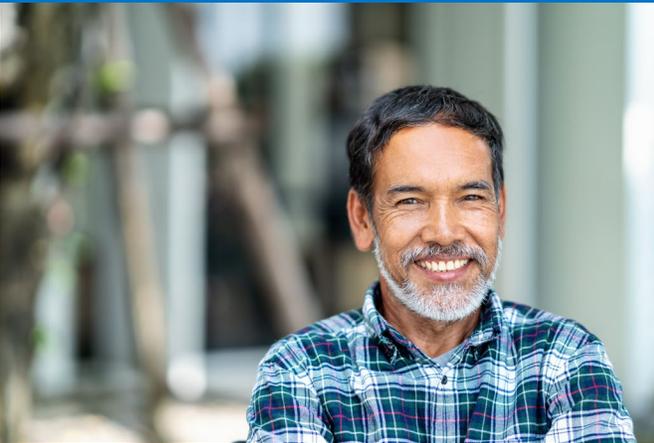


# Retirement Benefits Guide

What You Need to Know About Your Placer County Retirement Benefits



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# Retirement Benefits Introduction

Welcome to the Employee Retirement Benefits Guide, your single source document for the information you need to make informed decisions about your Placer County retirement benefits for yourself and your family. The Employee Retirement Benefits Guide is a summary of retirement benefits, including: medical, dental, vision, accidental death and dismemberment insurance, deferred compensation, and flexible spending accounts.

- **Medical Insurance | CalPERS**

If you are enrolled in a CalPERS health plan at separation from employment and want to continue your enrollment into retirement, your coverage will automatically continue as long as your separation and retirement date are within 30 days of each other. As an eligible retiree, if not enrolled at retirement you may enroll yourself and all eligible family members in a health plan within 60 days of your retirement date. Once you retire, CalPERS becomes your Health Benefits Officer for your medical insurance, CalPERS Health Benefit Services Division is your contact for information regarding your medical insurance benefits at [my|CalPERS](#).

- **Dental Insurance | Delta Dental**

The County contracts with Delta Dental for dental insurance for employees, eligible retirees and their eligible dependents. If you were hired prior to October 15, 2010 (DSA/LEMA 11/23/10), you may continue to be covered as a retiree. The retiree is responsible for paying the full insurance premium benefits for dependents. The County remains your contact for information regarding your dental insurance benefits after retirement.

If you were hired on or after October 15, 2010 (DSA/LEMA 11/23/10), you and your dependents are not eligible for retiree dental coverage through the County. You may be eligible for dental insurance coverage under COBRA continuation coverage rules for a limited period of time (18 months maximum). The retiree is responsible for paying the full insurance premium for these benefits.

- **Vision Insurance**

The County does not provide vision coverage to retirees. However, you may be eligible for vision insurance coverage under COBRA continuation coverage rules for a limited period of time (18 months). The retiree is responsible for paying the full insurance premium for these benefits.

- **Flexible Spending Account (FSA)**

If you have an existing Medical Expense FSA, in certain circumstances, you may continue through COBRA (on a post-tax basis) *only for the remainder of the plan year* if you have not already received, as reimbursement, the maximum benefit available under the Medical Expense FSA for the year.

- **Employee Assistance Program (EAP)**

The County does not provide EAP coverage to our retirees. However, you may be eligible for EAP coverage under COBRA continuation coverage rules for a limited period of time (18 months). The retiree is responsible for paying the full premium for these benefits.

## Retirement Benefits Summary

Benefit	Provider	Eligibility	Contact
<b>Medical</b>	CalPERS	If you were <b>hired prior to January 1, 2005</b> , you must have 5 years of CalPERS service and retire within 120 days of leaving employment with Placer County, in order to be eligible for medical insurance benefits.	<a href="#">CalPERS</a> 1-888-225-7377
		If you were <b>hired after January 1, 2005</b> you must have 10 years of CalPERS service credit with at least 5 years at Placer County and retire within 120 days of leaving employment with Placer County, in order to be eligible for medical insurance benefits.	
<b>Dental</b>	County	If you were <b>hired prior to October 15, 2010 (DSA/LEMA 11/23/10)</b> , you may continue to be covered as a retiree. The County contracts with Delta Dental for dental insurance for employees, eligible retirees and their eligible dependents.	<a href="#">Human Resources</a> (530) 889-4060
	COBRA*	If you were <b>hired on or after October 15, 2010 (DSA/LEMA 11/23/10)</b> , you and your dependents may be eligible for dental insurance coverage under COBRA continuation coverage rules for a limited period of time (18 months maximum).	<a href="#">P&amp;A Group</a> Customer Service 1-800-688-2611
<b>Vision</b>	COBRA*	You may be eligible for vision insurance coverage under COBRA continuation coverage rules for a limited period of time (18 months).	<a href="#">P&amp;A Group</a> Customer Service 1-800-688-2611
<b>AD&amp;D Life Insurance</b>	Discontinue	Policies you have as an employee do not continue into retirement. However, the policies can be converted to a retiree-paid policy within thirty (30) days of your leaving employment with Placer County.	<a href="#">Primo Santini</a> 916- 645-3333
<b>Flexible Spending Account</b>	COBRA*	If you have an existing Medical Expense FSA, you may continue through COBRA (on a post-tax basis) <i>only for the remainder of the plan year.</i>	<a href="#">P&amp;A Group</a> Customer Service 1-800-688-2611
<b>Employee Assistance Program</b>	COBRA*	You may be eligible for EAP coverage under COBRA continuation coverage rules for a limited period of time (18 months).	<a href="#">P&amp;A Group</a> Customer Service 1-800-688-2611

# General Information

## Employee Notification

When you decide upon a retirement date, notify your department, in writing using the [Employee Notification of Retirement](#) form. It is located on Placer County's Human Resources, [Retirement Resources](#) webpage. The form provides you the ability to request to use your Vacation, Floating Holiday, Holiday Credit Earned (HCE), Comp Time Earned (CTE), Management Leave, District Attorney and Child Support Attorney Leave and Sick Leave upon separation.

