

ABOUT TO RETIRE

FOR THOSE WITH TWO YEARS OR LESS UNTIL RETIREMENT.



December 4th, 2025

SAN JOAQUIN COUNTY
EMPLOYEES' RETIREMENT ASSOCIATION

220 E. Channel St, Stockton, CA 95202
www.SJCERA.org



AGENDA

Item	Time	Topic & Speakers	Page
I.	1 - 1:15 PM	<u>INTRODUCTION: OVERVIEW OF THE DAY</u> Speaker: Yvonne Downs, SJCERA Communications Officer	4
II.	1:15 - 1:35 PM	<u>37 ACT RETIREMENT BENEFITS</u> Speakers: Melinda DeOliveira, Retirement Services Manager Yvonne Downs, SJCERA Communications Officer Topics: <ul style="list-style-type: none"> • 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
III.	1:35 - 1:50 PM	<u>BREAK</u>	-
IV.	1:50 - 2:45 PM	<u>HEALTH CARE BENEFITS</u> Topics: County Four Retiree Health Plans Out of Area Health Plans Two Retiree Dental Plans Speaker: Yolanda Smith Topics: Kaiser Retiree Health Plans QUESTIONS FOR HEALTH BEN. (10 MIN.)	57
V.	2:45 - 3 PM	<u>BREAK</u>	-

Item	Time	Topic & Speakers	Page
V.	3 - 3:30 AM	<u>DEFERRED COMPENSATION</u> Speaker: Brenda DeVecchio NationWide Sr. Retirement Specialist Topics: Why Participate Interactive Retirement Planner Your Options Speaker: David McCray Topics: Courts Deferred Compensation <u>QUESTIONS FOR DEFERRED COMP (10 MIN.)</u>	88
VI.	3:30 - 3:40 AM	<u>RETIRED PUBLIC EMPLOYEES OF SAN JOAQUIN COUNTY</u> Topics: Overview and History of Organization <ul style="list-style-type: none"> ▪ Purpose ▪ Membership ▪ Activities 	-
VII.	3:40 AM - 4 PM	<u>QUESTIONS FOR SJCERA</u>	-

THANK YOU TO OUR PARTICIPANTS:

San Joaquin County
 Kaiser
 Sutter
 NationWide
 RPESJC

FOLLOW SJCERA ON SOCIAL MEDIA:





About to Retire

Yvonne Downs
SJCERA Communications Officer

House Keeping

- Click on Q&A at the bottom of your screen.
- Please keep questions general.



Who Should Be Here?

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



What's in Your Packet?

- Today's Agenda
- SJCERA Presentation Slides
- 2026 – 2027 Retirement Pay Schedule
- Retiree Health Insurance Slides
- 457 Deferred Compensation/Nationwide Presentation
- Links to additional SJCERA resources

Today's Schedule

- SJCERA 1937 Retirement Act
- County Health Benefits for Retirees
- Kaiser Health Benefits
- 457 Deferred Compensation
- Retired Public Employees of San Joaquin County
- SJCERA Q&A



About To Retire

The Next Exciting Chapter!

Brian McKelvey
SJCERA ACEO



Congratulations!

You Lucky Ducks!



Words from the Wise

- Continue to save in retirement
- Find a new “Friday”
- **ENJOY EVERY MOMENT!**
(You’ve earned it!)



We're Here for YOU!



209-468-2163

contactus@sjcera.org

www.SJCERA.org



YouTube





About to Retire

Your Benefits

Yvonne Downs
SJCERA Communications Officer



Who is SJCERA?

Defined Benefit

- Provides a specific monthly benefit based on a statutory formula
- A lifetime benefit
- Employer bears the investment risk



SJCERA Membership

- Tier levels
 - Tier 1
 - Tier 2
- Type
 - Safety
 - General
- Membership is mandatory.
 - 1560 hours
 - Exceptions



Retirement Eligibility

Tier 1 Members

- Hired before 01/01/2013
- General: Age 50+ w/at least 10 years of membership
- Safety: Any age w/20 years service
- Age 70+ w/any years of service
- 1-year highest final compensation

Tier 2 Members

- Hired on/after 01/01/2013
- General: Age 52+ w/ at least 5 years service
- Safety: Age 50+ w/at least 5 years service
- 3-year highest final compensation

Calculating Your Benefit

Retirement Formula

Benefit is based on 3 factors:

Final Average Compensation (FAC) (\$) x Years of Service x Age Factor (%) = \$\$

Calculating FAC

FAC Formula:

Bi-weekly Gross x 26 pay periods / 12 months = FAC

Example:

Bi-weekly gross is \$2,000.

$\$2,000 \times 26 / 12 = \textbf{\$4,333.33}$

Online Benefit Calculator



Section Navigation

- Deferred Retirement
- Change of Address
- Request for Estimate
- Returning to Work

Retirement Benefit Calculator

The amount of your monthly allowance at retirement will depend upon your tier, membership type, age at retirement, years of service and final average compensation.

Tier:	<div>Select Tier ▾</div>
Membership Type:	<div>Select Membership Type ▾</div>
Age at Retirement:	Years: <div>41 ▾</div> Months: <div>0 ▾</div>
Total Years of Service:	Years: <div>0 ▾</div> Months: <div>0 ▾</div>
Monthly Final Average Compensation (Gross):	<div></div>
<div>Calculate My Allowance</div>	

Payout Options

The Options

Married

Unmodified

- Highest benefit eligible
- 60% continuance to beneficiary

Option 1

- % reduction (Based on age)
- 0 continuance to beneficiary

Option 2

- % reduction (Based on age) + reduction for beneficiary continuance
- 100% continuance to beneficiary

Unmarried

Unmodified

- Highest benefit eligible
- 0 continuance to beneficiary

Option 1

- Same as Married.

Option 2

- Same as Married.

