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 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
<table>
<thead>
<tr>
<th>Forms</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Allowance Estimate Request Form</td>
<td>31</td>
</tr>
<tr>
<td>Disability Retirement Election Application Form</td>
<td>33</td>
</tr>
<tr>
<td>Justification for Absence of Spouse’s or Domestic Partner’s Signature Form</td>
<td>43</td>
</tr>
<tr>
<td>Direct Deposit Authorization Form</td>
<td>45</td>
</tr>
<tr>
<td>Authorization to Disclose Protected Health Information Form</td>
<td>47</td>
</tr>
<tr>
<td>Physician’s Report on Disability Form</td>
<td>49</td>
</tr>
<tr>
<td>Employer Information for Disability Retirement Form</td>
<td>51</td>
</tr>
<tr>
<td>Physical Requirements of Position/Occupational Title Form</td>
<td>53</td>
</tr>
<tr>
<td>Workers’ Compensation Carrier Request Form</td>
<td>55</td>
</tr>
<tr>
<td>Report of Separation and Advance Payroll Information Form</td>
<td>57</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Things to Consider</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CalPERS Health Coverage</td>
<td>59</td>
</tr>
<tr>
<td>Medicare</td>
<td>59</td>
</tr>
<tr>
<td>Your Separation Date and Your Retirement Date</td>
<td>60</td>
</tr>
<tr>
<td>Dental Coverage (State Members Only)</td>
<td>61</td>
</tr>
<tr>
<td>Vision Care (State Members Only)</td>
<td>61</td>
</tr>
<tr>
<td>Long-Term Care Program</td>
<td>61</td>
</tr>
<tr>
<td>Other Deduction Payments</td>
<td>61</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Taxes and Your Disability Retirement</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>General Information</td>
<td>62</td>
</tr>
<tr>
<td>1099R Annual Tax Reporting Statement</td>
<td>62</td>
</tr>
<tr>
<td>Calculating The Tax-Free Portion of Your Retirement Allowance</td>
<td>62</td>
</tr>
<tr>
<td>Federal Tax Considerations</td>
<td>64</td>
</tr>
<tr>
<td>California State Taxes</td>
<td>64</td>
</tr>
<tr>
<td>Tax Withholding Election</td>
<td>64</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>After Retirement</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment After Retirement</td>
<td>65</td>
</tr>
<tr>
<td>Reinstatement from Disability or Industrial Disability Retirement</td>
<td>65</td>
</tr>
<tr>
<td>Re-Evaluation</td>
<td>65</td>
</tr>
<tr>
<td>Removing Your Monthly Beneficiary After Retirement</td>
<td>66</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Become a More Informed Member</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CalPERS On-Line</td>
<td>67</td>
</tr>
<tr>
<td>Reaching Us By Phone</td>
<td>67</td>
</tr>
<tr>
<td>myCalPERS</td>
<td>67</td>
</tr>
<tr>
<td>CalPERS Education Center</td>
<td>67</td>
</tr>
<tr>
<td>Visit Your Nearest CalPERS Regional Office</td>
<td>68</td>
</tr>
<tr>
<td>Important Information for Regional Office Visits</td>
<td>69</td>
</tr>
</tbody>
</table>

| Information Practices Statement | 70 |
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 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 sections on Disability Retirement and Industrial Disability Retirement 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 Other Things to Consider section to help you make sure you have “covered all the bases” for your retirement.

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 cancelled.
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 more than 50 miles one way. If you are traveling from out of state, travel expenses are paid only from the California border to the appointment location.
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
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.

If CalPERS processes the service retirement portion of your application and at a later time approves you for a disability or industrial disability retirement, you may request to remain on a service retirement if that is more advantageous to you. You must make the request within 30 days of the date you receive the letter approving your disability retirement application.

**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.

To be eligible for service retirement, you must be at least age 50 and have a minimum of 5 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 5-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.
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.
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.

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.

