South Placer Municipal Utility District

BENEFITS GUIDE

2027

Retired Employees

INTRODUCTION

The South Placer Municipal Utility District (District) is proud to offer a comprehensive and competitive benefits package for retired employees and their eligible dependents. Benefits include:

- Medical
- CalPERS Retirement
- Deferred Compensation Plan

The information in this guide is a general outline and provides a highlighted list of the benefits offered by the District. Specific details and plan limitations may be found in the official plan documents, contracts, and plan procedures.

Should the information in this guide differ from the plan documents the plan documents prevail.

CONTENTS

BENEFITS ELIGIBILITY

Former District employees who have retired from the District, and their dependents, are eligible to receive District sponsored retiree health benefits. *To be considered as having retired from the District, employees must have notified the District and completed any District and CalPERS required retirement documentation.*

Dependents are eligible for coverage under an employee's benefits package as long as they meet the requirements specified for each plan. In order for dependents to receive coverage under an employee's benefits plan, the District must be provided with copies of their birth certificates, social security cards, and a marriage certificate, if applicable.

ENROLLMENT & CHANGING BENEFITS

Open Enrollment:

Open Enrollment is held in the Fall and is the time to elect and enroll in benefits for the next calendar year, starting on January 1.

Moving Out of Plan's Service Area:

Benefits plans must be changed if a retiree moves out of their health plan's service area. Retirees who move may submit health plan changes up to 60 days after the move. The effective date for the change will be the first of the month following the date the request is received.

Qualifying Life Event:

Outside of Open Enrollment, retirees may change their benefits elections if they have a Qualifying Life Event. These events are generally a significant change that occurs, and include:

- Losing health insurance including Medi-Cal
- Permanent move to/within California
- Having a baby
- Adopting a child
- Getting married
- Entering into a domestic partnership
- Returning from active-duty military service
- Other qualifying life events as specified by CalPERS or Covered California.

DISTRICT CONTACT INFORMATION

5807 Springview Dr
Rocklin, CA 95677

Phone: (916) 786-8555
Website: https://spmud.ca.gov/

Emilie Costan, Administrative Services Manager
ecostan@spmud.ca.gov

Stacey Bloom, Administrative Services Specialist
sbloom@spmud.ca.gov

RETIREMENT BENEFITS – CalPERS

The District participates in California Public Employees' Retirement System (CalPERS) to provide retirement benefits for employees.

CalPERS Resources:

- Subscribe to **Member Education Bulletin**.
- Register for monthly, topic specific videos.
- Attend CalPERS Benefits Education Events.
- Watch CalPERS YouTube Videos.
- Select Forms & Publications to download materials.
- Make an appointment and enroll in instructor-led or online classes through my CalPERS.
- Follow CalPERS on Social Media.
- Use the Retirement Estimate Calculator

Payment:

CalPERS offers direct deposit for monthly payments. To enroll in Direct Deposit you can submit the form via email or online, https://my.calpers.ca.gov/ > Retirement > Payment Options.

Employees hired before April 20, 2012 (Classic)

- 2.7% at 55 CalPERS formula with the 1-year final average compensation period.
- Employees pay 8%-member contribution, pre-tax.

Employees hired after April 19, 2012, who are not classified as a new member (Classic)

- 2% at 55 CalPERS formula with the 3-year final average compensation period.
- Employees pay 7%-member contribution, pre-tax.

Employees hired after December 21, 2012 who are classified as a new member, (PEPRA)

- 2% at 62 CalPERS formula with the 3-year final average compensation period.
- Employees pay ½ of the total normal coast as determined annually by CalPERS, pre-tax.

Pay Days:

Benefits are paid at the beginning of the month for the previous month's benefits. For tax purposes, the December check is always dated the first day of the new year.

Contact Information:

Phone:	888 CalPERS (or 888-225-7377)
TTY:	(877) 249-7442
Fax:	(800) 959-6545
Location:	400 Q Street, Sacramento, CA 95811
Website:	https://www.calpers.ca.gov/

Online Form for Questions, Comments & Complaints:
https://www3.calpers.ca.gov/a/contact/questions-comments-complaints

New to CalPERS or myCalPERS? Register:
https://my.calpers.ca.gov/web/ept/public/systemaccess/registration/viewSecurityAgreement.html

CalPERS

RETIREE MEDICAL – Benefit Tiers

An employee must retire from the District in order to be eligible to receive retirement health benefits; benefits are not held in abeyance. Retirees are eligible to receive benefits based on the tier they fall under.

