

School Employer Advisory Committee

May 14, 2025

Housekeeping (1 of 2)

Webinar is being recorded

Attendee mics are muted

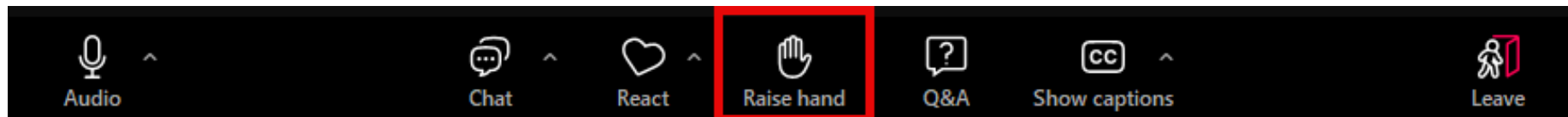
Meeting materials available on www.calpers.ca.gov

Email: CalPERS_SEAC@calpers.ca.gov

Housekeeping (2 of 2)

Options to submit a question for panelist(s):

- Q&A feature
- Raise Hand feature
 - Use raise hand feature to indicate you have a question. The host will call on you to unmute your mic and pose your question.
 - While unmuted, your profile picture and name will display to the host and panelists
 - Only your name will display to the other attendees
 - Select **Lower Hand** to lower, if needed. **Note:** This will not mute your mic if you're unmuted



Agenda (1 of 2)

Legislative Updates – Melissa Ilusorio

myCalPERS System Enhancements – Pua Yang

Permanent Separation – Heather Porter

Member Demographics – Veronica Silva-Gil

Timely & Accurate Payment of Retirement Benefits – Tim Herrback

Break – 10 minutes

Agenda (2 of 2)

Annual Information Request & 1945 Form – Alexxis Delapena

CalPERS 457 Plan – Lee Lo

Charter School Questionnaire – Andy Nguyen

Roundtable Discussion – Brad Hanson, Heather Porter, and Dianne Cooper

Legislative Updates

Melissa Ilusorio
Legislative Affairs Division

myCalPERS System Enhancements

Pua Yang

Employer Account Management Division

Upcoming Enhancements

Release date: June 21

- New employer panel in annual reporting
- Enhanced Out-of-Class functions
- New payroll validation

New Employer Panel in Annual Reporting (1 of 2)

Out-of-Class (OOC) and Social Security Annual Information Request (AIR) reporting

Currently county schools report for school districts using multiple logins

Enhancement will eliminate the need for multiple logins

New Employer Panel in Annual Reporting (2 of 2)

Users select the school district from the Employer dropdown

The form will display data for the selected school district

Page functionality remains unchanged

The screenshot displays the CalPERS Annual Reporting interface. At the top, there is a navigation bar with tabs: Home, Profile, Reporting (active), Person Information, Education, and Other Organizations. Below this, a secondary bar contains links: Summary, Payments, Receivables, Retirement Contract, Health Contract, Agreements, and Mergers and Reorganizations. On the left side, a 'Common Tasks' menu is visible, listing options like Contacts, View BP Relationships, Divisions, View Service Relationships, Health Invoice History, Findings, SSA Annual Information Request, and Health Email Notification. The main content area features a form with fields for 'Name:' and 'CalPERS ID:'. Below these is a 'Select Employer' section with an 'Employer:' dropdown menu and a 'Selected Employer:' label. A 'Display' button is located at the bottom of this section. The footer contains links for Contact Us, CalPERS Website, Privacy Policy, Conditions of Use, Accessibility, and a copyright notice for 2025 California Public Employees' Retirement System (CalPERS).

OOO Enhanced Functions

Employers will be able to make edits to records reporting with a “pending validation” status

Enhanced error messages providing employers with clarification and consistency regarding why CSV files are rejected

Updated OOC CSV file validations

- If the CalPERS ID is not found in myCalPERS, the entire file will be rejected

New Payroll Validation

Prevents regular payroll from posting when associated to a member-paid arrears determination

myCalPERS will instruct the user to report through the employment certification process

Streamlines process and prevents duplicates

CRB00491	The earned period record dates are associated to a member paid arrears determination from {arrearsBegin} to {arrearsEnd}. Delete this record from the report and use the employment certification process if additional payroll needs to be reported.
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System Enhancements Questions

Permanent Separations

Heather Porter

Employer Account Management Division

Permanent Separation Requirements

Employers are required to report all CalPERS-covered employment and updates timely including, but not limited to:

- Membership enrollment
- Non-Contributory employment
- Permanent separation from employment
- Leave of absences

Negative Impacts of Not Reporting Timely

Incorrect membership enrollment

PEPRA/classic

Incorrect formula placement

Reciprocity determinations

Illegal retirements

System Enhancements Coming in August

Upon retirement, a missing separation date on any appointment will generate notifications to both the employer and retiree

