City of SACRAMENTO
Department of Human Resources

WHEN YOU'RE READY TO RETIRE

Step 1: From which system are your retiring?

A. **SCERS:** Contact Payroll/Accounting at (916) 808-8837 at least 6 weeks prior to your planned retirement date.
B. **CalPERS**: Contact CalPERS to submit your Retirement Application. You can apply up to 120 days prior to your planned retirement date. You can apply online, by mail, or in person.
   a. Log into your personal myCalPERS account and apply online.
   b. Mail your completed and notarized retirement application, along with any other required forms.
   c. Visit the Sacramento CalPERS office at 400 Q Street, Room 1820, Sacramento, CA 95811, to have a representative review your application and witness signatures in lieu of a notary.

Step 2: Contact Social Security

If you are eligible for Social Security benefits (age 62) and/or Medicare (age 65), contact Social Security 3 months prior to your retirement date by visiting their website www.socialsecurity.gov or calling 1-800-772-1213.

Step 3: Contact Benefit Services

Once you have filed your CalPERS or SCERS retirement paperwork, contact the Benefit Services Division to schedule an appointment.

A. Schedule an appointment with the Benefit Services team member assigned to your department.
B. During your appointment you will:
   a. Choose retiree medical, dental, and/or vision benefits if desired
   b. Select from eligible options for your leave balances. Reminder: ATO, PTO, and PTA are use or lose. Ability for Holiday Earned to be cashed out varies by labor agreement
   c. Cash out of leave balances will be taxed at 31%, but you may choose to have your leave cash out deposited into your 457(b) plan, up to the IRS limit
   d. If you do not have a 457(b) account and you wish to have your leave cash out deposited into the 457(b) plan, you must set up an account 4 weeks prior to your retirement date. Visit www.cityofsacretplan.com or complete the Nationwide 457 Enrollment form and fax to 1-877-677-4329.
   e. If you are under age 65, you have the option to continue your life insurance policy directly with the carrier.

Preparing for Your Appointment with Benefit Services

• • •

Bring the following to your appointment:

- ✓ Copy of your CalPERS retirement application
- ✓ Leave Balances
- ✓ Your Health ID cards
- ✓ Marriage and/or birth certificates for eligible dependents
- ✓ SSN, DOB, and Health ID cards of dependents (if applicable)
- ✓ Checkbook (for any out of pocket costs)

For additional questions, contact:

Benefit Services
Historic City Hall
915 I Street, Plaza Level
Sacramento, CA 95814
(916) 808-5665

City of SACRAMENTO
Department of Human Resources

2021
Retiree City Contribution

Effective January 1, 2021, the City's contributions toward retiree health insurance premiums for those qualified to receive the benefit are:

POLICE (Rep 02) and MISCELLANEOUS		RETIREE	RETIREE +1 on medical
20+ YRS / ***IDR****	100%	$300.00	$365.00
15 - < 20 YRS	75%	$225.00	$273.75
10 - < 15 YRS	50%	$150.00	$182.50
< 10 YEARS	0%	$0.00	$0.00

FIRE (Rep 05) – Retired before 1/1/2020		RETIREE or RETIREE +1 on medical
20+ YRS / ***IDR****	100%	$856.00
15 - < 20 YRS	75%	$642.00
10 - < 15 YRS	50%	$428.00
< 10 YEARS	0%	$0.00

FIRE (Rep 05) – Hired on or before 12/31/2019 & Retired on/after 1/1/2020		RETIREE or RETIREE +1 on medical
20+ YRS / ***IDR****	100%	$817.44
15 - < 20 YRS	75%	$613.08
10 - < 15 YRS	50%	$408.72
< 10 YEARS	0%	$0.00

* Industrial Disability Retirement (IDR) / SCERS Retirement Type 2:

Retirees on an IDR are eligible for 100% city contribution regardless of years of service or pension start date, unless labor agreement does not provide any City retiree health contribution for employees hired on or after a specific date and retiree does not meet the date eligibility.

Benefit Services Division
Main: (916) 808-5665; Fax: (916) 808-7326
915 I Street, Plaza Level
Sacramento, CA 95814-2604

City of SACRAMENTO
Department of Human Resources

2020
Retiree City Contribution

Updated 12/12/2019

POLICE (Rep 02) and MISCELLANEOUS		RETIREE	RETIREE + 1 on medical
20+ YRS / **** IDR***	100%	$300.00	$365.00
15 - < 20 YRS	75%	$225.00	$273.75
10 - < 15 YRS	50%	$150.00	$182.50
< 10 YEARS	0%	$0.00	$0.00

FIRE - REP 05 *Retired before 1/1/2020*			
		RETIREE	**RETIREE + 1 on medical**
20+ YRS / **** IDR***	100%	$897.55	
15 - < 20 YRS	75%	$673.16	
10 - < 15 YRS	50%	$448.77	
< 10 YEARS	0%	$0.00	
FIRE - REP 05 *Hired on or before 12/31/2019 and retired on or after 1/1/2020*			
20+ YRS / *** IDR**	100%	$856.90	
15 - < 20 YRS	75%	$642.68	
10 - < 15 YRS	50%	$428.45	
< 10 YEARS	0%	$0.00	
FIRE – REP 05 *Hired on or after 1/1/2020*			
Not eligible for City contribution.			

