

## Planning to retire soon?

### How to Apply for Pension Benefits

The *right* time to retire is a very personal decision, based on careful consideration of individual factors.

**Once you've made the decision to retire, and chosen a date, how do you start the process?**

Call the Retirement Office. Your call will be routed to a counselor, who will send an *Application to Retire* packet to your address. (You may also pick up the packet at CCCERA's office.)

This packet includes:

- a one-page Application to Retire,
- the Counseling Checklist,
- Retiree health/dental benefit guidelines,
- Authorization for medical and dental premium deductions,
- CalPERS Long-Term Care information,
- EFT (Electronic Funds Transfer) Information.

There are also brochures with information about CCCREA (Contra Costa County Retired Employees' Association), Retiree Support Group of Contra Costa County, and AFSCME Retiree Group, Subchapter 142.

The completed application and required documents (see page 2) can be mailed, or dropped off at the Retirement Office. If you have any questions about the paperwork, you can call or make an appointment with a counselor to review your application before submission. Once you have submitted the application, a notice will be sent to your employer, which formally states your decision to retire and the effective date.

*Continued on Page 2*



#### IF YOU ARE WITHIN 1 TO 5 YEARS OF RETIREMENT:

- ☞ Request a benefit estimate from CCCERA.
  - ☞ Attend a Group Counseling seminar.
- Group Counseling sessions are held several times a year by CCCERA. Call for scheduling and to reserve a seat.

#### IF YOU ARE WITHIN 60 DAYS OR LESS OF YOUR PLANNED RETIREMENT DATE:

- ☞ Submit your Application to Retire.
- By statute, **CCCERA cannot accept your *Application to Retire* more than 60 days prior to your final day at work.** (Govt. Code Sec. 31672)

## What Other Information Do You Need to Submit?

# The Counseling Checklist Helps Complete Your Retirement Application

The *Counseling Checklist* (included in the *Application to Retire* Packet), is designed to assist you in gathering necessary documentation for your retirement application.

The checklist also summarizes information about the retirement process, options package, and the timing you can expect before you receive your first pension benefit payment.



### To Complete Your Application, the Retirement Office Needs:

- The signed *Application to Retire* form.
- A copy of your Social Security Card.
- A copy of your beneficiary's Social Security Card.
- A copy of your Birth certificate, or Passport.
- A copy of your beneficiary's Birth Certificate or Passport.
- **If** you are currently married or a State of California Registered Domestic Partner, a copy of your marriage certificate or registration.
- **If** you were married and divorced, or dissolved a registered domestic partnership during your membership, a copy of the court order stating whether your former spouse/partner has any entitlement to your benefit.
- **If** you have **any service in Tier 2**, you will need to get a Social Security Estimate for your Tier 2 service from the Social Security Administration **before** your final benefit calculation can be completed.

After CCCERA receives all the necessary documentation, counselors will process your retirement application. Generally, the time frame from your actual retirement date to receipt of your first benefit check is 8 to 12 weeks.

**NOTE:** If you have reciprocity with another public retirement system(s), you need to file an *Application to Retire* with each system. You must retire concurrently from each system **on the same date**.

## The Options Package

The Options Package will be sent for your signature approximately 6 to 10 weeks **after** your retirement date. This packet offers 4 benefit payment options:

- The *Unmodified Option* 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 any remaining refundable employee contributions for your beneficiary(ies).
- *Option 2* reduces your benefit, but leaves your beneficiary(ies) the same reduced benefit after your death.
- *Option 3* reduces your benefit and provides a 50% continuance for your surviving beneficiary(ies).

**Your option selection must be signed, witnessed, and received at the retirement office before your first pension check can be issued. (Be advised, your option choice is irrevocable.)**

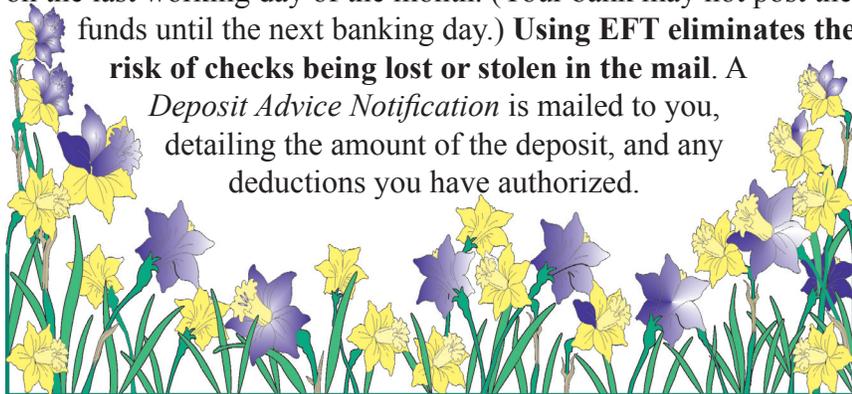
There is more information about reciprocity and retirement benefit options on our web site, [cccera.org](http://cccera.org).

