

Pre-Retirement Survivor Benefits: For Active and Inactive Members | PUB 55

We Are Here for You

CalPERS is here to help you during this difficult time. Visit us at **www.calpers.ca.gov/deathbenefits**, log in to your myCalPERS account, or call us at **888 CalPERS** (or **888-225-7377**) during business hours so we can help you apply for and receive any benefits you may qualify for. You can also make a phone, virtual, or in-person appointment so we can help you step-by-step — just call us to book a time and location.

In order to receive survivor benefits, you must apply. Benefit payments do not happen automatically upon a death. The person entitled to the benefits should be the one to complete the application and forms.

Benefits are usually processed within 45 days after we receive your application and all supporting documents. Many factors affect benefits, so it's not possible to specifically determine what benefits are payable until we review the member's file and receive a completed application and supporting documents.

For application status, or for any other questions or needs, please call us at **888 CalPERS** (or **888-225-7377**).

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Step-by-Step Checklist

Application Process

Notify CalPERS

(Health benefits stop for the deceased member and any dependents covered by member's CalPERS health benefits)

Obtain Death Certificate

Complete Required Documents

Submit Application With Required Documents

CalPERS Reviews Application Package and Eligibility

Payment of Benefits (Including health benefits if applicable)

Step 1 — Notify CalPERS of Member's Death

- ☐ Report the death online at www.calpers.ca.gov/deathbenefits or call us at **888 CalPERS** (or 888-225-7377).

Step 2 — Obtain Member's Death Certificate

- ☐ Obtain the member's death certificate and ensure it lists the cause and manner of death.

Step 3 — Complete and Submit These Items to CalPERS

- ☐ ***Application for Pre-Retirement Survivor Benefits*** form and supporting documents:
 - ☐ Photocopy of marriage or domestic partner certificate for eligible spouse
 - ☐ Photocopy of birth certificate for each child, if there is no spouse or registered domestic partner
- ☐ ***Tax Withholding Election for Survivor Benefits*** form
- ☐ Photocopy of member's death certificate showing the cause and manner of death

Step 4 — Submit Additional Required Documents, as Needed

- ☐ Photocopy of member's birth certificate, if no spouse or children
- ☐ Photocopies of parents' death certificates, if no spouse or children and parents are deceased
- ☐ Photocopies of siblings' birth certificates, if no spouse or children and parents are deceased

Processing time for payment is approximately 45 days once all required documents are received and eligibility is determined. Missing details and required information may cause delays in your application.

What You Need to Apply

1 Information About the CalPERS Member and Yourself

For the deceased member:

- Full name
- Date of birth
- CalPERS ID or Social Security number (SSN)
- Date of death

For you:

- Contact information

For spouses and domestic partners:

- Social Security number (SSN) or Individual Tax Identification Number (ITIN)
- Marriage date

2 Photocopies of Personal Documents

Gather and photocopy important documents. **CalPERS cannot return original documents, and any submitted originals will be destroyed.** Please only send photocopies of needed or requested documents.

Important Personal Documents

Types of Documents	When Documents Are Needed
Death certificate of the deceased member	Always required, and must include both the cause and manner of death.
Marriage certificate	If you are the spouse of the member.
Certificate of domestic partnership	If you are the domestic partner of the member.
Divorce decree or judgment of dissolution	If the member was divorced.
Child's birth certificate or adoption papers	If a claim is being made by or for a child of the member. These documents must contain the parents' names. If payment is being made to a minor child who is not in the custody of a natural parent, proof of guardianship of the child's estate or another court order may be needed. Up to \$10,000 may be paid to a custodian. Additional correspondence may be necessary to establish the proper documentation needed for payment to the minor. If the member has ever been married, we will also need a copy of a divorce decree or death certificate to show that there is no surviving spouse. If the member had children who passed away, their death certificates will also be required.
Member's birth certificate	If a claim is being made by the member's parents. If only one parent is claiming benefits, a copy of the other parent's death certificate will also be needed. If the member has ever been married, we will also need a copy of a divorce decree or death certificate to show that there is no surviving spouse. If the member had children who passed away, their death certificates will also be required.

