



POST EMPLOYMENT PROGRAM OVERVIEW

SEIU

County of Riverside
Human Resources Retirement Division
County Administrative Center (CAC)
4080 Lemon Street, 1st Floor
P.O. Box 1569 ▪ Riverside, CA 92502
Phone: (951) 955-4981, Option 2
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Hours of Operation:
Monday – Friday 8:00 AM – 4:00 PM
Website: <http://benefits.rc-hr.com>
Schedule an Appointment: <http://rchr.checkappointments.com/>

The Post Employment Program (PEP) gives employees a unique way to save taxes on their leave balance payouts. This brochure will help you to evaluate the features of this benefit.

Post-Employment Program Option Comparison Table		
	VEBA Health Savings Plan	Deferred Compensation Plan
Purpose	To provide participants with post-employment health expense reimbursement that may be used for qualified medical, dental or vision out-of-pocket expenses.	To provide participants with an opportunity to contribute their eligible leave balances into a retirement plan that allows contributions to be made on a pre-tax or after-tax basis until the participant withdraws the funds in lump sum or periodic payments.
Benefits of the Plan	The VEBA Plan reimburses you for any medically necessary health care expenses that you, your spouse, or your eligible dependents incur that are not reimbursable by insurance. Eligible expenses are governed by the IRS Code Section 213(d) and are outlined in IRS Publication 502.	To provide participants with an opportunity to contribute their eligible leave balances into a retirement plan that allows contributions to be made on a pre-tax or after-tax basis until the participant withdraws the funds in lump sum or periodic payments.
Tax Benefits and Considerations	Contributions, investment earnings, and distributions from the VEBA Health Savings Plan account are exempt from state and federal income taxes, exempt from social security and Medicare taxes (and are not counted toward social security earnings)	Pre-tax Contributions are deferred from income tax and not subject to state and federal income taxes, however, your Social Security and Medicare (FICA) taxes are not waived. After-tax contributions are taxed upfront and are not taxable at the time of distribution as long as the distribution is made after five consecutive tax years since the first Roth contribution and if the distribution is made after age 59 1/2, or due to death, or disability.
Premium Tax Credit Eligibility and Your VEBA Health Savings Plan Account	For any month that you are claims-eligible and have a positive balance in your VEBA Health Savings Plan account, you may not qualify for the Premium Tax Credit unless you take certain action. Please refer to the Gallagher HealthInvest HRA Summary Plan Description which provides you with general information about the Premium Tax Credit and the options available to you under the HealthInvest HRA Plan. For more information, go to www.irs.gov and type "Premium Tax Credit" in the search bar.	Not applicable to Deferred Compensation Plan

Investment Earnings and Fund Performances	<p>At enrollment, you may choose from multiple fund options in which your leave balance contributions will be invested. For a complete listing of investment option elections, refer to Investment Fund Overview in this publication.</p>	<p>At enrollment, your funds will be invested, with Nationwide Retirement Solutions or Corebridge Financial, into the 457(b) Deferred Compensation Plan based on the fund allocation you have on file.</p> <p>You may change the investment allocation of your funds at any time.</p>
What is the maximum I can contribute into the Post Employment Plan options?	<p>If you elect to contribute 100% of the value of your eligible leave balances to the VEBA Health Savings Plan, there is no limit on the amount you may contribute.</p>	<p>If you elect to contribute 100% of the value of your eligible leave balances to the Deferred Compensation.</p>
What is the maximum I can contribute into each Plan?	<p>There is no limit on the amount you may contribute to the VEBA Health Savings Plan.</p>	<p>The IRS tax year limit would apply to any contribution into the 457 Deferred Compensation Plan.</p>
Requesting a Disbursement	<p>After separating from service, you may begin filing claims for qualified out-of-pocket medical care expenses incurred by you, your spouse, and any qualified dependents. You may file claims for any amount, but reimbursements are limited to your available VEBA Health Savings Plan account balance. Eligible benefits will be paid until your VEBA Health Savings Plan account balance is exhausted.</p> <p>Claims payment is efficient and hassle-free. To expedite the process, you may sign up for direct deposit instead of waiting to receive paper check reimbursements in the mail, or benefits card to instantly pay medical expenses. Automatic reimbursement of recurring qualified insurance premiums is also available.</p>	<p>There is a thirty-day (30) waiting period after separation from the County of Riverside, not returning to work in any capacity, after which time you may request a disbursement of your account.</p> <p>Disbursement forms may be obtained from the vendor managing your 457(b) account. For a Plan Administrator signature contact the Retirement Department at (951) 955-4981, Option 2 or retirement@rivco.org.</p> <p>Disbursement prior to retirement age may be subject to tax. You are encouraged to consult a tax advisor prior to requesting a withdrawal.</p>

