



San Joaquin County Employees' Retirement Association

FOR THOSE ABOUT TO RETIRE A PRESENTATION OF SAN JOAQUIN COUNTY EMPLOYEES' RETIREMENT ASSOCIATION Thursday, June 02, 2022

9:00 – 9:15

Introduction

Speaker: Melinda DeOliveira, Retirement Services Officer,
SJCERA

Topic: Overview of the Day

9:16 – 9:35

37 Act Retirement Benefits

Speakers: Brian McKelvey, ACEO, SJCERA
Melinda DeOliveira, RSO, SJCERA

Topics: Security of investments
Products offered

- Retirement income benefit
- Social Security advancement
- Disability benefits
- Survivors benefits
- Death benefits
- Service purchases
- Cost of living adjustments
- Documents for retirement
- Direct deposit
- Working while retired

9:36 – 9:45

Break

9:46 – 11:00

Health Care Benefits

Speaker: Jennie Mondon, Personnel Analyst
Human Resources Division
Phone: (209) 468-3370

Topics: Four Retiree Health Plans
Out of Area Health Plan
Two Retiree Dental Plans

Sick Leave Bank
Speaker: Yolanda Smith
Topics: Kaiser
Speaker: Jill Kelley
Topics: Sutter Health
Questions for Benefits (10 Min)

11:01 – 11:10 Retired Public Employees of San Joaquin County

Speaker: Melinda DeOliveira
Topics: Overview and History of Organization
Purpose
Activities

11:11 – 11:30 Deferred Compensation


Speakers: Brenda DeVecchio
Phone: (209) 337-4574
Topics: Why Participate
Interactive Retirement Planner
Your Options
Questions for Deferred Comp (10 Min)


11:31 – 12:00 Questions for SJCERA

Please Turn In Evaluations To contactus@sjcera.org




House Keeping

-  Click on Q & A at the bottom of your screen
- Please reserve any questions for the end



Who Should Be Here?

- Targeted for those employees who have reached the age of 50
- Will be retiring in next year or two



What's in Your Packet?

- Today's Agenda
- SJCERA Presentation Handout
- 2022 - 2023 Retirement Pay Schedule
- Retiree Medical Insurance
- 457 Deferred Compensation/Empower



4

Today's Schedule

- 1937 Retirement Act
- County Health Benefits for Retirees
- Retired Public Employees of San Joaquin County
- 457 Deferred Compensation



5

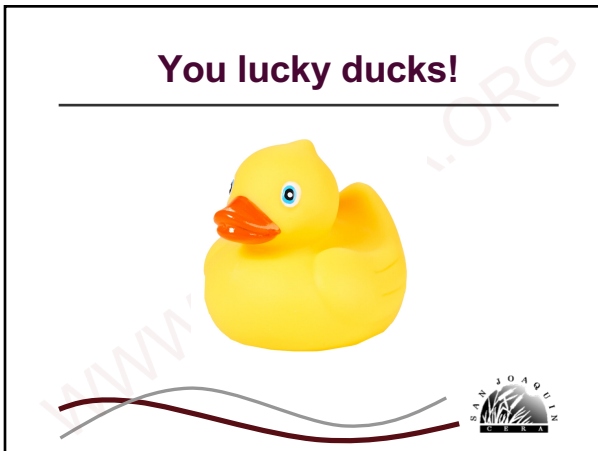
Today's Presenters

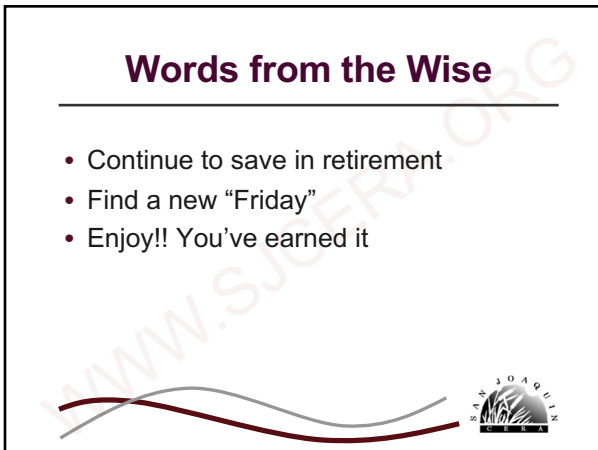
- Melinda DeOliveira
 - Retirement Services Officer
- Ron Banez
 - Retirement Services Associate



6







We're here for you

- www.SJCERA.org
- contactus@sjcera.org
- If you've got questions, call us
(209) 468-2163



10

Service Retirement



11

Defined Benefit

- Provides a Specific Monthly Benefit
Based on a statutory formula
- Paid over your lifetime
- Employer bears the investment risk



12

Retirement Eligibility Tier 2 Members

- Hired on or after 01/01/2013
- General Members Age 52 or older with at least 5 years service
- Safety Members Age 50 or older with at least 5 years service
- 3-year Highest final compensation



Retirement Eligibility Tier I Members

- Age 50 or older with at least 10 years service
- At any age with 20 years service for safety members
- At age 70 or older any years of service



Retirement Benefit

Your Lifetime Monthly Benefit is
Based on Three Factors:

FAC x Service x Age Factor = \$\$



Calculating your FAC

Example: Bi-weekly gross is: \$2000.00

$$\$2000.00 \times 26 / 12 = \$52000.00 = \$4333.33$$



16

Retirement Benefit Calculator

This calculator is designed to work with Google Chrome, Safari, FireFox and most other current web browsers. Internet Explorer is no longer supported by Microsoft, and is incompatible with the calculator.

Tier:	Tier 2	Tier 2
Membership Type:	General	General
Paying into Social Security?:	<input type="checkbox"/>	<input type="checkbox"/>
Age at Retirement:	Years: 62 Months: 0	Years: 62 Months: 0
Total Years of Service:	Years: 6 Months: 0	Years: 25 Months: 0
Final Average Monthly Salary:	3000	8000
	Calculate My Allowance	Calculate My Allowance
Estimated Monthly Retirement Allowance:	\$150.00	\$2,500.00



17

Sally Smith – Married

Sex: Female Date of Birth: 2/23/1959 Date of Retirement: 2/23/2017
 Years of Service: Non-Integrated 15 Tier: 1 Integrated 15 Total 15
 Final Avg. Monthly Salary: \$3,820.00 Normal Contributions: \$24,652.32
 COL Contributions: \$0.00
 Beneficiary: John Brown Relationship: Spouse
 Sex: Male Date of Birth: 02/23/1959

Monthly Benefits

	Total	Continuance to Beneficiary
Unmodified	\$1,259.87	\$755.92
Option 1	\$1,256.64	\$0.00
Option 2	\$1,126.95	\$1,126.95



18

Jack Brown – Single

Sex: Female Date of Birth: 2/23/1959 Date of Retirement: 2/23/2017
Tier: 1
Years of Service: Non-Integrated Integrated Total
15 15
Final Avg. Monthly Salary: \$3,820.00 Normal Contributions: \$24,652.32
COL Contributions: \$0.00
Beneficiary: John Brown Relationship: Other
Sex: Male Date of Birth: 02/23/1985

Monthly Benefits

	Total	Continuance to Beneficiary
Unmodified	\$1,259.87	\$0.00
Option 1	\$1,256.64	\$0.00
Option 2	\$970.73	\$970.73
Option 3	\$1,102.51	\$551.26



19

Temporary Annuity

- Social Security Advancement
- “Voluntary”
- Based on Age at Retirement and Social Security Estimate at Age 62
 - Must be in writing



20

Social Security

Your Social Security Statement

Your Social Security Statement tells you about how much you or your family would receive in disability, survivor, or retirement benefits. It also includes our record of your lifetime earnings. Check out your earnings history, and let us know right away if you find an error. This is important because we base your benefits on our record of your lifetime earnings.

Social Security benefits are not intended to be your only source of income when you retire. On average, Social Security will replace about 40 percent of your annual pre-retirement earnings. You will need other savings, investments, pensions, or retirement accounts to make sure you have enough money to live comfortably when you retire.

Your Estimated Benefits

***Retirement** You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until:
your full retirement age (67 years), your payment would be about \$ 2,122 a month
age 70, your payment would be about \$ 2,678 a month
age 62, your payment would be about \$ 1,445 a month
***Disability** If you have earned enough credits to qualify for benefits. If you become disabled right now, your payment would be about \$ 2,008 a month
***Family** If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
***Survivors** You have earned enough credits for your family to receive survivors benefits. If you die this year,



21

General Member - Temporary Annuity

- Estimated Social Security Benefit at Age 62: \$900
- Member Stops Work At Age 58
- From Age 58 to Age 62:

SJCERA Temporary Annuity → \$ 590.67
(TA factor \$900 x 0.6563)

Basic SJCERA Allowance → \$ 1,259.87

Total SJCERA Benefit → \$ 1,850.54



General Member - Temporary Annuity

- Estimated Social Security Benefit at 62: \$900
- Member Stops Work At Age 58
- At Age 62 and after:

SJCERA Benefit → \$ 950.54

Social Security Benefit → \$ 900.00

Total Monthly Benefit → \$ 1,850.54



Survivor Benefits






Update Your Beneficiary Designation




Survivor Benefits Before Retirement

- Timing and Circumstances of Death
- Beneficiary Contacts SJCERA for information



Survivor Benefits After Retirement

- Service Retirement or Non-Service Disability
 - Unmodified Allowance Spouse/Domestic Partner to receive 60% of allowance
 - Optional Retirement Allowance as selected by member at time of retirement (100% or 50% continuance)
- Service Connected Disability
 - Spouse/Domestic Partner to receive 100% of retiree's monthly allowance



Death Benefit

- Before Retirement
 - Insurance programs offered by employer
- After Retirement
 - \$5,000 Lump Sum



Domestic Relations Orders

- If you were married or domestic partner while a member, contributions and service credit are community property
- If joined, no benefit payments may be issued until instructed by the court on how to divide the community property interest
- SJCERA provides model Domestic Relations Order (DRO) language