* Industrial Disability Retirement / SCERS Retirement Type 2:

Retirees on an IDR are eligible for 100% city contribution regardless of years of service or pension start date, unless labor agreement does not provide any City retiree health contribution for employees hired on or after a specific date and retiree does not meet the date eligibility.

Benefit Services Division
Main: (916) 808-5665; Fax: (916) 808-7326
915 I Street, Plaza Level
Sacramento, CA 95814-2604

RETIREE HEALTH RATES

Delta Dental PPO		**2021 Rate**	**2020 Rate**
Delta Dental PPO	Retiree Only	62.06	62.06
Delta Dental PPO	Retiree + 1 Dependent	117.86	117.86
Delta Dental PPO	Retiree + Full Family	156.92	156.92
DeltaCare USA (DMO) - Available only in California		**2021 Rate**	**2020 Rate**
DeltaCare USA (DMO)	Retiree Only	27.86	27.86
DeltaCare USA (DMO)	Retiree + 1 Dependent	52.92	52.92
DeltaCare USA (DMO)	Retiree + Full Family	70.44	70.44
Vision - VSP		**2021 Rate**	**2020 Rate**
VSP - Vision Plan (Basic)	Retiree Only	8.44	8.44
VSP - Vision Plan (Basic)	Retiree + 1 Dependent	12.14	12.14
VSP - Vision Plan (Basic)	Retiree + Full Family	21.72	21.72
Vision - VSP (Enhanced Plan)		**2021 Rate**	**2020 Rate**
VSP - Vision Plan (Enhanced)	Retiree Only	13.02	13.02
VSP - Vision Plan (Enhanced)	Retiree + 1 Dependent	18.68	18.68
VSP - Vision Plan (Enhanced)	Retiree + Full Family	33.44	33.44
Kaiser - $25 Co-Pay		**2021 Rate**	**2020 Rate**
Kaiser HMO	Retiree Only	730.38	769.84
Kaiser HMO	Retiree + 1 Dependent	1,460.76	1,539.68
Kaiser HMO	Retiree + Full Family	1,942.80	2,047.80
Kaiser - $40 Co-Pay		**2021 Rate**	**2020 Rate**
Kaiser HMO	Retiree Only	720.14	759.04
Kaiser HMO	Retiree + 1 Dependent	1,440.28	1,518.08
Kaiser HMO	Retiree + Full Family	1,915.58	2,021.06
Sutter Health Plus - $25 Co-Pay		**2021 Rate**	**2020 Rate**
SHP HMO	Retiree Only	742.70	781.72
SHP HMO	Retiree + 1 Dependent	1,485.60	1,563.38
SHP HMO	Retiree + Full Family	1,977.10	2,080.80
Sutter Health Plus - $40 Co-Pay		**2021 Rate**	**2020 Rate**
SHP HMO	Retiree Only	715.50	753.10
SHP HMO	Retiree + 1 Dependent	1,431.20	1,506.16
SHP HMO	Retiree + Full Family	1,904.70	2,004.68
Western Health Adv - $25 Co-Pay		**2021 Rate**	**2020 Rate**
WHA HMO	Retiree Only	746.10	785.34
WHA HMO	Retiree + 1 Dependent	1,492.16	1,570.62
WHA HMO	Retiree + Full Family	1,984.60	2,088.96
Western Health Adv - $40 Co-Pay		**2021 Rate**	**2020 Rate**
WHA HMO	Retiree Only	733.36	771.94
WHA HMO	Retiree + 1 Dependent	1,466.78	1,543.90
WHA HMO	Retiree + Full Family	1,950.82	2,053.40

