligible to make a change to your original option.

If you have a qualifying life event after you retire, you may only designate your spouse or registered domestic partner as your beneficiary for a lifetime benefit. Beneficiaries you name to receive any lump-sum benefits may be changed at any time.

A change to any optional settlement cannot supersede any community property interest awarded to a former spouse or registered domestic partner.

Retirement Date On or After January 1, 2018		
If your current retirement payment option is...	And the life event is...	Then you may be able to change your retirement payment to:
<ul style="list-style-type: none"> • Unmodified Allowance 	<ul style="list-style-type: none"> • Marriage • Registration of Domestic Partnership 	<ul style="list-style-type: none"> • Return of Remaining Contributions Option 1* • 100 Percent Beneficiary Option 2* • 100 Percent Beneficiary Option 2 with Benefit Allowance Increase • 50 Percent Beneficiary Option 3* • 50 Percent Beneficiary Option 3 with Benefit Allowance Increase • Flexible Beneficiary Option 4

Graphic continued on next page...

* Member contributions are depleted approximately 10 years after retirement. If you have been retired for 10 years or more, there may be no remaining contributions to be paid to your spouse.

Note: Only your spouse can be named beneficiary. If your spouse predeceases you, and you elected an option that provides for a lump-sum payment of any remaining contributions upon your death, the lump-sum payment would go to your estate after you pass away.

Benefits Paid Upon Your Death (continued)

Retirement Date <i>On or After January 1, 2018</i>		
If your current retirement payment option is...	And the life event is...	Then you may be able to change your retirement payment to:
<ul style="list-style-type: none"> Return of Remaining Contributions Option 1 	<ul style="list-style-type: none"> Marriage Registration of Domestic Partnership 	<ul style="list-style-type: none"> 100 Percent Beneficiary Option 2* 100 Percent Beneficiary Option 2 with Benefit Allowance Increase 50 Percent Beneficiary Option 3* 50 Percent Beneficiary Option 3 with Benefit Allowance Increase Flexible Beneficiary Option 4
<ul style="list-style-type: none"> 100 Percent Beneficiary Option 2 100 Percent Beneficiary Option 2 with Benefit Allowance Increase 50 Percent Beneficiary Option 3 50 Percent Beneficiary Option 3 with Benefit Allowance Increase Flexible Beneficiary Option 4 	<ul style="list-style-type: none"> Marriage Registration of Domestic Partnership Death of your spouse or domestic partner** Annulment of marriage You are awarded your entire JRS II interest upon <ul style="list-style-type: none"> Divorce Legal separation Termination of domestic partnership 	<ul style="list-style-type: none"> Return of Remaining Contributions Option 1* 100 Percent Beneficiary Option 2* 100 Percent Beneficiary Option 2 with Benefit Allowance Increase 50 Percent Beneficiary Option 3* 50 Percent Beneficiary Option 3 with Benefit Allowance Increase Flexible Beneficiary Option 4
<ul style="list-style-type: none"> Unmodified Allowance Return of Remaining Contributions Option 1 	<ul style="list-style-type: none"> Death of your spouse or domestic partner Annulment of marriage You are awarded your entire JRS II interest upon <ul style="list-style-type: none"> Divorce Legal separation Termination of domestic partnership 	<ul style="list-style-type: none"> Not eligible to change your retirement payment option

* Member contributions are depleted approximately 10 years after retirement. If you have been retired for 10 years or more, there may be no remaining contributions to be paid to your spouse.

** Upon the death of the beneficiary spouse, please contact the Judges' Retirement Systems to pop up to the Unmodified Allowance, if applicable.

Note: Only your spouse can be named beneficiary. If your spouse predeceases you, and you elected an option that provides for a lump-sum payment of any remaining contributions upon your death, the lump-sum payment would be paid to your designated beneficiary, or if none, to your estate after you pass away.

Working After Retirement

Service and Deferred Retirement

Your service and deferred retirement allowance is generally not affected by any employment that does not require membership in JRS II, although some exceptions apply. PEPRRA added sections 7522.56 and 7522.57 to the Government Code effective January 1, 2013, which set forth post-retirement employment requirements for all retirees.

GC section 7522.56 provides that a retired person shall not serve in the same public retirement system from which the retiree receives the benefit without reinstatement from retirement. This applies to all JRS II retirees, except for those who serve as retired judges with the Assigned Judges Program.