Option 3

- % reduction (based on age)
- 50% continuance to beneficiaries

Option 4

- Multiple beneficiaries

Sally Smith - Married

Sex: Female	Date of Birth: 2/23/1959	Date of Retirement: 2/23/2017	
		Tier: 1	
Years of Service	<u>Non-Integrated</u>	<u>Integrated</u>	<u>Total</u>
		15	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

Jack Brown - Single

Sex: Female	Date of Birth: 2/23/1959	Date of Retirement: 2/23/2017	
		Tier: 1	
Years of Service	<u>Non-Integrated</u>	<u>Integrated</u>	<u>Total</u>
		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

Temporary Annuity

Temporary Annuity

- Social Security Advancement
- Only available for Tier 1 members
- **“Voluntary”**
- Based on Age at Retirement and Social Security Estimate at Age 62
 - Must be in writing

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	You have earned enough credits to qualify for benefits. If you became 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,	

General Members - Temporary Annuity

- Estimated Social Security benefit at age 62: \$900
- Member stops work at age 58
- From age 58 – 62:

SJCERA Temporary Annuity	➡	\$590.67
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Basic SJCERA Allowance	➡	\$1,259.87
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Total SJCERA Benefit	➡	\$1,850.54
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General Members - Temporary Annuity

- Estimated Social Security benefit at age 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

Other Benefits

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

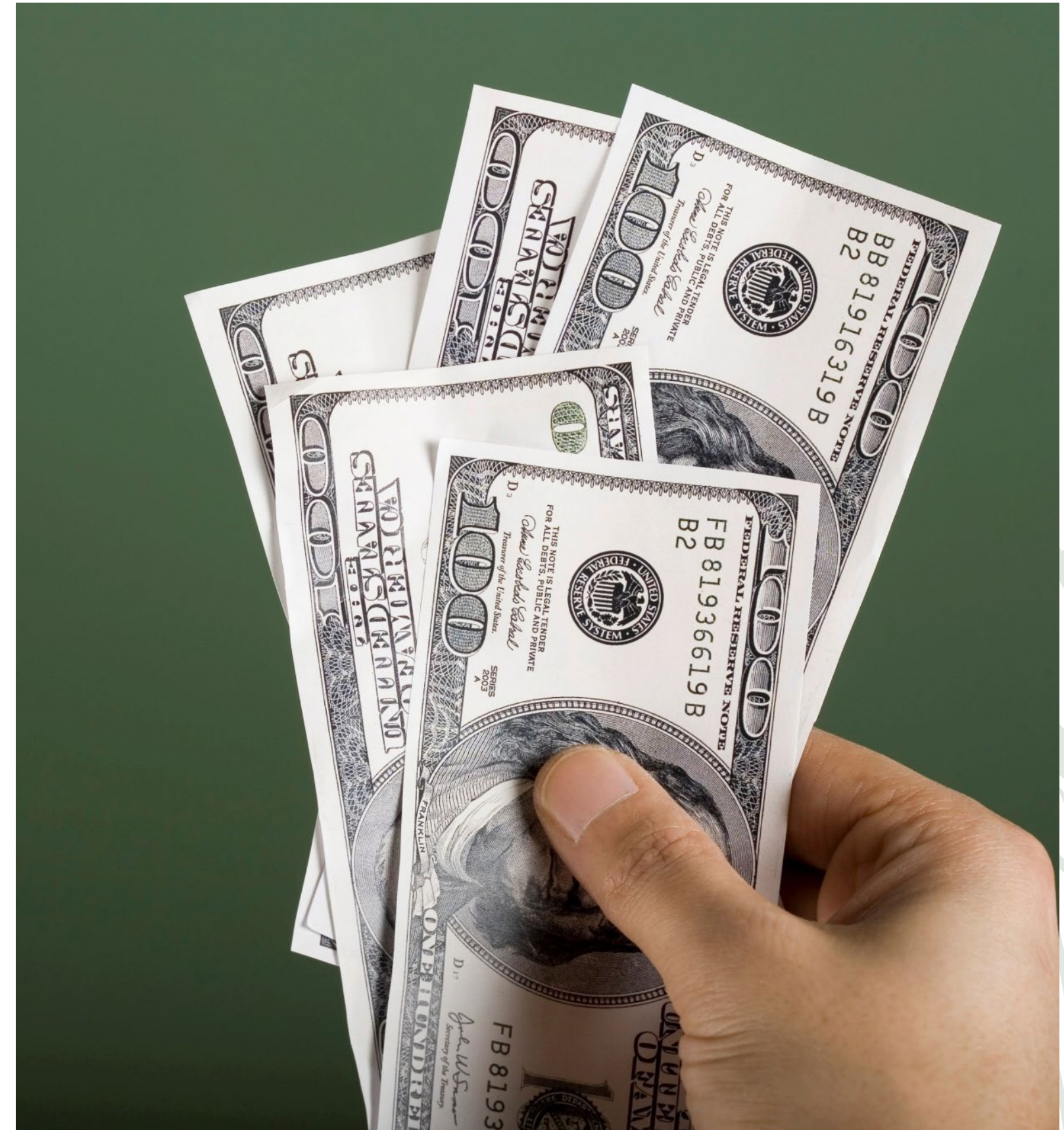
- If you were married or domestic partner while a member, contributions and service credit are community property.
- If joined, no benefit payments may be issued until instructed by the court on how to divide the community property interest.
- SJCERA provides model Domestic Relations Order (DRO) language.

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

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



Sick Leave Bank

- Hired Full-Time Civil Service before August 27, 2001
- Minimum 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)

Service Credit

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

Types of Service Purchase

- Previous County Service (Temp, PT, Seasonal, etc.)
- Medical Leave of Absence
- Redeposit (May affect tier also)
- Active Military Service that interrupted SJCERA membership
- Prior Public Agency Service (State, Federal, military, other)
 - Includes eligible military service preceding SJCERA membership

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.
 - Most purchase LOA to get full service credit

