

July 29, 2009

Dear Members:

My office has prepared this Retirement Booklet to provide members with basic retirement information listed in the Table of Contents. For clarification of any benefit in the booklet you may not understand, call ICERS at (760) 336-3132.

From time to time retirement rules and laws change. Any time you feel you are entitled to retirement or other benefits under our system, updates are available from this office or on our website at www.icers.info.

Sincerely,

DAVID H. PRINCE
Retirement Administrator

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GOVERNING LAW

COUNTY EMPLOYEES' RETIREMENT LAW OF 1937

The Retirement Plan used by the County of Imperial is "The County Employees' Retirement Law of 1937," sometimes referred to as "**The 37 Act**". It is a plan governed by the California Government Code beginning at Section 31450.

The County of Imperial, the Court System and the Imperial County Employees' Retirement System (ICERS) are separate legal entities.

The retirement system has three employers, the Imperial County Court System, Imperial County and the Local Agency Formation Commission (LAFCO).

ADMINISTRATION:

The retirement system is officially named "**IMPERIAL COUNTY EMPLOYEES' RETIREMENT SYSTEM**".

BOARD OF RETIREMENT:

Management of the retirement system is vested in the **BOARD OF RETIREMENT**, which consists of nine members. Members include the County Treasurer/Tax Collector; four appointed by the Board of Supervisors (one of whom may be a County Supervisor); two elected by active general members; one elected by the retired members; and one elected by the active safety members, with the alternate being that candidate, if any, who received the highest number of votes in the unrepresented group. There is also an alternate retired member. All Board members except the County Treasurer/Tax Collector serve for three-year terms. Regular meetings of the **IMPERIAL COUNTY BOARD OF RETIREMENT** are held on the **THIRD** Wednesday of each month at 8:30 a.m. in the Board of Supervisors' Chambers, second floor of the County Administration Center, 940 W. Main St., El Centro, CA 92243. Disability or Special meetings of the Board are held on the **FIRST** Wednesday of each month (as necessary) at 8:30 a.m. in the Board of Supervisors' Chambers. Times, dates and places of such meetings are subject to change. Verification can be obtained from ICERS by calling (760) 336-3132.

NOTICE

NOTICE IS HEREBY GIVEN PURSUANT TO GOVERNMENT CODE SECTION 31899.4 that any person who for the first time, becomes a member of ICERS on or after January 1, 1990 shall be subject to and such person shall not have any retirement right or benefit which exceeds and no retirement right or benefit shall accrue to or vest to such person which exceeds the limitations in the Internal Revenue Code upon public retirement systems. **PLEASE NOTE THAT THE EXTENT OF TAXABILITY OF ANY COMPENSATION OR RETIREMENT BENEFIT PAID BY THIS PLAN IS DETERMINED BY THE FEDERAL INTERNAL REVENUE CODES AND REGULATIONS.**

MEMBERSHIP:

Membership in the retirement system is effective on the FIRST DAY of the first full pay period after employment by the employer. Every regular full-time employee employed for a minimum of 30 hours per week becomes a member of ICERS. (Membership is mandatory except for elected officials and newly hired employees who have attained the age of 60. Govt. Code Section 31552). It should be noted that all benefits are computed using your time in the retirement system, not time worked for the employer.

Membership is divided into two categories:

- A. Safety Members: Eligible employees whose principal duties consist of active law enforcement, active fire suppression and certain probation officers are safety members. In cases of doubt as to whether a member is general or safety, the Board of Retirement shall decide.

Safety Members are as follows:

1. Sheriff's Department
Sheriff – Coroner
Assistant Sheriff (Undersheriff)
Chief Deputy
Lieutenant/Correctional Lieutenant
Sheriff Sergeant/Correctional Sergeant
Correctional Corporal
Correctional Captain
Deputy Sheriff
Senior Deputy Sheriff
Correctional Officer

Safety Ranger – Supervisor
Safety Ranger – Boating

2. District Attorney's Office
D.A. Investigators

3. Probation Department
County Probation Officer
Deputy County Probation Officer
Probation Division Manager
Probation Corrections Facility Manager
Deputy Probation Officers I, II & III
Juvenile Officers – Juvenile Hall
Victim Witness Program Supervisor
Probation Assistant
Shift Supervisor – Juvenile Hall

4. Fire Department
Fire Chief /Emergency Services Coordinator
Assistant Fire Chief
Fire Fighter I & II
Fire Fighter Mechanic
Deputy Emergency Services Coordinator
Fire Captain
Fire Training Officer
Disaster Planner/Fire Prevention Officer

Note: Job titles change from time to time.

B. General Members: All other eligible employees.

CONFIDENTIAL INFORMATION:

All individual member records of ICERS are confidential by law and such records may not be disclosed to anyone other than the member, except in the administration of the Retirement Law, or upon order of a court of competent jurisdiction, or upon written authorization of the member. Therefore, **INFORMATION PERTAINING TO A MEMBER'S INDIVIDUAL RECORDS CANNOT BE GIVEN BY TELEPHONE.**

If you have a specific question in connection with your participation in the Retirement Program that is not covered herein, or you desire information to assist you in planning your retirement, you may write or call ICERS as follows:

Imperial County Employees' Retirement System
1221 W. State Street
El Centro, CA 92243
(760) 336-3132

Website: www.icers.info

ANNUAL REPORTS:

An annual (fiscal) financial report is available on ICERS' website and by writing or calling ICERS at the address and telephone number at the top of this page.

ANNUAL MEMBER STATEMENTS:

An annual member statement is sent out in January. The statement shows the member's name, address, beneficiary and the balance in the member's account (member contributions and interest).

BENEFICIARY DESIGNATION:

All members must sign a "Member's Enrollment Affidavit" giving the name of their beneficiary and the relationship. To change a beneficiary the member must so designate on the proper retirement form obtained from ICERS or on the website. The retirement law states that in some cases a surviving spouse, domestic partner, or minor children have rights to a member's retirement benefits whether or not they are named as beneficiary.

