

## TRANSACTION SPECIALISTS' EDUCATIONAL FORUM QUESTIONS & ANSWERS – DECEMBER 2025

The following questions were submitted during the forum:

**Question:** Will this reduce reset password timeframe, so we do not have to create new passwords as often?

**Answer:** No, it will remain 90 days.

**Question:** I am confused with the Age 50-plus, what does that mean from 50 to 59?

**Answer:** There is a small carve out with increased limits for employees who turn ages 60-63; the Age 50-plus covers employees both prior to and after this carve out.

**Question:** What is the Savings Plus training email address?

**Answer:** HR Office Support: [Leaverollover@calhr.ca.gov](mailto:Leaverollover@calhr.ca.gov)

**Question:** If an employee is over the age of 63, can they do the 50-plus Catch-up without an approval letter?

**Answer:** Age 50-plus Catch-up and there is an age 60-63 Catch-up. You do not need an approval for age based catch-up.

**Question:** If my first PAR package is keyed by SCO before the allowed date to submit a second PAR package, should I use the Turnaround PAR?

**Answer:** The Turnaround PAR should always be used unless unavailable in Mobius.

**Question:** Do employees need to get a catch-up letter now for age base to defer up to \$30,000?

**Answer:** Only Traditional Catch-up requires the approval letter. Age based catch-up increased limits is still automatically applied.

**Question:** What if an employee does not elect Roth?

**Answer:** The form does include a disclosure that if the employee does not elect Roth, but they are subject to the Section 603 requirement, their age based catch-up limits will be contributed as Roth. If they do not want Roth, all they need to do is contact Savings Plus to have their Roth funds distributed to them once they are in their account.

**Question:** Please clarify what will happen if employees that meet the \$150 do not choose Roth. If they do not pick Roth, are we supposed to make them change the form?

**Answer:** If an employee exceeds \$150K in social security taxable wages in the prior (2025) tax year, their age based (50-plus and 60-63) contributions must be Roth for 2026.

**Question:** Where can we find the new cover sheet?

**Answer:** The coversheet is in the [Lump Sum Separation Toolkit](#)

**Question:** To confirm, SCO will cancel any retirement packages sent before the deadline?

**Answer:** Yes, you will receive an email to your universal email stating the package is cancelled due to early submission and to resubmit based on the dates provided in the payroll letter.

**Question:** If they have an approval letter from Savings Plus stating \$23,500 for 2026, do they need to get a new updated one from Savings Plus for \$24,500?

**Answer:** Yes, if they want to increase their 2026 Traditional Catch-up for the full \$24,500, they need to contact the Savings Plus Solution Center. This updates the limit amount in our system and issues a new approval letter.

**Question:** Where can I find the 2026 pre-tax lump sum calculator and the manual pre-tax lump sum procedures on SCO's website?

**Answer:** It will be released next week.

**Question:** What about the procedures for manually completing the pre tax calculator lump sum form?

**Answer:** If you are asking about the Savings Plus Lump Sum election form, there are instructions included in the workbook itself for employees to follow. The form, additional support and resources can be found at [Lump Sum Separation Pay | Savings Plus](#). There are also videos on how to complete the form available through this link. We are happy to offer additional assistance with any of your questions on the form at [leaverollover@calhr.ca.gov](mailto:leaverollover@calhr.ca.gov).

**Question:** If an employee has over 99 days, 999 hours, and wants all funds paid out and PAR must be submitted to the Personnel and Payroll Services Division to manually key, do we use the Coversheet - Lump Sum Separation PAR Package and select PAR for cash only?

**Answer:** Yes, please use the cover sheet and select cash only.

**Question:** Where does it say on the employee worksheet that they must contribute to Roth?

**Answer:** It is included in the current lump sum election workbook in several places, including in the important reminders on page 2, Section 5 of the worksheet, Section 5 of the form instructions, and in the Section 6 disclosures.

**Question:** Does the PAR package have to be submitted on the due date or by the due date?

**Answer:** Please review [Payroll Letter #25-015](#).

**Question:** They have an active garnishment and then retired. It does roll over to CalPERS. Why are they also entitled to the lump sum garnishment as well?

**Answer:** The law requires it.

**Question:** Lump sum pay issued for my employee who retired December 2, 2025; the pay issued today except for the 2027 portion, will that issue later or should I reach out to SCO?

**Answer:** Once the 2027 and beyond calendars become available, SCO will key the remaining amounts.

**Question:** On PAR Item 962, how should I document 2,312 hours (99 days 1,520 hours)?

**Answer:** Please review the [Personnel Action Manual](#) – Section 2 – PAR Items, Lines 8 - 9 for how to document the 962 code. Also, please ask your supervisor for assistance.

**Question:** Can more than one person have the administrative role in Vision Dental Health Authorization (VDHA) or Family Connect Portal (FCP)?

**Answer:** Yes, you can have as many FCP Admins as long as they are supervisory or above. The VDHA Admin role is only for CalPERS.

**Question:** How do we locate the User ID if it only shows the last 4 digits only?

**Answer:** Carriers will not ask you for the full ID. You only need the last 4 digits.

**Question:** For clarification, if we are already assigned on Family Connect Portal (FCP), do we need to be re-assigned?

**Answer:** If you are an FCP user, you will need to have your account updated to include Vision Dental Health Authorization (VDHA).

**Question:** What if we are not added as Vision Dental Health Authorization (VDHA) users by December 19?

**Answer:** You will still be able to make the updates but until you are listed as having VDHA access, you will not be able to speak to carriers. Since the first list will be sent on December 22, we highly encourage that you have it updated by the 19th.

**Question:** How often is the Vision Dental Health Authorization list provided to the carriers?

**Answer:** It will be sent twice a month.

**Question:** Will the User ID be needed when contacting CalPERS?

**Answer:** The ID is for when you contact dental, vision, and health carriers. You will not need it when contacting CalPERS.

**Question:** Is the add option used for modifications as well?

**Answer:** We are working on the "Modify" option, and it will be coming soon.

**Question:** What about the employees who do not exist in the search? Will something be forthcoming for those?

**Answer:** We are working on a fix for this behavior; in the meant time, please continue with the workaround process of utilizing the file upload feature.