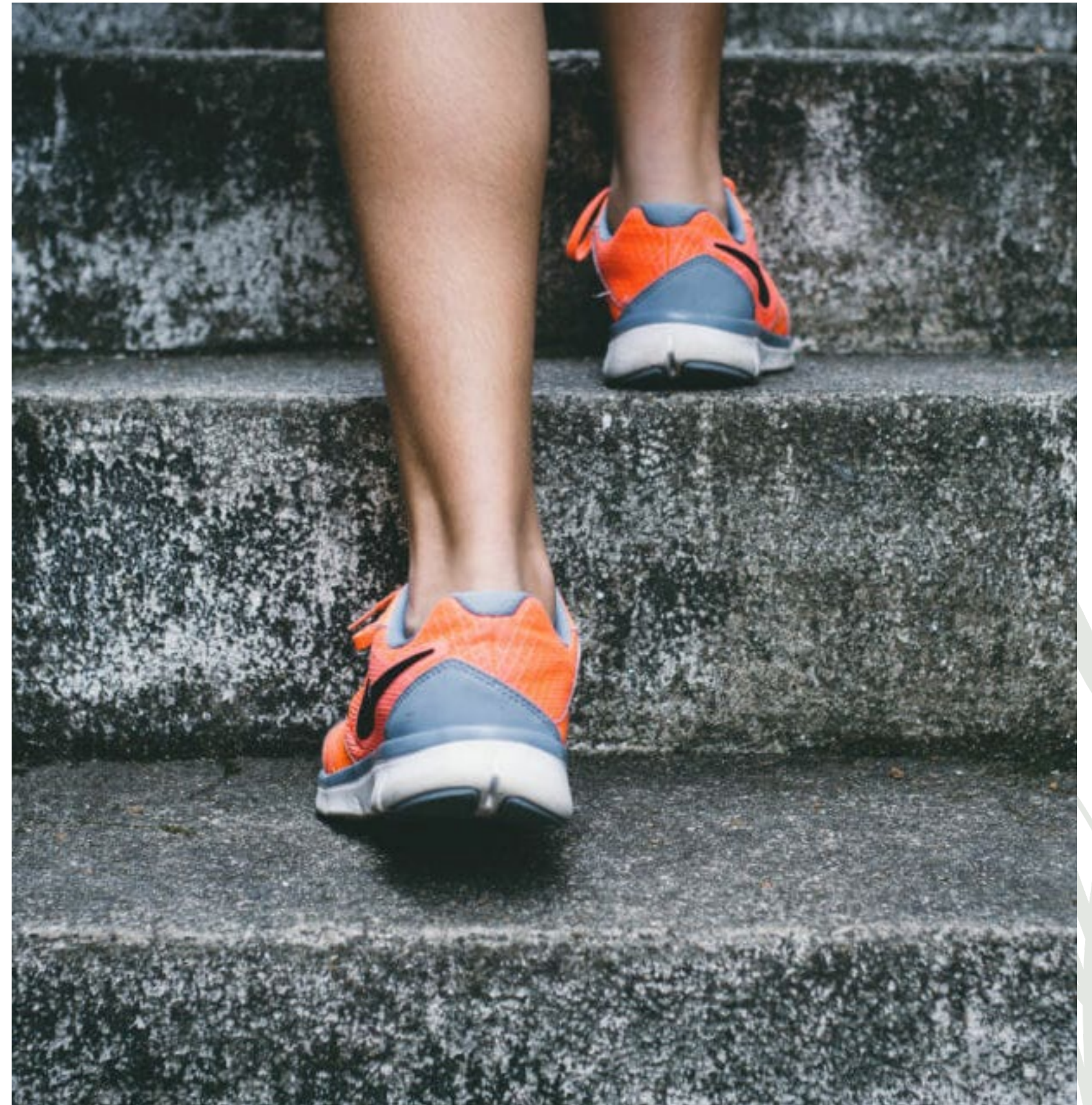
Methods of Payment

- 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.)

I'm Ready!!!


How to Retire in Three Simple Steps

1. Choose your retirement effective date
2. Request a Retirement Application (60 Days)
3. Complete & return your retirement application



Request for Retirement Application

- Member Information
 - Estimated Retirement Date
- Spouse/Registered Domestic Partner Information (If applicable)
- Unmarried/Unregistered, list beneficiary (If any)

 Retirement Application Request Form San Joaquin County Employees' Retirement Association	
IMPORTANT: Fully complete and return this form to SJCERA at contactus@sjcera.org or 220 E. Channel Street, Stockton, CA 95202 to receive a Retirement Application Packet within 60 days of your retirement date. If an incomplete form is returned, a delay in services may occur.	
SECTION 1: MEMBER INFORMATION	
Full Name: _____ DOB: _____	
SSN or Member ID: _____ Phone: _____	
Street Address: _____	
City: _____ State: _____ Zip: _____	
Email: _____	
Estimated Retirement Date (usually date after termination): _____	
SECTION 2: SPOUSE/REGISTERED DOMESTIC PARTNER INFORMATION (IF APPLICABLE)	
Full Name: _____ DOB: _____	
Date of marriage or registration of domestic partnership: _____	
SECTION 3: UNMARRIED/UNREGISTERED, LIST BENEFICIARY (IF ANY)	
Full Name: _____ DOB: _____	
Street Address: _____	
City: _____ State: _____ Zip: _____	
Relationship to Member: _____	
SECTION 4: CHECKLIST	
Check all that apply (see pg. 2 for more information)	
<input type="checkbox"/> I have enclosed my age 62 Social Security estimate so that SJCERA can include a temporary Social Security Advancement estimate (an increased benefit until age 62, and a decreased benefit thereafter).	
<input type="checkbox"/> I have an injury or illness that permanently incapacitates me from performing my job duties and would like information regarding a disability retirement.	
<input type="checkbox"/> I have enclosed the Additional Services Credit form so that SJCERA can estimate the cost to purchase service. I understand that payment for all service purchases must be completed prior to retirement.	
<input type="checkbox"/> I am a member of a reciprocal retirement system.	
Name of Reciprocal Retirement System: _____	
Dates of service: _____ to _____	
Signature: _____ Date: _____	
<small>220 E. Channel Street, Stockton, CA 95202 (209) 468-2163 contactus@sjcera.org www.sjcera.org</small>	
<small>Page 1 of 2 (Revised 5/2025)</small>	

The Retirement Packet

Everyone:

- Introduction Letter
- Retirement Application Form
- Application Instructions
- Federal and State Withholding Forms
- RPESJC Enrollment Form

County Employee Extras:

- County-Sponsored Insurance Notice
- Open Enrollment Mailer
- Health Insurance Deferral Form
- Conversion of Accumulated Sick Leave Hours Election Form
- Supplemental Life Coverage Notice
- Life Insurance Form
- Waiver of Life Insurance Form

Notify Your Department

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



First Retirement Check

- Retirement date determines 1st Benefit Check
- Benefit checks mailed the first of the month
 - Unless day falls on a bank holiday
 - Potential changes in Jan. 2026

Vacation, Comp Time, & Sick Leave Cash Outs*

- Timing
 - Two weeks after your last paycheck.
- Taxes
 - Taxed at your regular withholding rate unless you file a new W-4 w/ 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.

