



ALAMEDA COUNTY
EMPLOYEES' RETIREMENT
ASSOCIATION



Retired Member Benefits Handbook



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Retired Member Benefits Handbook

Alameda County Employees' Retirement Association
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800-838-1932 (press ) OR 510-628-3000 (press )
www.acera.org

Your ACERA Retired Member Benefits Handbook

As an employee of an ACERA participating employer, you earned enough years of service to entitle you to a lifetime service retirement allowance. Or you may have become disabled and are now receiving a disability retirement allowance. For close to 60 years, ACERA has provided these benefits to our members under the County Employees Retirement Law of 1937 (CERL). In addition, ACERA offers other post retirement benefits which include:

- Monthly Medical Allowance health care subsidy
- Supplemental COLA
- Vision and dental plan coverage subsidies
- Lump sum death benefit
- Medicare Part B Reimbursement Program

The *ACERA Retired Member Benefits Handbook* is an excellent resource for you as a retired member. It provides you, your family, and your beneficiaries with details on your ACERA member benefits and explains the level of service you can expect from the ACERA organization.

We encourage you to keep this *Handbook* as a reference and use it as you enjoy your retirement. Be sure to share it with your family members and beneficiaries too, as they may need to understand your benefits and contact ACERA on your behalf. An electronic copy of the *Handbook* is available through the ACERA website, www.acera.org.

ACERA is committed to being here for our members. Please contact ACERA Member Services at 510-628-3000 (press **1**) or toll free at 1-800-838-1932 with your inquires, questions, and concerns.

IMPORTANT NOTICES

ACERA Policy

The information contained in this *Handbook* describes general ACERA policies and procedures that affect ACERA retirees and the benefits offered. The policies and procedures are general; each benefit may have more specific rules, especially regarding eligibility. Please keep this in mind, as you use this *Handbook* to make your medical, dental, and vision plan decisions. In addition, if there is a discrepancy between the information outlined in this *Handbook* and actual plan documents, plan documents will govern.

Non-Vested Benefits are Not Established

Supplemental benefits are non-vested and may be reduced or eliminated. Non-vested benefits include the Monthly Medical Allowance (MMA), the Medicare Part B Premium Reimbursement (MBRP), and dental and vision plan coverage subsidies, which are paid from the 401(h) account and are dependent on contributions to that account. Based on a reasonable projection of the funds that may be available as contributions to the 401(h) account, the Board will set these non-vested benefit levels each year. Our goal is to keep offering these non-vested benefits continuously. However, due to changes in the costs of the non-vested benefits, investment income, and the existing and reasonably expected funds available, benefits are subject to change.

The existence of current non-vested benefits and ACERA-paid contributions toward those benefits is not an ACERA benefit entitlement program. The benefit descriptions

included in this *Handbook* are not intended to be exhaustive, definitive, or to constitute a contract. All non-vested benefit plans are subject to modification and/or deletion by the ACERA Board of Retirement. None of these plans confer vested rights for any retiree or persons covered by the plans.

Important Legal Disclaimer

This *Handbook* provides general information about ACERA's defined benefit pension plan and other ACERA benefits. It is designed to be accurate, as of the date of its issuance, September 2009. The *Handbook* provides a general description of ACERA's pension and other post retirement benefits; roles and responsibilities of the various parties involved; descriptions of administrative procedures; and answers to basic questions.

ACERA is governed by the County Employees Retirement Law of 1937 (CERL), found at California Government Code Sections 31450 *et seq*, as adopted by the Alameda County Board of Supervisors and implemented by the ACERA Board of Retirement. The laws governing public retirement systems are complex. No statement in this *Handbook* is a legally binding interpretation, modification, or amendment of the provisions in the CERL or ACERA's policies. If conflict arises between this *Handbook* and the CERL, the decision will be based on the CERL, Board Policies, Board Resolutions, and other governing law, and not on information contained in this *Handbook*.

The information presented in this *Handbook* should not be construed as legal advice or as a legal opinion on specific facts. For legal advice regarding specific facts, consult an attorney knowledgeable in retirement law matters.

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ABOUT ACERA

Section 1 provides an overview of the ACERA organization—who we are, what we do, and how to get in touch with us.

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ACERA'S MISSION STATEMENT

The ACERA organization's mission is to provide ACERA members and Participating Employers with flexible, cost-effective, participant-oriented benefits through prudent investment management and superior member services.

What is ACERA?

The Alameda County Employees' Retirement Association (ACERA) is governed by the provisions of the County Employees Retirement Law of 1937 (CERL), found at California Government Code Sections 31450 *et seq.*, and the California Pension Protection Act of 1992, Article 16, Section 17 of the California Constitution. ACERA was established in 1948 by the Alameda County Board of Supervisors to provide retirement, disability, and death benefits to Alameda County and member district employees.

The ACERA retirement plan provides lifetime benefits to members of the retirement system who meet the minimum age and length-of-service requirements or are eligible for disability retirement. The plan is a significant and

fundamental part of the comprehensive benefits package that Participating Employers offer to eligible employees.

What We Do

ACERA works to provide eligible employees of Participating Employers with cost-effective benefits. We prudently manage investment of ACERA plan funds, and provide superior service to our members.

ACERA is committed to carrying out the ACERA mission through a competent, professional, impartial, and open decision-making process. In providing benefits and services, all persons are treated fairly and with courtesy and respect. Investments are managed to balance the need for security with superior performance.

We expect excellence in all activities.

ACERA Board of Retirement

The ACERA Board of Retirement (“Board”) is responsible for administering the pension plan in accordance with the CERL; protecting the assets of the pension plan and the interests of the plan beneficiaries; and prudently managing the critical risks facing ACERA.

The Board is also responsible for establishing the policies that govern the administration of ACERA’s retirement plan; for making benefit determinations; and for managing the investment of the system’s assets.

The Board has nine members and two alternate members; it operates under authority granted by CERL and Article 16 of the Constitution of the State of California.

The Board oversees the ACERA Chief Executive Officer and staff in performing their duties in accordance with the CERL, ACERA regulations, and Board policies.

The table on the next page shows the composition of the Board. All Board members, with the exception of the County Treasurer, serve three-year terms.

ACERA Board of Retirement		
Type of Member	Elected/Appointed by	Number of Members
County Treasurer	By virtue of position	1
County Resident	Appointed by County Board of Supervisors	4
Active General Member of ACERA	Elected by active general members	2
Active Safety Member of ACERA	Elected by active safety members	1
Retired Member of ACERA	Elected by retired members	1
Alternate Safety Member of ACERA	Elected by active safety members	1
Alternate Retired Member of ACERA	Elected by retired members	1

The Board’s basic responsibilities include the following:

- Setting investment strategies
- Selecting actuaries
- Selecting investment advisors and managers to invest the ACERA trust’s assets in stocks, bonds, real estate, and other high grade income-producing investments, and conducting reviews to ensure the trust’s security and earnings
- Providing and reviewing processes for disability retirements
- Selecting a Chief Executive Officer who, under the Board’s direction, is charged with carrying out retirement law and Board policy and maintaining a competent staff to handle day-to-day operations

Regular monthly Board meetings are held every third Thursday. In addition, the Board may meet in special sessions as needed. The Board also has standing committees that meet once a month. All meetings are normally held in the ACERA C.G. “Bud” Quist Board Room at 475 14th Street, Suite 1000, Oakland, CA 94612.



FREQUENTLY ASKED QUESTIONS

How do I find out about Board meetings and can I attend them?

Generally, all Board meetings and standing committee meetings are open to the public. Agendas are posted in ACERA's office at least 72 hours in advance. Copies of Board and standing committee agendas and minutes are available upon request from ACERA Member Services or through the ACERA website, www.acera.org.


Contacting ACERA

When you have questions, need information, or require assistance, feel free to contact ACERA through the following channels.

How To Contact ACERA	
By Mail	Alameda County Employees' Retirement Association 475 14th Street, Suite 1000 Oakland, California 94612-1900, QIC Code: 22901
In Person	475 14th Street, Suite 1000 Oakland, California 94612-1900 8:30 a.m. – 5:00 p.m. Pacific Time Monday – Friday
Phone	510-628-3000 (press 1) Toll free: 800-838-1932 (press 1) 8:30 a.m. – 5:00 p.m. Pacific Time Monday – Friday
E-mail	Member Services Inquiries and General Questions: info@acera.org Report Website Problems: webmaster@acera.org
Website	www.acera.org
Fax	510-268-9574

YOUR ACERA PENSION PLAN BENEFIT

Section 2 provides an overview of your ACERA retirement plan benefit. It explains how a defined benefit pension plan works and how your retirement allowance is paid.

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How ACERA Benefits Work

ACERA is a “defined benefit pension plan” qualified under Section 401(a) of the Internal Revenue Code. Under a defined benefit plan, eligible members receive a **lifetime benefit** upon service retirement, calculated by a set formula. The formula is based on three factors: length of service, age at retirement, and final average salary. The lifetime benefit is paid out as a monthly allowance and includes annual cost of living adjustments to compensate for inflation. In addition, ACERA provides disability retirement to those who qualify. The plan is funded by contributions made by the eligible employees and Participating Employers and

investment earnings, which are made from carefully investing contributions in financial markets.