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@67
Figuring Your Disability Allowance

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Benefit Factor</th>
<th>= % of Final Comp.</th>
<th>Final Comp.</th>
<th>= Unmodified Retirement Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>%</td>
<td>%</td>
<td>X</td>
<td>$</td>
</tr>
</tbody>
</table>

**Local Public Agency**

If your employer has contracted for the 1.5%@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.

\[ \text{Percentage of final compensation} \times \text{Highest consecutive 12-month or 36 month average monthly salary} \]

**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.

\[ \text{Unmodified Allowance} = \text{30\% of final compensation} + 1\% \times \text{additional years} \times \text{up to 50\%} \]

*Note:* Age 67 if you are under retirement formula 1.25@67
INDUSTRIAL DISABILITY RETIREMENT

Eligibility Requirements for Industrial Disability Retirement

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, the Youth Authority, or a forensic facility of the Department of Mental Health.

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 average 1-year or 3-year final compensation. An additional annuity may be paid if you have contributions associated to non-safety service.
- A service retirement allowance, if qualified for service retirement.

Figuring Your Industrial Disability Allowance

- 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.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>X</th>
<th>Benefit Factor</th>
<th>=</th>
<th>% of Final Comp.</th>
<th>X</th>
<th>Final Comp.</th>
<th>=</th>
<th>Unmodified Retirement Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
<td>%</td>
<td>=</td>
<td>%</td>
<td>X</td>
<td>$</td>
<td>=</td>
<td>$</td>
</tr>
</tbody>
</table>
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.

• 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.
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 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 retirement applications to each system. 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 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.

Note: 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 in order to retire.
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 and your employer is not required to submit separation information.

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 tells CalPERS your retirement allowance option. Keep in mind that the option chosen will be calculated based on payroll information on file when your application is submitted. The benefit amount at the time of retirement may need to be adjusted after final payroll information is received.

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 Post Retirement Survivor Allowance (PRSA), as long as your spouse or registered domestic partner and you are

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.
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.

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. Your retirement benefit estimate provides you with a projection of the retirement benefit you and your beneficiary would receive for each of these choices. If you have not yet obtained an estimate, you should do so prior to completing the application in order to make an informed option decision.

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 options are:

• **Option 1**—Upon your death, any unused member contributions in your account will be paid to your beneficiary in a lump sum. Option 1 does not provide a continuing monthly allowance to a beneficiary.

Note: Prior to July 1, 2013, State second tier members did not pay contributions to CalPERS. You must have contributions on account to be eligible for Option 1. If you paid contributions to CalPERS, 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.

You may designate more than one person as beneficiary. And you may change your beneficiary at any time by submitting a Post Retirement Lump Sum Beneficiary Designation form. This form is available in the publication What You Need to Know About Changing Your Beneficiary or Monthly Benefit After Retirement, which you can access on our website at www.calpers.ca.gov. If you
wish to designate one or more beneficiaries as primary or secondary, please write “primary” or “secondary” next to each name on the application.

- **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. Please 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.

_Name your Option 1 Balance of Contributions beneficiary in Section 5d of the application._

**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. 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 or equal to the payable Survivor Continuance, if higher. 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. Upon the death of either you or your beneficiary the continuing allowance will be significantly reduced for the survivor.

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).

**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 space provided.

*Note: Please see the description for the Option 2W or the Option 3W*
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 in the publication What You Need to Know About Changing Your Beneficiary or Monthly Benefit After Retirement. You may access the publication on our website at www.calpers.ca.gov. If you need more space, you may make photocopies of the blank form. Be sure to check which benefit applies to each designation form, and note under the title of the form the number and total pages included (i.e., 1 of 2, 2 of 2, etc.). If you wish to designate one or more beneficiaries as primary or secondary, please write “primary” or “secondary” next to each name on the application.

