



A Guide to Completing Your CalPERS

Disability Retirement Election Application

This page intentionally left blank to facilitate double-sided printing.

TABLE OF CONTENTS

Introduction	3
What to Consider Before You Start	4
Refund of Contributions vs. Retirement	4
Canceling Your Application	4
Independent Medical Examinations	4
Injury Caused by a Third Party	5
Workers' Compensation	5
Community Property Claim	5
Emergency Disability Retirement	6
Service Retirement Pending Disability or Industrial Disability Retirement	6
Disability Retirement	7
Eligibility Requirements for Disability Retirement	7
Vesting Requirements for Disability Retirement	7
Figuring Your Disability Allowance	8
Industrial Disability Retirement	10
Eligibility Requirements for Industrial Disability Retirement	10
Local Safety Member Determinations	11
Figuring Your Industrial Disability Allowance	11
Guide to Completing Your Application Package	12
Disability Retirement Election Application	12
Justification for Absence of Spouse's or Registered Domestic Partner's Signature	24
Direct Deposit Authorization	24
Authorization to Disclose Protected Health Information	25
Physician's Report on Disability	25
Employer Information for Disability Retirement	25
Workers' Compensation Carrier Request	26
Report of Separation and Advance Payroll Information	26
Information for Local Safety Members	26
Beneficiary and Survivor Documentation	27
Other Acceptable Documentation	27
What Happens Next?	28
Required Document Checklist	29

Retirement Forms	31
<i>Retirement Allowance Estimate Request Form</i>	31
<i>Disability Retirement Election Application Form</i>	33
<i>Justification for Absence of Spouse's</i> <i>or Registered Domestic Partner's Signature Form</i>	43
<i>Direct Deposit Authorization Form</i>	45
<i>Authorization to Disclose Protected Health Information Form</i>	47
<i>Physician's Report on Disability Form</i>	49
<i>Employer Information for Disability Retirement Form</i>	51
<i>Physical Requirements of Position/Occupational Title Form</i>	53
<i>Workers' Compensation Carrier Request Form</i>	55
<i>Report of Separation and Advance Payroll Information Form</i>	57
CalPERS Health Benefits	59
CalPERS Health Coverage	59
Dental Coverage and Vesting Requirements (State Members Only) ..	62
Vision Care (State Members Only)	62
Long-Term Care Program	62
Authorized Deduction Payments	62
Taxes and Your Disability Retirement	63
General Information	63
1099R Annual Tax Reporting Statement	63
Calculating the Monthly Tax-Free Portion of Your Retirement Allowance	63
Federal Tax Considerations	65
California State Taxes	65
Tax Withholding Election	65
After Retirement	66
Employment After Retirement	66
Reinstatement from Disability or Industrial Disability Retirement ..	66
Re-Evaluation	66
Changing Your Beneficiary or Monthly Benefit After Retirement	66
Removing Your Lifetime Beneficiary After Retirement	67
Become a More Informed Member	68
CalPERS On-Line	68
myCalPERS	68
CalPERS Education Center	68
Connect With Us Through Social Media	68
Reach Us by Phone	68
Visit Your Nearest CalPERS Regional Office	69
Important Information for Regional Office Visits	70
Information Practices Statement	71

INTRODUCTION

CalPERS wants to make your transition into retirement as smooth and easy as possible. This publication will help you understand the disability retirement benefit options available to you and help you fill out an application and other necessary forms.

You—or someone on your behalf such as your employer—may file a *Disability Retirement Election Application* for your retirement. You should apply for disability or industrial disability retirement as soon as you believe you are unable to perform your usual job duties because of an illness or injury that is expected to be permanent or last longer than six months. Once CalPERS receives the application and all other required information described in this publication, we can begin processing it.

This publication contains information and the necessary forms for a CalPERS disability or industrial disability retirement. If you think you may be eligible for a service retirement, please see the “Service Retirement Pending Disability or Industrial Disability Retirement” section of this publication for more information.

You can obtain a copy of all CalPERS member publications by visiting our website at www.calpers.ca.gov or by calling us toll free at **888 CalPERS** (or **888-225-7377**). CalPERS On-Line is an excellent source of information on all our programs and services.

If you are considering disability or industrial disability retirement, you should obtain a CalPERS-generated estimate by completing the *Retirement Allowance Estimate Request* form in this publication and mailing it to the address on the form. Having this information can help you make an informed decision when you select your retirement benefit option.

Before you fill out the application, you should review the general disability retirement information and the “Disability Retirement” and “Industrial Disability Retirement” sections in this publication. They will help you determine what type of retirement applies to you, what steps you need to take, and what information CalPERS will need to process your request.

If you think you may be eligible to purchase service credit, review the publication *A Guide to Your CalPERS Service Credit Purchase Options* and complete the appropriate forms. **You must submit your request to purchase service credit before your retirement date to be eligible to purchase that service.**

Then use the “Guide to Completing Your Application Package” section in this publication to assist you in completing your disability retirement application. Be sure to also review the “CalPERS Health Benefits” section to help you make informed decisions about your health coverage.

For more information about your retirement benefits, visit CalPERS On-Line at www.calpers.ca.gov. If CalPERS does not receive all required information, you may experience a delay in the processing of your application or your application may be canceled.

WHAT TO CONSIDER BEFORE YOU START

Refund of Contributions vs. Retirement

Within 30 days of the issuance of your first disability retirement check, you may choose to receive a refund of your accumulated member contributions in a lump sum, rather than a retirement allowance. To do so, you need to make this request to CalPERS in writing.

Canceling Your Application

You may cancel your *Disability Retirement Election Application* at any time **before** it is officially approved. To cancel your application after it is determined you are disabled, you will need to provide medical evidence stating you can return to full unrestricted duties before CalPERS can consider a cancellation. You must submit your cancellation request in writing to CalPERS Headquarters in Sacramento.

CalPERS can cancel your application for any of the following reasons:

- If you fail to provide the information or forms needed to make a determination on your disability retirement; or
- If you fail or refuse to attend an Independent Medical Examination (IME) appointment when requested; or
- If you do not meet the eligibility requirements for disability or industrial disability retirement.

If you have an employer-originated application, you cannot cancel the application unless you choose to refund your contributions, or you may opt for service retirement if you meet the eligibility requirements. Taking a refund of your contributions would end your membership with CalPERS. However, your employer may cancel the application at any time before it is approved. Both you and your employer have the right to appeal a CalPERS disability determination.

Independent Medical Examinations

CalPERS may need to arrange for you to have an Independent Medical Examination (IME) to make a disability determination. During this IME, an independent doctor will evaluate your disability.

If an IME is needed, CalPERS will call you with the date, time, and location of your appointment and secure your agreement to attend the examination. If you are unable to keep this appointment due to unforeseen circumstances, you must notify CalPERS immediately.

CalPERS will pay for the IME. By law, travel expenses are not reimbursable unless you travel a distance of 50 miles or more one way. If you are traveling from out of state, travel expenses are paid only from the California border to the appointment location.

If you take a refund rather than retire, your membership in CalPERS terminates, and you are ineligible for any future CalPERS retirement benefits—unless you later return to work for a CalPERS-covered employer.

Your failure or refusal to attend an IME appointment may result in the cancellation of your application. If your application is canceled and you still believe you are eligible for a disability retirement, you will need to submit a new application package to start the process over again.

Injury Caused by a Third Party (*Subrogation*)

Under the law, if someone other than your employer caused an injury that results in disability retirement benefits being paid to you, CalPERS has the right to recover up to one-half of the total retirement benefit costs from the responsible party. This right is known as a “right of subrogation.”

If you pursue a claim against any person for the same injuries that also entitle you to a disability retirement from CalPERS — other than a workers’ compensation claim or an uninsured motorist claim — you must inform CalPERS. This is true even if the claim has not yet resulted in a court action.

CalPERS has the right to participate in the claim through filing our own action against the responsible party, intervening in your claim, or filing a lien against any judgment you may recover. If you settle such a claim without notifying CalPERS, we may have the right to file a lawsuit against you for recovery under our subrogation rights.

Workers’ Compensation

If you have a workers’ compensation claim, you should not wait until your condition is “permanent and stationary” under workers’ compensation requirements to submit your application.

A workers’ compensation award does not automatically entitle you to a CalPERS industrial disability retirement. Medical evidence will be required to show that you meet the CalPERS definition of disability. If you do, your workers’ compensation award for the same illness or injury may be used as evidence that your condition is job-related.

Community Property Claim

If you have a community property claim on your retirement account, you must provide CalPERS with a copy of the court order that resolves the claim so we can determine if the order is acceptable to divide your retirement benefits.

If the order is not acceptable, a further order will be required, which will delay the release of retirement benefits to all parties. If you are not sure if CalPERS has received an acceptable court order, or if you have questions on your court order or your benefits, please call CalPERS toll free at **888 CalPERS** (or **888-225-7377**).

Note: If you have an acceptable order that requires you to elect a specific option and name a specific beneficiary at retirement, your retirement

If you have a workers’ compensation claim, you should not wait until your condition is “permanent and stationary” under workers’ compensation requirements to submit your application for disability or industrial disability retirement.

If you have a community property claim on your retirement account, you must provide CalPERS with a copy of the court order that resolves the claim so we can determine if the order is acceptable to divide your retirement benefits.

application must be completed in accordance with these option and beneficiary requirements. Your retirement application will be rejected and supplemental retirement information will be required if you fail to make the correct option and beneficiary designations.

EMERGENCY DISABILITY RETIREMENT

CalPERS can expedite retirement processing for those who are facing a terminal illness. If this applies to you, contact CalPERS or your employer immediately to discuss an emergency retirement. We will make every effort to quickly obtain the necessary information and complete our processing.

However, please be aware that for any post-retirement death benefits to be paid, you must be alive on the effective date of your retirement.

SERVICE RETIREMENT PENDING DISABILITY OR INDUSTRIAL DISABILITY RETIREMENT

You have the option to apply for a “service” retirement pending your disability or industrial disability retirement— if you qualify for a service retirement. This would allow you to receive a monthly service retirement allowance while awaiting the determination of your disability retirement application.

To apply for a “service pending” retirement, check the Service Pending Disability Retirement or Service Pending Industrial Disability Retirement box on the *Disability Retirement Election Application* form. Submit your service pending disability or industrial disability retirement application to CalPERS when you are within 90 days of your retirement date but not sooner.

The service retirement portion of your application will most likely be processed before a determination is made for your disability or industrial disability retirement. Please note that you **cannot** cancel your service retirement or change your retirement payment option, your designated lifetime beneficiary, or the retirement date you request on the application **more than 30 days after the issuance of your first retirement benefit check.**

If you are on a service retirement and later approved for a disability or industrial disability retirement, you may request to change your retirement payment option or your designated lifetime beneficiary as long as the request is made before your disability retirement is processed.

You may also choose to remain on a service retirement if that is more beneficial to you. You must make the request within 30 days of the date you receive the letter approving your disability.

To be eligible for service retirement, you must be at least age 50 and have a minimum of five years of CalPERS-credited service. If you became a member on or after January 1, 2013, you must be at least age 52.

However, there are some exceptions to the five-year CalPERS-credited service requirement. Call CalPERS toll free at **888 CalPERS** (or **888-225-7377**) to learn whether an exception will apply to you.

Note: If you are currently enrolled in a CalPERS health plan and become employed in another job pending the determination of your disability benefits, your eligibility for CalPERS health benefits may be affected after retirement. Please discuss this with your personnel office.

DISABILITY RETIREMENT

If you have a disabling injury or illness that prevents you from performing your usual job duties with your current employer, you may be eligible for a disability or industrial disability retirement.

You may apply for a disability retirement:

- While you are in CalPERS-covered employment; or
- Within four months of separation from CalPERS-covered employment; or
- At any time, if you “separated” from or left your job because of a disability and you have remained disabled since then; or
- While on military or approved leave.

Eligibility Requirements for Disability Retirement

There is no minimum age requirement for disability retirement. The cause of your disability does not need to be related to your employment. If you retire, you will receive a monthly retirement payment for the rest of your life, or until you recover from your disabling injury or illness.

Vesting Requirements for Disability Retirement

A CalPERS member who has at least five years of service credit is eligible for a disability retirement. State second tier members must have 10 years of service credit. If you have State second tier service and other CalPERS-covered service that gives you a combined total of five years of credited service, you may still qualify. If you think you do not meet these requirements, you may want to contact CalPERS toll free at **888 CalPERS** (or **888-225-7377**) to learn whether an exception may apply to you.

If you are employed on a part-time basis and have worked at least five years, you may be eligible to retire with less than the required years of service credit. (It takes 10 months of permanent full-time employment or 1,720 hours to equal one year of CalPERS service credit.) However, the retirement benefit you receive will still be based on your actual service credit amount. You should complete an application and have CalPERS determine whether this “exception” applies to you. Or you can contact CalPERS toll free at **888 CalPERS** (or **888-225-7377**) for assistance.

Your disability retirement benefit allowance is based on your years of service credit, your benefit factor, and your final compensation.

Your final compensation is the highest average pay rate and special compensation during any consecutive one-year or three-year period. Which compensation period we use depends on your membership date and your employer's contract with CalPERS. If you are not sure, ask your personnel office. We use your full-time pay rate, not your earnings. If you work part time, we will use your full-time equivalent pay rate to determine your final compensation. myCalPERS automatically finds and uses the highest compensation period during your employment with CalPERS.

Figuring Your Disability Allowance

You can get an idea of what your monthly unmodified disability retirement allowance will be. To do so, you need to know three things:

- Your years of service credit;
- Your benefit factor (e.g., 1.8 percent for State first tier and Public Agency Miscellaneous, 1.125 percent for State second tier, or 1.35 percent for the local 1.5 percent at 65 formula); and
- Your final compensation amount (and whether it is based on a one- or three-year period).

State First Tier

As a State first tier member, you must have at least five years of service credit to be eligible for disability retirement. If you have between five and 10 years, or 18.5 or more years of service credit, multiply your years of service by 1.8 percent to determine your percentage of final compensation.

If you have between 10 and 18.5 years of service credit, add to that figure the number of years until you reach age 60 and multiply the total by 1.8 percent to determine your percentage of final compensation. The maximum percentage allowable is 33.333 percent.

..... then

Multiply the percentage of final compensation by your highest consecutive 12-month or 36-month average monthly salary to find your Unmodified Allowance. If you are *under* 60, your Unmodified Allowance cannot be more than a service retirement at age 60.

State Second Tier

If you have between 10 and 29.629 years of service credit, add to that figure the number of years until you will be age 65* and multiply the total by 1.125 percent. The maximum percentage allowable is 33.333 percent.

If you have 29.629 years or more of service credit, multiply your years of service by 1.125 percent.

..... then

Multiply the percentage of final compensation by your highest consecutive 12-month or 36-month average monthly salary to determine your Unmodified Allowance. If you are *under* 65*, your Unmodified Allowance cannot be more than a service retirement at age 65*.

