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These two forms must be completed in order to enroll in health benefits

• **Benefit Eligibility Notice - 60 Day Notice**
  – Located in Pocket 1 of your Benefits Packet, this Notice informs you that your position is eligible for benefits and provides you with information regarding your Initial Eligibility Period.

• **Benefits Summary (based on Bargaining Unit)**
  – Provides an overview of your CSU benefits package.

• **Health/Dental/Vision New Hire Worksheet (Green)**
  – Located in Pocket 1 of your Benefits Packet, you will need to complete this worksheet to designate your benefit elections for your enrollment.

• **PERS Declaration of Health Coverage**
  – Located in Pocket 1 of your Benefits Packet, you will need to complete this form as part of your benefits enrollment.

• **Health Care Monthly Premium Rate Chart**
  – Located in Pocket 1 of your Benefits Packet, the Health Care Monthly Premium Rate Chart provides cost information for the health programs.

Click the enrollment icon at the bottom of any slide to bypass additional benefits information and move directly to information about the enrollment process.
Enrollment Periods
Pocket 1: CalPERS Health Program Guide publication

- **New Hire Notice of Eligibility** – All active eligible employees have 60 days from a qualifying appointment/re-appointment or eligible timebase change to enroll in a CSU-sponsored health, dental, flexcash, dependent care & health care reimbursement program.

- **Special Enrollment due to Life Event** – When certain life events or circumstances occur, you are entitled to make special enrollment updates within 60 days of the event or change. Some examples of the qualifying life events include the following:
  - Enrollment of a new dependent as a result of marriage or domestic partnership registration.
  - Birth or adoption of a child, or placement of a child for adoption.
  - A court order that requires you to provide coverage for a spouse, domestic partner, or minor child.
  - The loss of coverage under another program.

- **Open Enrollment** – Open Enrollment is an annual period during the year (usually during September/October) when you can change plans, add/delete family members without a qualifying event. The effective date is January 1 of the following year.

- **Late Event** – If you decline or cancel enrollment for yourself or your dependents and do not fit within the special enrollment exceptions, you (or your dependents) will have limited rights to enroll in the future. You will either have to wait for 90 days or until the next Open Enrollment period. The earliest effective date of enrollment will be the first of the month following the 90-day waiting period or the January 1 after the Open Enrollment period.
• **Health & Dental** – Effective 1\textsuperscript{st} of the month following submission of forms to the Benefits Office.

• **Flex Cash** – Must submit enrollment forms to the Benefits Office by the 8\textsuperscript{th} of the month in order for coverage to be effective 1\textsuperscript{st} of the following month.

• **HCRA/DCRA** - Must submit enrollment forms to the Benefits Office by the 8\textsuperscript{th} of the month in order for coverage to be effective 1\textsuperscript{st} of the following month.

• **Vision** – Coverage is Automatic. Enrollment is Effective 1\textsuperscript{st} of the month following your appointment.
Eligible Dependents
Pocket 1: CalPERS Health Program Guide publication (page 3)

- Spouse
- Registered Domestic Partner
- Children (natural, adopted, domestic partner’s, or step) up to the age of 26
- Children, up to age 26, if the employee or annuitant has assumed a parent-child relationship and is considered the primary care parent. An Affidavit of Parent - Child Relationship form (HBD-40) must be filed prior to enrollment and must be updated upon request.
- Certified disabled dependent children over the age of 26.

*Eligible dependent children do not have to maintain student status.*
• **CSUS Health Contributions by Unit** – The amount Sac State contributes towards your health premium each month – based upon your coverage level.

• Dental, Vision, Life and LTD (if applicable) premiums are fully covered by the CSU.

• See the “**Employee Monthly Deduction**” column to find the employee monthly premium deduction for Health Care.

• Page 2 lists the available dental plans, vision plan, life insurance and AD&D, and long term disability. Find the plans you are eligible for based on your bargaining unit. Please note that the premiums listed are fully covered by the CSU.