Cost of Living Adjustment

- Based on annual change in Consumer Price Index (CPI) for San Francisco-Oakland-San Jose
- Up to 3% of monthly allowance
- Applicable to monthly allowances effective on or before April 1st of the same year
- Compounded annually



Sick Leave Bank

- Hired Full-time Civil Service Before August 27, 2001
- Minimum of 160 Hours
- Certain Bargaining Units May Cash Out (See MOU)
 - 15% or 20% at Base Hourly Rate
- Valued at \$221.24 Per 8 Hours of Sick Leave Accrual
- Alternatively, irrevocable Member Election in 2002 to convert accrued sick leave to additional service credit (hour for hour basis)



31

Reciprocal Benefits

- Count Service Across all Plans for: Plan Vesting and Service Retirement Eligibility
- Highest Final Compensation to determine retirement
- Must retire from all systems on the same date



32

Purchase of Additional Service Credit

- Increases your total service credit under SJCERA
- Which increases your monthly retirement benefit
- Purchase must be completed
 - Prior to retirement OR
 - Upon termination of employment



33

Types of Service Purchase

- County Service Prior to Membership
- Medical Leave of Absence
- Public Service
- Active Military Service
- Redeposit of previously withdrawn SJCERA retirement contributions



34

Medical Leave of Absence

- Prior to September 22, 2003
 - If worked at least 41 hours in a pay period, receive full service credit and paid full contribution
- Effective September 22, 2003
 - Receive service credit and pay contributions for actual time worked; pro-rated for less than 80 hours per pay period
 - Must purchase LOA to get full service credit



35

Methods of Payment

- Payroll Deduction
 - Post-tax lump sum or biweekly installments
 - Installment period depends on amount of service purchased, but cannot exceed 5 years
- Lump Sum
 - Personal Check
 - Rollover from other qualified plan (457 Plan, IRA, etc.)





36

I Am Ready!



First Retirement Check



- Last date worked determines 1st Benefit check

38

How To Retire in Three Simple Steps

- Choose Your Retirement Effective date
- Request a Retirement Application (60 Days)
- Complete & Return Your Retirement Application

39

Request For Retirement Application


[illegible]

Page 1 of 2



40

Introduction Letter

 **San Jacinto County Employees' Retirement Association**

First Name _____
Last Name Last Name _____
Address Line 1 _____
Address Line 2 _____
Address Line 3 _____
City _____
State _____
Zip _____
Phone _____
Fax _____
E-mail _____

Dear First Name Last Name:

We are pleased to inform San Jacinto County Employees' Retirement Association (SJCERA) that you have been accepted for membership. The information that we have on file for you is complete.

The application for San Jacinto Retirement must be completed in its entirety and returned to SJCERA with all required documentation on or before your retirement date. Retirement law requires that you complete the application and return it to SJCERA prior to your retirement date. If you have established residency, please provide your permanent address and file your application with the Social Security Administration at the same time.

SJCERA will receive a copy of the following checked items:

- ☐ Driver's License
- ☐ Birth Certificate
- ☐ Marriage Certificate (if applicable)
- ☐ Trust Agreement (if residing in a trust)
- ☐ Power of Attorney (if applicable)
- ☐ Affidavit of Dependence (if applicable)
- ☐ Affidavit of Divorce (if applicable)
- ☐ Affidavit of Parentage (if applicable)

If SJCERA has received your prior divorce or domestic partnership dissolution, you will also need to provide final settlement or divorce or partner dissolution.

If you have any questions about the retirement process, please contact your retirement application, please contact SJCERA Member Service Center at 800.868.2633.

Enclosures: *Service Retirement Application Packet*

6 South El Dorado Street, Suite 400
Stockton, CA 95203



41

Notice To Your Department

- You are responsible to give notice of your retirement to your department
 - In writing
 - Potential delay



42

Vacation, Comp Time & Sick Leave Cash Outs*

*Not included in "compensation" for retirement purposes

- **Timing**
 - Two weeks after your last pay check
- **Taxes**
 - Taxed at your regular withholding rate unless you file a new W-4 with Auditor's Office Payroll Div.
- **457 Rollover (taxed less)**
 - Up to maximum allowed by IRS
 - Special forms in advance of your retirement date from Auditor's Office Payroll Division



43

Working After Retirement

- Non-SJCERA Employer = no limitation
- SJCERA Employer = Prohibited, unless:
 - Emergency or special skills
 - Temporary not to exceed 960 hours in a fiscal year (July – June)
 - No unemployment insurance received in previous 12 months
 - At least **180 days** has elapsed since retirement, unless a safety retiree re-hired to perform safety service (See pages 14-15 in About to Retire Book)



44

Update Your Beneficiary Designation



TODAY





About to Retire Health Benefits Planning

**Retirement Planning Seminar
June 2022**

RETIREE MEDICAL INSURANCE MONTHLY PREMIUMS 2020/2021

MONTHLY PREMIUMS FOR NON-MEDICARE MEMBERS

Plans	One-Party	Two-Party	Family
CMCP	\$1,514.26	\$3,024.43	\$4,232.55
Kaiser California	\$801.57	\$1,597.57	\$2,258.25
Kaiser Northwest (out of area)	\$1,018.61	\$2,031.65	\$3,044.69
Sutter Health Plus HMO	\$936.37	\$1,867.27	\$2,640.07

MONTHLY PREMIUMS FOR MEDICARE RECIPIENTS

Plans	One-Party	Two-Party
CMCP	\$1,059.38	\$2,114.66
Kaiser Traditional (High) Sr. Adv.	\$267.09	\$528.61
Kaiser Lower Option Sr. Adv.	\$194.51	\$383.45
Kaiser Northwest (out of area)	\$362.75	\$719.93
Anthem Assurance Plus 1	\$1,038.44	\$2,071.49
<u>HealthNet</u>		
COB	\$1,219.45	\$2,433.32
Seniority Plus - High	\$703.96	\$1,402.35
Seniority Plus - Low	\$562.41	\$1,119.25
Out-of-Area	\$1,916.69	\$3,827.81

BLENDED FAMILY MONTHLY PREMIUMS

Plans	1 With and 1 Without Medicare	1 With and 2 Without Medicare
CMCP	\$2,569.54	\$3,777.66
Kaiser Traditional (Sr Adv High)	\$1,63.09	\$1,723.77
Kaiser (Sr Adv Low)	\$990.51	\$1,651.19
Kaiser Northwest (out of area)	\$1,375.79	Not available

DENTAL PLAN MONTHLY PREMIUMS

Tier	Delta Dental	United Health Care
One-party	\$42.60	\$18.18
Two-party	\$79.99	\$26.50
Family	\$107.02	\$41.21

VISION PLAN MONTHLY PREMIUMS

Tier	VSP
One party	\$ 6.48
Two-party	\$12.52
Family	\$14.63

ANNUAL PREMIUM MEDICAL COST EXAMPLES (at current rates)

Retiree Only Coverage – Under 65

	1 year	3 years	5 years	10 years
Kaiser	\$9,619	\$28,857	\$48,095	\$96,190
CMCP	\$18,171	\$54,513	\$90,856	\$181,711

Retiree Only Coverage – Over 65

	1 year	3 years	5 years	10 years
Kaiser	\$3,205	\$9,615	\$16,025	\$32,050
CMCP	\$12,713	\$38,139	\$63,565	\$127,130

Retiree with Spouse – Under 65

	1 year	3 years	5 years	10 years
Kaiser	\$19,171	\$57,513	\$95,855	\$191,710
CMCP	\$36,293	\$108,879	\$181,465	\$362,930

Retiree with Spouse – Over 65

	1 year	3 years	5 years	10 years
Kaiser	\$6,343	\$19,029	\$31,715	\$63,430
CMCP	\$25,376	\$76,128	\$126,880	\$253,760

QUESTIONS ABOUT MEDICAL INSURANCE

How do I enroll in retiree coverage?

You must enroll in a retiree plan when you retire. Your active plan will terminate two (2) weeks after your last day of work. You may enroll in any of the available plans. Enrollment packets for all of the plans are available at the Retirement Office. Complete the enrollment forms and return them to Retirement.

Do I have to be enrolled in medical insurance as an employee to be eligible for coverage as a retiree? My dependent(s)?

No. You may enroll in medical insurance for yourself and your eligible dependents whether or not you had coverage as an active employee.

What if I decide to try private coverage?

Once you terminate your County-sponsored retiree plan, you cannot re-enroll.

If I die, can my spouse use my sick leave bank?


Your spouse can use your sick leave bank after you die, if you were married at least one (1) year when you retired, and your spouse was your designated beneficiary.

What happens to my insurance when my sick leave bank runs out, or if I never had a sick leave bank?

When you have no credit in your sick leave bank, you can purchase County-sponsored coverage through payroll deduction of your retirement check. If your County retirement check is less than your insurance premium, you must pay the Retirement Association for your coverage.

When is Open Enrollment?

The annual open enrollment period is the month of May with changes effective July 1st. Retirees will receive an informational letter in the mail in April. All of the documents will be posted on the Human Resources website. Retirees are encouraged to attend meetings to hear presentations from the various health plans and to speak directly to plan representatives.



SAN JOAQUIN
COUNTY

Greatness grows here.

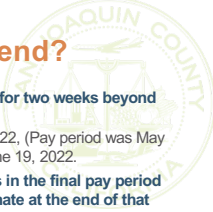
Retiree Health Benefits

About to Retire Seminar

June 2, 2022

Presented by: Jennie Mondon, Personnel Analyst II - Benefits

1




When will my benefits end?

- Generally, health benefits will be effective for two weeks beyond the date of separation from the County.
 - Example; last day of work was June 3, 2022. (Pay period was May 22 – June 5) benefits would terminate June 19, 2022.
- Exceptions; If you work less than 41 hours in the final pay period with the County, health benefits will terminate at the end of that pay period.
 - Example; last day of work was May 27, 2022 (Pay period was May 22 – June 5) and only had 40 hours of pay, benefits would terminate June 5, 2022.