**NOTE:** You must give a minimum of two weeks' notice to retire in good standing with Placer County. However, the County encourages employees to give notice several months prior to retirement to help facilitate adequate department staffing. Employees leaving County service in good standing, may be eligible, depending on their retirement formula and bargaining unit that represents them, to a converted monetary value of the earned sick leave per Chapter 3.04.420.

## Retirement Check

You will receive a retirement check from CalPERS on or about the first of each month. CalPERS retirement checks, like your Placer County paycheck, are paid in arrears (i.e. you will receive your retirement check for the month of January on or about the first week of February).

If you receive retiree medical, the retiree portion of the medical insurance will automatically be taken out of your monthly CalPERS retirement check.

You can choose direct deposit to have your monthly retirement check electronically transferred to your bank. If you do not elect to have direct deposit at the time you apply for retirement, you may do so at a later date by completing the necessary forms available from CalPERS. Typically, it takes one to two months for CalPERS to have your funds electronically transferred, and you will receive a check until the transfer is in effect.

# Medical Insurance | CalPERS

## Medical Insurance Eligibility

Placer County contracts with CalPERS for medical insurance for eligible retirees and their eligible dependents. You will be eligible for a CalPERS administered health plan as a retiree if you meet all of the following criteria:

- Retire from Placer County
- Receive a monthly retirement allowance
- Are eligible for health enrollment upon separation of employment
- Retire within 120 days of the date of your separation from Placer County

If you were **hired prior to January 1, 2005**, you must have five (5) years of CalPERS service and retire within 120 days of leaving employment with Placer County, in order to be eligible for medical insurance benefits,

If you were **hired after January 1, 2005**, you must have 10 years of CalPERS service credit with at least 5 years with Placer County to be eligible for a graduated benefit. You must also retire within 120 days of leaving employment with Placer County.

Retiree Medical Insurance Eligibility	
Hired Prior to January 1, 2005	Hired After January 1, 2005 Graduated Retiree Health Benefits
<ul style="list-style-type: none"><li>• <b>5 years</b> of CalPERS service credit</li><li>• Retire within 120 days of leaving employment with Placer County</li></ul>	<ul style="list-style-type: none"><li>• <b>10 years</b> of CalPERS service credit</li><li>• With <b>5 years</b> at Placer County, eligible for <b>graduated</b> retiree health benefit</li><li>• Retire within 120 days of leaving employment with Placer County</li></ul>

# Medical Insurance . . . Continued

Retirees have the same medical benefit plan choices as active employees, based upon the retiree's residence zip code. If you are enrolled in a medical insurance plan at the time of your retirement and eligible in retirement, your CalPERS medical plan will **automatically** continue.

The retiree portion of the medical insurance will automatically be taken out of your CalPERS retirement check unless you notify CalPERS otherwise. If you want to cancel insurance coverage, you will need to contact CalPERS prior to the first of the month you wish to cancel your insurance. If you do not cancel coverage, **COVERAGE WILL NOT AUTOMATICALLY STOP.**

- If you retire more than 30 days, but less than 120 days after separation from employment with Placer County, your medical coverage may not automatically continue.
- If you are not enrolled at retirement, you can enroll yourself and all eligible family members within 60 days of retirement or at any Open Enrollment.
- You are **not eligible** to be enrolled at retirement or at any future date, if your effective date of retirement is more than 120 days after separation from employment with Placer County.

Once you retire, CalPERS becomes your Health Benefits Officer for your medical insurance, you may contact CalPERS Health Benefit Services Division for information regarding your medical insurance benefits at [my|CalPERS](#).

# Medical Insurance . . . Continued

## Retiree Medical Insurance Costs

The County's "employer contribution" for medical insurance premiums for employees retiring is a negotiated benefit and is subject to change with labor contract amendments. The new rates are typically available in the fall of the preceding year at Open Enrollment and normally adjusted on your January retirement check each year. PPEO General, Professional, and Safety units, Unclassified non-management employees, Management, and Confidential employees' current contributions are based on date of hire, as shown in the chart below.

Retiree Medical Insurance Cost	
Hired Prior to January 1, 2005	Hired After January 1, 2005
<ul style="list-style-type: none"><li>• County currently pays 80% of the medical insurance <i>employer contribution</i> for retirees as it does for active employees, (80/20).</li><li>• Retirees currently pay the same 20% medical insurance <i>employee/retiree contribution</i>.</li><li>• A change in the contribution rate for active employees will affect retirees as well.</li></ul>	<ul style="list-style-type: none"><li>• 10 years of CalPERS service credit, of which 5 years were worked at Placer County, eligible for graduated retiree health benefit.</li><li>• Employer pays a portion of the medical insurance, based off years of service.</li><li>• A change in the contribution rate for active employees will affect retirees as well.</li></ul>

**EXCEPTIONS:** Military Service Credit, reciprocity time or Additional Retirement Service Credit (ARSC) **does not** count toward the Service Credit required for medical insurance benefits in retirement.