<p>Disbursement request processing time</p>	<p>VEBA Automatic Premium Reimbursement payments are issued the first of each month. Claims for all other reimbursements will take approximately one week from the date the Plan Administrator receives your completed claim form.</p> <p>If CalPERS is deducting your medical insurance premium from your pension check, you may file an Automatic Premium Reimbursement Form with the Third-Party Administrator and request that a reimbursement of your medical insurance premium be deposited directly into your checking account.</p>	<p>Upon completion of a distribution request form, fax to the Retirement Department for a Plan Administrator Signature. Retirement Department Fax Number (951) 955-8538 or email to Retirement@rivco.org.</p> <p>Disbursement prior to retirement age may be subject to tax. You are encouraged to consult a tax advisor prior to requesting a withdrawal.</p>
<p>What happens to my account if I am rehired?</p>	<p>If you separate from service and subsequently return to employment with the County, your VEBA Health Savings Plan coverage must be limited. Your claims- eligibility will be limited to reimbursement of qualified expenses and premiums for dental, vision, and long-term care ("Excepted Benefits") incurred during any period of reemployment. However, once you end your period of reemployment, you will be eligible to file claims for all qualified medical expenses and premiums once again.</p> <p>Your VEBA Health Savings Plan account will not be affected if you are employed or reemployed by any other employer; only reemployment with the County will limit your VEBA Health Savings Plan account.</p>	<p>If you have terminated employment and are subsequently rehired by the County of Riverside, you will not have access to distributions from your Deferred Compensation account as an active employee in any capacity.</p>
<p>Plan Summary Document</p>	<p>The Summary Plan Description is intended to provide a summary of the Plan's benefits and the rules that apply regarding the availability of your HRA benefits.</p> <p>For the most current version of the Summary Plan Description, please log in at healthinvesthra.com and click Resources on the menu bar, or contact Customer Care Center at (844) 342-5505 or customercare@healthinvesthra.com.</p>	<p>The Plan Document is available upon request by calling the County of Riverside Human Resources Retirement Division.</p>
<p>Third Party Administrator and Contact Information</p>	<p>The Third-Party Administrator of the VEBA Health Savings Plan is:</p> <p>Gallagher HealthInvest HRA Address: PO Box 80967, Seattle, WA 98108 Phone: (844) 342-5505 Email: customercare@healthinvesthra.com Website: https://www.healthinvesthra.com/</p>	<p>The Plan Administrator is your current 457(b) Deferred Compensation Plan provider:</p> <p>Nationwide Retirement Solutions Website: www.RiversideCountyDC.com Phone: (877) 677-3678</p> <p>Corebridge Financial Website: https://www.corebridgefinancial.com/ Phone: (800) 448-2542</p>

<p>Can I access my account online?</p>	<p>You may view your personal account information online after logging in to your account at healthinvesthra.com. Information available online includes account details and preferences, investment performance, contribution and claims history, and participant forms. You can also set up an automatic premium reimbursement, update account preferences, and update your personal information (name, address, etc.).</p>	<p>Account access is available by logging onto the vendor website who is managing your 457(b) account: Nationwide Retirement Solutions www.RiversideCountyDC.com Corebridge Financial https://www.corebridgefinancial.com/</p>
<p>Rollovers</p>	<p>No rollovers are permitted into or out of this account.</p>	<p>This Plan will accept rollovers and transfers from other eligible deferred compensation plans including 401(k), 403(b), 457, and IRA's. A direct rollover is the direct payment of the distribution from a qualified plan or tax-sheltered annuity to a traditional IRA or other eligible retirement plan. A direct rollover may be made for the employee, for the employee's surviving spouse, or for the spouse or former spouse who is an alternate payee under a domestic relations order (DRO).</p>
<p>What happens if I get divorced?</p>	<p>In the event that you become divorced or legally separated, your account may be split as part of a divorce decree, court order, or similar agreement. Coverage for an ex-spouse is taxable. Contact the Customer Care Center for more information.</p>	<p>Please contact your vendor Nationwide or Corebridge Financial for more information.</p>
<p>Plan Expenses and Fees</p>	<p>Plan expenses include costs for plan administration services, including enrollment and claims processing, plan management, recordkeeping, legal, compliance, printing, banking and custodial, web management, investment management, postage, etc. These expenses are paid by an asset-based fee, which is converted to a flat dollar amount and deducted from participant accounts by the Third-Party Administrator service provider. Fees that are deducted from your account are listed on your account statements under Important Notes. You can get a list of fees applicable to your Plan and a copy of the Investment Fund Overview online after logging in at healthinvesthra.com and clicking Resources.</p>	<p>Investment Fund Fee: Management fees are outlined in the fund prospectus. These fees are typically "invisible" to the investor as the full return (or loss) minus fund management fees and are reported to you as the net earning or loss amount. Administrative Fee: 5 basis points .</p>