* Note: Age 67 if you are under retirement formula 1.25% at 67

Figuring Your Disability Allowance

Years of Service	×	Benefit Factor	=	% of Final Comp.	×	Final Comp.	=	Unmodified Retirement Allowance
	×	%	=	%	×	\$	=	\$

Local Public Agency

If your employer has contracted for the 1.5% at 65 formula, you must have five years of service credit to be eligible for disability retirement. If you have between five and 10 years, or 24.691 or more years of service credit, multiply your years of service by 1.35 percent to determine your percentage of final compensation.

If you have between 10 and 24.691 years of service credit, add to that figure the number of years until you will be age 65 and multiply the total by 1.35 percent. The maximum percentage allowable is 33.333 percent.

..... then

Multiply the percentage of final compensation by your highest consecutive 12-month or 36-month average monthly salary (depending on your employer's contract) to determine your Unmodified Allowance. If you are *under 65*, your Unmodified Allowance cannot be more than a service retirement at age 65.

Other Formulas

If your employer has contracted for the improved disability retirement (Government Code Section 21427), your Unmodified Allowance will be 30 percent of your final compensation for the first five years of service credit, plus 1 percent for each additional year, to a maximum of 50 percent. If you are *under 60*, your Unmodified Allowance cannot be more than a service retirement at age 60.

If a regular disability retirement allowance is greater than the improved disability allowance, CalPERS will pay the greater amount.

INDUSTRIAL DISABILITY RETIREMENT

Eligibility Requirements for Industrial Disability Retirement

To be eligible for disability or industrial disability retirement, you must be incapacitated from performing the usual job duties with your current employer.

An industrial disability means that you are unable to perform the usual duties of your job with your current employer because of a job-related injury or illness that is expected to be permanent or last indefinitely. If your application for industrial disability retirement is approved, you will receive a monthly retirement payment for the rest of your life — or until you recover from your disabling injury or illness.

There is no minimum service or age requirement for an industrial disability retirement. However, to qualify for this benefit, you must be employed in one of the CalPERS membership classifications shown below. Carefully review any special limitations that are noted. If you are not sure of your membership classification, check with your personnel office.

An enhanced industrial disability retirement benefit is available to “patrol” members in Bargaining Unit 5 of the Department of California Highway Patrol (CHP). A CHP patrol member will be considered for this enhanced benefit based on these two factors:

- The member must have sustained a “serious bodily injury” as the result of a single event.
- A member must be unable to participate in substantial gainful employment (any particular job that is realistically within the member’s physical and mental capabilities).

State industrial members must show that your disability resulted from a violent attack by an inmate or parolee of the Department of Corrections and Rehabilitation, including the Division of Juvenile Justice, or a forensic facility of the Department of Mental Health.

State Safety, State Peace Officer/Firefighter, State Patrol, Local Safety, and certain State and Local Miscellaneous members may be eligible for industrial disability retirement if the disability is job related.

Most State Miscellaneous and School members are not eligible for an industrial disability retirement but would qualify for a disability retirement if it is determined you are disabled. There are some limited exceptions to this rule under the law. For more information, contact CalPERS toll free at **888 CalPERS** (or **888-225-7377**). School safety members are eligible for industrial disability if the disability is work related. Local Miscellaneous members are eligible only if the employer contracts with CalPERS to provide this benefit.

If your disability is not job related, or if you are a Local Miscellaneous member and your employer does not contract with CalPERS to provide this benefit, you may be eligible for disability retirement. See the “Eligibility Requirements for Disability Retirement” section of this publication for more information.

If you applied for industrial disability retirement, but your disability is not job related, you may still be eligible for a disability retirement.

Local Safety Member Determinations

The determination on a disability or industrial disability retirement application of a public agency Local Safety member is made by the local governing body—not CalPERS. The local agency decision is submitted by “resolution” to CalPERS.

However, you will still submit your application to CalPERS and you are still subject to the same laws regarding application, amount of benefits, and eligibility. The only difference is that when CalPERS receives your application, we will notify your employer, who will determine if you are substantially disabled from your usual job duties. For applications for industrial disability retirement, your employer will also determine if the disability is industrial. Your employer may take up to six months to make the determination after being notified by CalPERS. (You have the right to waive this time limit.)

If it is determined that you are not disabled, you may appeal the decision to the local authority that made the determination—not CalPERS.

Figuring Your Industrial Disability Allowance

Safety members who retire on or after January 1, 2013, for industrial disability shall receive a disability retirement benefit equal to the **greater** of the following:

- 50 percent of your highest consecutive 12-month or 36-month average monthly salary. An additional annuity may be paid if you have contributions associated to non-safety service.
- A service retirement allowance, if qualified for service retirement.
- If under age 50, an actuarially reduced benefit factor (determined by your retirement formula and how many quarter years you are under age 50) multiplied by the number of years of service credit.

GUIDE TO COMPLETING YOUR APPLICATION PACKAGE

In order for CalPERS to process your application for disability or industrial disability retirement, we must receive all the required forms.

Disability Retirement Election Application

While the *Disability Retirement Election Application* form is not complex, it does require detailed information. We suggest you remove the application from the “Retirement Forms” section of this publication so you can follow the step-by-step instructions for each section while you are completing the form.

Application Type

Select the appropriate retirement type from the list at the top of the form.

Note: If you qualify for a service retirement, you can apply for service retirement pending disability or industrial retirement by checking the appropriate box on the form.

Section 1—Information About You

This section tells CalPERS about you.

- Enter your full name as it appears on your Social Security card. If you have changed your name, you must provide CalPERS with a photocopy of the document validating the change (marriage certificate, court order, etc.). Additionally, the IRS requires CalPERS to obtain a photocopy of your Social Security card showing your name change before we can discontinue using your former name. Until we receive a copy of your Social Security card with your name change, we are limited to adding your new last name to the name currently on our records.
- Enter your Social Security number or CalPERS ID. This is needed for CalPERS to obtain your employment information from our records.
- Enter your mailing address. We need your home address or P.O. box number, including city, state, ZIP Code, and country. Your monthly retirement check will be mailed to this address unless you choose direct deposit of your benefit payments. CalPERS will also use your home address or P.O. box number to mail your annual tax statement and other information to you. To select direct deposit, please complete the *Direct Deposit Authorization* form in this publication or submit it online through myCalPERS.
- Your birth date (month, day, and year) is needed to verify that our records are correct. We want to make sure this is accurate, since your age is one of the components used to determine your retirement benefits.
- Enter if you are male or female.
- Enter your home and alternate telephone numbers (include area codes), so we can reach you if we have any questions or need more information.

For CalPERS to review your application, you must submit a complete application package.

Retirement Forms

Forms can be found starting on page 31.

Questions?

If you have questions or need assistance with filling out your application, please call the CalPERS Customer Contact Center toll free at **888 CalPERS** (or **888-225-7377**) Monday through Friday, 8:00 a.m. to 5:00 p.m.

Important!

Failure to complete all sections of the application will result in either a rejection of your application or a delay in the determination process.

Section 2—Information About Your Retirement

This section tells us when you want to retire and provides other information needed to determine your benefits.

- Enter your last day on payroll with a CalPERS-covered employer.
- Enter the actual **retirement effective date** you have chosen (month, day, and year) if you are applying for Service Pending Disability Retirement. Remember, your retirement may be effective any day of the week, Sunday through Saturday. It is usually the day following your last day of work or authorized paid leave of absence. If you are applying for disability or industrial disability retirement, a retirement date is not necessary to process your application. You may select a specific date, leave it blank, or write in “expiration of benefits.”
- Enter the **name of your employer**. This should be the full name of the CalPERS-covered agency you are currently working for. If you are no longer an active member, list the agency where you last worked.
- Enter your **position title**. This information should not be abbreviated or be an acronym. Please list the position title in full.

Other California Public Retirement Systems

- If you are a member of another California public retirement system, check “yes” and complete the information in “Other California Public Retirement Systems.” This does not include Social Security, military, or railroad retirement.
- Please list the complete name of the other California retirement system. Do not abbreviate.
- If you are currently working with the other system, check “yes”; otherwise, check “no.”
- Enter the retirement date with the other system.

To receive the highest possible benefit amount, your CalPERS retirement date must be the same as the retirement date from the other retirement system. You must submit a retirement application to each system and you must apply to CalPERS within nine months of the requested retirement date. Otherwise, the retirement date can be no earlier than the first of the month in which we receive your application.

Submit your medical records to the retirement system under which you were last employed. For more information, review the publication *When You Change Retirement Systems*.

Employer Certification

If you are applying for a service retirement pending approval of a disability or industrial disability retirement and there is less than four months between your last day on payroll with a CalPERS-covered agency and your effective date of retirement, your employer must certify your separation information by submitting it and any updates online using myCalPERS. Separation information includes your permanent separation date and any unused sick leave or education leave balances, which may convert to additional service credit

If you are employed in more than one position under CalPERS, even if the other position is considered as overtime and not reportable to CalPERS, you must separate from all employment to retire.

Local Safety members should not complete Sections 3, 4, and 8 of the *Disability Retirement Election Application*.

Please Note

If you designate someone other than your spouse or registered domestic partner as beneficiary for a lifetime allowance (options 2, 3, 2W, 3W, or 4), your spouse or domestic partner may be entitled to a community property share of the beneficiary's allowance.

depending on your employer's contract with CalPERS. If your employer submits the information prior to CalPERS processing your retirement application, we will include the additional service credit in your initial retirement benefit. Otherwise, we will adjust your account to reflect a change in service credit at the time your employer submits it.

If you left employment at a CalPERS-covered agency more than four months prior to your retirement date, you are not entitled to service credit for any balance of unused sick leave or educational leave.

Section 3—Disability Information

This section provides CalPERS with information about your disability. Please answer all the questions to the best of your knowledge. If you need additional room, you may attach additional pages with your full name and Social Security number or CalPERS ID clearly indicated on each page.

- Describe your specific injury or illness with information on when and how it occurred.
- Describe your specific limitations/preclusions due to your injury or illness.
- Explain how your injury or illness has affected your ability to perform your job.
- Indicate if you are currently working in any capacity. Include your employment status and job duties.
- Indicate whether a third party (other than a workers' compensation claim or an uninsured motorist claim) caused your injury. If you indicate a third-party liability, CalPERS will require additional information.

Section 4—Treating Physician Detail

- Enter the name of your treating physician(s).
- Add any appropriate medical record number(s).
- Enter the address, city, state, ZIP Code, and country of your treating physician(s).
- Indicate the treating physician's specialty, second specialty, and telephone number.

Section 5—Select Your Retirement Payment Option and Beneficiary

This section should not be filled out by your employer.

This section tells CalPERS your retirement allowance option choice and who you are designating as your beneficiary, if any, to receive a lump sum or monthly benefit upon your death.

You need to decide if you want **Option 1, Option 2, Option 2W, Option 3, Option 3W, Unmodified Allowance Option,** or one of the **Option 4's**.

More information on each of these options is provided here to assist you in making your decision. A retirement benefit estimate can provide you with a projection of the retirement benefit you and your beneficiary would receive for each of these choices. If you have not already obtained an estimate, you should do so before submitting your application in order to make an informed

decision. Remember, you **cannot** cancel your retirement or change your retirement payment option, your lifetime beneficiary, or your retirement date **more than 30 days after the issuance of your first retirement benefit check.**

Note: If you are eligible for health or dental benefits through CalPERS, your surviving spouse or registered domestic partner must receive a monthly allowance after your death to continue the health or dental benefit coverage. The Unmodified Allowance and the Option 1 Allowance do not provide a monthly allowance to your surviving spouse or registered domestic partner.

If your employer does not contract to provide the Post Retirement Survivor Allowance (PRSA), you will need to elect an option that provides for a lifetime monthly allowance to your spouse or registered domestic partner. If your employer does contract to provide the PRSA, as long as your spouse or registered domestic partner and you are married/registered on the date of your disability or industrial disability retirement and remain married/registered until your death, your spouse or partner will receive a monthly allowance of either 25 percent or 50 percent of your Unmodified Allowance amount. See “Survivor Continuance” for more information.

Note: If you are married or in a registered domestic partnership but do not name your spouse or partner as beneficiary, they may still be entitled to a community property share of the Option 1 lump sum return of contributions benefit or a share of the monthly option death benefit allowance. Their community property interest is 50 percent of the benefit based on the contributions or service credit earned for the period of CalPERS service during which you were married or in a registered partnership. Your non-spouse or non-partner designated beneficiary will receive the portion of the lump sum Option 1 benefit or monthly option allowance that is not payable to your spouse or domestic partner. Your spouse or domestic partner will have the right to disclaim entitlement to their community property interest in the death benefit at the time the benefit becomes payable, if they so desire.

Your Retirement Payment Options

- **Option 1**—This retirement option provides a lump sum payment of your remaining member contributions to your beneficiary after your death. The reduction to your monthly benefit to provide this payment is based on your life expectancy and the amount of your contributions. You may designate more than one person as beneficiary, and you may change your beneficiary at any time.

Note: You must have contributions on your account to be eligible for Option 1. It takes about 10 years of retirement to totally deplete your contributions, which means this option would not be paid. Therefore, if you have made an election to purchase service credit and the monthly payment period exceeds 120 months, this option may not be beneficial.

Name your Option 1 Balance of Contributions Beneficiary in Section 5d of the application.

The options 2, 2W, 3, 3W, and 4 provide lifetime monthly benefits to your designated beneficiary. The reduction to your Unmodified Allowance to provide a monthly allowance to your beneficiary is based on both your life expectancy at retirement and your beneficiary's—the younger your beneficiary, the greater the reduction. If you have someone eligible for Survivor Continuance, the reduction is applied only to the option portion of your benefit. **In most cases, you can name only one beneficiary, and you cannot change your designation after retirement, except under limited circumstances.** Refer to the “Changing Your Beneficiary or Monthly Benefit After Retirement” section of this publication.

- **Option 2**—The same retirement allowance you receive will be paid to your beneficiary for life. If Survivor Continuance applies, and your beneficiary is not your eligible survivor, the beneficiary's allowance will not include the Survivor Continuance portion. Your retirement allowance will increase to the Unmodified Allowance Option amount if:
 - your beneficiary dies; or
 - your non-spouse beneficiary waives entitlement to the Option 2 benefit; or
 - your beneficiary is your spouse or domestic partner legally recognized in California and upon a divorce, legal separation, termination of partnership, or annulment you provide CalPERS with a judgment that awards you the entire interest in your CalPERS benefits; and
 - you notify CalPERS of the change.

Name your Option 2 Individual Lifetime Beneficiary in Section 5a of the application.

- **Option 2W**—As an alternative to Option 2, you may elect the slightly higher allowance under Option 2W. However, your allowance will not increase to the Unmodified Allowance Option amount under the situations described in Option 2.

Name your Option 2W Individual Lifetime Beneficiary in Section 5a of the application.