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What You Need to Apply (continued)

Types of Documents	When Documents Are Needed
Each claimant's birth certificate	If a claim is being made by the member's siblings. We will also need proof that no "higher" beneficiaries (spouse, children, or parents) exist.
Letters of Administration/ Testamentary, or other documentation from the probate court	If the member's estate is subject to probate and a personal executor or administrator has been appointed. If the estate is a designated beneficiary but not subject to probate, a copy of the member's last will and testament is required.
CalPERS <i>Certification of Trust</i> form	If the claim is being made by the trustee of a trust.

If you are unable to obtain a birth certificate, CalPERS may accept a passport, driver's license, baptismal record, or school record indicating a child's age and the parents' names. If you are unable to obtain a birth certificate, divorce decree, or death certificate for anyone but the

member, explain in writing why the documents cannot be obtained. Include a sworn statement describing under penalty of perjury what you are trying to prove. Supporting statements from other family members are helpful.

3 Application and Forms

If you are applying for survivor benefits online, refer to the instructions within the online application process. This can be accessed through the CalPERS-emailed link that is provided by either calling CalPERS or when reporting the death online.

If applying for survivor benefits via mail or fax, you must complete the following forms:

- ***Application for Pre-Retirement Survivor Benefits*** form (required)
- ***Tax Withholding Election for Survivor Benefits*** form (required)
- ***Federal Tax Withholding Election W-4P*** form (if advised to complete)
- ***Certification of Trust*** form (required only if a trust may be entitled to benefits)

- Be sure to include a photocopy of the death certificate that indicates both cause and manner of death along with the applicable forms.
- Label all documents with the member's name and CalPERS ID (a 10-digit identification number) or Social Security number on the top right corner of each document. If you do not know the CalPERS ID, use their Social Security number.
- Read all application and form instructions and questions carefully before completing.

Beneficiary Designation and Benefits Payable

Definitions

Term	Definition
Active Member	An active member is someone who was working for a CalPERS-covered employer at the time of death.
Inactive Member	An inactive member is someone who separated from CalPERS-covered employment and left their retirement contributions on deposit with CalPERS, but had not retired.
Beneficiary	A beneficiary is a person designated to receive a benefit after the death of a member or other benefit recipient. A beneficiary may be the same person as a survivor .
Nonmember	A nonmember is a former spouse of a CalPERS member to whom a court awarded a separate CalPERS account for the community property portion of the CalPERS member's contributions. If you determine that you are a survivor of a nonmember, the only benefit payable is a one-time, lump-sum return of the CalPERS member's retirement contributions and interest. The nonmember benefit is paid to those designated on a CalPERS Pre-Retirement Lump-Sum Beneficiary Designation form. If no designation was made by the CalPERS nonmember, benefits will be paid to the next-of-kin based on the order set by law. If you believe you are the nonmember's beneficiary or survivor, you may go directly to the enclosed forms. You should complete the Application for Pre-Retirement Survivor Benefits form. Once CalPERS receives this form, we will be able to determine the beneficiary.
Non-spouse Beneficiary	A non-spouse beneficiary is designated by the member or designated by the plan under Government Code.
Survivor	A survivor is a family member defined in the law as eligible to receive specific benefits upon a member's death, such as a 1957 Survivor Benefit, a 1959 Survivor Benefit, a Pre-Retirement Option 2W, or a Special Death Benefit.

Beneficiary Designation and Benefits Payable (continued)

Beneficiary Information

Beneficiary Benefit Payments

If the member was eligible for service retirement at time of death, or if the Alternate Death Benefit (state and local firefighter members only) or Special Death Benefit is applicable...

Then the law requires that benefits be paid to the spouse or registered domestic partner or, if there is no spouse or domestic partner, to the deceased member's unmarried minor children. This requirement may take precedence over the member's beneficiary designation on file, or may result in a reduced benefit payment to the designated beneficiaries.

If the member was **not** eligible to retire, and the Alternate Death Benefit (state and local firefighter members only) or Special Death Benefit is not applicable, or there is no qualifying spouse, domestic partner, or children...

Then benefits will be paid to those designated on a ***Pre-Retirement Lump-Sum Beneficiary Designation*** form or according to the order set by law.

