

# SamCERA Times

Your San Mateo County Employees' Retirement Association Newsletter  
July 2004



## Bette Perroton Stuart & Tom Bryan are Re-elected

The County Elections Officer has counted the ballots and announced the results of *SamCERA's* Elections:

### General Member 3<sup>rd</sup> Trustee Election

Tom Bryan	609
Annemarie Feely	288

### Retired Member 8<sup>th</sup> Trustee Election

Bette Perroton Stuart	1,197
John Murphy	283
Ted Kai	20

Tom Bryan is a Principal Appraiser with San Mateo County and a Steward with SEIU Local 715. Tom joined the Board in July of 1986. He served as Chairman from 1989 – 1990 and 2002 – 2003. He is currently Chair of the Investment Committee.

Bette Perroton Stuart retired as your Retirement Officer in 1988 after nearly 20 years with the County. Bette joined the Board in December of 1990. She served as Chair from 1996 – 1998. She is currently Board Secretary.

Their new terms run through June 30, 2007. Four members of the Board of Retirement are elected from the membership and four are appointed by the Board of Supervisors. The County Employees' Retirement Law gives the County Treasurer a seat on the Board as well.

## Search Underway for New Chief Executive Officer

Sid McCausland will retire as *SamCERA's* first Chief Executive Officer on March 31<sup>st</sup>. Under his direction the Retirement System's assets have grown to \$1.4 billion and his staff has implemented complicated benefit improvements in a swift and accurate manner. Mr. McCausland has put into operation many state of the art technological advances for the membership such as the benefits calculator and web based information and forms. The Board thanks him for a decade of service.

The Board of Retirement has authorized EPS to assist with a nationwide search for his successor.

### NEWS FOR RETIRED MEMBERS

## Direct Deposit is a Winner

If you are one of the 8% of *SamCERA's* retirees who insist on getting a check in the mail, please think again.

92% of *SamCERA's* retirees and beneficiaries now use direct deposit. They do not have to drive to the bank each month to deposit their *SamCERA* benefit, because it is already Money in the Bank. They do not call our office and say that their check was lost in the mail or eaten by their iguana. Try it, you will like it.

## No Medicare Part-B Premium Reimbursement in July checks

As reported in the last *SamCERA Times*, June 30, 2004 benefit payments included the final Medicare Part-B Premium Reimbursements, at least for now. The law requires that the benefit be paid out of "excess earnings", which *SamCERA* does not have at the present time. In addition, the agreement between the Board of Retirement and the Board of Supervisors requires that the program stop if the actuarial Funding Ratio of assets to liabilities falls below 80%. A convergence of three years of down markets, changed actuarial assumptions and new benefit formulas caused the ratio to drop to 76%. The Board of Retirement has suspended the program until there are "excess earnings" and an appropriate Funding Ratio.

**New Contribution Rates for all current employees – read about it on page 2!**





## **Member Contributions to Increase During Fiscal Year**

The *SamCERA* deductions from your paycheck will get bigger starting July 4<sup>th</sup>. The increases result from three major factors.

For County employees, member contribution rates will increase because of your new benefit formulas.

For all employees, contribution rates are also increasing because of your improved life expectancy and because of a reduction in expected future investment earnings. Since members pay for a portion of their *SamCERA* benefits, life expectancy and expected investment returns are key ingredients in the calculation of your member contribution rates.

For **General Members** the increase will come in three stages: July 4<sup>th</sup>, August 29<sup>th</sup> and March 13<sup>th</sup>.

For **Probation Members, and Safety Members**, the increase will come in two stages: July 4<sup>th</sup> and January 2<sup>nd</sup>.

For **Mosquito Abatement** employees, the increase will come once: July 4<sup>th</sup>.

The full contribution rate schedule can be viewed on our website [www.samcera.org/Benefits/NewMemberRates](http://www.samcera.org/Benefits/NewMemberRates).

## **Divorce & Your Retirement**



Like it or not, *SamCERA* is your partner in the dissolution of a marriage that spanned any portion of your employment with the County.

**If you are getting a divorce**, *SamCERA* must be joined as a party to the dissolution. Please call and request a copy of *SamCERA's Dissolution of Marriage Guidelines*. The forms in the guidelines should be used to divide your community property interest. Word processing versions of the forms can be downloaded from our web site for your convenience.

**If you are already divorced** and the marriage spanned any portion of your employment with the County, please contact us so that we can help you determine whether or not your papers are in order. Several recent retirees found it necessary to go back to court to clear things up so that *SamCERA* could begin paying their monthly retirement benefits. Don't wait, contact us soon.

## **Domestic Partners of Active Employees Registered with the State will become Eligible for SamCERA Survivor Benefits January 1<sup>st</sup>**



Assembly Bill 205, the California Domestic Partner Rights and Responsibilities Act of 2003, amended Family Code Sections 297-299.3, and extends the rights and duties of marriage to persons **registered with California's Secretary of State** as domestic partners.

These amendments will become effective January 1, 2005.

**The new law does not apply to those who have already retired.**

After January 1, 2005, employees who have been registered with the State for one year will be entitled to provide *SamCERA* surviving spouse retirement benefits for (1) their domestic partner of the same sex or, (2) if one or both of the partners is at least age 62, their domestic partner of the opposite sex. Employees do not need to wait until January 1, 2005 to register.

It is important to emphasize that the State requirements for domestic partners are different from those established by the County and that the County Affidavit of Domestic Partnership program does not provide for retirement benefits. Employees must be registered with the State.