- Month 2 – First notification advising of missing separation date and potential suspension of benefits
- Month 4 – Final notification of missing separation date and advising benefits will be suspended until separation date is reported

Employers must immediately report the separation date upon notification to avoid benefit suspension for the retiree

Not Separated

If the member is not separated from employment with your agency, they may be illegally retired

Notify CalPERS immediately if this is your situation and we will work with our benefits team to cancel the retirement

Permanent Separation Questions

Member Demographics

Veronica Silva-Gil

Employer Account Management Division

Member Demographic Topics

Background

Requirements

Responsibilities

Risks and Ramifications

Resources

Background

Internal Office of Audit Services

Demographic review of 25 employers

Findings:

- Names
- Date of birth
- Gender
- Leave of absence
- Separation dates
- Invalid appointments
- Incorrect start dates

Requirements (1 of 6)

Name, date of birth, and gender

- Upon enrollment, confirm member's information is entered correctly
- Update member's name when event occurs (marriage, divorce, etc.)
- Name must match identification documents
 - Must include suffix, if applicable
- Gender must be reported and should match identification or hire documents
- Maintain supporting records from members of requested changes

Requirements (2 of 6)

Leave of absence (LOA)

- In myCalPERS:
 - Enter start date of member's leave (paid or unpaid)
 - Enter end date when member returns from leave
 - Enter a permanent separation date if member does not return from LOA
- Ensure dates match personnel records
- Maintain personnel records
- Service credit purchase

Requirements (3 of 6)

LOA (continued)

- Member may be eligible to purchase service credit for an LOA
- Eligibility depends on the type of leave and employer contract
- LOA types include:
 - Educational
 - Maternity/paternity
 - Sabbatical
 - Serious illness
 - Service (military)
 - Temporary disability

Requirements (4 of 6)

Separation dates

- Enter the member's permanent separation date in myCalPERS
 - The permanent separation date must be reported as the day after the last day the member worked for your agency, not the last day of the pay cycle
- Ensure dates match personnel records
- Maintain personnel records for all changes including:
 - Hiring documents, identification documents, employee change requests (e.g., begin/end leave dates, appointment changes, site changes, and permanent separations)

Requirements (5 of 6)

Invalid appointments

- Enroll only when member qualifies for CalPERS membership
- If the member does not have reportable hours or earnings, delete the appointment
 - This includes stipend positions or walk-on coaches without a duty statement
- If a member is hired in a CalSTRS reportable position and does not have the right to elect to remain in CalPERS, do not create an appointment in myCalPERS
- If a member changes positions, enter an appointment change
 - Do not create a new appointment

Requirements (6 of 6)

Incorrect Start Dates

- Enter the date the member qualified for membership
 - If already qualified, enter the date the member was hired
- Do **not** use the first day of the pay period or round up or down on the date
 - Example: The member started on 7/13/2020. This would be the start date, not 7/1/2020 or 7/31/2020

Responsibilities

Maintain and ensure member's data in myCalPERS is accurate

Report any changes timely

Ensure dates match personnel records

Keep historical personnel records

Incorrect Data in myCalPERS

Risks and Ramifications

Misidentified members

Arrears and admin fees

Delays in:

- Access to the member's myCalPERS account
- Health benefits
- Refunds
- Retirement

Membership Demographics Resources

[Public Agency & Schools Reference Guide \(PDF, 3.0 MB\)](#)

[myCalPERS Retirement Enrollment Student Guide \(PDF, 2.5 MB\)](#)

[Business Rules & myCalPERS Classes](#) webpage

- Live and self-paced classes available

Membership Review Team email:

membership_reporting@calpers.ca.gov

Membership Demographics Questions

Timely & Accurate Payment of Retirement Benefits

Tim Herrback

Retirement Benefit Services Division

Reasons Benefits are Delayed

Members selecting ineligible retirement dates

- Retirement dates cannot be earlier than or, equal to the last day on payroll
 - Delays posting of payroll
 - Creates an overpayment receivable due to retirement date changes
 - May delay the timely payment of a retirement warrant or hold a warrant

Incorrect information captured within myCalPERS

- Member and/or beneficiary name, date of birth, and address must be correct
- Proper documentation provided at time of retirement

Reporting Unused Sick Leave at Retirement (1 of 2)

How to report unused sick leave (USL)

- Government (Gov.) Code section 20963.5 USL for school member, safety member, or local member
 - Effective date of retirement must be within four months of separation from employment
 - Only report days accrued by the member during the normal course of work
 - Sick leave can be transferred from one school employer to the next pursuant to sections 44979, 45202, 87783, or 88202 of the Education Code

Reporting Unused Sick Leave at Retirement (2 of 2)

