

# EMPLOYER NEWS



## We're Moving

*New Office Location Fall 2019*

The CCCERA office is moving this fall! The lease at CCCERA's current office is expiring in September, and after a thorough search, CCCERA has selected a new location in Concord. The new address will be 1200 Concord Avenue, 3rd Floor, Concord, CA 94520.

To allow time for staff to prepare to move into the new space, please note the following closures:

- **July 30** - Closed noon to 5 p.m.
- **August 15** - Closed noon to 5 p.m.
- **September 16** - Closed 8 a.m. to 5 p.m.

The new office will open on September 17, 2019. Additional information will be provided as it becomes available. Stay tuned!

## Contribution Rates

*Rate Implementation and Calculator*

CCCERA employee contribution rates for members are based on two factors: the members' employer and their retirement tier. Contribution rates are set to provide an average retirement annuity at the specific tier for their benefit structure.

## Contribution Rate Implementation

In order to allow employers to more accurately budget for pension contributions and other practical considerations, the contribution rates determined in each valuation (as of December 31) apply to the 12-month period beginning 18 months after the valuation date. For example, the December 31, 2019 rates will be in effect July 1, 2021 through June 30, 2022. Any shortfall or excess contributions as a result of the implementation lag will be amortized as part of CCCERA's Unfunded Actuarial Accrued Liability (UAAL) in the following valuation.

## Contribution Calculator

Contribution rates for members and employers change annually on July 1. Members can find their contribution rate effective July 1, 2019 by visiting [cccera.org/contributioncalculator](http://cccera.org/contributioncalculator).

## Participating Employer Responsibilities

*Board Regulations, Certification Reminders and Penalties*

The CCCERA Board of Retirement Regulations contains many requirements that pertain to employers and is available at [cccera.org/governance-and-policies](http://cccera.org/governance-and-policies).

## **Establishing and Reporting Newly-Eligible Members**

Employers submit the following three forms on behalf of new members upon membership to CCCERA:

### 1. Enrollment Affidavit (Form 101)

Reciprocal members must complete Section 2 of Form 101. Upon receiving Form 101 with Section 2 completed, CCCERA will mail a Reciprocity Affidavit Form (Form 109) to the member.

### 2. Beneficiary Designation Form (Form 102)

Members who choose a beneficiary other than their spouse/registered partner must complete Section 5 of Form 102.

### 3. Death During Active Membership (Form 104)

This form should be filled out if the member would like to authorize CCCERA to file an application for nonservice connected disability on a members behalf, in the event that a member is permanently incapacitated by reason of injury or other disability leading to death while the member is an active member of CCCERA.

## **Eligible Members Effective Entry Date**

New hire documents should be submitted to CCCERA within the first week of the employee's hire date or date of transfer to an eligible position. Employers must turn in all new hire documents for the month to CCCERA no later than the 10th of the following month.

In accordance with CCCERA Board Regulation Sections III.3, every employee of the County or participating district must, upon entry into CCCERA, complete a sworn statement (Enrollment Affidavit Form 101) as provided for in Gov. Code Section 31526(b). A certified copy of the member's birth certificate or other evidence of birth may be required by the Board.

It is the employer's responsibility to assure compliance with this regulation. CCCERA will assess the employer five hundred (\$500) dollars

per employee for every month or fraction thereof that the required certification is not submitted. CCCERA will notify the employer in writing of the imposition of assessment at least thirty days before the assessment.

## **Due Dates for Member Data, I-29, I-30, Adjustment, and Retiree Health Files**

Unless otherwise specified, reports will be due no later than the 10th of each month for the previous month's payroll and will be accompanied by member and employer contributions. The retiree health file is normally due no later than the 20th of each month. If the 10th or 20th of the month falls on a weekend or holiday, the due date will be the last working day before the 10th or 20th.