If you have a domestic partner of the same sex, or you have a domestic partner of the opposite sex and either of you are age 62, you may wish to register with the Secretary of State to qualify your domestic partner for retirement survivors benefits.

The State's "Declaration of Domestic Partnership" and "Notice of Termination of Domestic Partnership" forms are available through the California Secretary of State or the San Mateo County Clerk's Office.

The County Affidavit of Domestic Partnership will still be applicable for current County-offered benefits, such as health insurance.



## How Can I Enhance My SamCERA Benefits?



You may increase your retirement benefits if you are eligible to do any one of the following:

- Purchase your Extra Help time
- Upgrade your Plan 3 service credit
- Redeposit your previously withdrawn contributions
- Purchase your Military Service time if you meet stringent eligibility criteria
- Protect your reciprocal service

Purchase requests must be submitted to *SamCERA* in writing. You may purchase service credit in a lump-sum payment or by payroll deduction. Purchases not completed prior to retirement can be paid in full up to four months (120 days) after retirement.

Please plan ahead since it may take several months for *SamCERA* to research your historical records & calculate the cost.

### NEWS FOR ALL MEMBERS

## Sign up now for County's Active for Life<sup>®</sup> Program

According to a national AARP study, ninety-eight percent of adults over age 50 know that it is important to exercise so that they can stay healthy, but according to CDC (Centers for Disease Control) only 28% actually do what is recommended.

Adults over 50 who join San Mateo County's Active for Life<sup>®</sup> program have an extraordinary opportunity to make changes in their lives.

The day they enroll in the program, they are given a pedometer (a step counting device they attach to their waistband) and a calendar to measure their steps on a daily basis. For many, this device has made the difference in their lives.

Active for Life<sup>®</sup> is a "free" exercise program for people over the age of 50 who live in San Mateo County. The program is designed to educate and stimulate people who live a fairly sedentary life style (whereby they do less than 120 minutes per week of physical activity) and to encourage them to be physically active at a moderate intensity for at least 30 minutes on most days of the week. This program is administered locally by the San Mateo County Health Services Agency, Public Health Education Unit.

For information on how to sign-in up for the program, call (650) 573-2003 or e-mail [MMilk@co.sanmateo.ca.us](mailto:MMilk@co.sanmateo.ca.us)

## Sign up for CalPERS' Long-Term Care before August 31st

Did you know that 40 percent (40%) of the 13 million Americans receiving long-term care today are between the ages of 18 and 64? Accidents and chronic conditions — both of which can happen to working-age adults — often require care at home or in a nursing facility.

Many people mistakenly believe their health insurance pays for long-term care. After an accident, health insurance typically pays for short-term hospital care or up to 100 days in a skilled nursing facility. If someone you love needed care for a longer period of time, they would need to cover the cost of their care. Long-term care (LTC) coverage was designed specifically for this situation; it pays for care at home, in an assisted living facility, or in a nursing home.

You may already know that your spouse, parents and parents-in-law are eligible to apply for The CalPERS Long-Term Care Program, but did you know your siblings, (age 18 and older) are eligible to apply as well?

Help yourself and your family. Request a CalPERS Long-Term Care application kit by calling **1-800-266-1050** or visit the Web site at [www.calpers.ca.gov](http://www.calpers.ca.gov). You must apply before the annual open enrollment deadline of **August 31, 2004**.

**Attend a County-hosted workshop on July 7<sup>th</sup> or 8<sup>th</sup>.**  
**To sign up, go to [www.co.sanmateo.ca.us/eps/hf](http://www.co.sanmateo.ca.us/eps/hf).**

## Sign up now for new Arthritis Self-Management Program

A new on-line Arthritis Self-Management Program is now accepting registrations! Do you have osteoarthritis, rheumatoid arthritis, or fibromyalgia? If so, you are invited to take part in a FREE on-line workshop and study sponsored by the Stanford School of Medicine. Recruitment and enrollment has begun for a two-year research study to determine the effectiveness of the on-line program for people with arthritis or fibromyalgia. This on-line program teaches the skills needed in the day-to-day management of arthritis. Workshop topics include pain management, exercise, healthy eating, medication use, communication skills, dealing with difficult emotions, treatment decisions, sleep, and problem-solving. This six-week program is done entirely on the Internet - you choose the days and times that are most convenient for you. You don't have to be a computer whiz to join. All levels of computer expertise are welcome. Pre-registration is required and enrollment is limited. To register, visit <http://arthritis.stanford.edu> or email [arthritis@med.stanford.edu](mailto:arthritis@med.stanford.edu) for more information.

## San Mateo County Employees' Retirement Association

Telephone: (650) 599-1234 / From outside 650 Area Code: (800) 339-0761

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### *Ready to Retire? Attend a SamCERA Retirement Workshop to learn how to do it*

If you plan to retire within the next year, you should attend one of *SamCERA's* Retirement Workshops.

During the workshop you will learn how to complete your retirement paperwork and how to make the retirement choices that will work out the best for you.

You may register for any of the one-hour 11:00 a.m. or 3:00 p.m. workshops on

July 14  
July 29  
August 11  
August 26  
October 13  
October 28

by sending an e-mail to "SAMCERA" or fax to 591-1488. Include the time and date of the workshop you want to attend, your name, proposed date of retirement, your mailing address, PONY address, e-mail address, telephone number and whether or not someone will be coming with you.

#### *YOUR SamCERA BOARD OF RETIREMENT*

Donna Wills Colson, Chair  
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Bette Perroton Stuart, Secretary  
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