• The **Health Benefits Summary** booklet found in Pocket 1 provides Benefits and Co-pay information for all of the Health Plans.
Please thoroughly review the Health Program Guide and Health Benefit Summary booklets in your Benefits Packet.

HMO Options:
• Anthem Blue Cross Traditional – [http://www.anthem.com/ca/calpershmo/](http://www.anthem.com/ca/calpershmo/)
• Blue Shield HMO – [www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)
• Blue Shield Net Value HMO – [www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)
• Kaiser Permanente – [www.kp.org/calpers](http://www.kp.org/calpers)

PPO Options:
• PERS Select - [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers) or [www.calpers.ca.gov](http://www.calpers.ca.gov)
• PERS Choice - [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers) or [www.calpers.ca.gov](http://www.calpers.ca.gov)
• PERS Care - [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers) or [www.calpers.ca.gov](http://www.calpers.ca.gov)
• PORAC (restricted to employees in Unit 8, SUPA, and requires membership)

*See Health Care Monthly Premium Rate Chart for your corresponding monthly deduction.*
Tools to Help You Select a Health Plan

Pocket 1: CalPERS Health Benefits Summary

- **Health Plan Chooser** – Online tool that allows you to compare and contrast health plans.
  - [http://www.calpers.ca.gov](http://www.calpers.ca.gov)

- **Health Plan Choice Worksheet** – Worksheet provides steps for you to take to compare different factors of each health plan.
  - Health Benefits Summary

- **Annual Health Plan Ratings** – Information about how CalPERS members rank the health plans.
  - [http://www.calpers.ca.gov](http://www.calpers.ca.gov)
Delta Dental PPO (Indemnity Plan):
The CSU Delta Dental PPO Dental Program is an indemnity plan under the Delta Dental Plan of California. Employees enrolled in the indemnity plan have the option of selecting a dentist of his/her choice from either the Delta Dental Premier Network in California, or a non-Delta dentist. If your dentist participates in the Delta Dental PPO Network and/or the Delta Premier Network in California, he/she has claim forms and will file your claim. There are three benefit levels in this plan: basic, enhanced level I and enhanced level II. The plan sets the limits that it will pay for each specific type of dental treatment. Members are responsible for paying any remaining balance that might be due based on the type of dental treatment they receive. If you select a dentist from the Delta Dental PPO Network, you will pay fewer out-of-pocket expenses. If you choose a non-Delta dentist, you must pay entirely for services obtained and then submit a claim form with appropriate documentation to Delta Dental PPO for reimbursement.

DeltaCare USA (Prepaid Plan, formerly PMI):
The CSU DeltaCare USA plan is a prepaid dental maintenance organization. Under this plan all covered dental care for you and your dependents is prepaid and must be performed by DeltaCare USA panel dentists. Each covered dental service within this plan has a specific co-payment amount, and some services are covered at no charge. There are no claim forms required under DeltaCare USA, and you will receive an identification card you will need to provide to your dentist to receive benefits. There are two benefit levels in this plan: basic and enhanced. All covered dental services deemed necessary by your dentist will be provided subject to plan limitations explained in the EOC booklet.

Dental Premiums are Fully Covered by the CSU.
Vision Insurance
Pocket 1: VSP Benefits Summary sheet

• Vision Insurance administered by VSP

• Benefits when using a Select Network Doctor
  ➢ Eye Exam every calendar year - $10 co-pay
  ➢ Prescription Glasses
    ➢ Lenses covered in full every other calendar year
    ➢ Frames of your choice covered up to $95 retail.

• Benefits when using an out of network doctor
  ➢ Co-pays still apply and you are required to pay the provider in full at the time of service and submit a claim to VSP for reimbursement.

• Video Display Terminal Benefit available for Eligible Employees
  – This supplemental benefit is offered only to employees whose job requires use of a Video Display Terminal on a regular basis.