CONTRIBUTIONS:

Members' contribution rates are actuarially adjusted using the member's compensation earnable, and are based upon age at entry into the system. General member contributions are discontinued upon completion of 30 years of continuous service by member, provided membership was on or before March 7, 1973 and membership was continuous. Safety Member contributions cease after 30 years of continuous service. Member contributions are credited on June 30 and December 31 of each year with interest based on the previous six-month balance. The interest rate, which is subject to change by the Board of Retirement, is presently 4% per annum.

Interest and pretax contributions are not subject to Federal or State income tax until funds are withdrawn from the retirement system, at which time it is reportable for tax purposes. Members may not borrow, withdraw or use as collateral any of their accumulated contributions while employed.

Employer contributions to ICERS are based on the total payroll and are usually higher than the members. A member does not benefit from the employer contributions until he/she receives a monthly pension. (See attached retirement rate charts for General and Safety Members pages 27-28)

PREVIOUS COUNTY SERVICE: A MEMBER WHO ELECTS TO PURCHASE RETIREMENT SERVICE CREDIT SHALL COMPLETE THAT PURCHASE WITHIN 120 DAYS AFTER THE EFFECTIVE DATE OF HIS OR HER RETIREMENT (Govt. Code Section 31485.7).

ICERS members who wish to purchase permissive service credit in the retirement system (military, prior public service, redeposit, leave of absence and time prior to membership according to ICERS' bylaws) may now do so by transferring funds from either a 457 or 403(b) plan. For more information contact the Retirement System at (760) 482-4483.

A. Make-Up Contributions:

1. Members who, prior to entering ICERS, held a position in service, the tenure of which was such as to exclude them from membership (extra help, part time, seasonal or temporary), shall have the right to receive credit for such service if they elect to pay for it and thereafter pay in accordance with their election and Govt. Code Section 31641.5, prior to retirement.
2. A member who returns to active service following an uncompensated leave of absence due to illness may receive service credit for the period of such absence, upon the payment of contributions the member would have paid during such period of absence together with interest that contributions would have earned had they been on deposit if the member was not absent. Credit may not be received for any period of such absence in excess of 12 consecutive months (Govt. Code Section 31646).

B. Military Service: Any member who has resigned, or obtained a leave of absence, to enter and did enter the armed forces of the United States on a voluntary or involuntary basis and returned to service within one year after separation there from, under honorable conditions, shall receive credit for service and prior service for all or any part of military service, if, before retirement he or she contributes what he or she would have contributed at the time of resignation plus interest, if the service is not a basis for military retirement pay. (Govt. Code Section 31649.5).

C. Redeposits:

1. A member may redeposit accumulated contributions previously withdrawn, plus interest accrued from date of separation from the system at any time prior to presenting an application for retirement and receive credit for such service (Govt. Code Section 31652). *Note: Members of ICERS who began making a redeposit of contributions on or before May 17, 1995, for service time prior to January 1, 1989, would be eligible for Tier 1 Retiree Health Insurance. All other redeposits are **not** eligible for Tier 1, but may be eligible for Tier 2 Retiree Health Insurance.*

2. A former member who is in the service of an employer as an employee of a law enforcement agency or fire department whose principal duties consist of active law enforcement or fire fighting and prevention service may redeposit contributions for past employment in another reciprocal system. A former member may exercise this right by redepositing into the retirement fund of the system he/she left, the amount of accumulated contributions and interest that he/she withdrew from ICERS plus regular interest thereon from date of separation (Govt. Code Section 31831.3).

D. Public Service: Public service credit does not meet minimum requirement for retirement benefits.

A member joining before January 1, 1997, who was in public service before becoming a member of the retirement system, may elect by written notice filed with the Board of Retirement to make contributions according to Govt. Code Section 31641.2, and receive service credit in the retirement system. Members who wish to take advantage of this provision should contact ICERS for more information.

DEFERRED RETIREMENT RECIPROCAL BENEFITS WITH ANOTHER RETIREMENT SYSTEM:

Certain reciprocal benefits are available to members who accept employment with the State of California, another county under the 1937 Act County Employees' Retirement Law, any public agency that contracts for retirement coverage under the Public Employees' Retirement System (PERS), or the State Teachers' Retirement System (STRS), if the member elects to take a deferred retirement and enters the second retirement system within 180 days of termination of membership in the first system. The advantages a member has under reciprocity are:

- A. The rate of contribution to the second system is based on age at entry into the first system which is usually lower than it would be otherwise unless the second system has a single contribution rate for employees.
- B. When a member retires from both systems concurrently the retirement allowance from Imperial County will be based on the highest average (1 year) earnable compensation in either system.
- C. Members may combine the service in both systems to meet the minimum requirements for service retirement, disability retirement and death benefit.

Any member desiring to take advantage of these benefits is requested to contact ICERS prior to leaving service in order to sign an application and give information concerning reciprocity.

1937 Act Counties:

Alameda	Los Angeles	Sacramento	Santa Barbara
Contra Costa	Marin	San Bernardino	Stanislaus
Fresno	Mendocino	San Diego	Sonoma
Imperial	Merced	San Joaquin	Tulare
Kern	Orange	San Mateo	Ventura

State of California Teacher's Retirement System (STRS)
Judge's Retirement Systems (JRS)
State of California and contracting agencies (PERS)
San Luis Obispo County Pension Trust

RETROACTIVE RECIPROCITY:

Any member who left County service on or before December 31, 1971 and became a member of another "1937 Act" system or "PERS" prior to January 1, 1978, may retroactively establish reciprocity. For further information, contact ICERS.

DEFERRED RETIREMENT;

Members terminating employment who have completed five years of service may elect in writing within 180 days of termination of employment to leave their accumulated contributions with the retirement system and take a deferred retirement to become effective either:

- A. At any time at which the member could have retired had that member remained in service in a full-time position, or
- B. Not later than the first day of the month following that in which the member attains the applicable compulsory retirement age, if any, or
- C. A member on deferred retirement without reciprocal benefits must retire by April 1st in the year in which the member reaches age 70 ½ (Govt. Code Section 31706).