Tier	Level	Hire Date	Retire Date
1	1	Prior to 07/01/2011	Prior to 07/01/2012
1	2	Prior to 07/01/2011	After 07/01/2012 and before 03/19/2026
1	3	After 07/01/2011 and before 12/31/2012	Before 03/19/2026
1	4	After 01/01/2013	Before 03/19/2026
2	-	Before 01/27/2020[1]	After 01/01/2026
3	-	After 01/26/2020[2]	NA

PEMHCA CONTRIBUTION – CalPERS

The District pays the PEMHCA (Public Employees' Medical and Hospital Care Act) minimum, as established by Government Code Section 22892 of the PEMHCA directly to CalPERS each month for eligible Tier 1 and 2 retirees. This minimum is adjusted annually by CalPERS and must be paid by the employer.

2027 PEMHCA Contribution:

$167.00 per month, 100% District paid.

How PEMHCA Contributions Affect Retirees:

The PEMHCA contribution is included as part of the District's monthly medical contribution. If a retiree's medical plan premium is $900, the District sends $167.00 to CalPERS, and that amount is applied towards their premium. The remaining balance ($733 in this example) may be reimbursed to the retiree according to their retiree benefit tier.

RETIREE HEALTH REIMBURSEMENT PLANS

A Retiree Health Reimbursement Arrangement (RHRA) is an employer-funded account that helps retired employes pay for qualified medical expenses and insurance premiums in retirement.

RHRAs are employer-funded and tax-free.

The District contracts with American Fidelity to administer its RHRA for eligible retirees.

[1] Before 01/01/2026 for Unrepresented Employees

[2] After 01/01/2026 for Unrepresented Employees

RETIREE HEALTH

The District provides health benefits to employees who have retired from the District based on a tiered system for eligibility.

Enrollment and Changes:

During Open Enrollment or with a Qualifying Life Event, online with CalPERS, http://my.calpers.ca.gov/.

MEDICAL INSURANCE

For eligible retirees, the District contributes towards retiree medical insurance contracts with CalPERS to provide medical insurance for retirees and their dependents through the CalPERS Health Program.

Health Plans:

All available health plans are listed at www.calpers.ca.gov, click Retirees > Health & Medicare > Plans and Rates (Retiree) > "Find all health plan Summary of Coverage and Evidence of Coverage Documents". *(You can sort by "Retirees" to help narrow down the available documents.)*

Not sure what a term means in the health plan documents? Check out the CalPERS Glossary of Health Care Terms.

Plan Types:

- **HMO** - A Health Maintenance Organization (HMO) plan provides health care from specific doctors and hospitals under contract with the plan. Members pay co-payments for some services, but have no deductible, no claim forms, and a geographically restricted service area.
- **PPO** - A Preferred Provider Organization (PPO) is similar to a traditional fee-for-service plan, but members must use doctors in the PPO provider network or pay higher co-insurance. Members must usually meet an annual deductible before some benefits apply, are responsible for a certain co-insurance amount, and the plan pays the balance up to the allowable amount.
- **EPO** - The Exclusive Provider Organization (EPO) plan offers the same covered services as an HMO plan, but members must seek services from the plan's network of preferred providers. Members are able to access physicians and specialists that participate in the network without a referral. Members pay copayments for some services, but have no deductible, no claim forms, and a geographically restricted service area.
- **Combination Plans** - A combination plan means at least one family member is enrolled in a Medicare health plan and at least one family member is enrolled in a Basic health plan through the same health carrier. CalPERS requires all family members to have the same health carrier.

Beginning July 1, 2027, all Basic health plans will offer coverage for the diagnosis and treatment of infertility as required by Senate Bill 729 for CalPERS Basic HMO plans. The CalPERS Board also approved these benefits for the Basic PPO plans effective July 1,2027.

DENTAL & VISION INSURANCE

Retirees and their eligible dependents have the option to enroll in Health Plans thru CalPERS that include supplemental Dental and Vision coverage. The monthly premiums for these plans are billed to the retiree directly.