• Contact VSP at 800-877-7195 or visit www.vsp.com

• Automatic enrollment for employees. Employees must enroll eligible dependents at time of enrollment.
If you are covered by a non-CSU health/dental plan, you may waive the CSU medical and/or dental insurance coverage in exchange for cash – a maximum of $140 per month. To be eligible for the program, you must meet the requirements listed below:

- Must certify that you have alternative non-CSU medical and/or dental coverage.
- Provide proof of other non-CSU coverage.
- Not eligible to participate if covered as the dependent of another CSU employee.
- Eligible employees have 60 calendar days from the date of their appointment date to enroll in the program.

Enrollment forms must be submitted to the Benefits Office by the 8th of the month in order for coverage to be effective the 1st of the following month. Retroactive payments will not be made.

Employee FlexCash Payments:
- Medical and dental: $140
- Medical only: $128
- Dental only: $12

The Flex Cash payment is treated as taxable income and is subject to payroll taxes. For detailed information, refer to the CSU FlexCash pamphlet.
Health/Dental/Vision New Hire Worksheet

- Complete your information under Employee Information.

- Select your Health, Dental, or Flex Cash options.
  - If you select an HMO plan, it is your responsibility to notify the health plan of your Primary Care Physician selection. You can search for a PCP online by visiting the health plan’s website.
  - If selecting Delta Care USA as your Dental selection, you must select a Dental Group location. You can search for a location online at www.deltadentalins.com/csu.

- Complete Spouse or Domestic Partner Section, if applicable.
  - If enrolling a spouse, a copy of the marriage certificate is required.
  - If enrolling a Domestic Partner, a copy of the declaration of Domestic Partnership is required.

- Complete Dependents (children under the age of 26 years) information.
  - If enrolling a dependent child, a copy of the birth certificate is required.

PERS Declaration of Health Coverage

- Complete Employee Information, and check the box corresponding to your Health Coverage selection.

Complete the necessary forms within established deadlines and submit to the Benefits Office
Office of Human Resources – Benefits
Del Norte Hall 3004
(916) 278-6213
Health Care Reimbursement Account (HCRA) Plan - With a Health Care Reimbursement Account, you set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible health care expenses. You may contribute up to $2,500 each plan year through payroll deduction. Neither contributions nor reimbursements are taxed. You may participate in this plan even if you are not eligible for health care benefits.

Dependent Care Reimbursement Account (DCRA) Plan - With a Dependent Care Reimbursement Account, you set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible dependent care expenses. You may contribute up to $5,000 each plan year ($2,500 if married, filing a separate tax return) through payroll deduction. Neither contributions nor reimbursements are taxed. All employees are eligible to participate in the DCRA Plan, regardless of eligibility for other plans.

Visit the Systemwide Benefits Portal at [www.calstate.edu/hr/benefitsportal](http://www.calstate.edu/hr/benefitsportal) for additional information.
Why Participate in HCRA/DCRA?
- With HCRA and DCRA, you can pay for certain health care and dependent care expenses **tax-free**.
- Your contributions are deducted from your pay **before** taxes are withheld.
- When you have an eligible expense, you are reimbursed with dollars that are **not** taxed.
- Depending on your tax bracket, you can save approximately 20-40% on each dollar you set aside.

What expenses can I claim under HCRA?
- Deductibles and co-payments for routine medical, dental and vision care
- Prescription drugs
- Dental expenses such as filings, crowns and braces
- Eye exams, LASIK surgery, eyewear – including prescription sunglasses.

What expenses can I claim under DCRA?
- Day care charges for children under age 13
- Before and after school care
- Day camp expenses
- Adult day care provided for a spouse or other adult dependent who is mentally and/or physically disabled and whom you can claim as a dependent on your income tax return.