In the event of the member's death before receiving a retirement allowance, the contributions, with interest, will be paid to their beneficiary. Members may rescind their request for deferred retirement prior to the effective date of their retirement and withdraw their accumulated contributions, provided they have not elected to receive reciprocal benefits in another retirement system.

Service shall include service credited as an employee of a reciprocal system when the member retires concurrently from all systems. A member whose combined service does not meet minimum service qualifications may not retire.

OPTIONS TO LEAVE CONTRIBUTIONS IN THE RETIREMENT SYSTEM: (Govt. Code Section 31629.5).

A member who is credited with less than the number of years of service required for vesting (5 years) shall have the right to elect to leave accumulated contributions on deposit in the retirement fund. Failure to make an election to withdraw accumulated contributions shall be deemed an election to leave accumulated contributions on deposit in the retirement fund. The member's contributions are paid interest.

Such member is subject to the same age, service and disability requirements that apply to other members for service or disability retirement. After the qualification of the member for retirement by reason of age or disability, the member shall be entitled to receive a retirement allowance based upon the amount of the member's accumulated contributions and service standing to the member's credit at the time of retirement and on the employer contributions held for the member and calculated in the same manner as for other members.

WITHDRAWAL OF CONTRIBUTIONS:

Members terminating service may withdraw their accumulated contributions, less a withdrawal charge not to exceed \$25.00. Refunds are processed on the last working day of the month following the month of termination from service (4 – 8 weeks). All employees terminating employment must come into the ICERS' office to have an exit interview before a refund can be processed. This is to make sure that you understand your benefits, options and rights.

RETIREMENT INFORMATION

GETTING READY TO RETIRE:

- A. Twelve (12) months before you retire we suggest that you start gathering the documents you need to apply for your retirement benefits. This will give you plenty of time to find them all. The documents are:
1. A certified copy of your Marriage Certificate or Domestic Partnership Certification.
 2. Birth Certificates (minor children only).
 3. Social Security Cards (yours and beneficiaries).

Also, take this time to talk to retirement staff about the best date to retire and how to maximize your retirement benefit.

- B. Come to the ICERS' office to complete a retirement application form and set up a retirement exit interview with staff. You may do this as early as two months (60 days) before the date you will begin your retirement.

AGE:

The member's date of birth on the Retirement System Enrollment Form (affidavit) will be the birthdate used in the calculation of all member retirement benefits. No exceptions will be made.

RETIREMENT FOR YEARS OF SERVICE:

A regular service retirement may be filed by any **GENERAL** member who:

- A. Is 50 years of age or older, and has retirement credit for 10 or more years of County/Courts/LAFCO/reciprocal service (excluding public service credit), or
- B. Has retirement credit of 30 years of County/Courts/LAFCO/reciprocal service (excluding public service credit), regardless of age, or
- C. Has reached the age of 70.

A regular service retirement may be filed by any **SAFETY** member who:

- A. Is 50 years of age or older and has retirement credit for 10 or more years of County/Courts/ LAFCO/reciprocal service (excluding public service credit) or
- B. Has retirement credit of 20 years of County/Courts/reciprocal service (excluding public service credit), regardless of age, or
- C. Reaches age 60. Retirement is mandatory for a safety member at age 60 except as follows:
 - 1. Sheriff and Undersheriff.
 - 2. A member who meets certain conditions and standards set forth by the employer can be employed under the Safety Member Continuing Conditional Employment Program. (Contact Human Resources Department at (760) 482-4488 for details).

SICK LEAVE CREDIT AT RETIREMENT:

- A. Most employees (for exceptions contact the ICERS' office) who retire for service from employment after ten (10) years of continuous service shall have the choice of one of the following options concerning their accumulated sick leave hours:
 - 1. Be compensated for 15% of the retiree's sick leave hours, or
 - 2. Apply all retiree's accumulated sick leave hours as retirement service credit.
- B. Members of ICERS who have rendered less than 10 years of continuous service and elect to leave their funds on deposit with the retirement system (Deferred Retirement) will have all their accumulated sick leave hours applied toward their retirement service credit. (Refer to exceptions in Section A).
- C. Members of ICERS who are retired for disability will be compensated by the employer for 100% of their accumulated sick leave hours at retirement.

VACATION/COMPENSATORY TIME:

At retirement any vacation or compensatory time will be paid in the manner set by the current employer policy.

FINAL COMPENSATION:

The average monthly compensation earnable for the highest 12 consecutive months of employment (generally the last 12 months). Your monthly retirement pension can not exceed your one (1) year's highest retirement salary.

COMPENSATION EARNABLE:

In addition to base pay, the following benefits are presently included in compensation earnable:

- UNIFORM ALLOWANCE
- SHIFT DIFFERENTIAL
- ON-CALL PAY
- BILINGUAL PAY
- TRAINING OFFICER STIPEND

BOMB STIPEND
EMT/PARAMEDIC STIPEND
FIREFIGHTERS IN LIEU OF HOLIDAY PAY
RESIDENT DUTY PAY
EDUCATIONAL ALLOWANCE (Ongoing)
ONE-TIME BONUS
ANNUAL BUYBACK VACATION (Dept. Heads only)
STAFF STIPEND (Special Assignments)
IN LIEU OF MILEAGE (Flat-rate only)
SICK LEAVE BUYBACK (Annual Program over 200 hours)
VACATION (Maximum number of hours 120/160)
SICK LEAVE (15% of the balance on the auditor's books at retirement not to exceed maximum amount earned in a year.)
COMP/HOLIDAY (Earned, not used in last year of employment)

Note: Rules governing compensating earnable change from time to time.