- **Option 3**—In this option, your beneficiary will receive one-half of the “option portion” of your monthly retirement allowance. If Survivor Continuance applies, your beneficiary will also receive the Survivor Continuance portion. If your beneficiary is not your eligible survivor, the beneficiary's allowance will not include the Survivor Continuance portion.

Your retirement allowance will increase to the Unmodified Allowance Option amount if:

- your beneficiary dies; or
- your non-spouse beneficiary waives entitlement to the Option 3 benefit; or

- your beneficiary is your spouse or domestic partner legally recognized in California and upon a divorce, legal separation, termination of partnership, or annulment, you provide CalPERS with a judgment that awards you the entire interest in your CalPERS benefits; and
- you notify CalPERS of the change.

Name your Option 3 Individual Lifetime Beneficiary in Section 5a of the application.

- **Option 3W**—As an alternative to Option 3, you may elect to receive the slightly higher allowance under Option 3W. However, your allowance will not increase to the Unmodified Allowance Option amount under the situations described in Option 3.

Name your Option 3W Individual Lifetime Beneficiary in Section 5a of the application.

- **The Unmodified Allowance Option**—This is the highest monthly allowance you can receive. However, it does not provide a continuing monthly allowance to a beneficiary, and there is no return of any unused member contributions after your death.
- **Option 4**—Option 4 allows you to choose a more customized benefit, as long as the amount to your beneficiary is not greater than the benefit provided under Option 2W. Request CalPERS publication *Retirement Option 4* for more information about this option. **Note:** There is no provision with any variation of Option 4 for your allowance to increase to the Unmodified Allowance under the situations described in Option 2 or 3.

Name your Option 4 Individual Lifetime Beneficiary in Section 5a of the application.

The following are the types of Option 4 allowances currently available.

Option 2W & 1 Combined—Upon your death, the retirement allowance you receive will be paid to your beneficiary. Upon your death and the death of your beneficiary, any remaining balance of your contributions will be paid to your named Option 1 beneficiary(ies). If you elect the 2W & 1 Combined-Option 4 allowance, in addition to naming an Individual Lifetime Beneficiary in Section 5a, you must also name a beneficiary for your Option 1 balance.

Note: In most cases, no contributions remain after approximately 10 years of retirement, which means then Option 1 benefit is no longer paid. Therefore, if you have made an election to purchase service credit and the monthly payment period exceeds 120 months, this option may not be beneficial.

Name your Option 1 Balance of Contributions Beneficiary in Section 5d of the application.

Please refer to pages 15 to 17 for a detailed description of the Option 1, Option 2W, and Option 3W payment options.

Option 3W & 1 Combined—In this option, your beneficiary will receive one-half of the “option portion” of your monthly retirement allowance. If Survivor Continuance applies, the beneficiary will also receive the Survivor Continuance portion. If your beneficiary is not your eligible survivor, the beneficiary’s allowance will not include the Survivor Continuance portion. Upon your death and the death of your beneficiary, any remaining balance of your contributions will be paid to your named Option 1 beneficiary(ies). If you elect the 3W & 1 Combined-Option 4 allowance, in addition to naming an Individual Lifetime Beneficiary in Section 5a, you must also name a beneficiary for your Option 1 balance.

Note: In most cases, no contributions remain after approximately 10 years of retirement, which means the Option 1 benefit is no longer paid. Therefore, if you have made an election to purchase service credit and the monthly payment period exceeds 120 months, this option may not be beneficial.

Name your Option 1 Balance of Contributions Beneficiary in Section 5d of the application.

Specific Dollar Amount to Beneficiary—You can specify the dollar amount of your retirement allowance to be paid to your beneficiary upon your death.

Specific Percentage to Beneficiary—You can specify the percentage of your Unmodified Allowance Option amount to be paid to your beneficiary upon your death. The percentage must be less than 100 percent.

Reduced Allowance for Fixed Period of Time—You can elect to receive a specific dollar amount or percentage of your Unmodified Allowance Option for a specific length of time based on your lifetime alone or the joint lifetimes of you and your beneficiary. The deferral period cannot be less than one year from your retirement date. After this period, you will receive an increased allowance based on the actuarial equivalent of your remaining benefit. The minimum you can elect to receive is 25 percent of your Unmodified Allowance Option, which means you are reducing your allowance by 75 percent. If 50 percent Survivor Continuance is payable, the minimum you can elect to receive is 50 percent. This amount should allow for any deductions for health and dental benefits to be maintained, if you are eligible for those benefits.

Reduced Allowance Upon Death of Retiree or Beneficiary—You can specify a minimal reduction to the Unmodified Allowance Option (at least \$1) to provide the highest allowance possible while both you and your beneficiary are living. Your initial allowance must be greater than Option 2W. Upon the death of either you or your beneficiary the continuing allowance will be significantly reduced for the survivor.

Name your Option 4 Individual Lifetime Beneficiary in Section 5a of the application.

Multiple Lifetime Beneficiaries—Unlike the other options that limit you to one beneficiary, this option allows you to provide a lifetime benefit to more than one beneficiary. You can give each beneficiary an equal share or designate specific dollar amounts or percentages of your benefit for each beneficiary.

Name your Option 4 Multiple Lifetime Beneficiaries in Section 5b of the application.

Option 4—Court Ordered Community Property—This option only applies to very specific cases in which a member is required by court order, entered pursuant to Family Code Section 2610, to elect an Option 4 to provide a community property interest to a former spouse or former legally recognized domestic partner equal to their community property interest. CalPERS will determine the community property interest at the time of your retirement using the method described in your court order.

This option allows you to select one of several different options and gives you the opportunity to name another beneficiary *for your share of the benefit*. **There is no qualifying event that will allow a pop-up increase to this particular benefit.**

- If you elect Option 4/Unmodified, you are providing only for the Option 4 Court Ordered beneficiary.

Name your Option 4 Court Ordered Beneficiary in Section 5c of the application.

- If you elect Option 4/1, you are providing for the Option 4 Court Ordered beneficiary and naming a beneficiary for the Option 1 Balance of Contributions.

Name your Option 4 Court Ordered Beneficiary in Section 5c and your Option 1 Balance of Contributions Beneficiary in Section 5d of this application.

- If you elect Option 4/2W or Option 4/3W, you are providing for the Option 4 Court Ordered beneficiary and naming a lifetime beneficiary for your share of your monthly benefit.

Name your Option 4 Court Ordered Beneficiary in Section 5c and your Option 2W or 3W Individual Lifetime Beneficiary in Section 5a of the application.

If you have questions about your court order or your benefits, please contact CalPERS toll free at **888 CalPERS** (or 888-225-7377).

Please see the description for the Option 2W or the Option 3W.

Beneficiary Designation

Section 5a—Individual Lifetime Beneficiary

If you elected Option 2, 2W, 3, 3W or 4, or Court Ordered Community Property Option 4/2W or 4/3W, name your beneficiary here. Enter the name, Social Security number or CalPERS ID, birth date, sex, relationship to you, and address of the beneficiary you designate to receive continuing benefits after your death.

Section 5b—Multiple Lifetime Beneficiaries

If you elected Option 4 Multiple Lifetime Beneficiaries, name your multiple beneficiaries here. Enter the names, Social Security numbers or CalPERS ID, birth dates, sex, relationships to you, and address of each beneficiary you designate to receive continuing benefits after your death. If you wish your beneficiaries to receive an equal share of your benefits, do not fill in the specific dollar or specific percent of benefit. If you wish unequal amounts for each beneficiary, specify dollar amount or percent of benefit in the space provided.

Section 5c—Court Ordered Option 4 Community Property Beneficiary

If you are required by court order to designate your former spouse or former legally recognized domestic partner as a beneficiary for their community property interest, name that person here. Enter the name, Social Security number or CalPERS ID, birth date, sex, relationship to you, and address of the Community Property Beneficiary. If you have questions about your court order or your benefits, please contact CalPERS toll free at **888 CalPERS** (or **888-225-7377**).

Section 5d—Option 1 Balance of Contributions Beneficiary

If you elected Option 1, Option 4-2W/1 or 4-3W/1 combined, name your beneficiary(ies) here. Enter the name, Social Security number or CalPERS ID, birth date, sex, relationship to you, and address of the beneficiary you designate to receive any lump sum balance of your remaining member contributions after your death.

You can designate any person, corporation, or your estate as beneficiary for these lump sum benefits. If you want to designate a trust as your beneficiary, you should provide the name of the trust, date of the trust, and the name and address where the trust is filed. Do not designate the trustee by name, since this could change.

To name more than three beneficiaries for the Option 1 Balance, you will need to complete a *Post Retirement Lump Sum Beneficiary Designation* form and return it with your retirement application. This form is available at my.calpers.ca.gov or in the publication *Changing Your Beneficiary or Monthly Benefit After Retirement*. You may access the publication on our website at www.calpers.ca.gov.

You may change your beneficiary at any time by submitting a revised form. A change in your marital status, domestic partner status, or the birth or

adoption of a child after retirement automatically revokes your original beneficiary designation.

Note: If you designate a minor child as your beneficiary and the child is still a minor when the benefit becomes payable, their surviving parent can claim the child's death benefit without a court order if the child is in their care. Or, if the child is not in the custody of their parent, we will request a court order that either appoints someone as guardian of the child's estate or directs us to pay the child's benefit to a blocked bank account. As an alternative to these methods, you may download a *California Uniform Transfers to Minors Act* form to nominate a custodian to claim any benefits that may become payable to your minor child. Please do not name the guardian or custodian of a minor child as your beneficiary; just name the child if that is your desire.

Once you have completed Section 5, carefully review the "Beneficiary and Survivor Documentation" section of this publication to determine which beneficiary or survivor documentation to submit with your application.

Section 6—Retired Death Benefit

This section should not be filled out by your employer.

The Lump Sum Retired Death Benefit is payable upon your death, in addition to any payment under the option you select. You can select anyone you wish to receive this benefit. The amount payable is based on your employer's contract with CalPERS.

- For State, California State University, or University of California members, the Retired Death Benefit is \$2,000.
- For school members, it is \$2,000, unless your employer has elected a higher amount up to \$5,000.
- For public agency members, the lump sum death benefit is based on the employer's contract, and it can range from \$500 to \$5,000.

To name more than three beneficiaries for the Retired Death Benefit, you must complete a *Post Retirement Lump Sum Beneficiary Designation* form and return it with your retirement application. This form is available at my.calpers.ca.gov or in the publication *Changing Your Beneficiary or Monthly Benefit After Retirement*, which you can access on our website at www.calpers.ca.gov.

A change in your marital status, domestic partner status, or the birth or adoption of a child after retirement automatically revokes your original designation.

Section 7—Survivor Continuance

This section should not be filled out by your employer.

The Survivor Continuance benefit is payable to all State members, school members, and public agency members if the former employer has contracted to provide it and you have an eligible survivor. Survivor Continuance is an employer-paid monthly benefit paid to an eligible survivor.

If your last employer was covered by a different publicly funded retirement system in California, the CalPERS Retired Death Benefit will not be payable upon your death. The most recent retirement system would be responsible for paying the lump sum death benefit payable under their system.

An eligible survivor for **service retirement pending approval of a disability or industrial disability retirement** is a spouse married to you or a domestic partner legally recognized in California as your domestic partner **at least one year prior** to your retirement date and continuously until your death; or an unmarried child who is under age 18 or disabled; or an economically dependent parent.

If you are not sure if you are covered by this benefit, check with your personnel office. Benefits are paid to an eligible survivor in addition to and regardless of which retirement payment option you elect.

Be sure you complete all the boxes in this section that apply to your situation.

Eligible survivors are:

- a spouse who was married to you on or before the effective date of your disability or industrial disability retirement and continuously until your death, or if none;
- a domestic partner who was legally recognized in California as your domestic partner on or before the effective date of your disability or industrial disability retirement and continuously until your death, or if none;
- unmarried children under age 18 or an unmarried disabled child who became disabled prior to age 18 and whose continuing disability renders the child incapable of gainful employment, or if none;
- an economically dependent parent.

Note: If you have a severely disabled minor or adult child who is not capable of handling their own financial affairs, you may wish to talk with an attorney about creating a Special Needs Trust so the successor trustee can claim the child's survivor allowance without having to obtain a court order for conservatorship or guardianship of the disabled child. The Special Needs Trust must be established for the sole benefit of the disabled child during the child's lifetime and there cannot be a provision that allows for assignment of the child's benefit to someone else.

A copy of the Special Needs Trust should be sent to CalPERS to ensure it can be honored and then retained in your file for future use. Payments to children stop at age 18, or upon their marriage, death, or recovery from disability.

The amount of the monthly benefit depends on your Social Security coverage. If your service credit is not covered by Social Security, the Survivor Continuance is 50 percent of your Unmodified Allowance, based on actual service with an employer that provides this benefit. If your service credit is covered by Social Security, the Survivor Continuance is 25 percent of the Unmodified Allowance.

Section 8—Workers' Compensation Information

If you have filed a workers' compensation insurance claim for your current injury or illness, you must complete the workers' compensation information requested on the application. You must also complete a *Workers' Compensation Carrier Request* form located in the "Retirement Forms" section and submit it to your employer's workers' compensation insurance carrier for completion.

- Enter the name of the workers' compensation carrier with which you have filed a claim.
- Provide the full name of the adjuster who is handling your claim.

- Provide the telephone number of the adjuster.
- Enter the address, city, state, and ZIP Code of the workers' compensation carrier.

Section 9— Tax Withholding Election

This section should not be filled out by your employer.

This section tells CalPERS how you want to handle your income tax withholding. For help in making this decision, refer to the “Taxes and Your Disability Retirement” section in this publication or talk to your tax advisor. You can change your withholding at any time by completing another CalPERS tax withholding form.

- In each section, federal tax withholding and State of California tax withholding, you can make only one election. Choose one of the following: no withholding, withholding a specific dollar amount (State tax withholding only), or withholding based on the tax tables.
- If you do not make an election, or if an invalid election is received, CalPERS is required by law to withhold taxes as if you were married with three allowances. If you reside outside of California, your CalPERS pension income is not subject to California State income tax.

Section 10— CalPERS Health Coverage

This section tells CalPERS whether or not you choose to continue CalPERS health coverage into retirement. If you are currently enrolled for health benefits in your own right, you can continue your health enrollment into retirement with no break in coverage. Refer to the CalPERS *Health Program Guide* for basic health plan eligibility, enrollment, and choices.

If you do not want to continue health coverage into retirement, you must cancel retiree health coverage by selecting the “Decline Coverage” box in Section 10. **By declining to continue your CalPERS health coverage into retirement, you are electing to terminate your health coverage effective on the first day of the second month following your separation from employment.**

If eligible, you may enroll in a CalPERS health plan in the future, such as during an Open Enrollment period or if you meet special enrollment or late enrollment exceptions described in the CalPERS *Health Program Guide*.