# Medical Insurance . . . Continued

## Retiree Medical Insurance Costs

The County's "employer contribution" for medical insurance premiums for employees retiring is a negotiated benefit and is subject to change with labor contract amendments. The new rates are typically available in the fall of the preceding year at Open Enrollment and normally adjusted on your January retirement check each year.

<b>Retiree Medical Insurance Cost</b>	
<b>DSA Hired Prior to January 1, 2005</b>	<b>DSA Hired After January 1, 2005</b>
<ul style="list-style-type: none"><li>• County pays up to 80% of the total premium for the PORAC Region 1 basic health plan.</li><li>• Retirees who select a plan with a higher monthly premium than the maximum monthly premium paid by the County shall pay the difference.</li><li>• For retirees who select a plan with a lower monthly premium than the maximum paid by the County, the County's contribution shall be limited to the cost of the selected plan premium.</li><li>• A change in the contribution rate for active employees will affect retirees as well.</li></ul>	<ul style="list-style-type: none"><li>• 10 years of CalPERS service credit, of which 5 years were worked at Placer County, eligible for graduated retiree health benefit.</li><li>• County pays up to 80% of the total premium, not to exceed 80% of the PORAC Region 1 basic health plan.</li><li>• A change in the contribution rate for active employees will affect retirees as well.</li></ul>

# Medicare Coverage

When you turn age 65, you may be eligible for Medicare coverage under Social Security Administration (SSA). You must apply for your Medicare coverage through Social Security. Failure to apply could affect your Social Security or Medicare benefits and result in a financial penalty. You should receive an advisory notice from Medicare about 4 months before your 65th birthday for your initial enrollment period. Below is information you should know about your Medicare options **when working beyond age 65**:

- You may not enroll in a Medicare Supplemental plan until you retire or are otherwise not eligible for the group plan.
- You have the option of enrolling in Medicare Part B (medical) coverage at your cost. If you do so, your Group Health medical plan remains your primary and Part B (which does have a fee involved) would coordinate as secondary coverage to your Group Health medical plan.
- When you reach age 65, you must complete the Group Health Certification of Medicare Status form to report either your enrollment in Medicare Part B or your deferment until retirement.
- **Once you retire, you must sign up for Part B with Medicare during the eight months following the month that your group health plan coverage or employment ended (whichever is first), also known as the Special Enrollment Period.**
- If you choose to defer Part B, please be aware that there may be a 10% federal surcharge added to the monthly premium for every 12 month period that you were qualified to sign up for Medicare but did not enroll.
- **Upon retirement, you must select a Medicare plan, assuming that you meet other eligibility requirements.**
- **DO NOT enroll in Medicare Part D.**
- For additional information on Medicare and your related benefit options, go to [www.medicare.gov](http://www.medicare.gov).

Under CalPERS law, you must enroll in a Supplement to Medicare or Managed Medicare plan. If your spouse or registered domestic partner is covered as a dependent on your CalPERS medical plan, this also applies to your spouse or registered domestic partner. For more information read the CalPERS publication [Medicare Enrollment Guide](#) online.

Contact the CalPERS Health Benefit Services Division immediately after receiving your Medicare A & B cards to coordinate the effective date of your Medicare coverage. You will also be eligible to change medical plans at this time if you choose to do so. You do not need to wait for open enrollment to make a change when converting to a supplement to Medicare plan.

**NOTE:** SSA has specific deadlines for enrolling in Medicare. For details, please refer to the Medicare & You handbook published by CMS and available at [www.medicare.gov](http://www.medicare.gov). For additional information, you can contact SSA toll free at (800) 772-1213 or TTY (800) 325-0778, or visit their website at <https://www.ssa.gov/>.

# Dental Insurance

## Retiree Dental Insurance Eligibility

The County contracts with Delta Dental for dental insurance for eligible employees, retirees and their eligible dependents. The County remains the contact for information regarding retiree dental insurance benefits in retirement.

Retiree Dental Insurance Eligibility	
To be eligible for dental insurance benefits you must retire within <b>30 days</b> of leaving employment with Placer County.	
Hired Prior to October 15, 2010	Hired After October 15, 2010
DSA/LEMA Hired Prior to November 23, 2010	DSA/LEMA Hired After November 23, 2010
<ul style="list-style-type: none"> <li>• County covers retiree cost only</li> <li>• Retiree pays 100% for dependent costs</li> <li>• Must be enrolled at retirement</li> <li>• If not enrolled at retirement, you can only enroll yourself or eligible dependents at the next Open Enrollment</li> </ul>	<ul style="list-style-type: none"> <li>• Retiree and dependents <b>not eligible</b> for coverage in retirement except through federal COBRA continuation coverage</li> <li>• 18 month maximum through COBRA</li> <li>• No County contribution</li> <li>• Retiree pays full cost for self and dependents plus 2% administrative fee</li> </ul>

If you were **hired prior to October 15, 2010 (DSA/LEMA November 23, 2010)**, you may continue to cover your spouse or registered domestic partner and eligible dependents as a retiree. If you have enrolled dependents in dental insurance benefits at the time of your retirement, the County will send you information giving you the option to elect to continue dental insurance coverage for yourself and any enrolled dependents. If you or your dependents are not enrolled at retirement, you can only enroll yourself or eligible dependents at the next Open Enrollment. Open Enrollment is generally held in September/October and changes go into effect in January of the following year.