2

Medical Plans



	Plan Options										
	CMCP	Anthem Assurance	Kaiser				HealthNet				Sutter Health Plus
			High	Low	NW	CA	High	Low	COB	Out of Area	
Non-Medicare	X				X	X					X
Medicare	X	X	X	X	X		X	X	X	X	

3

Dental Plans



2 Plan Options:

1. Delta Dental

- Preferred Provider Organization (PPO)
- Wide network
- Calendar year maximum \$1000/per person
- Deductible: \$50 individual /\$150 family (waived for diagnostic and preventive services)

2. United HealthCare Dental

- Health Maintenance Organization (HMO)
- Limited network
- No calendar year maximum
- No deductible





4

Vision Plan

Vision Service Plan (VSP):

- 34,000 doctors and 15,500 participating retail chains
- Well Vision Exam: \$10 co-pay
- Frame or Contact Allowance: \$150* every 24 months

*\$80 Walmart/Sam's Club/Costco frame allowance



5



Options Outside of San Joaquin County Sponsored Plans

1. COBRA

- Medical, Dental, and/or Vision
- Full cost of active plans plus 2% administration fee
- Maximum length of coverage: 18 months

2. State Exchange Programs

- Covered California
- More options
- Subsidies available



6

Planning

- Save, save, save!
- You are your best advocate



SAN JOAQUIN
COUNTY

7



Jennie Mondon - jmondon@sigov.org
Phone: (209) 468-0367

SAN JOAQUIN
COUNTY

8

Summary of Benefits Chart for Kaiser Permanente Senior Advantage (HMO) with Part D (7/1/22—6/30/23)

Plan Out-of-Pocket Maximum

For Services subject to the maximum, you will not pay any more Cost Share for the rest of the calendar year if the Copayments and Coinsurance you pay for those Services add up to the following amount:

For any one Member \$1,500 per calendar year

Plan Deductible

None

Professional Services (Plan Provider office visits)

You Pay

Most Primary Care Visits and most Non-Physician Specialist Visits \$20 per visit

Most Physician Specialist Visits \$20 per visit

Annual Wellness visit and the “Welcome to Medicare” preventive visit No charge

Routine physical exams No charge

Routine eye exams with a Plan Optometrist \$20 per visit

Urgent care consultations, evaluations, and treatment \$20 per visit

Physical, occupational, and speech therapy \$20 per visit

Outpatient Services

You Pay

Outpatient surgery and certain other outpatient procedures \$20 per procedure

Allergy injections (including allergy serum) \$3 per visit

Most immunizations (including the vaccine) No charge

Most X-rays and laboratory tests No charge

Manual manipulation of the spine \$20 per visit

Hospitalization Services

You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs \$100 per admission

Emergency Health Coverage

You Pay

Emergency Department visits \$50 per visit

Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of the Emergency Department Cost Share (see “Hospitalization Services” for inpatient Cost Share)

Ambulance Services

You Pay

Ambulance Services \$100 per trip

Prescription Drug Coverage

You Pay

Covered outpatient items in accord with our drug formulary guidelines:

Most generic items \$10 for up to a 100-day supply

Most brand-name items \$20 for up to a 100-day supply

Durable Medical Equipment (DME)

You Pay

Covered durable medical equipment for home use No charge

Mental Health Services

You Pay

Inpatient psychiatric hospitalization \$100 per admission

Individual outpatient mental health evaluation and treatment \$20 per visit

Group outpatient mental health treatment \$10 per visit

Substance Use Disorder Treatment		You Pay
Inpatient detoxification		\$100 per admission
Individual outpatient substance use disorder evaluation and treatment		\$20 per visit
Group outpatient substance use disorder treatment		\$5 per visit
Home Health Services		You Pay
Home health care (part-time, intermittent)		No charge
Other		You Pay
Eyeglasses or contact lenses every 24 months		Amount in excess of \$150 Allowance
Skilled nursing facility care (up to 100 days per benefit period)		No charge
External prosthetic and orthotic devices		No charge
Ostomy and urological supplies		No charge
Meals delivered to your home following discharge from a hospital due to congestive heart failure		No charge up to two meals per day in a consecutive four-week period, once per calendar year

This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For additional information, please refer to the *Summary of Benefits* booklet enclosed; for a complete explanation, refer to the *EOC*.

Summary of Benefits Chart for Kaiser Permanente Senior Advantage (HMO) with Part D (7/1/22—6/30/23)

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Plan Deductible

None

Professional Services (Plan Provider office visits)

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Routine physical exams No charge

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Urgent care consultations, evaluations, and treatment \$25 per visit

Physical, occupational, and speech therapy \$25 per visit

Outpatient Services

You Pay

Outpatient surgery and certain other outpatient procedures \$150 per procedure

Allergy injections (including allergy serum) No charge

Most immunizations (including the vaccine) No charge

Most X-rays and laboratory tests No charge

Manual manipulation of the spine \$20 per visit

Hospitalization Services

You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs \$100 per day

Emergency Health Coverage

You Pay

Emergency Department visits \$50 per visit

Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of the Emergency Department Cost Share (see “Hospitalization Services” for inpatient Cost Share)

Ambulance Services

You Pay

Ambulance Services \$150 per trip

Prescription Drug Coverage

You Pay

Covered outpatient items in accord with our drug formulary guidelines:

Most generic items at a Plan Pharmacy \$10 for up to a 30-day supply, \$20 for a 31- to 60-day supply, or \$30 for a 61- to 100-day supply

Most generic refills through our mail-order service \$10 for up to a 30-day supply or \$20 for a 31- to 100-day supply

Most brand-name items at a Plan Pharmacy \$25 for up to a 30-day supply, \$50 for a 31- to 60-day supply, or \$75 for a 61- to 100-day supply

continued

Most brand-name refills through our mail-order service \$25 for up to a 30-day supply or \$50 for a 31- to 100-day supply

Durable Medical Equipment (DME)	You Pay
--	----------------

Covered durable medical equipment for home use	20 percent Coinsurance
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Mental Health Services	You Pay
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Inpatient psychiatric hospitalization	\$100 per day
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Individual outpatient mental health evaluation and treatment.....	\$25 per visit
---	----------------

Group outpatient mental health treatment	\$12 per visit
--	----------------

Substance Use Disorder Treatment	You Pay
---	----------------

Inpatient detoxification	\$100 per day
--------------------------------	---------------

Individual outpatient substance use disorder evaluation and treatment.....	\$25 per visit
--	----------------

Group outpatient substance use disorder treatment.....	\$5 per visit
--	---------------

Home Health Services	You Pay
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Home health care (part-time, intermittent)	No charge
--	-----------

Other	You Pay
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Eyeglasses or contact lenses every 24 months.....	Amount in excess of \$150 Allowance
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Skilled nursing facility care (up to 100 days per benefit period).....	No charge
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External prosthetic and orthotic devices	No charge
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Ostomy and urological supplies	No charge
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Meals delivered to your home following discharge from a hospital due to congestive heart failure	No charge up to two meals per day in a consecutive four-week period, once per calendar year
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Find your healthy place

With care designed to help you thrive



2022 Presentation for San Joaquin County
Yolanda Smith | 2022



The Kaiser Permanente difference

- ☒ **We're community focused:** We are committed to the health of our members and the communities we serve
- ☒ **We're forward-looking:** We maintain one of the most advanced research institutions working to transform the future of health care
- ☒ **We're innovative:** We pioneered the integrated health care model and offer nation-leading care



PHOTOS COURTESY OF THE KATZMAN ASSOCIATES PHOTO



Integrated care centered around you




Quality care begins with our integrated care delivery system, which offers you:

- Care and coverage together in one package
- A coordinated, connected care team
- Many convenient services under one roof





Support for your total health and well-being

Your doctor will build a care plan based on your needs and work with your care team to deliver personalized support.

-  Preventive care to keep you healthy
-  Specialty care when you need it
-  Support for ongoing conditions

Get care in your language — with multilingual doctors and phone interpretation in more than 150 languages.








Kaiser Permanente

Your care, your way

With Kaiser Permanente, you can get care when, where, and how you want it.

Video Visits
Connect with your doctor online. It's convenient, safe, and secure, and it often doesn't require a copay.

-  **In person**
Same-day appointments may be available.
-  **Phone**
Schedule a telephone appointment and get advice 24/7.
-  **Email**
Message your doctor anytime with nonurgent questions.
-  **App**
Download our app to schedule appointments, manage prescriptions, see test results, and more.







Kaiser Permanente

Care while traveling


Since keeping you safe and healthy is our first priority, you're covered for emergency and urgent care anywhere in the world. You can also get urgent care at MinuteClinic® in select CVS and Target stores when you're traveling outside a Kaiser Permanente area.

How we make getting care while traveling more convenient:

-  Our Away from Home Travel Line is available 24 hours a day, 7 days a week.
-  Visit kp.org/travel — a special section of kp.org that's focused on getting care while traveling.
-  You can refill eligible prescriptions early in preparation for your travel.



Kaiser Permanente



Added support to help you thrive¹

- Self-care apps, including Calm and myStrength
- On-site health education classes and support groups²
- Wellness coaching by phone
- Seasonal farmers markets³
- Online healthy lifestyle programs, videos, podcasts, recipes, and more
- Find convenient Kaiser Permanente care near you at kp.org/facilities
- Reduced rates on specialty care services like acupuncture, chiropractic care, and massage therapy

¹These services aren't covered under your health plan benefits and aren't subject to the terms and conditions of coverage in other plan documents. These services may be discontinued at any time without notice. ²Classes vary by each location and some may require a fee. ³Not available in all areas.