Approximately eight to ten weeks after your retirement date, ACERA provided you with a retirement contract, which allowed you to choose a payment option for your retirement allowance. Once you signed and returned the contract, ACERA began payment of the selected retirement allowance. Your payment option cannot be changed—it is irrevocable.

Cost of Living Adjustments (COLA)

Cost of Living Adjustments are made to retirement allowances every April 1 in accordance with CERL. Each year, the San Francisco Bay Area's Consumer Price Index (CPI), the most common measure of inflation, is used to calculate the COLA amount.

The maximum Annual COLA increase is 3% for Tier I members and 2% for Tier II members. During years in which the CPI increase exceeds these percentages, the difference between your maximum and the rounded CPI increase is banked for future years. ACERA uses the banked percentage during years in which the COLA is less than the maximum.

Supplemental COLA

Each year the ACERA Board of Retirement reviews funding for a supplemental COLA. Currently, a supplemental COLA payment is made to retirees who have experienced a decrease in the purchasing power of their retirement allowance due to inflation of at least 15%. The supplemental COLA is paid in addition to any basic COLA increases to bring retirees within 15% of their original retiree purchasing power.

Supplemental COLA benefits are not guaranteed under CERL.



Take Note! Since ACERA provides lifetime, monthly benefits, most retirees get back much more than they contribute to ACERA. A typical retiree recovers his or her contributions and earned interest within the first five years after retirement.

The *ACERA Member Handbook* provides a detailed description of how your ACERA retirement allowance is calculated at retirement. The *Handbook* is available through the ACERA website, www.acera.org, or by request from ACERA Member Services.

Receiving Pension Plan Benefit Payments from ACERA

ACERA mandates signing up for direct deposit, so that your monthly check will be deposited directly into your bank account. Direct deposit is easy, safe, and reliable, and can save you time and money. You will receive a monthly Electronic File Transfer (EFT) statement in the mail each month whenever you are paid through direct deposit. This process ensures the receipt of funds, especially in the case of a natural disaster, Post Office delivery delays, or theft.

To sign-up for direct deposit, or to change the current financial institution your check is deposited with, complete and return a *Direct Deposit Authorization Form* to ACERA. The form is available on the ACERA website, www.acera.org, or by request from ACERA Member Services.



FREQUENTLY ASKED QUESTIONS

How often and when will I receive my checks?

Retirement allowances are paid on a monthly basis. With direct deposit, your checks are directly deposited into your bank account. Funds are transferred to retirees' designated accounts on the **last business day of each month**.

Deductions from Retirement Checks

ACERA can only withhold voluntary deductions such as:

- ACERA-sponsored medical, dental, and vision coverage
- Board-approved life insurance premiums
- Board-approved long-term care insurance
- Board-approved retiree association dues
- Board-approved regularly chartered credit unions
- California or federal income tax

ACERA can also withhold certain court-ordered amounts (e.g., spousal/domestic partner support, tax levies, or child support).



FREQUENTLY ASKED QUESTIONS

How do I get news about ACERA?

ACERA posts current news on its website, www.acera.org.

ACERA also sends out a quarterly newsletter called *What's Up?* to all members. Additionally, when needed, we distribute important communications with either your monthly check or monthly Electronic File Transfer statement, or through special mailings. ACERA also hosts retiree educational seminars to educate retirees on critical information.

Tax Considerations

Your ACERA retirement allowance may be subject to federal and state income tax. As a part of the retirement application process, you completed *IRS Form W-4P* (“*Withholding Certificate for Pension Annuity Payments*”). You can update your withholding after benefit payments begin at any time by completing a new *IRS Form W-4P*. However, in order for your withholding change to be effective on your next monthly retirement allowance, ACERA must receive the form by the 10th of the month. This form is available on the ACERA website, www.acera.org, or by request from ACERA Member Services. Be sure to read the form’s

instructions carefully, and consult your tax advisor if you have questions.

The only state income tax ACERA can withhold is California's. If you live in another state that collects state income tax, you are responsible for filing and paying your taxes with your state of residence.

Federal Government Compensation and Benefit Limits

Section 415(b) of the Internal Revenue Code limits the benefit amount that qualified pension plans, including ACERA, may pay their retirees. Those who entered ACERA membership on or after January 1, 1990, or those who received a benefit enhancement on or after this date are subject to this limit. The limit is set by federal law and is periodically adjusted for inflation.

ACERA is required to impose the limitations contained in Section 415(b). However, Section 415(m) of the Internal Revenue Code allows members subject to the 415(b) limit to receive a separate benefit payment, designed to offset the benefit amount reduced under the limit. If you are subject to the 415(b) limit, your former employer will pay the difference between your calculated benefit amount and the 415(b) limit. ACERA will notify you during the year if you will exceed the limit. You will automatically receive the difference in your retirement allowance, paid directly by your former employer. Your former employer will also issue you a separate *Form W-2* reflecting the payments provided during the year.

IRS Form 1099(R)

Each year, federal law requires ACERA to report income to its payees with *Form 1099(R)*, regardless of their taxable status. This includes payees on duty disability for whom there may be no tax liability whatsoever. We mail the form to payees on or before January 31.

Payees may also receive multiple 1099(R) forms for payments resulting from a member's death or if benefit adjustments are paid during the same tax year. Below is an example of *Form 1099(R)*.

Note that:

- ACERA cannot fax or e-mail this form to you. If you need a duplicate form, contact ACERA Member Services to request a copy. ACERA will mail a copy to your current address.
- ACERA cannot discuss specific personal information with you over the phone. You need to submit inquiries to ACERA Member Services in writing.

VOID CORRECTED

PAYER'S name, street address, city, state, and ZIP code		1 Gross distribution		OMB No. 1545-0119		2009 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.		
		\$							
		2a Taxable amount		\$					
		2b Taxable amount not determined <input type="checkbox"/>		Total distribution <input type="checkbox"/>		Copy 1 For State, City, or Local Tax Department			
PAYER'S federal identification number		RECIPIENT'S identification number		3 Capital gain (included in box 2a)				4 Federal income tax withheld	
\$		\$		\$				\$	
RECIPIENT'S name		5 Employee contributions /Designated Roth contributions or insurance premiums		6 Net unrealized appreciation in employer's securities					
Street address (including apt. no.)		\$		\$					
City, state, and ZIP code		7 Distribution code(s)		8 Other					
		<input type="checkbox"/> IRA/SEP/SIMPLE		\$		%			
		9a Your percentage of total distribution		9b Total employee contributions					
		%		\$					
		10 State tax withheld		11 State/Payer's state no.		12 State distribution			
		\$				\$			
		\$				\$			
Account number (see instructions)		13 Local tax withheld		14 Name of locality		15 Local distribution			
		\$				\$			
		\$				\$			

Form 1099-R

Department of the Treasury - Internal Revenue Service

ACERA-SPONSORED HEALTH PLAN BENEFITS

ACERA retired members and other payees (i.e., surviving/former spouses or domestic partners, and/or other beneficiaries) currently have the opportunity to enroll in medical, dental, and vision plan coverage.

This section provides a summary of the benefits available and who is eligible to enroll. Refer to ACERA's current year Open Enrollment materials for details about the benefits covered and the associated costs under each plan. The brochure is provided when members apply for retirement and annually during the Open Enrollment period (November of each year). A copy of the current year's ACERA Enrollment and Health Plan Brochure is also available on the ACERA website, www.acera.org, or by request from ACERA Member Services.



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ACERA-Sponsored Medical Plans

ACERA payees and their eligible dependents who live in a medical plan's service area may be eligible to enroll in an ACERA-sponsored medical plan. Enrollment in a plan is voluntary.

ACERA offers a range of medical plan options, based on your and your dependents' eligibility for Medicare:

- **Non-Medicare plans.** The plans offered to non-Medicare-eligible individuals may include PPO and HMO plan options.
- **Medicare plans.** The plans offered to Medicare-eligible individuals may include Medicare Advantage HMO and Medicare Supplemental Insurance Plan options.

The plans available, and their coverage levels and costs, are subject to change from year-to-year. Coverage may not be available in all areas. Refer to the *ACERA Enrollment and Health Plan Brochure* for details about the plans offered to you.



FREQUENTLY ASKED QUESTIONS

Do I have to enroll in an ACERA-sponsored Medicare plan when I become Medicare eligible?

If you wish to keep your group coverage through ACERA, **you must enroll** in an ACERA-sponsored Medicare plan when you become Medicare-eligible (typically at age 65). Refer to the *ACERA Enrollment and Health Plan Brochure* for details on the medical plan options available to you.

ACERA-Sponsored Dental and Vision Plans

Dental and vision care are currently offered as non-vested benefits. These plans are reviewed by the ACERA Board of Retirement annually, and the continuation of these benefits is based on available funds.

Retired members **must enroll** in dental and vision coverage, regardless of their years of service. Currently, ACERA subsidizes your premium costs for this coverage. This enrollment is mandatory to help ACERA keep premium costs down.