Section 11— Member Signature and Notary

Your signature and your spouse's or registered domestic partner's signature must be notarized by a notary public or witnessed by a CalPERS representative at any CalPERS office. If you reside in a foreign country, the U.S. Consulate staff may witness your form. This section must be complete or your application will be returned.

If you are married or in a legal domestic partnership, your current spouse or domestic partner must sign the application to acknowledge your election of a retirement benefit option. If you are not able to obtain your spouse's or domestic partner's signature, you must complete the *Justification for Absence*

You must elect tax withholding for each type of application you submit. For example, if you previously applied for a service retirement and later submit a disability application, you need to elect tax withholding on the disability application, otherwise we will withhold taxes as if you are married with three allowances.

If you are eligible for Medicare, specific rules apply for you to continue your CalPERS health enrollment. Refer to the CalPERS *Medicare Enrollment Guide* for additional information.

of Spouse's or Registered Domestic Partner's Signature form and submit it to CalPERS before any retirement benefits can be paid.

If you are single, the justification form is not required. Simply mark “No” and indicate “Never Married or in Partnership,” “Divorced/Annulled,” or “Widowed” in this section.

If you are submitting the application on behalf of the member (and you are not an employer), include your name, relationship, and contact information, and then sign and date the form where indicated.

Section 12—Employer-Originated Application Information

If your employer is submitting the application, an authorized employer representative must complete this section. Employers should not complete Section 5—Option Election or Section 9—Tax Withholding Election.

- Indicate if the employee is working. If yes, indicate whether full time or part time.
- Print the name of the authorized employer representative.
- Enter the title of the authorized employer representative.
- The authorized employer representative must sign where indicated.
- Enter the date the application is signed.
- Provide the telephone number of the authorized representative signing this application.

Justification for Absence of Spouse's or Registered Domestic Partner's Signature

CalPERS requires proof that your spouse or domestic partner is aware of the selection of benefits you have made, by their signature on your retirement application.

If you are married or in a legally recognized domestic partnership but are not able to obtain your spouse's or domestic partner's signature on your *Disability Retirement Election Application* form, you must complete the *Justification for Absence of Spouse's or Registered Domestic Partner's Signature* form.

Direct Deposit Authorization

Direct deposit is optional and can be established at any time before or after retirement.

Direct deposit electronically transfers your monthly retirement allowance directly into your checking or savings account. This can reduce the risk of loss, theft, or forgery; give you immediate and uninterrupted deposits; eliminate the inconvenience of depositing checks; and provide you with a monthly statement of itemized deductions.

You can establish and maintain your direct deposit through myCalPERS, or you can complete the *Direct Deposit Authorization* form in this publication.

Your financial institution must be a member of the Automated Clearinghouse Association to accept a direct deposit from CalPERS.

Authorization to Disclose Protected Health Information

This form allows your medical providers to release medical and employment information to CalPERS necessary to make a disability determination. You must sign and date the form and attach it to the *Physician's Report on Disability* form prior to sending it to your physician(s).

Physician's Report on Disability

This form is to be completed by the physician specializing in your disabling condition to provide CalPERS with information about your medical condition. The physician must provide a diagnosis on your condition and information about how it prevents you from performing your job duties.

This form will be considered incomplete if all questions are not answered by your physician, which will delay the determination process of your disability or industrial disability retirement application. Please be sure to provide a completed signed copy of your *Physical Requirements of the Position/ Occupational Title* form and job duty statement or job description to your physician for review.

It is also important that your physician provide copies of your medical records to CalPERS along with a completed *Physician's Report on Disability* form. Failure to do so can cause processing delays to your disability retirement or industrial disability retirement application.

Employer Information for Disability Retirement

This form allows your employer to provide CalPERS with required job duty and employment information necessary to make a disability determination. You must sign and date the bottom of the form before sending it to your employer.

Job Duty Statement/Job Description

A job duty statement or job description is a required document in the determination process of your disability or industrial disability retirement application. The job duty statement or job description must reflect your last position with a CalPERS-covered employer. It must include the position title and describe your actual job duties in detail. Job specifications or generic descriptions of a position are not sufficient.

Physical Requirements of Position/Occupational Title

This form is to be completed by both you and your employer with information on the physical requirements of your position or occupational title. This form is to be completed jointly with your employer unless you are physically unable to do so.

Failure to return the completed *Physician's Report on Disability* form, the *Physical Requirements of Position/Occupational Title* form, and the job duty statement/ job description will delay the determination process and may result in your application being canceled.

Medical reports from the physician(s) specializing in your disabling condition(s) are required in order to make a disability determination.

Once this form is completed and signed by both you and your employer, the employer should provide you a copy and send the original to CalPERS. You must then attach a copy of this completed form along with your current job duty statement or job description to the *Physician's Report on Disability* form and forward it to the physician specializing in your disabling condition.

These documents will help your physician provide an informed opinion about the usual duties of your position with your current employer. If your physician does not have the documents describing your job duties, this can delay the process.

Workers' Compensation Carrier Request

This form allows the workers' compensation carrier to release medical and claim information about your work-related illness or injury. You must complete the front page before sending it to your claims adjuster.

It is the member's responsibility to follow up with third parties to ensure that CalPERS was provided with the above information. Your application will not be considered complete and the determination process will not start until all the required documents and information are received.

Report of Separation and Advance Payroll Information

This form provides CalPERS with the payroll information required to begin disability retirement benefit payments. You must complete the top portion of the form and send it to your employer to provide the requested information.

Information for Local Safety Members

If you are a local safety member, you are not required to submit the following forms:

- Employer Information for Disability Retirement
- Physical Requirements of Position/Occupational Title
- Authorization to Disclose Protected Health Information
- Physician's Report on Disability
- Workers' Compensation Carrier Request

BENEFICIARY AND SURVIVOR DOCUMENTATION

CalPERS requires specific documentation before death benefits can be paid. We recommend you submit the required documentation at the time you apply for retirement in order to prevent delays in the processing of death benefits to your beneficiary. If the required documentation is not on file at the time of your death, your beneficiary, or some other person, will be responsible for providing the information before death benefits can be paid. Please see below for the required and acceptable forms of documentation.

If you chose Option 2, 2W, 3, 3W, or any Option 4:

- Submit a photocopy of your beneficiary's(ies') birth certificate(s). Do not send originals and always include your Social Security number or CalPERS ID on all documents in the upper right corner.

For the Survivor Continuance benefit:

- Submit a photocopy of your marriage certificate or certificate of domestic partnership and/or a birth certificate for each eligible survivor. Do not send originals and always write your Social Security number or CalPERS ID on all documents in the upper right corner.

OTHER ACCEPTABLE DOCUMENTATION

(in order of preference)

Send photocopies only and write your Social Security number or CalPERS ID in the upper right corner on every document.

Birth Date Evidence

- Valid driver's license or identification card
- Baptismal record showing birth date, if baptism occurred at early age
- Passport
- Early school record showing birth date or age at a certain year
- Naturalization or immigration certificate
- Insurance policy, if issued before age 21
- Delayed birth certificate, if based on acceptable evidence, not affidavits
- Early census record
- Family Bible with entries made shortly after birth, showing complete date

Marriage Certificate Evidence

- Your beneficiary's naturalization papers or passport issued in their married name may be used in lieu of a marriage certificate if the document contains the date of marriage or was issued at least one year prior to your retirement date.
- Affidavit of marriage from someone who witnessed your marriage ceremony.
- The affidavit must be signed by the witness under penalty of perjury, and their signature must be notarized.

Domestic Partner Evidence

- The only acceptable evidence is a legally recognized certificate of domestic partnership.

Send Photocopies, Not Original Documents

CalPERS cannot return original documents. Documents submitted are eventually destroyed. Please send photocopies of documents only.

WHAT HAPPENS NEXT?

After we receive your *Disability Retirement Election Application*, we will send you an acknowledgment letter letting you know we have received it. When we receive all of the required documentation and forms, we will begin the process of reviewing your file to see whether the information is current and complete, and if a determination can be made. If not, we may need to request additional information or an Independent Medical Examination.

Generally, we can review a disability or industrial disability retirement application within three months after we receive all the required information. However, if we need additional information, the determination process can take longer. If your application is approved, you will be retired and begin receiving a monthly benefit payment from CalPERS usually within four to six weeks.

A determination may be appealed by you or your employer to the authority that made the initial determination, either CalPERS or the California Department of Human Resources. Local safety determinations are appealed directly to your employer.

If you were eligible for an industrial disability retirement and it is determined that you are disabled but your disability is not job related, you may appeal this decision to the Workers' Compensation Appeals Board.

Notification of Retirement Allowance

If your disability application is approved, you will be retired. Before you receive your first retirement benefit check, usually after you have separated from employment, CalPERS will send you a letter informing you of the date of your first retirement check, the amount you can expect to receive, and important income tax information.

If you have CalPERS health coverage, a letter will be sent to you with information about these benefits. Keep the letter, along with other CalPERS documents you may have. Check the information carefully and contact CalPERS toll free at **888 CalPERS** (or **888-225-7377**) if any information is not correct. **Note:** If you wish to cancel your retirement or change your retirement payment option, designated lifetime beneficiary, or the retirement date you elected on the *Disability Retirement Election Application* you must do so within 30 days of the issuance of your first benefit check.

Post Retirement Adjustments to Accounts

Your initial retirement allowance will be based on the payroll information posted to your account at the time your benefit is calculated. Any adjustments to your account, if needed to reflect a change in service credit or an increase in salary, are completed after the final payroll information has been received. This usually takes place approximately four to six months after you begin receiving your monthly retirement payments.

REQUIRED DOCUMENT CHECKLIST

Step 1 — Getting an Estimate

In order to make an informed option election decision, CalPERS suggests getting an estimate prior to completing the retirement application.

- Complete the CalPERS *Retirement Allowance Estimate Request* form and mail to CalPERS.

Step 2 — Completing the Application

Detailed instructions are included in the “Guide to Completing Your Application Package” section of this publication.

- Complete the *Disability Retirement Election Application*.

Failure to provide the following information will delay the determination of your disability retirement application.

Step 3 — Submitting Documents to CalPERS

- Disability Retirement Election Application* and supporting documents:
 - Photocopy of beneficiary’s birth certificate (if Option 2, 2W, 3, 3W, or 4 was selected)
 - Photocopy of marriage/domestic partner certificate or birth certificate for each eligible survivor if Survivor Continuance applies
- Authorization to Disclose Protected Health Information* form
- Justification for Absence of Spouse’s or Registered Domestic Partner’s Signature* form
- CalPERS Direct Deposit Authorization* form — optional
- Job Duty Statement/Job Description

Step 4 — Requesting Information from Third Parties

Complete and send the following forms:

To your employer:

- Employer Information for Disability Retirement*
- Physical Requirements of Position/Occupational Title*
- Report of Separation and Advance Payroll Information*

To your physician(s):

- Physician’s Report on Disability* form to the treating physician(s) specializing in your disabling condition with a copy of the completed *Physical Requirements of the Position/Occupational Title* form and Job Duty Statement/Job Description
- Authorization to Disclose Protected Health Information* form

To your workers’ compensation carrier:

- Workers’ Compensation Carrier Request* form (if you have a work-related illness or injury)

Submit a Complete Application Package

This checklist is designed to help you submit all required information completely.

We recommend that as you fill out each retirement form you remove it from this section of the publication so that you can follow the step-by-step instructions described in the “Guide to Completing Your Application Package” section of this publication.

Use this Required Document Checklist as a reference as you are filling out your retirement forms. It provides helpful information about third parties such as your employer, physician, and workers’ compensation carrier who may be required to provide necessary information.

Send all applicable forms and documentation to CalPERS.



Retirement Allowance Estimate Request

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

This is not an application for retirement. This is a request for an estimate of potential future retirement benefit amounts. You are limited to two CalPERS-generated estimate requests in a 12-month period and must be within one year of retirement. See the back of this form for detailed instructions.

Section 1

Provide the address you would like your estimated retirement allowance sent to.

Information About You

Name of Member (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____

Birth Date (mm/dd/yyyy) _____ () Daytime Phone _____ () Evening Phone _____

Address _____

City _____ State _____ ZIP _____

Section 2

Not all CalPERS members are eligible for industrial disability retirement. Contact your personnel office for eligibility information.

Retirement Information

Type of estimate Service Disability Industrial Disability _____ Projected Retirement Date (mm/dd/yyyy) _____

Employer _____ Position Title _____

Sick Leave Hours _____ Educational Leave Hours _____

Are you a member of another retirement system that has established reciprocity with CalPERS? No Yes

Name of System _____ Estimate Final Compensation Amount _____

If your membership date is January 1, 2002, or later, the amount of your Temporary Annuity cannot exceed the estimated amount of your Social Security benefit at the age designated in this election.

Temporary Annuity – Available for service retirement only.

If you first became a member on January 1, 2002, or later, and you have CalPERS service coordinated with Social Security, you elect to receive Temporary Annuity until age _____ in the amount of \$ _____ per month. (62 to 70)
Dollars

..... or

If you first became a member prior to January 1, 2002, you elect to receive Temporary Annuity until age _____ in the amount of \$ _____ per month. (59½ or whole age 60 to 68)
Dollars

Section 3

Individual Lifetime Beneficiary (2, 2W, 3, 3W, 2W/1 and 3W/1)

Name of Beneficiary _____ Relationship to You _____ Birth Date (mm/dd/yyyy) _____

Section 4

Information About Your Survivor Continuance

Do you have an eligible survivor? No Yes

Section 5

CalPERS will provide an estimate for standard Options 1, 2, 2W, 3, 3W, 2W/1 and 3W/1, and Unmodified Allowance. If these do not meet your needs, you may request one of the approved Option 4 types listed at right.

Your Option 4 Retirement Options

Specific Percentage to Beneficiary _____ % Specific Dollar Amount to Beneficiary \$ _____
Percentage Amount

Reduced Allowance for Fixed Period of Time:
Reduce my Allowance by _____ through the end of _____
Percentage or Dollar Amount Date (mm/yyyy)

Reduced Allowance Upon Death of Member or Beneficiary \$ _____
Reduction Amount

Multiple Lifetime Beneficiaries:
_____ _____
Birth Date (mm/dd/yyyy) Dollar/Percent of Benefit Birth Date (mm/dd/yyyy) Dollar/Percent of Benefit

Mail to:

CalPERS Benefit Services Division • P.O. Box 942717, Sacramento, California 94229-2717

Section 1

Information About You

Name: Provide your first name, middle initial, and last name.

CalPERS ID or Social Security Number: Provide your CalPERS ID or Social Security Number.

Birth Date: Provide month, day, and complete year.

Mailing Address: Provide the mailing address where you want to receive your estimated retirement allowance.

Telephone Number(s): Provide us your home and/or work number in case we need to reach you.

Section 2

Information About Your Retirement Estimate

Projected Retirement Date: List your projected retirement date. The minimum retirement age for service retirement for most CalPERS members is age 50 with five years of CalPERS service credit. State members under the Second Tier retirement plan must be 55 years old with 10 years of service credit. There are some exceptions to these requirements.