RETIREE HEALTH RATES

MEDICARE PLANS			
UnitedHealthcare® Group Medicare Advantage PPO $15 Co-Pay		**2021 Rate**	**2020 Rate**
UHC Group Medicare Advangtage PPO	Retiree Only	329.00	365.00
UHC Group Medicare Advangtage PPO	Retiree + 1 Dependent	658.00	730.00
Kaiser - $20 Medicare Plan / $40 Non-Medicare Combination		**2021 Rate**	**2020 Rate**
Kaiser Sr Advantage	Retiree Only	310.88	348.10
Kaiser Sr Advantage	Retiree + 1 Dependent	590.86	661.56
Kaiser Sr Advantage	Retiree + Full Family	932.04	1,043.70
Kaiser Sr Adv + HMO (spouse)	Retiree + Spouse	1,031.02	1,107.14
Kaiser Sr Adv + HMO (child)	Retiree + Child	1,506.32	1,608.12
Kaiser HMO+Sr Adv (spouse)	Retiree + Spouse	1,000.12	1,071.50
Kaiser Sr Adv+HMO+HMO	Retiree + Full Family	1,506.32	1,608.12
Kaiser HMO+Sr Adv+HMO	Retiree + Full Family	1,475.42	1,572.48
Kaiser Sr Adv+Sr Adv+HMO	Retiree + Full Family	1,066.16	1,161.54
KAISER OUT OF STATE PLANS			
Kaiser - Out of State Plans		**2021 Rate**	**2020 Rate**
Kaiser Colorado HMO Denver/Boulder ($20)	Retiree Only	1,426.00	1,358.00
Kaiser Colorado HMO Denver/Boulder ($20)	Retiree + 1 Dependent	2,850.00	2,714.00
Kaiser Colorado HMO Denver/Boulder ($20)	Retiree + Full Family	4,118.00	3,922.00
Kaiser Colorado Sr Advantage	Retiree Only	261.00	290.00
Kaiser Hawaii HMO ($20)	Retiree Only	857.32	831.94
Kaiser Hawaii HMO ($20)	Retiree + 1 Dependent	1,714.63	1,663.89
Kaiser Hawaii HMO ($20)	Retiree + Full Family	2,571.95	2,495.83
Kaiser Hawaii Sr Advantage	Retiree Only	412.66	412.66
Kaiser Hawaii Sr Adv + Sr Adv	Retiree + 1 Dependent	825.32	825.32
Kaiser Hawaii Unassigned 65+	Retiree Only	1,573.48	1,565.55
Kaiser Oregon HMO ($25)	Retiree Only	1,091.49	1,000.72
Kaiser Oregon HMO ($25)	Retiree + 1 Dependent	2,182.98	2,001.44
Kaiser Oregon HMO ($25)	Retiee + Full Family	3,274.47	3,002.16
Kaiser Oregon Sr Advantage	Retiree Only	319.93	316.14
Kaiser Oregon Sr Adv + Sr Adv	Retiree + 1 Dependent	639.86	632.28
Kaiser Oregon Sr Adv + HMO	Retiree + 1 Dependent	1,411.42	1,316.86

City of SACRAMENTO
Department of Human Resources

MONTHLY RETIREE CITY CONTRIBUTION IN LIEU OF CITY MEDICAL INSURANCE

As a City of Sacramento retiree, eligible for retiree medical benefits, I am requesting a monthly reimbursement from the City of Sacramento for my individual medical premiums.

Name: _____

Social Security #: _____

Address: _____ Phone #:

☐ *Check if new* _____ _____

Retirement System: ☐ CalPERS or ☐ SCERS

Insurance Carrier(s): _____

Premiums: $ _____ (Medical Premiums) + $ _____ (Prescription Plan Premiums (if separate)) = $ _____ (Total Monthly Premiums)

Effective Date: _____ Coverage is for: ☐ Retiree only ☐ Retiree + Spouse

I understand and agree to the following:

- My medical premiums are for individual medical coverage. If eligible for Medicare, this can include premiums for a stand-alone prescription drug plan under Medicare Part D.
  - Group medical premiums are NOT eligible for reimbursement, such as coverage through another employer as an employee or retiree, or as a spouse of an employee or retiree.
- Individual medical premiums for myself and my spouse/domestic partner, if applicable, are eligible for reimbursement. I understand that a copy of my marriage certificate or registration of domestic partnership is required if not already on file with the City of Sacramento.
- I must maintain this coverage to remain eligible for the monthly reimbursement.
- If my coverage or premium changes, I will resubmit proof of coverage, or contact the City of Sacramento Benefits Division, no later than the first of the month the new coverage or premium takes effect.
- If I cancel my coverage or change to a group plan, I understand I must immediately notify the Benefits Division and my reimbursement will stop. In the event I was overpaid, I will reimburse the City of Sacramento the excess funds.
- I remain eligible for the City of Sacramento dental and vision plans (if living in the United States) and if enrolled in either of those plans, the premiums for dental and vision will be deducted from my City contribution and the remaining funds are eligible for this reimbursement program.
- If I am living outside of the United States and my premium is in a foreign currency, I understand that a currency conversion will be done monthly prior to reimbursement as those conversion rates fluctuate.

Return this completed form with proof of coverage and premiums to the address below.

