



Tulare County Employees' Retirement Association

Pension Progress

Phone: (559) 713-2900

www.tcera.org

Keeping Members Informed

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TCERA Trustee Election Results and other Retirement Board News

Recently, three elections were held for the General and Safety member seats on the Tulare County Board of Retirement. The results of the election, posted to the Tulare County Elections Division web page, show that incumbent Board members County Assessor, Roland Hill (General member) and Sheriff's Captain, Mike Watson (Safety member) were re-elected to new three-year terms on the Retirement Board. In the election to replace former Trustee Gail Henry, who retired earlier in 2015, Tulare County IT Manager, Frank Embrey was elected to complete the current term of office. In addition, Safety members are allowed an alternate to serve on the Board in the absence of the regular Trustee member. Fire Chief Charlie Norman was elected by Safety members to fill this role.

In other Board of Retirement news, the Tulare County Board of Supervisors has also re-appointed two current members to three-year terms on the Retirement Board. Wayne Ross and Jim Young were both originally appointed to fill the unexpired terms of former appointed Board members. Messrs. Young and Ross will now have the opportunity to complete their own full terms as members of the Tulare County Board of Retirement.

Trustees of the TCERA plan have a wide-range of duties and responsibilities that make the job of a Board member both important and challenging. Because of the long-term nature of the benefit promises made to TCERA plan members, the decisions made by today's Board of Retirement can have a lasting impact on the health of the plan and on County finances for decades into the future. The combination of appointed and elected Trustees helps to allow for a variety of perspectives to be heard and discussed when the Board considers issues involving investing the plan's assets, approving TCERA's annual budget, considering applications for disability retirement, decisions affecting employee and employer contribution rates, and all other aspects of TCERA's administration.

Another election cycle will be coming up in 2016. All qualified TCERA members – active and retired - are encouraged to give consideration to representing your fellow employees on the Board of Retirement. The hours can be long and the pay is small, but the results can also be very rewarding. Active participation in the decisions and administration of the retirement plan is the best way to make sure that TCERA remains secure and is able to meet the retirement needs of both current and future members.



How Disability Retirement Works

If you should become permanently disabled while a member of the Tulare County Employees' Retirement Association (TCERA), you may be eligible to receive a Disability Retirement allowance. In applying for disability retirement, you will be required to provide evidence of your disability from the physicians seen by you for your medical condition. You also may be required to attend a hearing to prove your disability and/or its cause. The final determination of disability will be made by the Retirement Board after consideration of all information and evidence pertaining to your case.

There are two types of disability benefits payable from TCERA:

Non-Service Connected Disability



You can qualify for this type of disability retirement if:

- 1) You have 5 or more years of retirement service credit and, 2) the Board determines that you are permanently disabled from your job due to physical or mental injuries or illness.

Service Connected Disability

You can be granted this type of disability retirement if:

- 1) The Board determines that you are permanently disabled from your job and, 2) your disability is due to job-related illness or injury.

To apply for a Disability Retirement, you may contact the Retirement Office for an appointment. During your appointment, the procedures you must follow will be explained and you will be given the forms you must complete. You may also request the forms by calling the Retirement Office and sending in the completed application through the mail.

Once you have completed the proper forms, TCERA will process your application and send your medical and other records for a medical review. If necessary, the Retirement Office may also arrange for you to be examined by a physician or physicians who specialize in the area(s) of your claimed disability. (Such examinations are paid for by the Retirement Association.) After the medical review is completed and received by the Retirement Office, an internal review of your case will be completed followed by placing your application on the Board of Retirement meeting agenda. You will be notified of the date and time of the meeting and have the right to attend, but are not required to do so in order for the Board to take action on your case.



After the Retirement Board makes its decision, you will be notified in writing by TCERA. If your application is approved, you will be advised of your retirement effective date and will be asked to complete additional forms in preparation for you to receive your first pension check. If your application is denied, you will be advised of your right to request a hearing to contest the Retirement Board's decision.

Your effective date of disability retirement is the day following the last day you receive regular compensation or the date your completed application is received by the Retirement Office - whichever is later. Pension payments are issued the last working day of every month and can be mailed to your home or the amounts can be electronically transferred to your financial institution.

If you are granted a Disability Retirement allowance, the Retirement Board may require you to be medically examined at any time up to age 55 to determine if you are still unable to perform the duties of your job. If the Board determines that you are no longer disabled, and you are offered a position by your former employer, your Disability Retirement allowance will stop.

Should you have any questions regarding disability retirement benefits, contact the TCERA staff at (559) 713-2900.



