



# **San Joaquin County Employees' Retirement Association**

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## **FOR THOSE ABOUT TO RETIRE A PRESENTATION OF SAN JOAQUIN COUNTY EMPLOYEES' RETIREMENT ASSOCIATION Thursday, June 01, 2023**

**9:00 – 9:15**

### **Introduction**

Speaker: Melinda DeOliveira, Retirement Services Officer,  
SJCERA

Topic: Overview of the Day

**9:16 – 9:35**

### **37 Act Retirement Benefits**

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

Topics: Security of investments  
Products offered

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

**9:36 – 9:45**

### **Break**

**9:46 – 11:00**

### **Health Care Benefits**

Speaker: Christine Vega, Personnel Analyst  
Human Resources Division  
Phone: (209) 468-3370

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

One Vision Health Plan  
Speaker: Yolanda Smith  
Topics: Kaiser  
Speaker: Jill Kelley  
Topics: Sutter Health  
**Questions for Benefits (10 Min)**

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

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

**11:11 – 11:30      Deferred Compensation**

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

**11:31 – 12:00      Questions for SJCERA**

**Please Turn In Evaluations To [contactus@sjcera.org](mailto:contactus@sjcera.org)**



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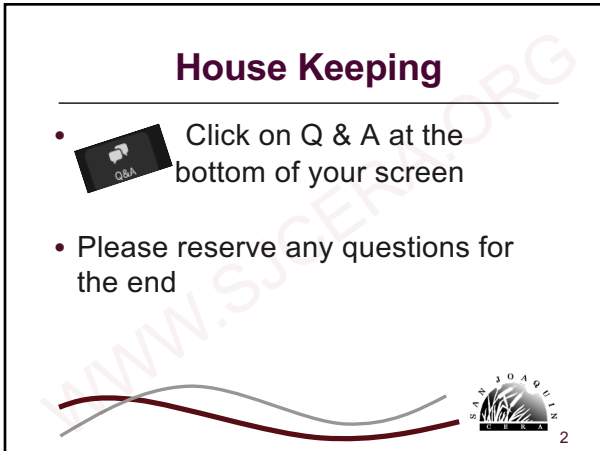
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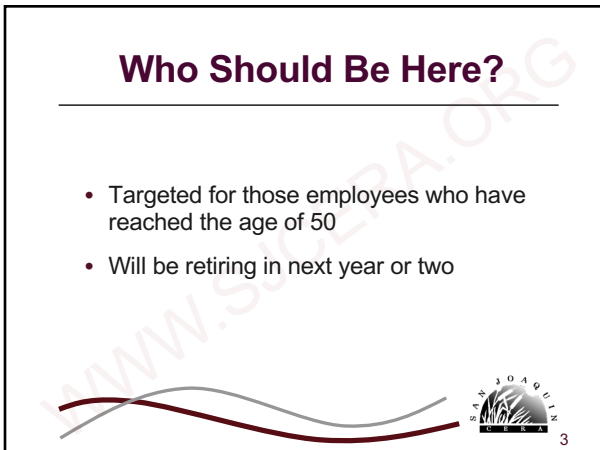
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## What's in Your Packet?

- Today's Agenda
- SJCERA Presentation Handout
- 2023 - 2024 Retirement Pay Schedule
- Retiree Medical Insurance
- 457 Deferred Compensation/Nationwide



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## Today's Schedule

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



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## Today's Presenters

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



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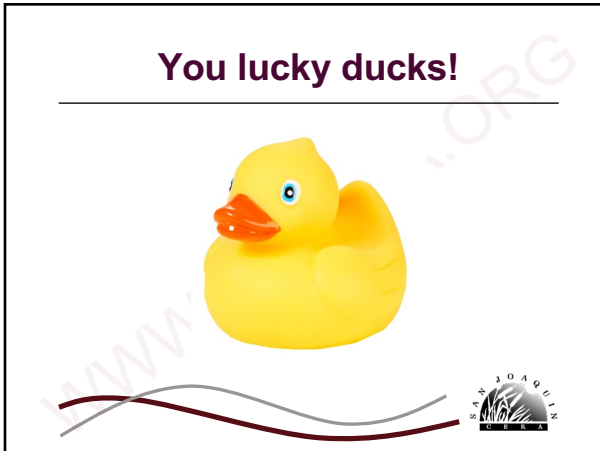
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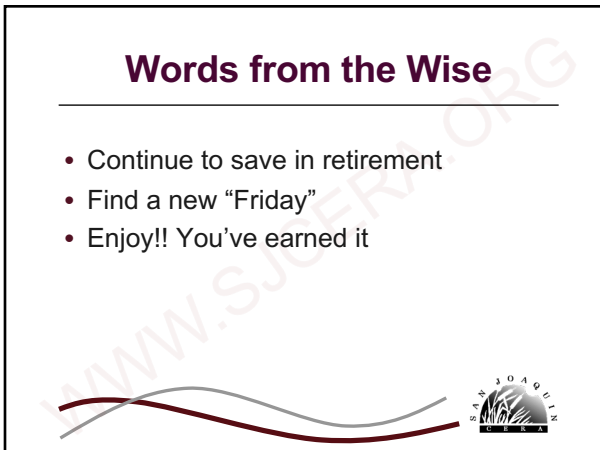
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## We're here for you

- [www.SJCERA.org](http://www.SJCERA.org)
- [contactus@sjcera.org](mailto:contactus@sjcera.org)
- If you've got questions, call us  
(209) 468-2163



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## Service Retirement



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## Defined Benefit

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



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## Retirement Eligibility Tier 2 Members

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



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## Retirement Eligibility Tier I Members

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



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## Retirement Benefit

Your Lifetime Monthly Benefit is  
Based on Three Factors:

FAC x Service x Age Factor = \$\$



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## Calculating your FAC

Example: Bi-weekly gross is: \$2000.00

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



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## Retirement Benefit Calculator

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

Tier:	<input type="text" value="Tier 1"/>	<input type="text" value="Tier 1"/>
Membership Type:	<input type="text" value="General"/>	<input type="text" value="General"/>
Age at Retirement:	Years: <input type="text" value="50"/> Months: <input type="text" value="0"/>	Years: <input type="text" value="62"/> Months: <input type="text" value="0"/>
Total Years of Service:	Years: <input type="text" value="5"/> Months: <input type="text" value="0"/>	Years: <input type="text" value="25"/> Months: <input type="text" value="0"/>
Monthly Final Average Compensation (Gross):	<input type="text" value="3000.00"/>	<input type="text" value="5000.00"/>

**Calculate My Allowance**

Estimated Monthly Retirement Allowance:	<b>\$212.65</b>	<b>\$3,188.00</b>
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## Sally Smith – Married

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

### 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



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## Jack Brown – Single

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Sex: Female

Date of Birth: 2/23/1959

Date of Retirement: 2/23/2017

Years of Service

Non-Integrated

Tier: 1

Integrated

Total

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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



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## Temporary Annuity

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



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## Social Security

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### 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 become disabled right now your payment would be about..... \$ 2,008 a month
*Family	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
*Survivors	You have earned enough credits for your family to receive survivors benefits. If you die this year,



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### General Member - Temporary Annuity

- Estimated Social Security Benefit at Age 62: \$900
- Member Stops Work At Age 58
- From Age 58 to Age 62:
  - SJCERA Temporary Annuity → \$ 590.67  
(TA factor \$900 x 0.6563)
  - Basic SJCERA Allowance → \$ 1,259.87
  - Total SJCERA Benefit → \$ 1,850.54



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### General Member - Temporary Annuity

- Estimated Social Security Benefit at 62: \$900
- Member Stops Work At Age 58
- At Age 62 and after:
  - SJCERA Benefit → \$ 950.54
  - Social Security Benefit → \$ 900.00
  - Total Monthly Benefit → \$ 1,850.54



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### Survivor Benefits



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## Update Your Beneficiary Designation



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## Survivor Benefits Before Retirement

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



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## Survivor Benefits After Retirement

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- 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



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## Death Benefit

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



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## 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



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## 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 1<sup>st</sup> of the same year
- Compounded annually



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## Sick Leave Bank

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



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## 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



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## 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



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## 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



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## Medical Leave of Absence

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



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## 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.)



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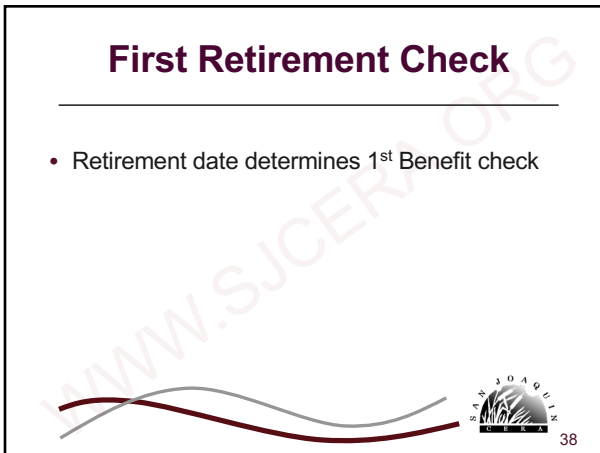
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## Request For Retirement Application

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Member's Signature \_\_\_\_\_ Date \_\_\_\_\_



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## Introduction Letter



## San Joaquin County Employees' Retirement Association

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Date: \_\_\_\_\_

Name: Last Name First Initial  
Address Line 1 \_\_\_\_\_  
Address Line 2 \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_

Enrolled in plan: San Joaquin County Employees' Retirement Association (SUCRA)  
☐ as a **Member** Retiree, with information that will be sent to you by SUCRA  
☐ as a **Non-Member** Retiree, with information that will be sent to you by SUCRA

**The Application for Service Retirement must be completed in its entirety and returned to SUCRA with the following information:**

- ☐ If you have established retirement, please contact those systems and fill out the appropriate forms.
- ☐ If you have not established retirement, please contact those systems and fill out the appropriate forms.