Final compensation for the purpose of calculating your retirement benefits means the average annual compensation earnable by a member during any year elected by a member at or before the time he/she files an application for retirement, or if he/she fails to elect during the year immediately preceding his/her retirement.

You should give careful thought to which of your years of service includes the highest compensation earnable since that year will be used to calculate your pension. Retirement is required by law to use your last year of service (presumably higher) unless you elect a different year.

HOW TO COMPUTE A RETIREMENT ALLOWANCE ESTIMATE;
(Unmodified)

Determine your annual compensation earnable salary and divide the sum by 12. After computing your average monthly salary, find the percentage that applies to your age and years of service at retirement as shown on the charts:

- A. Chart 1 – General Members (Pgs. 29-31) (31676.11 Benefit)
- B. Chart 2 – General Members (Pgs. 32-34) (31676.14 Benefit)
- C. Chart 3 – Safety Members (Pg. 35)

Example: General Member – Age 60 – Retires with 25 years of service.

Step 1 Annual Final Compensation Earnable = \$30,000

Step 2 $\$30,000 \div 12 = \$2,500.00$ Average monthly compensation earnable.

Step 3 Multiply \$2,500.00 by the percentage that applies to your age (60) and number of years of service at retirement (25), as shown on the appropriate chart.

$$\$2,500.00 \times 60.99\% = \$1,524.75 \text{ (31676.14)}$$

$$\$2,500.00 \times 54.55\% = \$1,363.75 \text{ (31676.11)}$$

You can also use the Retirement Calculator on the ICERS website (www.icers.info).

INTERNAL REVENUE CODE SECTION 415 IMPACT:

Most ICERS members can easily determine future retirement income as it is based on a formula described in the ICERS' *Retirement Benefits Booklet* and can be calculated on the website retirement calculator.

However, Internal Revenue Code Section 415(b) limits the maximum benefits payable from qualified retirement plans, such as the ICERS' Retirement Plan. This Internal Revenue Code (IRC) cap on the annual maximum retirement payment may reduce the annual retirement benefits you receive from ICERS. However, in order to avoid any impact to its employees, the employer is required to adopt a supplemental plan (known as the Excess Benefits Plan) that will make up the difference in retirement pay for any retiring employee who is subject to the IRC Section 415(b) limitation. The following is a brief description of the IRC Section 415(b) maximum benefit limitation and the Excess Benefit Plan.

MAXIMUM BENEFIT LIMITATIONS:

Internal Revenue Code Section 415(b) limits the amount of retirement benefits that you may receive or accrue under a qualified retirement plan. Since the ICERS' retirement plan is a qualified retirement plan, ICERS is required to impose the limitations contained in Section 415 of the Code. This limit is based on various factors such as your age at retirement, the date you became an ICERS' member, your membership classification and the retirement option you choose.

INTERNAL REVENUE CODE SECTION 415:

In determining whether this limit has been exceeded, only the benefits provided by employer contributions and pre-tax member contributions are included. The limit does not apply to the portion of your benefit attributable to after-tax member contributions. The dollar limit is adjusted periodically based on increases in the Consumer Price Index.

If your retirement benefit is affected by the Section 415(b) limit when you retire, ICERS will notify you.

EXCESS BENEFIT PLAN: (Authorized Under IRC Section 415(m))

For those affected by this IRC 415(b) limitation, the employer will provide a nonqualified retirement plan, or Excess Benefit Plan, under IRC Section 415(m). This plan will pay the difference between your ICERS earned benefit and the maximum permissible amount payable under Section 415(b). This difference is the amount that will be paid to you pursuant to the IRC Section 415(m) plan and will provide to you a total payment equal to your ICERS earned benefit.

APPLICATION FOR DISABILITY RETIREMENT:

Application for disability retirement should be made promptly, and in no event later than applying for withdrawal of contributions or regular service retirement. Other time limits may apply. Inquire at ICERS' office any time you believe you may be disabled.

An employee who takes regular service retirement and applies for disability retirement is not entitled to reinstatement to County service if disability retirement is denied.

Employers are required to make advance disability pension payments starting no later than 30 days from the date of issuance of the employee's last regular payment for wages and other specific benefits (for Safety Members only). For more information contact the Human Resources Department.

PERIODIC MEDICAL EXAMINATION:

Any member under the age of 55 who is receiving a disability retirement allowance may be examined to determine if the member is still unable to perform the duties of his/her former position. If found to be no longer disabled and the employer offers to reinstate the member, the disability retirement allowance will cease.

Final compensation earnable multiplied by the appropriate percentage above (Govt. Code Section 31727.7).

Applications for disability retirement must be obtained from ICERS located on the first floor of the County Administration Building and properly filed.

RETIREMENT ALLOWANCES:

- A. Unmodified: Provides the maximum retirement allowance a member may receive and upon the member's death, a 60% continuance to the spouse or domestic partner. Spouse or domestic partner must meet certain criteria. (See pages 19 & 20)
- B. Option I: A member may elect to receive a slightly reduced monthly retirement allowance, payable throughout the member's life, with the provision that the member's accumulated contributions, less any annuity received by the member, will be paid upon the member's death to the member's designated beneficiary. Under this option, the beneficiary may be changed. (Govt. Code Section 31761)
- C. Option II: A member may elect to receive a reduced monthly retirement allowance, payable throughout the member's life, and thereafter throughout the life of a member's designated beneficiary (100% continuance). A change of beneficiary is not permitted under this option. (Govt. Code Section 31762).
- D. Option III: A member may elect to receive a reduced monthly retirement allowance payable until death and thereafter to have 50% of the member's retirement allowance payable throughout the life of the member's designated beneficiary. A change of beneficiary is not permitted under this option. (Govt. Code Section 31763)
- E. Option IV: A member may elect to receive a monthly retirement allowance payable throughout the member's life and thereafter have other benefits, as approved by the Retirement Board and Actuary, continued throughout the life of a member's designated beneficiary(ies). A change in beneficiary is not permitted under this option (Govt. Code Section 31764).