Type of Estimate for Retirement Allowance: Select the type of retirement estimate you wish to receive. Not all CalPERS members are eligible for an industrial disability retirement. Please contact your personnel office for information on eligibility.

Sick Leave/Educational Leave: List any sick leave or educational leave you would like to have included in your retirement estimate calculation. Any leave included in your request must be reported by your employer at the time of retirement and may result in a different benefit if amounts differ.

Other California Public Retirement Systems: Reciprocity is an agreement CalPERS has with many California public retirement systems that allows movement among public employers within a specified time limit, without losing valuable retirement and related benefit rights. For additional information please refer to the *When You Change Retirement Systems* publication.

Temporary Annuity is an additional monthly income you may choose to temporarily enhance your pension from CalPERS. If you take a disability retirement, a Temporary Annuity is not available. The benefit is payable from your retirement date to a specific age that you select. It is important to note that this benefit is not free. Your CalPERS monthly lifetime retirement allowance is reduced to pay for your Temporary Annuity. For additional information, please refer to the *Temporary Annuity* publication.

Section 3

Individual Lifetime Beneficiary (2, 2W, 3, 3W, 2W/1 and 3W/1)

A **beneficiary** is any person(s) you designate to receive a benefit after your death. If you would like to provide a lifetime monthly benefit to a beneficiary, we need their date of birth.

Relationship to You: A beneficiary can be a spouse, child, friend, etc.

Beneficiary Birth Date: Provide month, day, and complete year.

Section 4

Information About Your Survivor Continuance

Survivor Continuance is an employer-paid benefit payable to an eligible survivor upon your death. An eligible survivor is a spouse married to you or a domestic partner legally recognized in California as your domestic partner on and at least one year prior to your tentative retirement date and continuously until your death (for Disability or Industrial Disability Retirement, these conditions must be met on or before the effective date of your disability or industrial disability retirement); or an unmarried child under age 18 or disabled; or an economically dependent parent.

Section 5

Your Retirement Options

CalPERS will provide you an estimate for the standard options (1, 2, 2W, 3, 3W, 2W/1 and 3W/1). If none of these meets your needs, you may request **one** of the Option 4 allowances, as long as the amount to your beneficiary(ies) is not more than the benefit provided under Option 2W. For additional information please refer to the *Retirement Option 4* publication. If you want multiple lifetime beneficiaries to receive an equal share of your monthly benefits, do not specify a dollar or percentage of benefit.



Disability Retirement Election Application

888 CalPERS (or 888-225-7377) • TTY (877) 249-7442

Employer Information

Check if this is an employer-originated application.

Employer must fill out and sign Section 12 on the last page of this application.

Application Type

Disability Retirement

Industrial Disability Retirement

Service Pending Disability Retirement

Service Pending Industrial Disability Retirement

Section 1

Information About You

Please provide your name as it appears on the Social Security card.

Name of Member (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Address

City State ZIP Country

Please display all dates in this order: month/day/year.

Birth Date (mm/dd/yyyy) Male Female () ()
Gender Home Phone Alternate Phone

Section 2

Information About Your Retirement

Please refer to the detailed instructions in this publication.

Last Day on Payroll (mm/dd/yyyy) Retirement Effective Date (mm/dd/yyyy)

Please do not abbreviate your employer's name or position title.

Employer Position Title

Other California Public Retirement Systems

Are you a member of a California public retirement system other than CalPERS? No Yes, provide:

Do not include Social Security, military, or railroad retirement.

Name of System

Are you currently working with the other system? No Yes

Date of Retirement with Other System (mm/dd/yyyy)

Section 3

Disability Information

Please complete all the questions below. If you need additional space, attach separate sheets and be sure to include your name and Social Security number or CalPERS ID on all sheets.

Local Safety members should not complete Section 3.

What is your specific disability? _____

When did the disability occur? (mm/dd/yyyy) _____

How did the disability occur? _____

What are your limitations/preclusions due to your injury or illness? _____

How has your injury or illness affected your ability to perform your job? _____

Are you currently working in any capacity? No Yes

If yes, what is your employment status? Full time Part time

Job duties: _____

Other information you would like to provide: _____

If you indicated a third-party liability, CalPERS will require additional information.

Did a third party cause your injury? No Yes (If yes, CalPERS has a potential "right of subrogation.")

Section 4

Treating Physician Detail

Local Safety members should not complete Section 4.

What is the complete name and address of your treating physician(s)?

First Name | Last Name | Your Medical Record Number

Address

City | State | ZIP | Country

Specialty | Secondary Specialty | Phone Number ()

Section 5

Select Your Retirement Payment Option and Beneficiary

Select only one payment option: Option 1, Option 2, Option 2W, Option 3, Option 3W, the Unmodified Allowance Option, or one of the Option 4 types.

By filling out this section, you are electing your Retirement Payment Option and designating your beneficiary. Your payment option election and lifetime beneficiary(ies) designation is irrevocable unless you request a change within 30 days of the issuance of your first benefit check or you have a future qualifying event. Along with your option selection, you must complete at least one of the beneficiary designations in Sections 5a-5d. Please refer to the detailed instructions in this publication for more information.

- Option 1 - To complete this option, you must also fill out Section 5d, Balance of Contributions Beneficiary(ies).
Option 2 - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Option 2W - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Option 3 - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Option 3W - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Unmodified Allowance Option - If you select this option there is no return of your member contributions and no monthly benefits payable upon your death - except the Survivor Continuance benefit, if applicable. There is no beneficiary designation for this option.

These options apply to Option 4 Individual Lifetime Beneficiary only.

Option 4, Individual Lifetime Beneficiary - If you select this option, you must also select one of the following Individual Lifetime Beneficiary options below.

- Option 2W & Option 1 Combined - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary and Section 5d, Balance of Contributions Beneficiary(ies).
Option 3W & Option 1 Combined - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary and Section 5d, Balance of Contributions Beneficiary(ies).
Specific Dollar Amount to Beneficiary - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Specific Percentage to Beneficiary - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Reduced Allowance for Fixed Period of Time - Reduce my Allowance by \$ or % through the end of . To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Reduced Allowance upon death of retiree or beneficiary: \$ reduction amount - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.

This option applies to Option 4 Multiple Lifetime Beneficiaries only.

Option 4, Multiple Lifetime Beneficiaries - To complete this option choice, you must also fill out Section 5b, Option 4 Multiple Lifetime Beneficiaries.

These options apply to Option 4, Court Ordered Community Property only.

Option 4, Court Ordered Community Property - If you select this option, you must also complete Section 5c, Court Ordered C.P. Beneficiary and select one of the following Court Ordered Option 4 Community Property options.

- Option 4/Unmodified - There is no additional beneficiary designation for this option.
Option 4/1 - To complete this option, you must also fill out Section 5d, Balance of Contributions Beneficiary(ies).
Option 4/2W - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.
Option 4/3W - To complete this option, you must also fill out Section 5a, Individual Lifetime Beneficiary.

Put your name and Social Security number or CalPERS ID at the top of every page.

Your Name _____ Social Security Number or CalPERS ID _____

Section 5a

Option 2, 2W, 3, 3W or 4 Individual Lifetime Beneficiary

Designate one beneficiary and provide all of that person's information including full name.

Complete this section only if you chose either Option 2, 2W, 3, 3W or Option 4 Individual Lifetime Beneficiary or Option 4/2W or 4/3W Court Ordered Community Property.

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____
Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____
Address _____
City _____ State _____ ZIP _____ Country _____

Section 5b

Option 4 Multiple Lifetime Beneficiaries

If you want your beneficiaries to receive an equal share of your benefits, do not specify a dollar or percentage of benefit.

Complete this section only if you selected Option 4 Multiple Lifetime Beneficiaries.

If you are married or are in a registered domestic partnership, your spouse or domestic partner may be entitled to the community property interest in the option allowance payable to your designated beneficiary, according to law.

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____
Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____ Dollar/Percent of Benefit _____
Address _____
City _____ State _____ ZIP _____ Country _____

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____
Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____ Dollar/Percent of Benefit _____
Address _____
City _____ State _____ ZIP _____ Country _____

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____
Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____ Dollar/Percent of Benefit _____
Address _____
City _____ State _____ ZIP _____ Country _____

Section 5c

Court Ordered Option 4 Community Property Beneficiary

List only the Option 4 beneficiary that is required by your court order.

Complete this section only if you selected Option 4 Court Ordered Community Property.

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____
Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____
Address _____
City _____ State _____ ZIP _____ Country _____

Section 5d

Option 1 Balance of Contributions Beneficiary(ies)

Designate up to three beneficiaries here. If you want to designate more than three beneficiaries, you will need to complete the Post Retirement Lump Sum Beneficiary Designation form and follow the instructions on the form.

Complete this section only if you selected Option 1, Option 4-2W/1 or 3W/1 combined. You may change your beneficiary(ies) at any time. This designation automatically revokes when there is a change in your marital status, domestic partnership status, or when there is a birth or adoption of a child. Please refer to the detailed instructions in this publication for more information.

Name (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) Gender Relationship to You
Address
City State ZIP Country

Name (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) Gender Relationship to You
Address
City State ZIP Country

Name (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) Gender Relationship to You
Address
City State ZIP Country

Section 6

Retired Death Benefit

If you were last employed with another California public retirement system, this benefit is not payable.

This section designates the person who will receive your lump sum Retired Death Benefit. You may change your beneficiary(ies) at any time. This designation automatically revokes when there is a change in your marital status, domestic partnership status, or when there is a birth or adoption of a child. Please refer to the detailed instructions in this publication for more information.

Name (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) Gender Relationship to You
Address
City State ZIP Country

Section 6 continues on page 6

Your Name _____ Social Security Number or CalPERS ID _____

Section 6, continued

Retired Death Benefit

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____

Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____

Address _____

City _____ State _____ ZIP _____ Country _____

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____

Birthdate (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____

Address _____

City _____ State _____ ZIP _____ Country _____

Section 7

Survivor Continuance

Please answer all five questions and complete the information in each section where you answered "Yes."

Please refer to the detailed instructions in this publication for more information.

1. Will you be married on your disability retirement date? No Yes, provide:

Name of Spouse (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____

Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Date of Marriage (mm/dd/yyyy) _____

Address _____

City _____ State _____ ZIP _____ Country _____

2. Will you be registered with the California Secretary of State as being in a domestic partnership on or before your disability retirement date? No Yes, provide:

Name of Domestic Partner (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____

Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Date of Registered Partnership (mm/dd/yyyy) _____

Address _____

City _____ State _____ ZIP _____ Country _____

3. Do you have any natural or adopted unmarried children under age 18? No Yes, provide:

Name of Child (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____

Birth Date (mm/dd/yyyy) _____ Gender Male Female _____

Address _____

City _____ State _____ ZIP _____ Country _____

Section 7, continued

Survivor Continuance

Name of Child (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) Gender Male Female

Address

City State ZIP Country

4. Do you have any unmarried children who were disabled prior to their 18th birthday and who are still disabled? No Yes, provide:

Name of Child (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) Gender Male Female

Address

City State ZIP Country

Name of Child (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) Gender Male Female

Address

City State ZIP Country

5. Are your parents dependent upon you for one-half of their support? No Yes, provide:

Name of Parent (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) Gender Male Female

Address

City State ZIP Country

Name of Parent (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) Gender Male Female

Address

City State ZIP Country

Section 8

Workers' Compensation Detail

Local safety members should not complete Section 8.

Do you have any workers' compensation claims? Yes No

Claim Number(s) _____ Date of Injury (mm/dd/yyyy) _____ Body Part(s) _____

Workers' Compensation Carrier _____

Adjuster: First Name _____ Last Name _____

Phone Number _____ Fax _____ Email _____

Address of Workers' Compensation Claim Carrier _____

City _____ State _____ ZIP _____

Section 9

Tax Withholding Election

Please choose one only.

Federal Income Tax information. Please refer to the detailed instructions in this publication for more information.

- Do not withhold federal income tax.
- Withhold federal income tax based on the tax tables for:
 - A married individual with _____ tax withholding allowances.
Number
 - A single individual with _____ tax withholding allowances.
Number

In addition to the amount withheld based on the tax tables, withhold \$ _____ per month.
Dollars

- A married individual, but withhold at the higher single rate with _____ tax withholding allowances.
Number

State Income Tax information. Please refer to the detailed instructions in this publication for more information.

Please choose one only. State withholding is optional for out-of-state residents.

- Do not withhold State of California income tax.
- Withhold State of California income tax in the amount of \$ _____ per month.
Dollars
- Withhold State of California income tax based on the tax tables for:
 - A married individual with _____ tax withholding allowances.
Number
 - A single individual with _____ tax withholding allowances.
Number

In addition to the amount withheld based on the tax tables, withhold \$ _____ per month.
Dollars

- Withhold State of California income tax in the amount of 10 percent of the federal income tax withholding amount.
- A head of household individual with _____ tax withholding allowances.
Number

Section 10

CalPERS Health Coverage

If you are currently enrolled in your own right for CalPERS health benefits, you can continue your health enrollment into retirement with no break in coverage.

If you **do not want health coverage**, you must cancel retiree health coverage by declining coverage below. You may be eligible to enroll in health coverage during the next Open Enrollment period.

I decline continuation of my CalPERS health coverage into retirement.

Your Name

Social Security Number or CalPERS ID

Section 11

Member Signature and Notary

This section must be completed or your application will be returned.

I certify, under the penalty of perjury, that the information submitted hereon is true and correct to the best of my knowledge. I understand that to cancel this application or to change the elected payment option or lifetime beneficiary(ies) I must notify CalPERS within 30 days of the issuance of my first retirement benefit check.

Your signature and your spouse's or domestic partner's signature must be notarized by a notary public or witnessed by a CalPERS representative. If your spouse's or domestic partner's signature is not available, see instructions in this publication on completing the Justification for Absence of Signature form.

I understand that if I am married or in a registered domestic partnership, but do not name my spouse or partner as beneficiary, they may still be entitled to a community property share of the Option 1 lump sum return of contributions benefit or a share of the monthly option death benefit allowance. Their community property interest is 50 percent of the benefit based on the contributions or service credit earned for the period of CalPERS service during which we were married or in a registered partnership. My non-spouse or non-partner designated beneficiary will receive the portion of the lump sum Option 1 benefit or monthly option allowance that is not payable to my spouse or domestic partner. I understand that my spouse or domestic partner will have the right to disclaim entitlement to their community property interest in the death benefit at the time the benefit becomes payable, if they so desire.

More detailed information on this section is available in this publication.

Are you legally married or do you have a legal domestic partner? [] Yes [] No

If yes, your spouse or domestic partner must sign this election.