The final adjusted calculation of your retirement benefit is processed *after* your employer issues your final check. CCCERA is unable to calculate a final pension amount without including any possible lump sum payments or sick leave accruals you may receive at time of termination.

For the convenience of our members, CCCERA provides information and authorization forms for medical and dental premium deductions for County employees in the *Application to Retire* packet. However, CCCERA DOES NOT administer health and dental benefits. We facilitate deductions for these benefits from your monthly pension amount.

An Electronic Funds Transfer (EFT) form is also included. EFT is the safest, most reliable way to receive your retirement benefit. CCCERA has over 7500 retired members; less than 300 receive their benefit by check through the mail. With EFT, your pension funds are deposited directly into the bank account of your choice on the last working day of the month. (Your bank may not post the funds until the next banking day.) **Using EFT eliminates the risk of checks being lost or stolen in the mail. A**

*Deposit Advice Notification* is mailed to you, detailing the amount of the deposit, and any deductions you have authorized.



### Streamline Your Benefit Processing By Having Documents On File Before Retirement

CCCERA needs copies of your important documents that may affect retirement and survivor benefits. Having this information on file before you retire or terminate employment will streamline your application.

**These documents are NOT public;** they are needed to process your benefit or pay-out at termination. Some examples are: marriage dissolutions, your beneficiary(ies) and your own birth certificate or passport, social security cards, Secretary of State Domestic Partnership Certificates.

**Please, don't send original documents; we need copies only on file.**

**Our address: CCCERA**

**1355 Willow Way, Suite 221  
Concord, CA 94520**

# FYI

CCCERA - [www.cccera.org](http://www.cccera.org)  
1355 Willow Way, Suite 221  
Concord, CA 94520  
phone: (925) 521-3960  
fax: (925) 646-5747

#### Board of Retirement 2011-2012:

Maria Theresa Viramontes (Chair person)

Brian Hast (Vice-Chairperson)

John B. Phillips (Secretary)

Jerry Telles

Richard Cabral

John Gioia

Russell V. Watts

Terry Buck (Safety)

Debra Allen

Jerry R. Holcombe (Appointed

Alternate)

Sharon Naramore (Retiree Alternate)

Vacant (Safety Alternate)

#### Chief Executive Officer

Marilyn Leedom

#### Chief Investment Officer

Cary Hally

Retirement Board Meetings are usually held on the 2nd and 4th Wednesday of each month starting at 9:00 a.m. in the Retirement Office Boardroom. Below are meeting dates scheduled for 2011.

#### 2011 BOARD MEETING SCHEDULE

August 10, 17  
September 7, 14  
October 12, 20, 26  
November 9, 22  
December 14

# CCCERA Welcomes New and Returning Board Members

New Board of Supervisors appointees will join experienced Retirement Board trustees for three year terms in office. John B. Phillips, who was elected Board Secretary in July, is both a pension actuary and a CPA. His private sector career included time as a regional managing partner with PricewaterhouseCoopers and as CEO of California CPA ProtectPlus. He served on the Contra Costa County Grand Jury during 2008-2009. Debora Allen is a CPA, and is Chief Financial Officer for W.E. Lyons Construction. Her experience features tax planning and compliance, and private sector pension plan administration.

Richard Cabral was re-elected by the General membership. Terry Buck was unopposed in his position as Safety representative. The alternate Safety position will remain vacant since there were no other Safety candidates. Jerry R. Holcombe will return for his second term on the Board as an appointed alternate.

Maria Theresa Viramontes was elected Board Chairperson for the 2011-2012 year, replacing Jerry Telles for the one year seat. Brian Hast, General Member representative, was elected Vice-Chairperson. John Gioia, County Supervisor, was reappointed to his seat for the term continuing through 2014. Russell V. Watts, County Treasurer, is a permanent member of the retirement board by office. Jerry Telles, Retiree representative, and Sharon Naramore, alternate Retiree representative, are both serving terms through 2013.



CCCERA office hours are  
8:00 a.m. - 12:00 p.m.,  
12:30 p.m. - 5:00 p.m.,  
Monday through Friday.  
After regular business  
hours, voicemail is  
available to take your  
messages, 24 hours a  
day at:  
925.521.3960.

## OFFICE HOURS

Employees' Retirement Association  
1355 Willow Way suite 221 Concord CA 94520  
925.521.3960 fax: 925.646.5747



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