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 request that we give you a “California Uniform
“Transfers to Minors Act” form that you can complete now 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 this section, carefully review the Beneficiary and Survivor Documentation section 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 in the publication What You Need to Know About Changing Your Beneficiary or Monthly Benefit After Retirement, which you can access on our website at www.calpers.ca.gov. If you wish to designate one or more beneficiaries as primary or secondary, please write “primary” or “secondary” next to each name on the application.

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 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, 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 exemptions. 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 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 of Spouse’s or 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 Domestic Partner’s Signature

CalPERS requires proof that your spouse or domestic partner is aware of the selection of benefits you have made, by his/her 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 Domestic Partner’s Signature form.

Direct Deposit Authorization

This form is optional and can be completed 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.

To enroll, 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.

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**

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.

For the Survivor Continuance benefit:
- Submit a photocopy of your marriage certificate or certificate of domestic partnership 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.

If you do not provide CalPERS with all the necessary documents, we may, at the time of your death, have to delay payment of death benefits until the missing documents are received. You can avoid this unnecessary delay and hardship on your beneficiary by providing all necessary documents in advance.

**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. Changes to the benefit option election you make, beneficiary you designate, or retirement date you request on the Disability Retirement Election Application can only be made within 30 days of receiving your first retirement benefit check.

Post Retirement Adjustments to Accounts
Your initial retirement allowance will be an approximation of the amount you are eligible to receive. Any adjustments to your account, if needed to reflect a change in service credit (e.g., unused sick leave days, unused educational days, Golden Handshake) 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 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 & Advance Payroll Information

To your physician(s):
☐ Physician’s Report on Disability form to the treating physician(s) specializing in you 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.
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.

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

Section 1
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
Retirement Information
Type of estimate for your retirement allowance
☐ Service ☐ Disability ☐ Industrial Disability
Employer ____________________________
Projected Retirement Date (mm/dd/yyyy) ____________________________
Are you a member of another retirement system that has established reciprocity with CalPERS? ☐ No ☐ Yes
Name of System ____________________________
Estimate Final Compensation Amount ____________________________

Temporary Annuity - Complete the information below to request a Temporary Annuity estimate. Available for service retirement only.
For an additional Temporary Annuity allowance, you elect to reduce your monthly allowance for life. ☐ No ☐ Yes
If you first became a member on January 1, 2002, or later, you elect to receive Temporary Annuity until age _______ in the amount of $_______ per month.


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.


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
Your Option 4 Retirement Options
☐ Specific Percentage to Beneficiary _________ % ☐ Specific Dollar Amount to Beneficiary $_________

☐ Reduced Allowance by _________ Percentage or Dollar Amount through _________ Date (mm/yyyy)

☐ Multiple Lifetime Beneficiaries

Birth Date (mm/dd/yyyy) Birth Date (mm/dd/yyyy) Birth Date (mm/dd/yyyy)

☐ Reduced Allowance Upon Death of Member or Beneficiary $_________

CalPERS will provide an estimate for standard Options 1, 2, 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.
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.

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.

Final Compensation Period: Your final compensation is the highest average salary during any consecutive 12- or 36-month period. Which compensation period we use depends on your employer’s contract with CalPERS. myCalPERS automatically finds and uses the highest compensation period during your employment with CalPERS.

Temporary Annuity is an additional monthly income you may choose to augment 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. If your CalPERS membership date is prior to 01/01/2002, you may choose age 59½ or any whole age from 60-68. If your CalPERS membership date is on or after 01/01/2002, you may choose any whole age 62-70. You can also name the dollar amount you wish to receive (certain limitations apply; please refer to the Temporary Annuity publication). If your CalPERS membership date is on or after 01/01/2002 the amount of Temporary Annuity cannot exceed the amount expected from Social Security at the age specified, provided you made contributions to Social Security while employed with a CalPERS employer. 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.
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
☐ Service Pending Disability Retirement
☐ Industrial 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

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

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) ____________________________

Employer ____________________________ Position Title ____________________________

Other California Public Retirement Systems

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

Name of System ____________________________

Are you currently working with the other system? ☐ No ☐ Yes

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

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

Do not include Social Security, military or railroad retirement.
Section 3

Disability Information

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: ________________________________

Did a third party cause your injury? ☐ No ☐ Yes (if yes, CalPERS has a potential “right of subrogation.”)