Kaiser Permanente



About a Kaiser Permanente Medicare health plan

- ✓ A Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare
- ✓ A Kaiser Permanente Medicare health plan provides services covered by Medicare (including Medicare Part D prescription drug coverage)
- ✓ As a Kaiser Permanente Medicare health plan member, you get your Medicare benefits through Kaiser Permanente
- ✓ The Medicare program pays Kaiser Permanente to manage health care for people with Medicare (our Kaiser Permanente Medicare health plan members)

Kaiser Permanente



Trust in our high ratings for quality, service, and member satisfaction

Kaiser Permanente region	Star rating ¹
California	★★★★★
Colorado	★★★★★
Georgia	★★★★★
Hawaii	★★★★★
Mid-Atlantic States (MD, VA, D.C.)	★★★★★
Northwest (OR, SW Washington)	★★★★★
Kaiser Permanente Washington	★★★★★

Check out our highly rated² 2022 Medicare health plans at kp.org/medicarestars.

¹Every year, Medicare evaluates plans based on a 5-star rating system.

Kaiser Permanente

Summary of Benefits (7/01/22-06/30/23)

Services	San Joaquin County (right plan)	San Joaquin County (Low plan)
Annual Out-of-Pocket Maximum	\$1,500 per calendar year	\$1,500 per calendar year
Lifetime Maximum	None	None
Office Visits	\$20 per visit	\$20 per visit
Lab/X-rays	No charge	No charge
Outpatient Surgery	\$20 per procedure	\$150 per procedure
Hospitalization Services	\$100 per admission	\$100 per day
Emergency Services	\$50 per visit	\$50 per visit
Ambulance Services	\$100 per trip	\$100 per trip
Prescription Drugs (Generic and Brand)	\$10/30 for up to a 100-day supply	\$10/25 (30 day supply with OI)
Durable Medical Equipment	No charge	20% co-insurance
Eyewear allowance 24 mo.	\$150	\$150


Kaiser Permanente

Stay active from anywhere
Try yoga, cardio, and bootcamp — without leaving home.

Kaiser Permanente members get a special rate on ClassPass, which offers:

- Unlimited on-demand video workouts**
4,000+ online fitness classes — including cardio, dance, meditation, bootcamp, and more at no cost
- In-person gym classes**
Reduced rates for classes at some of the top gyms and fitness studios in your area

ClassPass



Kaiser Permanente


Focus on a healthier you
Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you use clearly, daily activities such as driving and reading, become much easier
- You'll enjoy better offers on glasses or contacts

Vision benefits




Kaiser Permanente

THANK YOU
for your time today!

Questions?
Ask your Kaiser Permanente retiree consultant about our Medicare health plans.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

March 2022

 KAISER PERMANENTE

Sutter Health Plus San Joaquin County 2022 About to Retiree Health Care Benefits



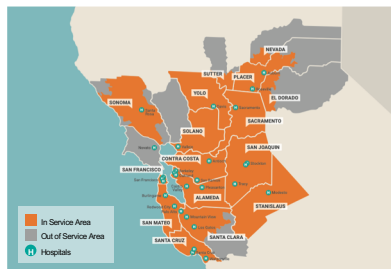
Live/Work Rule

- Sutter Health Plus provides healthcare coverage in a specific service area
- Subscribers who live, reside or work in the service area are eligible for coverage
- Early retirees, COBRA and Cal-COBRA subscribers must live or reside in the service area
- With the exception of emergency services or urgent care, members must receive all covered services from network providers



Our Service Area

7K Providers
29 Hospitals
16 Counties



Affiliated Hospitals

BAY AREA

Alameda County

- Alta Bates Summit Medical Center – Alta Bates Campus
- Alta Bates Summit Medical Center – Summit Campus
- Children's Hospital Oakland
- Eden Medical Center
- ValleyCare Medical Center

Contra Costa County

- Sutter Delta Medical Center
- San Ramon Regional Medical Center

San Francisco County

- California Pacific Medical Center – Davies Campus
- California Pacific Medical Center – Mission Bernal Campus and Orthopedic Institute
- California Pacific Medical Center – Van Ness Campus

San Mateo County

- Mills-Peninsula Medical Center
- Sequoia Hospital

Santa Clara County

- El Camino Hospital
- Lucile Packard Children's Hospital

Santa Cruz County

- Dominican Hospital
- Sutter Malemity & Surgery Center
- Watsonville Community Hospital
- Novato Community Hospital
- Serving southern Sonoma County
- Sutter Santa Rosa Regional Hospital

VALLEY AREA

Placer County

- Sutter Auburn Faith Hospital
- Sutter Roseville Medical Center

Sacramento County

- Sutter Medical Center, Sacramento

San Joaquin County

- Dameron Hospital
- St. Joseph's Medical Center
- Sutter Tracy Community Hospital

Solano County

- Sutter Solano Medical Center

Stanislaus County

- Memorial Medical Center

Yolo County

- Sutter Davis Hospital



Affiliated Medical Groups

BAY AREA

Affinity Medical Group

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Brown & Toland Physicians**

San Francisco County

Mills-Peninsula Physicians Network*

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Palo Alto Medical Foundation**

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Sutter East Bay Medical Foundation**

Alameda and Contra Costa Counties

Sutter Medical Group of the Redwoods*

Sonoma County

Sutter Pacific Medical Foundation – West Bay*

San Francisco County

VALLEY AREA

Sutter Gould Medical Foundation*

San Joaquin and Stanislaus Counties

Sutter Independent Physicians*

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

Sutter Medical Group**

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

Sutter Medical Group – Solano**

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

*Select providers offer My Health Online

**Offers My Health Online

*Specialist physician services only. These physicians may be available by referral from your primary care physician (PCP) and authorization from your medical group.



A Trusted Partner

The Primary Care Physician (PCP)

- Members may select a PCP for each covered family member at enrollment; if not, one will be assigned to each member
- Members can change their PCP at any time through the Sutter Health Plus Member Portal or by calling Sutter Health Plus Member Services
- PCPs refer members, as needed, for specialty care, X-ray, laboratory and other medical services
- PCPs are affiliated with a medical group and make referrals to specialists within the same medical group



Provider Search

Find providers at sutterhealthplus.org/providersearch

Search for:

- PCPs and Specialists
- Hospitals and Urgent Care Facilities
- Sutter Walk-In Care
- Acupuncture Providers*

Plan Partners

Search for:

- Acupuncture or Chiropractic Providers**
- Behavioral Health Providers
- Pharmacies
- Vision Providers**

*Search providers for medically necessary acupuncture services.
**Optional benefits when elected by your employer. For more information, please refer to Sutter Health Plus combined Evidence of Coverage and Exclusion Form and Benefits and Coverage Matrix to determine coverage and cost.

Referral and Prior Authorization

Many covered services, including visits to a specialist, require a referral and prior authorization from the member's medical group.

The medical group must give prior authorization for a member to see a provider or obtain services and supplies from providers outside the medical group's network.

```

graph LR
    A[PCP requests referral to specialist] --> B[Medical group approves (prior authorization) or denies request]
    B --> C[If approved, specialist contacts member to schedule appointment]
    
```

Members can access urgent and emergency services without a referral
Members can self-refer for OB/GYN within their medical group for routine or annual exams

Mental Health

Mental health and substance use disorder (MH/SUD) services provided by U.S. Behavioral Health Plan, California (USBHPC)

- Members do not need a referral for office visits and can search for providers directly through USBHPC
- Appointments available in-person or through secure virtual visits with select providers
- Visit sutterhealthplus.org/providersearch and navigate to Behavioral Health under Plan Partners

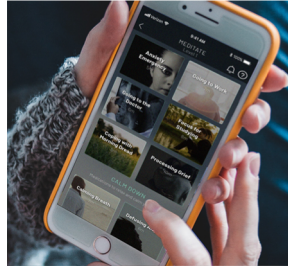
Mental Health

Members have access to Sanvello—an app offering on-demand help for stress, anxiety and depression, including:

- Daily mood tracking
- Coping tools
- Guided journeys
- Personalized progress
- Community support

Completely confidential, the Sanvello app is available at no cost as part of the behavioral healthcare benefits through USBHPC, a subsidiary of Optum.

For more information, visit [Sanvello.com](https://www.sanvello.com).



Acupuncture and Chiropractic *Optional Benefits*



Available through ACN Group of California, Inc.
(ACN dba OptumHealth Physical Health of California)

- **Acupuncture:** services include medically necessary diagnosis and treatment to correct body imbalances and conditions such as low back pain, sprains and strains, nausea, headaches, menstrual cramps, and carpal tunnel syndrome
- **Chiropractic:** services include medically necessary diagnosis and treatment to reduce pain and improve functioning of the neuromusculoskeletal system
- Members do not need a referral from their PCP and can search for providers directly through OptumHealth
- Visit sutterhealthplus.org/providersearch and navigate to Acupuncture/Chiropractic under Plan Partners



Pharmacy Benefits



Sutter Health Plus partners with CVS Caremark® for pharmacy benefits

- **CVS Caremark** network pharmacies include most independent pharmacies and retail chains where you may already shop—CVS Pharmacy, Raley's, Bel Air, Safeway and Walgreens, to name a few.
- Mail order pharmacy service through CVS Caremark Mail Service Pharmacy
- Specialty pharmacy through CVS Specialty®
- Access the CVS Caremark Member Portal to find a network pharmacy, compare drug prices, order refills, and view the Sutter Health Plus Formulary
- Learn more at sutterhealthplus.org/pharmacy



Vision Large Group Medical



Available through Vision Service Plan (VSP)

- Members enrolled in a large group plan have coverage for an annual comprehensive WellVision exam, which includes a refractive eye exam
- Members do not need a referral and can search for providers directly through VSP
- Value-added discounts on certain services and materials when purchased from a VSP provider
- Visit sutterhealthplus.org/providersearch and navigate to VSP under Plan Partners



Health Plan Benefits

	ML55 San Joaquin County HMO
Annual Out-of-Pocket Maximum	
Self-only / Individual member of a family	\$1,500/\$1,500
Family	\$3,000
Annual Deductible	
Self-only / Individual member of a family	None
Family	None
Professional Services	
Primary care office visit / specialty office visit	\$10 copay per visit
Outpatient Services	
Outpatient surgery facility fee	\$10 copay per visit
Diagnostic and therapeutic imaging (X-rays) and testing	No charge
Radiological/nuclear imaging (CT/PET scans, MRIs)	No charge
Laboratory tests	No charge

This is only a summary. In the event of any discrepancies in information, the Sutter Health Plus Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.



