

FAQs for Various Life Events

I am about to get married. How do I enroll my spouse into our benefits?

You have 60 days after the date of the marriage to add your spouse and any stepchildren to your CalPERS Medical Plan. We will need a copy of your marriage certificate. You will have only 30 days after the date of the marriage to add your new spouse and any stepchildren to your Dental and Vision Plans as well as Dependent Life Insurance, the Dependent Care Assistance Plan and the Medical Care Reimbursement Program. Also, your new spouse and parents-in-law may be eligible for the CalPERS Long-Term Care Program.

Be sure to review your Beneficiary Designation forms for CalPERS, Life Insurance, 401a, and 457 Programs. In addition, your current contact information, emergency notification information, and tax information might have changed.

I just had a baby. How do I enroll her into our benefits?

You have 60 days from the date of the birth or adoption to add your new dependent to your CalPERS Medical Plan. We will need a copy of the birth certificate or adoption papers. You will have only 30 days after the date of the birth or adoption to add your new dependent to your Dental and Vision Plans as well as Dependent Life Insurance, the Dependent Care Assistance Plan and the Medical Care Reimbursement Program.

Be sure to review your Beneficiary Designation forms for CalPERS, Life Insurance, 401a, and 457 Programs. In addition, your current contact information, emergency notification information, and tax information might have changed.

Are there any benefits available to my domestic partner?

The Secretary of State must register the domestic partnership and provide a Certificate of Domestic Partnership to the domestic partners. The CalPERS Health Program offers coverage for same-sex domestic partners over age 18, opposite-sex domestic partners age 62 and older, and opposite-sex partners with one partner age 62 or older.

You will have 60 days from the date of the Certificate of Domestic Partnership to add your partner to your CalPERS Medical Plan. We will need a copy of the Certificate of Domestic Partnership and you must complete the CalPERS Statement of Financial Liability for Domestic Partner Health Benefits. You will have only 30 days after the date of the Certificate of Domestic Partnership to add your partner to your Dental and Vision Plans as well as Dependent Life Insurance, the Dependent Care Assistance Plan and the Medical Care Reimbursement Program. You must complete the District Domestic Partnership Form.

Be sure to review your Beneficiary Designation forms for CalPERS, Life Insurance, 401a, and 457 Programs. In addition, your current contact information, emergency notification information, and tax information might have changed.

My spouse passed away. What forms do I need to complete?

Let Human Resources know as soon as possible regarding the death of a dependent or beneficiary. You will need to delete that person from your Medical, Dental and Vision Plans. The Human Resources Office will send you the appropriate forms if the dependent had a Dependent Life Insurance Policy.

Be sure to review your Beneficiary Designation forms for CalPERS, Life Insurance, 401a, and 457 Programs. In addition, your current contact information, emergency notification information, and tax information might have changed.

I just moved. How do I change my address with the District?

If you recently moved or are planning to move, please contact the Human Resources Office to update your mailing address and phone number. You can either complete a Change of Address Form or email the information to Human Resources. A change in address is a “qualifying event” that allows participants to change their CalPERS Health Plan.

My husband and I finalized our divorce. How do I take him off of my benefit plans?

Let Human Resources know as soon as possible about the divorce so that we can remove your ex-spouse from your Medical, Dental, and Vision Plans. Your ex-spouse’s entitlement to coverage ends at midnight on the last day of the month that your marriage dissolution is final. We will need a copy of the divorce decree.

Be sure to review your Beneficiary Designation forms for CalPERS, Life Insurance, 401a, and 457 Programs. In addition, your current contact information, emergency notification information, and tax information might have changed.

Your CalPERS benefits are considered community property under California law. You should contact the CalPERS Community Property Unit to see how this may impact your future retirement benefits. CalPERS will need a copy of your property settlement agreement. In addition, if your ex-spouse's monthly premium payments were deducted from your paycheck, contact the CalPERS Office of Long-Term Care to have the premium deduction amount changed.

I’m thinking about retirement. What do I need to know?

Health Benefits: If you retire within 30 days of your separation date, your coverage will automatically continue into retirement. If it is more than 30 days, but less than 120 days, you will need to CalPERS for more information on continuing coverage. If your retirement date is more than 120 days, you are most likely no longer eligible for health coverage.

If your Long-Term Care monthly premiums were paid as a payroll deduction, you need to contact the CalPERS Office of Long-Term Care to see what payment options are available to you.

Beneficiaries: Be sure to review your Beneficiary Designation forms for CalPERS, Life Insurance, 401a, and 457 Programs. In addition, your current contact information might have changed.

CalPERS Retirement: Review the CalPERS Retirement Checklist to see what steps you need to take starting one year before you retire and attend a CalPERS Financial Planning Seminar or Retirement Planning Workshop. In addition, request an Official CalPERS Retirement Estimate or use the CalPERS Retirement Planning Calculator. Review and complete your application for service retirement in the *CalPERS Stepping Into Retirement* package. Collect all the needed documentation, such as your marriage certificate, birth certificate of beneficiary, Power of Attorney, etc. If you have reciprocity between CalPERS and another public retirement system, make sure you retire concurrently from both systems on the same day, so you can use your highest compensation for both systems. You can find out more in the CalPERS *When You Change Retirement Systems* booklet.