Revocation of Beneficiary Designation

If any of these events occur after the deceased member filed a beneficiary designation, the designation is automatically revoked:

- Marriage or registration of domestic partnership,
- Dissolution or annulment of marriage or domestic partnership (however, a designation filed after the initiation of a dissolution or annulment of marriage or domestic partnership is not revoked when the dissolution or annulment is finalized),
- Birth or adoption of a child, or
- Termination of membership that resulted in a refund of contributions.

Beneficiary Statutory Order

If the member had not filed a valid beneficiary designation, or if the designation was revoked, this statutory order will be used to determine the beneficiary:

1. Spouse or registered domestic partner, even if separated at the time of death, or if none,
2. Children (including adopted children, and in limited situations, a natural child who was adopted by another person), or if none,
3. Parents, or if none,
4. Brothers and sisters, or if none,
5. Probated estate, or if the estate is not probated,
6. Trust, or if none,
7. Stepchildren, or if none,
8. Grandchildren (including step-grandchildren), or if none,
9. Nieces and nephews, or if none,
10. Great-grandchildren, or if none,
11. Cousins

Beneficiary Designation and Benefits Payable (continued)

Types of Benefits

Lump-Sum Payments

When a CalPERS member dies before retirement, CalPERS provides benefits for the named beneficiary or the member's family. These one-time, lump-sum benefits may be payable:

Benefit Types

Benefit	Benefit Description
Basic Death Benefit	<p>This benefit includes the return of the member's contributions and interest through the date of death. The beneficiary is also entitled to one of the following additional benefits if the member died within 120 days of separation from employment. Beneficiaries of a...</p> <ul style="list-style-type: none">• State member with at least 20 years of state service credit or who was eligible to retire at the time of death receive an additional payment equivalent to one-half of the member's annual earnings for the year preceding death.• School or public agency member receive an additional payment of one month's average earnings for each year of credited service, up to a maximum of six months. <p>If the death occurs more than 120 days after separation from employment, the only benefit payable is the return of contributions and interest through the date of death. However, if medical evidence is provided indicating that the member was continuously disabled from the date of separation to the date of death, additional benefits may be payable.</p>
Basic Death Benefit/Group Term Life Insurance (State Members Only)	<p>This benefit consists of a lump-sum payment of \$5,000. If the deceased member was not eligible to retire or had less than 20 years of state service credit, there is an additional lump-sum payment equivalent to one-half of the member's earnings for the year preceding death.</p> <p>For State Second Tier members, the Group Term Life Insurance is payable only if the deceased member was:</p> <ul style="list-style-type: none">• Actively employed until the member's date of death; or• Separated from employment within 120 days prior to the member's date of death and the member has at least 10 years of service credit; or• Separated from employment more than 120 days prior to the date of death, with at least 10 years of service, and physically or mentally incapacitated for the entire period from separation until death.

Beneficiary Designation and Benefits Payable (continued)

Monthly Benefit Allowances

A monthly benefit allowance **may be payable to a surviving spouse or registered domestic partner** who was married to or in a partnership with the member or at least one year, or prior to the onset of the injury or illness that caused the member's death. These monthly benefits may be payable under certain circumstances.

Benefit Allowance Types

Benefit Allowance	Benefit Allowance Description
1957 Survivor Benefit	This monthly allowance is equal to one-half of the highest service retirement allowance payable had the member retired on the date of death. This is a monthly allowance payable to a surviving spouse or domestic partner, unmarried minor child of a school or public agency member who was eligible to retire at the time of death, or to an unmarried minor child of a state member who was eligible to retire and who had no surviving spouse or domestic partner.
Pre-Retirement Option 2W	A monthly allowance payable to the surviving spouse or domestic partner of a state member who was eligible to retire or to a surviving spouse or domestic partner of a school or public agency member whose employer contracted for this benefit.
Alternate Death Benefit (State and Local Firefighter Members Only)	A monthly allowance payable to the surviving spouse, domestic partner, or surviving unmarried minor child of certain members who died before reaching the minimum service retirement age — age 50 for State First Tier and local firefighter members, age 55 for State Second Tier — with at least 20 years of service credit. If the beneficiary is a spouse or domestic partner, that person receives an allowance equal to the Pre-Retirement Option 2W benefit that would have been payable had the member been age 50 on the date of death. If the beneficiary is a child, that person will receive an allowance equal to the 1957 Survivor Benefit payable had the member been age 50 on the date of death.
Special Death Benefit	<p>This is a monthly allowance payable to a surviving spouse, domestic partner, or unmarried children or stepchildren under age 22 of a safety member who dies as a result of injury or disease from, or in the course of, employment. It is equal to one-half the deceased member's average monthly salary for the last 12 or 36 months, depending on the employer's contract. If the cause of death is the result of external violence or physical force while on the job, an additional percentage of the Special Death Benefit may be payable, provided there are eligible children.</p> <p>The Special Death Benefit is payable to a surviving spouse, domestic partner, or unmarried children or stepchildren under age 22 of a state or school miscellaneous member who dies on the job as the result of a direct violent act. The Special Death Benefit also may apply to a survivor of a miscellaneous public agency member who died under the same circumstances if the employer contracts for this benefit.</p>