_____ _____
Retiree signature Date

Benefit Services Division
915 I Street, Plaza Level
Sacramento, CA 95814-2604
Main: (916) 808-5665; Fax: (916) 808-7326

City of SACRAMENTO
Department of Human Resources

The City of Sacramento offers ACH (Automated Clearing House) payments for your monthly reimbursement for the Out of Area/Cash in Lieu of medical insurance.

What are ACH Payments?
ACH payments are electronic payments that will be sent to your bank account instead of you receiving a physical check in the mail from the City.

Is there a charge for this ACH Payment?
There is no charge for this service from City of Sacramento.

What is the benefit of signing up for ACH?
Since ACH payments are directly deposited to your bank account, you will receive your reimbursement sooner each month than if you received a physical check.

How will I know when I get paid?
City of Sacramento will email a payment advice to your email address provided on the signup form. The payment advice will provide details of ACH payments sent to your bank account.

How do I sign up?
Signing up is easy. Please complete the attached form and return to:

City of Sacramento
Department of Human Resources
915 I Street, HCH-Plaza Level
Sacramento, CA 95814

OR

Fax it to (916) 808-7326

Please ensure that the form is completely filled out and a voided check/voided deposit slip (for savings account) is attached. **ACH payments will be implemented on the next available monthly reimbursement after receipt of your signed form and voided check/deposit slip.**

CITY OF SACRAMENTO

ACH Authorization – Retiree Out of Area/Cash in Lieu Payments

☐ ENROLLMENT ☐ CHANGE ☐ CANCELLATION

Complete this form to enroll in the electronic deposit program.
Please print the following information clearly.

YOUR NAME: _____
First Name MI Last Name Phone #

SOCIAL SECURITY NUMBER**:** _____

EMAIL ADDRESS (for payment notification): _____

YOUR FINANCIAL INSTITUTION (Bank, Savings and Loan, Credit Union)

INSTITUTION NAME: _____

ACCOUNT TYPE: ☐ For a **checking** account, enter C. **Attach a voided check for checking account to this form.**
For a **savings** account, enter S. **Attach a voided deposit slip for savings account to this form.**

ACCOUNT NUMBER: | | | | | | | | | | | | | | | | | |

ROUTING NUMBER: | | | | | | | | | |

I hereby authorize the City of Sacramento to initiate deposits (credits) and/or corrections to the previous deposits to the institutions indicated above. The financial institution is authorized to credit and/or correct the amounts to my account. This authorization is to remain in effect until I revoke it by giving 20 days prior notice in writing to the City of Sacramento.

_____ _____
Retiree Signature Date

Return To:
City of Sacramento
Department of Human Resources
915 I Street, HCH-Plaza Level
Sacramento, CA 95814
OR
Fax to: (916) 808-7326

For City use only:
City of Sacramento Supplier ID:_____

Retiree Health Benefit Options

6/19/2020

	SCXEA (01, 10 & 14)	SPOA (02)	LOCAL 39 (03, 04, 15, 16, & 17)	LOCAL 522 (05)	BUILDING TRADES BLT (06)	LOCAL 447 (07)	LOCAL 1176 (08)	WCOE (11)	IAM (12)	UNREP (09, 20, 21, 22, & 23)
If enrolled in a non-City group medical plan as a retiree or dependent spouse, ineligible for City contribution toward medical but can still enroll in City dental or vision plan and receive City contribution toward dental or vision.	X	X	X	X	X	X	X	X	X	X
Eligible for cash-in-lieu if in *or* out of network.	X	X	X	X	X	X	X	X	X	X
All Retirees: Cannot re-enroll on City medical plan after not participating in a City medical plan for 2 consecutive plan years.										X
Pre-Medicare Retirees: Must re-enroll on a City medical plan within 2 consectutive plan years of waiving City medical coverage.			X							X
Pre-Medicare Retirees: Must re-enroll on a City medical plan with an effective date of coverage within 2 years from date their prior City medical coverage terminated.	X	X		X	X	X	X	X	X	
Retirees and eligible dependents can enroll in dental and vision without regard to the date coverage was waived.	X	X	X	X	X	X	X	X	X	X
To maintain eligibility for the City contribution, retiree must enroll in Medicare Parts A and B, if eligible.	X	X	X	X	X	X	X	X	X	X
Upon achieving eligibility for Medicare benefits, Medicare retirees and their Medicare eligible dependent(s) can enroll in a City medical plan without regard to amount of time waiving prior coverage.	X	X	X	X	X	X	X	X	X	
Not eligible for retiree health contribution if hired on or after 6/30/2012.	X		X							
Not eligible for retiree health contribution if hired on or after 7/20/2012.										X
Not eligible for retiree health contribution if hired after 6/30/2013.					X		X	X	X	
Not eligible for retiree health contribution if hired after 9/3/2013.		X								
Not eligible for retiree health contribution if hired after 11/15/2014.						X				
Not eligible for retiree health contribution if hired on or after 1/1/2020.				X						
There is no City contribution for retirees with less than ten (10) full years of City service.	X	X	X	X	X	X	X	X	X	X
Retiree can enroll onto the City's health insurance with less than ten (10) full years of service; there is no City contribution associated with the health insurance enrollment.	X	X	X	X	X	X	X	X	X	X
Eliminated deferred retirement option	X	X	X	X	X	X	X	X	X	X