Section 4

Treating Physician Detail

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

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Your Medical Record Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Specialty</th>
<th>Secondary Specialty</th>
<th>Phone Number</th>
</tr>
</thead>
</table>
Select Your Retirement Payment Option and Beneficiary

By filling out this section, you are electing your Retirement Payment Option and designating your beneficiary. Once you select a payment option, you cannot change to another option. Along with your option selection, you must complete at least one of the beneficiary designations in Sections 5a-5d. If you choose the Unmodified Allowance Option, you do not need to specify a beneficiary. 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.

- **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 by** $  or  % through  

    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.*

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

- **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.*
Option 2, 2W, 3, 3W or 4 Individual Lifetime Beneficiary

Complete this section only if you chose either Option 2, 2W, 3 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  Relationship to You

Address

City  State  ZIP  Country

Section 5b

Option 4 Multiple Lifetime Beneficiaries

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

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

Birth Date (mm/dd/yyyy)  Gender  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  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  Relationship to You  Dollar/Percent of Benefit

Address

City  State  ZIP  Country

Section 5c

Court Ordered Option 4 Community Property Beneficiary

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  Relationship to You

Address

City  State  ZIP  Country
Option 1 Balance of Contributions Beneficiary(ies)

Complete this section only if you selected Option 1, Option 4-2W/1 or 3W/1 combined. You may change this 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.

<table>
<thead>
<tr>
<th>Name (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicle Options:</td>
<td></td>
</tr>
<tr>
<td>Optional Vehicle Options:</td>
<td></td>
</tr>
</tbody>
</table>

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.

Section 6

Retired Death Benefit

This section designates the person who will receive your lump sum Retired Death Benefit. You may change this 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.

<table>
<thead>
<tr>
<th>Name (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optional Vehicle Options:</td>
<td></td>
</tr>
</tbody>
</table>

Section 6 continues on page 6
Section 6, continued

All Applicants must complete this section.

Designate your beneficiary to receive your lump sum Retired Death Benefit.

Retired Death Benefit

<table>
<thead>
<tr>
<th>Name (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Gender</th>
<th>Relationship to You</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Gender</th>
<th>Date of Marriage (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section 7

Survivor Continuance

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:

<table>
<thead>
<tr>
<th>Name of Spouse (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Gender</th>
<th>Date of Marriage (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Name of Domestic Partner (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Gender</th>
<th>Date of Registered Partnership (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Name of Child (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Survivor Continuance

<table>
<thead>
<tr>
<th>Name of Child (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 4. Do you have any unmarried children who were disabled prior to their 18th birthday and who are still disabled?

- [ ] No  
- [x] Yes, provide:

<table>
<thead>
<tr>
<th>Name of Child (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 5. Are your parents dependent upon you for one-half of their support?

- [ ] No  
- [x] Yes, provide:

<table>
<thead>
<tr>
<th>Name of Parent (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birth Date (mm/dd/yyyy)</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section 8

Workers’ Compensation Detail

Do you have any worker’s compensation claims? ☐ Yes ☐ No

<table>
<thead>
<tr>
<th>Claim Number(s)</th>
<th>Date of Injury (mm/dd/yyyy)</th>
<th>Body Part(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Workers’ Compensation Carrier

<table>
<thead>
<tr>
<th>Name of Adjuster: First</th>
<th>Last</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Phone Number | Fax | Email |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Workers’ Compensation Claim Carrier

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section 9

Tax Withholding Election

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 in the amount of $ _______ per month.

☐ Withhold federal income tax based on the tax tables for:

☐ A married individual with ________ tax withholding exemptions.