SUCRA will need a copy of the following checked items:

- ☐ **DD-204** (if you are a former member)
- ☐ **DD-205** (if you are a former member)
- ☐ **DD-206** (if you are a former member)
- ☐ **DD-207** (if you are a former member)
- ☐ **DD-208** (if you are a former member)
- ☐ **DD-209** (if you are a former member)
- ☐ **DD-210** (if you are a former member)
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- ☐ **DD-300** (if you are a former member)

If SUCRA has been placed in your divorce or domestic partnership dissolution, you will also need to provide a copy of the divorce or domestic partnership dissolution decree.

If you have any questions about this information, in this letter, or your retirement, please contact SUCRA's Member Service Center at (209) 461-6743.

Sincerely,

Retirement Services Officer

Enclosures: Service Retirement Application Packet

San Joaquin County Employees' Retirement Association  
 300 N. 1st Street, Suite 200  
 Stockton, CA 95210-1000

The page(s) attached to this letter are for your information only.



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## Notice To Your Department

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



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## Vacation, Comp Time & Sick Leave Cash Outs\*

\*Not included in "compensation" for retirement purposes

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



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## Working After Retirement

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



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## Update Your Beneficiary Designation



**TODAY**



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## 2023-2025

### SJCERA Retirement Pay Schedule

**PLAN AHEAD! Your first benefit check may be 4-6 weeks from your date of retirement**

Retirement Date		Anticipated 1st Retirement Pay Date*
From	To	
<i>(1st Retirement Pay Date is determined by "From" and "To" dates elected)</i>		
10/24/22	11/06/22	01/02/23
11/07/22	11/20/22	01/02/23
11/21/22	12/04/22	01/02/23
12/05/22	12/18/22	02/01/23
12/19/22	01/01/23	02/01/23
01/02/23	01/15/23	03/01/23
01/16/23	01/29/23	03/01/23
01/30/23	02/12/23	04/03/23
02/13/23	02/26/23	04/03/23
02/27/23	03/12/23	05/01/23
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01/29/24	02/11/24	04/01/24
02/12/24	02/25/24	05/01/24
02/26/24	03/10/24	05/01/24
03/11/24	03/24/24	05/01/24
03/25/24	04/07/24	06/03/24
04/08/24	04/21/24	06/03/24

\* 1st Retirement benefit payment includes retroactive pay to the date of retirement.

# **About to Retire Health Benefits Planning**

**Retirement Planning Seminar  
June 2023**



## **RETIREE MEDICAL INSURANCE MONTHLY PREMIUMS 2023/2024**

### **MONTHLY PREMIUMS FOR NON-MEDICARE MEMBERS**

<b>Plans</b>	<b>One-Party</b>	<b>Two-Party</b>	<b>Family</b>
CMCP	\$1,598.83	\$3,193.57	\$4,469.34
Kaiser California	\$835.66	\$1,665.59	\$2,354.43
Kaiser Northwest (out of area)	\$1,079.35	\$2,152.97	\$3,226.59
Sutter Health Plus HMO	\$969.03	\$1,932.43	\$2,732.13

### **MONTHLY PREMIUMS FOR MEDICARE RECIPIENTS**

<b>Plans</b>	<b>One-Party</b>	<b>Two-Party</b>
CMCP	\$1,118.48	\$2,232.85
Kaiser Traditional (High) Sr. Adv.	\$233.45	\$461.17
Kaiser Lower Option Sr. Adv.	\$170.24	\$334.75
Kaiser Northwest (out of area)	\$364.17	\$722.61
<u>HealthNet</u>		
COB	\$1,319.23	\$2,632.73
Seniority Plus - High	\$735.69	\$1,465.65
Seniority Plus - Low	\$587.74	\$1,169.75
Out-of-Area	\$2,041.19	\$4,076.65

### **BLENDED FAMILY MONTHLY PREMIUMS**

<b>Plans</b>	<b>1 With and 1 Without Medicare</b>	<b>1 With and 2 Without Medicare</b>
CMCP	\$2,713.20	\$3,988.98
Kaiser Traditional (Sr Adv High)	\$1,063.38	\$1,752.22
Kaiser (Sr Adv Low)	\$1,000.17	\$1,689.01
Kaiser Northwest (out of area)	\$1,437.79	Not available

## DENTAL PLAN MONTHLY PREMIUMS

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

## VISION PLAN MONTHLY PREMIUMS \* Rates are subject to change due to procurement

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

## ANNUAL PREMIUM MEDICAL COST EXAMPLES (at current rates)

### Retiree Only Coverage – Under 65 (NON MEDICARE)

	1 year	3 years	5 years	10 years
Kaiser	\$10,028	\$30,084	\$50,140	\$100,280
CMCP	\$19,186	\$57,558	\$95,930	\$181,860

### Retiree Only Coverage – Over 65 (MEDICARE)


	1 year	3 years	5 years	10 years
Kaiser	\$2,801	\$8,404	\$14,007	\$28,014
CMCP	\$13,421	\$40,265	\$67,108	\$134,217

### Retiree with Spouse – Under 65 (NON MEDICARE)

	1 year	3 years	5 years	10 years
Kaiser	\$19,987	\$59,961	\$99,935	\$199,870
CMCP	\$38,322	\$114,968	\$191,614	\$383,228

### Retiree with Spouse – Over 65 (MEDICARE)

	1 year	3 years	5 years	10 years
Kaiser	\$5,534	\$16,602	\$27,670	\$55,340
CMCP	\$26,794	\$80,382	\$133,971	\$267,942



SAN JOAQUIN

COUNTY

Greatness grows here.

Retiree Health Benefits

About to Retire Seminar

June 1, 2023

Presented by: Christine Vega, Personnel Analyst III - Benefits

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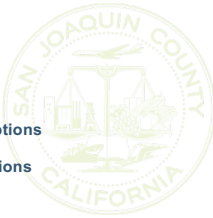
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SAN JOAQUIN

COUNTY

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

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SAN JOAQUIN

COUNTY

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 a 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.

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## When will my benefits end?

- Generally, health benefits will be effective for two weeks beyond the date of separation from the County.
  - Example; last day of work was November 19, 2023, (Pay period was November 6– November 19) benefits would terminate December 3, 2023.
- **Exceptions; If you work less than required hours in the final pay period with the County, health benefits will terminate at the end of that pay period.**
  - Example; last day of work was November 19, 2023 (Pay period was November 6 – November 19) and only had 40 hours of pay, benefits would terminate November 20, 2023.

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### MONTHLY PLAN PREMIUMS

Individuals and dependents all have Medicare Members must assign Medicare Parts A and B

#### Medicare HMOs (Over 65)

	Kaiser Permanente Senior Advantage			Health Net Seniority Plus	
	Traditional High Option Plan (-12.6% Decrease)	Traditional Low Option Plan (-12.5% Decrease)	Kaiser Northwest (0.4% Increase)	High Option Plan (4.5% Increase)	Low Option Plan (4.5% Increase)
Retiree Only	\$235.45	\$170.24	\$364.17	\$755.69	\$587.74
Retiree + 1 Dependent	\$461.17	\$334.75	\$722.61	\$1,465.65	\$1,169.75

#### Medicare Coordinated Plans (Over 65)

	CHCOP CHCOP Out-Of-Area (0.6% Increase)	Antelope Blue Cross Assurance + 1* (10.3% Increase)	Health Net COB (0.2% Increase)	Health Net PPPO* Out-Of-Area (0.3% Increase)
Retiree Only	\$1,118.48	\$1,146.67	\$1,319.25	\$2,041.19
Retiree + 1 Dependent	\$2,232.85	\$2,285.90	\$2,632.79	\$4,076.65

\*This plan will terminate after the 2023-2024 plan year. Antelope will be providing a new plan option.  
\*Formerly the "Health Net Plus Net Medicare COB Plan."

#### Non-Medicare Plans (Under 65)

	CHCOP CHCOP Out-Of-Area (0.6% Increase)	Sutter Health Plus HMO (2.5% Increase)	Kaiser Permanente California (4.2% Increase)	Kaiser Northwest (0.5% Increase)
Retiree Only	\$1,598.83	\$969.03	\$835.66	\$1,079.35
Retiree + Spouse	\$3,193.57	\$1,932.43	\$1,665.59	\$2,152.97
Retiree With Family	\$4,469.34	\$2,792.15	\$2,354.43	\$3,226.59

\*Antelope under the age of 65 who are eligible for Medicare must enroll in Part A and B—this includes the CHCOP plan. If eligible to enroll and the retiree plan is not active, SBC will be paid as if enrolled in Medicare, including claims payment and increasing your rate of product costs.