<p>Participant Account Statement</p>	<p>Participant account statements, which detail all your account activity, are updated quarterly and available for viewing online after logging in at healthinvesthra.com. If you are signed up for e-communication, you will receive quarterly email notifications as soon as your statements are available for online viewing. If you are not signed up for e-communication, paper statements will be mailed annually to your address on file.</p>	<p>A quarterly statement will be sent to your home mailing address.</p>
<p>Loans</p>	<p>Loans are not permissible from the Plan.</p>	<p>Permitted as an active employee.</p>
<p>What happens when my account balance is exhausted?</p>	<p>Your account is closed and your participant account statement will indicate a zero balance. No further reimbursement is permitted</p>	<p>Your account is closed and your statement will indicate a zero balance.</p>
<p>What happens to an account balance in event of the death of a participant?</p>	<p>Generally, if you pass away with a vested, positive account balance and you are survived by a spouse or qualified dependents who are covered under your HRA plan, your spouse (which may include registered domestic partners, if recognized as legal spouses under state law) and/or dependents (or their guardians) may submit claims for medical expense reimbursements until your account is exhausted. In the unlikely event you pass away with an unused account balance and have no eligible survivors, the executor of your estate can spend down your account by filing claims for any unreimbursed medical care expenses you may have incurred prior to your death.</p> <p>Remaining funds (if any) after all final claims have been reimbursed would then be forfeited and recontributed per the terms of your plan sponsor's HealthInvest HRA Plan document or otherwise applied as directed by your plan sponsor. As a general rule, IRS rules do not permit the payment of benefits to nondependent heirs or beneficiaries under your Plan.</p>	<p>In the event of your death before retirement, your beneficiary will be entitled to receive a lump sum payment of your contributions, plus any accumulated interest.</p> <p>If you survive your designated beneficiary, your retirement benefit will be paid to your surviving spouse, your descendants, your executor, or your next of kin respectively.</p>

<p>What happens when I retire?</p>	<p>Eligible sick leave balances will be deposited based on your online election either into:</p> <p>100% VEBA, 100% 457(b) Deferred Compensation Plan or 50% into VEBA and 50% into the 457(b) Deferred Compensation Plan.</p> <p>If no election has been made within the 60-day election window, 100% of the payable value of the employee's qualifying sick leave balances will be contributed to the 457(b) Deferred Compensation Plan and subject to the maximum limits set by the IRS. Any remaining monies shall be paid to the employee.</p>
<p>What happens to my sick leave if I don't retire?</p>	<p>Upon separation of employment for any reason other than retirement, any remaining sick leave will be forfeited.</p>
<p>What if I do not have a 457(b) Deferred Compensation account at the time of Retirement?</p>	<p>✓ If the employee does not have a 457(b) Deferred Compensation account at the time of retirement, the employee's demographic information will be forwarded to the appropriate administrator of the 457(b) Deferred Compensation program with the payable value of the qualifying sick leave and a 457(b) Deferred Compensation account will be established and monies will be deposited accordingly.</p>
<p>Are you eligible for participation in the Post Employment Program?</p>	<p>Your leave payout will be contributed to the Post Employment Program (PEP) if you meet the eligibility criteria below:</p> <p>✓ Must have five years of service with the County of Riverside in a regular position and retiring.</p> <p style="text-align: center;">AND</p> <p>Be a member of the SEIU bargaining units at the time you are eligible to receive a leave balance payout at retirement.</p>

<p>Is participation in this Post Employment Program required or can I opt out?</p>	<p>Participation in this program is required upon retirement for SEIU bargaining units. An opt-out option is not available.</p>
<p>What leave balances will be contributed to the Post Employment Program?</p>	<p>Leave accrual payout(s) are in accordance with the rules outlined in the Memorandum of Understanding (MOU) that applies to you.</p> <p><u>SEIU:</u></p> <p>The following leave types are required contributions to the Post Employment Program:</p> <ul style="list-style-type: none"> ▪ Sick Leave <p>The amount of accrued sick leave to be contributed will depend on an employee's length of County service. The sick leave rules apply only to employees who are retiring from County service. If you leave County service for any other reason, you forfeit your sick leave balances.</p> <p>Employees who retire with 5 or more years, but less than 15 years of continuance County service, will have all accrued sick leave contributed at fifty percent (50%) of their current salary value, up to a maximum of 960 hours of full pay.</p> <p>Employees who retire with 15 or more years of continuance County service will have all accrued sick leave contributed at one hundred percent (100%) of their current salary value, up to a maximum of 960 hours of full pay.</p>
<p>What happens to vacation, compensatory and holiday leave?</p>	<p>Vacation, Compensatory Leave and Holiday Leave balances are not contributed to the Post Employment Program. Vacation, Compensatory and Holiday leave balances are paid out to employees as cash, or if you wish to defer taxes on this leave payout, you may elect to defer this payout into the 457 Deferred Compensation Plan, subject to the maximum annual limits set by the IRS.</p>