Divorce and Your Retirement

California is considered a [community property](#) state which means that retirement benefits earned during a marriage are an asset which can be divided in the event of a divorce. In order for TCERA to properly handle any such division the following steps should be taken by the plan member or spouse:

- One of the two parties should file a court document called a **Joinder**. This document joins TCERA as a party to the divorce proceedings. Once filed, and served upon the Retirement Office, the Joinder prevents TCERA from paying out any retirement funds until a final judgment is reached.
- Frequently a **Domestic Relations Order (DRO)** will be submitted as part of the Final Judgment. The DRO gives specific language as to how the retirement plan assets are to be divided between the two parties. A sample DRO is available from TCERA that covers the issues of importance to the Retirement Plan.
- The final step occurs when a **Final Judgment** is reached and filed with the court. TCERA requires a copy of this document in order to complete any division of the retirement benefits. Please remember to provide a copy that has a signature of all parties involved including a signature or stamp from the judge who heard the case.

Once the Final Judgment is received, TCERA will calculate the division of the retirement plan benefits, inform each party of the amount they will receive, and provide information as to how each person can receive their portion.

Because a delay in providing the TCERA with the proper documents can result in a delay in receiving retirement amounts, members are encouraged to take action quickly. If you have questions about current or previous divorce proceedings feel free to contact the Retirement Office.



Temporary Annuity Benefits Can Help You Retire Early

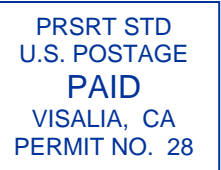
In planning your retirement, TCERA members may wish to consider the Temporary Annuity Benefit feature of the retirement plan. The Temporary Annuity Benefit, or T.A.B., allows plan members to retire and augment their basic retirement allowance with additional funds up to the time they first become eligible for Social Security, that is, to age 62. The T.A.B. can be especially valuable to those members who wish to retire at a relatively young age but are concerned that the basic TCERA benefit may be insufficient to meet their needs.

CAUTIONS: While the T.A.B. can be a great way for members to receive additional retirement amounts until first eligible to receive Social Security, there are a few areas of caution to take into consideration:

- 1) **The T.A.B. does not replace the Social Security estimate on a dollar-for-dollar basis.** The TCERA staff uses your Social Security estimate as a base for calculating what you can receive under the T.A.B. The younger you are at retirement the lower the T.A.B. amount will be. This is because a younger retiree can receive the Temporary Annuity Benefit for a longer period of time than can a person who is closer to age 62 at retirement. However, when you reach age 62, the TCERA retirement amount will be reduced by the [entire](#) Social Security amount used to calculate the T.A.B. Make sure, therefore, that your Social Security estimate is accurate if you are considering the T.A.B.

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T.A.B. Can Help You Retire Early *(Continued from 3rd page.)*

- 2) **The T.A.B. is not offered to members who retire on a disability retirement.** Nor is it paid to survivors. If you die prior to reaching age 62, your qualified beneficiary will receive a continuance based upon the provisions of the option you selected at retirement without the T.A.B.
- 3) **An estimate provided to you by the Social Security Administration may require the payment of a fee.** TCERA members can calculate a ball-park estimate of Social Security amounts by using the SSA estimate calculator on the Social Security website at www.ssa.gov. However, the best way to obtain a detailed and accurate figure of your future Social Security retirement benefits is from the local Social Security office. **Make sure that any Social Security estimate you provide to TCERA for the T.A.B. calculation is completed by SSA within 60 days of your TCERA retirement date.**
- 4) **You may not need the T.A.B.** TCERA also pays supplemental retirement amounts (over and above the basic allowance) based upon years of service earned with our retirement plan. In planning your retirement, be sure to ask TCERA staff for the amount of supplemental benefits you will also receive. Although the supplemental benefit amounts are **not** guaranteed to last for your entire life as a retiree, you may find that the combination of TCERA basic and supplemental amounts may be enough to meet your needs. You can then enjoy receiving your Social Security amount at the proper time without having a reduction in your pension from TCERA.

The T.A.B. can be complicated and requires information to be provided by you. TCERA staff advises members to use the ball-park Social Security estimator first in order to determine if the T.A.B makes sense for you. If it does, then you should visit with the Social Security office staff for assistance in obtaining a more accurate calculation of your future Social Security benefits when you are ready to retire. This will ensure that when your Retirement benefits are reduced and your Social Security starts you are not receiving less than what you anticipated. Contact TCERA staff with any questions you may have. We are here to assist you!