When/How can I enroll in HCRA/DCRA?
- You must enroll within 60 days of the date of your appointment or wait for the next Open Enrollment period. If you enroll now, you must complete a new enrollment form during the next Open Enrollment period to continue participation the following year.
- You can obtain an enrollment form from the Benefits Office.
**Tax Advantage Premium Plan (TAPP)** - TAPP allows your monthly cost for medical coverage through the CSU to be deducted from your paycheck on a pre-tax basis. This means you are not taxed on your portion of the premium, which reduces your taxable income.

**Pre-Tax Parking Deduction Plan** - You may pay for parking in CSU-qualified parking facilities with pre-tax dollars. Premiums are automatically deducted from your paycheck unless you choose to opt out of the plan. You may change your election to participate at any time. Enrollment is automatic when you have the parking premiums deducted from your pay warrant.
**Non-Industrial Disability Insurance (NDI)** - If you are unable to work for longer than seven days because of a non-work-related injury or illness, and meet other eligibility criteria, Non-Industrial Disability Insurance (NDI) provides you a set dollar amount per week, based on your bargaining unit, for up to 26 weeks.

**Industrial Disability Leave (IDL)** – The CSU provides you with Industrial Disability Leave (IDL), which replaces your salary during the first 22 days you are unable to work due to a work-related injury or illness. A three-day waiting period may apply. If you remain disabled, IDL replaces two-thirds of your salary for the next 11 months of your disability.

**Worker’s Compensation (WC)** – If you suffer a work-related injury or illness, you may select Workers’ Compensation Temporary Disability payments in lieu of IDL payments.

**Long-Term Disability Insurance (if applicable)** – Long-Term Disability Insurance (LTD) replaces part of your income should you be disabled more than 180 days, regardless of the cause. The plan pays 66 2/3 percent of your salary, up to a maximum benefit of $10,000 per month.

*To be eligible for NDI and IDL coverage, you must be a CalPERS member*
Life and Accidental Death & Dismemberment Insurance – The CSU provides you with basic term life insurance and basic accidental death and dismemberment insurance coverage. The amount of your coverage is based on your bargaining unit. *You will need to complete the Beneficiary Designation Form located in Pocket #2 of your Benefits Packet and mail directly to The Standard.

Voluntary Life Insurance – You can purchase additional life insurance for yourself, your spouse/domestic partner, and children. The CSU offers coverage at reduced group rates. You pay the full cost on an after-tax basis. You have 60 days from the date of your appointment to enroll in the guarantee coverage amount. Current employees may enroll or increase coverage at any time, but must provide evidence of good health. See slide 22 for additional information.

CalPERS Pre-Retirement Death Benefits – If you should die before you retire, CalPERS will pay your beneficiary a $5,000 tax-free death benefit. Depending on your length of service, your beneficiary may receive additional benefits.

Survivor Education Benefits – If you should die because of a work-related accident or injury, your spouse and eligible dependent children can waive or reduce many of the undergraduate and/or graduate enrollment fees at a CSU campus.
CSU Fee Waiver Program – If you are a full-time employee, you are eligible each term to waive certain fees at a CSU campus for a maximum of two courses or six units, whichever is greater. You may transfer your fee waiver benefits to your spouse, domestic partner, or child, however, not all of the fees may be waived or reduced for your dependents.
Voluntary Insurance Plans

Pocket 2: Voluntary Benefits Plans handout/ The Standard Enrollment kit

**Voluntary Life Insurance** – You can purchase additional life insurance (voluntary life insurance) for yourself, your spouse/domestic partner, and children. The CSU offers coverage at reduced group rates. You pay the full cost on an after-tax basis. You have 60 days from the date of your appointment to enroll in the guarantee coverage amount. Current employees may enroll or increase coverage at any time, but must provide evidence of good health.

**Voluntary Long Term Disability Insurance (LTD)** – For employees not covered by the employer-paid long term disability insurance, this coverage helps to protect your income (up to 60%) in the event you cannot work because of illness or injury. You have 60 days from the date of your appointment to enroll in the guarantee coverage amount.