NOTES:

If a retiree is married to another City retiree and one passes away, the surviving retiree is entitled to the higher of the 2 retiree health contributions but not both. If the surviving retiree is receiving the spouse's City contribution toward medical, the retiree is not eligible for a spouse contribution of $65 if he/she remarries unless the surviving retiree returns to his/her own City contribution. (For example, 2 employees, Joe and Mary, are married and both retire. Mary is entitled to $300/mo. Joe is entitled to $225. Mary passes away. Joe is entitled to Mary's $300, but not to $365 if he evenutally remarries. If he remarries, he can remain with the $300 because it's still greater than his $273.75 he would be entitled to with his new spouse on the plan.)

A beneficiary (surviving spouse of deceased City retiree) is eligible for up to the additional $65 in City contribution if covering eligible dependents of the *retiree* on medical insurance.

6/19/2020

City of SACRAMENTO
Department of Human Resources

DEFERRED COMPENSATION PLANS
SEPARATION FROM CITY SERVICE INFORMATION

If you separate or retire from service with the City of Sacramento and you have funds in a City of Sacramento 401(a) or a 457(b) plan, the following options are available to you for consideration:

1. You may leave your funds in your 401(a) or 457(b) account at Nationwide when you leave employment with the City. There is no minimum required fund balance to leave your funds in the City of Sacramento Plan after separating from City service.

2. When you separate from the City of Sacramento, you are eligible to withdraw money from your 401(a) or 457 accounts as you see fit, but you are generally not required to take payments until after age 72.

3. If you go to work for another employer and your new employer offers a qualified retirement plan, you may roll your 457(b) account to another retirement plan such as a 457(b), 401(k), 403(b), or you may roll over your account to a individually directed IRA. However, your withdrawal of funds from the new plan will be subject to that plan's rules.

4. The proceeds of your 401(a) account can be rolled to another employer's qualified plan or to an individually directed IRA. Your withdrawal of funds from the new plan will be subject to that plan's rules.

5. For 401(a) withdrawals - if you are age 59.5 or older, you may take a lump sum payment or installment distribution after separation from service, and you will pay ordinary income taxes on your disbursement. If you withdraw funds prior to the age of 59.5, your withdrawal will be subject to an additional 10% penalty.

6. For 457(b) withdrawals – you may take a lump sum payment or installment distribution after separation from service without restriction regardless of your age. You will pay ordinary income taxes, but you will not have an added penalty for withdrawing prior to a specific age.

7. At age 72 you will be required to start taking disbursements from your deferred compensation accounts.

FREQUENTLY ASKED QUESTIONS

I am going to be separating from City service or retiring from the City and I would like my leave payout to be deposited into a 457(b) account and I don't currently have an account setup with Nationwide? You must go to www.cityofsacretplan.com at least two weeks prior to your separation date to set up your 457(b) account with Nationwide to ensure when your contribution is sent there is an account to receive your funds. You can also complete the Nationwide 457 enrollment form and fax it to Nationwide, but this must be done two weeks prior to your separation date. Contact Benefit Services at (916) 808-5665 for a copy of this form. Online enrollment is recommended.

I have separated or retired from the City and want to know more about what I can do with my 401(a) or 457(b) accounts? Who do I contact? Contact Nationwide customer service at (877) 677-3678 or visit their website at www.cityofsacretplan.com.

Does the City tell Nationwide when I have left employment? Around the 25th of each month, the City will send a list to Nationwide of all employees with a 457(b) or 401(a) account who separated from service the month prior. The delay in sending this information to Nationwide is because the City needs to allot for enough time to send any contributions from your final paycheck or requested contributions from your leave payout to Nationwide.

I'm a public safety retiree and I want to withdraw $3,000 to pay my health premiums or long-term care insurance. Does Nationwide offer this option? Yes, this option is available for qualifying retired public safety retirees. Please contact Nationwide at (877) 677-3678 to request the authorization form for this withdrawal. A signature by the City of Sacramento is required at the time of your initial request. To obtain the signature on your completed authorization form, please contact City of Sacramento, Benefit Services, at (916) 808-5665.

I want to change my beneficiaries for my 401(a) or 457(b) accounts. Does the City do this for me? No, the City cannot change your beneficiaries for you. Please log into your account at www.cityofsacretplan.com or contact Nationwide at (877) 677-3678 to update your beneficiaries.