DIRECTORY

			Offers Medicare?
Anthem Blue Cross	(855) 839-4524 (855) 251-8825 *Medicare*	www.anthem.com/ca/calpers	*Yes*
Blue Shield of California	(800) 334-5847 (888) 802-4599 *Medicare*	www.blueshieldca.com/calpers	*Yes*
Health Net of California	(888) 926-4921	www.healthnet.com/calpers	*No*
Kaiser Permanente	(800) 464-4000	www.kp.org/calpers	*Yes*
PERS Platinum / Gold	(855) 633-4436	https://includedhealth.com/microsite/calpers/	*Yes*
Sharp Health Plan	(855) 995-5004 (833) 346-4322 *Medicare*	https://calpers.sharphealthplan.com/	*Yes*
Sutter Health	(833) 674-2334	https://www.sutterhealthplan.org/calpers	*No*
UnitedHealthcare	(888) 867-5581	https://retiree.uhc.com/calpers	*Yes*
Western Health Advantage	(888) 942-7377	www.westernhealth.com/calpers	*No*
CVS Caremark	(833) 291-3649	www.caremark.com/calpers	

2027 In State Health Premiums

Additional information, out of state premiums, and full comparisons available online, https://www.calpers.ca.gov/retirees/health-and-medicare/retiree-plans-and-rates.

Medicare (M) Advantage Monthly Premiums

Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Anthem Medicare Preferred PPO	$619.25	515	1	4	$1,238.50	515	2	5	$1,857.75	515	3	6
Anthem Medicare Preferred PPO with Dental/Vision[1]	$619.25	512	1	4	$1,238.50	512	2	5	$1,857.75	512	3	6
Anthem Medicare Preferred PPO	$619.25	455	1	4	$1,238.50	455	2	5	$1,857.75	455	3	6
Anthem Medicare Preferred PPO with Dental/Vision[1]	$619.25	459	1	4	$1,238.50	459	2	5	$1,857.75	459	3	6
Blue Shield Group Medicare Advantage PPO	$619.36	011	1	4	$1,238.72	011	2	5	$1,858.08	011	3	6
Blue Shield Group Medicare Advantage PPO with Dental/Vision[2]	$619.36	016	1	4	$1,238.72	016	2	5	$1,858.08	016	3	6
Kaiser Permanente Senior Advantage	$333.93	536	1	4	$667.86	536	2	5	$1,001.79	536	3	6
Kaiser Permanente Senior Advantage with Dental[3]	$333.93	542	1	4	$667.86	542	2	5	$1,001.79	542	3	6
Kaiser Permanente Senior Advantage Summit	$391.74	630	1	4	$783.48	630	2	5	$1,175.22	630	3	6
Kaiser Permanente Senior Advantage Summit with Dental[3]	$391.74	636	1	4	$783.48	636	2	5	$1,175.22	636	3	6
UnitedHealthcare Group Medicare Advantage PPO	$534.00	579	1	4	$1,068.00	579	2	5	$1,602.00	579	3	6
UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision[4]	$534.00	585	1	4	$1,068.00	585	2	5	$1,602.00	585	3	6

Medicare (M) Supplement Monthly Premiums

Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Peace Officers Research Association of CA Medicare Supplement	$640.00	595	1	4	$1,410.00	595	2	5	$1,925.00	595	3	6
PERS Gold Medicare Supplement	$597.57	651	1	4	$1,195.14	651	2	5	$1,792.71	651	3	6
PERS Platinum Medicare Supplement	$665.50	661	1	4	$1,331.00	661	2	5	$1,996.50	661	3	6

*For health plan availability by county, please refer to the 2027 Health Benefit Summary or myCalPERS.

[1]Dental and Vision coverage is an additional $38.00 per member per month premium. You will be billed directly for this amount.

[2]Dental and Vision coverage is an additional $40.31 per member per month premium. You will be billed directly for this amount.

[3]Dental benefit is an additional $15.97 per member per month premium. You will be billed directly for this amount.

[4]Dental and Vision coverage is an additional $32.44 per member per month premium. You will be billed directly for this amount.

TIER 1.1 RETIREE MEDICAL BENEFITS

The District contributes towards retiree medical insurance coverage and contracts with CalPERS to provide medical insurance for retirees and their dependents through the CalPERS Health Program. Eligible retirees of the District can enroll to continue health coverage through the CalPERS Health Program upon retirement.

Eligibility:
An employee must retire from the District in order to be eligible for these retirement health benefits, along with meeting the other eligibility requirements of the Retiree Medical Benefit Tier.

Vesting Schedule:
Retirees in Tier 1.1 must meet the CalPERS minimum vesting requirement of 5 years of service credit as a CalPERS member.