<p>What does the Post Employment Program consist of?</p>	<p>The Post Employment Program for SEIU employees consists of:</p> <p>The VEBA Health Savings Plan - A Health Reimbursement Arrangement (HRA) that provides participants with post-employment health expense reimbursement that may be used for qualified out-of-pocket medical/dental/vision expenses, and insurance premiums.</p> <p>The Deferred Compensation Plan – a qualified 457(b) plan that provides participants with an opportunity to contribute their eligible leave balances into a retirement plan up to the current maximum allowable contribution per IRS contribution limits. The plan provides tax shelter on contributions and income earnings until the participant withdraws the funds in lump-sum or periodic payments.</p>
<p>What is VEBA and what are the tax objectives and tax benefits?</p>	<p>VEBA stands for voluntary employees' beneficiary association and is a tax-exempt trust authorized by Internal Revenue Code Section 501(c)(9). The funds in the VEBA Health Savings Plan are held in a VEBA trust.</p> <p>The tax objectives of the Plan are to:</p> <ol style="list-style-type: none"> 1. Enable your employer to make tax-free contributions into a trust account on your behalf. 2. Credit your account with tax-free investment earnings; and 3. Enable you to obtain tax-free reimbursements for qualified out-of-pocket health care expenses and insurance premiums for you, your spouse, and your qualified dependents. <p>The tax benefits of the Plan:</p> <p>Contributions, investment earnings, and distributions from the VEBA Health Savings Plan account are exempt from state and federal income taxes, exempt from social security and Medicare taxes (and are not counted toward social security earnings)</p>
<p>What expenses are eligible for reimbursement from VEBA?</p>	<p>Eligible expenses generally include qualified medical, dental, and vision expenses (not covered by your insurance plans) and premiums for medical, dental, or vision, insurance or for Medicare premiums and expenses, and tax-qualified long-term care insurance. To be eligible for reimbursement, over-the-counter (OTC) medicines and drugs (except insulin and contact lens solution) must be prescribed by a medical professional or accompanied by a note from a medical practitioner recommending the item or service to treat a specific medical condition. Eligible expenses are defined in Internal Revenue Code § 213(d). A list of common qualified expenses and premiums are available after logging in to your account at https://healthinvesthra.com or upon request from our Customer Care Center (844) 342-5505.</p>
<p>What forms do I need to complete?</p>	<p>You will need to complete the Post Employment Program Election Forms:</p> <p>Deferred Compensation Final Check Form (optional)</p> <p>Automatic Premium Reimbursement Form (optional)</p>
<p>When are my Post Employment Program Election Forms due?</p>	<p>The post-employment forms are due 30 days prior to your retirement. Please contact the Retirement Division to obtain current forms. Should you have extenuating circumstances and cannot meet this deadline, contact your Department Representative prior to the end of your final pay period.</p> <p>In addition to submitting the forms to your Department Representative, please fax the forms to the Retirement Division (951) 955-8538, or email forms retirement@rivco.org or you may submit your forms in the Human Resources Department Information Drop Box located in the County Administrative Center at 4080 Lemon Street, 1st floor, Riverside, CA 92502.</p>

<p>Loans</p>	<p>Loans are not permissible from the VEBA Health Savings Plan.</p>
<p>Can the cost of my retiree health plan premiums be reimbursed from VEBA?</p>	<p>Yes. Simply submit a completed and signed Automatic Premium Reimbursement form with proper documentation. Based on your instructions, the Plan will reimburse insurance premiums from your account on an automatic basis. Direct deposit of reimbursements is available and recommended.</p>
<p>If CalPERS deducts my medical insurance premiums from my pension, can I request reimbursement from VEBA for the payment?</p>	<p>Yes. If CalPERS is deducting your medical insurance premium from your pension check, you may file an Automatic Premium Reimbursement Form with the Third-Party Administrator and request that a reimbursement of your medical insurance premium be deposited directly into your checking account.</p>
<p>Can the VEBA Health Savings Plan be used to pay my or my spouse's claims for health plans not affiliated with the County of Riverside?</p>	<p>Yes. If you are covered under a health plan other than those offered by the County of Riverside, you may use the funds in your VEBA Health Savings Plan to be reimbursed for eligible claim expenses that you and/or your spouse may incur under that health plan.</p> <p>Premiums paid by your employer or that are pre-taxed through a Section 125 Cafeteria Plan are not eligible for reimbursement.</p>
<p>What happens to my VEBA account if I retire and move out of state?</p>	<p>If you retire and move out of the state, your account will be available to you until your account balance is exhausted. You may use the account for any qualified medical expense regardless of where you live.</p>
<p>What happens if I pass away with funds remaining in my VEBA account?</p>	<p>Generally, if you pass away with a vested, positive account balance and you are survived by a spouse or qualified dependents who are covered under your HRA plan, your spouse (which may include registered domestic partners, if recognized as legal spouses under state law) and/or dependents (or their guardians) may submit claims for medical expense reimbursements until your account is exhausted. In the unlikely event you pass away with an unused account balance and have no eligible survivors, the executor of your estate can spend down your account by filing claims for any unreimbursed medical care expenses you may have incurred prior to your death.</p> <p>Remaining funds (if any) after all final claims have been reimbursed would then be forfeited and recontributed per the terms of your plan sponsor's HealthInvest HRA Plan document or otherwise applied as directed by your plan sponsor. As a general rule, IRS rules do not permit the payment of benefits to nondependent heirs or beneficiaries under your Plan.</p>

Who is defined as an eligible dependent that I can submit reimbursement claims for my VEBA account?