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Beneficiary Designation and Benefits Payable (continued)

Benefit Allowance	Benefit Allowance Description
1959 Survivor Benefit	<p>This monthly allowance may be payable if the deceased member was not covered by Social Security and the employer contracted for the benefit. The benefit is payable to a surviving spouse or domestic partner who has care of unmarried children under age 22, including stepchildren living in a parent-child relationship with the member at the time of death; to unmarried children under age 22; to a surviving spouse or domestic partner over age 60 or 62, depending on the employer's contract; or to dependent parents.</p> <p>The 1959 Survivor Benefit is payable in addition to any other benefit except for the Special Death Benefit in certain circumstances.</p> <p>This benefit also may be payable to an unmarried child over age 22 if the child has a disability that began prior to age 22 that prevents the child from being gainfully employed.</p> <p>If you are entitled to the 1959 Survivor Benefit, we will send you more information after we receive and review your completed application form.</p>

Health, Dental, and Vision Benefits

Benefits Information

For Members	Key Information
State Members	<p>When an active state member dies, the member's employer automatically continues health, dental, and vision benefits for the member's covered dependents for 120 days. The member's personnel office will tell you if you need to pay the "employee share" of the premiums.</p> <p>After 120 days, if you receive a monthly death benefit allowance from CalPERS, you can continue your health and dental insurance coverage, and the employee share of premiums will be deducted from your benefit check each month. Vision coverage cannot be continued.</p> <p>If you do not receive a monthly CalPERS benefit allowance after the 120-day automatic continuation period, you can choose to continue dental and vision benefits for up to 18 months and health coverage for up to 36 months under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985.</p> <p>You will have to pay the entire premium plus any administrative fees. Check with the deceased member's personnel office to find out how to apply for COBRA coverage.</p>
School and Public Agency Members	<p>When an active school or public agency member dies, the member's CalPERS health insurance is terminated. However, public agency employers will continue to pay the employer share of health insurance premiums for up to 120 days after the death of certain active safety members.</p> <p>If you are a survivor of a public agency safety member, please call CalPERS toll free at 888 CalPERS (or 888-225-7377) to find out if you are eligible for the extended coverage.</p> <p>Not all public agency and school employers provide health insurance that is coordinated through CalPERS. If a monthly death benefit allowance is payable, CalPERS can only continue health insurance if it is coordinated through CalPERS. You should contact the deceased member's personnel office to determine if their health insurance is administered by CalPERS and if it is not, you may wish to sign up for coverage under COBRA. The deceased member's personnel office can help you with the COBRA method of continuing your insurance coverage.</p>
Consolidated Omnibus Budget Reconciliation Act (COBRA)	<p>COBRA is federal legislation that allows you or a family member to continue your health plan enrollment when coverage is lost. A loss of coverage could result from separation from employment, marriage of a dependent, a dependent reaching age 26, or divorce or legal separation.</p>

Are You Receiving a Monthly Death Benefit Allowance from CalPERS?

If you were a covered dependent on the deceased member's health plan and receive a monthly death benefit allowance from CalPERS, you can continue your health insurance coverage, with the employee share of premiums deducted from your benefit check each month. If you declined coverage for yourself and your family members, you may be eligible to re-enroll within 60 days of the date coverage was terminated or during the next Open Enrollment period. Dental and vision coverage cannot be continued.

Please contact CalPERS for more information about eligibility to re-enroll.