Premium:
District reimbursed to retiree through an American Fidelity tax-free RHSA, up to the highest HMO Family Rate less PEMHCA contribution.

PEMHCA Contribution:
District-paid to CalPERS directly.

Health Plans:
All available health plans are viewable at www.calpers.ca.gov; click Retirees > Health & Medicare > Plans and Rates (Retiree) > "Find all health plan Summary of Coverage and Evidence of Coverage Documents".

Medicare:
Retirees eligible for Medicare must enroll in Medicare Parts A and B and must enroll in a CalPERS Medicare Advantage Plan in order to receive reimbursement.

CalPERS Medicare Advantage Plan:
Information on Medicare is available at www.calpers.ca.gov; click Retirees > Health & Medicare > Medicare.

Retiree Health Reimbursement Arrangement (RHRA):
Individuals receive benefit payments as a reimbursement issued by American Fidelity. Payment value is based on benefit tier eligibility, less the PEMHCA contribution.

To update the bank account that reimbursements are deposited into, or to update other contact information, please reach out to the District directly.

Survivor Benefits & Taxes:
Surviving retiree family members may be eligible for health coverage, subject to CalPERS regulations.

Retiree Health Reimbursements for surviving dependents are reimbursed directly from the District and not through the American Fidelity tax-exempt Retiree Health Reimbursement Arrangement and are therefore treated as a taxable benefit. The District will issue an IRS Form 1099 at the end of the calendar year for these benefit payments.

TIER 1.2 RETIREE MEDICAL BENEFITS

The District contributes towards retiree medical insurance coverage and contracts with CalPERS to provide medical insurance for retirees and their dependents through the CalPERS Health Program. Eligible retirees of the District can enroll to continue health coverage through the CalPERS Health Program upon retirement.

Eligibility:
An employee must retire from the District in order to be eligible for these retirement health benefits, along with meeting the other eligibility requirements of the Retiree Medical Benefit Tier.

Vesting Schedule:
Retirees in Tier 1.2 must meet the CalPERS minimum vesting requirement of 5 years of service credit as a CalPERS member.

Premium:
District reimbursed to retiree through an American Fidelity tax-free RHSA, up to the Kaiser Family Rate, less PEMHCA contribution.

PEMHCA Contribution:
District-paid to CalPERS directly.

Health Plans:
All available health plans are viewable at www.calpers.ca.gov; click Retirees > Health & Medicare > Plans and Rates (Retiree) > "Find all health plan Summary of Coverage and Evidence of Coverage Documents".

Medicare:
Retirees eligible for Medicare must enroll in Medicare Parts A and B and must enroll in a CalPERS Medicare Advantage Plan in order to receive reimbursement.

CalPERS Medicare Advantage Plan:
Information on Medicare is available at www.calpers.ca.gov; click Retirees > Health & Medicare > Medicare.

Retiree Health Reimbursement Arrangement (RHRA):
Individuals receive benefit payments as a reimbursement issued by American Fidelity. Payment value is based on benefit tier eligibility, less the PEMHCA contribution.

To update the bank account that reimbursements are deposited into, or to update other contact information, please reach out to the District directly.

Survivor Benefits & Taxes:
Surviving retiree family members may be eligible for health coverage, subject to CalPERS regulations.

Retiree Health Reimbursements for surviving dependents are reimbursed directly from the District and not through the American Fidelity tax-exempt Retiree Health Reimbursement Arrangement and are therefore treated as a taxable benefit. The District will issue an IRS Form 1099 at the end of the calendar year for these benefit payments.

TIER 1.3 RETIREE MEDICAL BENEFITS

The District contributes towards retiree medical insurance coverage and contracts with CalPERS to provide medical insurance for retirees and their dependents through the CalPERS Health Program. Eligible retirees of the District can enroll to continue health coverage through the CalPERS Health Program upon retirement.

Eligibility:

An employee must retire from the District in order to be eligible for these retirement health benefits, along with meeting the other eligibility requirements of the Retiree Medical Benefit Tier.

Vesting Schedule:

Retirees in Tier 1.3 are subject to the District's Retiree Medical Vesting Schedule.

Tier 1 Retiree Medical Vesting Schedule

Credited Years of Service*	0-10	10	11	12	13	14	15	16	17	18	19	20+
% of Employer Contributions	0	50	55	60	65	70	75	80	85	90	95	100

* Credited years of service includes service credit time with another CalPERS or reciprocal agency.