GC section 7522.57 prohibits a person retired from a public retirement system from receiving his or her retirement allowance if appointed on or after January 1, 2013, to a full-time salaried position with a state board or commission. Please refer to GC section 7522.57(d) for specific information regarding your options if appointed to a full-time salaried position with a state board or commission.

A retiree appointed to a part-time state board or commission may serve without loss or interruption of benefits. A part-time appointment is defined as an appointment with a salary of no more than \$60,000 annually. It is your duty to notify JRS II if you are appointed to a state board or commission.

Disability Retirement

Your disability retirement allowance could cease permanently or be reduced if you work after retirement depending on the type of work you do and the duties you are required to perform. In addition, you may not serve in a public office, or engage in employment that requires membership in another public retirement system.

Work That Requires You to Perform Substantially Similar Duties

If you practice law or accept other gainful employment that requires you to perform duties substantially similar to those you were found unable to perform due to your disability, your retirement allowance could cease permanently.

If you work in the Assigned Judges Program, your disability retirement allowance will be reduced by the amount of salary or compensation you receive while in that employment.

Work That Does Not Require You to Perform Substantially Similar Duties

If you practice law or accept other gainful employment that does not require you to perform duties substantially similar to those you were found unable to perform due to your disability, your retirement allowance may be reduced. The total of your retirement allowance plus earnings from your employment cannot exceed 75 percent of the current salary for your last judicial office. You are required to report monthly employment earnings to JRS II by the eighth of the following month.

When you reach the age that you would have been eligible for a service retirement under section 75522, your disability allowance will no longer be reduced by earnings from employment that does not require you to perform duties substantially similar to those you were found unable to perform due to your disability.

Other Considerations

Cost-of-Living Adjustments

Service retirement, deferred retirement, disability retirement, and most of the monthly allowances payable to a surviving spouse or registered domestic partner are subject to an annual cost-of-living adjustment (COLA). The COLA is based on the annual change in the Consumer Price Index and is effective January of each year. Your first COLA will be made after you have been retired for more than six months and annually thereafter. No COLA adjustment is made unless the increase equals or exceeds 1 percent. The maximum annual adjustment is 3 percent per year.

COLA is not provided to a member or a surviving spouse or registered domestic partner who receives the monetary credit annuity payment.

Concurrent Retirement

Judges who have a minimum of six years of judicial service are eligible for the benefits provided by retiring concurrently from JRS II and CalPERS or from JRS II and a retirement system subject to the County Employees Retirement Law of 1937.

Divorce, Legal Separation, or Termination of Domestic Partnership

Community Property

If you and your spouse or registered domestic partner divorce or legally separate, your spouse or registered domestic partner may be entitled to receive a portion of your retirement benefits. JRS II has a Community Property Model Order Package, which contains suggested language that may be used in the preparation of the Qualified Domestic Relations Order.

If you have a community property claim on your JRS II account, you must provide JRS II with a copy

of the court order resolving the claim before you can receive retirement benefits. If you are not sure if JRS II has this information, or you have community property questions, please contact JRS II.

Loss of Dependent Health Coverage

A spouse or domestic partner loses eligibility as a dependent under the member's health benefit plan on the last day of the month in which the marriage or registered domestic partnership is terminated.

An active judge must inform his or her employer that the marriage or registered domestic partnership has been terminated.

Retired judges who are enrolled in a CalPERS-covered health benefit plan must submit a copy of the Judgment of Dissolution or Termination of Registered Domestic Partnership to JRS II to remove their former spouse or registered domestic partner from their health plan.

The former spouse or registered domestic partner may be eligible for coverage under the Consolidated Omnibus Budget Reconciliation Act Program (COBRA) or an individual conversion policy.

Reciprocity

JRS II has limited reciprocity with CalPERS and plans under the County Employees Retirement Law of 1937. If you have service credit and/or contributions on deposit with CalPERS or one of the county retirement plans, you may be entitled to have your CalPERS or county retirement benefit computed based on your judicial salary if you have at least six years of judicial service. You must retire concurrently from JRS II and the other system for reciprocity to apply.

If you had previous CalPERS membership and refunded your contributions, you may have the

Other Considerations (continued)

option of purchasing that service credit. The CalPERS service credit election must be completed prior to retirement from JRS II. You may then be entitled to have your CalPERS retirement benefit computed based on your judicial salary if you retire concurrently from both systems and have six years of judicial service.