Requirements for reporting USL

- Must be defined within an employer's labor agreement
- Cannot include USL hours cashed out by the employee
- Must be reported as days, not hours
 - One day equals eight hours of USL
- Cannot include other leave credits (e.g., annual leave, vacation, Covid leave)
- Refer to [Circular Letter 200-033-22 \(PDF\)](#)
 - Published June 1, 2022

Service Retirement Preparation (1 of 2)

Common Questions Regarding Service Retirement

Question	Answer
Why would a final compensation value change between an estimate and a service retirement calculation?	<p>At the time of retirement, CalPERS will review all compensation for compliance. This may cause an adjustment to the final compensation value.</p> <p>Final compensation may also be adjusted due to a change in pay rate or special compensation adjustments reported by an employer after an estimate is distributed.</p>
Why would the estimate benefit amount be different than the amount calculated at retirement?	<p>A retirement estimate is a projection of potential benefits into the future. The estimate can include projected pay rates, anticipated unused sick leave, and projected service credit that may not be included in the final retirement calculation.</p> <p>A member must retire within 120 days from separation to have unused sick leave reported. Employers should report unused sick leave as soon as they are aware of the separation to ensure a timely and accurate retirement calculation.</p>

Service Retirement Preparation (2 of 2)

Common Questions Regarding Service Retirement

Question	Answer
Where can a member find what retirement formula(s) they are entitled to?	<p>Retirement formulas are displayed on a member's myCalPERS homepage. If they worked for more than one employer, the Retirement Summary page displays employment formulas for each employer. Formulas can also be found within the member's Annual Member Statement.</p> <p>Note: Members should also review the Retirement Formulas and Benefit Factor document to review how benefit factors increase for each quarter year of age from 50 to 63. (www.calpers.ca.gov/benefitcharts)</p>
What's the most efficient way to request an estimate and submit a retirement application?	<p>Members are encouraged to calculate their retirement estimates and submit their retirement application within myCalPERS.</p> <p>myCalPERS was recently enhanced to provide members with a confirmation of application submission, status of their retirement calculation, and quick receipt of letters. In addition, myCalPERS provides the ability to sign electronically to eliminate the notary requirement for the member's signature.</p>

Retirement Benefits Resources

Publications for active members:

- [A Benefits Guide for School Members \(PUB 3\) \(PDF\)](#)
- [Planning Your Service Retirement \(PUB 1\) \(PDF\)](#)
- [Service Retirement Election Application \(PUB 43\) \(PDF, 2.9MB\)](#)
- [When You Change Retirement Systems \(PUB 16\) \(PDF\)](#)

[Member Education Resources \(PDF\)](#)

[Benefit Factor Charts](#) webpage

Timely & Accurate Payment of Retirement Benefits Questions

Break

Annual Information Request & 1945 Form

Alexxis Delapena
State Social Security Administrator (SSSA) Program

Annual Information Request Overview

State Social Security Administrator (SSSA) role

Requesting access to and navigating myCalPERS

Annual Information Request (AIR)

Locating the AIR and invoice

Social Security Fairness Act

SSA-1945 form

Resources

State Social Security Administrator (SSSA)

The Social Security Administration (SSA) requires each state to designate an administrator of Section 218 Agreements

SSSA has oversight and responsibility statewide, including all public employers and their retirement systems



SSSA Role

Establish Section 218 Agreements for employers

Supervise employee elections

Administer and maintain California's Section 218 Agreement

Liaison between SSA, Internal Revenue Service (IRS), public entities, and stakeholders

Conduct the AIR

Accessing myCalPERS

New myCalPERS Users

Contact SSSA via:

- Email: sssa@calpers.ca.gov
- Phone: (916) 795-0810

[Social Security and Medicare Agreement Guide to myCalPERS \(PDF\)](#)

myCalPERS System Access Role

Users with the Business Partner Social Security role:

- Receive SSSA correspondence
- Request new or modify existing Section 218 Agreements
- Upload documents
- Respond to AIR

Navigating myCalPERS

CalPERS Website



myCalPERS Login Screen

myCalPERS

Username (required)

Password (required)

[Show Password](#)

Log In

Register for an Account

Members can register for a myCalPERS account to view health information, plan for retirement, enroll in educational classes or schedule appointments.

Employers and business partners must contact us to register for a myCalPERS account.

Member Registration

myCalPERS Homepage

The screenshot displays the myCalPERS homepage. At the top, a navigation bar contains tabs for Home, Profile, Reporting, Person Information, Education, and Other Organizations. The 'Home' tab is highlighted with a red box. Below this, a secondary bar shows 'My Home' and 'Requests'. A left sidebar contains a 'Common Tasks' section with a 'Menu' icon, and a list of links: 'Person Search', 'Contact Personal', and 'Security Settings'. The main content area is divided into several sections: 'Welcome' with a notice about 'Upcoming Scheduled Maintenance' on August 22-23; 'Employer News' with links to various PDFs and presentations; 'Cognos Reports' with instructions on how to view reports; and 'My Messages' which lists recent communications. On the right side, there are three promotional boxes: 'CalPERS MARKET VALUE' showing a value of \$360.74 billion, 'QUICK LINKS' with a link to the CalPERS website, and 'New Online Reference Guide!' with a 'Go Now' button.