Premium:

District reimbursed to retiree through an American Fidelity tax-free RHSA, per the Retiree Medical Vesting Schedule, up to the Kaiser Family Rate, less PEMHCA contribution.

PEMHCA Contribution:

District-paid to CalPERS directly.

Health Plans:

All available health plans are viewable at www.calpers.ca.gov; click Retirees > Health & Medicare > Plans and Rates (Retiree) > "Find all health plan Summary of Coverage and Evidence of Coverage Documents".

Medicare:

Retirees eligible for Medicare must enroll in Medicare Parts A and B and must enroll in a CalPERS Medicare Advantage Plan in order to receive reimbursement.

CalPERS Medicare Advantage Plan:

Information on Medicare is available at www.calpers.ca.gov; click Retirees > Health & Medicare > Medicare.

Retiree Health Reimbursement Arrangement (RHRA):

Individuals receive benefit payments as a reimbursement issued by American Fidelity. Payment value is based on benefit tier eligibility, less the PEMHCA contribution.

To update the bank account that reimbursements are deposited into, or to update other contact information, please reach out to the District directly.

Survivor Benefits & Taxes:

Surviving retiree family members may be eligible for health coverage, subject to CalPERS regulations.

Retiree Health Reimbursements for surviving dependents are reimbursed directly from the District and not through the American Fidelity tax-exempt Retiree Health Reimbursement Arrangement and are therefore treated as a taxable benefit. The District will issue an IRS Form 1099 at the end of the calendar year for these benefit payments.

TIER 1.4 RETIREE MEDICAL BENEFITS

The District contributes towards retiree medical insurance coverage and contracts with CalPERS to provide medical insurance for retirees and their dependents through the CalPERS Health Program. Eligible retirees of the District can enroll to continue health coverage through the CalPERS Health Program upon retirement.

Eligibility:
An employee must retire from the District in order to be eligible for these retirement health benefits, along with meeting the other eligibility requirements of the Retiree Medical Benefit Tier.

Vesting Schedule:
Retirees in Tier 1-4 are subject to the District's Retiree Medical Vesting Schedule.

Tier 1 Retiree Medical Vesting Schedule

Credited Years of Service*	0-10	10	11	12	13	14	15	16	17	18	19	20+
% of Employer Contributions	0	50	55	60	65	70	75	80	85	90	95	100

* Credited years of service includes service credit time with another CalPERS or reciprocal agency.

Premium:
District reimbursed to retiree through an American Fidelity tax-free RHSA, per the Retiree Medical Vesting Schedule, up to the Kaiser +1 Rate, less PEMHCA contribution.

PEMHCA Contribution:
District-paid to CalPERS directly.

Health Plans:
All available health plans are viewable at www.calpers.ca.gov; click Retirees > Health & Medicare > Plans and Rates (Retiree) > "Find all health plan Summary of Coverage and Evidence of Coverage Documents".

Medicare:
Retirees eligible for Medicare must enroll in Medicare Parts A and B and must enroll in a CalPERS Medicare Advantage Plan in order to receive reimbursement.

CalPERS Medicare Advantage Plan:
Information on Medicare is available at www.calpers.ca.gov; click Retirees > Health & Medicare > Medicare.

Retiree Health Reimbursement Arrangement (RHRA):
Individuals receive benefit payments as a reimbursement issued by American Fidelity. Payment value is based on benefit tier eligibility, less the PEMHCA contribution.

To update the bank account that reimbursements are deposited into, or to update other contact information, please reach out to the District directly.

Survivor Benefits & Taxes:
Surviving retiree family members may be eligible for health coverage, subject to CalPERS regulations.

Retiree Health Reimbursements for surviving dependents are reimbursed directly from the District and not through the American Fidelity tax-exempt Retiree Health Reimbursement Arrangement and are therefore treated as a taxable benefit. The District will issue an IRS Form 1099 at the end of the calendar year for these benefit payments.

TIER 2 RETIREE MEDICAL BENEFITS

The District contributes towards retiree medical insurance coverage and contracts with CalPERS to provide medical insurance for retirees and their dependents through the CalPERS Health Program. Eligible retirees of the District can enroll to continue health coverage through the CalPERS Health Program upon retirement.

