

City of Red Bluff
Administrative Policies & Procedures – Personnel Manual

Subject: Pension Plan		Number: 22-34
		Effective Date: 10/17/2023
Departments Affected: All		Supersedes (Number/Date):
Authority: Section 2.82-A. Red Bluff City Code	File References:	
	Approved: Approved by City Council on: 10/17/2023	

Overview: The City of Red Bluff participates in the State of California Public Employees Retirement System (CalPERS). CalPERS provides retirement benefits to miscellaneous and safety members who are employed by public agencies and is regulated by California Public Employees’ Retirement Law (PERL). The purpose of this Rule is to define the employee/employer responsibilities for the application of the pension plan.

Applicable to: All regular and probationary City of Red Bluff employees.

Guidelines: All regular and probationary City of Red Bluff employees are enrolled in CalPERS upon initial appointment.

Employees make contributions into the CalPERS system through an automatic payroll deduction. The percentage of the contribution varies depending on the employee’s defined benefit retirement formula. Employees should reference the applicable memorandum of understanding to determine their defined benefit retirement formula and required member contribution.

Employees may be eligible for a CalPERS service retirement once they have reached the minimum age for retirement and have at least five years of CalPERS credited service. The amount of an employee’s retirement benefit will be calculated based upon their service credit, benefit factor, and final compensation. PEPR requires all public agency employees hired on or after January 1, 2013, to have a 36-month final compensation period. Those employees hired prior to January 1, 2013, have a 12-month final compensation period. Employees with prior CalPERS service credit who were hired by the City of Red Bluff after January 1, 2013, may still qualify for the 12-month final compensation period if their break in service was for a period less than six months.

Employees may be eligible for reciprocity through CalPERS if the prior employer has a reciprocal agreement on file with CalPERS. All newly hired employees will be asked to complete the CalPERS Reciprocal Self-Certification form to determine their eligibility for reciprocity.

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Employees can view more information about retirement benefits and access their CalPERS account by visiting www.calpers.ca.gov.

Eligible employees will be automatically enrolled in the CalPERS retirement system upon appointment. All enrolled employees will be asked to complete the Pre-Retirement Lump Sum Beneficiary Designation form, as well as the Reciprocal Self-Certification form. Employees should update their beneficiary designation upon a change in their family status, such as marriage, divorce, or birth of a child. In addition, employees should complete a Special Power of Attorney to appoint an attorney-in-fact. An attorney-in-fact will be able to conduct retirement affairs in the event the employee is unable to act on their own behalf. A Special Power of Attorney is specific to the employee's CalPERS retirement benefits. Other power of attorney documents set up through another resource may not specifically address CalPERS retirement benefits.

The Human Resources Department shall complete the CalPERS Member Action Request. At New Hire Orientation, Human Resources shall provide the new employee with the Pre-Retirement Lump Sum Beneficiary, and the Reciprocal Self Certification forms and process all enrollments/forms.

Human Resources will be responsible for activating and deactivating members in the CalPERS system. In addition, all required CalPERS forms will be processed by the Human Resources Department and forwarded to CalPERS.

References: California Public Employees' Retirement Law; California Code of Regulations §550 - §599.515; California Government Code §20000 - §22970.89; www.calpers.ca.gov; bargaining unit MOUs; Public Employee's Pension Reform Act