Questions regarding your eligibility for reciprocal benefits, including concurrent retirement or purchase of service credit, must be directed to your other retirement plan.

Social Security Benefits

During your employment as a judge covered under JRS II, you do not pay Social Security taxes. A pension or distribution from JRS II may affect the amount of any Social Security benefit you may be entitled to receive through two provisions of federal law: the Windfall Elimination Provision (WEP) and the Government Pension Offset. Contact the Social Security Administration if you have any questions regarding how WEP or the Government Pension Offset may affect Social Security benefits.

Group Life Insurance

If you wish to continue deductions for payment of group life insurance premiums, please contact your group insurance office for authorization forms.

Long-Term Care Program

If you want to continue deductions for payment of CalPERS Long-Term Care Program premiums, please contact the program's administrator to request the proper authorization forms to ensure continuity of your premium payments.

Felony Forfeiture of Benefits

Any judge who pleads guilty or no contest or is found guilty of a crime committed while holding judicial office that is punishable as a felony under California or federal law and the conviction becomes final shall not receive any benefits from the system, except the amount of the judge's contributions to the system from the date of the commission of the felony shall be paid to the judge by the system in accordance with GC sections 75033.2, 7522.70, 7522.72, and 7522.74.

Power of Attorney

A CalPERS special power of attorney allows you to designate a representative or agent, known as your attorney-in-fact, to conduct your retirement affairs. Should you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as address changes, federal or state tax withholding elections, and retirement benefit elections.

The CalPERS special power of attorney is specifically designed for use by active and retired CalPERS members and beneficiaries. You may already have a power of attorney set up through another resource, however, it may not address your CalPERS retirement benefits. For more information, review the publication *A Guide to the CalPERS Special Power of Attorney* (PUB 30).

Retirement Planning Checklist

Key Steps to Prepare

As you plan for your retirement and get ready to submit your retirement application, use the following checklist as a reminder of what you may need to consider.

One Year Before Retiring

- Create your personal myCalPERS account at my.calpers.ca.gov.
- Review your latest JRS II Annual Member Statement for accuracy. Your Annual Member statement is available by logging in to your personal myCalPERS account at my.calpers.ca.gov. You may also contact JRS II to request a copy. If you think you may be eligible to purchase additional service credit for employment not shown on your statement, please contact JRS II.
- Contact the Social Security Administration for information on benefits under that system and your Medicare eligibility.
- Contact JRS II if you have an unresolved community property claim.
- Confirm reciprocity and/or reciprocal redeposit rights if you are a member with another public retirement system in California by inquiring with the other system. Contact the other public retirement system to determine their requirements and time frames to apply for retirement.

Six Months Before Retiring

- Request a retirement estimate. The JRS II retirement application will be sent with your estimate, or you can print the retirement application from the CalPERS website at www.calpers.ca.gov/judges.

Three to Four Months Before Retiring

- Begin working on your JRS II retirement application.
- Begin gathering and making copies of the documents you will be required to submit with your application. Please provide photocopies only. Do not send originals.
 - Birth certificate or valid passport
 - Your spouse's or registered domestic partner's birth certificate or valid passport, if applicable
 - Government-issued marriage certificate or certificate of domestic partnership filed with the Secretary of State, if applicable.

Two Months Before Retiring

- Send your completed retirement application and other applicable forms to JRS II at the address shown on each form. Keep a copy of all forms and supporting documents for your records.
- Contact the Social Security Administration to apply for Medicare Part B, if applicable.
- Call CalPERS Long-Term Care at (800) 982-1775 and ask how premium deductions continue into retirement, if applicable.

When You're Ready to Retire

Choosing a Retirement Date

When choosing your retirement date, keep the following in mind:

- Your retirement date is your last day on payroll. The first day you receive retirement pay is called your commencement date.
- Your retirement date can be any day of the week, even a Saturday or Sunday.
- Cost-of-Living Adjustment (COLA): For defined

benefit and disability retirement, your retirement date affects how soon you can receive a COLA increase. You are eligible to receive your first COLA on January 1 after you have been retired for more than six months.