Eligibility:
An employee must retire from the District in order to be eligible for these retirement health benefits, along with meeting the other eligibility requirements of the Retiree Medical Benefit Tier.

Vesting Schedule:
Retirees in Tier 2 must meet the CalPERS minimum vesting requirement of 5 years of service credit as a CalPERS member.

Premium:
District reimbursed to retiree through an American Fidelity tax-free RHSA, up to the Kaiser Rate Plan of Region 1 health plan at either employee, employee + 1 or employee + 2 premium, less PEMHCA contribution.

PEMHCA Contribution:
District-paid to CalPERS directly.

Employee Contribution:
Employees pay 1% of their base rate of pay into the District's OPEB fund.

Health Plans:
All available health plans are viewable at www.calpers.ca.gov; click Retirees > Health & Medicare > Plans and Rates (Retiree) > "Find all health plan Summary of Coverage and Evidence of Coverage Documents".

Medicare:
Retirees eligible for Medicare must enroll in Medicare Parts A and B and must enroll in a CalPERS Medicare Advantage Plan in order to receive reimbursement.

CalPERS Medicare Advantage Plan:
Information on Medicare is available at www.calpers.ca.gov; click Retirees > Health & Medicare > Medicare.

Retiree Health Reimbursement Arrangement (RHRA):
Individuals receive benefit payments as a reimbursement issued by American Fidelity. Payment value is based on benefit tier eligibility, less the PEMHCA contribution.

To update the bank account that reimbursements are deposited into, or to update other contact information, please reach out to the District directly.

Survivor Benefits & Taxes:
Surviving retiree family members may be eligible for health coverage, subject to CalPERS regulations.

Retiree Health Reimbursements for surviving dependents are reimbursed directly from the District and not through the American Fidelity tax-exempt Retiree Health Reimbursement Arrangement and are therefore treated as a taxable benefit. The District will issue an IRS Form 1099 at the end of the calendar year for these benefit payments.

TIER 3 RETIREE MEDICAL BENEFITS

The District contributes towards retiree medical insurance coverage and contracts with CalPERS to provide medical insurance for retirees and their dependents through the CalPERS Health Program. Eligible retirees of the District can enroll to continue health coverage through the CalPERS Health Program upon retirement. In addition, the District has contracted with MissionSquare to provide eligible employees with a Retirement Health Savings Account (RHSA) to help cover the cost of retiree health care.

Eligibility:
An employee must retire from the District in order to be eligible for these retirement health benefits, along with meeting the other eligibility requirements of the Retiree Medical Benefit Tier.

Vesting Schedule:
Retirees in Tier 3 must meet the CalPERS minimum vesting requirement of 5 years of service credit as a CalPERS member.

Retiree Health Savings Account (RHSA) Contribution:
The District contributes $200.00 per pay period into each eligible employee's MissionSquare account.

The District pays the administrative fees as charged by the plan.

RHSA Withdrawals:
Retired employees and employees may withdraw from the plan upon separation from District employment per the requirements of the plan.

PEMHCA Contribution:
District-paid to CalPERS directly for retirees who enroll in a CalPERS retiree health plan.

Employee Contribution:
Set annually by Local 39.

CalPERS Health Plans:
All available health plans are viewable at www.calpers.ca.gov; click Retirees > Health & Medicare > Plans and Rates (Retiree) > "Find all health plan Summary of Coverage and Evidence of Coverage Documents".

Medicare:
Retirees eligible for Medicare must enroll in Medicare Parts A and B to enroll in a CalPERS Medicare Advantage Plan in order to receive the PEMHCA contribution.

CalPERS Medicare Advantage Plan:
Information on Medicare is available at www.calpers.ca.gov; click Retirees > Health & Medicare > Medicare.

Survivor Benefits & Taxes:
Surviving retiree family members may be eligible for health coverage, subject to CalPERS regulations.

In the event of employee or retired-employee's death, any unused RHSA account balance will be transferred to the surviving spouse and/or eligible dependents, who can continue to use benefits for reimbursement of their qualifying medical expenses.

MEDICARE

Medicare is a federal health insurance program regulated by the Centers for Medicare and Medicaid Services (CMS).

Website:
https://www.medicare.gov/

Phone:
(800) 633-4227

Eligibility:

- Age 65 and Older
- Under age 63 with certain disabilities
- With End-Stage Renal Disease (ESRD)

Enrollment:
Contact the Social Security Administration to apply.

