



# EMPLOYER NEWS

## CCCERA TURNS 80!

This year, the Contra Costa County Employees' Retirement Association (CCCERA) proudly marks its 80th anniversary. Since opening our doors on July 1, 1945, we have remained committed to serving the needs of Contra Costa County's public employees with integrity, transparency, and long-term financial security.

Over the past eight decades, CCCERA has grown and adapted to changes in legislation, workforce trends, and economic conditions, all while staying true to our mission of providing dependable retirement benefits for our members and their families. To honor this milestone, we've introduced a new anniversary logo, symbolizing 80 years of dedicated service.



This achievement reflects both the trust of our members and the hard work of the many individuals who have advanced our mission over the years. As we look ahead, CCCERA remains focused on strengthening our systems, fostering transparency, and ensuring sustainability for generations to come.

## CONTRIBUTION RATES EFFECTIVE JULY 1, 2025

Contribution rates for members and employers change annually on July 1. Members can find their specific contribution rate by using our Contribution Rate Calculator on our website at [cccera.gov/contributioncalculator](http://cccera.gov/contributioncalculator). Here they can input their tier, employer, and age at entry to see the rates that apply.

Since contribution rates are effective July 1 of each year, many of our members see a change in the contribution amounts withheld from their paycheck on their first August check (usually around August 10th). There may be some questions related to this change.

Here is a highlight of some of the changes that occurred in the December 31, 2023 valuation report which provides the contribution rates that are effective July 1, 2025:

- The average employer contribution rate decreased by about 1.46%. Keep in mind this is the average, so each employer will see more or less than that decrease based on the cost group.
- The decrease in the employer contribution rate is primarily due to a change the Board made in the amortization layers that are being used to account for the unfunded liability.

- The average member contribution rate decreased by about .05%. Again, keep in mind this is the average, so members will see more or less than that based on the cost group and/or age of entry.
- The decrease in the member contribution rate is primarily due to the plan's previous member experience.

For additional information, please see the valuation report available at [cccera.gov/actuarial-reports](https://cccera.gov/actuarial-reports), or the contribution rate packet, available at [cccera.gov/contribution-rates](https://cccera.gov/contribution-rates). Please email us at [employers@cccera.gov](mailto:employers@cccera.gov) if you have any questions.

## RETIREE RETURN TO WORK REPORTING

In light of a recent legislative change, all participating employers must now provide reports by August 1st of each year to the CCCERA Retirement Services Manager. (You may recall that we sent letters to you about this on November 7, 2024, and July 10, 2025. Copies of those letters are available at [cccera.gov/employers](https://cccera.gov/employers).) The report must list all retirees employed by the participating employer who have not been reinstated into membership or are not classified as an independent contractor, and it must include the following information for each retiree: (1) name of retiree; (2) hire date; (3) rate of pay; and (4) total hours worked.

You should email this report to [employers@cccera.gov](mailto:employers@cccera.gov). Your email must also include a statement certifying that proper procedures were followed regarding retirees returning to work, and that you have maintained proper documentation for those retirees. This reporting requirement is a result of Assembly Bill 2474, which took effect on January 1, 2025. The bill also provides for monetary fines if certain rules are not followed, including the reporting outlined above.

## Form 213 Update

In order to comply with the recent legislative changes, CCCERA requires that the Form 213 "Certification for Post-Retirement Employment" be submitted at least 10 business days prior to a retiree's first day of post-retirement employment. This form must be submitted for all retirees who are returning to work, including contract employees or independent contractors. For retirees that return as a contract employee or independent contractor, you will also be required to submit a copy of the applicable employment agreement or contract. Depending on the circumstances of employment, legal restrictions may still apply—even if you classified the retiree as an independent contractor. For additional information regarding the proper classification of independent contractors, visit:

- [https://www.dir.ca.gov/dlse/faq\\_independentcontractor.htm](https://www.dir.ca.gov/dlse/faq_independentcontractor.htm)
- <https://www.irs.gov/newsroom/worker-classification-101-employee-or-independentcontractor>

A current version of Form 213 can be found at [cccera.gov/employers](https://cccera.gov/employers).

## Procedure Update

An additional requirement you should be aware of is that employers must establish internal controls to alert retirees and the appropriate employer resources (e.g. management staff or the retiree's supervisor), when the retiree is approaching within 80 hours of the 960-hour limitation. Form 213 has been updated to include a statement acknowledging that the employer will follow this rule.