The plan the member selects may not be changed after the first pension payment has been issued.

Beneficiary must have an insurable interest in the retiree's life.

APPLICATIONS - RETIREMENT ALLOWANCES:

Applications for service, disability and deferred retirement allowance should be on file in the ICERS' office 30 to 60 days prior to the effective date of retirement.

Any member wishing to cancel retirement must notify the Retirement System in writing of cancellation up to and including 5:00 p.m. on the effective date of retirement as stated on the member's application.

SERVICE AFTER RETIREMENT:

- A. A retiree may be paid for service and continue to receive a pension as follows:
 - 1. As Juror or Election Officer.
 - 2. For suggestions made for the improvement of the employer's activities.
 - 3. For service as a field deputy for registration of voters.
 - 4. For service as a member of the Retirement Board.
 - 5. For service as an independent contractor.
 - 6. For service in a temporary capacity not to exceed 120 days or 960 hours (whichever is greater) in a fiscal year (July 1 through June 30).
 - 7. Is elected to office after retiring.

- B. A member retired for service who is re-employed, will again become an active member of ICERS. The member's pension will be cancelled on the date of the member's re-employment and will begin again upon termination of the member's employment with the County, Court System or LAFCO. Contact the ICERS' office for details (Govt. Code Section 31680.4 & 31680.5)

ENDORSEMENT OF RETIREMENT WARRANT (Check):

A retirement warrant must be personally endorsed. If a retiree is unable to sign a retirement warrant, his/her mark, witnessed by two persons who sign their names and give their address, is acceptable.

Power of Attorney forms are generally acceptable when properly completed, executed and notarized.

ELECTRONIC DEPOSIT AVAILABLE:

Retirees may arrange with ICERS to have their retirement warrant electronically deposited with any specified bank, savings and loan institution or credit union in a designated account.

DEDUCTIONS FROM RETIREMENT ALLOWANCES:

The following deductions may be authorized from your retirement allowance:

- A. Imperial County Medical Insurance premiums.
- B. Imperial County Dental/Vision Insurance premiums.
- C. Federal State Income Taxes.
- D. ICARE Dues (Imperial County Association of Retired Employees).

FEDERAL AND STATE INCOME TAXES:

Retirement allowance income of retired members may be taxable under both federal and state income tax laws. Retirees residing outside of California are not required to pay California State Income Tax on their pension. A 1099R form is provided annually. Questions concerning the applicability of the income tax laws to a member's personal situation are to be directed to a tax advisor or the Internal Revenue Service at their toll free number (800) 829-1040. **We do not provide tax advice.**

RETIREE COST OF LIVING RAISES:

All retirees and employees who retire prior to April 1st of each year **MAY** receive an annual 2% cost of living raise.

RETIREE DEATH BENEFIT:

Upon the death of the retiree, the named beneficiary will receive a \$5,000 death benefit provided the retiree's last employment was with Imperial County. (Required State and Federal Taxes will be deducted.)

DISSOLUTION OF MARRIAGE:

California is a "Community Property" State, and certain retirement benefits may be subject to division by the court in the event of a Dissolution of Marriage ("Divorce").

Determining your rights and obligations in a Dissolution of Marriage can be complex. Your attorney is your best source of information and advice. A handout entitled "Information for Attorneys and Parties in Dissolution of Marriage Cases" answers some commonly asked questions on this subject, and is available from ICERS.

DOMESTIC PARTNERS:

The California Domestic Partner Rights and Responsibilities Act amended the Family Code to extend most of the rights and duties of marriage, including those related to retirement, to those persons registered in California as domestic partners.

For example, upon the death of a member, the member's registered domestic partner would become the primary beneficiary to receive a continuance of the member's retirement benefits, just as a spouse would. Any eligible children would receive the continuance only upon the death of the domestic partner. If the domestic partner chooses the lump sum death benefit instead of the continuance, the children receive no benefit.

For those retiring with a service retirement or non-service connected disability retirement, the domestic partnership must be registered at least one year prior to the date of the member's retirement, or two years prior to the date of the member's death. In some cases, the domestic partner must meet minimum age requirements to receive a continuance. For those who retire with a service-connected disability retirement or die before retirement, the partnership must be registered before the date of retirement or death.

QUALIFICATIONS FOR A DOMESTIC PARTNER: (Registered in California)

- A person that qualifies as a Domestic Partner under the Family Code is eligible for the same survivor benefits as a spouse.
- The partnership is registered with the Secretary of State.
- Both partners have a common residence.
- Neither person is married or a member of another domestic partnership that has not been terminated.
- Both persons are at least 18 years of age.
- Either of the following:
 - Both are members of the same sex.
 - If of the opposite sex, one or both of the persons are over the age of 62.
- Both persons are capable of consenting to the domestic partnership.
- A legal union formed in another jurisdiction substantially equivalent to a domestic partnership will also be recognized.

DEATH OF RETIRED MEMBER – SURVIVOR’S BENEFITS:

A. Regular Service or Non-Service Connected Disability Retirement:

The surviving spouse or domestic partner may be entitled to receive a monthly allowance of 60% of the deceased member’s retirement allowance providing:

1. The allowance was not modified in accordance with an optional settlement.
 2. Surviving spouse or domestic partner was married or registered as a domestic partner at least one year prior to retirement.
- or
3. Surviving spouse or domestic partner was married to, or domestic partner was registered at least two years prior to the date of death, and member has attained the age of 55 on or prior to the date of death, and no other person has been designated in an order of a Court in a domestic relations proceeding as a payee.

If there is not a qualified spouse or domestic partner, the unmarried children may receive the same benefit until attaining age 18 or 22 if enrolled full-time in an accredited school, as determined by the Board of Retirement.