Home Profile Reporting Person Information Education Other Organizations

My Home Requests

Common Tasks

Menu

Person Search

Contact Personal

Security Settings

Welcome

Upcoming Scheduled Maintenance

my|CalPERS will be unavailable as follows:

- From 8:00 p.m. on August 22 until 1:00 a.m. on August 23 (PT)

Users will be unable to access my|CalPERS during system maintenance. We apologize for the inconvenience.

Employer News

For Direct Authorization Vendors, Health Plan Business Partners, and Dental Plan Carriers:

- [2018 Important Dates for Direct Authorization Vendors \(PDF\)](#)
- [Direct Authorization Vendor User Guide \(PDF, 4.43 MB\)](#)
- [my|CalPERS Enhancements Presentation \(PPT, 3.65 MB\)](#)

Cognos Reports

- Visit [my|CalPERS Employer Reports \(Cognos\)](#) to view the updated list of available reports.
- View [my|CalPERS Cognos Reports Browser Requirements \(PDF\)](#) to ensure your browser is properly configured.
- View [my|CalPERS Employer Reports \(Cognos\) \(PDF, 2 MB\)](#) for instructions on how to generate reports.

My Messages

Date	Message
08/13/2018	2018 CalPERS Public Agency Member Board Election Toolkit The board election is coming up on August 31 and ballots are in the mail. Help get the word out with our easy-to-use toolkit at www.calpers.ca.gov/page/about/board/board-elections/employer-toolkit .
08/13/2018	Open Enrollment for Employers Web Page Now Available The 2018 Open Enrollment for Employers web page is now available. Find information to assist your

CalPERS MARKET VALUE

\$360.74 billion

Reflects market value as of close on 08/21/2

[View By Asset Class>>](#)

Forms and Publications Center >>

QUICK LINKS

CalPERS Quick Picks

[CalPERS website](#)

[Edit Quick Links >>](#)

New Online Reference Guide!

Learn how to conduct business with CalPERS.

Go Now

Business Partner Profile

Home

Profile

Reporting

Person Information

Education

Pension Outlook

Other Organizations

Summary

Payments

Receivables

Retirement Contract

Health Contract

Agreements

Mergers and Reorganizations

Common Tasks

Menu

Contacts

View BP Relationships

Divisions

View Service Relationships

Health Invoice History

Findings

SSA Annual Information Request

Summary

Profile

CalPERS ID:

Federal Tax ID:

Category: Public Agency

County:

Division Of:

Status: Active

Name: ABC City

Regional Office:

Governing Body: City Council

Merged Agency: No

[Request Update](#)

Addresses

Physical: 1 MAIN ST
SACRAMENTO, CA 95814

Mailing:

Undeliverable: No

Undeliverable: No

Communication Information

Preferred Communication: Mail

Primary Email:

Primary Phone Number: (916) 555-1212

Contacts

Add New

View More Actions>

Contact Type	Name	System Admin	Primary	Phone Number
General		Y	Y	

Business Relationships

Add New

View More Actions>

Name	CalPERS ID	Program	Service Provided	Status
No results found.				

Contracts/Agreements

View More Actions>

Contract/ Agreement Type	Contract/ Agreement ID	Status	Date Status Changed	Effective Date	Termination Date	Related Parties
Social Security Agreement (218)		Active	03/18/2020	01/01/2000		
SIP - 457 Agreement		Work In Progress	03/19/2020	03/19/2020		
Social Security Agreement (218)		Cancelled	03/19/2020	01/01/2000		

AIR Form and Invoices

What is the AIR Form?

Employment tax survey

Updates the SSSA Section 218 coverage database

AIR Process Overview

Completed electronically in myCalPERS

Issued in monthly batches

Issued to employers alphabetically

30-day reminder

Employers may receive a follow-up email or phone call

Locating AIR Form in myCalPERS (1 of 2)

The screenshot displays the myCalPERS web interface. At the top, a navigation bar includes tabs for Home, Profile, Reporting, Person Information, Education, Pension Outlook, and Other Organizations. Below this, a secondary bar contains links for Summary, Payments, Receivables, Retirement Contract, Health Contract, Agreements, and Mergers and Reorganizations. On the left side, a 'Common Tasks' menu lists various options, with 'SSA Annual Information Request' highlighted by a red rectangle. The main content area, titled 'Profile', shows personal and agency details. It includes fields for CalPERS ID, Federal Tax ID, Category (Public Agency), County, and Division Of. To the right, it lists Status (Active), Name (ABC City), Regional Office, Governing Body (City Council), and Merged Agency (No). A 'Request Update' link is located at the top right of the profile section. Below the profile information, there are sections for 'Addresses' and 'Communication Information'. The 'Addresses' section shows physical and mailing addresses, both with 'Undeliverable: No' status. The 'Communication Information' section shows preferred communication methods: Mail and Primary Email, along with a Primary Phone Number: (916) 555-1212.

