

SamCERA Times



Survey results show SamCERA service is "Good," reveals where members expect better

SamCERA is "Good" according to a recent survey sent to all active members via email. The survey questions asked for ratings of either Poor, Fair, Good, or Excellent. All questions averaged slightly above or below the score for "Good."

While the SamCERA staff is pleased with these results, there are areas where improvements can be made. In addition to the scored responses, the 250 survey takers provided about 20 pages of comments.

Board Member Elections Planned

See the Notice of Election inserted in this issue for information about two retirement board elections to be held soon.

Timeliness

Timeliness was one of the areas where some members had a concern. As one member commented, "Once I got a response they were very helpful."

Of course, some timeliness issues are beyond SamCERA's control: Sometimes we need information from CalPERS or from another employer. Sometimes we must wait for interest to post. Purchases generally can't be made between Dec. 15 and Feb. 15 or between June 15 and August 15.

That being said, we are re-committing ourselves to timely responses to phone calls, emails and other requests for service. If we can't get you the service you need in a timely way, we will let you know about the delay, why it is happening and what realistic

expectations should be.

Publications

The survey also revealed that many members don't know what publications SamCERA has or
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Last SamCERA Service Was:



This graph shows how survey takers rated the last service they received from SamCERA.

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COLA to be 2% for most retirees

The cost of living in the Bay Area went up about 2% in 2005, according to the Bureau of Labor Statistics. Most retirees will, therefore, see a 2% increase on their April 2006 retirement payments.

SamCERA's Actuarial firm, Milliman, Inc., calculated the annual COLAs for each retirement category.

Annual COLAs are provided for and calculated based on specific instruc-

tions in the 1937 Act. The act directs that COLAs be based on the change in the consumer price index for the Bay Area as provided by the federal Bureau of Labor Statistics.

This year the calculation yields a 2% COLA for most members. General and Safety members who retired on or before 4/1/75, and Probation members who retired on or before 4/1/00 will receive higher amounts.

New law allows retirees to retroactively name domestic partners to receive survivor allowances

Two laws that went into effect in 2003 and 2005 allowed members who retired after those effective dates to name domestic partners as the beneficiaries for a survivor allowance. However, anyone who had retired before those bills went into effect was not eligible to take advantage of the legislation. That was changed during the 2005 legislative session.

Effective January 1, 2006, SB 973 provides that, upon the death of a *SamCERA* member, a survivor's allowance may be paid to the registered domestic partner of a member who retired before the other laws allowing the naming of domestic partners went into effect (August 2003 and January 2005).

It also allows these retired members to change the benefit option they selected at retirement.

In order for a member's domestic partner to be covered by

SB 973, certain requirements must be met:

- The member must have retired on or before January 1, 2006.
- At the time the member elects to change his or her retirement option, the retired member and domestic partner must be registered with the Secretary of State and provide the original Certificate of Registered Domestic Partnership to *SamCERA*.
- The member and his or her domestic partner must sign an affidavit under penalty of perjury stating that at least one year prior to the member's retirement (or at retirement for a service-connected disability) the member and partner would have qualified to be registered with the Secretary of State as domestic partners.

• A member who wishes to change his or her retirement election under SB 973 must do so before January 1, 2007.

- If at retirement the member elected one of the optional benefit payment methods, his or her domestic partner must have been named as beneficiary in the event of the partner's death. If a member decides to change his or her retirement election, any adjustment in the retirement allowance will be prospective only. No adjustment is made in

the member's allowance for the period from his or her retirement date to the date the member elects to change the retirement option. A member who wishes to change his or her retirement election under SB 973 must do so before January 1, 2007.

The new law is incorporated as Government Code 31760.7. Call *SamCERA* for more information.

Member-specific information available on county intranet

Web Member Services (WMS) is an online service that allows members access to various types of personal *SamCERA* information.

For active members:

- Contribution information
- Elected beneficiaries in your account (if any)
- Benefit estimator based on your actual data
- An up-to-date annual member statement

WMS is only available through the county intranet network at <http://retweb.co.sanmateo.ca.us/>, which means retirees and others cannot access it from the Internet (from home or elsewhere outside the county network).