#### Blended Family Plans

	Over 65 and Under 65 (5.6% Increase)	Senior Advantage and Kaiser California		Kaiser Northwest (4.3% Increase)
		High Option Plan (0.0% and 1.7% Increase)	Low Option Plan* (1.0% and 2.3% Increase)	
1 With and 1 Without Medicare	\$2,715.20	\$1,065.38	\$1,000.17	\$1,437.79
1 With and 2 Without Medicare	\$5,988.98	\$1,752.22	\$1,689.01	N/A

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

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## 2023-2024 Rates


### Dental and Vision

	United Healthcare Dental (DHMO Plan D125H) (0.2% Increase)	Delta Dental (PPO Plan) (0.7% Increase)	Vision Service Plan (VSP)
Retiree Only	\$18.21	\$42.63	\$6.48
Retiree + 1 Dependent	\$26.53	\$80.02	\$12.52
Retiree + Family	\$41.24	\$107.05	\$14.63

2022-2023 VSP Rates  
Subject to change due to current procurement process.

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# Medical Plans



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

SAN JOAQUIN COUNTY

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# Dental Plans

2 Plan Options:

- 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)
- United HealthCare Dental**
  - Health Maintenance Organization (HMO)
  - Limited network
  - No calendar year maximum
  - No deductible



SAN JOAQUIN COUNTY

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# Vision Plan

**Vision Service Plan (VSP):**

- 34,000 doctors and 15,500 participating retail chains
- Well Vision Exam: \$10 co-pay
- Frame or Contact Allowance: \$150\* every 24 months
- \*\$80 Walmart/Sam's Club/Costco frame allowance**



\* subject to change due to current procurement process.



SAN JOAQUIN COUNTY

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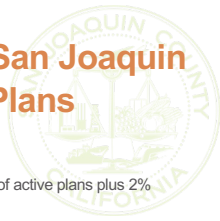
## Options Outside of San Joaquin County Sponsored Plans

### 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



SAN JOAQUIN  
COUNTY

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## Planning

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



SAN JOAQUIN  
COUNTY

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Christine Vega- [cvega@sjgov.org](mailto:cvega@sjgov.org)  
Phone: (209) 468-7429

SAN JOAQUIN  
COUNTY

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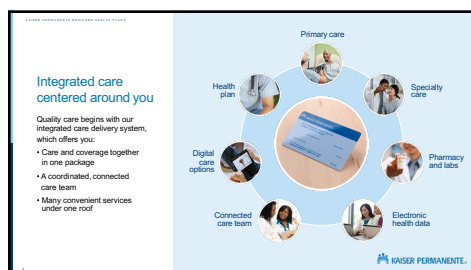
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**Support for your total health and well-being**

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

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

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



Kaiser Permanente

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**Your care, your way**

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

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

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

\*When appropriate and available.



Kaiser Permanente

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**Care while traveling**

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

**How we make getting care while traveling more convenient:**

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



Kaiser Permanente

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## Add support to help you thrive!

-  Self-care apps, including Calm, MyStrength and Ginger<sup>SM</sup>
-  Wellness coaching by phone
-  Online healthy lifestyle programs, webinars, podcasts, recipes, and more
-  Reduced rates on specialty care services like acupuncture, chiropractic care, and massage therapy

*These services aren't covered under our health plan (and benefits aren't applied to the forms sent to your Evidence of Coverage or other plan documents). These services will be discounted at any time without notice. However, any of each location and some may require a co-pay. These services are not available in all states. The Ginger coaching services described above are not covered under your health plan benefits, and are provided as a complimentary benefit. These services are not covered under your health plan benefits, and are provided as a complimentary benefit. These services are not covered under your health plan benefits, and are provided as a complimentary benefit.*

*Ginger app: For the remainder of the year at no cost. The app and services are described above and neither offer our guaranteed underwriting with the Evidence of Coverage. Payments for the app and services are not subject to the Evidence of Coverage process. The discount reduction and services may be subject to the Evidence of Coverage process.*



Kaiser Permanente

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## About a Kaiser Permanente Medicare health plan

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



Kaiser Permanente

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

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

Check out our highly rated<sup>2</sup> 2023 Medicare health plans at [kp.com/MedicarePlans](https://kp.com/MedicarePlans).

<sup>2</sup>Every year, Medicare evaluates plans based on a 5-Star rating system.

 **KASER PERMANENTE.**

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Summary of Benefits 7/1/23-6/30/24		
Service	Full Network Community Health Plan	San Joaquin Community Health Plan
Annual Out-of-Pocket Maximum	\$1,000 per calendar year	\$1,000 per calendar year
<input checked="" type="checkbox"/> Lifetime Maximum	None	None
Office Visits	\$20 per visit	\$25 per visit
Lab/Xrays	No charge	No charge
Outpatient Surgery	\$50 per procedure	\$150 per procedure
Hospitalization Services	\$100 per admission	\$100 per day
Emergency Services	\$50 per visit	\$50 per visit
Ambulance Services	\$100 per trip	\$150 per trip
Prescription Drugs (Generic and Brand)	\$10/20 for up to a 100-day supply	\$10/25@30day supply MCO
Durable Medical Equipment	No charge	20% coinsurance
Eyewear every 24 months	\$150 allowance	\$150 allowance

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**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 allowance toward an eyewear purchase once every 2 years.



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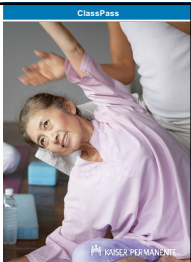
**Stay active from anywhere**

Try yoga, cardio, and bootcamp — without leaving home.

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

- Unlimited on-demand video workouts**  
4,000+ on-demand 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. They are subject to the terms and conditions of the ClassPass program. 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.




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THANK YOU  
for your time today!

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

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

November 2022

 KAISER PERMANENTE

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# Sutter Health Plus San Joaquin County 2023-24 About to Retire Health Care Benefits



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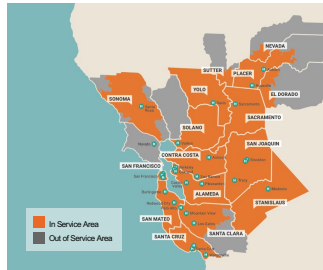
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## Live/Work Rule

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



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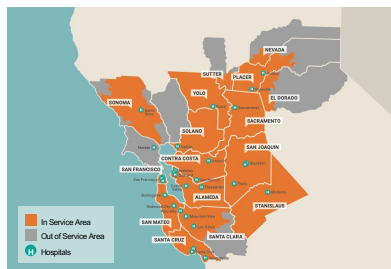
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## Our Service Area

- 8K Providers**
- 29 Hospitals**
- 16 Counties**



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## Affiliated Hospitals

### BAY AREA

#### Alameda County

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

#### Contra Costa County

- Sutter Delta Medical Center
- San Ramon Regional Medical Center

#### San Francisco County

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

#### San Mateo County

- Mills-Peninsula Medical Center
- Sequoia Hospital

#### Santa Clara County

- El Camino Hospital Los Gatos
- El Camino Hospital
- Lucile Packard Children's Hospital

#### Santa Cruz County

- Dominican Hospital
- Sutter Maternity & Surgery Center
- Watsonville Community Hospital

#### Sonoma County

- Novato Community Hospital
- Serving southern Sonoma County
- Sutter Santa Rosa Regional Hospital

### VALLEY AREA

#### Placer County

- Sutter Auburn Faith Hospital
- Sutter Roseville Medical Center

#### Sacramento County

- Sutter Medical Center, Sacramento

#### San Joaquin County

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

#### Solano County

- Sutter Solano Medical Center

#### Stanislaus County

- Memorial Medical Center

#### Yolo County

- Sutter Davis Hospital



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## Affiliated Medical Groups

### BAY AREA

#### Affinity Medical Group

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

#### Brown & Toland Physicians<sup>†</sup>

San Francisco County

#### Mills-Peninsula Physicians Network\*

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

#### Palo Alto Medical Foundation<sup>\*\*</sup>

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

#### Sutter East Bay Medical Foundation<sup>\*\*</sup>

Alameda and Contra Costa Counties

#### Sutter Medical Group of the Redwoods\*

Sonoma County

#### Sutter Pacific Medical Foundation – West Bay\*

San Francisco County

### VALLEY AREA

#### Sutter Gould Medical Foundation\*

San Joaquin and Stanislaus Counties

#### Sutter Independent Physicians\*

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

#### Sutter Medical Group<sup>\*\*</sup>

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

#### Sutter Medical Group – Solano<sup>\*\*</sup>

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

<sup>\*</sup>Select providers offer My Health Online.

<sup>\*\*</sup>Join My Health Online.

<sup>†</sup>Specialist physician services only. These physicians may be available by referral from your primary care physician (PCP) and authorization from your medical group.