B. Service – Connected Disability Retirement:

The surviving spouse or domestic partner shall continue to receive the same retirement allowance as the member providing:

1. The allowance was not modified in accordance with one of the optional settlements.
2. Surviving spouse was married or domestic partner was registered prior to the date of retirement.

or

3. Surviving spouse was married or domestic partner was registered at least two years prior to the date of death, and the member has attained the age of 55 on or prior to the date of death, and no other person has been designated in an order of a Court in a domestic relations proceeding as a payee.

If there is no eligible surviving spouse or domestic partner, the unmarried children may receive the same benefit until age 18 or 22 if enrolled full-time in an accredited school, as determined by the Board of Retirement.

DEATH AND SURVIVORS BENEFITS – ACTIVE MEMBERS:

A. Death Benefit:

1. Basic Death Benefit: (Govt. Code Sections 31781 and 31784) Refund of member's accumulated contributions plus a salary benefit which is one month's salary (based on the average 26 biweekly pay periods preceding the death of the member) for each year of retirement credit not to exceed 6 months of salary.

Member's beneficiary may receive the death benefit in a lump sum or in 120 equal monthly installments.

2. Optional Death Benefit: (Govt. Code Section 31781.2) The surviving spouse or domestic partner of any member under 50 years of age with 10 or more years of retirement credit may elect to leave the basic death benefit on deposit until the member would have reached age 50 and receive 60% of the deceased member's retirement allowance for life. Upon death of the surviving spouse or domestic partner this allowance is

continued to the surviving unmarried children up to the age of 18 or age 22 if enrolled full-time in an accredited school, as determined by the Board of Retirement.

3. Combined Death Benefit: (Govt. Code Section 31781.3) The surviving spouse or domestic partner of any member who died while an active member in service with five or more years of retirement credit, or as a result of a service-connected disability, may choose to receive the salary benefit (under section one) plus, a reduced monthly retirement allowance for the remainder of his/her life.

B. Survivor Benefits:

1. Optional Death Allowance – Non-Service Connected: (Govt. Code Section 31781.1) A surviving spouse or domestic partner of any member who died while an active member with five or more years of retirement credit may elect to receive 60% of the member's disability retirement allowance for life instead of the basic death benefit.

If there is no surviving spouse or domestic partner entitled to this benefit such allowance shall be continuous to the member's surviving children under the age of 18 or 22 if enrolled as a full-time student in an accredited school, as determined by the Board of Retirement. The rights and privileges conferred by this section upon the surviving spouse, domestic partner, and/or children of such deceased member shall not be dependent upon whether they or any of them shall have been nominated by the deceased member as the beneficiary of any benefits payable upon or by reason of his/her death, but shall be superior to and shall supersede the rights and claims of any other beneficiary so nominated.

2. Optional Death Allowance – Service-Connected Disability: (Govt. Code Section 31787) A surviving spouse or domestic partner of any active member who died as a result of a service-connected disability may elect to receive the member's service connected disability retirement allowance for life. If there is no surviving spouse or domestic partner entitled to the benefit, such allowance shall be continuous to the deceased member's surviving unmarried children under the age of 18 or 22 if enrolled as a full-time student in an accredited school, as determined by the Board of Retirement.

3. Additional Death Benefit- Service-Connected Disability: (Govt. Code Section 31787.5) This benefit applies to members whose duties consist of active law enforcement or active fire suppression only.

As to a surviving spouse or domestic partner of a member killed in the performance of duty, or who dies as a result of any injury or disease caused by external violence or physical force while in the performance of duty, shall receive an additional allowance based on the number of surviving unmarried children under the age of 18 or 22 if enrolled as a full-time student in an accredited school, as follows:

Allowance:

1 Child	25% of basic allowance (Provided by Govt. Code Section 31787)
2 Children	40% of basic allowance (Provided by Govt. Code Section 31787)
3 or more Children	50% of basic allowance (Provided by Govt. Code Section 31787)

4. Death by Violence – Safety Members: (Govt. Code Section 31787.6) A surviving spouse or domestic partner of a safety member who is killed in the performance of duty, or who dies as a result of accident or injury caused by external violence or physical force shall receive a one-time lump sum benefit equal to the annual compensation earnable by the deceased at his/her monthly rate of compensation at the time of his/her death.

C. Death While On Deferred Retirement:

The member's designated beneficiary will receive the member's contributions plus interest. If the member was on deferred status with reciprocity to another system the benefits are coordinated between the two systems.

GENERAL INFORMATION

RETIREE HEALTH INSURANCE:

(RETIREE GROUP HEALTH INSURANCE BENEFITS ARE NOT A VESTED RIGHT AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.)

- A. Retiree Coverage Relating to Retirement System Membership before January 1, 1989: Upon proper written application prior to the date of retirement, the health insurance premiums will be paid for all employees who became members of the Retirement System before January 1, 1989 as follows:
1. 100% for any retired member of the Retirement System who has 10 or more years of retirement service credit with Imperial County/Courts/LAFCO.
 2. 100% for any retired member of the Retirement System who is retired from County service for service-connected disability under the terms and provisions of the "1937 Act" and whose last service was with Imperial County/Courts/LAFCO.
 3. 0% for any retired member of the Retirement System who has less than 10 years of retirement service credit with Imperial County/Courts/LAFCO.
- B. Retiree Coverage Relating to Retirement System Membership after December 31, 1988: Upon proper written application for health insurance prior to the date of retirement, health insurance premiums will be paid for all employees who became members of the retirement system after December 31, 1988 as follows:
1. 0% for any retired member of the Retirement System who has less than 10 years of retirement service credit with Imperial County/Courts/LAFCO.
 2. 25% for any retired member of the Retirement System who has 10 through 15 years of retirement service credit with Imperial County/Courts/LAFCO.
 3. 50% for any retired member of the Retirement System who has 16 through 20 years of retirement service credit with Imperial County/Courts/LAFCO.
 4. 75% for any retired member of the Retirement System who has 21 through 24 years of retirement service credit with Imperial County/Courts/LAFCO.