If you were **hired on or after October 15, 2010 (DSA/LEMA November 23, 2010)**, you and your dependents are **not eligible for dental coverage** with the County in retirement. However, you may be eligible for dental insurance coverage under COBRA continuation coverage rules for a limited period of time.

# Dental Insurance . . . Continued

## Retiree Dental Insurance Costs

### Hired Prior to October 15, 2010 (DSA/LEMA November 23, 2010)

The County currently pays the same dental insurance employer contribution for eligible retirees as it does for active employees. If there is a future change in the contribution rate for active employees, it may also affect retirees. This is a negotiated benefit and is subject to change with labor contract amendments.

If electing dental coverage for dependents in retirement, the billing and collection of premium(s) will occur through the Placer County **Revenue Services** department. Payment amounts and invoices will be sent shortly after election.

Dental insurance premium changes, employer contributions and employee/retiree contributions are reviewed annually and subject to change.

PPEO		
<b>Annual Individual Coverage:</b>		<b>Lifetime Orthodontia:</b> \$1500
<b>Coverage For:</b>	<b>Hired Prior to October 15, 2010 Monthly Premium</b>	<b>Hired After October 15, 2010 Monthly Premium – COBRA*</b>
Employee Only	No Cost	\$50.00
Employee + Family	\$62.00	\$112.00

Confidential /Management DSA/ LEMA		
<b>Annual Individual Coverage</b>		<b>Lifetime Orthodontia:</b> \$2000
Confidential/Management:		\$2000
DSA:		\$1500
<b>Coverage For:</b>	<b>Hired Prior to October 15, 2010 DSA/LEMA Hired Prior to November 23, 2010 Monthly Premium</b>	<b>Hired After October 15, 2010 DSA/LEMA Hired After November 23, 2010 Monthly Premium – COBRA*</b>
Employee Only	No Cost	\$50.00
Employee + 1 Dependent	\$36.00	\$86.00
Employee + Family	\$62.00	\$112.00

\*Does not include 2% COBRA Administrator fee

**IMPORTANT:** Major treatments (implants, crowns, bridges, dentures, etc.) are excluded the **first year** of coverage, if enrollment is done through Open Enrollment. Added dependents must be treatment-free ninety days prior to coverage and will only be covered for routine procedures until the next calendar year.

# Dental Insurance . . . Continued

Placer County's Delta Dental coverage contains a 'non-duplication of coverage' clause, which means that as secondary insurance, Delta Dental will not pay any balance over the County's plan allowance.

Visit the [Delta Dental website](#) for additional provider and benefit eligibility information, and to register for online services.

## Hired After October 15, 2010 (DSA/LEMA November 23, 2010)

If you are enrolled in dental insurance benefits at the time of your retirement, the County COBRA Administrator will send you information within 45 days giving you the option to elect to continue dental insurance coverage for yourself and any already enrolled dependents under COBRA. Premium costs include a 2% COBRA Administrator fee above the total monthly premium rate as shown in the table on page 11.

### COBRA Administrator

Placer County COBRA Administrator, **P&A Group**, offers several ways to manage your benefits online. Within the "My Benefits" page, you can view your insurance coverage, cancel coverage or make payments. In addition, you can view your COBRA start and end dates, make demographic changes, and view your invoice and payment history. Visit [P&A Group website](#) or call (800) 688-2611.

# Vision Insurance

The County does not offer a vision benefit to retirees. However, you may be eligible for vision insurance coverage under the federal **COBRA** continuation coverage rules for a limited period of time (18 months maximum). The retiree pays the full insurance premium for these benefits.

If you are enrolled in vision insurance benefits at the time of your retirement, the County COBRA Administrator will send you information within 45 days giving you the option to elect to continue vision insurance coverage for yourself and any already enrolled dependents under COBRA.

**If you are not enrolled with vision insurance at the time of retirement, you are not eligible for vision insurance coverage under COBRA when you retire.**

If you elect to continue vision insurance through COBRA, you will send your vision insurance payment directly to the COBRA Administrator. The County will not send you a bill. It is your responsibility to make timely monthly payments in order for your vision insurance benefits to remain in effect.

## COBRA Vision Premiums

Coverage For:	Retiree Monthly Premium*
Employee Only	\$7.00
Employee + 1 Dependent	\$17.80
Employee + Family	\$26.28

\*Does not include 2% COBRA Administrator fee

### COBRA Administrator

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# Accidental Death & Dismemberment (AD&D) and Life Insurance

The Accidental Death and Dismemberment Personal Accident Insurance and Life Insurance policies you have as an employee do not continue into retirement. However, the policies can be converted to a retiree-paid policy within thirty (30) days of your leaving employment with Placer County. Premiums are based upon your age and the amount of insurance you are retaining. If interested, you may contact the insurance broker, for the necessary conversion forms.