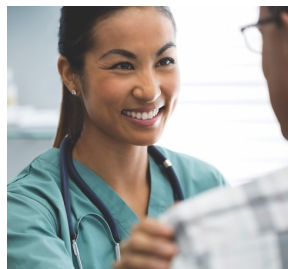


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## A Trusted Partner

### The Primary Care Physician (PCP)

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



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### Provider Search

Find providers at [healthplus.com/providersearch](https://healthplus.com/providersearch). Search for:

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

**Plan Partners**

Search for:

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

\*For members enrolled in individual and family plans, small group plans, and many large group plans.  
\*\*Optional benefits when elected by your employer. For more information, please refer to Sutter Health Plus combined Evidence of Coverage and Disclosure Form and Benefits and Coverage Matrix to determine coverage and cost.

#### Provider Locator

The Sutter Health Plus network is available to our members for all plans and products offering Sutter Health Plus.

Provider locator information updated as of 03/15/2023.

Plan:  Location:  Specialty:

Primary Care Specialists:  All Specialists:  Medical Group Affiliates:  Hospital Affiliates:  Long-term Services:  Pharmacy Services:  Last Name:

Plan Partners:

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### Referral and Prior Authorization

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

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

```
graph LR; A[PCP requests referral to specialist] --> B[Medical group approves (prior authorization) or denies request]; B --> C[If approved, specialist contacts member to schedule appointment];
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Members can access urgent and emergency services without a referral.  
Members can self-refer for OB/GYN within their medical group for routine or annual exams.

**Sutter Health Plus**  
Your Health Plan

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### Mental Health

USBHPC offers online resources designed to give members quick, confidential, 24/7 access to the resources available, including:

- Personal Life: for caregiving, parenting, military and veterans, relationships, and well-being
- Mind & Body: for mental and physical health, recovery and resiliency, and substance use disorder and addiction
- Crisis Support: for abuse, addiction, disasters, finance, hospitalization, housing, suicide prevention, and helping a loved one with a mental health crisis
- For more information, visit [liveandworkwell.com](https://liveandworkwell.com).

**Sutter Health Plus**  
Your Health Plan

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## Mental Health



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

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



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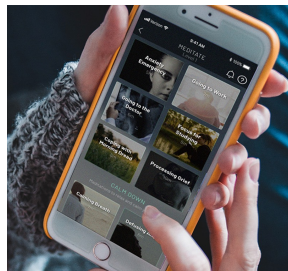
## Mental Health

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

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

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

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



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## Acupuncture and Chiropractic *Optional Benefits*



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

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



Please note: Acupuncture and Chiropractic optional benefits not available with HDHPs.

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## Pharmacy Benefits



### Sutter Health Plus partners with CVS Caremark® for pharmacy benefits

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



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## Vision *Large Group Medical*



### Available through Vision Service Plan (VSP)

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



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## Health Plan Benefits

	ML55 San Joaquin County HMO
<b>Annual Out-of-Pocket Maximum</b>	
Self-only / Individual member of a family	\$1,500/\$1,500
Family	\$3,000
<b>Annual Deductible</b>	
Self-only / Individual member of a family	None
Family	None
<b>Professional Services</b>	
Primary care office visit / specialty office visit	\$10 per visit
Telehealth / Sutter Walk-In Care visits (including telephone and video visits)	\$5 per visit
<b>Outpatient Services</b>	
Outpatient surgery facility fee	\$10 per visit
Diagnostic and therapeutic imaging (X-rays) and testing	No charge
Radiological/nuclear imaging (CT/PET scans, MRIs)	No charge
Laboratory tests	No charge

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



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## Health Plan Benefits *continued*

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

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



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## Health Plan Benefits *continued*

	ML55 San Joaquin County HMO
<b>Prescription Drugs Filled Through a Network Pharmacy**</b> (up to a 30-day supply per prescription)	
Tier 1 (Most generic drugs and low-cost preferred brand name drugs)	\$10 copay
Tier 2 (Preferred brand name drugs and non-preferred generic drugs)	\$20 copay
Tier 3 (Non-preferred brand name drugs)	\$40 copay
Tier 4 (Specialty drugs)	\$40 copay
<b>Prescription Drugs Filled Through Mail Order or at a Retail-90 Pharmacy*</b> (up to a 100-day supply per prescription)	
Tier 1 (Most generic drugs and low-cost preferred brand name drugs)	\$20 copay
Tier 2 (Preferred brand name drugs and non-preferred generic drugs)	\$40 copay
Tier 3 (Non-preferred brand name drugs)	\$80 copay

\*\*Specialty drugs are not limited to Tier 4 and are available through CVS Specialty®  
\*Retail-90 is limited to CVS retail pharmacies

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



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## Urgent and Emergency Care



**Sutter Health Plus covers emergency services and urgent care worldwide**

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



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## Video Visits



- Available through My Health Online (MHO)
- Video visits\* with a PCP are available to members ages three months and older. Check with your PCP for availability and hours
- Video visits for all members ages 18 months and older daily from 11 a.m. to 7 p.m. with a Sutter clinician

Log in to your MHO account to see if your PCP offers video visits. If your provider doesn't participate in MHO or you're a new patient, please contact your PCP's office for video visit options.

\*You must be physically located in California at the time of your appointment to participate in video visits.



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## Health and Wellness



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



**Complex Case Management** for chronic conditions or multiple complex health problems



**Health and Wellness Site** including a personal health assessment and 13 action plan modules



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



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

Learn more at [sutterhealthplus.org/wellness](https://sutterhealthplus.org/wellness)



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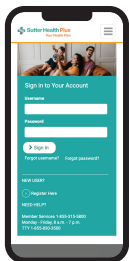
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## Member Portal



**With the Sutter Health Plus Member Portal members can:**

- View, print or request member ID cards
- Change primary care physicians
- View eligibility, benefits, copays or coinsurance, account balances, claims information and deductibles
  - Receive monthly statements with balance details—using the member portal, members can opt out of receiving these statements
- Update member portal profile
- Access Sutter Health Plus forms, resources and member newsletter
- Navigate to the Health and Wellness site

Responsive technology allows access from a smartphone, computer or tablet



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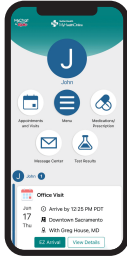
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### My Health Online (MHO)



**With MHO members can securely:**

- Book a video visit
- Message their care team
- Make an appointment
- Sign up for text reminders and Fast Pass
- Renew prescription refills
- View test results
- Complete eZ arrival for contactless check-in
- Invite family or caregivers for proxy access
- View hospital stay through Bedside Mobile
- Access medical records
- Pay bills and copays online



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

Online App available in Apple Store or Google Play  
The My Health Online App is powered by MyChart<sup>®</sup> licensed from Epic Systems Corporation. ©1999-2023.

**Sutter Health Plus**  
Your Health Plan

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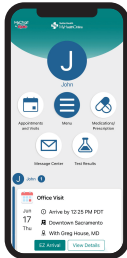
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### My Health Online (MHO) Cont.



**Care Companion-Healthy Pregnancy**

Members that are pregnant and seeing a maternity care provider who participates in MHO, have access to an interactive care plan called Care Companion-Healthy Pregnancy. This feature designed for low-risk pregnancies offers a personalized care plan that guides them through their pregnancy journey.

For information, please visit [sutterhealth.org/healthyvpregnancy](https://sutterhealth.org/healthyvpregnancy)



Online App available in Apple Store or Google Play  
The My Health Online App is powered by MyChart<sup>®</sup> licensed from Epic Systems Corporation. ©1999-2023.

**Sutter Health Plus**  
Your Health Plan