If you do **not** receive a monthly CalPERS benefit allowance, you can choose to continue coverage for up to 36 months under COBRA. You will have to pay the entire premium plus any administrative fees. Check with the member's personnel office to find out how to apply for COBRA coverage.

Taxes

Read this information carefully before completing tax forms.

Tax Information

Terms	Key Information
Statement of Benefits Paid and Withholding	Every January, CalPERS sends each beneficiary a statement showing the gross amount of benefits paid during the previous calendar year and the amount of income tax withheld, if any. Most payments are reported to the Internal Revenue Service (IRS) and the California Franchise Tax Board (FTB). If you have questions about the taxability of benefits, call these agencies (IRS at 800-829-1040; FTB at 800-852-5711) or contact your tax advisor.
Group Term Life Insurance	Group term life insurance is a tax-free benefit. It is not reported to the tax authorities and is not subject to federal or state income tax withholding.
Taxpayer Identification Number	The IRS requires recipients of reportable payments to furnish a Taxpayer Identification Number (TIN). You must provide your Social Security number (or Employer Identification Number, if a trust or organization), even if you are not required to file a tax return. We will not be able to make payment to a trust or probated estate without a trust or estate tax ID number.
Notice of Possible Penalties	If you do not have federal tax and/or California state tax withheld, or if you do not have enough withheld, you may have to pay estimated tax. You may also incur penalties. See IRS publication 505, <i>Tax Withholding and Estimated Tax</i> , for additional information.
Changing a Tax Withholding Election	Once you file a tax withholding election for a monthly benefit, it will remain in effect until you revoke it. To change your tax withholding election, log in to your myCalPERS account, or send a completed <i>Federal Tax Withholding Election W-4P</i> form to CalPERS.

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Taxes (continued)

Terms	Key Information
Foreign Residency	<p>If you are a resident or citizen of a country other than the United States, complete only page 1 and Section 4 of the <i>Federal Tax Withholding Election W-4P</i> form. You must complete this form before CalPERS can pay benefits to you. You must have a U.S. Social Security number (SSN) or IRS-assigned Individual Taxpayer Identification Number (ITIN) before we can make payment to you. If you are a United States citizen living in another country, we will send you the required tax form to complete once you return your <i>Application for Pre-Retirement Survivor Benefits</i> form.</p> <p>For tax purposes, an alien is a person who is not a United States citizen and either lives outside the United States (nonresident alien) or lives in the United States and meets either the “green card” test or the “substantial presence” test (resident alien). For tax withholding purposes, resident aliens are generally treated the same as United States citizens. For detailed information, contact the IRS.</p> <p>Generally, a foreign payee must pay federal tax on their U.S. source income at the rate of 30%. A reduced rate, including an exemption, may apply if there is a tax treaty between the foreign payee’s country of residence and the United States. CalPERS can make payments to you only if you provide a U.S. Taxpayer Identification Number.</p>

Employer Identification Number Required for Estates and Trusts

If the probated estate or trust does not have an Employer Identification Number (EIN), you can obtain one at **www.irs.gov**. Complete Form SS-4 online and the number will be provided instantly. Or call the IRS at (800) 829-4933.

Tax Withholding Election

Only complete this form if you were advised to do so by CalPERS.

Obtaining an Individual Taxpayer Identification Number

You can obtain Form W-7 at www.irs.gov. Complete the form and submit it to the IRS.

How to Complete the Form

Section	Key Information
Section 1 Your Information	<p>Complete Section 1 with your personal information and provide your Social Security or Taxpayer Identification Number. You must have a U.S. Social Security number (SSN) or IRS-assigned Individual Taxpayer Identification Number (ITIN) before we can make payment to you. For an estate or trust, enter the estate's or trust's Employer Identification Number instead of the Social Security number.</p> <p>If you are a resident or citizen of a country other than the United States, or if you are a United States citizen living in another country, complete the Citizenship and Residency fields.</p> <p>For the Retirement Program and Account field, select the CalPERS and Death Benefits options.</p>
Section 2 Federal Tax Withholding Election	<p>Complete Section 2 to indicate your federal tax withholding election for the monthly benefit. This section has four steps to complete. Only step 1 is required. Complete steps 2-4 only if they apply to you.</p> <p>These benefit payments are treated as payroll wages. Federal tax will be withheld based on the tax rate of a single person unless you elect no withholding or select a different marital status. If no election is submitted and the rate of single is used, the highest amount of federal tax will be withheld if the gross monthly payment is at or greater than the IRS minimum level to withhold.</p>