If your retirement date is...	Commencement Date	Then you become eligible for COLA on....
June 29, 2023	June 30, 2023	January 1, 2024
June 30, 2023	July 1, 2023	January 1, 2025

Submit Your Retirement Application

To apply for retirement, you must complete JRS II retirement forms. You can apply for retirement up to 120 days before your retirement date. We recommend you submit your application early to ensure timely payment. You can apply by mail or in person:

- Send in your completed and notarized retirement application along with the other applicable forms.
- Visit your nearest Regional Office. One of our representatives can review your paper application and witness your and your spouse's or domestic partner's signatures in lieu of a notary.

Be sure to keep a copy of all forms and supporting documents for your records and future reference.

If you elect a refund of member contributions or a lump-sum distribution of your monetary credits, payment is made when all payroll has been reported and finalized by your employer.

Reciprocity

If you are also a member of another public retirement system in California, you must apply for retirement with each system separately.

Contact the other public retirement system to determine their requirements and time frames to apply for retirement.

Unused Sick Leave or Vacation Leave

Contact your human resources department for any questions regarding your unused sick leave or vacation leave.

What New Retirees Need to Know

Retirement Payment Schedule

We pay in arrears and your first retirement check is typically paid within 45 days of your retirement date. Your retirement check is always payable on the last day of the month.

Retirement Payment Method

You can have your retirement check deposited directly to your bank account. If you submit direct deposit information with your retirement application, your direct deposit is typically effective with your first monthly retirement payment. We send funds for direct deposit on the last day of the month. Your financial institution determines when your direct deposit funds are available.

Once you're retired, you can manage your payment method through your myCalPERS account or by calling JRS II.

Canceling or Changing Your Retirement Application

By law, you have 30 days from the date your first retirement benefit check is issued to:

- Change your retirement payment option
- Change your lifetime beneficiary
- Change your retirement date
- Cancel or make changes to your retirement application

When choosing a retirement payment option, your choice becomes irrevocable after 30 days from the date your first retirement check is issued, unless you have a qualifying event. Before you make a decision, it's important you understand the limits to changing your retirement payment option or beneficiaries.

How We Report Your Pension Income

Your monthly retirement allowance will be subject to both state and federal taxes. At the time of your retirement, you will be given the opportunity to make an election regarding tax withholding. You may change your tax withholding election at any time. An IRS Form 1099-R is issued at the end of each tax year and will be mailed to you by January 31 of the following year.

At retirement, we recommend that you make an appointment with representatives from the IRS and the California Franchise Tax Board, or a private tax consultant and/or attorney, to obtain information regarding the taxability of your retirement allowance. JRS II can provide you with information they may need to advise you in this matter.

Once you're retired, you can manage your tax withholding election through your myCalPERS account or by submitting the *Judges' Tax Withholding Election* form located at www.calpers.ca.gov/judges.

Taxability of Other Benefits

A lump-sum payment of your member contributions or monetary credits qualifies as an eligible rollover distribution. When you apply for these benefits, you will receive a notice that explains the rollover rules, describes the effects of rolling an eligible rollover distribution to an IRA or another plan, and the effects of not rolling it over, including an automatic withholding of taxes.

How to Contact Us

Find Us Online

www.calpers.ca.gov/judges

Learn about your benefits and find all our publications and forms.

my.calpers.ca.gov

Log in to access your account information or send us a secure message.

news.calpers.ca.gov

Stay up to date on CalPERS news that matters to you.

Call Us

Our office is open Monday through Friday, 8:00 a.m. to 5:00 p.m. We're closed on state holidays.

(916) 795-3688

TTY: (877) 249-7442

Fax: (916) 795-1500

International Calls: +1 916-795-3000

¿Hablas Español?

Para servicio en español marque:

888 CalPERS (o 888-225-7377)

Write to Us

Judges' Retirement System II

P.O. Box 942705

Sacramento, CA 94229-2705

Experience CalPERS Through Social Media

Connect with us to get the latest CalPERS news.



Visit Your Nearest CalPERS Regional Office

Go to www.calpers.ca.gov/regionaloffices to learn how to make an appointment and prepare for your visit.



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 to conduct CalPERS Board of Administration duties under the Public Employees' Retirement Law, the Social Security Act, and/or the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to submit the required information 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 either on a mandatory or 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 CalPERS. For questions about this notice, our Privacy Policy, or your rights, please write to:

CalPERS
CalPERS Privacy Officer
400 Q Street
Sacramento, CA 95811

You may also 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 Q Street

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PUB 82

September 2023

2023.9.1