If I change my mailing address with the City, does the City update my address on file with Nationwide for me? No, account holders should log into their Nationwide account online or contact Nationwide Customer Service to update their mailing address or email address on file with Nationwide. It is important to make sure your address on file with Nationwide is kept up to date as periodically the City or Nationwide may want to mail or email communication to account holders and the City will receive the addresses from Nationwide.

I also have a Retirement Health Savings account (RHS) through the City of Sacramento with ICMA-RC. Does all of the above information apply to that account too? No, an RHS account may have different regulations related to qualifying disbursements from your account. Please contact ICMA-RC for questions about your RHSA account via telephone at (800) 669-7400 or online at www.icmarc.org. Additional information is also available at http://www.icmarc.org/products-and-services/retirement-health-savings.html.

Nationwide Online Account Access: www.cityofsacretplan.com
Nationwide Customer Service: (877) 677-3678

Your retirement date is right around the corner

As you move closer to retirement, together we can finalize your plan and help you confidently transition into retirement.

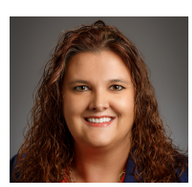
Checklist — It's time to make sure you're ready for retirement

	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 Analyzer?			
Have you completed the Heath 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?			

NRM-15397AO.1 (06/18)

Let us help you prepare for a smooth transition to retirement

Contact your Nationwide®
Retirement Specialist:
Rick Watson
916-633-0010
rick.watson@nationwide.com



Or contact your home office
Retirement Specialist:
Retirement Readiness Group
888-401-5272
nrsforu@nationwide.com

sacappointments.checkappointments.com

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2017

Nationwide®

City of SACRAMENTO

NRM-9036AO.2 (12/18)

Staying in the Plan offers long-term benefits

It may be tempting to take your money when you move on from this job, but the retirement plan that got you this far can help you keep building your future through lower-cost, you-focused options, features and services.

Competitive fees

Your Plan Sponsor negotiates lower fees than you might get on your own. You also avoid the added direct expense a financial professional may charge for many services the Plan offers at no extra cost.

Simplicity

By rolling your eligible outside retirement assets into your retirement plan account, you may make it easier to manage your investments.[1]

Helpful people

Receive award-winning service,[2] investment education and personalized support through retirement — at no additional cost.

Decreased tax burden

The Plan may allow you to defer sick, vacation and back pay. Doing so can help you smooth or delay the tax impact over several years.

Flexible payout options

Receive money at regular intervals and amounts, or just when you need it. You should discuss payout options with your tax advisor before making any decisions.

Confident Plan oversight

The Plan is required by law to ensure that it operates solely for the benefit of participants and their beneficiaries. To help meet that commitment, investment options are regularly reviewed for a variety of factors so Plan Sponsors can determine whether they are suitable and appropriate for the Plan.

Intuitive online tools and resources

You have a suite of tools and educational resources at your fingertips, available anytime and on any device — at no additional cost.

Timely communications

You get the right information at the right time so you can make informed decisions about your account.

Community matters

Consider the company you partner with to manage your retirement assets. Nationwide is committed to giving back to the communities we serve. We enhance that commitment through the time, money and energy our associates personally invest in helping their communities each day.

[1] Qualified retirement plans, deferred compensation plans and IRAs are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.
[2] DALBAR Plan Participant Service Award winner in 2014, 2015, 2016 and 2017.
This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.
Investing involves market risk, including possible loss of principal. No investment strategy or program — including asset allocation and diversification — can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience.
Information provided by Retirement Specialists is for educational purposes only and not intended as tax, legal or investment advice.

Let's talk about how you can benefit by staying in the Plan.

Contact your Nationwide Retirement Specialist:
Rick Watson
916-633-0010
rick.watson@nationwide.com

Contact your Nationwide Retirement Specialist:
Retirement Readiness Group
888-401-5272
nrsforu@nationwide.com

sacappointments.checkappointments.com

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2017

Nationwide®

City of SACRAMENTO

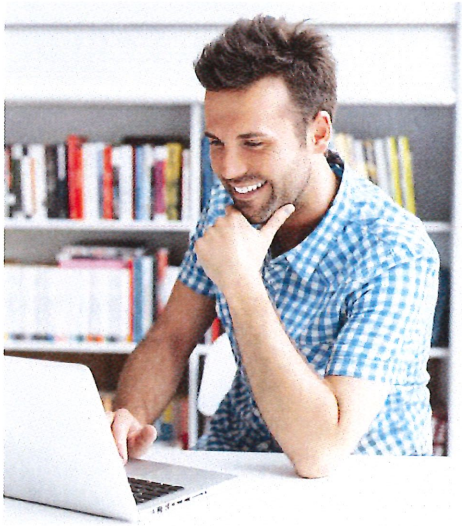
Options For Your Life Insurance

Comparing True Portability Trust And Conversion

If you leave your employer due to termination or retirement, your life insurance coverage can help maintain your financial safety net. At Standard Insurance Company, we commonly include portability and conversion options in our Group Life policies. The comparison chart below and the Frequently Asked Questions (FAQs) on the back detail the differences and advantages of each and how to apply. Contact The Standard or your human resources representative for the specific date by which you must apply and pay the initial premium.