☐ A single individual with ________ tax withholding exemptions.

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

Dollars

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

☐ Do not withhold State of California income tax.

☐ Withhold State of California income tax in the amount of $ _______ per month.

☐ Withhold State of California income tax based on the tax tables for:

☐ A married individual with ________ tax withholding exemptions.

☐ A single individual with ________ tax withholding exemptions.

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

Dollars

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.
Section 11

Member Signature and Notary

I certify, under the penalty of perjury, that the information submitted hereon is true and correct to the best of my knowledge. I understand to cancel this application or to change the elected option or beneficiary I must notify CalPERS before the mailing of my first full monthly retirement allowance check.

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% 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 ______________________ before me, ______________________, 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)
### Employer-Originated Application

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

<table>
<thead>
<tr>
<th>Signature of Employer</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Print Name of Employer</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Position Title of Employer</th>
<th>Phone Number</th>
<th>Date (mm/dd/yyyy)</th>
</tr>
</thead>
</table>
Justification for Absence of Spouse’s or Domestic Partner’s Signature

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, the member’s current spouse or legally recognized domestic partner must be made aware of the selection of benefits or change of beneficiary made by a 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 and submitted with the application for retirement.

Select either 1 or 2 and indicate specifics:

1. ☐ By checking this box, you indicate that you are not legally married or in a legal domestic partnership because:
   ☐ Never married or never in legal domestic partnership.
   ☐ Divorced/marriage annulled or domestic partnership terminated. __________________________ Date (mm/dd/yyyy)
   ☐ Widowed. __________________________ Date (mm/dd/yyyy)

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

Section 2

Information Certification

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

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

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

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

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

Address

City  State  ZIP Code

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

Routing Number (nine digits)  Account Number

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)

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.

* Trust Accounts
You will need to complete a CalPERS trust form, which can be obtained by contacting CalPERS.

Information About Joint Account Holder (If applicable)

Name  Social Security Number or CalPERS ID

Address  Daytime Phone

City  State  ZIP Code
Section 4

Certification

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.

Signature of Payee

Date (mm/dd/yyyy)

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

**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.

Direct Deposit statements are available online.

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

Mail to: CalPERS Benefit Services Division • P.O. Box 942716, Sacramento, California 94229-2716
Authorization to Disclose Protected Health Information

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

Section 1

Member Information

<table>
<thead>
<tr>
<th>Name of Member (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Daytime Phone</th>
<th>Evening Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Signature of Member</th>
<th>Date (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Mail to:

CalPERS Benefit Services Division • P.O. Box 2796, Sacramento, California 95812-2796
Physician’s Report on Disability

Section 1
Member Information
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.

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
Member History
Please provide history of patient’s illness/injury.

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: ☐ Work Related ☐ Non-Work Related

Describe How Injury Occurred

Section 3
Examination Findings
Please provide history of patient’s illness/injury.

Chief Complaints

Subjective Symptoms

Height ____________________________ Weight ____________________________ Blood Pressure ____________________________

Section 4
Diagnosis
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 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

PERS01M0051DMC (11/11)
Section 5

Member Incapacity

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.

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

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) ___________________________

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

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

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

<table>
<thead>
<tr>
<th>Name of Member (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CallPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Position/Occupational Title</th>
<th>Name of Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Worksite Street Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 2

**Physical Requirements Information**

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

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

Continued on page 2.
Physical Requirements, continued

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

Section 3

Signature of Employer and Member

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.

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

Title

CalPERS Business Partner ID

Signature of Member

Mail to: CalPERS Benefit Services Division • P.O. Box 2796, Sacramento, California 95812-2796
### Section 1: Member Information

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.