*Not included in "compensation" for retirement purposes.

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**.

Resources

Resources

- Retirement Checklist
 - On our website and in your packet
- I've Decided to Retire...Now What? Video Series
 - LinkedIn & YouTube



RETIREMENT CHECKLIST

SAN JOAQUIN COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

AS SOON AS POSSIBLE

- ☐ Request Service Purchases Estimate and sign Service Purchase Contract.
- ☐ Contact SJCEA to help with Pre-Retirement Divorce Property Division

5 YEARS PRIOR TO RETIREMENT DATE

- ☐ Attend SJCEA "Understanding your Retirement" webinar.
- ☐ Use SJCEA's online benefits calculator to explore different estimates (www.sjcera.org).

2 YEARS PRIOR TO RETIREMENT DATE

- ☐ Attend "About to Retire" webinar.
- ☐ Submit a Request for Retirement Estimate Form.

90 DAYS PRIOR TO RETIREMENT DATE

- ☐ Submit Retirement Application Request Form to SJCEA.
 - ☐ Review available San Joaquin County Retiree Health Insurance Options.
- If applicable:
- ☐ Contact any previous reciprocal agency to ensure retirement date coordination.

60 DAYS PRIOR TO RETIREMENT DATE

- ☐ Submit completed SJCEA and, if applicable, ALL reciprocal retirement applications with IDENTICAL retirement dates. (Cannot be received more than 60 days prior to retirement date.)
- ☐ Return completed San Joaquin County Health/Dental/Vision insurance forms to SJCEA. (Cannot be received more than 60 days prior to retirement date.)

1 DAY PRIOR TO RETIREMENT DATE

- ☐ Complete ALL Service Purchases.
- ☐ Complete your Active Employment!

AFTER RETIREMENT DATE

- ☐ Wait 4-6 weeks for SJCEA to receive final employer data and establish your first benefit payment.



220 E. Channel St, Stockton, CA 95202

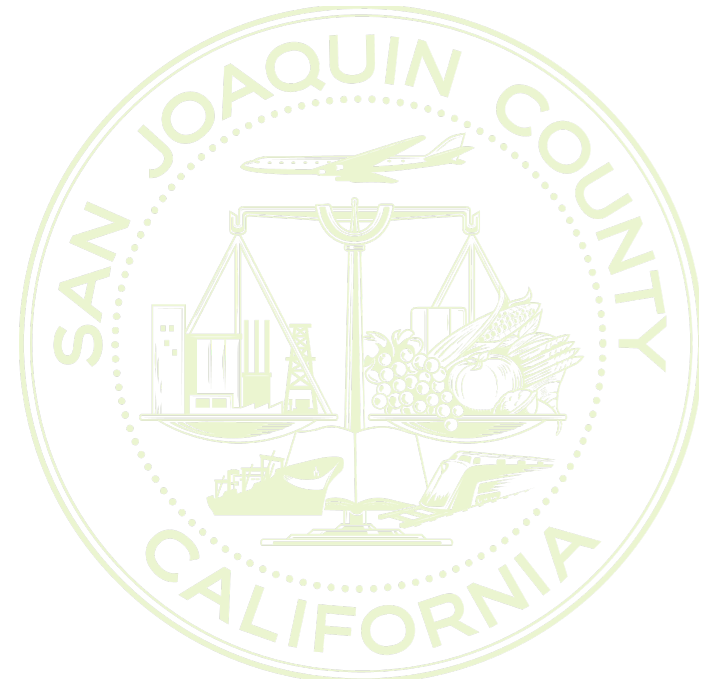
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Follow Us:





Greatness grows here.



Retiree Health Benefits

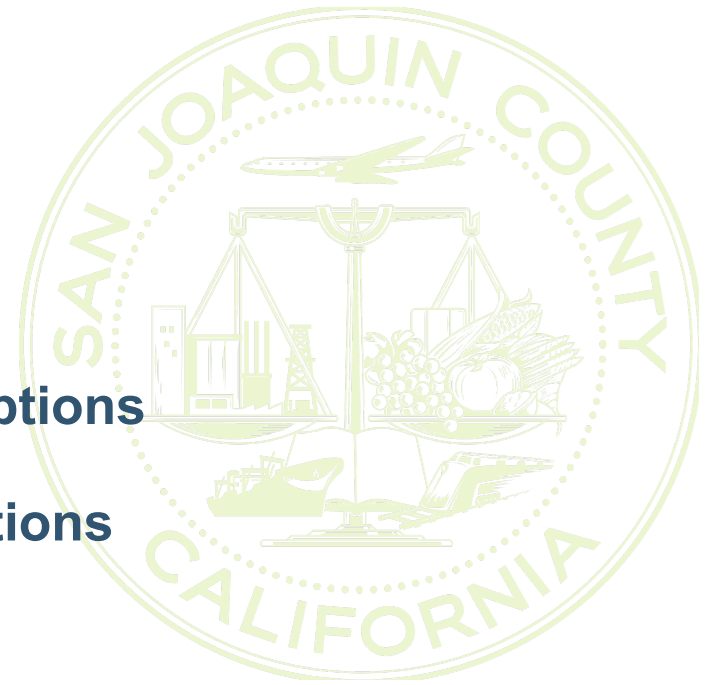
About to Retire Seminar

December 4, 2025

Presented by: Christine Vega, Personnel Analyst III - Benefits



Topics of Discussion



- **Questions about Medical Insurance**
- **Medical Plans –Benefits, Rates and Options**
- **Dental Plans –Benefits, Rates and Options**
- **Vision Plan –Benefits and Rates**
- **Options Outside of San Joaquin County Sponsored Plans**
- **Planning**



Questions about medical insurance

- **How do I enroll in retiree coverage?**

Enrollment packets for all of your plans are available at the SJCERA Retirement Office. Complete the enrollment forms and return them to SJCERA Retirement Office. If you are enrolled under another group health plan, and or Cobra and lose coverage then be sure to reach out to SJCERA Retirement Office to complete an enrollment form.

- **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

Note: if you were on another group plan (example spouses group health coverage) then you can re-enroll.