	True Portability Trust	Conversion
Policy Type	Group Term Life Policy	Individual Whole Life Policy
Eligibility	You are eligible to purchase Group Life portability insurance (including AD&D and Dependents Life, if any) if, on the date your employment terminates, you have been insured under your employer's group plan for at least 12 consecutive months, are under age 65, and are not disabled.	If insurance under your employer's Group Policy ends for any reason other than nonpayment of premium or termination of the Group Policy, you may be eligible to convert up to the full amount of coverage that is ending. If coverage ends due to termination or amendment of the Group Policy, then you are eligible to convert the amount specified in the Policy, if you have been covered for the required time period.
Age Limit	Must be under the age of 65 on the date employment terminates	None
Dependents Coverage	Yes, if Dependent is insured under your employer's Group Policy and you purchase Life coverage on yourself	Yes, if Dependent is insured under your employer's Group Policy
AD&D Continuation	Yes, if you continue Life coverage, but AD&D will end at age 65	None
Maximum/ Minimum Amount	Maximum: the amount in force on the date coverage terminates up to $300,000 for you, $100,000 for your spouse, and $5,000 for your child Minimum: $10,000 for you, $5,000 for your spouse, and $1,000 for your child You may request an amount below the amount in force on the date coverage terminated	Maximum: the amount in force on the date your coverage terminates Minimum: $2,000 for you or your spouse and $1,000 for your child You may request an amount below the amount in force on the date coverage terminated If your employer's Group Policy is terminated or amended to reduce coverage, you may be eligible to convert only a portion of your coverage if you were covered under the policy for a specific period of time. This specific period of time varies by state and is stated in your Group Insurance certificate.
Medical History	Not required	Not required
Premium Payment	Initial premium is required with application	Initial premium is required with application
Rate Increase	Rates are based on five-year age brackets and subject to change; advance notice will be provided	None
Application Period	Must apply and pay premiums within 31 days after employment terminates. (Application periods may vary by policy. Refer to your Group Insurance certificate.)	Must apply and pay premium within 31 days after coverage reduces or ends.(Application periods may vary by policy. Refer to your Group Insurance certificate.)

continued on reverse



To receive a portability and/or conversion application, premium rates and the amount of coverage you're eligible to apply for, please contact The Standard at 800.378.4668.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

GP190-LIFE/S399

Life Port/Convert Comparison
SI **16217** (11/14) EE

Frequently Asked Questions

How much does it cost to port or convert?

Portability has smoker and non-smoker rates. These rates may be different than the rates used in your employer's Group Policy. Conversion rates are based on your state of residence and your age when you apply for coverage. Please contact The Standard for detailed rate information.

Are there administration fees for porting or converting?

For portability, administration fees are built into the rates. For conversion, there is a $40 annual fee in addition to the premium. Additional fees will be added if you select a billing schedule other than annual.

What is my responsibility for the Employer Statement?

Your employer is responsible for completing the Employer Statement and returning it to The Standard. If your employer does not already have an Employer Statement form, you may forward the copy we have included in your application. In any case, if you decide to apply for these benefits, it is a good idea to let your HR department know.

There are two applications – should I complete both?

No. Please complete only one form for the product you wish to purchase and recycle the other application. Being thorough when completing your application can help avoid processing delays.

How do I calculate my premium and how much should I send in with my application?

To calculate your premium, locate the premium rates on Page 2 of either application and follow the instructions provided.

For portability, one full quarter's premium is required before your coverage can become effective. For conversion, at least 2 months of premium is required before your policy can become effective. Please use a check when sending your premium, as we are unable to accept credit or debit cards.

What if I have other questions?

If you need further assistance, call us at 800.378.4668 or email CBT@standard.com.

How to apply:

When you are ready to apply, call 800.378.4668 to receive a portability or conversion application. When you call, we will explain the amounts you may be entitled to port or convert.

Please send your completed application and initial premium to the address below:

The Standard
Attn: Continued Benefits
920 SW 6th Ave.
Portland, OR 97204

City of SACRAMENTO
Department of Human Resources

RETIREE BENEFITS DIRECTORY

CONTACT US FOR QUESTIONS ABOUT

- Retiree Health Insurance: Enrollment, changes, and questions
- Life Events
- Open Enrollment
- CalPERS general information
- Deferred Compensation
- Out of area in lieu of City health insurance

BENEFITS SERVICES CONTACT INFORMATION

Visit us at http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement!