<table>
<thead>
<tr>
<th>Name of Member (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employer Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Number 1</th>
<th>Date (mm/dd/yyyy)</th>
<th>Body Part(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Number 2</th>
<th>Date (mm/dd/yyyy)</th>
<th>Body Part(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Number 3</th>
<th>Date (mm/dd/yyyy)</th>
<th>Body Part(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Number 4</th>
<th>Date (mm/dd/yyyy)</th>
<th>Body Part(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 2: Authorization to Release Information

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.

<table>
<thead>
<tr>
<th>Signature of Member</th>
<th>Date (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Section 3
To Be Completed By Workers’ Compensation Insurance Carrier

<table>
<thead>
<tr>
<th>Claim Number 1</th>
<th>WCAB Number</th>
<th>Date of Injury (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Body Part(s)</th>
<th>Liability Accepted</th>
<th>Condition P&amp;S</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Number 2</th>
<th>WCAB Number</th>
<th>Date of Injury (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Body Part(s)</th>
<th>Liability Accepted</th>
<th>Condition P&amp;S</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Number 3</th>
<th>WCAB Number</th>
<th>Date of Injury (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Body Part(s)</th>
<th>Liability Accepted</th>
<th>Condition P&amp;S</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Number 4</th>
<th>WCAB Number</th>
<th>Date of Injury (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Body Part(s)</th>
<th>Liability Accepted</th>
<th>Condition P&amp;S</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

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 _____ %  
☐ C & R $ ____________  
☐ F & A ________ %

Claim Number(s)

Claim Number(s)

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

<table>
<thead>
<tr>
<th>Name of Doctor</th>
<th>Specialty</th>
<th>Appointment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

☐ AME  ☐ QME  ☐ Treating Physician  ☐ Other

<table>
<thead>
<tr>
<th>Name of Doctor</th>
<th>Specialty</th>
<th>Appointment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

☐ 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**

<table>
<thead>
<tr>
<th>Name of Employing Agency</th>
</tr>
</thead>
</table>

This member has applied for disability retirement.

<table>
<thead>
<tr>
<th>Name of Member (First Name, Middle Initial, Last Name)</th>
<th>Social Security Number or CalPERS ID</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Requested Retirement Date (mm/dd/yyyy)</th>
</tr>
</thead>
</table>

---

## Section 2

**Effective Separation or Termination Dates**

<table>
<thead>
<tr>
<th>Last Day on Pay Status (mm/dd/yyyy)</th>
<th>Separation Date (mm/dd/yyyy)</th>
<th>Termination Date (mm/dd/yyyy)</th>
</tr>
</thead>
</table>

**Leave of Absence With Compensation**

<table>
<thead>
<tr>
<th>Beginning Date (mm/dd/yyyy)</th>
<th>Ending Date (mm/dd/yyyy)</th>
<th>Type of Compensation</th>
</tr>
</thead>
</table>

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: $\text{Hours} \div 8 = \text{Days}$

---

## Section 4

**Certification of Employer**

The above information is based on payroll information currently available.

<table>
<thead>
<tr>
<th>Signature of Payroll Officer</th>
<th>Title</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date (mm/dd/yyyy)</th>
<th>Phone Number</th>
</tr>
</thead>
</table>
This page intentionally left blank to facilitate double-sided printing.
OTHER THINGS TO CONSIDER

As you approach retirement, there are many important things to consider. Taking the time to understand these issues now will mean no “surprises” later.

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).

Medicare

If you do not qualify for premium-free Medicare Part A 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.

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 PEHCA coverage. 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).
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 30 and 120 days of each other, your coverage will not automatically continue. You may re-enroll by either writing to the CalPERS Customer Account Services Division 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 for exempt State employees. 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.

**Dental Coverage (State Members Only)**

State 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 do not enroll at the time of retirement, you can enroll during any Open Enrollment period.

**Vision Care (State Members Only)**

As a State 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 State Department of Human Resources (CalHR) coordinates the program through VSP. For more information and to obtain enrollment forms, visit the CalHR website at www.CalHR.ca.gov or 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.