- **When is Open Enrollment?**

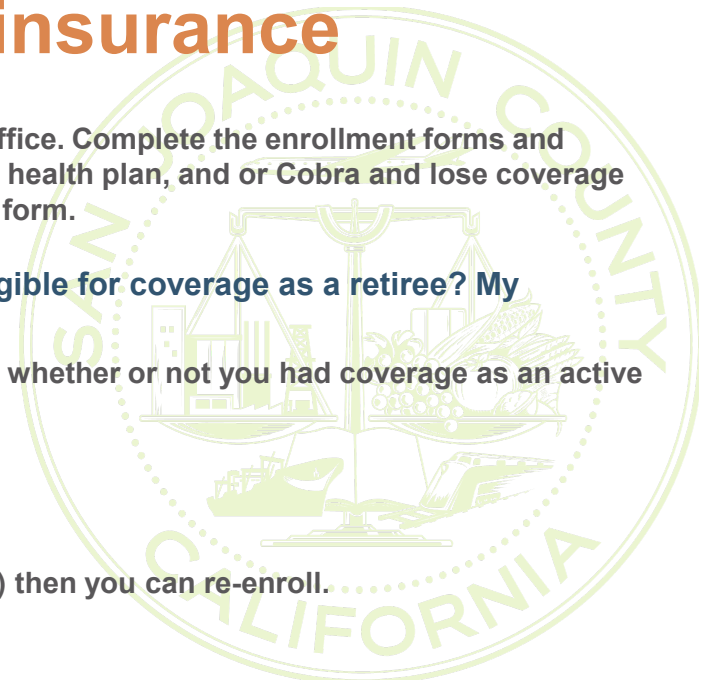
The annual open enrollment period is the month of May with changes effective July 1st. Retirees will receive an informational letter in the mail in April. All of the documents will be posted on the Human Resources and SJCERA's website.

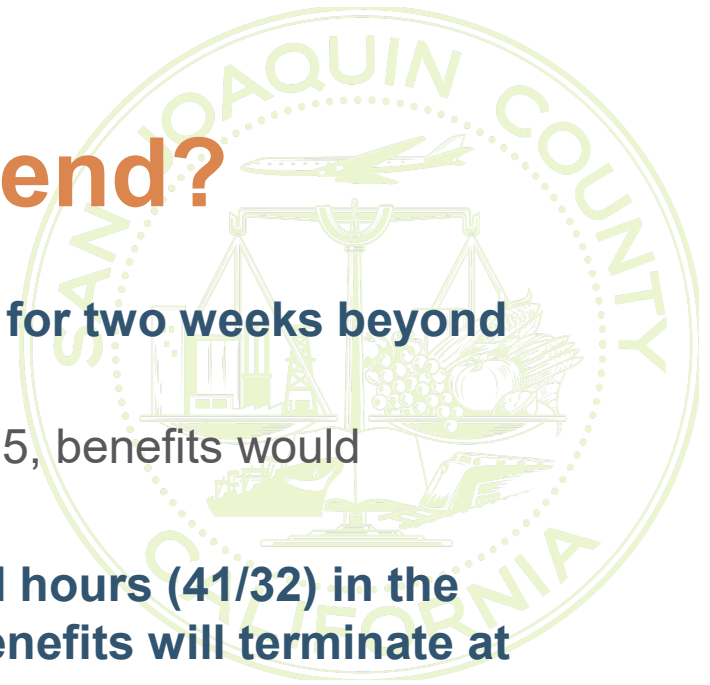
- **What happens to my insurance when my sick leave bank runs out, or if I never had a sick leave bank? (Employees hired on or before August 27, 2001 only)**

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.

- **If I die, can my spouse use my sick leave bank? (Employees hired on or before August 27, 2001 only)**

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





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 October 5, 2025, benefits would terminate October 19, 2025.
- **Exceptions; If you work less than required hours (41/32) 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 October 5, 2025, benefits would terminate October 19, 2025.



Monthly Plan Premiums Medicare HMO (Over 65)

	KAISER PERMANENTE SENIOR ADVANTAGE			HEALTH NET SENIORITY PLUS	
	Traditional High Option Plan	Traditional Low Option Plan	Kaiser Northwest	High Option Plan	Low Option Plan
Retiree Only	\$301.75	\$219.59	\$397.82	\$1,155.38	\$922.37
Retiree + 1 Dependent	\$597.77	\$433.45	\$789.91	\$2,305.03	\$1,839.01

Individuals and dependents all have Medicare No assignment of Medicare required

Medicare Coordinated Plan (Over 65)

	CMCP or CMCP Out-Of-Area	Anthem Blue Cross Medicare Advantage	Health Net COB*	Health Net PPO 1 Out-Of-Area*
Retiree Only	\$1,262.12	\$784.84	\$1,484.84	\$2,276.72
Retiree + 1 Dependent	\$2,520.13	\$1,563.95	\$2,963.96	\$4,547.72

*The current Health Net plans will be discontinued after the 2025/2026 plan year due to the plans no longer aligning with Health Net's evolving service requirement.

Non-Medicare Plans (Under 65)

Individuals and dependents all under age 65*

	CMCP or CMCP Out-Of-Area	Sutter Health Plus HMO	Kaiser Permanente California	Kaiser Permanente Northwest
Retiree Only	\$1,804.38	\$1,099.73	\$970.53	\$1,344.20
Retiree + 1 Dependent	\$3,604.68	\$2,193.73	\$1,935.33	\$2,682.67
Retiree with Family	\$5,044.89	\$3,101.73	\$2,736.10	\$4,021.14

*Anyone under the age of 65 who is eligible for Medicare must enroll in Parts A and B -this includes the CMCP plan. If eligible to enroll and the retiree does not enroll, claims will be paid as if enrolled in Medicare, reducing the claims payments, and increasing your out-of-pocket costs.