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### Member Videos


From same-day walk-in care to virtual care from home using a phone or computer, learn more about the convenient options available to members.




**Sutter Walk-In Care**  
Sutter Walk-In Care is available for convenient, same-day care from a Sutter clinician for everyday health needs. Sutter Walk-In Care is open daily with locations across Northern California.



**Virtual Visits**  
Virtual care provides access to a primary care physician or same-day care with a Sutter clinician—all without leaving the house. Depending on the plan design, virtual visits are available for members at the same cost share or less than a regular in-person visit.



**My Health Online**  
My Health Online offers 24/7 access to manage a family's health-care, view lab results, schedule in-person and virtual appointments, receive text reminders, pay bills, stay connected with a care team, and so much more.



Watch the videos by using your phone's camera to scan this QR code, or by visiting [sutterhealthplus.org/members/videos](https://sutterhealthplus.org/members/videos)

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## Member ID Card

### Member ID cards include:

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



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## Care and Coverage



### Call the Nurse Advice Line for 24/7 access to registered nurses for medical questions or concerns

- Helps determine the right level of care for a member's health needs
- Provides home care tips for minor injuries and illnesses
- Call 855-836-3500, 24 hours a day, seven days a week



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

- Call 855-315-5800, Monday through Friday, 8 a.m. to 7 p.m.
- Visit [sutterhealthplus.org/contact](https://sutterhealthplus.org/contact)



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**Nationwide**  
Is on your side

## APPROACHING RETIREMENT


What should you consider as the big day gets closer?

**SAN JOAQUIN COUNTY**  
Greatness grows here.

1

For assistance call Nationwide at 877-677-3678 or visit [www.sanjoaquindc.com](http://www.sanjoaquindc.com) for more information.

**APPROACHING RETIREMENT**

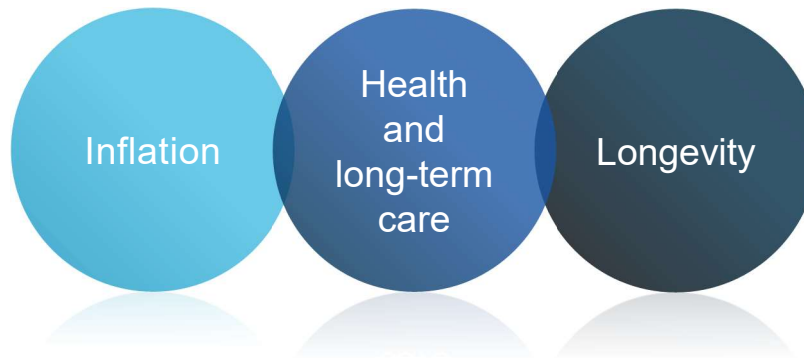


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## What do you financially need to prepare for?

The three major costs in retirement:

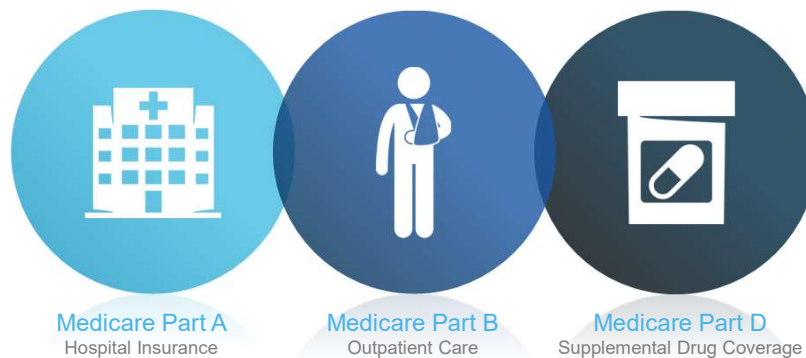


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## What might your health care costs be? Visit [www.dhcs.ca.gov](http://www.dhcs.ca.gov) or [www.sanjoaquindec.com](http://www.sanjoaquindec.com)

Medicare does not cover all retiree health care costs



4

4

## What will your retirement look like?

**Social**  
travel is the most  
desired activity



**Physical**  
staying active is part  
of a healthy retirement



**Mental**  
engage in  
stimulating activities

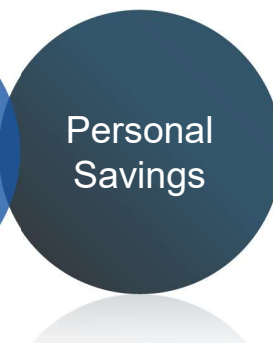
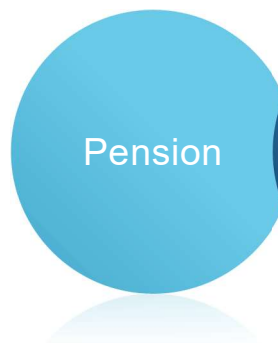


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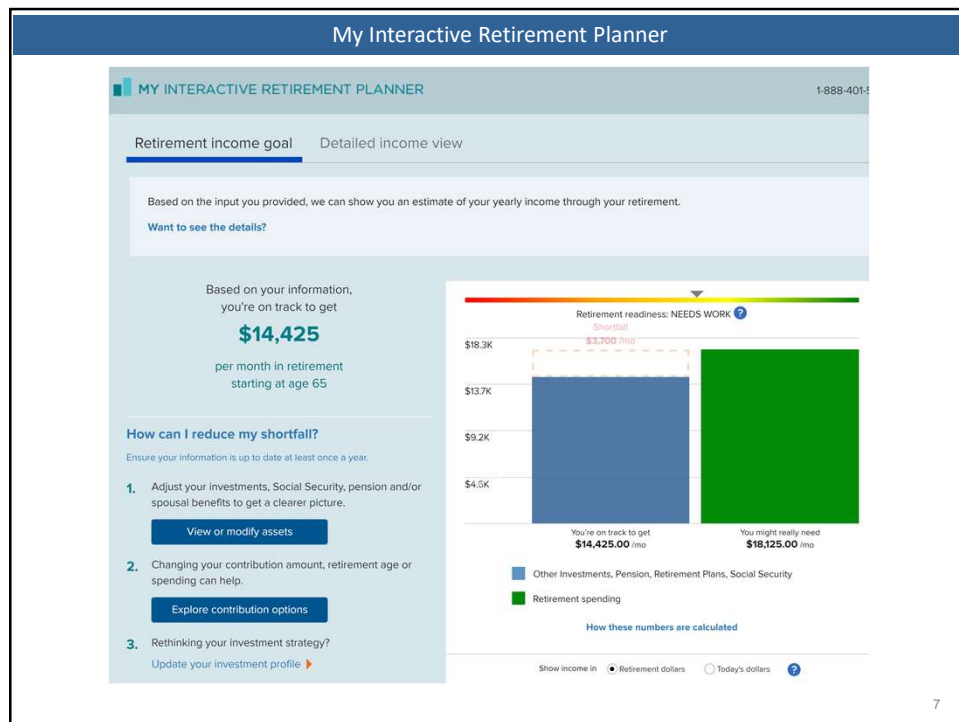
## Where's the money going to come from?

The three major ***sources of retirement income***:

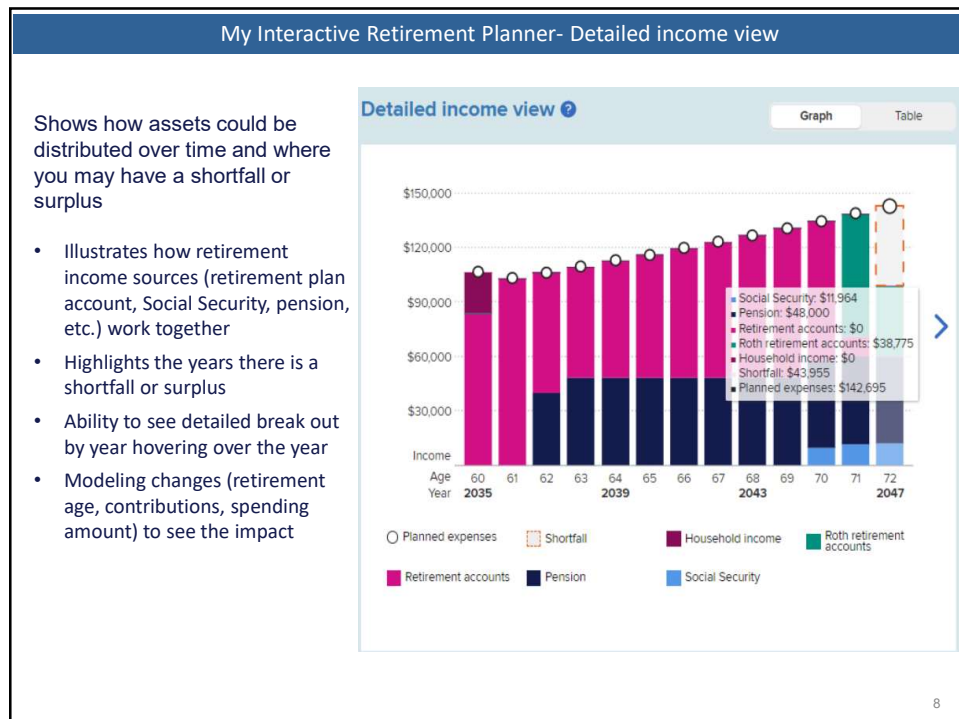


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7



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## What are your **payout options?**

Four basic types of payout options:



Lump  
sum



Partial  
lump  
sum



Systematic  
withdrawal



Lifetime payout  
(annuity)

Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

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## We're here to help



Brenda DeVecchio  
[devecb1@nationwide.com](mailto:devecb1@nationwide.com)

Customer Care Team

 **877-677-3678**

Monday – Friday: 5 a.m. to 8 p.m. PST

Saturday: 6 a.m. to 3 p.m. PST

 **On the Web**

[www.SanJoaquinDC.com](http://www.SanJoaquinDC.com)



Scan to schedule  
an individual  
appointment

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



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

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**Nationwide®**

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

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

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NRM-13372AO (11/15)

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

#### Money Tips

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

#### Household Tips

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

#### Entertainment Tips

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

#### Everyday Tips

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

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

## We're here to help.

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

## Contact us today

Brenda DeVecchio

(209) 337-4574

devecb1@nationwide.com

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

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



**SAN JOAQUIN**  
COUNTY  
*Greatness grows here.*

# Creating a Spending Plan

## You can take control.

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

**A**

### State Your Financial Mission

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

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

**B**

### Know the Facts

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

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

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



**SAN JOAQUIN**  
COUNTY  
*Greatness grows here.*

## Creating a Spending Plan

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

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

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

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

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

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

**C**

Your Plan

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

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

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

**D**

Your Estimated Supplemental Savings Needed

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





Nationwide Deferred  
Comp Plan

Plan overview enhancements



# A few questions, a lot of answers

Our retirement income planning questionnaire helps us create your personalized plan to assist you in preparing and living in retirement.



# Helping you manage your income throughout retirement

This questionnaire will help you create a personalized plan to diversify your investments and create an income stream that is designed to meet your needs throughout your lifetime. It will help us evaluate your total financial picture, including all of your assets.

Once complete, your Nationwide Personal Retirement Consultant will review your questionnaire and give you a personal analysis.

Your Personal Retirement Consultant can help you understand many of the financial details about your retirement income. Our commitment to you is simple — we provide personalized financial services to help you make knowledgeable decisions up to, and throughout, your retirement. It's an added service at no additional charge and it's our way of helping you take the next step in your journey.

Please review the questionnaire and gather the requested data.

If you have any questions or require assistance, call your personal Retirement Consultant:



# General information

## Tell us about you

First name:\_\_\_\_\_MI:\_\_\_\_\_Last name:\_\_\_\_\_

Address:\_\_\_\_\_

City:\_\_\_\_\_State:\_\_\_\_\_Zip:\_\_\_\_\_

Home phone:\_\_\_\_\_Work phone:\_\_\_\_\_E-mail:\_\_\_\_\_

Age:\_\_\_\_\_Date of birth:\_\_\_\_\_Retirement date:\_\_\_\_\_

Occupation:\_\_\_\_\_Employer:\_\_\_\_\_Salary:\_\_\_\_\_

## Tell us about your spouse

First name:\_\_\_\_\_MI:\_\_\_\_\_Last name:\_\_\_\_\_

Age:\_\_\_\_\_Date of birth:\_\_\_\_\_Retirement date:\_\_\_\_\_

Occupation:\_\_\_\_\_Employer:\_\_\_\_\_Salary:\_\_\_\_\_

# Retirement goals

Tell us about what you want to do in retirement (check all that apply to you and/or spouse)

☐ Travel

☐ Recreation

☐ Go back to school

☐ Work part-time  
(teach, consult, etc.)

☐ Volunteer/Community  
service

☐ Relocate

☐ Start a new business

☐ Pursue hobbies

☐ Help with grandchildren's  
education

☐ Give to charity

Other

# Retirement concerns and questions

Tell us what concerns you most and what you want to learn more about

Check all that apply then place a number to the left indicating level of concern/interest:

1 = Major concern    2 = Minor concern    3 = Interested

Number

- \_\_\_\_\_ ☐ Will I have enough money to do the things I want to do?
- \_\_\_\_\_ ☐ Will I have enough money to maintain my current standard of living?
- \_\_\_\_\_ ☐ Will I be able to afford health care?
- \_\_\_\_\_ ☐ How can I make sure my money lasts as long as I do?
- \_\_\_\_\_ ☐ How can I catch-up quickly on my retirement savings?
- \_\_\_\_\_ ☐ What is the best way for me to take my pension program?
- \_\_\_\_\_ ☐ Do I need to take out my deferred compensation?
- \_\_\_\_\_ ☐ My spouse has a pension/retirement plan, how should we take the money from there?
- \_\_\_\_\_ ☐ What assets should I begin to draw from first for extra retirement income?
- \_\_\_\_\_ ☐ I have multiple savings and retirement accounts, are there benefits to consolidating them?
- \_\_\_\_\_ ☐ How can I maximize my retirement income?
- \_\_\_\_\_ ☐ Do I have the right investment mix for my/our situation?
- \_\_\_\_\_ ☐ When should I or my spouse begin receiving social security?
- \_\_\_\_\_ ☐ I/my spouse have a serious medical condition, how does this impact our planning?