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Taxes (continued)

Section	Key Information
Section 3 California State Withholding Election	<p>Complete Section 3 to indicate your California state tax withholding elections for the monthly benefit. If you are a California resident, CalPERS will automatically withhold state tax based on the tax rate of a single person claiming zero exemptions unless you elect no withholding, have a flat amount withheld, or select a different marital status or number of exemptions. If no election for state withholding is submitted and the rate of single with zero exemptions is used, the highest amount of state tax will be withheld if the gross monthly payment is at or greater than the California Franchise Tax Board minimum level to withhold.</p> <p>If you do not live in California, CalPERS will not withhold state tax unless you make an election for state withholding. If you are unsure whether you will be subject to California state taxes, contact the California Franchise Tax Board or seek the advice of a qualified tax consultant.</p>
Section 4 Signature and Date	Be sure to sign and date the form or your elections will not be considered valid.

Tax Withholding Election for Survivor Benefits Including IRA Rollover

Please consider your election carefully. Once payment has been issued, you cannot make a change. Your decision is final once payment has been made.

How to Complete the Form

Section	Key Information
Section 1 One-Time Payments	<p>Indicate your federal and California state tax withholding elections for lump-sum payments in Section 1.</p> <p>Death benefits may be non-taxable, partially taxable, or fully taxable. Any taxable portion of the benefit will be subject to 20% federal withholding unless rolled over to an Individual Retirement Arrangement (IRA). The nontaxable portion of the distribution is not eligible for rollover. It will be paid with no taxes deducted and will be reported to the tax authorities as a nontaxable benefit.</p> <p>Special tax rules apply to eligible rollover distributions. Consult a tax advisor before making your tax election for these benefits. Once payment is issued, you cannot change your tax withholding election.</p> <ul style="list-style-type: none"> • Spouse or Ex-spouse Awarded a Community Property Interest Complete the enclosed tax election form. Federal law allows a spouse or ex-spouse awarded the community property interest of a benefit the right to roll the taxable portion of any lump-sum benefit into a "Qualified IRA" or an "Inherited IRA" account. • Domestic Partner and Non-Spouse Beneficiaries Complete the enclosed tax election form. At this time, federal law does not recognize a domestic partner as a spouse for federal tax purposes. <p>If you are a California resident, CalPERS will automatically withhold 3% from the taxable portion of any one-time benefit payments for state taxes unless you elect not to have tax withheld.</p> <p>If you do not live in California, CalPERS will not withhold state tax unless you make an election for state withholding. If you are unsure whether you will be subject to California state taxes, contact the California Franchise Tax Board or seek the advice of a qualified tax consultant.</p> <p>Failure to return the <i>Tax Withholding Election for Survivor Benefits Including IRA Rollover</i> form will be considered an election to have 20% federal withholding from the taxable portion of your one-time payment.</p> <p>Exception: If CalPERS determines that the beneficiary is an estate, a corporation, a nonprofit organization, or is entitled to benefits under Probate Code 13100, a special tax election form will be sent to you. These types of beneficiaries are not eligible to rollover the taxable portion of the benefit and are not subject to mandatory federal withholding.</p>
Section 2 Tax Election Declaration	<p>Be sure to sign and date the form and provide your Social Security or Taxpayer Identification Number in Section 2. In addition, include the required information about the deceased in the upper right corner.</p>

How to Contact Us

Find Us Online

www.calpers.ca.gov

Learn about your benefits and subscribe to email alerts. You'll also 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 offices are open Monday through Friday, 8:00 a.m. to 5:00 p.m. We're closed on state holidays.

Toll free: **888 CalPERS** (or 888-225-7377)

TTY: (877) 249-7442

Fax: (800) 959-6545

International Calls: +1 916-795-3000

¿Hablas Español?

Para servicio en español marque:

888 CalPERS (o 888-225-7377)

Write to Us

California Public Employees' Retirement System

Disability & Survivor Benefits Division

P.O. Box 1652

Sacramento, CA 95812-1652

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

P.O. Box 942701

Sacramento, California 94229-2701

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

www.calpers.ca.gov

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