Profile	
CalPERS ID:	
Federal Tax ID:	
Category:	Public Agency
County:	
Division Of:	
Status:	Active
Name:	ABC City
Regional Office:	
Governing Body:	City Council
Merged Agency:	No
Request Update	
Addresses	
Physical:	1 MAIN ST SACRAMENTO, CA 95814
Mailing:	
Undeliverable:	No
Communication Information	
Preferred Communication:	Mail
Primary Email:	
Primary Phone Number:	(916) 555-1212

Locating AIR Form in myCalPERS (2 of 2)

[Home](#)
[Profile](#)
[Reporting](#)
[Person Information](#)
[Education](#)
[Pension Outlook](#)
[Other Organizations](#)

[Summary](#)
[Payments](#)
[Receivables](#)
[Retirement Contract](#)
[Health Contract](#)
[Agreements](#)
[Mergers and Reorganizations](#)

Common Tasks

Menu

[Contacts](#)
[View BP Relationships](#)
[Divisions](#)
[View Service Relationships](#)
[Health Invoice History](#)
[Findings](#)
[SSA Annual Information Request](#)

Name:
CalPERS ID:

SSA 218 - Annual Information Request

Request Date	Status	Receivable Status
03/04/2019	Not Submitted	N/A

[Contact Us](#) | [CalPERS Website](#) | [Privacy Policy](#) | [Conditions of Use](#) | [Accessibility](#) | © Copyright 2020 CalPERS

[DataSource Shifter](#) | [Time Shifter](#) | [Developer Console](#) | [Data Search Tool](#) | [Batch Analysis Tool](#)

 Build: v8.7 Baseline: 200318_085612_v8.7_Int.5388 UID: 1553

 Username: tgohl Datasource: env91_s1ds Schema owner: ENV91_S1_PSRAPPXA Server: ENV91_node3

 Last imported dataset name: 2020/03/05 00:01:03 FULL UNMASKED

 Current patch level: UNKNOWN Database: MYC91_S1.CALPERS.CA.GOV

 Action class :

 psr.web.mvc.common.contract.agreements.ssa.SsaAnnualInformationRequestListAction

 JSP : contracts/agreements/ssaAnnualInformationRequestList.jsp

 SQL query executed by this page: 1 in 0.053 seconds with 1 rows received.

 Duplicate queries executed by this page: 0 in 0.000 seconds with 0 rows received.

 Action execution time: 0.079 seconds

1. To set up a payment for your receivable(s), select the check box(es) of the desired receivable(s) and click the **Make Payment** button.
2. If you are setting up a payment with a future payment authorization date, you may make modifications to the payment information and payment account associated to any receivable up to 3:00 PM PST the day prior to the payment authorization date.

Note: For interest bearing receivable types, the Receivable Balance displayed includes interest as of the date of the last payment. The payoff balance may differ based on daily interest charges since the last payment.

[illegible]

AIR Invoices (2 of 2)

HomeParticipantBusiness PartnerReportingAdminWorkflowmy Toolbox

SummaryFinancialsRetirement ContractHealth ContractAgreementsMergers and ReorganizationsReports

Common Tasks

ReportsBusiness Partner NotesDocument Distribution and GenerationDocument HistoryWork InitiationInquiry ListBusiness Partner Consolidated Notes

Menu

SearchContactsFindingsView BP RelationshipsDivisionsView Service RelationshipsCapture Interaction InformationSSA Annual Information Request

Employer Education

Activity & HistoryEnroll in ClassSchedule Consultation

Name:CalPERS ID:

Document History Search

Status:Document Type:MSS View:Document Category:

☒ Hide Invalid☒ Hide Suppress

Document Number:2651Document Name:

Begin Date:End Date:

Source:Document ID:

☐ Multi-Document Print☐ Display Thumbnail

Custom Filters:

SearchClear

Search Results

To change the customer and Case of a document, select the document and click "Association."

To override an In Progress document, select the document to override and click "Override Draft."

To remove an In Progress document, select document and click "Remove Draft."

To re-distribute a previously generated or distributed document, select the document and click "Redistribute Document."

To display a document on Member's MSS Documents, select the document and select the MSS View button.