**Other 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. The provider will then submit the request to CalPERS for processing.
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 retirement allowance or in the case of industrial disability retirement where it has been determined your benefits are not totally excluded from taxation.

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 State 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 State Franchise Tax Board or your state of residence may access your reported income.

Calculating The 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.

Please note
This does not apply to industrial disability retirement benefit that is totally excludable from taxation.
Divide the amount of your “Taxed Contributions” by the “Number of Lifetime Payments” to get your monthly tax-free allowance amount.

Please 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 (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

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>Number of Lifetime Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>55 &amp; under</td>
<td>360</td>
</tr>
<tr>
<td>56-60</td>
<td>310</td>
</tr>
<tr>
<td>61-65</td>
<td>260</td>
</tr>
<tr>
<td>66-70</td>
<td>210</td>
</tr>
<tr>
<td>71-74</td>
<td>160</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Combined Ages of Annuitants at Retirement*</th>
<th>Number of Lifetime Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>110 or less</td>
<td>410</td>
</tr>
<tr>
<td>111-120</td>
<td>360</td>
</tr>
<tr>
<td>121-130</td>
<td>310</td>
</tr>
<tr>
<td>131-140</td>
<td>260</td>
</tr>
<tr>
<td>141 or more</td>
<td>210</td>
</tr>
</tbody>
</table>

* 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 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 exemptions. 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 (you determine the amount for both federal and State withholding); or
• To have taxes withheld according to the tax tables, based on marital status and number of exemptions (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 *A Guide to CalPERS Reinstatement From Retirement*.

**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 beneficiary or benefit option after retirement. If there is a change in your marital status or domestic partner status, or your designated beneficiary dies, you may be entitled to elect a new benefit option and designate a new beneficiary. Electing a modification of option will reduce your current allowance. To determine if this situation applies to you, request and review the CalPERS publication, *What You Need to Know About 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.

You may change your beneficiary for the Option 1 Balance (Option 1, 4-2W/1, or 4-3W/1), the Retired Death Benefit, or the Temporary Annuity Balance at any time by completing the Post Retirement Lump Sum Beneficiary Designation form with CalPERS.

A change in your marital status, 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. For more information on this topic, request the CalPERS publication What You Need to Know About Changing Your Beneficiary or Monthly Benefit After Retirement.

Removing Your Monthly 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, PO 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 more information on all your benefits and programs.

Reaching 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

my|CalPERS

Stay informed and be in control of the information you want and need — with my|CalPERS!

my|CalPERS is the personalized and secure website that provides all your retirement, health, and financial information in one place. Take advantage of the convenience of 24/7 access to learn more about CalPERS programs and services that are right for you in your career stage. With my|CalPERS, you can:
  • Get quick and easy access to all your account information.
  • Manage and update your contact information and online account profile.
  • Access information about your health plan and family members enrolled in your plan.
  • See all the information you need to make health plan decisions.
  • View, print, and save online statements.
  • Go “green” by opting out of receiving future statements by mail.
  • Use financial planning tools to calculate your retirement benefit estimate or estimate your service credit cost.
  • Keep informed with CalPERS news so you don't miss a thing.

CalPERS Education Center

my|CalPERS is your gateway to the CalPERS Education Center. Whether you're in the early stages of your career, starting to plan your retirement, or getting ready to retire, visit the CalPERS Education Center 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.
  • Browse our retirement fair schedule.
  • Make a personal appointment with a retirement counselor.

Log in today at my.calpers.ca.gov.
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  
1340 Treat Blvd., Suite 200  
Walnut Creek, CA 94597

Visit the CalPERS website for directions to your local office.  
Regional Office hours are Monday to 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 you 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 require the California Public Employees’ Retirement System to provide the following information to individuals who are asked to supply information. 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 State and public agency employers, State Attorney General, Office of the State Controller, Teale Data Center, 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 prepare the microfiche or microfilm for 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 your rights under the Information Practices Act of 1977, 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.