We have updated the Participating Employers Handbook to reflect this update.

## NEW PORTAL

We're getting closer to launching our new pension administration system, which will include portals for both employers and members. Testing with a group of pilot employers has been successful, and testing with all other employers is ongoing.

As we approach the launch date, employers will receive email updates with details. Thank you for continued patience! Further updates will be shared soon.

## TIPS FOR YOUR EMPLOYEES

### DOCUMENTS FOR RETIREMENT

Members can submit certain documents for their retirement at any time during their career; having these documents on file before they file for retirement can greatly impact the timeliness of their retirement application!

Encourage employees to submit copies of the following to CCCERA:

- Social Security Card for member and beneficiary
- Birth Certificate for member and beneficiary
- Marriage Certificate
- Court documents for divorce

Employees should also update their beneficiaries, by submitting the Beneficiary Designation Form (Form 102); they can be updated at any time.

### PENSION OVERVIEW VIDEO

This video provides an overview about CCCERA and is great for new members. It is available at [cccera.gov](http://cccera.gov).

## 2025 ANNUAL BENEFIT STATEMENTS

This summer, CCCERA mailed out the 2025 Annual Benefit Statements to all active and deferred members. Statements provide a personalized snapshot of members retirement benefits, including service credit, contributions, and a projected retirement estimate based on their current data. It's a valuable tool to help members plan for the future and ensure their information is up to date.

We encourage members to review their statement carefully and contact our office with any questions or if they notice anything that needs updating.

TIP: Benefit statements contain everything needed to use our pension calculator! Check it out at [cccera.gov/pensioncalculator](http://cccera.gov/pensioncalculator).

## FINANCIAL REPORTS NOW AVAILABLE ONLINE

CCCERA's latest financial reports, including the 2024 Annual Comprehensive Financial Report (Annual Report) and the Popular Annual Financial Report (PAFR), are now available on our website. These reports provide a detailed look at the retirement system's financial health, investment performance, and key actuarial data for the fiscal year ending December 31, 2024.

We invite members, employers and the public to explore these documents to better understand how CCCERA manages and protects retirement assets. Visit [cccera.gov/financial-reports](http://cccera.gov/financial-reports) to view or download the reports.

# REMINDERS

## Forms

Latest versions available at [cccera.gov/forms](http://cccera.gov/forms).

## Participating Employers Handbook

The CCCERA Participating Employers Handbook, available at [cccera.gov/employer](http://cccera.gov/employer), can assist you in enrolling employees in retirement, death, survivor and disability benefits.

## Sign Up for Our Newsletters

Sign up for our email list at [cccera.gov/emailupdates](http://cccera.gov/emailupdates).

## Employer Workshops

Employer Workshops include a review on how to report forms and submission requirements, including I-29 and I-30 employer payroll reporting. Workshops also include training on how to complete member forms and resources for employers to provide at a member's retirement. Please email [employers@cccera.gov](mailto:employers@cccera.gov) if your organization is interested in attending.

## Find us on Social Media!

Follow us on Facebook, YouTube, and LinkedIn! Our handle is @CCCERA1945.

# NOTICE

The materials in this newsletter are intended to provide a general reference or resource only and are not to be construed as providing financial, legal, tax, or any other professional service or advice. CCCERA is governed by the County Employees Retirement Law of 1937 (CERL or 1937 Act) and PEPR; the CCCERA retirement system is administered in accordance with these laws. If there is any conflict between statements made herein and provisions of the applicable retirement law, the law will prevail.

# CALENDAR DATES

## UPCOMING CCCERA CLOSURES

**November 11**  
Veterans Day

**November 27 & 28**  
Thanksgiving

**December 25**  
Christmas

## PRE-RETIREMENT WORKSHOPS

Workshops fill up fast. Please advise members to call or email CCCERA for availability and to sign up. This is a great first step for members who are five years from retirement.

**September 16**, 9 a.m. – 11 a.m.

**October 14**, 2 p.m. – 4 p.m.

**November 18**, 9 a.m. – 11 a.m.

**December 9**, 9 a.m. – 11 a.m.

## BOARD MEETINGS

**September 17**

**October 1**

**October 15**

**November 5**

**November 19**

**December 3**

# CONTACT US

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Monday – Friday, 8 a.m. – 5 p.m.\*  
(Closed noon to 12:30 p.m.)

\*Closes at noon on the third Friday of each month.