AssociationOverride DraftRemove DraftRedistribute Document

	Document Number	Document Name	Date	Date Received	Source	Status	MSS View	Document Detail	Print Locally
<input type="radio"/>	myCalPERS 2651 174958519 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958446 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958435 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958399 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958316 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958263 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958246 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958160 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally
<input type="radio"/>	myCalPERS 2651 174958140 - 1 p.	SSA Fee Invoice	03/03/2025	N/A	Outgoing	Distributed	N	View	Print Locally

Social Security Fairness Act

Social Security Fairness Act (1 of 2)

Prior to the law, if you worked for a non-covered employer, the SSA would:

- Reduce your benefit based on your own work record
 - Windfall Elimination Provision (WEP)
- Reduce your benefit based on your spouses work record
 - Government Pension Offset (GPO)

Social Security Fairness Act (2 of 2)

Law ends WEP and GPO

Signed into law on January 5, 2025

Retroactive to benefits payable for January 2024

Should increase your Social Security benefits if qualified for benefits

SSA website: ssa.gov

- Subscribe for updates on the Social Security Fairness Act

The SSA-1945 Form

SSA-1945 Form

Employees in positions **not** covered by Social Security must continue to complete the SSA-195 form

Non-covered earnings will not be used to determine eligibility or the calculation of potential Social Security benefits

Form **SSA-1945** (03-2025)
Discontinue Prior Editions
Social Security Administration Page 1 of 2

**Statement Concerning Your Employment in a Job
Not Covered by Social Security**

Employee Name:

Employee ID#:

Employer Name:

Employer ID#:

Your earnings from this job are not covered under Social Security (i.e., you will not pay Social Security taxes). This means that you will not earn credits for Social Security retirement or disability benefits in this job. If you retire or become disabled, and you are eligible for a Social Security benefit based on other work, your earnings from this job will not be used to compute your Social Security benefit. In addition, we will not consider these non-covered earnings for the future potential calculation of survivor benefits based on your earnings. Your earnings from this job are subject to Medicare taxes and will count for purposes of the Medicare program. For information on how you may qualify for Social Security benefits, visit www.ssa.gov.

For More Information
Social Security publications and additional information are available at www.ssa.gov. You may also call toll free 1-800-772-1213, or for the deaf or hard of hearing call the TTY number 1-800-325-0778 or contact your local Social Security office.

I certify that I have received Form SSA-1945 and understand that my earnings from this job are not covered under Social Security and will not be used to determine eligibility to or the amount of my potential future Social Security Benefits.

Signature of Employee: _____

Date:

Employer Resources

Social Security website:

- [State and Local Government Employers – Information](#)

IRS website:

- [Tax information for federal, state, and local governments](#)

CalPERS website:

- [Social Security & Medicare](#)
- [Social Security and Medicare Agreement Guide to myCalPERS \(PDF\)](#)

SSSA Contact Information

Email: sssa@calpers.ca.gov

Phone: (916) 795-0810

Mail: CalPERS

State Social Security Administrator

P.O. Box 720720

Sacramento, CA 94229

Upcoming Webinars

Annual Information Request Form

- Wednesday, June 25, 2025
10:00 – 11:00 a.m.

IRS – Top Audit Findings

- Wednesday, August 27, 2025
10:00 – 11:00 a.m.

Establishing a Section 218 Agreement

- Wednesday, December 10, 2025
10:00 – 11:00 a.m.

Register on the [Social Security & Medicare Webinars](#) webpage

Annual Information Request & SSA-1945 Form Questions

CalPERS 457 Plan

Lee Lo

Pension Contract & Prefunding Programs

What is the CalPERS 457 Plan?

Voluntary deferred compensation plan administered by CalPERS

Established in 1995

Offers diversified investment options and state-of-the-art services at a low cost to participants and no cost to employers

Combines strength and stability as an industry leader with a deep understanding of what California employers need

CalPERS 457 Plan Facts at a Glance

Employers in the CalPERS 457 Plan: 855

Participant accounts: 36,283

2024 participant contributions: \$149 million

Assets under management: \$2.64 billion

*Statistics as of December 31, 2024

Employer Diversity

More than 850 California government employers representing many types of public agencies participate in the CalPERS 457 Plan

Type of Employer	Cities or Towns	107	Total
	Counties	15	
	Schools	207	
	Courts	17	
	Special Districts	509	

457 vs. 403B

	CalPERS 457 Plan (Pre-Tax)	403(b) (Pre-Tax)
Employers	Public agencies and schools	Public schools, churches, and certain 501(c) tax-exempt organizations
Now:	Pay no income taxes on contributions.	Pay no income taxes on contributions.
Later:	Pay taxes when withdrawn during retirement.	Pay taxes when withdrawn during retirement.
Contribution Limits:	\$23,500 for those under 50, with an additional \$7,500 catch-up contribution available for those age 50 or older, or \$31,000 total.	\$23,500 for those under 50, with an additional \$7,500 catch-up contribution available for those age 50 or older, or \$31,000 total.
10% Early Withdrawal Penalty	No (with the exception of any rollover amounts accepted from 403(b) or 401(k) plan, unless exception applies).	Yes (unless exception applies).
Required Minimum Distribution	Distributions begin the later of age 73 or retirement.	Distributions begin the later of age 73 or retirement.