Health Plan Benefits *continued*

	ML55 San Joaquin County HMO
Hospitalization Services	
Hospitalization facility fee	No charge
Emergency and Urgent Care Services	
Emergency room services	\$50 copay per visit
Urgent care	\$10 copay per visit
Outpatient Behavioral Health	
Office visit – Individual	\$10 copay per visit
Office visit – Group	\$5 copay per visit
Substance Use Disorder office visit	\$10 copay per visit
Acupuncture and Chiropractic Rider*	
Acu and/or chiro services (up to 20 visits per year)	\$20 copay per visit

*Cost sharing does not apply to an applicable deductible or the annual out-of-pocket maximum.
This is only a summary. In the event of any discrepancies in information, the Sutter Health Plus Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.



Health Plan Benefits *continued*

ML55 San Joaquin County HMO

Prescription Drugs filled through a Network Pharmacy**

(up to a 30-day supply per prescription)

Tier 1 (Most generic drugs and low-cost preferred brand name drugs)	\$10 copay
Tier 2 (Preferred brand name drugs and non-preferred generic drugs)	\$20 copay
Tier 3 (Non-preferred brand name drugs)	\$40 copay
Tier 4 (Specialty drugs)	\$40 copay

Prescription Drugs filled through Mail Order or at a Retail-90 Pharmacy*

(up to a 100-day supply per prescription)

Tier 1 (Most generic drugs and low-cost preferred brand name drugs)	\$20 copay
Tier 2 (Preferred brand name drugs and non-preferred generic drugs)	\$40 copay
Tier 3 (Non-preferred brand name drugs)	\$80 copay

**Specialty drugs are not limited to Tier 4 and are available through CVS Specialty®

*Retail-90 is limited to CVS retail pharmacies

This is only a summary. In the event of any discrepancies in information, the Sutter Health Plus Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.



Urgent and Emergency Care



Sutter Health Plus covers emergency services and urgent care worldwide

- Members can access emergency and urgent care when they need it without a referral
- For a list of in-network urgent care locations, visit sutterhealthplus.org/urgent



Health and Wellness



Health Coaching Program for healthy weight, tobacco cessation and stress management



Integrated Care Management for heart failure and diabetes



Health and Wellness Site including a personal health assessment and 12 action plan modules



24/7 Nurse Advice Line for medical questions or concerns to help members determine the right level of care



Wellness Page for health and wellness tip sheets, health maintenance guidelines, and live and recorded webinars

Learn more at sutterhealthplus.org/wellness



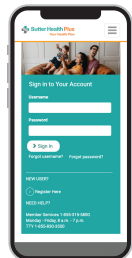
Member ID Card

Member ID cards include:

- Member's primary care physician
- Medical group
- Plan ID and effective date
- Individual and family deductible, out-of-pocket maximum and prescription deductible
- Pharmacy information, and more



Member Portal



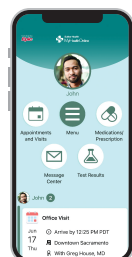
With the Sutter Health Plus Member Portal members can:

- View, print or request member ID cards
- Change primary care physicians
- View eligibility, benefits, copays or coinsurance, account balances, claims information and deductibles
- Update member portal profile
- Access Sutter Health Plus forms, resources and member newsletter
- Navigate to the Health and Wellness site

Responsive technology allows access from a smartphone, computer or tablet

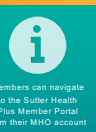


My Health Online



With MHO members can securely:

- Schedule appointments online
- Book a video visit
- Message their care team
- Sign up for text reminders and Fast Pass
- Request prescription refills
- View lab and most test results
- Access medical records
- Complete appointment arrival with contactless check-in



Members can navigate to the Sutter Health Plus Member Portal from their MHO account

Online App available in Apple Store or Google Play



Getting Help



Member Services can help with any request, including questions about coverage

- Call 855-315-5800, Monday through Friday, 8 a.m. to 7 p.m.
- Visit sutterhealthplus.org/contact





APPROACHING RETIREMENT

What should you
consider as the big
day gets closer?

SAN JOAQUIN
COUNTY
Greatness grows here.

For assistance call Nationwide at 877-677-3678 or visit
www.sanjoaquindc.com for more information.

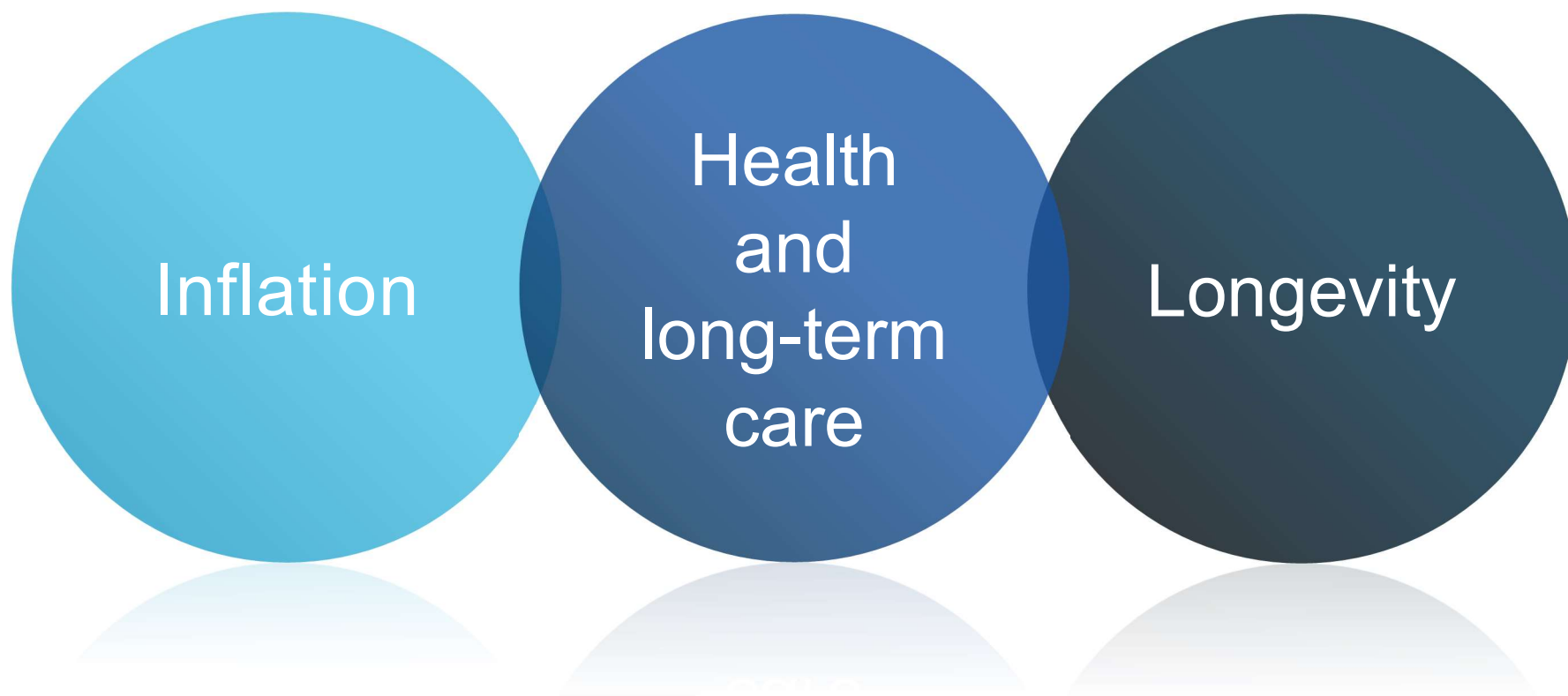
APPROACHING
RETIREMENT



© 2015 Nationwide Mutual Insurance Company

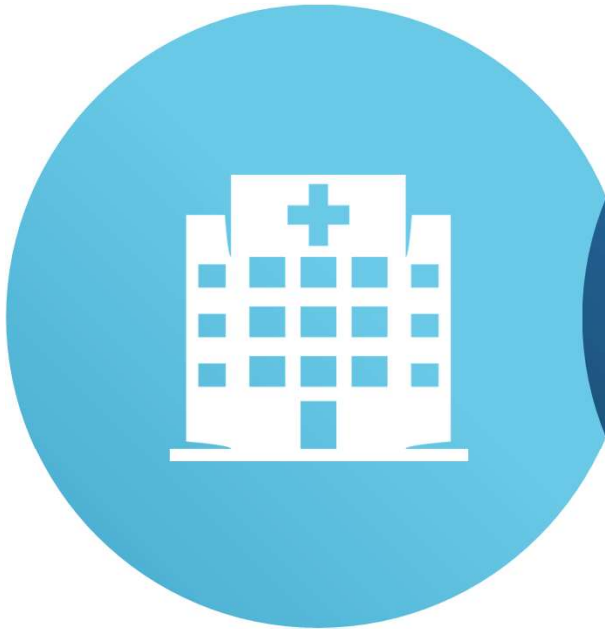
What do you financially need to prepare for?

The three major costs in retirement:



What might your health care costs be? Visit www.dhcs.ca.gov or www.sanjoaquininc.com

Medicare does not cover all retiree health care costs



Medicare Part A
Hospital Insurance



Medicare Part B
Outpatient Care



Medicare Part D
Supplemental Drug Coverage

What will your retirement look like?