Definition of Dependent

Your spouse and dependents are eligible for coverage under your health reimbursement arrangement (HRA). Dependents must meet the definition of Qualifying Child or Qualifying Relative. These requirements are defined by Internal Revenue Code Sections 105(b) and 152.

A **Qualifying Child** is someone who:

1. Is the participant's son or daughter, stepchild, foster child; and
2. Is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico; and
3. Is either:
 - a. Age 26 or younger at the end of the calendar year in which expenses were incurred; or
 - b. Permanently and totally disabled.

OR _____

1. Is a brother, sister, stepbrother, stepsister, or a descendant of the participant's son, daughter, stepchild or foster child; and
2. Is either:
 - a. Under age 19; or
 - b. Under age 24 and a full-time student; or
 - c. Permanently and totally disabled; and
3. Is younger than the participant; and
4. Lives with participant for more than half the year; and
5. Does not provide more than half of his or her own support; and
6. Will not file a joint tax return for the year in which the expense was incurred; and
7. Is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico

Qualifying Child of Divorced or Separated Parents. A participant's child is treated as the dependent of both parents for the purposes of health plan coverage if during the calendar year in which expenses were incurred: (1) the participant's child is in the custody of the participant or their other parent for more than half the year; (2) the participant's child receives over half of his or her support during the year from the participant or their other parent.

A **Qualifying Relative** is someone who:

1. Is the participant's:
 - a. Son, daughter, stepchild, foster child, or a descendant of any of them (for example, a grandchild); or
 - b. Brother, sister, or a son or daughter of either of them; or
 - c. Father, mother, or an ancestor or sibling of either of them (for example, the participant's grandmother, grandfather, aunt, or uncle); or
 - d. Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law; or
 - e. Any other person (other than the participant's spouse) who lived with the participant all year as a member of the household if such relationship did not violate local law; and
2. Will not be a qualifying child (see Qualifying Child above) of any other person as of the last day of the calendar year in which expenses were incurred; and
3. For whom the participant provided over half the support for the calendar year; and
4. Is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico

Domestic Partners. Unless your domestic partner qualifies as a legal spouse under state law, a domestic partner must meet all of the **Qualifying Relative** requirements to be eligible for coverage under your HRA. If you need to list your domestic partner as a dependent, please give us a call.

Other Post-Separation Information

<p>What to do if Rescinding or Changing your Retirement</p>	<p>If you have completed paperwork for retirement, you must take the following steps if you cancel or change your retirement plans:</p> <ol style="list-style-type: none"> 1. Notify HR Retirement in writing at Retirement@rivco.org 2. Notify CalPERS by calling them directly at 888-225-7377.
<p>Deferred Compensation</p>	<p>Plan Administrator Signature</p> <p>The Plan Administrator signature is required for distributions or rollovers. Participants may begin a distribution from their account 30 days after termination or retirement. Forms can be obtained by calling Nationwide Retirement Solutions at (877) 677-3678 or Corebridge Retirement (800) 448-2542.</p> <p>Signature Guarantee</p> <ul style="list-style-type: none"> ▪ If you have changed your address of record within the past 15 business days or if your check is to be mailed to a third party's address. ▪ As a security protocol distribution amount over \$24,999
<p>Public Safety Members</p>	<p>The Pension Protection Act of 2006 and the Defending Public Safety Employees' Retirement Act of 2015 offer distribution provisions specifically for the benefit of public safety workers.</p> <ol style="list-style-type: none"> 1. An exemption to the additional 10% tax for early withdrawals on distributions taken from a governmental defined benefit and/or defined contribution plan(s) 2. Tax-free distributions for qualified health insurance premiums taken from a 457(b) deferred compensation plan account
	<p>Human Resources Retirement Division</p> <p>Phone: (951) 955-4981, Option 2 Email: Retirement@rivco.org Website: http://benefits.rc-hr.com/</p> <p>Schedule an Appointment with the Retirement Division http://rchr.checkappointments.com/</p>
	<p>VEBA Health Savings Plan Third Party Administrator</p> <p>Address: PO Box 80967, Seattle, WA 98108 Phone: (844) 342-5505 Email: customercare@healthinvesthra.com Website: https://www.healthinvesthra.com/</p>
	<p>CalPERS Phone: (888) 225-7377</p> <p>TTY: (877) 249-7442 Fax: (800) 959-6545 International Calls: +1 916-795-3000</p> <p>How to Register for my CalPERS</p> <p>Go to https://my.calpers.ca.gov/ and follow the steps. my CalPERS is your gateway to conduct business electronically with CalPERS and access real-time details about your CalPERS account.</p>

**PEP Health Savings Investment Managers and Deferred Compensation Vendors
Corebridge (formerly VALIC) and Nationwide**

After you have made your Post Employment Program decisions, you may wish to contribute all or a portion of your leave payout to Deferred Compensation, further reducing your taxable income. For information regarding your PEP Health Savings Investments, please contact one of the financial advisors listed below.