- \_\_\_\_\_ ☐ What happens if I die before my spouse?
- \_\_\_\_\_ ☐ How will my income be taxed in retirement?
- \_\_\_\_\_ ☐ My tax situation is pretty complicated, do I need the help of a tax professional?

Other



# Your income, assets and liabilities

## Pension benefits

Description	Recipient	Annual amount	Start date/Age	% payable to spouse at death	Annual COLA %
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

## Social Security benefits

You	Monthly amount	Start date/Age	Spouse	Monthly amount	Start date/Age
Social Security: _____	_____	_____	Social Security: _____	_____	_____

## Retirement plans

Plan type/name	Owner (you/spouse/joint)	Current value	Current contribution amt.
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

*Note: for IRAs, please specify if traditional or Roth (if known)*

## Savings

Account type/name	Owner (you/spouse/joint)	Initial contribution	Current value
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

# Your income, assets and liabilities

## Assets

Include assets that have a material impact to your net worth (real estate, personal assets, business assets, etc.)

Do you own income-producing property?    Yes    No

Description	Owner (you/spouse/joint)	Cost basis	Current value
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Do you think you'll work during your retirement years?    Yes    No

## Debts

Include debts such as mortgages, vehicle loans, credit cards, alimony, child support, etc.

Description	Current balance	Monthly payment	Annual interest rate	Date paid off
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
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# Your Expenses

Potential Expense Sources	Current Monthly Expenses	Anticipated monthly expenses in retirement	Things to Consider
Housing			Will your mortgage be paid off? Date: _____
Utilities			Utilities may be lower if you travel frequently, but higher if you stay home more.
Household (furnishings and supplies)			
Transportation			If you plan to travel, don't forget to consider travel costs, including whether you need a new car.
Food at home			
Meals out			
Clothing			
Entertainment (recreation, books, etc.)			
Health care (including medical insurance)			Highest expense for retirees. Find out if your employer will provide health care coverage.
Personal care (products and services)			
Debts			Will you have any debt?
Professional services			
Charitable giving			
Gifts			
Insurance (home, life, car)			
Property taxes			Even if your mortgage is paid off, you still must pay property taxes.
Other			
TOTAL			

Please return your information by mail to:

Or scan and return by email or fax





Neither Nationwide nor its representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

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NRM-3694M6.1 (01/20)

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Complete this form and return to the Retirement Resource Group\*:

**INVESTNW@nationwide.com****Fax: 1-888-807-2140 • Phone: 1-800-772-2182**

## Health Care/LTC Cost Assessment Fact Finder

Retirement Specialist:

Plan Sponsor/Employer:

**Report type requested:** ☐ Medicare costs only ☐ Long-term care costs only ☐ Both

PARTICIPANT CONTACT INFORMATION		<input type="checkbox"/> BROKER/DEALER	<input type="checkbox"/> BGA	<input type="checkbox"/> IMO	<input type="checkbox"/> RIA
First Name:	Last Name:				
Email:	Phone:	Fax:			
I would like to review the Health Care/LTC Cost Assessment results with a licensed Nationwide representative: <input type="checkbox"/> Yes <input type="checkbox"/> No					

### Client and spouse/partner information

Couples and partners sharing a household should complete all of the fields below, even if you are planning for only one spouse or partner. The assessment considers the availability of receiving care from a spouse or partner in determining the health care and long-term care cost estimate.

	First Name	Last Name	Sex	Current Age	Retirement Age	Retirement Location(s)		
						State(s)	City <sup>1</sup> (Cities)	County
Client								
Spouse/ partner								

Assessment questions (check Yes or No)	Client's response	Spouse's/partner's response
If you plan to retire prior to age 65, will you need to purchase private health insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>CURRENT HEALTH</b> This assessment is not designed for persons already diagnosed with Alzheimer's, Parkinson's or other disqualifying conditions.		
Diagnosed with high blood pressure?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with high cholesterol?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with Type 1 diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with Type 2 diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with cardiovascular disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis:	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis:
Diagnosed with cancer?	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis:	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis:
Diagnosed with multiple sclerosis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>LIFESTYLE AND HEALTH HISTORY</b>		
Currently a tobacco user?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent on a cane, walker or wheelchair?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Family history of diabetes or cardiovascular disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Annual income in retirement

Select the range that best fits your actual or estimated post-retirement income (not your income level before retirement). Use your modified adjusted gross income (MAGI) and assume today's dollars. Your retirement income helps determine the cost for Medicare Parts B and D.

Married filing jointly: For married couples filing a joint tax return	Individual: For single persons filing an individual tax return	
	Individual 1	Individual 2
<input type="checkbox"/> \$182,000 or less	<input type="checkbox"/>	<input type="checkbox"/> \$91,000 or less
<input type="checkbox"/> \$182,001 to \$228,000	<input type="checkbox"/>	<input type="checkbox"/> \$91,001 to \$114,000
<input type="checkbox"/> \$228,001 to \$284,000	<input type="checkbox"/>	<input type="checkbox"/> \$114,001 to \$142,000
<input type="checkbox"/> \$284,001 to \$340,000	<input type="checkbox"/>	<input type="checkbox"/> \$142,001 to \$170,000
<input type="checkbox"/> \$340,001 to \$749,999	<input type="checkbox"/>	<input type="checkbox"/> \$170,001 to \$499,999
<input type="checkbox"/> \$750,000 or above	<input type="checkbox"/>	<input type="checkbox"/> \$500,000 or above

### Medicare coverage (select only one option)

All Medicare premiums plus additional medical costs will be used as the default option if no other option is selected. Not required for LTC-only reports.

Include Medicare parts A, B and D, plus supplemental insurance premiums and out-of-pocket expenses.	<input type="checkbox"/>
Include Medicare parts A, B and D, plus supplemental insurance premiums only.	<input type="checkbox"/>
Include Medicare parts A, B and D only.	<input type="checkbox"/>

<sup>1</sup> City/metro data will be used, if available; if unavailable, statewide averages will be used.



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Please keep in mind that the estimates resulting from this fact finder are for hypothetical purposes only and are not a guarantee.

The information collected on this fact finder will be kept confidential and used to provide an estimate of your potential health care costs in retirement. For more information on how Nationwide protects your personal information, visit our online privacy policy at [nationwide.com/privacy-security.jsp](https://nationwide.com/privacy-security.jsp).

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NRM-9971M1.9 (02/22)

# Will you have enough money for retirement?



Retirement is about more than money. It's about you, your family, your budget and your goals. Let's discuss your current situation and make plans for your future.

## Get your personalized Retirement Readiness Report



Together, we can review all of your assets for a comprehensive retirement outlook. You'll be able to see whether you'll have enough money — and whether your retirement plan is on track.

Then we'll review recommended actions you can take to improve your retirement readiness. We can even explore the various scenarios to see the potential impact.

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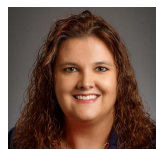
Scan this code to enroll online.



To schedule an individual appointment, scan this code.



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Retirement Resource Group  
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nrsforu@nationwide.com

NRM-15356AO.1 (09/21)



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# Our app puts your retirement account in your hands



Our app lets you access your retirement account from almost anywhere.

Use the My Retirement by Nationwide<sup>SM</sup> app to:



View your account balance



Manage investments



Update contributions



Track your readiness and more

**Easy. Intuitive.  
Ready right now.**

Scan the QR code with your smartphone to download My Retirement by Nationwide.



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



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NRM-17363AO.2 (10/21)





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# 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?			

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



To schedule an individual appointment, scan this code.



