

County of Kern Retirement Plan

Section 401(A) Defined Benefit Retirement Plan

Eligibility

An employee automatically becomes a member of the Kern County Employees' Retirement Association ("KCERA") after appointment to a permanent position of fifty percent or more of the regular standard hours required.

Membership

Retirement membership begins on the first day of the next payroll period following employment. Due to this waiting period, service credit for retirement purposes may differ from service earned for County seniority purposes. An employee is classified as either a safety member or a general member. Safety members are those members employed in active law enforcement, active fire suppression, probation, or criminal investigations. Safety members accrue service under the benefit provided by GC 31664.1, which is commonly referred to as "3 percent at age 50." All other members employed by Kern County are general members of Tier I or Tier II.

Benefit Tiers

Currently, KCERA general members employed by Kern County have two benefit tiers. In most cases, your tier depends on when you became a KCERA plan member. General members with eligible employment prior to October 27, 2007 are enrolled in Tier I, provided by GC 31676.17 ("3 percent at age 60"). All other general members accrue service under Tier II, provided by GC 31676.01 ("1.62 percent at age 65").

Social Security Integration

In general, the benefits of the Retirement Association are integrated with the benefits provided under the Federal Social Security Act.

Beneficiary Designation

Retirement members must name a beneficiary for survivor benefits. Married members or members who have established a domestic partnership according to California State Law normally designate their spouse or registered domestic partner as their beneficiary. A beneficiary must be a person who has an insurable interest in the member's life. The beneficiary cannot be a living trust or charitable organization. However, the member may designate his or her estate as beneficiary.

Beneficiary designation can be changed at any time and should be updated in response to changes such as birth, death, marriage or divorce, domestic partnership registration or termination, or if the named beneficiary's mailing address changes.

Contributions

Contributions to fund the retirement benefits come from three basic sources: contributions from the employee (amount varies depending upon age at entry, salary and/or classification), contributions from the County, and investment earnings of the retirement fund.

Credit For Previous Service

An employee may purchase and receive retirement service credit in KCERA for any Kern County or participating Special District service that was rendered prior to becoming a member. This includes extra-help, per diem, temporary and part-time service. Members may not purchase and receive service credit for employment as an independent contractor or employment eligible to participate in another retirement system. In addition, eligible employees may be able to purchase and receive credit in the Retirement Association for prior service with a governmental agency located within California or for service with any branch of the federal government.

Retirement For Years of Service

General Members - Any general member with ten years of qualifying retirement service who is age fifty or older, or with thirty years of retirement qualified service regardless of age, is eligible for service retirement.

Safety Members - Any safety member with ten years of retirement qualified service who is age fifty or older, or with twenty years of retirement qualified service regardless of age, is eligible for service retirement.

Age 70 - Any member having attained the age of 70 may retire for service regardless of their years of retirement service credit.

Members who are ready to retire should notify the Retirement Association at least sixty days prior to retirement. Members eligible for Social Security and/or Medicare should also notify the Social Security office ninety days prior to retirement.

Retirement for Disability/Death

If a retirement member becomes permanently disabled and unable to perform the duties of his or her specific job, the member may apply for disability retirement.

Employee death before retirement with less than five years of retirement qualified service: The beneficiary will be entitled to receive the basic death benefit, which consists of the member's accumulated contributions plus interest and one month's salary for each full year of service, up to a maximum of six months of salary.

Employee death before retirement with five years or more of retirement qualified service: The surviving spouse will be entitled to receive, for life, a monthly allowance equal to sixty percent of the retirement allowance for which the member would have been entitled if he or she had retired for a nonservice-connected disability on the date of death.

This information is a summary of some of the retirement benefits available to County employees. Please refer to the Retirement Benefits Information Booklet available from departmental personnel, the KCERA office at (661) 868-3790 or the KCERA Web site at www.kcera.org.