We are working hard to make WMS available online through the Internet, so all members will eventually be able to access this information from the comfort of their homes.

To access WMS, you'll need your SSN, and a PIN. If you do not have a PIN, or have forgotten it, please contact *SamCERA* and we will assign you a new one.

The data is updated biweekly, so if you request a change to your account (like an address change), it won't be reflected in WMS right away.

Want to purchase or upgrade service? Here are the process deadlines for the first half of 2006

Would you like to purchase your extra help time, redeposit withdrawn contributions or upgrade your Plan 3 service?

SamCERA's open enrollment for these actions is now underway. Open enrollments for purchases and upgrades occur twice each year. So if you don't make a purchase now you can make it later. But the earlier you pay for a purchase or upgrade the less it is likely to cost, since interest is part of the cost calculation.

Please also note that California law and IRS rules place restrictions on the timing and the payment methods for purchases and upgrades of service. Please pay close attention to the deadlines as noted in the box at the right.

Payments for purchases and upgrades can be made in the form of an ongoing payroll deduction plan (pre-tax) or a check from a personal account. Service purchases can also be paid for with a transfer from a deferred compensation (457) or other tax-deferred account. Ser-

vice upgrades (such as the upgrade of Plan 3 time) cannot be

paid for with tax-deferred funds (based on IRS rules.)

Important Dates — Service Purchases or Upgrades

May 12, 2006 - SamCERA must receive your request to purchase service or upgrade service by 5 p.m. [Any requests for purchase agreements received after this date will be put on the list for September 2006.] To start the purchase process, complete either the Plan 3 upgrade, Extra Help or Redeposit form located on *SamCERA's* website: www.samcera.org or call 650-599-1234 to have a form sent to you.

Once you have completed the request, please return it to:

SamCERA

100 Marine Parkway, Suite 125

Redwood Shores, CA 94065

Or Pony: RET141

Or Email: camacker@samcera.org

June 1, 2006 - All members will have received their cost quotes from *SamCERA*.

June 15, 2006 - Signed purchase agreements and payments must be received in *SamCERA's* office by 5 pm.

Avoid the rush! Send your forms in early!

Have you had a Dissolution of Marriage?

If you have dissolved one or more marriages during your membership with *SamCERA*, please be aware that California law considers your retirement account community property.

You are required to provide *SamCERA* with legal

documentation showing the decisions made by the court about your retirement account before *SamCERA* can allow you to make any decisions on your retirement account such as changing your beneficiary, taking a refund of your contributions, or retiring and start-

ing to receive a monthly benefit.

If you have had one or more marriages dissolved during your membership with *SamCERA*, we invite you to contact Susie Lamica at 650-363-4821 to find out if you have all your documents in order.

Some survey comments responded to here

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where to find them. All of *SamCERA's* member publications and forms are available on the *SamCERA* website at www.samcera.org. Look under the Forms tab.

Health Insurance

The survey also revealed some confusion about how to get information on retiree health insurance. The county provides a health insurance benefit for retired members younger than age 65 (age of eligibility for Medicare). This benefit is administered through the county Benefits Division. Call 650-363-4229 for more information. Or look on the county Internet site at www.co.sanmateo.ca.us under Human Resources.

Retirement Education

A number of members asked for expanded education about retirement benefits. *SamCERA* is planning to provide more workshops in the near future.

Online Services

Online services rated above "Good" in the

scoring. Some members would like to have home access to the intranet calculator and easier navigability. *SamCERA* will develop an information technology plan this year, and part of that plan will involve redesign and upgrade of online services.

Retirees and Disabled Members: Please take the SamCERA survey

SamCERA recently completed a survey of active members. Now it's the retirees' turn.

To take the survey, go to the *SamCERA* website at www.samcera.org and click on the **icon that says, "Survey for Retired and Disabled Members."**

Or you can type the following into the address line on your web browser:

<http://www.samcera.org/survey/> then hit "enter" or "execute."

Or contact us at 650-599-1234 and ask us to send you a survey.

Both retirees and disabilitant's are eligible to take this survey.



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