Social

travel is the most
desired activity



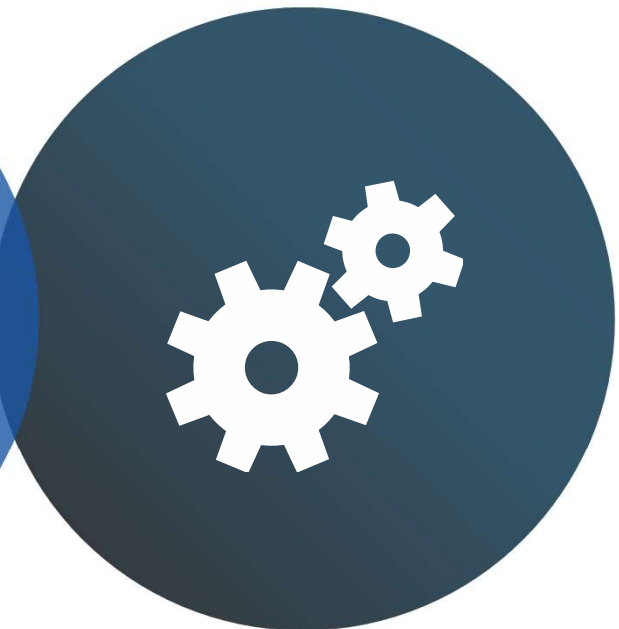
Physical

staying active is part
of a healthy retirement



Mental

engage in
stimulating activities



Where's the money going to come from?

The three major *sources of retirement income*:



My Interactive Retirement Planner

MY INTERACTIVE RETIREMENT PLANNER

1-888-401-5

Retirement income goal Detailed income view

Based on the input you provided, we can show you an estimate of your yearly income through your retirement.

[Want to see the details?](#)

Based on your information,
you're on track to get

\$14,425

per month in retirement
starting at age 65

How can I reduce my shortfall?

Ensure your information is up to date at least once a year.

1. Adjust your investments, Social Security, pension and/or spousal benefits to get a clearer picture.

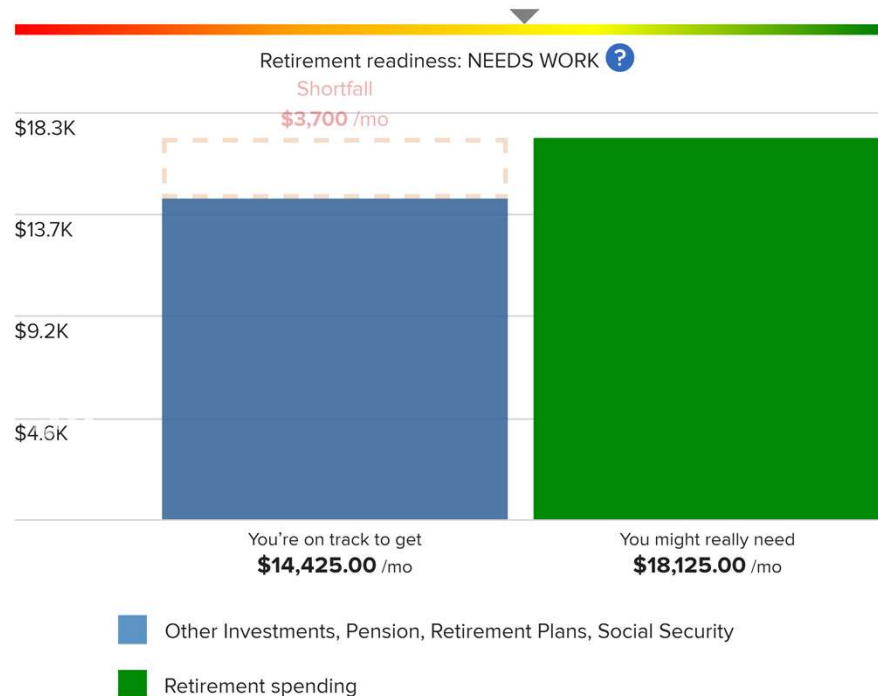
[View or modify assets](#)

2. Changing your contribution amount, retirement age or spending can help.

[Explore contribution options](#)

3. Rethinking your investment strategy?

[Update your investment profile](#)



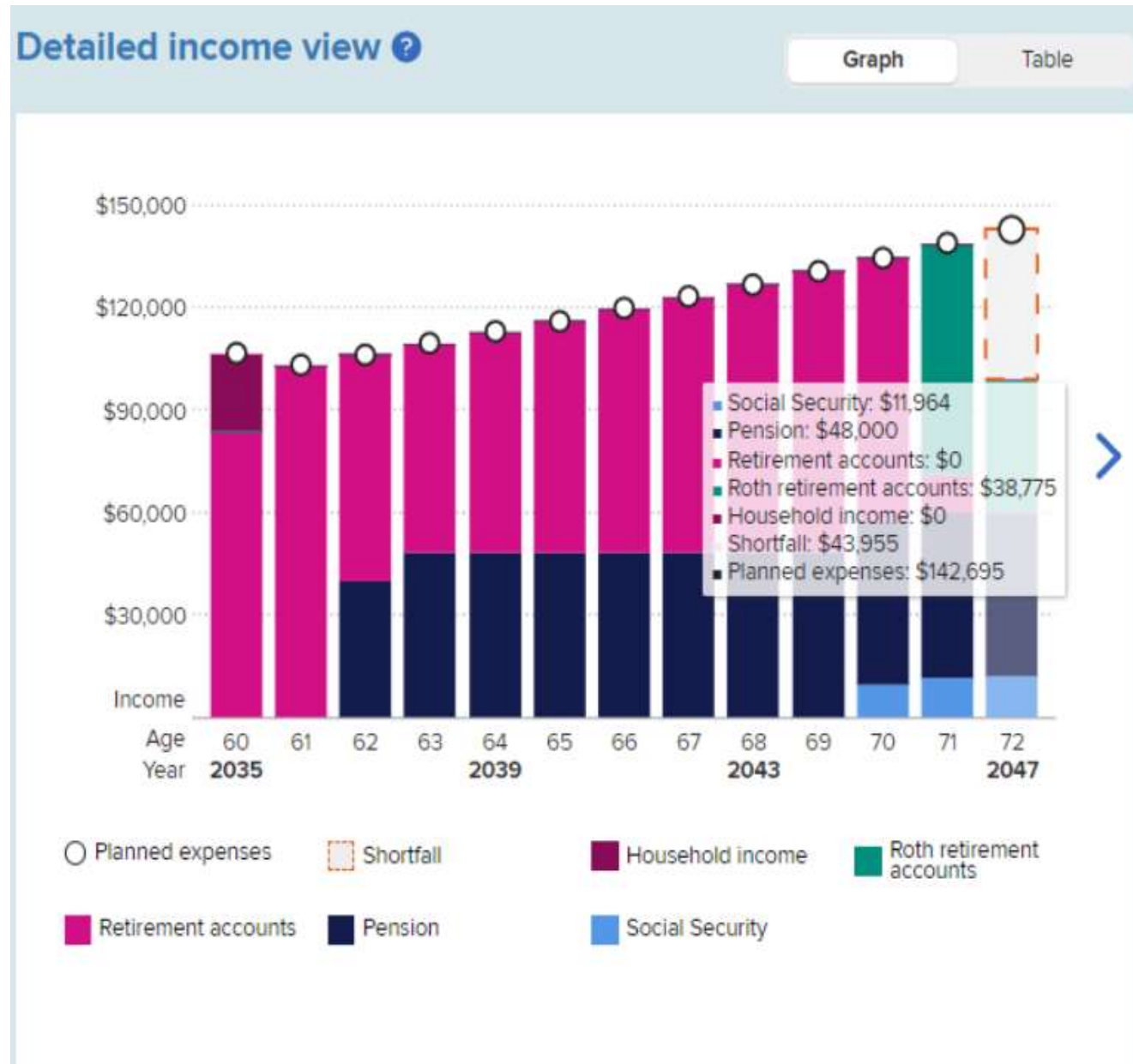
[How these numbers are calculated](#)

Show income in ☒ Retirement dollars ☐ Today's dollars [?](#)

My Interactive Retirement Planner- Detailed income view

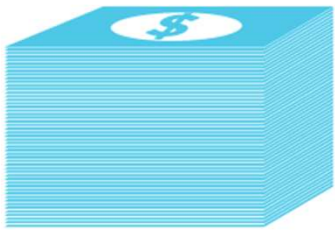
Shows how assets could be distributed over time and where you may have a shortfall or surplus

- Illustrates how retirement income sources (retirement plan account, Social Security, pension, etc.) work together
- Highlights the years there is a shortfall or surplus
- Ability to see detailed break out by year hovering over the year
- Modeling changes (retirement age, contributions, spending amount) to see the impact

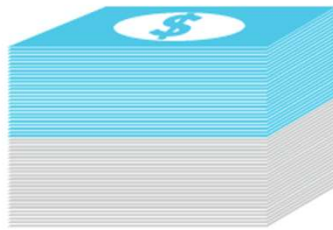


What are your **payout options**?

Four basic types of payout options:



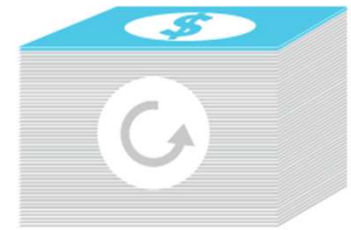
Lump
sum



Partial
lump
sum



Systematic
withdrawal



Lifetime payout
(annuity)

We're here to help



Brenda DeVecchio
devecb1@nationwide.com

Customer Care Team

 **877-677-3678**

Monday – Friday: 5 a.m. to 8 p.m. PST
Saturday: 6 a.m. to 3 p.m. PST

 **On the Web**

www.SanJoaquinDC.com



Scan to schedule
an appointment

Point your smartphone camera at the appropriate
QR code to download the app.



Note — iPhones users with iOS 11 can open their 'Camera' function to scan the code. Older iOS users may need to download the 'Quick Scan' app. Android users may need to access 'Play Store', type 'QR code' in the search function and select 'Install'.



Nationwide®

Investing involves market risk, including possible loss of principal. No investment strategy — including asset allocation and diversification — can guarantee a profit or avoid loss, especially in a down market. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Under current law, tax-deferred contributions will be taxed as ordinary income at withdrawal.

