

CONTRIBUTION RATES

RATE IMPLEMENTATION AND CALCULATOR

Effective July 1, 2020, our contribution rates have been updated. 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, 2020 rates will be in effect July 1, 2022 through June 30, 2023. 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, 2020 by visiting 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.

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) – **NEW FORM AVAILABLE**

Please note this form, as well as the New Member Enrollment Packet, has been updated. For the latest versions, visit cccera.org/forms.

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 non-service connected disability on a member's 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

A new member's effective entry date is the first of the month following their date of hire or transfer into an eligible position. 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 with a five hundred (\$500) dollar per employee penalty 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 Contributions, I-29 and I-30 Reports, Adjustment and Retiree Health Files, and Member Data

Each employer must provide reports and contributions to CCCERA in a manner and

frequency as determined by the CCCERA Board of Retirement sufficient for CCCERA to credit contributions and service to each member's record. 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. Generally, the retiree health file is 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.)

Direct all inquiries regarding secure site access and file transmission issues to employers@cccera.org.

New Pay Codes - Approval Process

When an employer has negotiated a new compensation item with its represented or unrepresented employees, the employer is required 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 contribution rate. (CCCERA Board of Retirement Regulations, Sections VI. 2. C. and IV. 2.) Inquiries and notifications should be sent to employers@cccera.org for review.

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.

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.

What is submitted on the I-29 File?

- Name changes
- Address changes
- Position changes
- Bargaining unit changes
- New hires
- Terminations
- Leaves of absences (LOA). If a member is on a LOA and contributions were not taken, regular monthly earnings with no retirement contributions for LOA member must be reported on a I-30 File.

What is submitted on the I-30 File?

- Earnings code
- Monthly hours
- Member and employer contribution amounts (basic and COLA contributions)
- Accruals

Employers should report all earnings/pay codes separately on the I-30 File. Please note, the I-30 headers *must* have the correct reporting dates (first day to the last day of the month). Corrections to data previously submitted on a I-30 File should be reported on an adjustment file.

What goes in Retiree Deduction Files?

The employer should provide a health deduction file which lists the retiree, the benefit deduction type and the amount of the monthly deduction.

AB 197 LAWSUIT

CALIFORNIA'S SUPREME COURT PUBLISHED DECISION JULY 30, 2020

The decision has been published by the California Supreme Court in litigation that started in 2012 over changes to the state pension law affecting “legacy members” of CCCERA and two other county retirement systems.

CCCERA does not anticipate implementing any changes until after the decision is thoroughly studied and the process continues, as ordered, at the trial court level, which may take several months. More information is available at cccera.org/ab-197.

EMPLOYER WORKSHOPS

Would your organization like a virtual meeting with CCCERA staff to review report and form submission requirements? Email employers@cccera.org.

OVERVIEW WORKSHOP VIDEO

CCCERA Overview Workshops, which are intended for members who have more than five years from retirement, is now available as a video on our website at cccera.org.

REMINDERS FOR EMPLOYERS

EMPLOYEE COMMUNICATION

Videos for Members

Our new CCCERA videos, How to Use the Pension Calculator, and the CCCERA Overview, are now available on our website at cccera.org.

Participating Employers Handbook

The CCCERA Participating Employers Handbook was created to assist participating employers in enrolling employees in retirement, death, survivor and disability benefits. To obtain a copy of this newsletter and the Participating Employer Handbook visit cccera.org/employer.

CCCERA News

CCCERA distributes a member newsletter, CCCERA News, three times a year. For active members, this newsletter is emailed to each employer (the county and districts), who are asked to forward the newsletter to their employees. To add your name to this list, please email employers@cccera.org.

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 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.

CALENDAR DATES

UPCOMING CCCERA CLOSURES

November 11
Veterans Day

November 26 & 27
Thanksgiving Holiday

December 25
Christmas Day

PRE-RETIREMENT WORKSHOPS – VIRTUAL

Workshops fill up fast. Please advise members to call CCCERA for availability and to sign up.

October 15, 9 a.m. – 11 a.m.

October 27, 3 p.m. – 5 p.m.

November 10, 9 a.m. – 11 a.m.

December 10, 3 p.m. – 5 p.m.

UPCOMING BOARD MEETINGS

October 14

November 4

December 9

October 28

November 18

NEWSLETTER SUGGESTIONS?

Please email employers@cccera.org.

CONTACT US

Contra Costa County
Employees' Retirement Association
1200 Concord Ave, Suite 300, Concord, CA 94520
(925) 521-3960

Our office is currently closed to the public due to the Contra Costa County Health Order.

Limited Phone Hours

Monday – Thursday
9 a.m. – 2 p.m.; Closed noon to 12:30 p.m.