Nationwide Retirement Solutions			
OPEN OFFICE HOURS: Every TUESDAY 9:00 AM – 3:00 PM County Administrative Center (CAC) • Conference Room 1 • 4080 Lemon Street, Riverside, CA 92502			
Nationwide Retirement Solutions (877) 677-3678 – www.RiversideCountyDC.com			
Janice Nichols Nicho7@Nationwide.com	(760) 567-5007		Desert Areas
Mel Casupanan Casupm1@Nationwide.com	(951) 901-0514		All Areas, Hospital, DPSS
Lupita Ayala Ayalag2@Nationwide.com	(818) 798-8159		Hospital, DPSS
Travis Cross CrossT9@nationwide.com	(909) 557-6032		Hospital, Sheriff, Flood and Waste Resources

Corebridge Financial Services			
OPEN OFFICE HOURS: Every THURSDAY 10:30 AM – 3:00 PM County Administrative Center (CAC) • Conference Room 1 • 4080 Lemon Street, Riverside, CA 92502			
Corebridge Financial Client Care Center (800) 448-2542 – https://www.corebridgefinancial.com/rs/home			
Scott Meinert Scott.Meinert@corebridgefinancial.com	(951)	225-5347	All Areas
Nain Perez Nain.Perez@corebridgefinancial.com	(951)	403-0652	All Areas
Tim McDonald Tim.McDonald@corebridgefinancial.com	(760)	835-9522	All Areas
Kevin Landen Kevin.Landen@corebridgefinancial.com	(951)	501-6432	All Areas
Roel Aguinaldo Roel.Aguinaldo@corebridgefinancial.com	(951)	205-9445	All Areas
Tiffany Dugas Tiffany.Dugas@corebridgefinancial.com	(951)	414-0875	All Areas
Joshua V. Cervantes Joshua.Cervantes@corebridgefinancial.com	(951)	648-4048	All Areas



June 30, 2024

Investment Fund Overview

You can invest your Gallagher HealthInvest HRA by choosing from a menu of available fund options. This lets you pick your investments based on what is most important to you.

- Your tolerance for risk and potential fluctuations in your account value
- The length of time until you expect to begin using your HRA (in-service versus post-separation HRA coverage)
- Whether you want to grow your account or preserve your account
- Investment management style, fund objectives, and fees
- Diversification

This Investment Fund Overview for your Plan is updated quarterly and contains historical performance data for each available fund. To get a current copy, log in at HealthInvestHRA.com and click Resources. Remember, past performance does not guarantee future results.

You should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Visit the sites listed below for information about investing.

- <https://investor.vanguard.com/investor-resources-education/how-to-invest>
- <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

Making a Change

To review or change your current investment selection, log in at HealthInvestHRA.com and click Investments on the menu bar.

- Your HRA will remain invested in your plan's default investment fund until you make a change.
- You can use any combination of available funds.
- You can make changes up to once per calendar month.
- If you are in multiple funds, medical care expense reimbursements from your HRA will be prorated based on your balance in each fund.

Investing involves risk, and you could lose money. You should consult with a professional financial advisor before making investment decisions. This Investment Fund Overview does not contain investment advice. HealthInvest HRA representatives do not give investment advice.

Expenses & Fees

Investment fund operating expenses vary by fund as shown in this Investment Fund Overview. Plan administrative fee structures vary by plan sponsor and usually include a flat monthly account fee and/or an annualized asset-based fee. These fees are deducted from your account or paid by your employer or plan sponsor. Fees deducted from your account are listed on your account statements under Important Notes.

Fees are used to pay plan expenses, such as enrollment and claims processing, plan management, recordkeeping, legal, compliance, printing, banking and custodial, web management, investment management, postage, etc. To the extent permitted or required by law, certain fees, assessments, or other amounts payable to the federal government may also be deducted from your account. It is possible that fees could exceed your investment return.