You can elect to cover your eligible dependents if you are enrolled in dental and vision coverage. You are responsible for 100% of the premium for this coverage, which is deducted from your monthly retirement allowance. Your retirement allowance must be greater than the cost of the benefit. Otherwise, you are not allowed to cover your eligible dependents. You may discontinue dependent dental and vision coverage at any time.

Refer to the *ACERA Enrollment and Health Plan Brochure* for details on the coverage levels and premium costs for the dental and vision plans.



Take Note! Your monthly retirement allowance must be sufficient to cover plan premium costs in order to enroll in an ACERA-sponsored medical, dental, and vision plan.

Monthly Medical Allowance (MMA)

To help offset premiums for ACERA-sponsored medical coverage, ACERA currently provides eligible retirees with a Monthly Medical Allowance (MMA). Retirees with 10 or more years of creditable ACERA service or those with a service-connected disability are eligible for this benefit.

The allowance amount is based on your years of service and a contribution amount determined annually by the ACERA Board of Retirement. The table on the next page provides an example. Refer to the *ACERA Enrollment and Health Plan Brochure* for the current year's MMA amounts.

Example

Years of ACERA Service	Percentage of MMA
0-9 years	0%
10-14 years	50%
15-19 years	75%
20+ years	100%

The MMA can be applied toward the cost for an eligible member's ACERA-sponsored medical plan premium *only*. The MMA cannot be applied toward the cost for your dependents' ACERA-sponsored coverage or for private insurance. Plan premium costs exceeding the MMA amount are deducted from your monthly retirement allowance. Under current ACERA policy, the maximum MMA amount you can receive is equal to your self-only medical plan premium **or** the highest allowable MMA benefit, whichever is lower.

The MMA is a non-vested benefit that is reviewed annually by the ACERA Board of Retirement. The continuation of this benefit is based solely on available funds.



FREQUENTLY ASKED QUESTIONS

I have 20 years of service and my medical insurance premium is less than my MMA benefit. Can I receive the difference? If so, can I apply it towards my dependent coverage?

The MMA offsets the amount of your medical plan premium only. You cannot use it to pay for dependent coverage. MMA amounts cannot exceed the overall cost of your self-only premium. If your self-only premium amount exceeds your MMA amount, ACERA will deduct the difference from your monthly retirement allowance.



Take Note! There is no MMA contribution for:

- Retirees with less than 10 years of service
- Retirees who are not enrolled in an ACERA-sponsored medical plan
- Non-member payees (i.e., surviving or former spouses/domestic partners and/or beneficiaries)
- Dependent medical, dental, or vision care coverage

You are responsible for 100% of the premium costs associated with coverage for these individuals. The required premiums are deducted from your monthly retirement allowance.

Medical, Dental, and Vision Plan Premiums

The premiums for ACERA's medical, dental, and vision plans vary, based on the plan you select and the number of dependents you choose to enroll. Plan premiums are subject to change from year-to-year. Refer to the *ACERA Enrollment and Health Plan Brochure* for the current plan year's premium amounts.

Eligibility for ACERA Health Plan Benefits

Retired members or non-member payees (e.g., eligible spouses or domestic partners) who receive an ACERA monthly retirement allowance and who live within a plan's designated service area are eligible to enroll in an ACERA-sponsored medical, dental, and vision plan. Coverage under ACERA's medical, dental, and vision plans may be different from the coverage you had as an active employee because each plan has its own eligibility and enrollment rules.

Dependent Eligibility

If you are eligible for health plan benefits as a retired member or non-member payee, you may also choose to cover your eligible dependents. Your eligible dependents include you:

- Legal spouse (*Marriage Certificate* required) or domestic partner (*Affidavit of Domestic Partnership* required)
- Unmarried children who are dependent on you for support. These include your:
 - Unmarried child under age 19
 - Unmarried child between ages 19 and 24, provided child is a full-time student; proof of attendance at an accredited school, college, or university must be submitted to ACERA
 - Unmarried child age 19 and over incapable of supporting self due to mental or physical handicap incurred prior to age 19; proof of incapacity must be submitted to carrier
 - Any other unmarried dependent person under age 24 entirely supported by and residing with subscriber who is court appointed guardian; guardianship must have been appointed prior to dependent's 18th birthday

Documentation in support of your dependents' eligibility is required for enrollment. Refer to the *ACERA Enrollment and Health Plan Brochure* for a list of the accepted dependent documentation.



FREQUENTLY ASKED QUESTIONS

Will I be able to get medical, dental, and vision insurance for my spouse/domestic partner or dependent once I'm retired?

Yes. If you live within a plan's service area and would like to have family medical, dental, or vision plan coverage, you may enroll your spouse/ domestic partner and eligible dependents. You are responsible for the full cost of your dependents' medical, dental, and vision insurance premiums. The cost is deducted from your monthly retirement allowance, which must be enough to pay for the coverage you elect.



Take Note! To ensure your dependents' medical, dental, and vision coverage continues in the event of your death, you need to have elected a continuance and establish proper guardianship with ACERA. The same costs, enrollment, and cancellation rules apply to your surviving dependents. If you do not have a continuance in place, your dependents can elect to continue their coverage through COBRA. Refer to page 29 for more information about COBRA.

Your Eligibility and Where You Live

Your and your dependents' eligibility for enrollment in a medical and dental plan is affected by where you live, because ACERA's plans may require you to live in their specific service areas. This may limit your options if you and/or your dependents live in a rural area within California or in another state. Before selecting a plan, be sure to check with the plan's member services to confirm whether you live within the appropriate service area.

The plans' member service numbers are listed on the back cover of the *ACERA Enrollment and Health Plan Brochure*.

Your Eligibility under a Disability Retirement

Members who are approved for an ACERA disability retirement may be eligible for ACERA-sponsored medical, dental, and vision coverage.

As explained under "Monthly Medical Allowance (MMA)", ACERA may pay a portion of your medical insurance premium. Individuals approved for a service-connected disability retirement will receive a MMA amount equal to that paid to a retiree with 20 years of service; individuals approved for a non-service-connected disability retirement with at least 10 years of service will receive a pro-rated MMA amount, if they have less than 20 years of service.

If you enroll in an ACERA-sponsored plan, you may also elect coverage for your eligible dependents; however, you pay the full cost for this coverage. The premium costs for the coverage you elect are deducted from your monthly retirement allowance.



FREQUENTLY ASKED QUESTIONS

I'm a new retiree and I'd like to have medical plan coverage, but my retirement allowance isn't enough to cover the cost of the premium. Can I still enroll in an

ACERA-sponsored medical plan?

For new retirees, if the cost of medical coverage for you exceeds your monthly retirement allowance, you may not enroll in an ACERA-sponsored medical plan.

If Your Retirement Allowance Is Less Than the Premium Costs for Your Elections

The monthly retirement allowance you receive from ACERA must adequately cover the premium costs for the benefits you elect. In the event your retirement allowance is not sufficient to cover your premium costs, you may not be eligible to enroll in ACERA-sponsored coverage.

Here's how this works:

- **For currently enrolled retired members and non-member payees, making annual elections during annual Open Enrollment or due to a status change event.** You may continue coverage. However, at the time your premium exceeds your income, you are required to submit payment for the entire premium cost each month to ACERA. Contact ACERA Member Services for more information.
- **For new retirees.** You may **not** enroll in an ACERA-sponsored plan if your retirement allowance is less than your medical premium.

The premium costs for all plan options are listed in the *ACERA Enrollment and Health Plan Brochure*, available for

download through www.acera.org, or upon request through ACERA Member Services.

Your Eligibility and Medicare

Individuals who are Medicare-eligible (e.g., those age 65 and above or eligible for Medicare due to disability) must be enrolled in Medicare Parts A and B to enroll in an ACERA-sponsored medical plan. Once enrolled in Medicare, you may elect an ACERA-sponsored medical plan to cover your health care needs. Refer to Section 4 of this *Handbook* for details on how ACERA's medical plans work with Medicare to provide medical and prescription drug coverage to Medicare-eligible individuals.



FREQUENTLY ASKED QUESTIONS

I'm turning 65, but I am not eligible for Medicare. Does this mean I cannot have medical coverage through ACERA?

If you or your dependents are not eligible for Medicare, you can still participate in one of our medical plans; however, you must submit to ACERA a statement from Social Security indicating your Medicare eligibility status.

Enrolling in or Changing Your Health Plan Coverage

You can enroll in or make changes to your medical, dental, and vision coverage elections at any of the following times:

- At retirement
- During ACERA's annual Open Enrollment period
- Within 30 days of a status change event, such as Medicare eligibility, marriage/domestic partner registration, divorce/dissolution of a registered domestic partnership, birth, adoption, or loss of other group health plan coverage

Enrolling at Retirement

At retirement, you may choose to continue your medical plan coverage through an ACERA-sponsored plan. You can cover yourself and your eligible dependents, if they were covered under a medical plan prior to your retirement date. You must make this election within 30 days of your retirement date. If you decline coverage, you cannot enroll in an ACERA-sponsored plan until Open Enrollment. Enrollment forms for medical, dental, and vision coverage are included in your retirement application package.