Reports that are unreadable or incorrect will not be accepted and will be returned to the employer. Reports and contributions received after the due date will be considered late and subject to a late reporting penalty equal to the prime rate in effect on the due date computed on a daily, non-compounding basis and applied to the contributions due. (CCCERA Board of Retirement Regulations, Section IV. 2.)

## **New Pay Codes - Approval Process**

When an employer has negotiated a new compensation item with its represented or unrepresented employees it will need to seek advice from CCCERA as to whether the compensation item would be considered as compensation earnable for retirement purposes. Employers must report new or changed codes to CCCERA in writing no later than 30 days prior to implementation. Notifications received after the 30 days will be considered late and subject to a late reporting penalty equal to the prime rate in effect on the due date computed on a daily, non-compounding basis and applied to the

## **EMPLOYER WORKSHOPS**

Would your organization like an on-site visit from CCCERA staff to review report and form submission requirements? Email us at [employers@cccera.org](mailto:employers@cccera.org).

contribution rate. (CCCERA Board of Retirement Regulations, Sections VI. 2. C. and IV. 2.)

## Social Security Form 1945

Signed copies of Social Security Form 1945 must be submitted to CCCERA for employees who are not covered under social security.

In compliance with Social Security Administration (SSA) requirements, employers must submit copies of signed Form SSA-1945 "Statement Concerning Your Employment in a Job Not Covered by Social Security" to CCCERA for employees of your organization not participating in social security. Information about the SSA requirements can be found on the SSA website at [ssa.gov/forms/ssa-1945.pdf](http://ssa.gov/forms/ssa-1945.pdf).

Copies of signed Form SSA-1945 should be submitted to CCCERA for all current active employees that are not covered under social security. New employee enrollments should submit completed Form SSA-1945 with the employee Enrollment Affidavit (Form 101) to CCCERA. Questions? Email [employers@cccera.org](mailto:employers@cccera.org).

## Board Election Results

The CCCERA Retirement Board recently underwent an election, which resulted in the re-election of David MacDonald and Louie Kroll, and the election of Mike Sloan and Donald Finley. The Contra Costa County Board of Supervisors also reappointed Scott Gordon.

## Notice

*The materials in this newsletter are intended to provide a general reference or resource only and are not to be construed as providing financial, legal, tax, or any other professional service or advice. CCCERA is governed by the County Employees Retirement Law of 1937 (CERL or 1937 Act) and the California Public Employees' Pension Reform Act of 2013 (PEPRA); the CCCERA retirement system is administered in accordance with these laws. If there is any conflict between statements made herein and provisions of the applicable retirement law, the law will prevail.*

# 2019 CALENDAR DATES

## UPCOMING CCCERA CLOSURES

**July 30**  
Closed noon to 5 p.m.

**September 2**  
Labor Day

**August 15**  
Closed noon to 5 p.m.

**September 16**  
Moving Day

## PRE-RETIREMENT WORKSHOPS

Workshops are available to all members and provide a basic overview of the retirement process. Visit [cccera.org/retirement-counseling](http://cccera.org/retirement-counseling) for more information, and to see when the next workshop is scheduled. Reservations are required and fill up fast! Please advise members to call CCCERA for availability and to sign up.

## INFORMATIONAL SESSIONS

Would you like CCCERA Staff to present a retirement overview session to your employees? Email [employers@cccera.org](mailto:employers@cccera.org).

## UPCOMING BOARD MEETINGS

**July 24**  
**August 14**  
**August 28**  
**September 11**  
**September 25**

**October 9**  
**October 23**  
**November 6**  
**November 20**  
**December 11**

## NEWSLETTER SUGGESTIONS?

Please email [employers@cccera.org](mailto:employers@cccera.org).

## CONTACT US

Contra Costa County  
Employees' Retirement Association  
1355 Willow Way, Suite 221, Concord, CA 94520

Monday – Friday  
8 a.m. – 5 p.m.; Closed noon to 12:30 p.m.

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