Parts A & B (Original Medicare)
Covers most medically necessary services and supplies in hospitals, doctors' offices, and other healthcare facilities.

- Part A: Hospital insurance
- Part B: Medical insurance (doctor visits, outpatient services)

Part C (Medicare Advantage)

- Offered by private insurance companies approved by Medicare
- Combines Part A and B coverage and often includes Part D,

Part D (Drug Coverage)

- Covers the cost of prescription drugs (including many recommended shots or vaccines)
- In addition to Original Medicare, or part of Medicare Advantage.

Medicare Supplemental Insurance (Medigap)

- Sold by private insurers to fill coverage gaps in Medicare
- Helps cover deductibles, coinsurance, and other out-of-pocket costs
- Coverage is limited to Medicare-covered services

TIERS 1 & 2

If retirees and/or their dependents are over age 65, retired, and eligible for premium-free Medicare Part A and premium-based Medicare Part B, CalPERS **requires** the individuals enroll in both Part A and Part B. After enrollment, retirees and dependents are then transferred into a CalPERS Medicare health benefits plan to continue CalPERS health coverage. **Failure to enroll may result in loss of CalPERS medical coverage.**

CalPERS and Medicare:
For information on transition to a CalPERS Medicare health plan, continuing health coverage or other information, visit https://www.calpers.ca.gov/retirees/health-and-medicare/medicare.

TIER 3

Retirees who, at least 4 months before turning age 65, apply to start getting retirement benefits from Social Security will automatically get Part A (Hospital Insurance) and Part B (Medical Insurance) when they turn 65, and individuals who chose to enroll in a CalPERS health plan are required to enroll in Part A and B. Individuals still need to make important decisions about how they get coverage, including adding drug coverage. Retirees who want to get Medicare when they turn 65, but aren't planning to take retirement benefits (Social Security) at that time will need to sign up for Medicare.

Available Medicare Health & Drug Plans:
Review available health and drug plans online http://www.medicare.gov/plan-compare/

Full information on Medicare options, plans, and getting started can be found at https://www.medicare.gov/basics/get-started-with-medicare.

DEPARTMENT OF HEALTH & HUMAN SERVICES · USA
Medicare

SOCIAL SECURITY

The Social Security Administration (SSA) is the federal government agency that manages retirement, disability, and survivor benefits. The SSA also handles Medicare Part A and Part B enrollment.

The District participates in social security tax withholdings, which gives retirees access to Social Security Benefits. Social Security has no impact on CalPERS pensions.

Website:
https://www.ssa.gov/ (General)
https://www.ssa.gov/medicare (Medicare)

Phone:
(800) 772-1213

Local Office:
https://www.ssa.gov/locator

Eligibility:
Retirement benefits typically start at age 62 if a retiree has worked and paid Social Security taxes for 10 years or more. Individuals can check their eligibility status with the SSA at https://www.ssa.gov/prepare/check-eligibility-for-benefits.

Enrollment:
Online or by phone appointment.

Medicare Enrollment:
Online, https://www.ssa.gov/medicare/sign-up
By Phone, (800) 772-1213

Medicare Enrollment Periods:

- Initial Enrollment (3 months prior to and 3 months after the month an individual turns 65)
- General Enrollment (January 1-March 31)
- Special Enrollment (Contact SSA for information, https://www.ssa.gov/agency/contact/)

Information You'll Need to Provide
Basic information about yourself. Social Security Number Where you were born (city, state, country)
Health Insurance Information Start/end dates for any current health plans Start/end dates for any group health plans after age 65
For Part B Only Valid email Address Existing Medicare number

Want to make sure you have all the information you need? Check out the SSA Checklist for Online Medicare, Retirement, and Spouses Applications! https://www.ssa.gov/hlp/isba/10/isba-checklist.pdf

RETIREMENT HEALTH SAVINGS ACCOUNT – MissionSquare

The Retirement Health Savings Account (RHSA) is designed to help retirees and their dependents pay for retiree health care through a tax-advantaged savings vehicle. This plan is District-sponsored.

Provider:
MissionSquare

Plan Number:
800555

Taxes:
Pre-tax contributions if applicable, tax-deferred earnings, tax-free distributions for qualifying medical expenses.

Investments:
At enrollment, a target-date fund based on age is automatically selected. Employees have the flexibility to then make changes at any time, including how contributions and associated earnings are invested.