When you elect to continue your medical plan coverage as a retired member, in most cases, you will remain with your current medical plan carrier. You may not enroll in or change to a different carrier or plan at retirement, unless you move outside of your plan's service area. However, you can change your plan elections during ACERA's Open Enrollment period, or if you experience a status change event outside of Open Enrollment.

Your ACERA Retirement Specialist will review your options with you at retirement. If you do not have medical coverage at the time of retirement, you may not enroll in an ACERA-sponsored plan until the next annual Open Enrollment period.

Enrolling During Open Enrollment

Open Enrollment is your annual opportunity to assess your benefit needs and make changes, if needed. You can change medical and/or dental plans and add or drop medical, dental and/or vision coverage for your eligible dependents. Open Enrollment occurs once a year, usually during the month of November. Enrollment forms for medical, dental, and vision coverage are included in your annual Open Enrollment packet. Elections made during Open Enrollment become effective February 1 of the following year.

Refer to the *ACERA Enrollment and Health Plan Brochure* for more information regarding the current year's Open Enrollment process. The *Brochure* is available for download through www.acera.org, or by request through ACERA Member Services.



FREQUENTLY ASKED QUESTIONS

When will I receive information about the annual Open Enrollment process?

At the end of October, ACERA distributes its annual *ACERA Enrollment and Health Plan Brochure*. The *Brochure* includes information regarding your medical, dental, and vision plan benefits, their premium costs, and the steps you need to take to enroll.

When You Can Make Changes to Your Elections

In general, you cannot change your benefit elections or add dependent coverage outside of ACERA's annual Open Enrollment period, unless you experience a status change event or special enrollment event. Note, however, that you can cancel coverage for your dependents at any time.

Status Change Events

Internal Revenue Code allows you to make certain changes to your benefit plan elections when you experience a status change event. These events include:

- Marriage or divorce, or commencement or termination of a domestic partnership (*Affidavit of Domestic Partnership* required)
- Birth or adoption of a child
- Death of a dependent
- Loss of a child's eligibility for dependent coverage (e.g., child marries or reaches the maximum age for coverage)

- Coverage of a child due to a Qualified Medical Child Support Order (QMCSO)
- Change in employee/spouse/dependent's employment status, work schedule, or residence that affects their eligibility for benefits (e.g., moving your residence outside of your medical plan's service area)
- Entitlement or loss of entitlement to Medicare or Medi-Cal/Medicaid
- Certain changes in the cost of coverage, composition of coverage or curtailment of coverage of the employee or spouse's plan
- Changes consistent with special enrollment rights and FMLA leaves

You need to notify ACERA in writing within 30 days of a status change event. ACERA will determine if your change request is permitted. If so, changes become effective on the first day of the month following the event date.



Take Note! Newborn and adopted children will be covered back to the date of birth, adoption, or placement for adoption, as long as ACERA is notified as stated above.

Special Enrollment Event

If you decline coverage in an ACERA-sponsored medical plan due to participation in other health insurance or group health plan coverage (e.g., coverage offered through your spouse's employer), you may enroll in an ACERA-sponsored plan during the next Open Enrollment period or in accordance with a "special enrollment" event.

Under a "special enrollment" event, you may be able to enroll in an ACERA-sponsored plan if you or your dependents lose eligibility for that other coverage, or if the employer stops

contributing toward that other coverage. **You must request enrollment in writing to ACERA within 30 days of the other coverage ending or within 30 days of the employer stopping contributions toward the other coverage.**

Also, as required under the *Children's Health Insurance Program Reauthorization Act of 2009*, ACERA must permit members and dependents who are eligible for ACERA-sponsored coverage to enroll or dis-enroll in the plan if they:

- Lose eligibility for Medi-Cal/Medicaid or SCHIP coverage

OR

- Become eligible to participate in a premium assistance program under Medi-Cal/Medicaid or SCHIP

In both of these cases, you must request special enrollment within 60 days of the loss of Medi-Cal/Medicaid/SCHIP or of the eligibility determination.

Cancelling Coverage

You may cancel medical plan coverage at any time during the year, for any reason. Non-member payees may also cancel dental or vision coverage at any time.

Plan coverage is cancelled automatically if you or your enrolled dependents no longer meet the plan's enrollment eligibility criteria. If coverage is cancelled, you will be allowed to continue coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA).

If you cancel your medical plan coverage, you cannot re-enroll yourself or your eligible dependents in an ACERA-sponsored plan until the next Open Enrollment period.

Requesting Cancellation of Coverage

You need to request your coverage cancellation in writing to ACERA. Your written request should specify which

plan you want to cancel and for whom you are cancelling coverage (i.e., yourself and/or your dependents). Typically, the effective date of cancellation is on the first of the month following ACERA's receipt of your written cancellation request. However, if ACERA receives the request after its monthly payroll close date, cancellation will be effective the second month following your written notification. There is no retroactive cancellation of coverage.

COBRA Continuation Coverage

The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides retired members, non-member payees, and their dependents who lose ACERA-sponsored coverage the right to continue coverage for limited periods of time due to certain "COBRA-qualifying" circumstances. These events include the death of a covered member, divorce or legal separation from a retired member, eligibility for Medicare, and a child's loss of dependent status (and therefore coverage) under the plan.

Electing COBRA Coverage

If you become entitled to elect COBRA continuation coverage, you have 60 days (starting on the date you are furnished a COBRA election notice or the date of your coverage loss, whichever is later) to elect COBRA continuation coverage.

Each individual who is affected by the qualifying event may independently elect continuation coverage. This means that if you and your dependents are entitled to elect continuation coverage, you each may decide separately whether to do so. The covered member or the spouse/domestic partner is allowed to elect on behalf of any dependent children or on behalf of all of the qualified beneficiaries; a parent or legal guardian may elect on behalf of a minor child.

COBRA coverage is limited to a maximum of 36 months and the following terms and conditions apply:

- COBRA premiums are calculated based on current monthly medical, dental, or vision plan rates plus a 2% administrative fee.
- You may only continue the coverage that was in effect on the date of the qualifying event.
- Coverage is extended only to those individuals covered at the time of the qualifying event.
- If you elect to continue coverage, you are responsible for the total cost of the premium plus any applicable administrative fee; ACERA will not supplement the cost. There are specific time constraints on when these premiums and administrative fees are due. Please contact ACERA's COBRA administrator if you have questions.

To request continuation of coverage under COBRA, submit your request in writing to ACERA. Upon ACERA's receipt of your COBRA continuation coverage request, ACERA's COBRA administrator will provide you with enrollment forms and a letter summarizing your premium(s).

COBRA participants are subject to the same plan coverage levels and administrative rules (e.g., adding dependents and changing or cancelling coverage) that apply to non-COBRA participants.

When COBRA Coverage Ends


Continuation of coverage under any plan for you, your spouse/domestic partner, and dependent(s) will end on the earliest of the following dates:

- Reaching the end of the maximum eligibility period (36 months)
- The date ACERA ceases to sponsor a plan for any retiree
- Failure to make a timely premium payment
- The date you became covered under any other group health plan, whether through your or your spouse's/domestic partner's employment. (If this new group coverage contains limitations of coverage for pre-existing conditions, you may continue your COBRA coverage until the pre-existing condition limitation ends or your right to continue COBRA coverage terminates.)
- The date you become covered by Medicare

ACERA will forward enrollment forms and a letter summarizing your premiums upon receipt of your request to continue coverage under COBRA and a final determination of your eligibility.

HOW MEDICARE WORKS

This section briefly explains Medicare benefits and how they work with your ACERA-sponsored medical plan benefits.

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If you and/or your eligible dependents are eligible for Medicare, and you want to enroll in an ACERA-sponsored medical plan now or in the future, you must first sign up for and **remain covered** under Medicare Parts A and B.

Becoming Medicare Eligible

Medicare is a health insurance program administered by the U.S. government for people age 65 or older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare Enrollment

For those eligible at age 65, ACERA encourages you to begin the process for enrolling in Medicare at least 90 days prior to your 65th birthday. Contact the Social Security Administration at 1-800-772-1213 to obtain information on how to enroll in Medicare Parts A and B, or visit the Medicare website at www.medicare.gov.

If you and/or your dependents are eligible for Medicare prior to age 65, for example, due to disability, contact the Social Security Administration to discuss your eligibility and Medicare enrollment options.



Take Note! Refer to the *Medicare and You* publication, issued annually by the Centers for Medicare & Medicaid Services, for detailed information regarding Medicare.

You can download this booklet through the Medicare website

at www.medicare.gov.

Your Medicare Coverage

When you become eligible for and enroll in Medicare, you can receive benefits through Medicare Parts A, B, C, and D. Following is an explanation of each part.

Medicare Part A

Medicare Part A provides hospital insurance. It helps pay for Medicare-approved hospital stays, care in skilled nursing facilities, hospice care, and hospital care from qualified Medicare providers. You typically do not pay a premium for Part A coverage if you paid Medicare taxes while you were working.