## **AD&D and Life Insurance**

Primo Santini

916-645-3333, x226 (main)

<mailto:psantini@cornerstoneinsurance.net>

## Deputy Sheriff's Association / Law Enforcement Management Association - One American Life Insurance Policy

If you are a member of the Placer County Deputy Sheriff's Association (DSA) or Law Enforcement Management Association (LEMA) and wish to continue your One American Life Insurance Policy, you will be required to pay the entire premium. If you choose to continue this policy, you will receive an annual billing from the DSA. You need to complete the necessary form and return it to the Placer County Deputy Sheriff's Association. For additional information and forms contact the DSA.

## **One American Life**

Deputy Sheriff's Association

916-792-7354

5975 Horseshoe Bar Road

Loomis, CA 95650

<mailto:pcdsa@placerdsa.org>

<https://www.placerdsa.org/>

# Flexible Spending Account (FSA) Medical Reimbursement

## Management/Confidential Employees Only

A Medical Reimbursement Account FSA allows you to set aside pre-tax dollars from your paycheck to pay for eligible out-of-pocket medical, dental, and vision care expenses that are not covered by your insurance plan or elsewhere.

If you are enrolled as an active employee, you may continue your existing Medical Expense FSA through COBRA (on a post-tax basis) only **for the remainder of the plan year in which your qualifying event occurs**, if you have not already received, as reimbursement, the maximum benefit available under the Medical Expense FSA for the year.

- You must have designated your annual contribution during the previous Open Enrollment period, and this amount cannot be adjusted during the plan year unless you have a qualifying life event. You will only be reimbursed for actual expenses, and any unused funds are forfeited per IRS rules.
- You have until March, following the existing plan year, to submit your claims for expenses you had during the plan year; otherwise, any money left in your account will be forfeited.

At the time of your retirement, the County COBRA Administrator will send you information within 45 days giving you the option to elect to continue FSA coverage for yourself under COBRA. **If you elect to continue, contact the Human Resources department to confirm the set-up of your existing account into retirement.**

Discovery Benefits administers the Medical Reimbursement FSA program for Placer County. Visit the [Discovery website](#) for a full list of eligible expenses.

### **COBRA Administrator**

Placer County COBRA Administrator, **P&A Group**, offers several ways to manage your benefits online. Visit the [P&A Group website](#) or call (800) 688-2611 to learn more.

# Deferred Compensation 401 (k) & 457

Placer County offers voluntary deferred compensation programs under IRS code 457 and 401 (k) through Lincoln Financial Group. These plans enable eligible employees to set aside additional money for retirement on a tax-deferred basis.

If you have been participating in a deferred compensation program, you are eligible to receive a distribution of your entire or a portion of the balance after retirement; 457 Plan upon separation, 401 (k) Plan upon reaching the age of 59 and a half (59.5). There are various distribution options including: lump sum payment of the entire account balance, partial lump sum, rollover the account to another plan, regularly scheduled installment payment, or you may elect to leave your money in the account until you reach age 72, at that time you will need to begin to take a monthly withdrawal from the account.

Contact your deferred compensation representative to learn more about the options available to you upon retirement.

## [Lincoln Financial Group](#)

Bob Cowsert  
Lincoln Retirement Specialist  
916-292-1031  
<mailto:Bob.Cowsert@LFG.com>

Customer Contact Center  
800-234-3500

# Employee Assistance Program (EAP) Managed Health Network (MHN)

The County contracts with Managed Health Network (MHN) to provide an Employee Assistance Program (EAP) for employees and their eligible dependents. **This contract does not provide coverage to our retirees.** However, you may be eligible for EAP coverage under the federal COBRA continuation coverage rules for a limited period of time (18 months maximum). The retiree pays the full insurance premium for these benefits.

MHN is a confidential service – available 24 hours a day, seven days a week. To see a full list of provided services, log onto the [MHN website](#) or call 1-800-242-6220. Retirees who elect to enroll in this benefit may access with the Company Code: placercounty.

## COBRA EAP Premium

Coverage For:	Retiree Monthly Premium*
Employee + Family	\$3.36

\*Does not include 2% COBRA Administrator fee

### COBRA Administrator

Placer County COBRA Administrator, **P&A Group**, offers several ways to manage your benefits online. Within the “My Benefits” page, you can view your insurance coverage, cancel coverage or make payments. In addition, you can view your COBRA start and end dates, make demographic changes, and view your invoice and payment history. Visit [P&A Group website](#) or call (800) 688-2611.

# Leave Balances

## Vacation, Floating Holiday, Holiday Credit Earned, Comp Time Earned, Management\*, District Attorney/Child Support Attorney\* Leave

Following are the options available for Vacation, Floating Holiday, Holiday Credit Earned (HCE), Comp Time Earned (CTE), Management and District Attorney (D.A.) and Child Support Attorney leave balances. You can choose from the options listed below, as well as a combination of option 1 or 2. The options are:

**Option 1: Cash-Out.** You can be paid a lump sum for any Vacation, Floating Holiday, Comp Time Earned, Management and D.A. and Child Support leave balances accrued and still remaining on your last day of employment. You will receive a check for any hours you have remaining multiplied by your hourly rate of pay (including any applicable incentives) as of your last day of employment. Management and D.A. and Child Support Attorney leave will be pro-rated, and if applicable, you will be required to reimburse hours paid but not earned.

In order to ensure that your accruals and balances are accurate, you will receive a final Cash-Out check on the pay date for the pay period following your last pay period as an employee. For example, if you left County employment in Pay Period 1, you would receive your final paycheck on the pay date for Pay Period 2 and your Cash-Out check on the pay date for Pay Period 3.