Fund Name (Ticker) Objective	Asset Category	Risk Level	Fund Operating Expense (%)	YTD 2024 (%)	Average Annual Returns (%) ¹						
					Calendar Year 2023	Calendar Year 2022	Calendar Year 2021	1-Year as of 6/30/24	3-Year as of 6/30/24	5-Year as of 6/30/24	10-Year as of 6/30/24
TARGET ALLOCATION											
BlackRock 20/80 Target Allocation Fund K (BKCPX) Seeks a balance between long-term capital appreciation and high current income, with an emphasis on income. Normal exposure: 20% equity securities; 80% fixed-income securities. www.blackrock.com	Conservative Allocation	Low	0.24	2.87	8.78	-14.64	4.57	6.91	-0.95	2.80	3.46
BlackRock 40/60 Target Allocation Fund K (BKMPX) Seeks a balance between long-term capital appreciation and high current income, with an emphasis on income. Normal exposure: 40% equity securities; 60% fixed-income securities. www.blackrock.com	Moderately-Conservative Allocation	Low Moderate	0.25	5.27	12.14	-14.81	8.13	10.06	1.11	5.61	5.34
BlackRock 60/40 Target Allocation Fund K (BKGFX) Seeks long term capital appreciation, and current income is also a consideration. Normal exposure: 60% equity securities; 40% fixed-income securities. www.blackrock.com	Moderate Allocation	Moderate	0.27	7.85	15.70	-15.78	11.40	13.87	2.84	7.95	6.72
BlackRock 80/20 Target Allocation Fund K (BKAPX) Seeks long term capital appreciation. Normal exposure: 80% equity securities; 20% fixed-income securities. www.blackrock.com	Moderately-Aggressive Allocation	Moderate High	0.29	10.56	18.90	-16.08	14.98	17.41	4.76	10.34	8.28
FIXED ACCOUNT											
Nationwide Fixed Account ² Seeks to provide a low-risk, reasonably high-yield investment and is managed to earn a high-level of return, consistent with, and providing for, preservation of capital, high credit quality, liquidity and reasonable tracking of interest rates. www.nationwide.com	Fixed Account	Low	N/A	2.20	2.00	1.92	2.01	2.16	2.01	2.06	2.30
<i>This fund is your Plan's default investment. Your HRA is automatically invested in this fund until you make a change.</i>											
BOND											
Vanguard Total Bond Market Index Fund Admiral (VBTLX) Seeks to track the performance of a broad, market-weighted bond index. www.vanguard.com	Intermediate-Term Bond (Passive)	Low	0.05	-0.62	5.70	-13.16	-1.67	2.76	-3.01	-0.20	1.33
Western Asset Core Plus Bond IS (WAPSX) ³ Seeks to maximize total return from a high-quality, U.S. domestic core fixed-income portfolio that can be enhanced by allocations to sectors such as high-yield, non-U.S. and emerging market debt. www.franklintempleton.com	Intermediate-Term Bond	Low	0.42	-1.92	6.92	-18.83	-1.87	1.66	-5.27	-1.04	1.59

Investment Fund Overview

Fund Name (Ticker) Objective	Asset Category	Risk Level	Fund Operating Expense (%)	YTD 2024 (%)	Average Annual Returns (%) ¹						
					Calendar Year 2023	Calendar Year 2022	Calendar Year 2021	1-Year as of 6/30/24	3-Year as of 6/30/24	5-Year as of 6/30/24	10-Year as of 6/30/24
DOMESTIC EQUITY											
Vanguard Total Stock Market Index Fund Institutional (VITSX) Seeks to track the performance of a benchmark index that measures the investment return of the overall stock market. www.vanguard.com	US All Cap (Passive)	High	0.03	13.58	26.02	-19.51	25.73	23.20	7.91	14.06	12.11
PIMCO StocksPLUS Absolute Return Fund I (PSPTX) Seeks total return which exceeds that of the S&P 500, backed by an actively managed portfolio of fixed income securities with an absolute return orientation. www.pimco.com	US Large Cap	High	0.70	15.69	26.91	-22.08	27.88	25.94	8.22	14.09	12.36
PIMCO StocksPLUS Small Fund I (PSCSX) Seeks total return which exceeds that of the Russell 2000, backed by an actively managed portfolio of fixed income securities with an absolute return orientation. www.pimco.com	US Small Cap	High	0.75	2.24	17.08	-23.90	14.08	11.06	-4.06	5.97	6.82
INTERNATIONAL EQUITY											
Vanguard Total International Stock Index Admiral (VTIAX) Seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. www.vanguard.com	Non-US Equity (Passive)	High	0.12	5.13	15.52	-16.01	8.62	10.96	0.34	5.75	4.02
American Funds EuroPacific Growth R6 (REGX) Seeks to provide long-term growth of capital. Invests in companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations. www.americanfunds.com	Non-US Equity	High	0.47	7.19	16.05	-22.72	2.84	10.82	-2.45	6.05	5.25

(1) Returns greater than one year are annualized. (2) Exchanges and/or transfers from the Nationwide Fixed Account may not exceed four exchanges in a calendar year (January 1 – December 31). Also, this is a fund created especially for the County of Riverside and does not have a Ticker symbol.

Performance information listed above obtained from Morningstar®.

You should carefully consider an investment fund's objectives, risks, fees, charges, and expenses before investing. This and other important information is contained in the prospectus for each fund, which you can get at each fund's respective website as listed under Fund Name above. Read the prospectuses carefully before investing.