Medicare Part B

Medicare Part B provides medical insurance. It helps pay for Medicare-approved doctor services, outpatient care, certain preventive care services, diagnostic tests, and some other services and supplies that Medicare Part A does not cover.

You pay a monthly premium for Medicare Part B coverage, which is set annually by Medicare. Starting in 2007, Medicare created thresholds based on an individual's tax return or a married couple's joint tax return to determine the monthly premium rate for Medicare Part B. For most people the "standard" Part B premium is \$96.40 per month

(in 2009). However, some people may pay a higher premium based on their income. Your monthly Part B premium will be higher than the standard premium if:

- You are single (file an individual tax return), and your yearly modified adjusted gross income is more than \$85,000 (in 2009)
- You are married (file a joint tax return) and your yearly modified adjusted gross income is more than \$170,000 (in 2009)

Your modified adjusted gross income is your adjusted gross (taxable) income plus your tax-exempt interest income. The amounts used to calculate your Part B premium may change each year.

ACERA provides eligible retired members with a reimbursement of the standard Medicare Part B premium (\$96.40 per month in 2009) through the Medicare Part B Reimbursement Program (MBRP). A summary of this program begins on page 37.



FREQUENTLY ASKED QUESTIONS

Can I enroll in an ACERA-sponsored medical plan if I drop my Medicare Part B coverage?

If you drop Medicare Part B, or there is a lapse in your Medicare coverage, you cannot stay in an ACERA-sponsored medical plan. Your ACERA-sponsored coverage will be dropped effective the month that your Medicare coverage lapsed. You may not re-enroll in one of our medical plans, unless you reinstate your enrollment in Medicare Parts A and B.



Take Note! If you do NOT enroll in Medicare Part B when you are first eligible, you may be subject to life-long penalties, which you must pay in addition to your Medicare Part B premium.

Medicare Part C

Medicare Part C is a rule that allows you to receive your Part A and B Medicare benefits through a Medicare-approved insurance plan, such as those offered by ACERA. Descriptions of the ACERA-sponsored Medicare plans begin on page 17.

Medicare Part D

Medicare Part D helps to cover your prescription drug costs. When you become eligible for Medicare Part A, you also have the opportunity to enroll in a Medicare Part D prescription drug plan. Medicare prescription drug plans are run by insurance companies and other private companies approved by Medicare. **Note:** *If you enroll in an ACERA-sponsored Medicare plan, your Medicare Part D prescription drug benefits are covered through that plan—you should not enroll in a stand-alone Medicare Part D plan.*



Take Note! The ACERA-sponsored medical plans include Medicare Part D prescription drug coverage. When you enroll in one of our plans, you will automatically receive that coverage. With this in mind, there is an important rule you should be aware of. If you enroll in an ACERA plan, and decide to ALSO enroll in an independent Medicare Part D prescription drug plan, such as the Wal-Mart plan or Walgreens plan, ACERA would be notified by Medicare and subsequently forced to cancel your **entire** ACERA-sponsored medical coverage. You cannot be enrolled in two Medicare Part D plans. Please do not make this mistake. Contact ACERA Member Services if you have questions.

How Medicare Works with the ACERA-sponsored Medical Plans

Eligible members, non-member payees, and dependents who are enrolled in Medicare Parts A and B, can elect to participate in an ACERA-sponsored medical plan. Depending on the plan you elect, the ACERA-sponsored plan *provides* or *supplements* your Medicare Parts A and B coverage and prescription drug coverage. Participation in an ACERA-sponsored medical plan generally enhances the coverage provided through Medicare. You pay a monthly premium in addition to your Medicare Part B premium for this coverage.

To maintain coverage under an ACERA-sponsored medical plan, you MUST maintain enrollment in Medicare Parts A and B.

Currently, ACERA provides Medicare-eligible individuals the opportunity to elect:

- **Coverage through an ACERA-sponsored Medicare Advantage plan.** When you enroll, you agree to allow the plan's carrier (a private insurance company) to provide your Medicare Parts A and B benefits and your prescription drug coverage. In doing so, you authorize Medicare to pay your benefits directly to the insurance company.
- **Supplemental Medicare Coverage through an ACERA-sponsored Supplemental Medicare Insurance plan.** As an alternative to electing a Medicare Advantage plan, many Medicare-eligible individuals opt to purchase **Medicare Supplement Insurance.** A Medicare Supplement Insurance plan (also known as a "Medigap" plan) is private health insurance designed to pay some of the health care costs not covered through Medicare.

These plans are described in the *ACERA Enrollment and Health Plan Brochure*. The plans offered are subject to change from year-to-year.



Take Note! If you and/or your eligible dependents are Medicare-eligible due to a disability or End-Stage Renal Disease (ESRD), you must enroll in Medicare Parts A and B in order to participate in an ACERA-sponsored medical plan.

ACERA Medicare Part B Reimbursement Plan (MBRP)

Even when you enroll in an ACERA-sponsored medical plan, you are required by Federal law to pay your monthly Medicare Part B premium. To help offset this cost, ACERA currently provides eligible retired members with reimbursement for the standard Medicare Part B premium (\$96.40 per month in 2009). This reimbursement is provided as an addition to your retirement allowance through the ACERA Medicare Part B Reimbursement Plan (MBRP). Sponsorship of the MBRP is considered annually by the ACERA Board of Retirement. It is a non-vested benefit.

To qualify and apply for the MBRP, you must:

- Be eligible for the ACERA Monthly Medical Allowance (see page 18)
- Contact ACERA for the *MBRP Application Form* (the form is also available on the ACERA website, www.acera.org)
- Complete and submit the *MBRP Application Form* with your proof of Medicare Part B enrollment to ACERA
- Remain enrolled in Medicare Part B

ACERA pays this **non-vested benefit** only **if you apply**. MBRP benefits begin the month following ACERA's receipt of your application. **ACERA does not pay this benefit retroactively.**

RETIREE DEATH BENEFITS

This section explains the benefits available to your beneficiary(ies) in the event of your death.



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Types of Retiree Death Benefits

Retirees can name beneficiaries for the following benefits payable upon the retiree's death:

- **A continuance payment.** The value is based on the option you nominated at retirement.
- **A one-time lump-sum death benefit.** This benefit is funded, in part, through the SRBR. It is subject to Board approval each year. Currently, the maximum benefit provided is \$5,000. This benefit is pro-rated for members who established reciprocity.
- **Any retirement allowance earned but not yet paid to the retiree at the time of the retiree's death.** This benefit is pro-rated to cover the amount payable for the portion of the month prior to the retiree's death.
- **A refund of excess contributions.** This benefit is provided if the total payments made to the beneficiary are less than the retiree's contributions and interest on deposit with ACERA.
- **A refund of prepaid health payments that will not be used.** If a member's check is not large enough to cover

health care premiums, in some instances he/she may be paying ACERA two months in advance for the cost of those premiums. The beneficiary will receive a refund of any payment not used.

These benefits are taxable. Beneficiaries will receive *Form 1099(R)* for income reporting purposes.



Take Note! Refer to the *ACERA Member Handbook* for more information regarding retirement allowance continuance payments. You may want to share this information and discuss the different types of death benefit payments with your beneficiaries. This *Handbook* is available for download through www.acera.org, or by request through ACERA Member Services.

Reciprocity and Death Benefits

Reciprocity allows employees who move between certain California retirement systems to preserve and enhance their total retirement benefits. If you establish reciprocity (see the *ACERA Member Handbook* for details), it is important to understand how doing so will affect the payment of your death benefit to your beneficiary. If you have established reciprocity and you die, ACERA will work with the reciprocal system to determine the amount of the death benefit payable to your beneficiary. Based on this information, ACERA will adjust the payment for a *total* maximum death benefit provided through the two systems. Currently, the maximum benefit amount is \$5,000. For example, if a linked system pays a death benefit of \$2,000 to your beneficiary, ACERA will pay an additional \$3,000 to your beneficiary for a total death benefit of \$5,000.



FREQUENTLY ASKED QUESTIONS

If I've retired and a person I've named as a beneficiary dies before I do, can I change beneficiaries?

It depends. Beneficiaries for monthly continuance payments cannot be changed. However, beneficiaries for the one-time lump-sum death benefit, for the retirement allowance earned but not yet paid, and for a refund of excess contributions can be changed at any time.

Protecting Your ACERA Beneficiaries

ACERA asks its members to name beneficiary(ies), to whom benefits are payable in the event of death. It is important to keep your beneficiary designations current (addresses and phone numbers) to ensure timely payments are made to the appropriate individuals.

A beneficiary can be your spouse/registered domestic partner, minor child, or any other person. You may designate multiple beneficiaries. ACERA also recommends that you name a secondary beneficiary, also referred to as a contingent or alternate beneficiary, in the event your primary beneficiary does not survive you.

You may change your beneficiaries for certain benefits at any time. All beneficiary changes must be made in writing on the appropriate beneficiary designation form; changes cannot be made by phone. To change your beneficiary(ies), complete the *ACERA Retired Member Beneficiary Designation Form*, available on the ACERA website, www.acera.org, or by request through ACERA's Member Services. ACERA Member Services can provide assistance in completing the form, if needed.