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NRM-15397AO.2 (10/21)



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COUNTY  
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# Take control of your financial future today



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

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

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

<sup>4</sup> "Public pension eligibility," Ballotpedia (accessed Oct. 11, 2021).

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

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NRM-19251M1J (11/21)



# Why join the retirement plan?

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

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

### 80% to 90%

Amount of your income at retirement that experts say you may need to maintain your standard of living in retirement<sup>1</sup>

### 70%

Amount of income at retirement that your pension and Social Security benefits (if any) may provide<sup>2,3</sup>

### 59

Age at which most public employees retire<sup>4</sup>; first responders tend to retire around age 55, well before the age to qualify for Social Security benefits<sup>5</sup>

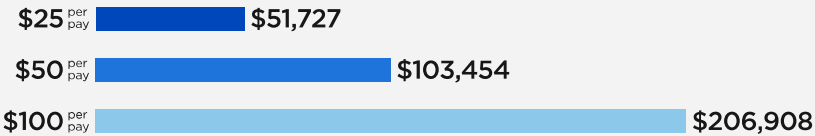
**Potentially making that gap even larger are other factors such as:**

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

## Your deferred compensation plan was built for this.

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

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



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

# Why join now?

## The secret ingredient of long-term savings is time.

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

### How much should you save?

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

#### Paycheck Impact Calculator



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

#### My Interactive Retirement Planner<sup>SM</sup>



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

### How do you want to handle investment decisions?

#### Option 1: Do it myself

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

#### Option 2: Help me do it

Use **My Investment Planner<sup>SM</sup>** to find options that might fit your investing style and tolerance for risk.

## We make getting started easy!

Gather these three items:

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



To schedule an individual appointment, scan this code.

**For personal assistance, contact your Nationwide<sup>®</sup> Retirement Specialist.**



Brenda DeVecchio  
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888-401-5272  
nrsforu@nationwide.com

Dear San Joaquin County 457(b) Plan Participant,

With the recent recordkeeping transition to Nationwide, it's a good time to reflect on the things that matter most...our loved ones. Post-transition from *MassMutual/Empower (formerly The Hartford)*, I've found that some accounts came over to Nationwide with missing beneficiary information, outdated contact information, or other issues that have needed my attention.

As your local Retirement Specialist, it's important for me to share that *updating your contact or beneficiary information with SJCERA doesn't also update your 457(b) Account information with Nationwide*. We are on separate recordkeeping systems.

If you haven't already done so, below you'll find some guidance on how to [set up your Online Account](#) with Nationwide:

1. Visit [www.sanjoaquindc.com](http://www.sanjoaquindc.com) and click on "Create an Account" just below the first picture. If you don't have an account with us, please contact me to enroll.
2. Next, you'll follow the prompts to enter your personal information **using the formatting guidance below each box**. For example, please enter the forward slash key as you enter your date of birth (oo/oo/oooo). You should be able to set up online access without your Account number. If you run into an issue, please contact me for support.
3. Create a User ID and Password. Your User ID can be simple. The Password is more complex. You can use upper/lower case letters, numbers, and any of the following special characters, the @ sign, an exclamation point, or a period.
4. Enter your personal email address and cell phone number for account recovery, password reset, and to receive our security codes.
5. Enter your User ID and Password to logon. Our system will ask you to approve an Electronic Use Agreement (our promise to protect your information) and may send you up to 2 security codes.

Now that you have your Online Account access set up, here is the process to add your beneficiary information from the Account Summary page:

1. Under the San Joaquin County logo, please click on [VIEW ACCOUNT](#). When the sub-menu opens, please click on **Beneficiary Information**.
2. Scroll down to the bottom of the page (you'll see that No Beneficiary Information is listed) and click on the blue [Manage Beneficiaries](#) box. You'll see the screen change and show links to *add or edit* either your Primary or Contingent beneficiary information.
3. **We do not require the SSN for your Beneficiary(ies) to add or update your account.** The DOB boxes need the forward slash just like your online set

up. If you click on the [additional information link](#), skip Recipient 1/2/3 as you don't need to enter anything there. If you add a phone number, you'll want to *use the drop down to the left to select the type of phone number*. Overlooking that area will prevent you from moving forward and saving the information.

4. Once the information is entered and saved, please scroll back down to the bottom of the page and click on [NEXT](#), then again on [SUBMIT](#). **You should receive a confirmation number to let you know that you're all set!**

You can **check and update your contact information** by clicking on your name in the upper right-hand corner of our Account Summary page (found under VIEW ACCOUNT).

In addition to the County's custom website, you can access your account and update your information on our My Retirement mobile app (*not the Nationwide mobile app*). To help you access the correct mobile app, you'll find a QR code at the bottom of this page. We also offer a form to help with account information updates if you prefer.

If it's been while since you've reviewed your account or you have questions, let's connect! You'll find my contact information along with a scheduling link to view my calendar and reserve some time to talk.

Kind Regards, Brenda

IRS Contribution Limits for 2022: \$20,500 and \$27,000 for age 50+



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**Brenda DeVecchio**, Retirement Specialist  
Nationwide Retirement Solutions  
Customer Care: 877-677-3678 - Cell: (209) 337-4574  
Email: [devecb1@nationwide.com](mailto:devecb1@nationwide.com)  
Website: [www.stanislausdc.com](http://www.stanislausdc.com)

**San Joaquin County individual appointments:**  
<https://countyofsanjoaquin.myretirementappt.com>

Download the My Retirement App for easy access to your retirement plan.



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## Social Security 360 Analyzer® Fact Finder

Retirement Specialist: \_\_\_\_\_ Plan Sponsor/Employer: \_\_\_\_\_

### PARTICIPANT CONTACT INFORMATION

First Name:

Last Name:

Email:

Phone:

Fax:

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



**Before you begin:** log in and download your current Social Security statement at [socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount).

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

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

### About you

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

Gender: ☐ Male ☐ Female

Date of birth (mm/dd/yy): \_\_\_\_/\_\_\_\_/\_\_\_\_

What life expectancy are you planning for? \_\_\_\_ years \_\_\_\_ months ☐ Use average (Male= 86 years, Female=89 years)<sup>1</sup>

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

### Government or Non-profit Employees/Former Employees

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

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

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

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

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

Statement date: \_\_\_\_/\_\_\_\_/\_\_\_\_

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

At what age do you plan to stop working? \_\_\_\_\_

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

### Your retirement income assumption

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

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

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

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

## About your spouse

First name:

Last name:

Gender: ☐ Male ☐ Female

Date of birth (mm/dd/yy): \_\_\_\_/\_\_\_\_/\_\_\_\_

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

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

### Government or Non-profit Employees/Former Employees

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

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

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

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

### Your spouse's earnings

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

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

At what age do you plan to stop working? \_\_\_\_\_

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

## If you're widowed

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