Nationwide® Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Neither Nationwide nor any of its representatives give investment, legal or tax advice. Please consult your own counsel before making decisions about retirement plan participation.

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NRM-13372AO (11/15)

Your retirement is right around the corner



Let us help you confidently transition into retirement.

Retirement planning checklist	Yes	No	Not Sure
Do you have Accrued Leave?			
Do you have a DROP benefit or pension lump-sum options?			
Is your Termination of Employment form ready?			
Are your beneficiaries up to date?			
Are you eligible for Catch-up or Special Catch-up benefits?			
Have you completed the Social Security 360 Analyzer®?			
Have you completed the Health Care Cost Assessment?			
Have you completed a Financial Needs Assessment?			
Do we have your personal email address on file vs. work email?			
Have you established an online account?			
Have you met with your local Retirement Specialist?			

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.
Social Security 360 Analyzer is a service mark of Nationwide Life Insurance Company.



Have questions? Your Nationwide Retirement Specialist is here to help.



To schedule an individual appointment, scan this code.



Brenda DeVecchio
(209) 337-4574
devecb1@nationwide.com



Retirement Resource Group
888-401-5272
nrsforu@nationwide.com

NRM-15397AO.2 (10/21)



SAN JOAQUIN
COUNTY
Greatness grows here.



¹ "Taking the mystery out of retirement planning," Department of Labor (November 2020).

² "How much should public employees save for retirement," National Public Pension Coalition (December 2016). The percentage is based on an average individual qualifying for full public pension benefits.

³ "Retirement," USA.gov (January 2020). The percentage is based on an average individual qualifying for full Social Security retirement benefits.

⁴ "Public pension eligibility," Ballotpedia (accessed Oct. 11, 2021).

⁵ "Retirement Planning Needs of Private- and Public-Sector Employees More Similar Than Different," PlanSponsor (Oct. 27, 2020).

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser. NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, FSB, or Nationwide Life Insurance Company.

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

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NRM-19251AO.1 (11/21)



Take control of your financial future today



SAN JOAQUIN
COUNTY
Greatness grows here.

Why join the retirement plan?

If you plan to rely solely on your pension and Social Security benefits for income, you could face a potential gap in your budget.

Your income gap could be up to 20% at retirement. Here's why:

80% to 90%

Amount of your income at retirement that experts say you may need to maintain your standard of living in retirement¹

70%

Amount of income at retirement that your pension and Social Security benefits (if any) may provide^{2,3}

59

Age at which most public employees retire⁴; first responders tend to retire around age 55, well before the age to qualify for Social Security benefits⁵

Potentially making that gap even larger are other factors such as:

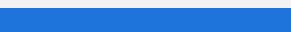
- Out-of-pocket medical costs
- Inflation
- Not qualifying for full benefits
- Outliving your resources
- Needing long-term care
- Planning for major trips and other activities

Your deferred compensation plan was built for this.

When you join the plan, you can begin to fill the potential gap between the retirement benefits you can expect and the income you might need.

You could grow quite a gap filler after 25 years of investing through your retirement plan.

\$25 per pay  **\$51,727**

\$50 per pay  **\$103,454**

\$100 per pay  **\$206,908**

This hypothetical illustration shows how much various deferral amounts per biweekly paycheck for 25 years could accumulate, given an 8% annual rate of return for an investor. This example is not a yield projection for any specific investment. If fees, taxes and expenses were reflected, the return would be less.

Why join now?

The secret ingredient of long-term savings is time.

The more time you give your savings to potentially grow, the easier it is to contribute enough per pay period to potentially meet your future needs.

How much should you save?

While this decision is unique to each employee, we offer two online tools that can help you decide:

Paycheck Impact Calculator



See how your take-home pay would be affected by various contribution amounts.

My Interactive Retirement PlannerSM



Test several scenarios to discover how different contribution amounts could grow over time.

How do you want to handle investment decisions?

Option 1: Do it myself

Investigate the Plan's investment options and fees and then pick the right mix for your investment strategy.

Option 2: Help me do it

Use **My Investment PlannerSM** to find options that might fit your investing style and tolerance for risk.

Option 3: Do it for me

Enroll in **Nationwide ProAccount[®]**, the Plan's professional account management program, available for an additional fee.

We make getting started easy!

Gather these three items:

1. Social Security number
2. Employer name
3. Annual salary



To schedule an individual appointment, scan this code.

Contact your Nationwide[®] Retirement Specialist or visit www.sanjoaquindec.com to enroll.



Brenda DeVecchio
(209) 337-4574
devecb1@nationwide.com



Retirement Resource Group
888-401-5272
nrsforu@nationwide.com

Fund Withdrawal and Payout Options



Nationwide®
is on your side

As a participant in a 457(b) Deferred Compensation Plan, you have several withdrawal and payout options for the assets you've accumulated. This brochure offers a high-level discussion of those options.

However, we encourage you to contact Nationwide® as soon as possible.

A Retirement Specialist can prepare **an individualized analysis** to help you understand the Plan's options and provide the forms you may need to put your decision into action.





Withdrawing funds

While employed by the Plan Sponsor

Because of the 457(b) Plan's tax-advantaged status, there are limits on when you may access deferred compensation assets.

You may withdraw funds when you:

- Experience a severance from service
- Experience a qualifying unforeseeable emergency that will cause you severe financial hardship as defined by the IRS
- Choose to make a one-time withdrawal, provided your account balance is \$5,000 or less, you have not deferred money into the Program for at least two years and no prior withdrawals of this type have been made

You may receive payments monthly, quarterly, semiannually or annually.

Automatic deposit to a checking or savings account that you designate is available; however, while the electronic transfer processes are being set up and confirmed, payments may be mailed to your home.



When leaving employment or retiring

If you are planning to leave the employment of your Plan Sponsor, please contact Nationwide as soon as possible and ask a Retirement Specialist to review the Plan's payout options described on pages 6-11. We'll gladly assist as you create a benefit payment strategy that best meets your needs.

Payout (distribution) options

You have five options for distributing the assets you have accumulated in your 457 plan account:

- ✓ Leave your money where it is
- ✓ Lump-sum withdrawal
- ✓ Systematic withdrawal
- ✓ Purchased annuities
- ✓ Roll over your money into another Plan or IRA

1 Leave your money where it is

If you have no need for the funds in your account right now, you can delay payment and manage your account as you have been. Of course, assets remaining in your account will continue to be subject to market risk, including possible loss of principal.

However, throughout your career you've trusted Nationwide to help as you consider market and other risks. We'll continue to help as you adjust your investment strategy to achieve your goals throughout retirement.



2 Lump-sum withdrawal

A lump-sum withdrawal distributes the entire value of your account in a single sum, minus any taxes that are applicable. Because the entire account value will be taxed at ordinary income rates, which could push you into a higher tax bracket, you may want to consider the other alternatives discussed in this brochure.

You also may choose a partial lump-sum withdrawal. Other options also exist, and a Nationwide Retirement Specialist will gladly assist you in understanding your choices.



3 Systematic withdrawal

You may keep your assets invested as you withdraw specified amounts as distributions. If you choose this option, you will be subject to income tax only on the amounts you receive each year.

You can continue to:

- Manage your account portfolio
- Potentially earn tax-deferred growth on assets invested in variable options
- Receive current rates of return on assets remaining in the fixed return option
- Enjoy all the privileges of Plan participation, including access to Nationwide Retirement Specialists

Your account value will fluctuate based on the performance of the variable investments. In addition, your assets will be subject to market risk.



Two systematic withdrawal options are available:

Designated amount option

With this option, you:

- Choose a payout schedule
- Decide how much you need per payout
- Continue to manage your account's investments

How long your money lasts depends on how well your account investments perform.

Designated period option

With this option, you:

- Define how long you want to receive payouts
- Choose a payout schedule
- Continue to manage your account's investments
- Accept that the distribution amount will vary from payment to payment

The total amount you receive will depend on how well your investments perform and how long you want to receive your money.

4 Purchased annuities

There are two options:

Fixed designated period annuity

An annuity is purchased that provides payments for a fixed period of time, between three and 20 years, depending on your age. The annuity purchase rates in effect when your payments begin determine your actual annuity payment. All annuity payments are guaranteed.

Life income with payments certain annuity

An annuity is purchased providing lifetime payments guaranteed for a certain period (0, 5, 10, 15, 20, 25 or 30 years). If you pass away before the end of the guaranteed period, payments will continue to the designated beneficiary until the end of the period selected.

Purchased annuities may be subject to certain risks, restrictions and limitations. Annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. Guarantees are subject to the claims-paying ability of the issuing insurance company. Please consult your investment professional to determine whether a purchased annuity is right for you.

5 Roll over your money into another Plan or IRA

You may roll over eligible distributions from your Nationwide-administered 457(b) deferred compensation plan into another tax-qualified plan, such as a 401(k) or 403(b) plan or an IRA. In addition, a surviving spouse will be able to roll over distributions from a deceased spouse's plan into his/her own plan.

Required minimum distributions

Regardless of which payout option you choose, you must receive at least a minimum distribution from your retirement assets no later than April 1 following the year you reach age 72 (70½ if you reached 70½ before January 1, 2020) or separate from service, whichever is later. Thereafter, you must take a minimum distribution each year or be subject to a hefty penalty. As long as you remain a participant in the Plan, Nationwide will calculate and send your annual minimum required distribution, according to your instructions, so you can be confident that you're complying with IRS requirements.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience. Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.



To discuss your options,
call Nationwide
at **1-877-677-3678**.

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Look for ways to save — Even if your budget is balanced, spending habits could still have room for improvement. Here are some ideas for cutting costs:

Money Tips

- Pay off the lowest balance of the highest interest rate credit card first until credit debt is paid off.
- Refinance debt or consolidate multiple debts under one lower interest rate. Talk to a financial specialist about what's best for your situation.
- Seek the lowest fees where and whenever possible.
- Develop a long-term budget tracking system that works for you.
- Negotiate for a lower price with service providers on insurance, cable, Internet and phone.
- Bundle services where possible. Cable, cellular and insurance providers are businesses known for offering discounts.