Available funds: https://www.missionsq.org/products-and-services/rhs-program.html

Benefit Reimbursements:
To request reimbursements, retirees must:

- Be eligible for benefits. Eligibility is defined as reaching age 50 and having retired or separated from District service or becoming totally and permanently disabled as defined by CalPERS.
- Have medical expenses that qualify. (Refer to IRS Publication 502 for a list of eligible expenses.)

Survivor Benefits:
In the event of employee or retired-employee's death, an account will be transferred to the surviving spouse and/or eligible dependents, who can continue to use benefits for reimbursement of their qualifying medical expenses.

Website:
https://www.missionsq.org/products-and-services/retirement-health-savings.html

Phone:
(800) 669-7400 (for account inquiries)
(888) 587-9441 (for claims-related inquiries)

DEFERRED COMPENSATION PLAN – Empower & VOYA

The District contracts with Empower and VOYA to offer an optional 457(b) Deferred Compensation Plan for retirees. 457(b) plans are voluntary savings programs that allow employees to defer funds from their paycheck to a plan to be invested to supplement PERS retirements. It is a tax-deferred, defined contribution, supplemental retirement program.

Providers:
Empower Retirement
CalPERS VOYA

Contributions:
Must be made prior to retirement.

Consolidation:
Retirement account balances from former employers can be transferred.

Withdrawal:
Individuals can withdraw funds at **any age** completely penalty-free, as long as they leave the job that sponsors the plan.

Upon retirement, minimum distribution is not required until 72 years of age. Taxed at time of withdrawal.

Empower Retirement
44 Index Funds to choose from
Offers a general account that provides a 4% fixed return
Average cost is 1.29%
(855) 756-4738 https://participant.empower-retirement.com/

CalPERS 457 Plan

CalPERS VOYA
6 Index Funds and 8 Target Funds to choose from
Average cost is 0.25%
(800) 260-0659 https://calpers.voya.com/

Visit providers sites at https://participant.empower-retirement.com/ or https://calpers.voya.com/ for full program information, details, and restrictions.

WHOLE LIFE POLICY – Corebridge Financial

The District contracted with AIG Life & Retirement, now Corebridge Financial, to provide a Whole Life Policy for eligible employees/retirees.

Provider:
AIG Life & Retirement, now Corebridge Financial

Phone:
(800) 633-6259

Website:
https://www.corebridgefinancial.com/about-us

Eligibility:
Contact Emilie Costan (ecostan@spmud.ca.gov) for information on eligibility.

Claims:
FAX: (855) 851-5407

Make sure to file your policy certificate, it will be used when the benefit is claimed. The District is happy to file a copy in your confidential retiree folder for your convenience if you are interested.

401(a) - Aspire

The District contracts with Aspire, a division of PCS Retirement, to provide eligible employees with a tax-advantaged way to save for retirement through a 401(a) qualified retirement plan.

Provider:
Aspire

Phone:
(866) 634-5783

Website:
https://www.pcsretirement.com/aspire

Plan ID:
34361

Contributions:
Must be made prior to retirement.

Withdraws:
Distributions of vested portions may occur at termination of employment subject to plan rules. Taxed at time of withdrawal.

Attachment A: Reference Materials

American Fidelity	https://secured-legacy.americanfidelity.com/Login/
Aspire	https://www.pcsretirement.com/aspire
CalPERS Health Benefit Summary	https://www.calpers.ca.gov/documents/2027-health-benefit-summary/download?inline
CalPERS Medicare Enrollment Guide	https://www.calpers.ca.gov/documents/medicare-enrollment-guide/download?inline=
CalPERS How to Choose a Health Plan	https://www.calpers.ca.gov/documents/choose-a-health-plan/download?inline=
CalPERS Regional Health Premiums - 2027	www.calpers.ca.gov/documents/health-rates-region-1-2027/download?inline
CalPERS VOYA	https://calpers.voya.com/
Corebridge Financial (AIG Life & Retirement)	https://www.corebridgefinancial.com/about-us
Empower	https://participant.empower-retirement.com/
Medicare	https://www.medicare.gov/
Memorandum of Understanding (MOU)	https://spmud.ca.gov/employee-benefits-salary-information#docaccess-368ed8e78f726f5b2bd5e6c8520c4b01
MissionSquare Retirement Health Savings Plan	https://www.missionsquare.com/products/retirement/retirement-health-savings
Social Security Administration	https://www.ssa.gov/