5. 100% for any retired member of the Retirement System who has 25 years or more of retirement service credit with Imperial County/Courts/LAFCO.
6. 100% for any retired member of the Retirement System who is retired from service for service-connected disability under the terms and provisions of the "1937 Act" and, whose last service was with Imperial County/Courts/LAFCO.

These benefits apply to members who leave service and return after December 31, 1988, regardless of a redeposit.

C. Retiree Health Insurance:

All retired members not eligible for payment of all or a portion of the health insurance premium and beneficiaries receiving a monthly benefit have the option of paying the premium themselves. (Check with ICERS for current policy.)

1. Medicare Coverage: At age 65 retirees will be eligible to have the County pay for their Part B Medicare coverage. For further information regarding Medicare coverage and payment, contact the Human Resources Department at (760) 482-4488.
2. Dental and Vision Insurance: All retirees may have dental and/or vision coverage for themselves and their eligible dependents deducted from their monthly pension checks.
3. If you have any questions regarding health/dental/vision insurance, contact the Human Resources Department at (760) 482-4488.

**IMPERIAL COUNTY
MEMBER CONTRIBUTIONS RATES
GENERAL MEMBERS**

Entry Age	Contribution Rate	Entry Age	Contribution Rate
16	4.56%	36	7.89%
17	4.70%	37	8.12%
18	4.83%	38	8.36%
19	4.96%	39	8.63%
20	5.11%	40	8.68%
21	5.24%	41	8.74%
22	5.39%	42	8.80%
23	5.55%	43	8.85%
24	5.69%	44	8.91%
25	5.85%	45	8.97%
26	6.01%	46	9.02%
27	6.17%	47	9.08%
28	6.34%	48	9.14%
29	6.51%	49	9.19%
30	6.69%	50	9.24%
31	6.87%	51	9.26%
32	7.05%	52	9.27%
33	7.26%	53	9.24%
34	7.45%	54	9.01%
35	7.67%		

Effective 7/03/09

**IMPERIAL COUNTY
MEMBER CONTRIBUTION RATES
SAFETY MEMBERS**

Entry Age	Contribution Rate	Entry Age	Contribution Rate
18	14.87%	34	18.47%
19	15.05%	35	18.74%
20	15.24%	36	19.04%
21	15.44%	37	19.35%
22	15.63%	38	19.44%
23	15.83%	39	19.56%
24	16.04%	40	19.67%
25	16.24%	41	19.79%
26	16.46%	42	19.92%
27	16.68%	43	20.07%
28	16.90%	44	20.25%
29	17.15%	45	20.45%
30	17.39%	46	20.25%
31	17.64%	47	20.03%
32	17.90%	48	19.74%
33	18.18%	49	19.05%

Effective 07/03/09

CHART I
AMOUNT OF MONTHLY RETIREMENT
ALLOWANCE UNDER SECTION 31676.11

General Members

Years of Service	<u>Age at Retirement (Percentage of Final Compensation)</u>				
	50	51	52	53	54
10	12.42	13.14	13.91	14.75	15.67
11	13.67	14.45	15.30	16.23	17.23
12	14.91	15.76	16.69	17.70	18.80
13	16.15	17.08	18.08	19.18	20.36
14	17.39	18.39	19.47	20.65	21.93
15	18.63	19.70	20.87	22.13	23.50
16	19.88	21.02	22.26	23.60	25.06
17	21.12	22.33	23.65	25.08	26.63
18	22.36	23.65	25.04	26.55	28.20
19	23.60	24.96	26.43	28.03	29.76
20	24.85	26.27	27.82	29.50	31.33
21	26.09	27.59	29.21	30.98	32.90
22	27.33	28.90	30.60	32.45	34.46
23	28.57	30.21	31.99	33.93	36.03
24	29.82	31.53	33.38	35.40	37.60
25	31.06	32.84	34.78	36.88	39.16
26	32.30	34.16	36.17	38.35	40.73
27	33.54	35.47	37.56	39.83	42.30
28	34.79	36.78	38.95	41.30	43.86
29	36.03	38.10	40.34	42.78	45.43
30	37.27	39.41	41.73	44.25	47.00
31	38.51	40.72	43.12	45.73	48.56
32	39.75	42.04	44.51	47.20	50.13
33	41.00	43.35	45.90	48.68	51.69
34	42.24	44.66	47.29	50.15	53.26
35	43.48	45.98	48.69	51.63	54.83
36	44.72	47.29	50.08	53.10	56.39

CHART 1
AMOUNT OF MONTHLY RETIREMENT
ALLOWANCE UNDER SECTION 31676.11

General Members

Years Of Service	<u>Age at Retirement (Percentage of Final Compensation)</u>				
	55	56	57	58	59
10	16.67	17.41	18.41	19.48	20.61
11	18.33	19.15	20.25	21.42	22.67
12	20.00	20.89	22.10	23.37	24.73
13	21.67	22.64	23.94	25.32	26.79
14	23.33	24.38	25.78	27.27	28.85
15	25.00	26.12	27.62	29.22	30.91
16	26.67	27.86	29.46	31.16	32.97
17	28.33	29.60	31.30	33.11	35.03
18	30.00	31.34	33.14	35.06	37.09
19	31.67	33.08	34.99	37.01	39.16
20	33.33	34.82	36.83	38.95	41.22
21	35.00	36.56	38.67	40.90	43.28
22	36.67	38.31	40.51	42.85	45.34
23	38.33	40.05	42.35	44.80	47.40
24	40.00	41.79	44.19	46.74	49.46
25	41.67	43.53	46.03	48.69	51.52
26	43.33	45.27	47.87	50.64	53.58
27	45.00	47.01	49.72	52.59	55.64
28	46.67	48.75	51.56	54.53	57.70
29	48.33	50.49	53.40	56.48	59.76
30	50.00	52.24	55.24	58.43	61.82
31	51.67	53.98	57.08	60.38	63.89
32	53.33	55.72	58.92	62.33	65.95
33	55.00	57.46	60.76	64.27	68.01
34	56.67	59.20	62.61	66.22	70.07
35	58.33	60.94	64.45	68.17	72.13
36	60.00	62.68	66.29	70.12	74.19
37	61.67	64.42	68.13	72.06	76.25
38	63.33	66.16	69.97	74.01	78.31
39	65.00	67.91	71.81	75.96	80.37
40	66.67	69.65	73.65	77.91	82.43
41	68.33	71.39	75.49	79.85	84.49
42	70.00	73.13	77.34	81.80	86.55