Take Note! Spouses have legal rights to continuance benefits, which supersede any other named beneficiaries.

Your spouse may waive his or her rights to your benefits by completing and notarizing a waiver form and submitting the waiver to ACERA.

There are special considerations for naming a minor child as a beneficiary. If you are naming a minor child as a plan beneficiary, you may want to name

an adult as “custodian” to receive and manage payments for the minor until an age you choose. Instructions for doing this without court supervision are included on the *ACERA Retired Member Beneficiary Designation Form*. If you do not name a custodian, court appointment and supervision of payments by a guardian must be established. This can sometimes be a lengthy process, which can involve legal or court fees.

All funds will be distributed to a guardian if your beneficiary is under age 18. A lump sum distribution is paid for accounts valued at less than \$10,000.

Retiree Death Benefit Payment Process

It is important to know which death benefits your beneficiary is entitled to receive. ACERA Member Services can help you make this determination. To assist and expedite the processing and payment of any potential death benefit, ACERA must have the following:


- For **monthly continuance payments**, ACERA requires:
 - A copy of beneficiary’s birth certificate
 - A copy of beneficiary’s social security card
 - A copy of marriage certificate or state registered domestic partnership declaration, if applicable
 - An original certified copy of retired member’s death certificate

- For **lump sum payments**, ACERA requires:
 - A copy of beneficiary’s social security card
 - An original certified copy of retired member’s death certificate

Delays in submitting this documentation to ACERA may result in a delay of monthly continuance payments and may affect your surviving spouse’s/domestic partner’s and dependents’ health plan coverage. You may want to provide the documents listed above to ACERA now. Then, in the event of your death, your beneficiary need only provide a death certificate.

OTHER PROGRAMS

This section describes the other programs available to members, in addition to the pension plan and health plan benefits.

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Retiree Associations

Retired member associations sponsor newsletters and social events for ACERA retirees and surviving beneficiaries. Members of these associations normally attend ACERA Board and Committee meetings and provide a report to the associations' respective boards. The associations also lobby on behalf of retirees. Membership is optional. To request a membership application, contact the association or ACERA Member Services.

Your nominal monthly dues (\$3 for ACRE and \$1 for REAC) can be deducted from your retirement allowance. In the event of your death, your spouse/domestic partner can continue membership.

The table on the next page lists the groups and their contact information.

Retiree Associations	
Group	Contact
Alameda County Retired Employees (ACRE) (sponsored by SEIU Local 1021)	510-350-4527
Retired Employees of Alameda County (REAC)	510-531-7050

ACRE

The Alameda County Retired Employees organization (ACRE) has advocated for Alameda County retirees since 1926. It is a chapter of SEIU Local 1021, formerly SEIU Local 616. ACRE works with active Alameda County employees on issues of common concern, such as endorsing and helping to elect members to the ACERA Board of Retirement, ensuring the sustainability of retiree health plan benefits, and working to ensure the financial integrity of the retirement fund. ACRE works with the California Retirees' County Employees Association (CRCEA) legislative committee and the SEIU State Council on bills to improve retiree benefits. The organization also works with the State Association of County Retirement Systems (SACRS) and the Congress of California Seniors. Membership may include a death benefit.

From time-to-time, ACRE offers an organized travel program, which provides members the opportunity to visit destinations such as the Getty Museum, Hearst Castle and Yosemite Park. ACRE also hosts an annual Holiday luncheon, bringing together friends from the working past.

REAC

The Retired Employees of Alameda County (REAC) is a non-profit association of 3,700 ACERA retirees and beneficiaries. REAC publishes and mails the *REAC News* every month. This publication advises REAC members of retiree related activities, information, and benefits. It also includes the names of the most recent ACERA retirees and

the names of recently deceased retirees and beneficiaries.

REAC Board members attend and participate in ACERA Committee and Board of Retirement meetings and Alameda County Board of Supervisors meetings on issues that affect retirees and their benefits. ACERA staff attend monthly REAC Board meetings to discuss current retirement issues and concerns.

In addition, REAC assists retirees and beneficiaries with any problems they might have in obtaining medical benefits/reimbursements.

Credit Union

1st United Credit Union was established by the Alameda County employees in 1932. Its Board consists of active and retired employees of Alameda County. ACERA partners with 1st United Credit Union to allow a portion of your retirement allowance to be redirected to your account with this financial institution.

If you would like to enroll or change your credit union deduction amount, please contact 1st United Credit Union at 1-800-649-0193 to request an enrollment or change form.

Long-Term Care

The CalPERS Long-Term Care Program is the nation's only voluntary, self-funded, not-for-profit program, which offers extended care for you or a loved one who may need assistance with basic activities of daily living, such as bathing, dressing, or eating. Although this is a voluntary, non-ACERA-sponsored program, you can elect to have the program's premium paid directly to CalPERS from your retirement allowance. If you have questions, would like to enroll, or would like to set up a premium deduction from your retirement allowance, contact CalPERS directly at 1-800-925-6767.

Operating Engineers Public Employees

Members of Local 3 who are collecting a pension from the Operating Engineers Pension Trust Fund may be eligible for medical, dental, vision, and prescription drug benefits through the Operating Engineers Health and Welfare Plan. These health care benefits are different from the benefits offered by ACERA. Although this is a non-ACERA-sponsored program, you can elect to have the program's health care premiums deducted directly from your retirement allowance. To learn more or to verify your eligibility for enrollment in these benefits, contact Operating Engineers directly at 1-800-251-5013 or visit their website at www.OE3.org.

Retiree Life Insurance


ACERA does not sponsor a life insurance program. However, the life insurance program currently offered to Participating Employer management and non-management employees may be continued into retirement through the insurance plan provider. For more information, contact the Human Resources department of your Participating Employer.

Myers Stevens Group Life Insurance

The Myers Stevens Group Life Insurance program is available only to specific Safety unions, who have bargained for this benefit. This is a non-ACERA-sponsored program. However, participants can elect to have the program's premium costs deducted directly from their retirement allowance. If you have questions about this program, please contact Myers Stevens directly at 1-800-827-4695, or visit their website at www.myers-stevens.com. The policy number is 66326-3.

LIFE CHANGES

To ensure no interruption in your ACERA plan benefits, it is important to keep ACERA and your health plan providers informed of important life changes. This section describes the things you should consider and the steps to take when working through a range of events.

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Changing Your Address

To change your address with ACERA, complete and return the *Address and Name Change Form for Retired Member/ Payee* to ACERA. The form is available on the ACERA website, www.acera.org, or by request from ACERA Member Services.

If you move outside of California, you should cancel your withholding designations for California state income tax. ACERA cannot withhold your tax deductions for other

states. To change your withholding, complete and return the *Withholding Certificate for Pension or Annuity Payments Form* for the state of California to ACERA. The form is available on the ACERA website, www.acera.org, or upon request from ACERA Member Services.

Complete the form(s) with an effective date in advance if possible, or, as soon as you have your new address information. Send completed forms to:

Alameda County Employees' Retirement Association
ATTN: Retired Benefits Unit
475 14th Street, Suite 1000
Oakland, CA 94612

Foreign Addresses

If you are considering a move outside of the United States and want to avoid the possibility of 30% taxation on your pension, you must make sure you have the following documents on file with ACERA:

- U.S. Certified Birth Certificate, verifying you were born in the United States, or submit a *W-9 Form* (available through the ACERA website, www.acera.org, or by request from ACERA Member Services)
- Current U.S. Passport (stating U.S. Citizenship)
- If you are a non-Resident Alien, a copy of your green card

A non-U.S. citizen or non-Resident Alien who will be residing at a non-U.S. address is subject to mandatory federal tax withholding from a U.S. income source at the rate of 30%. The IRS requires these individuals to complete and return a *W-8BEN Form* to ACERA. For non-citizens and non-Resident Aliens, a reduced tax rate including a total tax exemption may apply if there is a tax treaty between the non-U.S. resident's country and the United States.



Take Note! If you establish a relationship with a new financial institution due to your move, be sure to update your direct deposit information with ACERA. To establish and/or change your financial institution, complete and return a *Direct Deposit Authorization Form* to ACERA. The form is available through the ACERA website, www.acera.org, or by request from ACERA Member Services.

The account must be in the payee's name in order for ACERA to activate the direct deposit.

Electronic Fund Transfer (EFT) is not allowed for international transactions unless conducted from and to a U.S. owned bank.

Moving and Your Eligibility for ACERA Health Plan Coverage

As explained in Section 3, eligibility for enrollment in an ACERA-sponsored medical and dental plan is affected by where you live because some of ACERA's plans require you to live in their specific service areas. This may limit your options if you and/or your dependents live in a rural area within California or in another state. If you move, check with your current plan's member services to confirm whether you live within the appropriate service area.

If coverage is not offered through your current provider, it may be available through another ACERA provider. Contact ACERA Member Services or the plan providers directly to discuss your options. The plans' member service contact numbers are listed on the back cover of the *ACERA Enrollment and Health Plan Brochure*. The *Brochure* is available through www.acera.org, or by request through ACERA Member Services.