Blended Family Plans

Families with Medicare and non-Medicare enrollees

	CMCP	Kaiser Permanente Senior Advantage and Kaiser California		
	Over 65 and Under 65	High Option Plan	Low Option Plan*	Kaiser Northwest
1 with and 1 without Medicare	\$3,062.39	\$1,266.55	\$1,184.39	\$1,736.29
1 with and 2 without Medicare	\$4,502.60	\$2,067.32	\$1,985.16	N/A

*Blended low option only available if the retiree or subscriber has Medicare





2025-2026 Rates



Dental and Vision

	United Healthcare Dental (DHMO Plan D125H)	Delta Dental (PPO Plan)	Vision Service Plan (VSP)
Retiree Only	\$18.21	\$42.63	\$5.88
Retiree + 1 Dependent	\$26.53	\$80.02	\$11.32
Retiree + Family	\$41.24	\$107.05	\$13.22



Medical Plans

	Plan Options										
	CMCP	Anthem COB and MAPD Compare	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	



**San Joaquin County
Retirees
2024-2025 Anthem COB and MAPD Comparison**

	Current COB⁽¹⁾	Proposed MAPD Plan⁽²⁾
Provider Access	If Anthem is primary, the provider needs to be in-network. If Anthem is secondary, any provider that accepts Medicare.	Passive – Any Provider that accept Medicare is eligible, but some non-Anthem Providers may decline to work with Anthem.
Medicare Assignment	No assignment necessary. Anthem coordinates with Medicare for benefits as active or secondary carrier.	Medicare Parts A & B required to enroll.
Prior Authorization and/or Medical Management Requirements	None Required	Required for some services. Provider works with Anthem to get prior approval.
Benefits		
Deductible	Part B	None
Home Health	Not Covered	Covered
Office Visit	Covered after Deductible	Covered
Lab/Xray OP	Covered after Deductible	Covered
PT, ST, OT	No Deductible, Covered up to \$100/year	Covered
Chiropractic	Not Covered	Manual Manipulation Covered
Eye Exam	Not Covered	Routine exam and eyewear allowance covered using Blue View vision provider
Hearing Test	Not Covered	Routine hearing test, hearing aid fitting, and hearing aid allowance covered using Hearing Care Solutions provider
Appliances	Covered after Deductible	Covered
Mental Nervous OP	Covered after Deductible	Covered

⁽¹⁾ The current Assurance Plus One Medicare Supplement COB was discontinued after the 2023/2024 renewal, replaced by Anthem's proposed MAPD plan with current Part D benefits. Retirees must be enrolled in Medicare Parts A & B to enroll in the MAPD plan.

⁽²⁾ The copay is \$0 for most covered medical benefits.



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

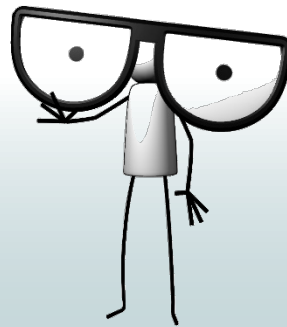


Vision Plan



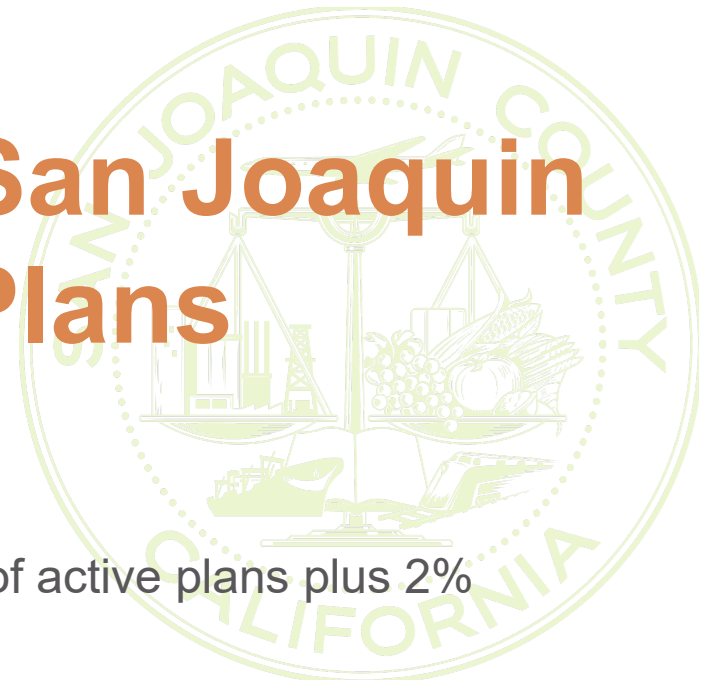
Vision Service Plan (VSP):

- 34,000 doctors and 15,500 participating retail chains
- Well Vision Exam: \$10 co-pay
- Frame or Contact Allowance: \$150* every 24 months
(Walmart/Sam's Club/Costco)





Options Outside of San Joaquin County Sponsored Plans



1. COBRA

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

2. State Exchange Programs

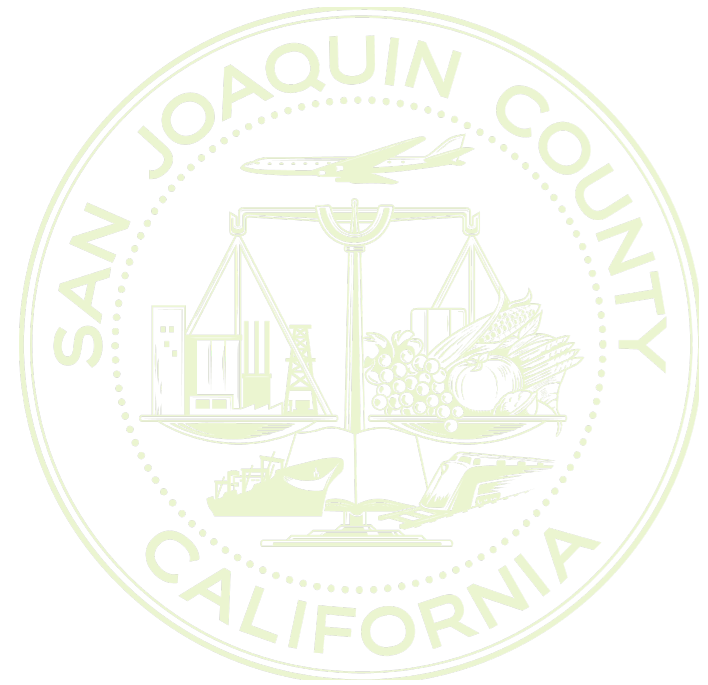
- Covered California





Planning

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





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Phone: (209) 468-7429

About to Retire Health Benefits Planning

**Retirement Planning Seminar
June 2025**

RETIREE MEDICAL INSURANCE MONTHLY PREMIUMS 2025/2026

MONTHLY PREMIUMS FOR NON-MEDICARE MEMBERS

Plans	One-Party	Two-Party	Family
CMCP	\$1,804.38	\$3,604.68	\$5,044.89
Kaiser California	\$970.53	\$1,935.33	\$2,736.10
Kaiser Northwest (out of area)	\$1,344.20	\$2,682.67	\$4,021.14
Sutter Health Plus HMO	\$1,099.73	\$2,193.73	\$3,101.73