Simplifying Fiduciary Responsibility

CalPERS helps manage your fiduciary role and assists with many of your responsibilities

CalPERS will:

- Act as the trustee of your employees' deferred compensation assets
- Select the investment options
- Handle plan administration, record keeping, and participant education
- Leverage your existing payroll deduction feeds to receive your employees' 457 Plan deferrals and loan repayments
- Provide guidance on compliance with IRS regulations

Providing Employees with a Simpler Approach to Investing

Tier 1 – Help me do it (most common)

- Custom target date funds (TDF)
- Qualified default investment alternative
- 84% of all participants and 67% solely invested in TDFs

Tier 2 – Do it myself

- Six core funds in different asset classes
- 29% of all participants and 14% solely invested in core funds

Tier 3 – Self-directed option

- Charles Schwab Personal Choice Retirement Account (PCRA)

Lower Fees Help Provide Participants More Value

CalPERS understands low costs are essential to successful long-term investing for retirement

The CalPERS 457 Plan's "all-in" fee structure is simple, fair, and includes all administrative, recordkeeping, and investment fees

CalPERS keeps close tabs on the industry to help ensure that fees remain competitive

Lower cost in the CalPERS 457 Plan can have a savings impact for participants because more invested dollars stay in their account

CalPERS 457 Plan Fee History

The cost of investing in the most popular CalPERS 457 Plan investment options, the CalPERS Target Retirement Funds, has decreased by 50% since June 2020

Investment Name	Fee as of June 2020	Fee as of September 2022	Current Fee
State Street Short Term Investment Fund	0.45%	0.33%	0.23%
State Street Real Asset Fund	0.55%	0.44%	0.34%
State Street U.S. Short-Term Government/Credit Bond Index Fund	0.45%	0.32%	0.22%
State Street U.S. Bond Index Fund	0.40%	0.31%	0.21%
State Street Russell All Cap Index Fund	0.41%	0.31%	0.21%
SS Global All Cap Equity Ex U.S. Index Fund	0.46%	0.32%	0.22%
CalPERS Target Retirement Fund Series	0.42 - 0.44%	0.32%	0.22%
Self-Managed Account	0.38%	0.29%	0.19%

Dedicated Account Managers

David Vallerger, Northern

Darren Wagerman, Greater Sacramento

Nancy Garrity, Bay Area

Debbie Orlauski, Central

Junior Granados, Greater Los Angeles

Dauna Bohlken, Orange/Inland Empire

Selam Berayes, San Diego/Imperial

Winnie Robinson, CalPERS 457 Team Manager

CalPERS 457 Frequently Asked Questions

Can I offer the CalPERS 457 Plan alongside my current provider?

We don't use a TPA. Will we have to learn a new contribution system?

We are participants in the CalPERS 457 Plan and have noticed this message upon logging in. What is it?

Name: Four Five Seven Agency

CalPERS ID:

▼ 457 Plan Enrollment Notification

There are one or more CalPERS 457 Plan items that require immediate action. Please update the participants transactions.

Dismiss	Participant Name	CalPERS ID	Transaction Type	Transaction Date
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	New Enrollment	07/25/2024 11:24:14 AM

[Select All](#)

CalPERS 457 Plan Contacts

Payroll Support

- Phone: 800-696-3907
- Email: CalPERS_457_Plan@calpers.ca.gov

General Inquiries:

- Lee Lo, Acting CalPERS 457 Program Manager
- Phone: (916) 795-4034
- Email: lee.lo@calpers.ca.gov

To adopt the CalPERS 457 Plan:

- Michael Kleczek, Business Manager
- Phone: (916) 521-2943
- Email: michael.kleczek@voya.com

CalPERS 457 Plan Questions

Charter School Questionnaire

Andy Nguyen

Pension Contract & Prefunding Programs

Charter Schools Background

CalPERS law allows for optional participation of charter schools

Charter schools can include or not include employees in CalPERS through its charter

CalPERS recently identified issues with the reporting of charter school employees to the system

Non-participating charter school employees cannot be reported under another district or county office

The Charter School Questionnaire

Dependent vs. independent charter

Dependent charter employees
required documents for reporting

Independent charter employees
required documents for contract and
reporting

Charter school loan employees

Charter School Questionnaire

To ensure compliance with enrollment and reporting requirements for charter school employees, please review the following list of questions and required documents that must be submitted to CalPERS. Additional follow-up questions may arise during this process. Once all questions have been addressed, a contract analyst will contact you with further guidance on the contracting process.

