

FUTURE ONLINE ACCOUNTS

Retirees and Payees, Active Members

Accessing your account online is one step closer! The CCCERA Retirement Board recently approved a contract with Sagitec Solutions, an application development platform provider, to produce a new pension administration system. The project is estimated to be completed in 2024.

AB197

Retirees and Payees, Active Members

On September 12, 2012, the Governor signed into law Assembly Bill 197, with an effective date of January 1, 2013. The measure changed how county retirement boards were permitted to calculate their current members' retirement allowances. In November 2012, members and their representative bargaining units filed a lawsuit challenging the validity of the new law. By operation of a court-imposed Stay Order, CCCERA was prohibited from implementing the new law for members whose effective date of retirement was on or before July 11, 2014.

In 2020, the California Supreme Court upheld the statutory exclusions in AB 197, rejected the estoppel claims made by the petitioners, and remanded the case to the trial court to vacate the trial court's judgment and conduct further proceedings consistent with the Alameda decision. *Alameda County Deputy Sheriff's Assoc. et al., v. Alameda County Employees' Retirement Assn., et al.*, (2020) 9 Cal.5th 1032 ("Alameda").

An update is posted on our website to assist our members in understanding the requirements of AB 197 and how the law may change the calculation of your retirement allowance from the methods CCCERA used in the past. Of course, we can only provide general guidance through a single website posting – your particular situation may differ. The best information on your situation will be provided by CCCERA staff, who are ready to assist you with specific questions affecting your own retirement decisions. For more information and frequently asked questions, visit cccera.org/post/ab-197.

CURRENT BOARD TRUSTEES

Retirees and Payees, Active Members

The Board recently bid farewell to Board members Will Pigeon (elected by safety members), and Todd Smithey (elected by general members). Each served on the board for the past seven years. We thank them both for their valuable time and service!

Board Trustees

Candace Andersen Appointed by Board of Supervisors
Scott W. Gordon Appointed by Board of Supervisors
Jerry R. Holcombe Appointed by Board of Supervisors
Jay Kwon Appointed by Board of Supervisors
John B. Phillips Appointed by Board of Supervisors
Russell V. Watts Ex Officio by Statute
Louie Kroll Elected by Retiree Members
Mike Sloan Elected by Retiree Members
David J. MacDonald Elected by General Members
Donnie Finley Elected by Safety Members
Reggie Powell Elected by Safety Members
Dennis Chebotarev Elected by General Members

CURRENT OPERATIONS

Retirees and Payees, Active Members

The physical CCCERA office is still closed to the public at this time however in-person member appointments are anticipated to start July 26. We continue to perform all business functions and provide retirement services to our members, and welcome your calls and emails.

Limited Phone Hours *Until July 26*

Monday through Thursday

9 a.m. to 2 p.m.; (closed from noon to 12:30 p.m.)

Regular Phone Hours *Beginning July 26*

Monday through Friday

8 a.m. to 5 p.m.; (closed from noon to 12:30 p.m.)

If you have any questions outside of these hours, please leave a voicemail at (925) 521-3960 or email info@cccera.org. For updates on our current operations, visit cccera.org/coronavirus.

END-OF-LIFE PLANNING

Retirees and Payees, Active Members

Preparing for death is important no matter what age you are. Life can change in an instant without notice, and for those of us who have experienced the passing of a loved one, this unsettling time can often leave us feeling unprepared.

Luckily, your pension is one asset that you may be able to pass on to your loved ones. To ensure they are taken care of, there are certain things you can do now to prepare. Here are a few things to keep in mind.

Potentially Provide Options For Your Survivors

Active Members

What would happen to your survivors in the event of your death before retirement? To prepare, consider filing the *Death During Active Membership Form* (Form 104). If eligible, this form authorizes

CCCERA to file a non-service-connected disability on your behalf and allows you to pre-select Optional Settlement 2 or 4 in the event of your death during active service.

Please note, there is no guarantee that a non-service-connected disability will ultimately be granted by the CCCERA Retirement Board. This option results in a continuance to your named beneficiary (up to a 100% continuance of the non-service-connected disability retirement benefit). To receive this allowance, members must have Form 104 (found at cccera.org/forms) on file with CCCERA on or before the date of death to be valid.

This election is only in effect while you are an active member. When you retire, a Choice of Retirement Allowance Election Form is provided (see below). At that time you may change your retirement option to provide the best benefit to you during your retirement.

