

# Benefits at a Glance

As of **February 18, 2026**



Alameda County  
Employees' Retirement  
Association

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**Tarrell V. Gamble** Board of Retirement, Chair    **Dave Nelsen** CEO    **Carlos Barrios** Assistant CEO, Benefits

## Vested Benefits

Vesting Requirement: 5 Years

1. Lifetime Monthly Retirement Allowance

2. Annual Cost of Living Adjustment

Posted April 1

Max. COLA

Tiers 1 & 3 3%

Tiers 2 & 4 2%

3. \$1,000 Lump Sum Death Benefit

## Average Benefits

Median Gross Monthly Benefit  
All Retirees as of 12/31/24: **\$4,040**

### Retired in 2024

Median Gross Monthly Benefit: **\$3,905**  
Mean Initial Benefit: **45% of salary**  
Mean Age at Retirement: **62.2 years**  
Mean Service at Retirement: **20.5 years**

## 2026 Non-Vested Benefits

ACERA's Board sets benefit levels annually based on sustainability of Supplemental Retiree Benefits Reserve (SRBR).

SRBR 12/31/24 Balance: \$1.22 billion

SRBR 12/31/24 Lifespan Projection: 20+ yrs.

### Monthly Medical Allowance (MMA)

Subsidizes retiree premiums for ACERA-sponsored medical plans. Subsidy pays the lower of the premium or MMA.

Years of ACERA Service	Portion of MMA	MMA	Medicare Exchange MMA
0-9	None	\$0.00	\$0.00
10-14	1/2	\$343.61	\$263.23
15-19	3/4	\$515.41	\$394.85
20+	Full	\$687.21	\$526.46

### Dental and Vision Coverage Subsidies

Dental (\$54.35 or \$19.96) and vision (\$4.63) monthly retiree premiums are reimbursed in full with 10+ yrs. ACERA service.

### Medicare Part B Reimbursement

\$202.90 (2026) monthly, offsetting the cost of Medicare Part B, for retired members with 10+ years ACERA service.

### Supplemental COLA

Keeps retirees within 85% of original purchasing power.

Member Tiers	Min. Age Factor %	Max. Age Factor %	CA Code Section	Final Comp. Period for Salary Calc.	2026 Avg. Employee Contr. Rate	2026 County Contr. Rate
General Tier 1*	1.33% at 50	2.61% at 62	31676.2	1 year	9.90%	24.31%
General Tier 2 (A)*	1.18% at 50	2.43% at 65	31676.1	3 years	7.77%	22.57%
General Tier 3 (LARPD)*	2.00% at 50	2.50% at 55	31676.18	1 year	14.00%	18.01%
General Tier 4	1.00% at 52	2.50% at 67	7522.20	3 years	9.00% flat	22.31%
Safety Tier 2 (B)*	1.87% at 41	3.00% at 50	31644.1	3 years	16.49%	29.30%
Safety Tier (C)*	1.25% at 41	2.62% at 55	31664	3 years	13.66%	33.11%
Safety Tier (D)*	1.43% at 41	3.00% at 55	31664.2	3 years	16.74%	30.75%
Safety Tier 4	2.00% at 50	2.70% at 57	7522.25	3 years	17.86% flat	27.14%
<b>All Categories Combined</b>					<b>9.84%</b>	<b>23.78%</b>

\* Closed tiers

## Retirement Eligibility

### Tiers 1, 2, 3

- Age 50 with 5 yrs. service & 10 yrs. membership
- 30 yrs. (general) or 20 yrs. (safety) service at any age
- Age 70 with any amount of service

### Tier 4

- Age 52 (general) or 50 (safety) with 5 yrs. service
- Age 70 with any amount of service

## Membership 12/31/24

Active Members	11,839
Deferred Members	3,920
Retirees, Beneficiaries, and Survivors	11,225
<b>Total Members</b>	<b>26,984</b>

## Active Membership 12/31/24

Employer	Members	%
Alameda County	8,277	69.8%
Alameda Health System	2,751	23.2%
Superior Court of California	628	5.3%
First 5 Alameda County	110	0.9%
Housing Authority of Alameda County	66	0.6%
Livermore Area Recreation & Park District	33	0.3%