**Voluntary Accidental Death and Dismemberment (AD&D) Insurance** – This coverage provides a benefit to the employee or beneficiary in the event of death as the result of an accident, or the loss of limb, sight, or hearing.

The Standard enrollment kit is located in pocket #4 of your benefits packet. Enroll online at www.standard.com/mybenefits/csu or complete all of the necessary forms and return to The Standard.
**METLAW Group Legal Plan** – For a low monthly payroll deduction of $19.70, the plan covers representation for many personal legal services for you and your eligible dependents. You may receive office consultations and/or telephone advice for virtually any personal legal matter. Call (800) GET-MET 8 or visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

**California Casualty Group Auto and Home Insurance** – This plan allows CSU eligible employees to obtain auto and home insurance at a discounted rate. As of January 1, 2011, California Casualty lowered rates specifically for CSU employees up to 15 percent. Policies include newly enhanced ID Defense services. Call (866) 680-5142 or visit [www.calcas.com/csu](http://www.calcas.com/csu).

**Aflac Group Critical Illness** *Special Eligibility requirements* – Provides a lump sum payment to assist you with paying for expenses that accompany specified critical illnesses. Covered critical illnesses include heart attack, stroke, major organ transplant, renal failure, coronary artery bypass surgery and cancer. Call (877) 801-7931 or visit [www.aflac.com/csu](http://www.aflac.com/csu).
Eligibility:
As a full-time employee (or part-time employee working at least half-time), you are automatically enrolled in the CalPERS Retirement Plan. To be eligible, if you are full-time, you must be appointed for at least six months; if you are part-time, you must be appointed for at least one year.

CalPERS Retirement Benefits

- The plan is a defined benefit plan with retirement benefits calculated based on age at retirement, years of service and compensation.
- Plan vesting is at five years of CalPERS credited service.
- Employees are eligible to retire and receive a monthly pension benefit when they are at least age 50 (or age 52 for new members hired on or after 01/01/13) and have a minimum of five years of CalPERS-credited service.
- The final compensation is based on the highest 12 or 36 months of consecutive employment.
- CSU retiree medical, dental and vision benefits are available to eligible employees (and their eligible dependents) who retire within 120 days from the date of separation from employment.
- For additional information on CalPERS and Pension Reform please visit the CalPERS website at http://www.calpers.ca.gov.
CalPERS Retirement Formulas:
- **Retirement Formulas - State Miscellaneous Tier 1**
  - State Miscellaneous 2% @55 - One year highest compensation (hired prior to 01/15/11)
  - State Miscellaneous 2% @60 - 36 month average compensation (hired on or after 01/15/11)
  - State Miscellaneous 2% @62 - Consecutive 36 month compensation subject to cap (hired on or after 01/01/13)

- **Retirement Formulas - State Public Safety**
  - POFF (Unit 8) 3% @50 - One year highest compensation (hired prior to 07/01/11)
  - POFF (Unit 8) 2.5% @55 - 36 month average compensation (hired on or after 07/01/11)
  - POFF (Unit 8) 2.5% @57 - Consecutive 36 month compensation subject to cap (hired on or after 01/01/13)

- **Retirement Formulas - State Public Safety (Non-Unit 8 Public Safety Management)**
  - POFF 3% @50 - One year highest compensation (if hired prior to 01/15/11)
  - POFF 2.5% @55 - 36 month average compensation (hired on or after 01/15/11)
  - POFF 2.5% @57 - Consecutive 36 month compensation subject to cap (hired on or after 01/01/13)