Household Tips

- Turn off the lights and unplug appliances when not in use.
- Set air conditioning temperature a few degrees higher and heating temperature a few degrees lower.

Entertainment Tips

- Rent movies and borrow books instead of purchasing or going to the theater.
- Use discount websites like Restaurant.com or Groupon.com to help save money on special outings.

Everyday Tips

- Compare prices, clip coupons and shop at wholesale clubs, deep discounters and online retailers.
- Dine at home instead of eating out.
- Request generic drugs whenever possible.

Find smart uses for your surplus — If you came in under budget, apply the extra money toward goals. Be sure to prioritize them so you get the biggest “bang for your buck.” For instance, consider increasing your savings for retirement. Look into options offered by your employer, like a deferred compensation plan. If you're already enrolled in your employer's retirement plan, consider increasing your deferral. **Jot your ideas here:**

We're here to help.

We can meet with you individually to discuss your account, or provide the date of the next group workshop so you can plan to attend.

Contact us today

Brenda DeVecchio

(209) 337-4574

devecb1@nationwide.com

The use of asset allocation does not guarantee profits or insulate you from potential losses in a declining market. Investing involves risk, including possible loss of principal.

Information provided by retirement specialists is for educational purposes only and is not intended as investment advice.



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Greatness grows here.

Creating a Spending Plan

You can take control.

Creating a spending plan allows you to make better use of your financial resources, and makes it easier to reach goals while still meeting basic needs. All you need is 30 days of focus, so let's get started.

A

State Your Financial Mission

Set SMART goals — Specific, Measurable, Attainable, Realistic, Timely. Get in the habit of paying yourself first and focusing on what's most important: your future. Consider your need for an emergency fund and solid retirement savings versus other wishes. Then, using the chart below, turn wishes into **SMART** savings goals.

Priority	Savings Wishes	Goals	Term	Yearly Cost	Monthly Cost
2	Retirement savings				

B

Know the Facts

Track your spending — On a separate piece of paper, track your spending for 30 days to better understand where your money goes. This will make it easier to categorize purchases and see where you may be overspending or making impulse purchases.

Where Was The Purchase Made?	What Was Purchased?	How Much Was Spent?	How Do You Feel About The Purchase?
Department store	Shoes and a matching purse	\$190	Excited at first, but now questioning my impulse buy

Curb your credit debt — Gather statements, including credit cards, student loans, car payments and mortgages. List the balances in order of highest interest rate with the smallest balances first. At the beginning of the 30-day period, document what you expect to pay toward your balance. As your statements come in, fill out the actual payment amounts in the last column.



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Creating a Spending Plan

Total each of the three subsections to find out how much of your debt is considered short-term (in which interest rates are typically higher), medium-term and long-term (in which interest rates are typically lower). Then total the three types of debt into overall debt and monthly payment amounts at the bottom of the chart.

Name of Item and Interest Rate	Current Balance	Expected Monthly Payment	Actual Monthly Payment
Credit card:	\$	\$	%
Credit card:	\$	\$	%
Total credit card debt (short-term)	\$	\$	
Vehicle loan 1 (include leases)	\$	\$	%
Vehicle loan 2 (include leases)	\$	\$	%
Bank installment loans	\$	\$	%
Student loans	\$	\$	%
Total consumer debt (medium-term)	\$	\$	
First mortgage	\$	\$	%
Second mortgage	\$	\$	%
Total (long-term debt)	\$	\$	
TOTALS		A.	B.

Know your household costs — At the beginning of the 30-day period, document your estimated household expense amounts in the “Expected Monthly Amount” column. As your bills come in, complete the actual expense amounts in the last column.

Category	Expected Monthly Amount	Actual Monthly Amount
Rent/mortgage		
Gas utility		
Electric utility		
Water/sewage utility		
Cable/satellite/Internet		
Cell phone(s)		
Car insurance		
Gasoline		
Groceries		
Medical/prescriptions		
Other insurance (renter's, life, etc.)		
Entertainment		
Other:		
TOTALS	C.	D.

Understand your income — At the beginning of the 30-day period, document how much money you expect to receive over the course of the month in the “Expected Monthly Amount” column. As your income accumulates over the month, complete the actual income amounts in the last column.

Income	Expected Monthly Amount	Actual Monthly Amount
Your take-home pay		
Spouse's take-home pay		
Child support/alimony		
Interest/dividends		
Pension/retirement		
Social Security		
Other:		
TOTALS	E.	F.

C

Your Plan

Analyze your costs and income — At the end-of-the-month date, transfer the totals from lines A through F to the chart below. Subtract the expense totals from the income totals above them and jot the answers on lines G. and H.

	Expected Amount	Actual Amount
Income totals	E. \$	F. \$
Expense totals	- A. + C. \$	- B. + D. \$
SPENDING PLAN GRAND TOTAL	G. \$	H. \$

How did you do? — If G is larger than H, you are under budget. Apply the extra dollars toward financial goals. If G is smaller than H, you are over budget. Find ways to cut costs or bring in extra income.

D

Your Estimated Supplemental Savings Needed

Start good habits — Get started with good habits like “paying yourself first” and possibly setting up automatic payments for the bills you estimated correctly. Other good habits include finding new ways to save and better places to put extra money.



Nationwide®

Complete this form and return to the Participant Solutions Center:

INVESTNW@nationwide.com

Fax: 1-888-807-2140 • Phone: 1-866-975-6363

Social Security 360 Analyzer® Fact Finder

Retirement Specialist: _____ Plan Sponsor/Employer: _____

PARTICIPANT CONTACT INFORMATION

First Name:

Last Name:

Email:

Phone:

Fax:

I would like to review the Social Security 360 Analyzer® results with a licensed Nationwide representative: ☐ Yes ☐ No



Before you begin: log in and download your current Social Security statement at socialsecurity.gov/myaccount.

Answer the questions below and bring this form to a Social Security planning meeting with your Retirement Specialist.

(If you select married, widowed or divorced, be sure to answer the related questions on Page 2 in addition to the questions below.)

About you

Your marital status: ☐ Married ☐ Widowed ☐ Divorced ☐ Single

Gender: ☐ Male ☐ Female

Date of birth (mm/dd/yy): ____/____/____

What life expectancy are you planning for? ____ years ____ months ☐ Use average (Male= 86 years, Female=89 years)¹

Have you already started Social Security benefits? ☐ Yes ☐ No If yes, at what age? ____ Filing date: ____/____/____
If so, how much is the monthly benefit you're currently receiving? \$_____

Government or Non-profit Employees/Former Employees

Do you have a pension from employment in which you did NOT pay Social Security taxes? ☐ Yes ☐ No

If yes, Page 3 of your SS benefit statement "Your earnings statement" is required with this questionnaire to generate a report.

What is the name of the pension/employer? _____ What is the monthly pension amount? \$_____

When does this pension start? _____ What is the projected cost-of-living adjustment for this pension? \$_____ %

Your earnings *For this section, please refer to a current Social Security benefit statement.*

Statement date: ____/____/____

Your estimated monthly benefits at full retirement age: \$_____

At what age do you plan to stop working? _____

If you're planning to work after 62, what is your anticipated annual employment income? \$_____

Your retirement income assumption

What is your desired monthly pre-tax household income upon retirement? \$_____ (TODAY'S DOLLARS)

What is your desired monthly pre-tax household income after the death of your spouse? \$_____

¹ Life expectancy for a married couple at age 65, 2015 LIMRA Retirement Income Reference Book

After this section is complete, please continue on to the next page.

About your spouse

First name:

Last name:

Gender: ☐ Male ☐ Female

Date of birth (mm/dd/yy): ____/____/____

What life expectancy are you planning for? ____ years ____ months ☐ Use average (Male= 86 years, Female=89 years)*

Have you already started Social Security benefits? ☐ Yes ☐ No If yes, at what age? ____ Filing date: ____/____/____
If so, how much is the monthly benefit you're currently receiving? \$____

Government or Non-profit Employees/Former Employees

Do you have a pension from employment in which you did NOT pay Social Security taxes? ☐ Yes ☐ No

If yes, Page 3 of your SS benefit statement "Your earnings statement" is required with this client questionnaire to generate a report.

What is the name of the pension/employer? _____ What is the monthly pension amount? \$____

When does this pension start? _____ What is the projected cost-of-living adjustment for this pension? \$____ %

Your spouse's earnings

For this section, please refer to a current Social Security benefit statement.

Statement date: ____/____/____ Your estimated monthly benefits at full retirement age: \$____

At what age do you plan to stop working? _____

If you're planning to work after 62, what is your anticipated annual employment income? \$____

If you're widowed

If eligible for survivor benefits you will need proof of marriage and death to retrieve benefits for a deceased spouse when you visit your local SSA office.

Deceased spouse's date of birth (mm/dd/yy): ____/____/____

How long were you married? ____ years ____ months

What monthly benefit amount would you receive if you elect widow's benefits at your full retirement age? \$____

What is the monthly primary insurance amount (PIA) of your deceased spouse? \$____

If you're divorced

You may be eligible for benefits based on an ex-spouse's record, if you were married for at least 10 years. You will need proof of marriage and divorce to retrieve information and benefits for an ex-spouse when you visit your local SSA office.

Ex-spouse's date of birth (mm/dd/yy): ____/____/____

What is your ex-spouse's anticipated life expectancy? ____ years ____ months ☐ Deceased

How long were you married? ____ years ____ months

At what age does your ex-spouse plan to claim benefits? ____ years ____ months

What monthly benefit amount would you receive if you elect spousal benefits at your full retirement age (or soonest available if you are more than 6 years older than your ex-spouse)? \$____

The information collected on this questionnaire will be kept confidential and used to provide an estimate of your Social Security benefits in retirement. For more information on how Nationwide protects your personal information, visit our online privacy policy at www.nationwide.com/privacy-security.jsp. Keep in mind that any estimate resulting from this fact finder is for hypothetical purposes only and is not a guarantee.

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