MONTHLY PREMIUMS FOR MEDICARE RECIPIENTS

Plans	One-Party	Two-Party
CMCP	\$1,262.12	\$2,520.13
Kaiser Traditional (High) Sr. Adv.	\$301.75	\$597.77
Kaiser Lower Option Sr. Adv.	\$219.59	\$433.45
Kaiser Northwest (out of area)	\$397.82	\$789.91
<u>HealthNet</u>		
COB	\$1,484.84	\$2,963.96
Seniority Plus - High	\$1,155.38	\$2,305.03
Seniority Plus - Low	\$922.37	\$1,839.01
Out-of-Area	\$2,276.72	\$4,547.72

BLENDED FAMILY MONTHLY PREMIUMS

Plans	1 With and 1 Without Medicare	1 With and 2 Without Medicare
CMCP	\$3,062.39	\$4,502.60
Kaiser Traditional (Sr Adv High)	\$1,266.55	\$2,067.32
Kaiser (Sr Adv Low)	\$1,184.39	\$1,985.16
Kaiser Northwest (out of area)	\$1,736.29	Not available

DELTA DENTAL MONTHLY

Tier	Delta Dental	United Health
One-party	\$42.63	\$18.21
Two-party	\$80.02	\$26.53
Family	\$107.05	\$41.24

VISION PLAN MONTHLY

Tier	VSP
One-party	\$5.88
Two-party	\$11.32
Family	\$13.22

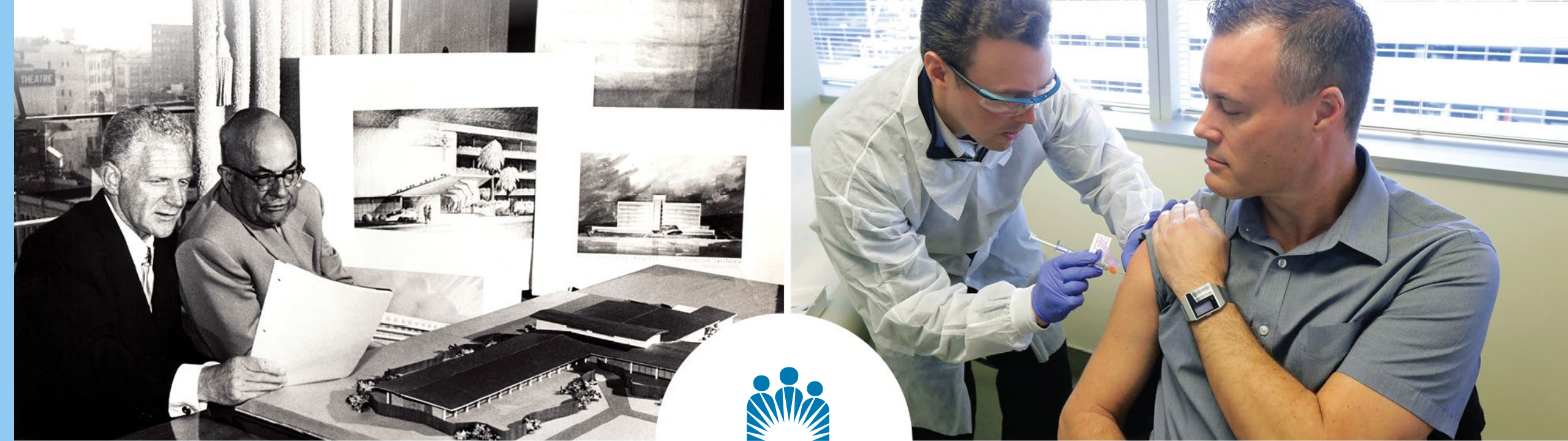
Find your healthy place

With care designed to help you thrive

2025 open enrollment period presentation for San Joaquin
County Employees Retirement Association

Yolanda Smith Senior Retiree Consultant | 2025





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

Photo was taken by Ted Warren, Associated Press.

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



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.



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.



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





Wellness coaching by phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, and massage therapy



On-site health education classes and support groups



Seasonal farmers markets



Find convenient Kaiser Permanente care near you at kp.org/facilities

¹These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente grievance process.



- ✓ 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)

	Services	San Joaquin County Retirees High plan	San Joaquin County Retirees Low plan
\$	Annual Out-of-Pocket Maximum	\$1,000. per calendar year	\$1,000. per calendar year
\$	Part D Out-of-Pocket Maximum	\$2,000.	\$2,000.
✓	Lifetime Maximum	None	None
🏠	Office Visits	\$20 per visit	\$25 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 waived if admitted	\$50 per visit waived if admitted
🚑	Ambulance Services	\$100 per trip	\$150 per trip
💊	Prescription Drugs (Generic and Brand)	\$10/\$20 for up to a 100-day supply	\$10/\$25 for up to a 30-day supply(MOI)
🩺	Durable Medical Equipment	No charge	20% percent coinsurance
👓	Eyewear every 24 months	\$150 allowance	\$150 allowance



One Pass® can help you find a fitness routine that’s right for you, whether you work out at home or at the gym — and it’s available at no extra cost.

At the gym

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

At home

Work out at home with live, digital fitness classes or on-demand workouts.

Brain training

With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

With new friends

Join a group class or find local clubs and social events that match your interests.

One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.



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

These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at anytime without notice.



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 see clearly, daily activities such as driving and reading, become much easier
- You'll get an \$150 allowance toward an eyewear purchase once every 2 years



Mental health and emotional wellness apps

Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life’s challenges and make small changes to improve sleep, mood, relationships, and more.¹



Calm

Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



ClassPass

Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide



Headspace care

On-demand emotional support through the Ginger app — Ginger’s emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more

Go to kp.org/selfcare to learn more and download apps.