Past performance does not guarantee future results. Funds are not FDIC insured, are not guaranteed by a bank, and may lose value. Current performance may be higher or lower than the performance shown. The investment return and principal value of an investment will fluctuate so that your account value, when withdrawn, could be worth more or less than its original value. Investment values will fluctuate, and there is no assurance that the objective of any fund will be achieved.



Claim Form

Use this form to reimburse your qualified out-of-pocket medical expenses

Submit your claims and supporting documentation online. It's faster and more secure.

(1) Log in at HRAgo® (mobile app) or HealthInvestHRA.com; (2) Click Claims; and (3) Click Submit a Claim.

Or, mail completed form and supporting documentation to: HealthInvest HRA, PO Box 4390, Clinton, IA 52733-4390.

1 PARTICIPANT INFORMATION Clear Form

If you have more than one claims-eligible account, enter the participant account number of the account from which you want to be reimbursed. Otherwise, your claim will be reimbursed from the account with the earliest claims-eligibility date.

ACCOUNT NUMBER or SSN	DATE OF BIRTH mm / dd / yyyy		
LAST NAME	FIRST NAME	M.I.	
MAILING ADDRESS		CITY	STATE ZIP
AREA CODE and PHONE NUMBER		EMAIL ADDRESS (use home or personal email address)	

GO GREEN! Sign up for e-communication and avoid the paper clutter. Make your election online. Log in at HealthInvestHRA.com and click **My Profile** to update your **Account Preferences**.

IMPORTANT: Have you previously separated or retired from the employer that made or is making contributions to this account?

- YES
 NO

DATE OF SEPARATION or RETIREMENT mm / dd / yyyy EMPLOYER NAME

2 CERTIFICATIONS: READ BEFORE SUBMITTING

By submitting this form, I (the participant) certify: (1) To the best of my knowledge, all amounts listed are for qualified out-of-pocket expenses or premiums for medical, dental, vision, or long-term care. (2) For participants with full in-service benefits (claims eligibility) who are still employed by the employer who set up their HRA: Any major medical expense for my spouse or dependent was incurred while he or she was covered by an employer-sponsored group health plan. Also, any out-of-pocket premium expense is for group coverage through an employer and paid for on an after-tax basis. (3) For participants with full benefits (claims eligibility) only after separation from service: Any major medical expense was incurred while I was separated from the employer who set up my HRA. (4) Items purchased are for use by me or one or more covered individuals, and I will pay back my reimbursement if I return an item to the retailer or sell an item to a third party. (5) I agree to hold the Plan and its agents harmless for any adverse tax consequences. (6) I have read and agree to the **Terms and Conditions** in the **Plan Summary/Summary Plan Description** as amended from time to time, which is available after logging in at HealthInvestHRA.com and clicking **Resources**.

3 EXPENSE INFORMATION

Submitting expenses for your spouse or a dependent? Please enter his or her name, Social Security number, and date of birth in the Covered Individual column.

Covered Individual	Date of Service	Expense Amount
<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Spouse/Dependent Name: _____ SSN: _____ DOB: _____		
<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Spouse/Dependent Name: _____ SSN: _____ DOB: _____		
<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Spouse/Dependent Name: _____ SSN: _____ DOB: _____		

Have more expenses? Use another form or include an itemized list on a separate sheet of paper.

What is the difference between retiring on December 31st vs. January 1st?

The difference between these two dates is only one day, but it can have a big effect on your retirement benefits over time. Your first Cost of Living Adjustment (COLA) is paid on May 1st of the second calendar year after you retire, and annually after that.

For example, a December 31, 2024 retirement date has a COLA that will go into effect May 2026.

If your retirement date is January 1, 2025, your COLA will go into effect May 2027.

For a December 31, 2024 retirement date, your last day of work must be December 30, 2024.

For a January 1, 2025 retirement date, your last day of work must be December 31, 2024.

<p>January</p> <table border="1"> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>\$</td><td>11³</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>\$</td><td>25⁴</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr> </table>	S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	\$	11 ³	12	13	14	15	16	17	18	19	20	21	22	23	\$	25 ⁴	26	27	28	29	30	31				<p>February</p> <table border="1"> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>\$</td><td>8⁵</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>\$</td><td>22⁶</td><td>23</td><td>24</td></tr> <tr><td></td><td>26</td><td>27</td><td>28</td><td>29</td><td></td><td></td></tr> </table> <p><small>National Date Festival February 16-25, 2024</small></p>	S	M	T	W	T	F	S					1	2	3	4	5	6	\$	8 ⁵	9	10	11	12	13	14	15	16	17	18	19	20	\$	22 ⁶	23	24		26	27	28	29			<p>March</p> <table border="1"> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>\$</td><td>7⁷</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>\$</td><td>21⁸</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> <tr><td>31</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>	S	M	T	W	T	F	S						1	2	3	4	5	\$	7 ⁷	8	9	10	11	12	13	14	15	16	17	18	19	\$	21 ⁸	22	23	24	25	26	27	28	29	30	31						
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