Once you determine there is an ACERA-sponsored plan available in your new area, contact ACERA Member Services to request the appropriate enrollment form(s). Forms must be completed and submitted in advance— or within 30 days—of the move to ensure no gaps in coverage.



Take Note! If moving requires you to change medical plan providers, it could take up to a month to receive new ID cards. Be sure to fill your prescriptions and get doctors' appointments out of the way before your move.

Marriage

If you get married after you retire, you may want to designate your new spouse as your beneficiary, because as an ACERA retiree, you have certain benefits that will be paid at your death. However, in the *Election of Retirement Allowance Form* you signed at the time of retirement, you made elections regarding your nominated beneficiaries. Those beneficiaries you designated to receive continued monthly payments (continuance) after your death cannot be changed, even upon divorce or their death. Beneficiaries designated for death benefits other than a continuance may be changed at any time.

To change your beneficiary, complete and return an *ACERA Retired Member Beneficiary Designation Form*. The form is available through the ACERA website, www.acera.org, or upon request from ACERA Member Services. Also, you will be required to provide ACERA with a copy of your marriage certificate and your spouse's birth verification. If you die, it may be needed for benefit payment to your spouse.

Divorce

In the event of your divorce, a court order may be made concerning your retirement benefits. Generally, the benefits earned through your ACERA-covered employment during the time you are married are community property (that is, they belong equally to you and your spouse). All benefits earned prior to your marriage date or after the date you separate are your separate property.

If you file for divorce, you should take the following steps:

- Refer to the ACERA Publication—*Divorce and ACERA Benefits*, available through the ACERA website, www.acera.org, or upon request from ACERA Member Services.
- Talk with the ACERA Legal Department as early as possible to discuss and plan for the impact divorce may have on your ACERA plan benefits. You can reach ACERA's Legal Department through Member Services at 510-628-3000.
- Update your plan beneficiary(ies), if necessary. Complete and return an *ACERA Retired Member Beneficiary Designation Form*. The form is available through the ACERA website, www.acera.org, or upon request from ACERA Member Services.

Commencement or Dissolution of Registered Domestic Partnership

The discussion of “marriage” and “divorce” above also applies to the commencement or dissolution of domestic partnerships registered with the California Secretary of State, with the date of registration substituted for the date of marriage.

Birth, Adoption, Guardianship

If you have a baby or adopt a child, you may wish to designate your child as a plan beneficiary. To do so, complete and return an *ACERA Retired Member Beneficiary Designation Form*. The form is available through the ACERA website, www.acera.org, or upon request from ACERA Member Services. In addition, while not required, you may wish to provide ACERA with a copy of your child's birth verification.

Conservatorship

A conservatorship is a legal status, which arises when a person (or organization) requests a judge to appoint him/her to protect and manage another's care or finances. The person or organization appointed is called the "conservator." The person who will be cared for or otherwise provided for is called the "conservatee." In many cases, elderly individuals, or individuals regardless of age who have mental or physical incapacities are conservatees. Some conservatees need help because they cannot provide for their own hygiene, nutritional needs, or home care. Some need help with their finances, bill payment, and/or investments.

Conservators may be family members, friends, or professional organizations that specialize in assisting others. For example, local non-profit organizations with departments that service the elderly may serve as conservators. The Judicial Council of California and many California courts publish brochures, which explain the role of conservators and provide information on initiating the conservatorship process. For more information, contact:

- Alameda County Bar Association, 70 Washington Street, Suite 200, Oakland, CA 94607, 510-302-ACBA (2222)
- Judicial Council of California, Administrative Office of the Courts, 455 Golden Gate Avenue, San Francisco, CA 94102, 415-865-7745

Eldercare

Eldercare is a term used to describe a host of programs and services designed to address the needs of seniors. There are a wide array of programs and services available. A summary of just some of the services offered under the umbrella of "Eldercare" is included below:

- **Adult Day Care.** Centers are designed to provide care and companionship for seniors who need assistance or supervision during the day.

- **Assisted Living.** Housing alternatives for older adults who may need help with dressing, bathing, eating, and toileting, but do not require the intensive medical and nursing care provided in nursing homes.
- **Home Health Care.** Assistance for seniors, which enables them to live independently for as long as possible, given the limits of their medical condition. It covers a wide range of services and can often delay the need for long-term nursing home care. More specifically, home health care may include occupational and physical therapy, speech therapy, and even skilled nursing.
- **Hospice Programs.** Designed to help terminally ill individuals live their remaining days with dignity. These programs can assist the family (or other designated caregiver) in making the patient as comfortable as possible, and assistance is available around the clock, seven days a week.
- **Government Transportation Programs.** Programs sponsored by local governments, such as Alameda County or East Bay Paratransit Transportation Services. Contact 1-800-555-8085 for more information.

Power of Attorney (POA)

A power of attorney (POA) is a legal document that provides another person (often a relative or a friend) the authority to make decisions and act on your behalf. The person you identify is called an “agent” or “attorney-in-fact.” In the POA you are called the “principal.”

The POA does not strip you of your own power or authority to act on your on behalf. Instead, it just means that another person can also act for you. For example, you may want to create a POA to handle just your health care matters, or real estate and financial matters as well. Alternatively, you can create a general POA to handle all your matters. Although you can revoke, change, or terminate the POA, you should be careful to identify an agent you trust whenever you sign a POA. You may want to consult an attorney before creating a POA.

Working After Retirement

Generally, working after retirement will not affect your retirement benefit. The following rules apply:

- You may work for any employer other than an ACERA Participating Employer for any amount of time without affecting your retirement allowance.
- You may work for an ACERA Participating Employer after retirement in a position requiring special skills or knowledge for a total of 120 working days per fiscal year.
- You may work for an ACERA Participating Employer off the payroll, either as a contract employee or a temporary employee (employed through a temporary agency), for any amount of time without affecting your retirement allowance.




Take Note! Working after retirement may affect your Social Security benefit. Check the Social Security website for more information.

ACERA FORMS AND COMMUNICATIONS

As an ACERA member, you may need to complete forms to update your account information or to request information from ACERA. In addition, you should be aware that ACERA sponsors a broad range of regular publications for our membership and the public so we can keep you updated on our retirement fund and provide you with information about your ACERA benefits.

This section provides an overview of our most frequently used forms and publications.

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Frequently Used ACERA Forms

The table on the next page lists frequently used ACERA forms, summarizing their purpose—why and when they are used. Because ACERA updates its forms from time to time, we have not included forms with this *Handbook*. You can download the most up-to-date forms through the ACERA website, www.acera.org, or request copies from ACERA Member Services.

Form	Why and When to Use It
<i>Address and Name Change Form for Retired Member/Payee</i>	Use this form to change your personal information and address with ACERA.
<i>Agreement and Order for Division of Retirement Benefits (Separate Accounts or Shared Accounts)</i>	In the event of your divorce, these documents are used to document the agreement to divide retirement benefits between you and your spouse.
<i>Direct Deposit Authorization Form</i>	Use this form to set-up or change the direct deposit of your retirement allowance checks into an account with your financial institution.
<i>HIPAA Authorization Form</i>	Use this form to authorize the release of information protected through the Health Insurance Portability and Accountability Act of 1996 (HIPAA), such as Personal Health Information (PHI) to/by “covered entities” such as hospitals, physicians, and other providers and health plans.
<i>MBRP Application Form</i>	Use this form to apply for the Medicare Part B Reimbursement Plan, which provides reimbursement for an eligible portion of your Medicare Part B premium. (Only retired members are eligible for this benefit.)
<i>Power of Attorney Form</i>	Use this form to appoint person/persons as your Attorney/s-in-Fact.
<i>Retired Member Beneficiary Designation Form</i>	Use this form to designate and change beneficiary(ies) for ACERA plan benefits in the event of your death and to designate a beneficiary(ies) for payment of your ACERA death benefit(s).
<i>Survivor Continuation Recipient's Designation of Beneficiaries Form</i>	Use this form to designate the survivor continuation beneficiaries to receive any benefits payable at the time of death, including but not limited to any allowance earned but not yet paid and any refund of prepaid health insurance premiums not yet applied.
<i>Tax Withholding Designation Forms (California and Federal)</i>	Use these forms to set-up tax withholding from your retirement allowance payments. The forms should be returned to ACERA for processing.

Important ACERA Publications

ACERA members can take advantage of a wide range of ACERA-sponsored publications. These resources are designed to educate you about your retirement benefits and foster a sense of community among ACERA members. A summary of our most frequently used publications is provided below. Copies of all publications are available through the ACERA website, www.acera.org, or by request through ACERA Member Services.