**Option 2: Defer the value of Vacation hours in an existing Deferred Compensation 401(k) and/or 457 plan(s).** You can place the value of vacation hours into either a 401(k) and/or 457 account up to the IRS yearly maximum amounts allowed. If you choose this option, any value over the IRS annual limits must be cashed out.

**Option 3: Use on Payroll.** You can request to remain in an active pay status utilizing leave balances while pending your retirement date. If you request this option, an **Employee Request for Leave** form must be submitted and approved in advance.

## Sick Leave

You must give a minimum of two weeks' notice to retire in good standing with Placer County in order to utilize Sick Leave balances. The ability to use your Sick Leave balances on retirement depends on the labor group that represents you. (See County Code Section 03.04.420).

\*Earned on a pro-rated basis.

# Sick Leave . . . Continued

## Placer Public Employees Organization (PPEO) and Unclassified Non-Management

(PPEO General and Professional units, and Unclassified non-management employees, eligible to receive benefits under CalPERS Local Miscellaneous Retirement formula. This option is not available to PPEO employees covered by the CalPERS Local Safety Retirement formula.)

The first 1,500 hours of your sick leave balance will be placed in the **Retiree Paid Health Program** administered by Human Resources. In this program, your sick leave balances will be used to pay for the retiree contribution for you and your covered dependents medical insurance.

- The retiree contribution for medical insurance will automatically be deducted from your CalPERS retirement check.
- The County will then reimburse you with a separate check (direct deposit available) every month for this deduction from your Retiree Paid Health account until the funds are depleted.

**Note:** The Retiree Paid Health Program **does not** cover dental or vision insurance premiums and **does not** cover Medicare premiums taken from your Social Security check. These funds do not accrue interest and are not refundable. The funds are available to you or your surviving eligible dependents to pay for the retiree contribution of the monthly medical insurance until the funds are depleted.

Any sick leave balances over 1,500 hours will be converted to CalPERS service credit. The sick leave hours will be converted to sick leave days (1 day equals 8 hours).

Sick Leave Balances at Retirement	
1,500 Hours or Less	Over 1,500 Hours
<b>Retiree Paid Health Program</b> Sick leave is utilized to pay for retiree contribution of covered dependents medical insurance premiums	<b>CalPERS Service Credit</b> Any sick leave hours over 1,500 are converted to sick leave days (1 day equals 8 hours)

# Sick Leave . . . Continued

## Deputy Sheriff's Association, Law Enforcement Management Association, Safety Management and PPEO Safety

(Employees eligible to receive CalPERS Local Safety Retirement formula.)

Eligible employees can choose either option or a combination of the 3 options listed. **It should be noted the selection is irrevocable for DSA, LEMA, Safety Management and PPEO Correctional Officers and Sergeants.** (County Code Section 03.04.420)

**Option 1: Use on Payroll.** DSA/LEMA represented and Probation Officers (accumulated sick leave balances on record on July 23, 2004), Correctional Officers (accumulated sick leave balances on record on November 24, 2006), may use the number of earned sick leave hours accrued to remain in an active pay status, prior to your official retirement date. When using Sick Leave to remain in an active pay status on payroll, you do not accrue additional Sick Leave and Vacation Leave, but your other benefits remain in effect. You will need to decide on your retirement date and then use your Sick Leave on a day for day basis just prior to your retirement date.

**Option 2: Cash-Out.** If you have at least ten (10 years) of continuous Placer County service, you may cash-out your sick leave, according to the following formula:

Years of Placer County Service (determined by service hours)	Percent of Accrued Sick Leave Eligible for Cash Out
0-10 years	0%
10	50%
11	55%
12	60%
13	65%
14	70%
15	75%
16	80%
17	85%
18	90%
19	95%
20+	100% maximum

- Years of Service are counted in full years of continuous Placer County service and are not pro-rated for partial years (e.g., 10 years and 6 months of service will be considered 10 years). Years of service are determined by service hours, for example 20 years equals 41,600 service hours.
- Your cash-out will be calculated by taking your eligible Sick Leave hours and multiplying the hours by your hourly rate of pay, longevity (if applicable) and other additional pays (if applicable) at the time of your retirement.

**Option 3: Deferred Compensation 401(k) and/or 457 Plan(s).** You may choose to have the cash value of your sick leave hours deposited into your deferred compensation account(s); if your sick leave hours balance value is greater than the IRS annual deferred compensation limit, the excess over the limit will be cashed out.

# Sick Leave . . . Continued

## Management and Confidential

(Management (excluding LEMA and Safety Management) and Confidential employees.)

All Sick Leave hours (100%) regardless of your balance will be converted and contributed to a **Retirement Health Savings (RHS)** plan trust for the purposes of reimbursement of premiums and medical expenses incurred for health care expenditures as approved by IRS for the retiree and their spouse or registered domestic partner.

- Your sick leave balances will be converted to a dollar value based on your hourly rate of pay, plus confidential pay and/or longevity pay, if applicable, at the time of your retirement.
- The County will automatically enroll you in an individual account managed by an outside vendor, MissionSquare Retirement. The County will notify you of your account balance once your account with MissionSquare Retirement has been established.
- The vendor (MissionSquare Retirement) will contact you directly to complete the setup of your account. You have the option to reallocate your account to any of the investment alternatives that fits your investment strategy. There are quarterly administrative and investment fees associated with the plan and are the responsibility of the retiree. Quarterly statements are provided.