If no, please indicate: [] Never Married/or in Partnership [] Divorced/Annulled

[] Widowed or Termination of Domestic Partnership

Your Signature Date (mm/dd/yyyy)

Your Spouse's or Domestic Partner's Signature Date (mm/dd/yyyy)

State of California, County of

On Date before me, Name of Notary/Witness

personally appeared, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under Penalty of Perjury under the laws of the State of California that the foregoing paragraph is true and correct.

Notary Seal

Witness my hand and official seal or authorized CalPERS representative signature.

Signature of Notary or CalPERS Representative Position Title Date (mm/dd/yyyy)

Print Name CalPERS Office (if applicable)

Put your name and Social Security number or CalPERS ID at the top of every page.

Your Name Social Security Number or CalPERS ID

Section 12

Employer-Originated Application

To be completed if the employer is submitting the application on behalf of the member.

Is employee working in any capacity? No Yes Full time Part time

Signature of Employer

Print Name of Employer

Position Title of Employer () Phone Number Date (mm/dd/yyyy)

Mail to: **CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711**



Justification for Absence of Spouse's or Registered Domestic Partner's Signature

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Section 1

Member Information

Please include the month, day and year for all dates as follows: **mm/dd/yyyy**.

Name of Member (First Name, Middle Initial, Last Name)

Social Security Number or CalPERS ID

Pursuant to Government Code Section 21261, a member's current spouse or registered domestic partner must be made aware of the selection of benefits or change of beneficiary made by the member. The spouse or domestic partner of a CalPERS member must acknowledge the submission of a request for refund of contributions, election of retirement optional settlement, and designation of beneficiary for retirement death benefits.

If a spouse or registered domestic partner's signature does not appear on one of the above-named documents, the following information must be completed by the member.

Select either 1 or 2 and indicate specifics:

1. By checking this box, I indicate that I am not legally married or in a registered domestic partnership because:
 - Never married or never in registered domestic partnership.
 - Divorced/marriage annulled or registered domestic partnership terminated. _____
Date (mm/dd/yyyy)
 - Widowed. _____
Date (mm/dd/yyyy)

2. By checking this box, I indicate that I am married or have a registered domestic partner, but my spouse or registered domestic partner did not sign this form because:
 - I do not know and have taken all reasonable steps to determine the whereabouts of my spouse or registered domestic partner; **or**
 - My spouse or registered domestic partner has been advised of the application and has refused to sign the written acknowledgment; **or**
 - My spouse or registered domestic partner is incapable of executing the acknowledgment because of an incapacitating mental or physical condition; **or**
 - My spouse or registered domestic partner has no identifiable community property interest in the benefit; **or**
 - My spouse or registered domestic partner and I have executed a marriage settlement or partnership agreement that makes the community property law inapplicable to the marriage or partnership.

Section 2

Information Certification

I certify under penalty of perjury that the foregoing information is true and correct.

Signature of Member

Date (mm/dd/yyyy)

Mail to:

CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

This page intentionally left blank to facilitate double-sided printing.



Direct Deposit Authorization

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442 • Fax: (800) 959-6545

Section 1

Information About You

A separate form must be completed for each type of retirement benefit to be sent by Direct Deposit.

You will receive a confirmation letter with the effective date once CalPERS has processed this completed form. You can review your statement online or receive it by mail from the California State Controller's Office. In order to receive important information about benefits, payees should keep CalPERS informed of any address changes.

Name (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID
Address		() Daytime Phone
City	State	ZIP Code

Section 2

Information About Your Account

If you are authorizing your payment to your savings account or do not have pre-printed, personalized checks, please have your financial institution complete this section.

Checking Savings Individual Joint (If so, Complete Section 3) Trust Account *

Routing Number (nine digits)	Account Number
------------------------------	----------------

Please use tape to attach your voided, pre-printed personalized check. (Do not staple or paper clip. No deposit slips.)

Name of Financial Institution	() Branch Phone Number	
Address		
City	State	ZIP Code

You confirm the identity of the above-named payee and the account number. As a representative of the above named financial institution, you certify the financial institution agrees to receive and deposit the payment identified above.

Signature of Representative	Print Representative's Name	Date (mm/dd/yyyy)
-----------------------------	-----------------------------	-------------------

Section 3

Information About Joint Account Holder (If applicable)

Name	Social Security Number or CalPERS ID	
Address	() Daytime Phone	
City	State	ZIP Code

Section 4

Certification

Signature required.

I certify I am entitled to the payment identified above. In signing this form, I authorize my payment to be sent to my financial institution and deposited to my designated account. I authorize amounts transferred after my death or transmitted in error to be debited from my account. Additionally, I certify that the funds received are not deposited to an account that is subject to being transferred to a foreign financial institution.**

**To comply with new NACHA regulations regarding international ACH Transactions (IAT), CalPERS will not accept requests for electronic fund transfers (EFT) in association with financial institutions outside of the territorial jurisdiction of the United States. (The territorial jurisdiction of the United States includes all 50 states, U.S. territories, U.S. military bases and U.S. embassies in foreign countries.) If your entire benefit allowance will be received by a financial institution outside the territorial jurisdiction of the U.S., you will be issued a paper check in lieu of the EFT.

Signature of Payee

Date (mm/dd/yyyy)

- I elect to view my statement online.*** **or**
- I elect to receive my statement by mail.

Direct Deposit statements are available online.

*** Don't have a Username? Register online at my.calpers.ca.gov.



Authorization to Disclose Protected Health Information

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442 • Fax: (916) 795-1280

Section 1

Member Information

_____		_____
Name of Member (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID
()	()	
Daytime Phone	Evening Phone	

Address		
_____	_____	_____
City	State	ZIP

I authorize the disclosure of my protected health information, including, but not limited to, medical histories, diagnoses, examination reports, chart notes, testing and test results, X-rays, operative reports, lab and medication records, prescriptions, and any other records relating to the prognosis, treatment or diagnosis of any physical, mental, psychological or psychiatric condition, to the California Public Employees' Retirement System (CalPERS) or its representative, for the sole purposes of determining my physical or mental condition, illness, or disability and my right, if any, to retirement or reinstatement under the Public Employees' Retirement Law (PERL) (Government Code sections 20000, et seq.). I understand that any information about me disclosed pursuant to this Authorization will be used by CalPERS for the administration of its duties under the PERL, the Social Security Act, and the Public Employees' Medical and Hospital Care Act. I understand that submission of the requested information is mandatory under Government Code section 20128 and that failure to supply the information requested may result in CalPERS being unable to make a determination regarding my status.

This Authorization applies to any and all health and/or medical related information about me in the possession of any health care provider, health plan, insurance company or fund, employer or plan administrator, government agency, organization or entity administering a benefit program, rehabilitation organization or program.

I understand that if my protected health information is disclosed to someone who is not required to comply with federal privacy protection regulations, that information may be re-disclosed and would no longer be protected.

I understand that I have a right to revoke this Authorization at any time. My revocation must be in writing by letter directed to the CalPERS Benefit Services Division at the address below. I am aware that my revocation is not effective to the extent that persons I have authorized to use and/or disclose my protected health information have acted in reliance upon this Authorization. Unless cancelled by me in writing, this Authorization shall be valid for four years from the date shown below. A photocopy of this Authorization shall be as valid as the original. I understand that I may request a copy of this Authorization at any time.

Section 2

Authorization to Release Information

I also authorize the disclosure of any and all personnel and other employment-related records on file with any of my present or former employers which relate to my job duties, work performance, and other work-related issues including, but not limited to, attendance and sick leave records and records of administrative and judicial action arising out of, or related to, my past or present employment.

_____	_____
Signature of Member	Date (mm/dd/yyyy)

Mail to:

CalPERS Benefit Services Division • P.O. Box 2796, Sacramento, California 95812-2796

This page intentionally left blank to facilitate double-sided printing.



Physician's Report on Disability

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442 • Fax: (916) 795-1280

This form must be completed by a physician/medical specialist who specializes in your disabling condition. The following information is needed in connection with the patient's application for disability retirement benefits under the California Public Employees' Retirement Law. Type or print clearly.

Section 1

Please fill out completely and fully describe the nature and severity of impairment. Also, include copies of the patient's medical and referenced diagnostic test reports.

Member Information

Name of Member (First Name, Middle Initial, Last Name)	Social Security Number or CalPERS ID
Position/Occupational Title	Birth Date (mm/dd/yyyy)
For Kaiser Patients, Medical Record Number	

Section 2

Please provide history of patient's illness/injury.

Patient and Member are the same person.

Member History

Date of First Visit (mm/dd/yyyy)	Date of Last Examination (mm/dd/yyyy)
Date Present Illness/Injury Occurred (mm/dd/yyyy)	Date Member Unable to Perform Job Duties (mm/dd/yyyy)
Origin of Injury: <input type="checkbox"/> Work Related <input type="checkbox"/> Non-Work Related	

Describe How Injury Occurred

Section 3

Please provide history of patient's illness/injury.

Examination Findings

Chief Complaints

Subjective Symptoms

Height	Weight	Blood Pressure
--------	--------	----------------

Section 4

Provide dates and findings of any X-rays, EKGs, laboratory or diagnostic testing performed. Use additional sheets if necessary.

If there is not enough space to enter all your diagnosis, attach a separate sheet. Be sure to use a label, or clearly write your Social Security number on each attachment.

Diagnosis

Diagnosis 1

Objective Examination Findings 1

Diagnostic Test – Dates and Findings

Restrictions/Limitations, if so specify.

Diagnosis 2

Objective Examination Findings 2

Diagnostic Test – Dates and Findings

Restrictions/Limitations, if so specify.

Comments

Section 5

Member Incapacity

Review the attached duty statement and physical requirements of the member's position prior to answering these questions.

To qualify for a disability retirement, the CalPERS member must be substantially incapacitated from the performance of the usual duties of his/her position with the current employer. This "substantial incapacity" must be due to a medical condition of permanent or extended and uncertain duration. Disability is not necessarily an inability to perform fully every function of a given position. Rather, the courts have concluded that the test is whether the member has a substantial inability to perform the usual and customary duties of the position.

Prophylactic restrictions are not a basis for a disability retirement.

1. Is the member currently, substantially incapacitated from performance of the usual duties of the position for their current employer? Yes No

If yes, you must describe specific job duties/work activities that the member is unable to perform due to incapacity. Refer to member's job duty statement and Physical Requirements of Position/Occupational Title form.

Blank lines for describing job duties/work activities.

2. Will the incapacity be permanent? Yes No
If not, probable duration < 6 months 6 months - 1 year 1 - 2 years Other
If other, please describe

3. Was the job duty statement/job description reviewed to make your medical opinion? Yes No

4. Was the Physical Requirements of Position/Occupational Title form reviewed to make your medical opinion? Yes No

5. Was information reviewed that the member provided? Yes No
If so, please attach the information provided by the member.

Section 6

Member Mental Status

Is the member mentally able to handle financial affairs and enter into legally binding contracts?
Yes No
Date of Onset (mm/dd/yyyy)

Is the member competent to endorse checks with the realization of nature and consequence of the act?
Yes No
Date of Onset (mm/dd/yyyy)

Section 7

Physician's Signature

Mail completed report directly to CalPERS. Do not give to member.

CalPERS has my permission to release a photocopy of report to member, upon written request. Yes No

Print Physician Name Phone Number Fax Number

Address

City State ZIP

Signature of Physician/Title Medical Specialty Date (mm/dd/yyyy)

All questions on this form must be answered or application will be incomplete, which will delay processing.

Mail to:

CalPERS Benefit Services Division • P.O. Box 2796, Sacramento, California 95812-2796



Employer Information for Disability Retirement

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442 • Fax: (916) 795-1280

Section 1

Member Information

To Member:
Complete this form,
sign, date and forward
to your employer.

Name of Member (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID
Position/Occupational Title		Name of Employer/Agency

I have submitted an application for disability retirement with the California Public Employees' Retirement System (CalPERS). I am submitting this letter to you (my employer) on behalf of CalPERS. CalPERS is seeking information to substantiate my disability.

To Employer:
Use this form as a
cover sheet for
the employee's job
description and other
documents you
submit to CalPERS.

As soon as possible, please send CalPERS the job duty statement/job description for the position I held. Please include a copy of all accident reports, medical reports, and personnel actions filed within the past five years. These documents must be identified with my name and Social Security number. If you have additional comments, please submit them.

CalPERS requires the physical requirements of my position/occupational title. I will be contacting you so we can complete the Physical Requirements of Position/Occupational Title form for my position. At that time, a copy of my job duty statement/job description that you send to CalPERS must be provided to me. Both the job duty statement/job description and the Physical Requirements of Position/Occupational Title form will be presented to my physician/medical specialist to assist in the evaluation of my disability retirement.

When the CalPERS determination of disability is completed, they will inform you. When you are notified of their determination, you will have the right to appeal the approval/denial of the application for disability retirement for the medical condition stated, in accordance with Section 555.3, Title II, California Code of Regulations by filing a written request with CalPERS within 30 days of the mailing of the determination letter. An appeal, if filed, should set forth the factual basis and legal authorities for such appeal.

Under the law, if a person (other than my employer) caused an injury that results in certain CalPERS benefits being paid, CalPERS has the right to recover from the responsible party up to one-half of the total retirement benefit costs payable. This right is known as a "right of subrogation" (Government Code Section 20250, et seq.).

Please advise CalPERS if you are aware of any claim (other than a workers' compensation claim) against any person or entity for the same injuries that also entitle me to a disability retirement from CalPERS.

Section 2

Authorization to Release Information

**Mail signed authorization
to your employer,
not CalPERS.**

The purpose of this authorization is to assist CalPERS in determining my right to retirement or reinstatement under the Retirement Law, pursuant to Government Code Section 20128, and for no other purpose. This authorization will be valid for four years from the date shown below. A photocopy of this authorization shall be as valid as the original.

Signature of Member	Date (mm/dd/yyyy)
---------------------	-------------------

Mail to:

CalPERS Benefit Services Division • P.O. Box 2796, Sacramento, California 95812-2796

This page intentionally left blank to facilitate double-sided printing.



Physical Requirements of Position/Occupational Title

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442 • Fax: (916) 795-1280

Section 1

Member Information

This form must be completed by the member and their employer to supplement the physical requirements listed on the member's job duty statement/job description.

Name of Member (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID	
Position/Occupational Title		Name of Employer	
Worksite Street Address			
City		State	ZIP

Section 2

Physical Requirements Information

Indicate with a check mark (✓) the frequency required for each activity listed at the right.

Activity	Never	Occasionally Up to 3 hours	Frequently 3–6 hours	Constantly Over 6 hours	Distance/ Height
Sitting					
Standing					
Running					
Walking					
Crawling					
Kneeling					
Climbing					
Squatting					
Bending (neck)					
Bending (waist)					
Twisting (neck)					
Twisting (waist)					
Reaching (above shoulder)					
Reaching (below shoulder)					
Pushing & Pulling					
Fine Manipulation					
Power Grasping					
Simple Grasping					
Repetitive use of hand(s)					
Keyboard Use					
Mouse Use					
Lifting/Carrying					
0 – 10 lbs.					
11 – 25 lbs.					
26 – 50 lbs.					
51 – 75 lbs.					
76 – 100 lbs.					
100 + lbs.					

