

## ARRANGING YOUR AFFAIRS AS YOU AGE

### *Retirees and Payees, Active Members*

Getting your affairs in order can be difficult no matter what age you are, but it is an important step for you and your loved ones. 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 that they are taken care of, there are certain things you can do now to prepare.

### **Provide Potential Options For 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 application 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 could result 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](http://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 select the retirement option that will 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. 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](http://cccera.org).

## Update Your Information

*Retirees and Payees, Active Members*

Recently married or divorced? Did you move? Do you need to update your electronic funds transfer (EFT) or your tax withholding election?

Find the form you need at [cccera.org/forms](http://cccera.org/forms). Forms may be submitted by email, however, original forms are still required to be mailed in (originals cannot be photocopied or submitted by email).

## 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 EFT:

- 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 submitting copies of important documents such as current identification cards and power of attorney to CCCERA, as they can affect the timeliness of your retirement 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 submitting the *Withholding Certificates for Pension Payments Form* (Form 210).

## Need to Report a Death?

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

# MEMBER UPDATES

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*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 the members' account for the previous years and is a general guideline to help with retirement planning. If you need to make changes to your information, you must complete and submit the form enclosed with the statement.

## Contribution Rates

*Active Members*

Contribution rates for members and employers change annually on July 1. Members can find their contribution rate effective July 1, 2022, by visiting [cccera.org/contributioncalculator](http://cccera.org/contributioncalculator).

## Financial Reports

*Retirees and Payees, Active Members*

The 2021 Comprehensive Annual Financial Report (Annual Report) is now available at [cccera.org](http://cccera.org). All members will receive the Popular Annual Financial Report, a summary of the Annual Report, this July.

# AB 197 CONTRIBUTION CORRECTIONS

## *Retirees and Payees, Active Members*

In July of 2020, the California Supreme Court issued a unanimous decision upholding the constitutionality of the legislative changes contained in AB 197 to the definition of “compensation earnable.” More information about the legislative changes can be found at [cccera.org/ab-197](http://cccera.org/ab-197) under Frequently Asked Questions.

Based on the California Supreme Court decision the CCCERA Retirement Board (Board) took action to correct retirement contributions for members that paid contributions in the following situations:

1. Contributions provided to CCCERA from July 12, 2014 to June 30, 2015 on excluded terminal pay items.
2. Contributions provided to CCCERA from July 12, 2014 to present on on-call pay items.

Members eligible for a contribution correction were mailed a letter in February 2022 and provided the option of receiving their contribution correction payment as a direct deposit. CCCERA has been processing payments according to the direct deposit forms received. Checks will be mailed this summer to members that did not send a form by April 30 authorizing the direct deposit.

The Board has updated its Compensation Earnable Policy in accordance with the Alameda decision, available at [cccera.org/governance-and-policies](http://cccera.org/governance-and-policies).

## NEED THIS NEWSLETTER IN A DIFFERENT LANGUAGE?

### *Retirees and Payees, Active Members*

Please let us know if you need this newsletter in a different language. Email [info@cccera.org](mailto:info@cccera.org) with what additional language you would like to see.

# CURRENT BOARD TRUSTEES

## *Retirees and Payees, Active Members*

Three members of the Board were recently reelected, including David J. MacDonald, Louie Kroll, and Mike Sloan. Scott W. Gordon was also reappointed by the Contra Costa County Board of Supervisors. Each term will begin on July 1, 2022 and expire on June 30, 2025.

With the resignation of Board member Reggie Powell, effective April 1, 2022, one open position will be up for election to members in the fire suppression group. Nomination forms are available at the County Clerks Office.

## **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  
**Dennis Chebotarev** Elected by General Members  
**Vacant Position** Elected by Safety Members

# CUSTOMER SERVICE

## *Retirees and Payees, Active Members*

CCCERA is experiencing a much higher number of retirements this year than in past years. The largest number of retirements is usually in the spring, mainly because of the cost of living adjustment (COLA) that becomes effective in April.

Our staff remains dedicated to providing good customer service. We are doing our best to ensure the timely processing of retirement applications, and we thank you for your patience during this time.



Contra Costa County Employees' Retirement Association

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## CONTACT US

We are open Monday to Friday, from 8 a.m. to 5 p.m. (closed between noon and 12:30 p.m.).

# 2022 CALENDAR DATES

## UPCOMING CLOSURE SCHEDULE

**September 5**  
Labor Day

## VIRTUAL PRE-RETIREMENT WORKSHOPS

Pre-retirement workshops 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](http://cccera.org/retirement-counseling) to see when the next workshops are scheduled. Reservations are required and fill up fast; please call or email CCCERA to sign up.

## UPCOMING BOARD MEETINGS

**July 13, 2022**  
**August 10, 2022**  
**September 14, 2022**

**July 27, 2022**  
**August 24, 2022**  
**September 28, 2022**

## 2022 RETIREE PAYROLL DATES

| Month    | Pay Date   | Month     | Pay Date    |
|----------|------------|-----------|-------------|
| January  | February 1 | July      | August 1    |
| February | March 1    | August    | September 1 |
| March    | April 1    | September | October 3   |
| April    | May 2      | 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.*