



RETIREMENT PLANS FOR PART-TIME, SEASONAL & TEMPORARY EMPLOYEES

The Federal Omnibus Reconciliation Act (OBRA) requires that public employees be covered by a qualified retirement program or Social Security. This requirement applies to CSU employees who are presently excluded from California Public Employees' Retirement System (CalPERS) because they do not meet the eligibility criteria. *(CalPERS eligibility requires appointment to full-time staff or management positions for at least six months; appointment to a half-time staff or management position for at least one year; or appointment to a full-time faculty position for at least one academic year.)*

To determine your appropriate retirement plan, please check applicable statement below and fill out as needed:

- I have funds on deposit with the CalPERS but am not currently employed with another CalPERS employer (such as CSU, state agency, school district, or public agency). My last contribution to CalPERS was through employment with:
Name of employer/agency: _____
 - I am currently contributing to CalPERS through employment with another CSU, state agency, school district, or public agency employment. **(NOTE: It is your responsibility to notify concurrent CalPERS employers of your time-base with each to avoid over-contributing.)**
 - Name of other employer/agency _____
 - Time-base with other employer/agency (i.e. full-time, half- time, etc.) _____
 - I am a retired annuitant with CalPERS. **(NOTE: It is your responsibility to monitor the number of hours worked in a calendar or fiscal year with all CalPERS employers. Retired annuitants cannot exceed a total of 960 hours worked in any calendar or fiscal year.)**
 - I am an authorized non-resident alien with an F-1, J-1 or M-1 teaching Visa.
 - I am hired through a program to relieve unemployment.
 - I am hired temporarily to handle an emergency disaster such as fire, flood, storm, etc.
 - None of the above
- If you have checked "None of the above," you will automatically be enrolled in the alternative retirement plan Department of Personnel Administration, Savings Plus Program (DPA-PST).**

The DPA-PST includes the following benefits:

- 7.5% pre-tax contribution from your gross monthly salary; contributions and interest earned are tax-deferred
- Contributions invested in Dwight Stable Asset Fund with a current annualized return of 4.5%
- Upon separation from all state (California) service you may opt to:
 - Request a withdrawal of funds without early withdrawal tax penalties
 - Roll over funds into another 457, IRA, 403(b) or 401(k) (if plan accepts 457 funds)
- Upon CalPERS eligibility, account balance will be transferred to the Savings Plus 457 Plan
- Upon CalPERS eligibility, account balance may be used to purchase CalPERS Service Credit

In addition, you will have a 1.45% Medicare tax deduction

For more information on benefit plans please visit our website at: www.csustan.edu/hr

I certify the above information to be true and correct to the best of my knowledge. I will notify Human Resources/Faculty Affairs regarding any change in my status as shown above.

Name _____ Signature _____ Date _____

CC: Original-personnel file, Employee, Payroll