Publication	Purpose	Schedule
<i>ACERA "What's Up?" Newsletter</i>	<i>What's Up?</i> is ACERA's quarterly newsletter for both active and retired members. The newsletter includes important news and announcements, highlights of ACERA benefit plan provisions, a summary of plan investment performance, the Board meeting schedule, and special feature articles.	Quarterly
<i>ACERA Enrollment and Health Plan Brochure</i>	Published annually, this brochure provides retired members with information regarding their medical, dental, and vision benefits and the annual Open Enrollment process.	October
<i>Comprehensive Annual Financial Report (CAFR)</i>	Published annually, the CAFR provides the public and financial community with a comprehensive report on the state of the ACERA organization and its financial performance.	July
<i>Popular Annual Financial Report (PAFR)</i>	Published annually, the PAFR is designed for ACERA members as a summary version of the CAFR. It provides highlights of ACERA's annual accomplishments, summarizes ACERA's financial position, and lists other ACERA organizational facts, such as the current number of ACERA members.	July
<i>Retiree Annual Statement</i>	Included in your Open Enrollment packet each year is your Retiree Annual Statement, which summarizes your current benefit elections and costs, dependent coverage, and beneficiary designations.	October

ACERA Website

The ACERA website, www.acera.org, provides comprehensive information regarding the ACERA organization and your ACERA benefits. The site includes important announcements and notices, benefits summaries, information regarding retiree health insurance benefits, retirement planning tools, and downloadable forms and publications. You will also find information about the ACERA organization, including a schedule of Board meetings and minutes, legislative updates, and investment performance reports.



Take Note! We encourage you to visit the ACERA website often—it's your one-stop resource for all your ACERA information needs.

GLOSSARY OF TERMS

In this section you'll find definitions for the important terms used in this Handbook and the ACERA Enrollment and Health Plan Brochure.

ACERA

An acronym for the Alameda County Employees' Retirement Association, which provides retirement benefits for eligible employees of Participating Employers.

Alternate Beneficiary

A person who is designated to receive a benefit after the death of a retiree if the primary beneficiary is deceased. An alternate beneficiary is not eligible for a continuance.

Beneficiary

A person designated to receive a benefit after the death of a retiree or other benefit recipient.

Board

The ACERA Board of Retirement. The Board has nine-members and two alternates that have fiduciary and plenary authority over the administration of ACERA programs and investments.

Carrier

A health plan participating in ACERA's programs.

CERL

An acronym for the County Employees Retirement Law of 1937, which governs ACERA.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is federal legislation that allows you or a family member to continue your health plan enrollment when coverage is lost due to a qualifying event. A COBRA-qualifying event could include separation from employment, marriage/registration of a dependent, a dependent reaching age 24, divorce/termination, or legal separation.

Continuance

A monthly allowance paid to an eligible beneficiary after the death of an ACERA member.

Cost of Living Adjustments

Cost of Living Adjustments (COLA) may be made to your retirement allowance every April 1 in accordance with the 1937 Retirement Act. The CPI (see below) determines the COLA amount ACERA uses.

CPI

The Consumer Price Index (CPI) is a measure (by the U.S. Bureau of Labor Statistics) of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services such as food, housing, apparel, transportation, medical care, and education. ACERA bases its COLA on the CPI for the San Francisco Bay Area.

Dependent

Family members who meet the eligibility criteria for coverage in an ACERA-sponsored health plan.

Disability

A permanent inability to substantially perform your usual job duties due to illness or injury, as determined by the Board.

Domestic Partner

California law extends ACERA benefits available to spouses of ACERA members so that they are available to registered domestic partners of ACERA members. Current and former domestic partners registered with the State of California have the same rights, protections, and benefits—as well as the same responsibilities, obligations, and duties—provided to current and former spouses.

Domestic Partnership

In California, domestic partnerships are formalized through registering with the Secretary of State's Office. A same-sex union, other than marriage, validly formed in another jurisdiction, which is substantially equivalent to a registered domestic partnership in California, may also be recognized for ACERA benefits.

HIPAA

Health Insurance Portability and Accountability Act. This federal law protects health insurance coverage for workers and their families when they change or lose their jobs. It also contains national standards protecting the privacy of Personal Health Information.

Medicare Advantage Plan

When you assign Medicare benefits to a qualifying HMO, that HMO is responsible for providing your health care benefits in lieu of Medicare. The federal government reimburses the HMO for the average cost of providing Medicare benefits to their recipients in your region. Usually, the HMO can provide additional benefits beyond the Medicare schedule for that amount. However, you must receive all your care from that HMO to receive benefits.

Medicare Parts A and B

Part A provides hospital insurance. Part B provides medical insurance.

Medicare Part D Prescription Drug Plan

Medicare Part D was established as a part of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003. This Act makes prescription drug coverage available to Medicare-eligible individuals.

Medicare Supplement Insurance Plan

A plan that allows members to seek services from any physician who accepts Medicare. Medicare pays first and the Medicare Supplement Insurance Plan normally pays the balance of fees.

Member

An employee of a Participating Employer who qualifies for membership in ACERA and whose employer is obligated to pay contributions into the retirement fund. “Member” also describes ACERA retirees, and deferred members.

Monthly Medical Allowance (MMA)

Retirees with 10 or more years of creditable ACERA service and those receiving a service-connected disability retirement and enrolled in an ACERA-sponsored medical plan receive a Monthly Medical Allowance (MMA) towards retiree medical premiums to offset the cost.

MBRP

Medicare Part B Reimbursement Plan offered through ACERA and annually reviewed by the Board of Retirement. The plan reimburses you a set amount of your Medicare Part B premium obligation.

Non-Vested Benefits

Benefits that are not guaranteed under the County Employees Retirement Law of 1937 and include those provided through the Supplemental Retirees Benefit Reserve (SRBR), including the Supplemental COLA benefit and supplemental retiree lump-sum death benefits, as well as those paid from the 401(h) account including the dental and vision plan subsidies, the Monthly Medical Allowance (MMA), and the MBRP benefit.

Open Enrollment Period

A time period determined by the Board during which members can enroll, change health plans, or add coverage for eligible dependents who are not currently enrolled in ACERA's health benefits programs.

Participating Employer

ACERA Participating Employers include: Alameda County, Alameda County Children and Families (First Five), Alameda County Housing Authority, Alameda County Medical Center, Alameda County Office of Education, Livermore Area Parks and Recreation, and Superior Court of California.

Payee

A retired member or non-member who receives a monthly allowance from ACERA. Non-member payees could include a retired member's surviving spouse/domestic partner, former spouse/domestic partner, or eligible surviving child.

PERS

An acronym for California Public Employees' Retirement System (also CalPERS).

Reciprocity

The “linking” or joining of membership between similarly administered California public retirement systems, which allows employees who move between certain California retirement systems to preserve and enhance their total retirement benefits.

Retirement Allowance

A monthly benefit payment issued to an ACERA retiree, beneficiary, or survivor.

Retired Member or Retiree

A member currently receiving a retirement benefit from ACERA.

Safety Member

A Safety member works in active law enforcement, fire fighting, or a position that has been designated Safety by the Board (e.g., Juvenile Hall Group Counselor, Probation Officer, etc.).

Service Credit

The years of service credited to your ACERA account and used in the formula to calculate your retirement benefits.

SRBR

Acronym for the Supplemental Retirees Benefit Reserve. The SRBR is a pension account administered by the Board per Government Code 31618.

Status Change Event

An event that allows the member to change coverage elections outside of the Open Enrollment period. Events include, but are not limited to, loss of existing coverage under spouse’s/domestic partner’s medical plan, Medicare eligibility, marriage/domestic partner registration, birth, or adoption.

Supplemental COLA

A non-vested benefit which is evaluated and reauthorized annually by the Board of Retirement and is funded by the SRBR (see above). The goal of the Supplemental COLA program is to maintain retirees' purchasing power at no less than 85% of their original retirement allowance.

Survivor

A dependent (e.g., spouse, registered domestic partner, minor child) eligible to elect a specific benefit upon a member's death.

Survivor Continuance Beneficiary

A person designated to receive a benefit after the death of a survivor.

Vested Benefits

Vested benefits are guaranteed under the County Employees Retirement Law of 1937 and the California Constitution. Once earned, they cannot be reduced or taken away.

Warrant

A check, voucher, or advice that an employee or retiree receives each month as compensation for their work or retirement benefits.

Year, Calendar

January 1 through December 31 of any year.

Year, Plan

The 12-month period from February 1 through January 31. ACERA pays health plan premiums based on a Plan Year.



How to Contact ACERA

When you have questions, need information, or require assistance, feel free to contact ACERA through the following channels.

By Mail	Alameda County Employees' Retirement Association 475 14th Street, Suite 1000 Oakland, California 94612-1900, QIC Code: 22901
In Person	475 14th Street, Suite 1000 Oakland, California 94612-1900 8:30 a.m. – 5:00 p.m. Pacific Time Monday – Friday
Phone	510-628-3000 (press 1) Toll free: 800-838-1932 (press 1) 8:30 a.m. – 5:00 p.m. Pacific Time Monday – Friday
E-mail	Member Services Inquiries and General Questions: info@acera.org Report Website Problems: webmaster@acera.org
Website	www.acera.org
Fax	510-268-9574

Refer to the back cover of the *ACERA Enrollment and Health Plan Brochure* for our health plan providers' contact information, including their member services numbers and website addresses.