Continued on page 2.

Section 2 (continued)

Physical Requirements, continued

Indicate with a check mark (✓) the frequency required for each activity listed at the right.

If there is not enough space to enter all your additional requirements or comments, attach a separate sheet. Be sure to use a label, or clearly write your name and Social Security number on each attachment.

Activity	Never	Occasionally Up to 3 hours	Frequently 3–6 hours	Constantly Over 6 hours	Distance/ Height
Walking on uneven ground					
Driving					
Working with heavy equipment					
Exposure to excessive noise					
Exposure to extreme temperature, humidity, wetness					
Exposure to dust, gas, fumes, or chemicals					
Working at heights					
Operation of foot controls or repetitive movement					
Use of special visual or auditory protective equipment					
Working with bio-hazards (e.g., blood-borne pathogens, sewage, hospital waste, etc.)					

Section 3

Signature of Employer and Member

This form must be completed and signed by you and your employer and sent to a medical specialist along with other documentation.

If you are a Disability Retirement Election applicant, your employer must provide you a copy of this completed form. Your employer must send the signed original to CalPERS.

Also, you must attach your current job duty statement/job description and a copy of the *Physical Requirements of Position/Occupational Title* form to the *Physician's Report on Disability* form prior to sending them to a medical specialist. Complete document submittal requirements are described in *A Guide to Completing Your CalPERS Disability Retirement Election Application*.

The medical specialist must be the treating physician specializing in your disabling condition.

If you are a Request to Work While Receiving Disability/Industrial Disability Benefits applicant or a Reinstatement from Disability/Industrial Disability Retirement applicant, you must attach the job duty statement/job description of the prospective job to a copy of the completed *Physical Requirements of Position/Occupational Title* form prior to sending them to a medical specialist. You must submit the resulting medical report and other required documents to CalPERS. The *Physician's Report on Disability* form is not required.

Signature of Employer Representative

Date (mm/dd/yyyy)

Title

()
Phone Number

CalPERS Business Partner ID

Signature of Member

()
Phone Number

Date (mm/dd/yyyy)

Mail to:

CalPERS Benefit Services Division • P.O. Box 2796, Sacramento, California 95812-2796



Workers' Compensation Carrier Request

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442 • Fax: (916) 795-1280

Section 1

Member Information

You must complete the front side of this form, sign, date and forward to your workers' compensation insurance carrier.

If you have filed a workers' compensation claim for the illness or injury directly related to the application for disability or industrial disability retirement, this *Workers' Compensation Carrier Request* form (reverse side) must be completed by your employer's workers' compensation insurance carrier.

Name of Member (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

Employer Name

Claim Number 1 Date (mm/dd/yyyy) Body Part(s)

Claim Number 2 Date (mm/dd/yyyy) Body Part(s)

Claim Number 3 Date (mm/dd/yyyy) Body Part(s)

Claim Number 4 Date (mm/dd/yyyy) Body Part(s)

Section 2

Authorization to Release Information

Send this form directly to your workers' compensation insurance carrier. They will complete the reverse side of this form and send the requested information to CalPERS.

I have submitted an application for disability or industrial disability retirement with the California Public Employees' Retirement System (CalPERS). You are hereby authorized to furnish CalPERS, or its representative, any and all information, including photocopies of records in your possession, which CalPERS requires solely to assist in determining my physical or mental condition, illness, or disability. The purpose of this authorization is to assist CalPERS in determining my right to retirement or reinstatement under the Retirement Law pursuant to Government Code Sections 20128; and no other purpose. This authorization shall be valid for four years from the date shown below. A photographic copy of this authorization shall be as valid as the original.

Signature of Member Date (mm/dd/yyyy)

This form continues on the back.

Put your name and Social Security number or CalPERS ID at the top of every page.

Your Name _____ Social Security Number or CalPERS ID _____

Section 3

To Be Completed By Workers' Compensation Insurance Carrier

Your help is needed in the evaluation of my eligibility for disability or industrial disability retirement.

Be sure to send CalPERS a copy of all medical reports for the claim number(s) listed.

Include job descriptions/ job analyses, depositions, investigation reports, videotapes, and approved orders from the Workers' Compensation Appeals Board.

Claim Number 1 _____ WCAB Number _____ Date of Injury(mm/dd/yyyy) _____

Body Part(s) _____ No Yes Liability Accepted _____ No Yes Condition P&S _____

Claim Number 2 _____ WCAB Number _____ Date of Injury(mm/dd/yyyy) _____

Body Part(s) _____ No Yes Liability Accepted _____ No Yes Condition P&S _____

Claim Number 3 _____ WCAB Number _____ Date of Injury(mm/dd/yyyy) _____

Body Part(s) _____ No Yes Liability Accepted _____ No Yes Condition P&S _____

Claim Number 4 _____ WCAB Number _____ Date of Injury(mm/dd/yyyy) _____

Body Part(s) _____ No Yes Liability Accepted _____ No Yes Condition P&S _____

If liability is not accepted, provide reason (Reference Claim Number) _____

If condition is not permanent and stationary, what is estimated time period or date? (Reference Claim Number) _____

Has settlement occurred? Yes No

If Yes, Stipulated Award _____ % Claim Number(s) _____

C & R \$ _____ Claim Number(s) _____

F & A _____ % Claim Number(s) _____

Is there a possibility of third party liability? Yes No

Are you in the process of, or have you completed any investigations? Yes No If Yes, provide copies.

Are further exams scheduled? Yes No

Name of Doctor _____ Specialty _____ Appointment Date _____

AME QME Treating Physician Other _____

Name of Doctor _____ Specialty _____ Appointment Date _____

AME QME Treating Physician Other _____

Please use additional sheets to supply any additional background, information, or comments.

Section 4

Signature of Workers' Compensation Insurance Carrier

Signature of Workers' Compensation Representative _____ Date (mm/dd/yyyy) _____

Print Workers' Compensation Representative's Name _____ Phone Number _____

Mail to: CalPERS Benefit Services Division • P.O. Box 2796, Sacramento, California 95812-2796



Report of Separation and Advance Payroll Information

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Employer: Please complete this form as soon as possible and return to CalPERS.

Section 1

Employing Agency and Member Information

Your cooperation in immediately providing an advance estimate of the requested information is critical for us to make accurate payment at the earliest possible date.

Name of Employing Agency

This member has applied for disability retirement.

Name of Member (First Name, Middle Initial, Last Name)

Social Security Number or CalPERS ID

Requested Retirement Date (mm/dd/yyyy)

Section 2

Effective Separation or Termination Dates

Last day on pay status will be upon expiration of accrued sick leave or compensated time off.

Last Day on Pay Status (mm/dd/yyyy)

Separation Date (mm/dd/yyyy)

Termination Date (mm/dd/yyyy)

Leave of Absence With Compensation

Beginning Date (mm/dd/yyyy)

Ending Date (mm/dd/yyyy)

Type of Compensation

A termination date is the date an employee is terminated from CalPERS-covered employment "for cause"; use only when applicable.

Explain the difference between the date of separation and last day on pay status, if any.

Section 3

Unused Sick Leave at Time of Separation

Accumulated hours must be converted to days using the appropriate conversion factor applicable to each employee's individual classification or position. Calculate to three decimal places.

Balance of unused sick leave hours at time of separation: _____ Hours ÷ 8 = _____ Days

Section 4

Certification of Employer

The above information is based on payroll information currently available.

Signature of Payroll Officer

Title

Date (mm/dd/yyyy)

Phone Number

Mail to:

CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

This page intentionally left blank to facilitate double-sided printing.

CaIPERS HEALTH BENEFITS

You can obtain health benefits publications, required forms, and other information about your CalPERS health benefits through CalPERS On-Line at www.calpers.ca.gov or by calling CalPERS toll free at **888 CalPERS** (or **888-225-7377**).

- **Health Program Guide**—Describes CalPERS basic health plan eligibility, enrollment, and choices. It provides an overview of CalPERS health plan types and tells you how and when you can make changes to your plan (including what forms and documentation you will need). This publication also describes how life changes or changes in your employment status can affect your benefits and eligibility.
- **Health Benefit Summary**—Provides valuable information to help you make an informed choice about your health plan and compare benefits, covered services, and co-payment information for all CalPERS health plans.
- **CalPERS Medicare Enrollment Guide**—Provides information about how Medicare works with your CalPERS health benefits.

CalPERS Health Coverage

You must be eligible for CalPERS health benefits in retirement to continue your health insurance coverage or have the right to enroll in the future after retirement. To be eligible, you must:

- Retire within 120 days of your separation from employment;
- Be eligible for enrollment in a CalPERS health plan upon separation from employment, in your own right. State members participating in a “cash in lieu” or “Flex” program are considered eligible;
- Receive a monthly retirement warrant;
- Separate and retire from an employer who contracts with CalPERS for health benefits.

If you do not satisfy these requirements before you retire, you will lose all future rights to be in the CalPERS Health Program. If your family members are included in your CalPERS health plan at the time of your death, their enrollment will continue automatically if they are eligible and if they receive a monthly CalPERS allowance. For more information, call CalPERS toll free at **888 CalPERS** (or **888-225-7377**).

Your Separation Date and Your Retirement Date

The following are your health plan enrollment options when you retire:

- If your separation date and your retirement date are within 30 days of each other and you are enrolled in a CalPERS health plan at the time of retirement, your coverage will continue into retirement without a break.
- If you do not want your health benefits to continue into retirement, you need to decline coverage by completing Section 10 of the application.
- If your separation date and your retirement date are between 31 and 120 days of each other and you are enrolled in a CalPERS health plan at separation, your coverage will not automatically continue. You may re-enroll

Important!

If you are currently a member of the CalPERS Health Program, you must meet specific requirements to continue your health insurance coverage into retirement or to maintain the right to re-enroll in the future after retirement.

While awaiting for your disability retirement to be approved, you may contact your personnel office to discuss making direct payments (if necessary) for your health premiums. The direct payments will ensure continuation of services and claim payments for your current coverage under the Public Employees’ Medical and Hospital Care Act (PEMHCA). You will be reimbursed for the direct payment amounts by the plan if your disability retirement is approved.

Once you retire, CalPERS becomes your health benefits officer or personnel office. This means you can make most changes to your health enrollment by calling CalPERS at **888 CalPERS** (or **888-225-7377**).

by either writing to CalPERS Health Account Services within 60 days of your retirement date and requesting re-enrollment, or waiting for the next Open Enrollment period.

- You can pay monthly premiums directly to your health plan when you are not on a regular pay status. You can avoid having your coverage suspended between your last day of work and your retirement date by paying the full monthly premium. Contact the health benefits officer where you worked and complete a *Direct Payment Authorization* form within 30 days of your last day on pay status.
- If you are not enrolled in a health plan at retirement and your retirement date is within 120 days of separation, you may enroll within 60 days of retirement or during a future Open Enrollment period. Contact your health benefits officer if you are an active employee or CalPERS if you are retired.

To enroll in a health plan during Open Enrollment, complete and submit to CalPERS the *Health Benefits Plan Enrollment for Retirees* form. As a retiree, you can also use this form to change health plans or add eligible dependents during Open Enrollment. Open Enrollment is held each fall and changes become effective the following January 1.

- **If your retirement effective date is more than 120 days after separation from employment, you are not eligible for coverage at retirement or at any future date.**

Note: There are some exceptions to this rule. Contact us at **888 CalPERS** (or **888-225-7377**) if you have questions about your eligibility.

If you were covered as a dependent through another health plan when you retired, or you canceled coverage to participate in the State's FlexElect Program, you may be eligible to enroll in a CalPERS health plan. Contact CalPERS for more information.

If you have questions about your CalPERS health benefits and you are an active member, contact your personnel office or health benefits officer. If you are a retiree, contact CalPERS at **888 CalPERS** (or **888-225-7377**).

You may enroll in a Supplement to Medicare or Managed Medicare health plan, and CalPERS health plans offer several ways to supplement Medicare. Please see the CalPERS *Medicare Enrollment Guide* for more detailed information.

Medicare

If you (and your dependents) are enrolled in a CalPERS basic health plan when you retire and become Medicare eligible, you must enroll in Medicare Parts A and B. You must provide your Medicare information to CalPERS and then transfer to a CalPERS Medicare health plan to continue CalPERS coverage.

If you do not qualify for premium-free Medicare Part A (Hospital) based on your Social Security/Medicare work record or the record of your current, former, or deceased spouse, you may remain in a CalPERS basic health plan. If you later qualify for Medicare Part A at no cost, you must enroll in Medicare Part B and in a CalPERS Medicare health plan.

The Social Security Administration (SSA) bases Medicare Part B (Medical) on your annual income. If your income exceeds established thresholds, the SSA adjusts the standard Medicare Part B premium by an income-related monthly adjustment amount. Payment of this amount is mandatory to protect your eligibility to remain enrolled in a CalPERS Medicare health plan.

CalPERS participates in a Medicare Part D Prescription Drug Plan. If you are a Medicare-eligible subscriber or dependent, you are automatically enrolled into an Employer Group Waiver Plan (EGWP). If you choose to opt out of coverage, you will be financially responsible for all of your prescription drug costs. In addition, if you enroll in a non-CalPERS Medicare Part D plan, you are no longer eligible to remain enrolled in a CalPERS Medicare health plan. Consequently, you and all of your covered dependents will be terminated from CalPERS health coverage.

Medicare Part D standard premiums vary based on the prescription drug plan and are paid to your health carrier as part of the CalPERS health premium. As with Medicare Part B, if your income exceeds established thresholds, the SSA will assess an additional income-related monthly adjustment amount. Payment of this amount is mandatory to protect your Medicare enrollment and eligibility to remain enrolled in a CalPERS Medicare health plan. If you do not pay the additional amount, you will be disenrolled from EGWP and be financially responsible for all of your prescription drug costs.

CalPERS offers several ways to supplement Medicare. Please see the CalPERS *Medicare Enrollment Guide* for more detailed information. For additional information regarding Medicare, Medicare premiums, enrollment or eligibility, contact the SSA at (800) 772-1213 or TTY (800) 325-0778 or visit their website at www.ssa.gov.

If you become eligible for Medicare due to a disability, special rules apply for you to continue your health benefits. Contact CalPERS for additional information.

Dental Coverage and Vesting Requirements (State Members Only)

State and California State University (CSU) employees receiving a retirement allowance from CalPERS who retire within 120 days of separation from employment are eligible for dental benefits.

Continuation of your dental coverage into retirement is not automatic. Your personnel office must submit a new *Dental Plan Enrollment Authorization* and process your dental enrollment upon your separation from employment. If you are not enrolled at the time of retirement, you can enroll during any Open Enrollment period.