Consider Your Benefit Payment Options

Active Members at Retirement

An options package is sent for your signature approximately eight to 12 weeks after your last active paycheck from your employer. Your option selection must be signed, witnessed, and received by CCCERA before your first pension check can be issued. Please be advised that your option choice is irrevocable.

There are five benefit payment options:

- The Unmodified Allowance gives you the highest monthly benefit with a 60% continuing benefit after your death to a qualifying beneficiary(ies).
- Option 1 reduces your benefit but leaves a lump sum amount of the remaining refundable employee contributions, if any, for your beneficiary(ies).
- Option 2 reduces your benefit but leaves your beneficiary up to 100% of your lifetime benefit after your death.
- Option 3 reduces your benefit and provides a 50% lifetime continuance for your surviving beneficiary.

- Option 4 reduces your benefit and provides a lifetime continuance for multiple beneficiaries.

More information about retirement benefit options is available at cccera.org.

Update Your Information (and Beneficiary)

Retirees and Payees, Active Members

For retirees and payees, this could include important documents such as current identification cards and power of attorney, as they could affect the timeliness of your benefit. Copies of these documents can be mailed to CCCERA.

Beneficiary Designation

Consider updating your beneficiary after a life change such as a marriage or divorce:

- Retirees can update their beneficiaries by submitting a *Retiree Change of Beneficiary Designation* (Form 206).
- Active members should submit a *Beneficiary Designation Form* (Form 102).

Address Changes and EFT

To update your address or electronic funds transfer:

- Retirees and payees must submit the *Member Mailing Address Change Form* (Form 301) or the *Electronic Funds Transfer Form* (Form 209).
- Active members must update their address with their employer.

Important Documents

Retirees and payees should consider mailing copies of important documents such as current identification cards and power of attorney to CCCERA, as they can affect the timeliness of your benefit.

Tax Forms

Please refer to your latest retirement benefit advice, statement, or check for your tax withholding elections. Changes can be made at any time by submit-

ting the *Withholding Certificates for Pension Payments Form* (Form 210).

Where can I find forms?

All forms are available at cccera.org/forms. While CCCERA's office is closed to the public, forms may be submitted electronically. However, original forms are still required to be mailed in (originals cannot be photocopied or submitted electronically).

How to Report a Death

Retirees and Payees, Active Members

To notify CCCERA, call our office or visit cccera.org/report-death. A retirement counselor will guide survivors through the required procedures, forms, and certificates that must be submitted.

ACTIVE MEMBER UPDATES

Retirees and Payees, Active Members

Benefit Statements

Active Members

CCCERA's annual benefit statement will be mailed this summer to active and deferred vested members. The statement contains a summary of members' accounts for the previous years and is a general guideline to help with retirement planning. Please submit the form enclosed with the statement, to indicate changes to your information (if needed).

Contribution Rates

Active Members

Contribution rates for members and employers change annually on July 1. Members can find their contribution rate effective July 1, 2021, by visiting cccera.org/contributioncalculator.

Financial Reports

Retirees and Payees, Active Members

The 2020 Comprehensive Annual Financial Report (Annual Report) is now available at cccera.org. All members will receive the Popular Annual Financial Report, a summary of the Annual Report, this July.



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NEED A DIFFERENT LANGUAGE?

If you are interested in receiving this newsletter in a different language, please email info@cccera.org.

2021 CALENDAR DATES

UPCOMING CLOSURE SCHEDULE

September 6
Labor Day

VIRTUAL PRE-RETIREMENT WORKSHOPS

In-person workshops are currently on hold, and are now offered virtually. Sessions are available year-round to all members but the Pre-Retirement Workshop is particularly helpful for those planning to retire within five years. Visit cccera.org/retirement-counseling to see when the next workshops are scheduled. Reservations are required and fill up fast; please call CCCERA to sign up.

UPCOMING BOARD MEETINGS

July 14, 2021
August 11, 2021
September 8, 2021

July 28, 2021 - Canceled
August 25, 2021
September 22, 2021

2021 RETIREE PAYROLL DATES

Month	Pay Date	Month	Pay Date
January	February 1	July	August 2
February	March 1	August	September 1
March	April 1	September	October 1
April	May 3	October	November 1
May	June 1	November	December 1
June	July 1	December	January 3

NOTICE

This newsletter is intended to provide members with general information about the benefits available through CCCERA, but it does not describe every plan provision in detail. CCCERA is governed by the County Employees Retirement Law of 1937 (CERL, Government Code Section 31450 et. seq.) and the California Public Employees' Pension Reform Act of 2013 (PEPRA). The laws governing public retirement systems are complex. If conflict arises between this newsletter and the law, the law shall govern.