**NOTE:** The RHS plan is funded by the County with the value of the sick leave converted at retirement. You cannot contribute additional money to the plan. Only spouses and registered domestic partners are eligible dependents and beneficiaries.

For general information, contact MissionSquare Retirement Health Savings Program at (800) 669-7400 or visit their [website](#). Your MissionSquare representative can answer questions related to approved expenses, your overall saving, investing and retirement planning goals.

# RESOURCES

## CalPERS Online

Once retired, you can make most changes to your retiree health benefits when you log into [my|CalPERS](#). The Member Self Service function allows you to change plans during Open Enrollment, add a newly acquired dependent, or delete a dependent for certain qualifying life events. CalPERS publications and forms may also be downloaded from [my|CalPERS](#).

You may also request changes by e-mail, by fax to (800) 959-6545, by calling 888-CalPERS or 888-225-7377, or by mailing the request with any necessary documentation to:

### [CalPERS](#)

#### Health Account Services

P.O. Bo 942715

Sacramento, CA 94229-2715

The screenshot displays the CalPERS website interface. At the top, there is a navigation bar with links for INVESTMENTS, NEWSROOM, CONTACT, and ABOUT, along with a search box. Below this is a secondary menu with Home, Active Members, Retirees, and Employers, and a my|CalPERS Log In button. The main content area features a banner for 'Winter PERSpective Now Available' with a 'Read the Newsletter (PDF)' button. Below the banner are three columns of service categories: 'I Want To . . .', 'Life Events', and 'Forms & Publications'. Each category lists various services and documents available for download or viewing.

I Want To . . .	Life Events	Forms & Publications
Attend Training & Events	Birth or Adoption	Beneficiary Designation (PDF)
Calculate My Retirement Estimate	Death or Terminal Illness	Facts at a Glance (PDF)
Change My Address	Domestic Partnership	Health Benefit Summary (PDF)
Estimate Service Credit Cost	Injury/Disability	PERSpective Newsletter, Winter 2017 (PDF)
Find a Job	Leave of Absence	Planning Your Service Retirement (PUB 1) (PDF)
Learn About Power of Attorney	Leaving CalPERS Membership	Service Credit Purchase Options (PUB 12) (PDF)
Review Medicare Plan Changes	Marriage or Divorce	Service Retirement Application (PUB 43) (PDF)
Update My Beneficiary	Name or Address Changes	Tax Withholding Election (PDF)
View Health Plan Rates	Retirement	
Visit a Regional Office	Returning to Work	

# CalPERS Publications and Forms

Publications and Forms are located online at [my|CalPERS](#) and [CalPERS](#).

Health Publications	Information/Forms Required
<a href="#">Health Benefit Summary</a>	Helping you make an informed choice about your health plan
<a href="#">Health Program Guide</a>	An informational guide to your CalPERS health benefits
<a href="#">CalPERS Medicare Enrollment Guide</a>	Provides information about how Medicare works with your CalPERS health benefits
Forms	Information/Forms Required
<a href="#">Health Benefits Plan Enrollment for Retirees</a>	<ul style="list-style-type: none"> <li>• Adding retiree-new enrollment</li> <li>• Adding/deleting a registered domestic partner</li> <li>• Adding/deleting a spouse</li> <li>• Adding/deleting a dependent who is in a parent-child relationship</li> <li>• Adding/deleting a dependent child</li> <li>• Changing plans due to address change</li> </ul> <p><b>Supporting Documentation:</b> (if applicable)            Full Name            Social Security Number            Marriage Certificate            Declaration of Domestic Partnership            Medicare card            Death Certificate            Divorce Decree            Birth Certificate or Adoption Decree            Affidavit of Parent-Child Relationship</p>
<a href="#">Certification of Medicare Status</a>	<ul style="list-style-type: none"> <li>• Medicare certification (to validate eligibility, ineligibility, or deferment)</li> </ul> <p>Supporting Documentation: Medicare card (reflecting Parts A and B enrollment) or SSA documentation</p>

# Consolidated Omnibus Budget Reconciliation Act (COBRA)

## **Model General Notice of COBRA Continuation Coverage Rights**

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

**What is COBRA continuation coverage?** COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary". You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualifying beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child"

# COBRA Administrator for Placer County

Placer County utilizes [P&A Group](#) to administer its COBRA program. For those benefits that are not provided by the County, such as vision, you will receive information and associated COBRA rates approximately 45 days from your separation date. Questions related to COBRA should be directed to [P&A Group Customer Service](#).

## **P&A Website**

- P&A offers several ways to manage your benefits online. Please visit [the P&A Group website](#) to setup your account. Within the "My Benefits" page, you can view your insurance coverage, cancel coverage online, or make payments. In addition, you can view your COBRA start and end dates, make demographic changes, and view your invoice and payment history.

## **Payments – P&A offers multiple payment options:**

- Secure Online Payment – To make a one-time payment or set-up recurring monthly payments; create an account on their website.
- IVR (Integrated Voice Response) – To make a one-time payment or set-up recurring monthly payments; call P&A at (800) 688-2611 to make a payment over the phone.
- ACH Payment – To setup an automatic debit from your checking or savings account you can authorize this processed online by logging into your account.
- Check or Money Order – Pay by check or money order and mail your payments to: P&A Group, Dept. 652, PO Box 8000, Buffalo, NY 14267-8000.