When you retire, the State may contribute toward the cost of your dental benefits based on the date you were first hired, your bargaining unit at retirement, and your years of service. The date you were first hired means the date you were employed with the State for the first time. If that employment did not qualify you for CalPERS membership or you withdrew contributions for that period, it is still considered your first-hired date. If you were first hired on or after July 1, 1998, you could be subject to dental vesting requirements. To determine if your bargaining unit has agreed to these requirements, contact the California Department of Human Resources (CalHR).

Vision Care (State Members Only)

As a State or CSU retiree, you are eligible to enroll in the State Retiree Vision Program, which is offered through Vision Service Plan (VSP). This program provides vision coverage for you and your eligible dependents at your cost.

The California Department of Human Resources (CalHR) and the CSU Chancellor's Office coordinate the program through VSP. For more information and to obtain enrollment forms, visit the VSP website at www.vsp.com. You may also call VSP directly at (800) 877-7195.

Long-Term Care Program

If you are enrolled in the CalPERS Long-Term Care Program and have premiums deducted from your paycheck, you will need to call the program's Customer Service Center toll free at (800) 982-1775 before you retire to find out what steps are needed to continue your premium deductions after retirement.

Authorized Deduction Payments

Many types of payments can be deducted from your monthly retirement check, such as credit union shares or payments, retiree association fees, charitable contributions, etc. To make sure your current deductions continue after you retire, or to add new deductions, you must contact the provider and complete their authorization request.

TAXES AND YOUR DISABILITY RETIREMENT

General Information

The subject of taxes can be confusing and perhaps a little intimidating. The following information is designed to help you understand and calculate the tax responsibilities of your CalPERS disability or industrial disability retirement allowance.

As a CalPERS retiree, you may still have to pay both federal and State income taxes. Just like in your working years, you must fill out a tax withholding form.

While CalPERS can provide you with information on some tax laws you need to be aware of, you should request additional information regarding the taxability of your retirement allowance from the Internal Revenue Service, California Franchise Tax Board, or from your tax advisor.

1099R Annual Tax Reporting Statement

Each January, you will receive a 1099R form containing information on your CalPERS income from the previous calendar year. Box 1 on the 1099R form, labeled “Gross Distribution,” contains the total amount of your gross allowance. This is normally the accumulated annual gross amount of the payments you received dated January 1 through December 31. Box 2a, labeled “Taxable Amount,” contains the amount of your gross allowance that is taxable income. This is the amount that you will report as income on your personal income tax return. Box 5, labeled “Employee Contributions or Insurance Premiums,” contains the amount of tax-free contributions you may have, if any.

You should be aware that CalPERS participates in the Combined Federal/State Filing Program. This means the California Franchise Tax Board or your state of residence may access your reported income.

Calculating the Monthly Tax-Free Portion of Your Retirement Allowance

Federal law requires CalPERS to use certain methods to calculate and report the annual tax-free portion of your retirement allowance. The tax-free portion is determined based on the previously taxed contributions you may have made when you were working. At different times during your work years, some contributions may have been deducted before taxes and some after taxes. The total amount may be found on your *Notification of Retirement* letter under the heading of “Taxed Contributions.”

CalPERS uses the Simplified Safe Harbor Method tables in Internal Revenue Service (IRS) Publication 575, to determine the tax-free portion of your allowance. For retirements effective on or after January 1, 1998, use one of the following tables to determine the number of your lifetime payments. Divide the amount of your “Taxed Contributions” by the “Number of Lifetime Payments” to get your monthly tax-free allowance amount.

Note: If you were age 75 or over on your retirement effective date, you cannot use these tables. Instead, the IRS requires you to use the “General Rule” to determine your monthly/annual tax-free portion. Information on the “General Rule” can be found in IRS Publication 939, available on the IRS website at www.irs.ustreas.gov or can be ordered by calling the IRS at (800) 829-1040.

**Table B—Simplified Method
Single Life Annuity
Receiving an Unmodified Allowance or Option 1 Benefit**

Find your age at retirement and use the corresponding payment numbers.	
Age at Retirement	Number of Lifetime Payments
55 & under	360
56-60	310
61-65	260
66-70	210
71-74	160

**Table C—Simplified Method
Joint Life Annuity
Receiving an Option 2, 2W, 3, 3W or 4**

Find your and your beneficiary’s combined ages at retirement and use the corresponding payment numbers.	
Combined Ages of Annuitants at Retirement*	Number of Lifetime Payments
110 or less	410
111-120	360
121-130	310
131-140	260
141 or more	210

* *If you elected Option 4 and have more than one beneficiary designated to receive a lifetime benefit, you must use the youngest beneficiary’s age along with your age at retirement to determine the combined ages of annuitants at retirement.*

Federal Tax Considerations

It is important to remember that you may be “penalized” by the Internal Revenue Service (IRS) if you do not withhold a sufficient amount during the tax year. To avoid any penalties, contact your local IRS office or a tax advisor to ensure you are in compliance with the federal tax withholdings.

For more information about federal taxes, please contact your local IRS office or a tax advisor. You can obtain a free copy of *Pension and Annuity Income*, IRS Publication 575, by calling toll free (800) 829-1040 or visiting their website at www.irs.ustreas.gov.

California State Taxes

Since federal legislation prohibits states from taxing the pension income of non-residents, if you reside outside the state, California State taxes will not be withheld from your CalPERS benefit without your authorization. While your CalPERS benefit is still a California source income, there is no longer any California source tax for qualified non-residents. If you have questions about your California residency status or your California State taxes, contact the California Franchise Tax Board (or visit their website at www.ftb.ca.gov) or contact a tax advisor.

Tax Withholding Election

Unless you submit an election for tax withholding, CalPERS is required to withhold taxes from your monthly allowance based on the tax tables for a married person with three allowances. By law, all CalPERS retirees whose allowances are taxable are required to select one of the three withholding choices:

- To have no taxes withheld;
- To have a specific dollar amount withheld (State withholding only); or
- To have taxes withheld according to the tax tables, based on marital status and number of allowances (you may also add a specific dollar amount to this election).

If you choose one of the tax tables, taxes will not be withheld unless your gross allowance exceeds the minimum amount listed on the tax table for your filing status (i.e., single, married, number of dependents, etc.).

AFTER RETIREMENT

Employment After Retirement

Before you seek employment after retirement, it is important to review the publication *A Guide to CalPERS Employment After Retirement*. There are restrictions and limitations to consider that may affect your decision to return to work. Contact CalPERS toll free at **888 CalPERS** (or **888-225-7377**) or visit the CalPERS website at www.calpers.ca.gov to obtain a copy of this publication.

Reinstatement from Disability or Industrial Disability Retirement

If you recover from the injury or illness that resulted in your disability or industrial disability retirement and you wish to return to work for a CalPERS-covered employer, you must first apply for reinstatement from retirement. If new medical evidence shows that you have recovered, you will be approved for reinstatement from retirement. State members may have a mandatory right to return to the job classification from which they retired. Once you are reinstated and return to employment, your retirement allowance will stop, and you will again be an active CalPERS member. You can find out more about reinstatement by reviewing the publication *A Guide to CalPERS Reinstatement from Retirement*. Contact CalPERS toll free at **888 CalPERS** (or **888-225-7377**) or visit the CalPERS website at www.calpers.ca.gov to obtain a copy of this publication.

Re-Evaluation

CalPERS has the authority to periodically re-evaluate your medical condition to determine if you have recovered from your disability—until you reach age 50 (age 55 for State second tier and members under the 1.5 percent at 65 formula). For public agency local safety members, your employer also has the right to such re-examination until you reach age 50.

Changing Your Beneficiary or Monthly Benefit After Retirement

There are limited situations when you can change your lifetime beneficiary or benefit option after retirement. You must have a qualifying event, such as a change in your marital status or domestic partnership status, or your beneficiary dies. Electing to change your option and name a new beneficiary reduces your current benefit. To learn more about this topic please review the publication *Changing Your Beneficiary or Monthly Benefit After Retirement*.

When considering a change to your retirement option, remember that continuation of health or dental insurance coverage for a new spouse or domestic partner depends on your election of an option that provides them with a monthly benefit and their enrollment as a dependent in your plan at the time of your death.

If you return to work in a permanent position for a CalPERS-covered employer without approval from CalPERS, you may jeopardize your disability or industrial disability retirement.

If CalPERS contacts you to re-evaluate your medical condition, you will be required to provide current medical information from your treating physician regarding your disabling condition.

When you change your retirement option and name a new beneficiary, this is called a “recalculation of option.” A recalculation of option will reduce your current benefit. The amount of the reduction depends on your age and the age of your new beneficiary at the time of the election.

Lump Sum Beneficiary Designation

If you elected retirement payment Option 1, 4-2W/1, or 4-3W/1, you may change your beneficiary(ies) for the Option 1 Balance of Contributions at any time. You may also change your beneficiary(ies) for the lump sum death benefit at any time.

To change your beneficiary designation for any of the lump sum death benefits, log in to my.calpers.ca.gov and submit a *Post Retirement Lump Sum Beneficiary Designation* form. You can also download this form at www.calpers.ca.gov or find it in the publication *Changing Your Beneficiary or Monthly Benefit After Retirement*.

A change in your marital or domestic partnership status, or the birth or adoption of a child after retirement will automatically revoke a previous beneficiary designation for any lump sum benefits. You will need to submit a new *Post Retirement Lump Sum Beneficiary Designation* form. If there is no valid designation in effect at the time of your death, any payable lump sum death benefits will be paid to your statutory beneficiary, as determined by law.

Removing Your Lifetime Beneficiary After Retirement

If you retired under Option 2, 2W, 3, 3W, or 4 and named your spouse or registered domestic partner as your beneficiary and later get divorced, annulled, legally separated, or your partnership is terminated, your former spouse or partner will still receive the monthly death benefit allowance after your death. However, if you were awarded 100 percent interest in your retirement account, you may ask us to **remove** your former spouse or partner as your beneficiary. Doing so will not change the amount of your retirement allowance.

To remove your former spouse or partner as the option beneficiary, you must send a letter to CalPERS Benefit Services Division, P.O. Box 942711, Sacramento, CA 94229-2711, and include a photocopy of the court order that awards you with full interest in your retirement account. Be sure to write your Social Security number or CalPERS ID in the upper right corner of your letter and court order.

BECOME A MORE INFORMED MEMBER

CalPERS On-Line

Visit our website at www.calpers.ca.gov for information on all our benefits and services.

my|CalPERS

Log in at my.calpers.ca.gov to access real-time details and balances of your CalPERS accounts. With my|CalPERS you can:

- View, print, and save current and past statements.
- View and update your contact information.
- Select mailing preferences for your statements and newsletters.
- Confirm which dependents are covered on your health plan and what health plans are available in your area.
- Estimate your future retirement benefit and save the estimates to view later.
- Send and receive secure messages.
- Order and download free publications.
- Send account information to third parties, such as banks.
- Search for medical premium rates.
- Apply for service retirement.
- Change your beneficiary designation.

CalPERS Education Center

Whether you're in the early stages of your career or getting ready to retire, visit the CalPERS Education Center in my|CalPERS to:

- Take online classes that help you make important decisions about your CalPERS benefits and your future.
- Register for instructor-led classes at a location near you.
- Download class materials and access information about your current and past classes.
- Schedule a one-on-one appointment with a representative at your nearest CalPERS Regional Office.

Connect With Us Through Social Media

Follow us on Twitter: www.twitter.com/CalPERS

Like us on Facebook: www.facebook.com/myCalPERS

Follow us on Google+: www.calpers.ca.gov/googleplus

View videos on YouTube: www.youtube.com/CalPERSNetwork

Reach Us by Phone

Call us toll free at **888 CalPERS** (or **888-225-7377**).

Monday through Friday, 8:00 a.m. to 5:00 p.m.

TTY: (877) 249-7442

Visit Your Nearest CalPERS Regional Office

Fresno Regional Office

10 River Park Place East, Suite 230
Fresno, CA 93720

Glendale Regional Office

Glendale Plaza
655 North Central Avenue, Suite 1400
Glendale, CA 91203

Orange Regional Office

500 North State College Boulevard, Suite 750
Orange, CA 92868

Sacramento Regional Office

Lincoln Plaza East
400 Q Street, Room E1820
Sacramento, CA 95811

San Bernardino Regional Office

650 East Hospitality Lane, Suite 330
San Bernardino, CA 92408

San Diego Regional Office

7676 Hazard Center Drive, Suite 350
San Diego, CA 92108

San Jose Regional Office

181 Metro Drive, Suite 520
San Jose, CA 95110

Walnut Creek Regional Office

Pacific Plaza
1340 Treat Boulevard, Suite 200
Walnut Creek, CA 94597

Visit the CalPERS website for directions to your local office.

Regional Office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.

Important Information for Regional Office Visits

Prior to your office visit, please be sure to complete the following important steps:

- Complete **all forms** in the application publication to the best of your ability.
- Review the estimate of retirement benefits and bring the estimate with you to your appointment.
- Bring your picture identification.
- Your spouse or legal partner must also attend the appointment and bring his/her picture identification.
- If applicable, bring copies of your marriage or domestic partner certificate.
- Bring a copy of your beneficiary's birth certificate.
- Write down any questions you have in advance.

What We Can Do

- Answer basic retirement-related questions.
- Receive and witness completed retirement applications.
- Accept CalPERS forms and supporting documents.
- Receive requests for retirement estimates to be mailed to your home.
- Register you for a **free** Member Education class or individual appointment.

What We Cannot Do During Your Visit

- Conduct detailed research on your account.
- Resolve complex account issues or discrepancies.
- Provide immediate retirement estimate results.

INFORMATION PRACTICES STATEMENT

The Information Practices Act of 1977 and the Federal Privacy Act of 1974 require the California Public Employees' Retirement System (CalPERS) to provide the following information to individuals who are asked to supply information to CalPERS. The information requested is collected pursuant to the Government Code (Sections 20000, et seq.) and will be used for administration of the CalPERS Board's duties under the California Public Employees' Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to supply the information may result in the System being unable to perform its function regarding your status and eligibility for benefits. Portions of this information may be transferred to entities including, but not limited to, State and public agency employers, State Attorney General, Office of the State Controller, Franchise Tax Board, Internal Revenue Service, Workers' Compensation Appeals Board, State Compensation Insurance Fund, county district attorneys, Social Security Administration, beneficiaries of deceased members, physicians, insurance carriers, and various vendors who perform services on behalf of CalPERS. Disclosure to the aforementioned entities is done in strict accordance with current statutes regarding confidentiality.

You have the right to review your membership file maintained by the System. For questions concerning CalPERS information practices, please contact the Information Practices Act Coordinator, CalPERS, 400 Q Street, P.O. Box 942702, Sacramento, CA 94229-2702.

While reading this material, remember that we are governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to CalPERS.

California Public Employees' Retirement System

400 O Street
P.O. Box 942701
Sacramento, CA 94229-2701

888 CalPERS (or 888-225-7377)

www.calpers.ca.gov

PUB 35
February 2014

2014.3.1