Department of Human Resources
Benefit Services Division
915 I Street, Historic City Hall,
Plaza Level, Sacramento, CA 95814

Hours: Monday – Friday, 8:00 am – 5:00 pm
Main Phone: 916-808-5665
Fax: 916-808-7326
BenefitServices@cityofsacramento.org

MEDICAL, DENTAL, & VISION INSURANCE

MEDICAL

KAISER

www.kaiserpermanente.org
Customer Service: 800-464-4000
HMO $25 **Group # 1880-7**
HMO $40/Sr Adv $20 **Group # 1880-41**

UnitedHealthcare

www.uhcretiree.com
Customer Service: 877-714-0178
UnitedHealthcare Group Advantage PPO $15
Group # 15882

SUTTER HEALTH PLUS

www.sutterhealthplus.org
Customer Service: 855-315-5800
HMO $25 **Group # 046103-000004**
HMO $40 **Group # 046103-000003**

WESTERN HEALTH ADVANTAGE

www.westernhealth.com
Customer Service: 888-563-2250
HMO $25 **Group # 107500-A001-002**
HMO $40 **Group # 107500-A001-003**

DENTAL

DELTA DENTAL PPO

www.deltadentalins.com/plans
Customer Service: 800-765-6003
SCERS Retiree **Group # 09505-2003**
PERS Retiree **Group # 09505-2033**

DELTA CARE DMO (PMI)

www.deltadentalins.com/plans
Customer Service: 800-422-4234
SCERS/PERS **Group # 75500-0002**

VISION

VISION SERVICE PLAN (VSP)

www.vsp.com
Customer Service: 800-877-7195
Group # 12178539
Base Plan **#0013-0013**
Premium Plan **#0019-0019**

RETIREMENT & DEFERRED COMP

RETIREMENT

CalPERS

PERS retiree questions and address changes
www.calpers.ca.gov
Customer Service: 888-225-7377

SCERS

SCERS Pension Check, W2, W9, 1099, Direct Deposit
Customer Service: 916-808-1936

DEFERRED COMPENSATION

To schedule an appointment, visit http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement/Retirement.

401a and 457

NATIONWIDE

www.cityofsacretplan.com
Customer Service: 877-677-3678
Fax: 877-677-4329

457 **Plan # 005551-5001**
401a Management EEs **Plan # 005551-6001**
401a City Council **Plan # 005551-7001**
401a WCOE, L39, Supv, Confidential
Plan # 005551-8001

RHSA

ICMA

www.icmarc.org
Customer Service: 800-669-7400
Fax: 202-682-6439

RHSA WCOE **Plan # 803453**
RHSA SPOA [prior to 9/3/13] **Plan # 803453/803742**
RHSA SPOA [on or after 9/3/13] **Plan # 803454/803743**
RHSA SCXEA [on or after 8/8/15] **Plan # 803454**
RHSA SCXEA [prior to 8/8/15] **Plan # 803599**
RHSA Local 447 **Plan # 803568**

OTHER CONTACTS

RECOGNIZED EMPLOYEE ORGANIZATIONS

Please visit the link below for contact information for Recognized Employee Organizations

http://www.cityofsacramento.org/HR/Divisions/Labor-Relations/Recognized-Organizations

SACRAMENTO RETIRED CITY EMPLOYEES ASSOCIATION (SRCEA)

srcea.email@gmail.com
Contact: Luellen Pettengell
Phone: 916-442-6852

SOCIAL SECURITY ADMINISTRATION

www.ssa.gov
Customer Service: 800-772-1213
Social Security Benefits: Retirement, Medicare, Disability, Survivors, SSI, etc.

MEDICARE*

www.medicare.com
Customer Service: 800-633-4227
**Apply through Social Security (see contact info to the left)*

FAQ: WHEN CAN I MAKE CHANGES TO MY BENEFITS?

A: One of the following **QUALIFYING EVENTS** must occur to make changes to most of your benefits outside of the annual **OPEN ENROLLMENT.** You have 30 days from the date of the event to contact Benefits Services and provide supporting documents as proof.

- Birth (60 days)
- Adoption (60 days)
- Guardianship of a child (60 days)
- Marriage
- Legal separation/divorce
- Registering/terminating a domestic partnership
- Over-age dependent children (no longer eligible at age 26)
- Death of dependent
- Spouse employment status changes
  - Open enrollment
  - Dependents eligibility changed
  - Loss of employmen
- Medicare Eligible (65/disabled)
- Moved out of area (outside of medical coverage service area)
- Court Orders, Judgments, Decrees

Revised 11/20/2018