

CCCERANEWS

Summer 2025

CCCERA TURNS 80!

Retirees and Payees, Active Members

This year marks a remarkable milestone for CCCERA as we proudly celebrate our 80th anniversary. Since our establishment on July 1, 1945, CCCERA has been dedicated to serving the retirement needs of Contra Costa County's public employees with integrity, transparency, and a steadfast commitment to long-term financial security. Over the past eight decades, we have grown and evolved, adapting to changes in legislation, workforce dynamics, and economic conditions - always with the goal of providing reliable retirement benefits to our members and their beneficiaries. To help celebrate this milestone, we have rolled out a new logo that represents 80 years of service!



Reaching this 80-year anniversary is a testament to the enduring trust placed in CCCERA by our members and stakeholders. It also reflects the dedication and professionalism of the individuals – past and present – who have contributed to our mission. As we look to the future, CCCERA remains focused on strengthening our systems, fostering transparency, and ensuring sustainability for generations to come. We thank you for being part of this journey and invite you to join us in celebrating this important moment in our history.

FINANCIAL REPORTS

Retirees and Payees, Active Members

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 to view or download the reports.

2024 BENEFIT STATEMENTS

Active Members

This summer, CCCERA mailed out the 2024 Annual Benefit Statements to all active and deferred members. Your statement provides a personalized snapshot of your retirement benefits, including service credit, contributions, and a projected retirement estimate based on your current data through December 31, 2024. It's a valuable tool to help you plan for the future and ensure your information is up to date.

We encourage you to review your statement carefully and contact our office if you have questions or notice anything that needs updating.

TIP: Your benefit statement contains everything you need to use our pension calculator! Check it out at cccera.gov/pensioncalculator.

UPDATED CONTRIBUTION RATES EFFECTIVE JULY 1

Active Members

Contribution rates for members and employers change annually on July 1. If you'd like to know your specific contribution rate, we provide an interactive Contribution Rate Calculator on our website where you can input your tier, employer, and your age at entry to see the rates that apply to you. Find your contribution rate effective July 1, 2025, by visiting cccera.gov/contributioncalculator.

Contribution rates for July 1, 2026, through June 30, 2027 from CCCERA's actuarial valuation report were reviewed by the Board of Retirement at its August 6, 2025 meeting. The Contra Costa County Board of Supervisors are anticipated to adopt the recommended rates at their next board meeting.

RULES FOR RETIREES RETURNING TO WORK

Retirees and Payees, Active Members

CCCERA retirees who return to work with a CCCERA-covered employer should be aware that certain rules may affect your retirement benefits. State law and employer policies may impact how and when you can return to work without jeopardizing your pension.

If you are considering post-retirement employment, it's important to check with your employer's Human Resources department before accepting any position. They can help you understand how the rules apply to your specific situation and ensure you remain in compliance.

For more information, visit cccera.gov/working-after-retirement.

BEING PREPARED

Active Members

For CCCERA, “active death” pertains to the passing of a member who is still actively employed and contributing to the retirement system. Following the death of an active member, the retirement system typically provides survivor benefits to eligible beneficiaries, such as the deceased member’s spouse or children, as outlined in the plan’s provisions. These benefits play a significant role in supporting the family and ensuring financial stability after the loss of the member. For further details, members are encouraged to refer to CCCERA’s official documentation and forms at cccera.gov/survivor-benefits or call our office.

Preparing For Death

In the event of a member’s passing before retirement, CCCERA provides vital benefits to eligible survivors. Understanding these benefits is essential for financial preparedness. Factors such as member status, type of death, and relationship to the deceased member determine the benefits. Basic death benefits include accumulated contributions and a salary death benefit, while optional death allowances offer additional support. Make sure your beneficiary designation is up to date.

Update Your Information

A gentle reminder to ensure your CCCERA information is up to date. Your details are not just numbers; they’re vital for your financial security and the well-being of your loved ones. Taking a moment to verify them can make a significant difference in the long run. You can update your information by submitting the applicable forms available at cccera.gov/forms.

WHAT'S NEW AT CCCERA

Retirees and Payees, Active Members

We're always working to make your experience at CCCERA more helpful—and a little more fun!

Next time you visit our lobby, check out our new retirement photo backdrop! It's the perfect place for new retirees to snap a fun photo to celebrate this exciting milestone. We've even added some playful props to help capture the moment in style.



While you're in the lobby, don't miss our new slideshow. It highlights important information about managing your retirement account and helpful reminders—all designed to keep you informed and confident in your retirement journey.

Also, since the CCCERA office closes at noon on the third Friday of each month, we now have a secure drop box located in front of the doors if you need to drop off documents during this time. We look forward to seeing you soon!

KEEP IN TOUCH

Retirees and Payees, Active Members

Subscribe to our emails

Receiving notifications for board meetings, newsletters, and updates by subscribing to our emails at cccera.gov/emailupdates.

Follow us on social media

CCCERA has a Facebook, LinkedIn, and YouTube account! Follow us @CCCERA1945.

Update your address

To update your address retirees and payees must submit the Member Mailing Address Change Form (Form 301). Active members must update their address with their employer.

ASK US ANYTHING!

Retirees and Payees, Active Members

Have a question for us? Email info@cccera.gov.

Dear CCCERA,

I am a retiree and just updated my direct deposit. What is the process and how quickly does the change take effect?

*Sincerely,
Unsure About Direct Deposit*

Great question! Once you submit your updated direct deposit information, CCCERA begins processing the change right away. For security and accuracy, it takes one to two full pay cycles for the deposit to occur based on the new deposit instructions (depending on the date your request is received by CCCERA).

During this time, either your current direct deposit account will still receive your benefit payment, or you will receive a paper check payment while we test the new deposit instructions. Once the change is finalized, your retirement payment will begin going to your new bank account as early as the next available pay date, depending on when the completion occurred during the payroll process. If there's ever a delay or issue, our team will contact you directly. As always, if you have questions, feel free to reach out!



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1200 Concord Avenue, Suite 300, Concord, CA 94520
Phone: (925)521-3960 Fax: (925)521-3969 cccera.gov

HOURS

Monday – Friday, 8 a.m. – 5 p.m.
Closed noon to 12:30 p.m.
Closed at noon 3rd Friday of each month

FIND US ON SOCIAL

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

CALENDAR DATES

UPCOMING HOLIDAY SCHEDULE

September 1 Labor Day	November 11 Veterans Day
November 27 & 28 Thanksgiving	December 25 Christmas

PRE-RETIREMENT WORKSHOPS

Pre-retirement workshops provide a basic overview of the retirement process and are helpful for members planning to retire within five years. Reservations are required and fill up fast; please call CCCERA to sign up. Visit cccera.gov/retirement-counseling for more information.

September 16 November 18	October 14 December 9
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UPCOMING BOARD MEETINGS

August 20 September 17 October 15 November 19	September 3 October 1 November 5 December 3
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2025 RETIREE PAYROLL DATES

Month	Pay Date	Month	Pay Date
January	February 3	July	August 1
February	March 3	August	September 2
March	April 1	September	October 1
April	May 1	October	November 3
May	June 2	November	December 1
June	July 1	December	January 2

Payroll dates are available at cccera.gov/payroll-dates.

NOTICE

This newsletter is intended to provide members with general information about the benefits available through CCCERA, but it does not describe every plan provision in detail. CCCERA is governed by the County Employees Retirement Law of 1937 (CERL, Government Code Section 31450 et. seq.) and the California Public Employees' Pension Reform Act of 2013 (PEPRA). The laws governing public retirement systems are complex. If conflict arises between this newsletter and the law, the law shall govern.