## **Customer Service**

- P&A Group customer service representatives are available Monday through Friday from 8:30am to 10pm EST at (800) 688-2611 or [Online chat](#), which is available by clicking the "Online Chat" tab on the top right of the page or through the "[Contact Us](#)" tab. You may also send an e-mail from that page.

# Contact Information

PROVIDER	GROUP / ID#	PHONE	WEB ADDRESS
<b>Retirement</b>			
CalPERS	SSN / CalPERSID#	888/225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
<b>HMO Medical</b>			
Anthem Blue Cross Traditional		855/839-4524	<a href="http://www.anthem.com/ca/calpers/HMO">www.anthem.com/ca/calpers/HMO</a>
Anthem Blue Cross Select		855/839-4524	<a href="http://www.anthem.com/ca/calpers/HMO">www.anthem.com/ca/calpers/HMO</a>
Blue Shield Access +	PH0001 / SSN	800/334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
Blue Shield Trio		800/334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
Kaiser Permanente	00003-20 / SSN	800/464-4000	<a href="http://www.kp.org/calpers">www.kp.org/calpers</a>
United Healthcare		877/359-3714 Members 888/867-5581 Retirees	<a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>
Western Health Advantage		888/942-7377	<a href="http://www.westernhealth.com/calpers">www.westernhealth.com/calpers</a>
<b>PPO Medical</b>			
PERSCare	KB050L / SSN	877/737-7776	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>
PERS Choice	CB050A / SSN	877/737-7776	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>
PERS Select	PER-0111-SEL / SSN	877/737-7776	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>
PORAC	336684 / SSN	800/937-6722	<a href="http://www.ibtofporac.org">www.ibtofporac.org</a>
<b>Dental</b>			
Delta Dental	1985 / SSN	800/765-6003	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>Vision</b>			
Vision Service Plan (VSP)	12137687 / SSN	800/877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Flexible Spending Account – Medical Reimbursement</b>			
Discovery Benefits	SSN	866/451-3399	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>
<b>Deferred Compensation</b>			
Lincoln Financial Group 401(k) & 457	SSN	Bob Cowser 916/292-1031 (Direct) 800/234-3500 (Main)	<a href="mailto:Bob.Cowser@LFG.com">Bob.Cowser@LFG.com</a> <a href="http://LincolnFinancial.com">LincolnFinancial.com</a>
<b>Employee Assistance Program</b>			
MHN		800/242-6220	<a href="http://www.members.mhn.com">www.members.mhn.com</a>
<b>COBRA Administrator</b>			
P&A Group		800/688-2611	<a href="http://www.padmin.com">www.padmin.com</a>

# Social Security

If you retire prior to your full Social Security retirement age, your Social Security benefit may be permanently reduced from what was quoted on your annual Social Security Statement. For more details and an updated estimate on how your benefit may be affected by an earlier retirement age, you should contact your local Social Security office or go online at <https://www.ssa.gov/>.

## Samples of Frequently Asked Retirement Questions Online:

[Can I get Social Security retirement benefits and military retirement benefits?](#) You can get both Social Security retirement benefits and military retirement. Generally, we do not reduce your Social Security benefits because of your military benefits...

[When can I get Social Security retirement benefits?](#) You can begin getting Social Security retirement benefits as early as age 62. But we will reduce your benefits by as much as 30 percent below what you would get if you waited to...

[At what age should I start receiving my Social Security retirement benefits?](#) Choosing when to start receiving your Social Security retirement benefits is an important decision that affects your monthly benefit amount for the rest of your life. Your monthly retirement benefit will be higher if you...

[How can I plan for retirement?](#) Achieving the dream of a secure, comfortable retirement is much easier when you plan your finances. The Social Security Retirement Planner provides detailed information about your Social Security retirement benefits under current law. . .

[How do I apply for Social Security retirement benefits?](#) You should apply for retirement benefits three months before you want your payments to start. The easiest and most convenient way to apply for retirement benefits is by using our online application. Apply for Retirement...

[What is the eligibility for Social Security spouse's benefits and my own retirement benefits?](#) If you have not worked or do not have enough Social Security credits to qualify for your own Social Security benefits, you may be able to receive spouse's benefits. To qualify for spouse's benefits...

[Can I withdraw my Social Security retirement claim and reapply later to increase my benefit amount?](#) Unexpected changes may occur after you apply to start your Social Security retirement benefits. If you change your mind, you may be able to withdraw your Social Security claim and re-apply at a future date...

[What is full retirement age?](#) The current full retirement age is 66. The age when retired people can receive full benefits is increasing gradually to age 67. (The age for Medicare eligibility remains at 65). . .

The Placer County **Retirement Benefits Guide** is provided as general information. Your retirement benefits are determined by the Placer County contract with CalPERS and governed by the California Public Employee's Retirement Law. CalPERS contract provisions and The Retirement Law are complex and subject to change. If there is a conflict between the CalPERS contract and/or The Retirement Law and this information, any decisions will be based upon the law and not this information.



**Human Resources Department**

145 Fulweiler Ave., Suite 200  
Auburn, CA 95603  
(530) 889-4060

This document is available from Placer County's Human Resources Department and is located on the department's [Retirement Resources](#) webpage.

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