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

How long were you married? \_\_\_\_ years \_\_\_\_ months

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

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

## If you're divorced

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

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

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

How long were you married? \_\_\_\_ years \_\_\_\_ months

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

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

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

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 work with their financial professional to discuss their specific situation.

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NRM-12724M1.6 (01/19)



## NATIONWIDE RETIREMENT INSTITUTE®

# Social Security facts and benefit information

## 2022 Social Security facts<sup>1</sup>

### 5.9% Cost of living adjustment (COLA)

Provides inflation protection for benefits based on the percentage increase in the consumer price index for urban wage earners.

### \$147,000 Maximum taxable earnings

Maximum amount of earnings that is taxed for Social Security.

## Earning Social Security credits

(Amount of 2022 net income needed to earn work credits.)

### \$1,510 for one Social Security work credit

### \$6,040 for maximum four credits per year

40 total credits needed to qualify for full Social Security benefits.

## Earnings test exempt amount

(Amount you can earn and still receive full monthly benefit. No earnings limit if at or beyond full retirement age.)

### \$19,560 Under full retirement age (\$1,630/mo)

### \$51,960 Year of full retirement age (\$4,330/mo)

## FICA and SECA tax rates

FICA and SECA taxes are used to fund Social Security and Medicare. FICA taxes are withheld from employee earnings and matched by employers. SECA taxes are withheld from those who are self-employed.

### Federal Insurance Contributions Act (FICA) taxes

#### 6.2% employee for Social Security

#### 1.45% employee for Medicare

#### 6.2% employer for Social Security

#### 1.45% employer for Medicare

### 15.3% total (7.65% per individual)

### Self-Employed Contributions Act (SECA) taxes

#### 12.4% self-employed for Social Security

#### 2.9% self-employed for Medicare

### 15.3% total

\*There is an additional 0.9% Medicare surtax on wages for individuals with annual earnings above \$200,000 and couples above \$250,000

## Eligibility requirements

### Retired worker

Fully insured (40 earned credits), attained age 62, filed an application.

### Spousal benefit (married at least one year)

Be the spouse of the worker entitled to retirement insurance benefit (RIB) or disability insurance benefit, attained age 62, filed an application, claimant must not be entitled to a RIB based on a primary insurance amount, which is greater than or equal to half the primary insurance amount of the worker.

### Divorced spouse benefit

(been divorced two years or less; married totaling 10 years)  
Be the divorced spouse of the worker entitled to retirement insurance benefit (RIB) or disability insurance benefit, attained age 62, filed an application, not currently married, claimant must not be entitled to a RIB based on a primary insurance amount greater than or equal to half the primary insurance amount of the worker.

### Independently—entitled divorced spouse

(divorced at least two continuous years; married totaling 10 years)  
Be the divorced spouse of a fully insured worker age 62, attained age 62, filed an application, not currently married, claimant must not be entitled to a retirement insurance benefit based on a primary insurance amount greater than or equal to half the primary insurance amount of the worker.

### Widow (survivor) benefit (married at least nine months)

Be the widow of a worker who died fully insured, attained age 60, be unmarried unless you remarried after reaching age 60, filed an application, not be entitled to retirement insurance benefit greater than or equal to the deceased worker's primary insurance amount, proof of worker's death.

### Surviving divorced spouse

Be the surviving divorced spouse of a worker who died fully insured, attained age 60, be unmarried unless you remarried after reaching age 60, filed an application, not be entitled to retirement insurance benefit greater than or equal to the deceased worker's primary insurance amount, proof of worker's death.

<sup>1</sup> Social Security Administration, Fact Sheet, 2022.

## Filing options

### Married/Divorced

- **People born on or before Jan. 1, 1954** may restrict an application to only spousal benefits, while delaying receipt of their retirement benefits and collecting an 8% per-year delayed retirement credit
- **People born Jan. 2, 1954 and later** should focus on whether to file early or file late while considering the implications of the decision on your future benefits and for a surviving spouse

### Widow options

if the deceased **did** file

- **Filed prior to full retirement age:** maximum widow benefit equals the larger of deceased reduced benefit or 82.5% of deceased primary insurance amount
- **Filed after full retirement age:** maximum widow benefit equals the deceased benefit, including delayed retirement credits

### Widow options

if the deceased **did not** file

- **Died prior to full retirement age:** maximum widow benefit equals the primary insurance amount of the deceased
- **Died after full retirement age:** maximum widow benefit equals the deceased benefit as if deceased elected on date of death, including delayed retirement credits

## Age/year impact on benefits

### Full retirement benefits

Birth year	Full retirement age
1937 or earlier	65
1938	65 yrs 2 mos
1939	65 yrs 4 mos
1940	65 yrs 6 mos
1941	65 yrs 8 mos
1942	65 yrs 10 mos
1943-1954	66
1955	66 yrs 2 mos
1956	66 yrs 4 mos
1957	66 yrs 6 mos
1958	66 yrs 8 mos
1959	66 yrs 10 mos
1960 or later	67

### Widow full retirement age

Date of birth	Full retirement age
Through 1/1/40	65
1/2/40 - 1/1/41	65 yrs 2 mos
1/2/41 - 1/1/42	65 yrs 4 mos
1/2/42 - 1/1/43	65 yrs 6 mos
1/2/43 - 1/1/44	65 yrs 8 mos
1/2/44 - 1/1/45	65 yrs 10 mos
1/2/45 - 1/1/57	66
1/2/57 - 1/1/58	66 yrs 2 mos
1/2/58 - 1/1/59	66 yrs 4 mos
1/2/59 - 1/1/60	66 yrs 6 mos
1/2/60 - 1/1/61	66 yrs 8 mos
1/2/61 - 1/1/62	66 yrs 10 mos
1/2/62 or later	67

### Reduction/credit by election age (Born between 1943-1954)

Age	Worker	Spouse
62	75%	70%
63	80%	75%
64	86.66%	83.33%
65	93.33%	91.67%
66	100%	100%
67	108%	100%
68	116%	100%
69	124%	100%
70	132%	100%

### Benefit reduction calculations

Reduction percentage	First 36 months	37 months and beyond
Spousal	25/36 of 1%/month	5/12 of 1%/month
Retirement	5/9 of 1%/month	5/12 of 1%/month



**Plan Sponsors and participants** with questions should call the Participant Solutions Center at 877-677-3678.



**Participants** should speak with their Retirement Specialist for more information.



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# Fund Withdrawal and Payout Options

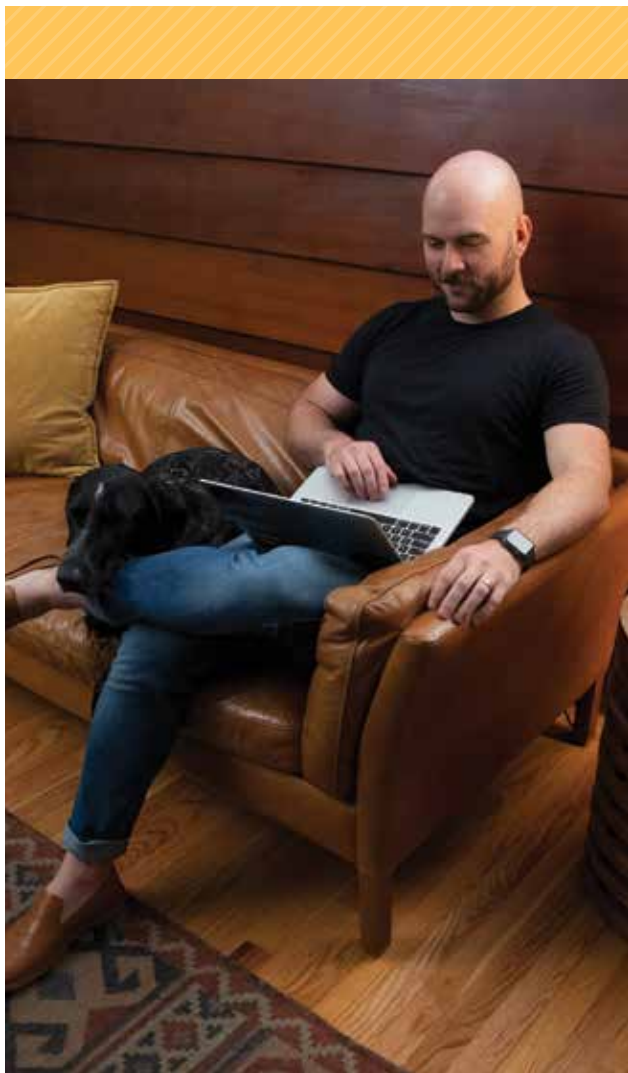


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As a participant in a 457(b) Deferred Compensation Plan, you have several withdrawal and payout options for the assets you've accumulated. This brochure offers a high-level discussion of those options.

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

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





# Withdrawing funds

## **While employed by the Plan Sponsor**

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

You may withdraw funds when you:

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

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

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



## **When leaving employment or retiring**

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

# Payout (distribution) options

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

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

## **1** Leave your money where it is

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

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





## **2 Lump-sum withdrawal**

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

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



### **3** Systematic withdrawal

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

You can continue to:

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

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



Two systematic withdrawal options are available:

### **Designated amount option**

With this option, you:

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

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

### **Designated period option**

With this option, you:

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

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

## 4 Purchased annuities

There are two options:

### **Fixed designated period annuity**

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

### **Life income with payments certain annuity**

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

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

## **5** Roll over your money into another Plan or IRA

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

### **Required minimum distributions**

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

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



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

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