**Employee Contribution:**
- Most State Miscellaneous Tier 1 employees contribute 5 percent of gross monthly income in excess of $513.
- State Miscellaneous Tier 1 employees hired on or after 01/01/13 contribute 6% of gross income.
- POFF (Public Safety R08) contribute 8 percent of gross monthly income in excess of $238 (currently the CSU pays this contribution on your behalf).
- POFF (Public Safety R08) hired on or after 01/01/13 contribute 8 percent of gross monthly income (currently the CSU pays this contribution on your behalf).
- POFF Non-Unit 8 Public Safety Management (M80) contribute 8 percent of gross monthly income in excess of $238.
- POFF Non-Unit 8 Public Safety Management (M80) hired on or after 01/01/13 contribute 8% of gross monthly income.
- The contribution is not subject to federal or state taxes.
- The CSU also contributes to CalPERS (the employer contribution is set annually by CalPERS).
If you are not eligible for CalPERS retirement, you are required to participate in the Part-time, Seasonal and Temporary Retirement Program. The PST Program is administered by the Department of Personnel Administration in lieu of Social Security. Employees enrolled in the PST Program contribute 7.5% of gross wages on a pre-tax basis to a retirement account. These funds are available upon separation of employment.

For additional information regarding the PST Program, please visit https://www.savingsplusnow.com/ and click on the PST Program link.
CSU employees, have three voluntary retirement savings plans options. These plans allow you to invest pre-tax dollars to supplement your CalPERS Retirement Plan benefit.

➢ The CSU 403(b) Tax Sheltered Annuity (TSA) Plan
   • Employees are allowed up to 5 TSA deductions from the following fund sponsors: Fidelity Investments, ING, MetLife, TIAA-Cref, and VALIC.
   • TSA enrollments and deferral changes will be designated by employees via Retirement Manager, an online process through AIG Retirement, the Master Administrator.
   • For more detailed information on the CSU 403(b) Tax Sheltered Annuity (TSA) Plan, visit the Sac State TSA web page at http://www.csus.edu/hr/departments/benefits/tsa.html.

➢ The Savings Plus 401(k) Thrift Plan & 457 Deferred Compensation Plan
   • Eligible employees may participate in the IRC 401(k) Thrift Plan and the IRC 457 Deferred Compensation plans.
   • Both plans are administered by the Department of Personnel Administration (DPA).
   • Allows a maximum pre-tax deduction of $16,500 for the 401(k) plan and $16,500 for the 457 plan for 2011.
   • There is no employer matching contribution.
   • To enroll, please contact SPP at 866-566-4777 or visit https://www.savingsplusnow.com/.
Benefits Workshops

• The Office of Human Resources – Benefits sponsors benefits related workshops throughout the year. To view the upcoming schedule, visit http://www.csus.edu/hr/departments/benefits/workshopslist.html.

• During each Open Enrollment period, The Office of Human Resources – Benefits sponsors the annual Benefits Faire. Several of the CSU Benefits vendors attend the faire.

• Tax Sheltered Annuity vendors are on campus periodically throughout the year to provide information regarding the CSU 403(b) Tax Sheltered Annuity program. To view the upcoming schedule, visit http://www.csus.edu/hr/departments/benefits/tsasessions.html.
If you previously worked for CSU participating in the PST Retirement Program, and are now a CalPERS member, your entire PST account balance is automatically transferred to a 457 Plan with the Savings Plus Program (SPP). As a result of this enrollment, you also gain the added benefit of a $5,000 life insurance policy; possible eligibility for the State of California Non-Industrial Disability Program (see enclosed program information); and the ability, if applicable, to purchase all eligible CalPERS service prior to membership. By purchasing this membership, you gain additional CalPERS service credits. Contact CalPERS at 1-888-225-7377, or the Benefits Office for additional information on purchasing service prior to membership.

If you have previous CalPERS service credit and still have your monies on deposit, your CalPERS years of service will continue to accrue. If you withdrew your monies, you have the ability to redeposit your withdrawn contributions. Contact CalPERS at 1-888-225-7377, or the Benefits Office for additional information.

If you are concurrently working at another CalPERS agency, and subsequently retire from that agency, you must notify the Office of Human Resources immediately so that your employment status can be updated.