

# CalPERS Retirement: Vesting Requirement for Health/Dental Benefits

In order to qualify for health/dental in retirement, you must retire from a benefit eligible position within 120 days of separation from the CSU AND meet either the five year or ten year vesting requirement. (see chart below).

- Retirees pay the same health contribution as active CSU employees.
- Dental Retiree plan premium is paid by CalPERS.
- The vision benefit can be continued at the retiree's expense.

In addition, benefits are provided for disability, death, and to survivors or beneficiaries of eligible members. **Exception to Ten Year Vesting Requirement:** Disabled employees would receive the full state health contribution if they separate and retire with a disability retirement within 120 days from a benefits eligible appointment.

| CALPERS HEALTH/DENTAL VESTING REQUIREMENTS |  |  |   |
|--|--|--|---|
| Employee Group / Bargaining Unit           | First hired by CSU And new CalPERS member on or after July 1, 2018 | First hired by CSU And new CalPERS member on or after July 1, 2017 | Hired by CSU And new CalPERS member prior to July 1, 2017 |
| R03  | No Change  | 10 years   | 5 years   |
| M98, M80, C99, E99                         | 10 years   | 5 years  | 5 years   |
| R01, R02, R04, R05, R06, R07, R09          | 10 years   | 5 years  | 5 years   |
| R08  | No Change  | No Change  | 5 years   |