¹ These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. Only available to Kaiser Permanente members with medical coverage. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process.

Have questions?

Group contact information

Benefits Administrator

www.SJCERA.org

209-468-2163
Monday thru Friday
8 AM – 4:30 PM

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.

August 2024

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 team is here to help.



To schedule an individual appointment, scan this code or contact our Customer Care team at 877-677-3678.



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

NRM-15397AO.5 (07/25)



Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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Retirement income planner

Making sure you have enough money for retirement can seem overwhelming. This worksheet will help you evaluate and estimate your future income needs to help ensure you're on the right track. If you're ready to manage your retirement income, let's get started.

A. Create your to-do list

Use this checklist to manage tasks as you complete this worksheet and plan for your retirement income needs. For each item checked, fill in a target completion date and make a note if you need help.

<input checked="" type="checkbox"/>	Item	Target completion date	Do I need help?	Notes
	Identify sources of income you may have			
	Estimate household costs and expenses			
	Review debt and make a plan to manage it (consider consulting a financial professional)			
	Review Social Security benefits you may have (call 1-800-772-1213 or visit ssa.gov)			
	Review pension benefits if you have a pension (contact your benefits representative)			
	Review retiree health benefits if applicable (contact your benefits representative)			
	Look into long-term care insurance coverage			
	Call the Nationwide Solutions Center to discuss: <ul style="list-style-type: none"> • Your asset allocation • Potentially combining your accounts • Payout package options 			
	Put a reminder on your calendar for an annual financial review			
	Learn about how your retirement income may be taxed (contact your financial or tax professional)			
	Other:			
	Other:			
	Contact your local Nationwide Representative			

Notes:

B. Estimate your income

List the sources and amounts of income you expect in retirement

To start estimating your income, view your current projected retirement income using the retirement planning tool in your plan account. You can also check your retirement account statements. If you have a pension, contact your employer's benefits department about your monthly pension amount. To see your estimated Social Security income, visit ssa.gov. You can also use your Social Security benefit statement, other investment reports and additional paperwork that details other possible sources of retirement income. Be sure to account for taxes!

Potential retirement income sources	Your expected monthly income (after taxes)	Examples of monthly income
Your employer-sponsored plan	\$	\$2,124
Pension benefits	\$	
Social Security benefit	\$	\$1,408
Previous employers' plans	\$	
Other retirement accounts (IRAs, mutual funds, etc.)	\$	\$200
Medical subsidies (if offered through your employer)	\$	
Veterans benefits	\$	
Annuity income	\$	
Interest income	\$	\$100
Dividend income	\$	\$50
Part- or full-time earnings	\$	
Life insurance	\$	
Other savings and income	\$	\$135
Your monthly income total	\$	\$4,017

Consider consolidating your retirement accounts

To help make managing your retirement budget easier, consider consolidating all your retirement assets into your retirement plan account. Doing so may reduce the overall fees you pay and simplify your payout options. It can also make things easier to manage because you'll have less paperwork and fewer accounts to check. Consult with us or your financial professional to review your options.

C. Estimate your expenses

Use the table to help forecast monthly expenses

To create estimates, use your bank and credit card statements, utility bills and other expense records. Remember, some expenses might be reduced when you retire, but others could increase.

Potential expenses	Estimated amounts	Example of monthly expenses
Health care and prescriptions	\$	\$510
Rent/mortgage	\$	\$1,568
Utilities (gas, electric, water/sewer, trash)	\$	\$179
Property taxes	\$	\$147
Home insurance	\$	\$103
Phone (cell/landline)	\$	\$54
Cable/satellite/internet	\$	\$139
Auto payment	\$	\$430
Auto maintenance and gas	\$	\$225
Auto insurance	\$	\$179
Life insurance	\$	\$135
Groceries	\$	\$400
Clothing	\$	\$80
Entertainment	\$	\$200
Travel/hobbies	\$	\$100
Emergency fund	\$	\$125
Gifts (wedding/grandchild/holiday/other)	\$	\$50
Other	\$	
Totals	\$	\$4,624

D. Estimate your needs

In the box below, enter the total household income from Step B and subtract the total expenses from Step C.

Your calculation	Example		\$
Household income total (from B table)	\$	\$4,017	\$
Monthly expenses total (from C table)	-	\$4,624	\$
Monthly shortfall/surplus	=	-\$607	\$

If you have a shortfall, you can reduce expenses or use different options to help fill an income gap. You could:

- **Increase your retirement plan contributions** (consider cutting back in other areas to save more)
- **Stay invested** in your retirement plan to allow your funds the chance to grow
- **Consider** other income options, including part- or full-time work

FAQs

What if I have a payout from my employer (such as unused sick or vacation pay)?

You can take the entire amount and be taxed on it. Or you can defer these taxes and bolster your retirement assets by requesting that your payout be contributed to your retirement plan account.

What are RMDs?

Required minimum distributions (RMDs): For those born in 1951 through 1959, the Internal Revenue Service requires that after you reach age 73, you begin taking minimum distributions from tax-deferred accounts each year. The first distribution must be taken by April 1 of the year after the calendar year you reach age 73, and then by December 31 each year thereafter. For those born in 1960 or later, the RMD age will be 75.

There are serious penalties for not complying with RMDs. A key benefit of continued participation in your plan is that your plan calculates your RMD annually and distributes that amount to you.

What are my payout options?

Total lump sum — You take the entire value of your account as a distribution, which could have significant tax consequences. Staying invested gives your money the opportunity for potential growth, which can help stretch your other sources of income.

Partial lump sum — You take some of your assets as a distribution and keep the rest of your assets invested through your plan account.

Systematic withdrawal — A specified portion of the account value is distributed on a regular basis until the money runs out or until the account owner passes away, at which time the beneficiary receives the balance of the account.

Lifetime payout — While not as common, your plan might offer options that would provide you or you and your spouse with income until death. Other options might provide income for a specific time period or provide a specific amount until the account is exhausted.

Please consult with us about the options available through your plan.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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 and there is no guarantee that investment objectives will be achieved. Asset allocation does not assure a profit or protect against loss in a down market.

You should consider all factors before deciding to move any retirement assets. Moving retirement assets from one plan to another may have unintended surrender, fee, or tax consequences.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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