



*Hi Everyone—your PACRA Board hopes you are enjoying a relaxing Summer; we want to make sure you have received information on the above topics!*

## **RETIREE INSURANCE BENEFITS OPEN ENROLLMENT 2025-2026 AUGUST 1 THROUGH 29, 2025**

HR has USPS mailed the annual postcard with all the info you need; if you have not received the mailing

- the postcard is **attached**
- make sure you have your current mailing address on file with HR:

**<https://www.palomar.edu/hr/retiree-information-page/>**

**Click on: RETIREE OPEN ENROLLMENT 2025-2026 INFORMATION**

**Click on:** Please be sure your Palomar College address and emergency contact information is up to date. **[Address/Emergency Contact Form](#)**

*This is an online form to be completed and sent back to HR*

## **TWO UPDATES FROM THE SOCIAL SECURITY ADMINISTRATION Federal Benefit Payments Going Fully Digital by Sept 30, 2025**

*Courtesy of Susan Dixon, CalRTA President Emerita (California Retired Teachers Association) **[www.calrta.org/](http://www.calrta.org/)***

***To access your personal my Social Security account: **<https://www.ssa.gov/myaccount/>*****

### **➤ First notice dated March 25, 2025:**

On March 25, 2025, the Trump administration issued an executive order titled "Modernizing Payments To and From America's Bank Account." This order mandates that all federal payments will be delivered electronically starting September 30, 2025. The change affects a wide range of federal disbursements, including *Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI)*, tax refunds, and federal vendor payments.

**To receive payments, beneficiaries must switch to an approved digital payment method.** Acceptable options include direct deposit to a bank account, debit and prepaid cards, digital wallets, and real-time payment systems. These methods are intended to make payments faster, safer, and more efficient for all recipients...**<https://www.whitehouse.gov/presidential-actions/2025/03/modernizing-payments-to-and-from-americas-bank-account/>**

### **➤ Latest information of August 5, 2025 re the March 25 Executive Order:**

*A new update has been reported concerning digital payments. The federal benefit disbursements are scheduled to move to electronic formats by September 30, 2025. While this mandate remains in effect, the Social Security Administration (SSA) recently announced a partial reversal of the policy. In response to public concern, SSA will*

*continue to provide paper checks to approximately 500,000 beneficiaries—roughly 0.7% of all recipients—who can demonstrate they lack access to electronic waiver through the U.S. Treasury Department...*



## **CHANGES YOU MUST MAKE TO YOUR ACCOUNT BY SEPTEMBER 30, 2025 <https://www.calstrs.com/>**

*Courtesy of Dr. Kathy Kinley, Chair, CalRTA State GRC (Government Relations Committee):  
[www.calrta.org/](http://www.calrta.org/)*

CalSTRS is encouraging members to sign up for direct deposits of their CalSTRS benefits. This saves CalSTRS costs and allows members to receive funds faster. However, if members do not sign up, they can still receive their checks in the mail. **The *My CalSTRS* portal will be off-line September 9 to 24.** CalSTRS is making upgrades which will provide members easier access to their information and allow them to make necessary changes to their account.

Call centers will also have limited service during this time. **Once the new portal is on-line after September 25, members will be asked to create a new password when they log-in. They will have several months to do this.**

If members took advantage of the two-years of credit monitoring which CalSTRS offered for free following the PBI data breach, that two-year period is ending. If members want to continue the credit monitoring, they will need to pay for it themselves.

***JUDY***

*Judy Dolan, Secretary (on behalf of the PACRA Board)*



**PS:** I am attaching a *PACRA Membership Renewal Form 2025-2026* for your convenience; you may also renew online at <https://www.palomar.edu/pacra/>

### ***Attachments***

- *Retiree Open Enrollment Postcard*
- *Social Security Update – 080325*
- *PACRA Membership Renewal Form 2025-2026*