Charter School Name:

1. When was the charter school originally established?
2. How did the charter school establish under the Education Code 47605?
☐ Dependent Charter School
☐ Independent Charter School
3. If established as a dependent charter school, are you currently reporting charter school employees as employees of a school district or COE?
☐ No
☐ Yes, school district / COE name:
4. If the charter school is reporting its employees as school district employees, are all the charter school employees who are not in CalSTRS positions reported to CalPERS?
☐ No
☐ Yes
5. If the charter school is reporting its employees as school district employees, do you have MOU consistent to the school district or COE?
☐ No
☐ Yes, please provide the MOU.
6. If the charter school is reporting its employees as school district employees, do you have pay schedule consistent with the school district's?
☐ No
☐ Yes, please provide the pay schedule.
7. If established as an independent charter school, are you currently reporting charter school employees as employees of a school district or COE?
☐ No
☐ Yes, school district name:
8. Does the charter school employ any staff who are on loan employees?
☐ No
☐ Yes
9. If charter school has on loan employees, are you currently reporting these employees to CalPERS?
☐ No
☐ Yes

Appendix – Charter School Eligibility Criteria

Nonsectarian, tuition-free public school

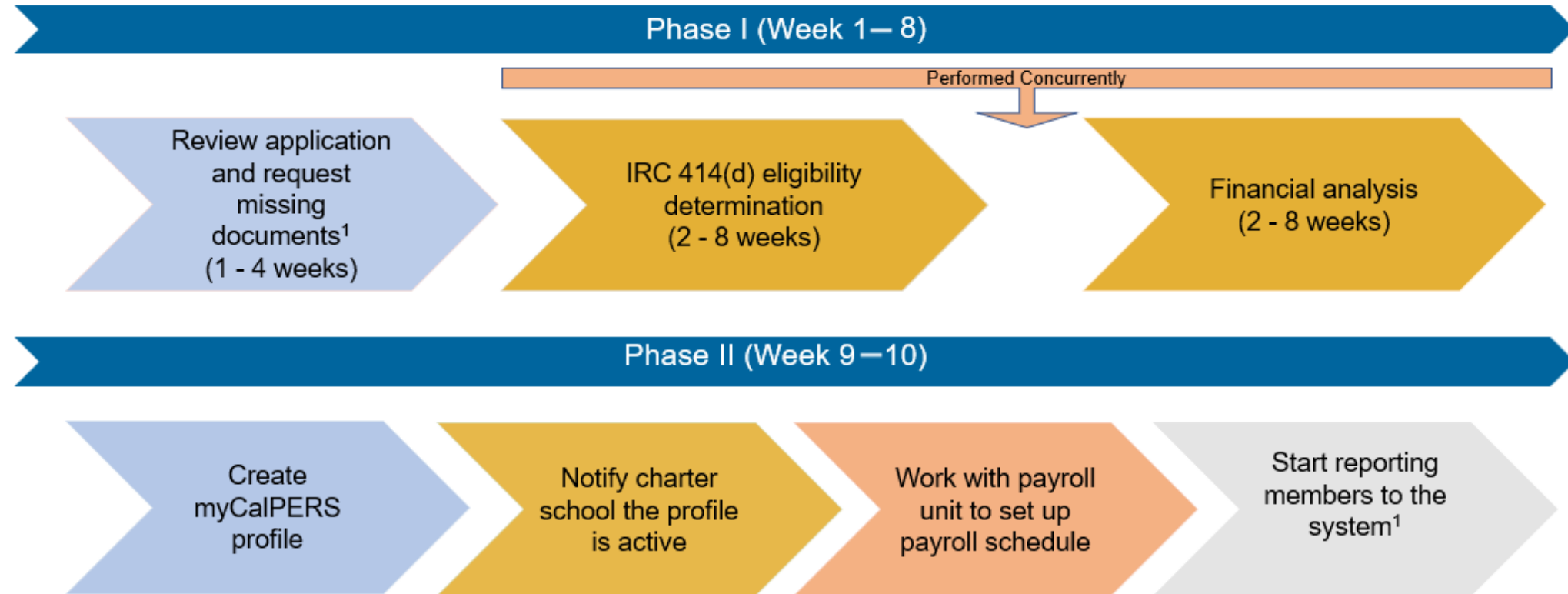
Charter School State Statute

Statutory right to participate in the system

Fiscal responsibility

Ownership of assets upon dissolution or liquidation

Appendix – New Charter School Processing Timelines



¹Timeline is dependent on the employer

Charter School Contact Information

Email: pensioncontracts@calpers.ca.gov

[New Pension Contracts](#) webpage

Charter School Resources

[Public Agency & Schools Reference Guide \(PDF, 3.0 MB\)](#)

CalPERS Customer Contact Center

- 888 CalPERS (888-225-7377)

[CalPERS Website](#)

Email: membership_reporting@calpers.ca.gov

Charter School Questionnaire Questions

Roundtable

Brad Hanson, Heather Porter, and Dianne Cooper
Employer Account Management Division

Thank you