CHART 1
AMOUNT OF MONTHLY RETIREMENT
ALLOWANCE UNDER SECTION 31676.11

General Members

Years of Service	<u>Age at Retirement (Percentage of Final Compensation)</u>					
	60	61	62	63	64	65&over
10	21.82	22.68	23.54	24.40	25.26	26.11
11	24.00	24.95	25.89	26.84	27.78	28.72
12	26.19	27.22	28.25	29.28	30.31	31.34
13	28.37	29.48	30.60	31.72	32.83	33.95
14	30.55	31.75	32.95	34.16	35.36	36.56
15	32.73	34.02	35.31	36.60	37.88	39.17
16	34.91	36.29	37.66	39.04	40.41	41.78
17	37.10	38.56	40.01	41.47	42.93	44.39
18	39.28	40.82	42.37	43.91	45.46	47.00
19	41.46	43.09	44.72	46.35	47.98	49.62
20	43.64	45.36	47.08	48.79	50.51	52.23
21	45.83	47.63	49.43	51.23	53.04	54.84
22	48.01	49.90	51.78	53.67	55.56	57.45
23	50.19	52.16	54.14	56.11	58.09	60.06
24	52.37	54.43	56.49	58.55	60.61	62.67
25	54.55	56.70	58.85	60.99	63.14	65.28
26	56.74	58.97	61.20	63.43	65.66	67.89
27	58.92	61.24	63.55	65.87	68.19	70.51
28	61.10	63.50	65.91	68.31	70.71	73.12
29	63.28	65.77	68.26	70.75	73.24	75.73
30	65.47	68.04	70.61	73.19	75.77	78.34
31	67.65	70.31	72.97	75.63	78.29	80.95
32	69.83	72.58	75.32	78.07	80.82	83.56
33	72.01	74.84	77.68	80.51	83.34	86.17
34	74.19	77.11	80.03	82.95	85.87	88.79
35	76.38	79.38	82.38	85.39	88.39	91.40
36	78.56	81.65	84.74	87.83	90.92	94.01
37	80.74	83.92	87.09	90.27	93.44	96.62
38	82.92	86.18	89.45	92.71	95.97	99.23
39	85.10	88.45	91.80	95.15	98.49	100.00
40	87.29	90.72	94.15	97.59	100.00	
41	89.47	92.99	96.51	100.00		
42	91.65	95.26	98.86	100.00		

CHART 2
AMOUNT OF MONTHLY RETIREMENT
ALLOWANCE UNDER SECTION 31676.14

General Members

Years Of Service	<u>Age at Retirement (Percentage of Final Compensation)</u>				
	50	51	52	53	54
10	14.75	15.67	16.67	17.41	18.41
11	16.23	17.23	18.33	19.15	20.25
12	17.70	18.80	20.00	20.89	22.10
13	19.18	20.36	21.67	22.64	23.94
14	20.65	21.93	23.33	24.88	25.78
15	22.13	23.50	25.00	26.12	27.62
16	23.60	25.06	26.67	27.86	29.46
17	25.08	26.63	28.33	29.60	31.30
18	26.55	28.20	30.00	31.34	33.14
19	28.03	29.76	31.67	33.08	34.98
20	29.50	31.33	33.33	34.82	36.83
21	30.98	32.90	35.00	36.57	38.67
22	32.45	34.46	36.67	38.31	40.51
23	33.93	36.03	38.33	40.05	42.35
24	35.40	37.60	40.00	41.79	44.19
25	36.88	39.16	41.67	43.53	46.03
26	38.35	40.73	43.33	45.27	47.87
27	39.83	42.30	45.00	47.01	49.72
28	41.30	43.86	46.67	48.75	51.56
29	42.78	45.43	48.33	50.49	53.40
30	44.25	47.00	50.00	52.24	55.24
31	45.73	48.56	51.67	53.98	57.08
32	47.20	50.13	53.33	55.72	58.92
33	48.68	51.69	55.00	57.46	60.76
34	50.15	53.26	56.67	59.20	62.60
35	51.63	54.83	58.33	60.94	64.45
36	53.10	56.39	60.00	62.68	66.29

CHART 2
AMOUNT OF MONTHLY RETIREMENT
ALLOWANCE UNDER SECTION 31676.14

General Members

Years Of Service	<u>Age at Retirement (Percentage of Final Compensation)</u>				
	55	56	57	58	59
10	19.84	20.61	21.82	22.68	23.54
11	21.42	22.67	24.00	24.95	25.89
12	23.37	24.73	26.19	27.22	28.25
13	25.32	26.79	28.37	29.48	30.60
14	27.27	28.85	30.55	31.75	32.95
15	29.22	30.91	32.73	34.02	35.31
16	31.16	32.97	34.92	36.29	37.66
17	33.11	35.03	37.10	38.56	40.01
18	35.06	37.09	39.28	40.82	42.37
19	37.01	39.16	41.46	43.09	44.72
20	38.95	41.22	43.64	45.36	47.08
21	40.90	43.28	45.83	47.63	49.43
22	42.85	45.34	48.01	49.90	51.78
23	44.80	47.40	50.19	52.16	54.14
24	46.74	49.46	52.37	54.43	56.49
25	48.69	51.52	54.56	56.70	58.85
26	50.64	53.58	56.74	58.97	61.20
27	52.59	55.64	58.92	61.24	63.55
28	54.54	57.70	61.10	63.50	65.91
29	56.48	59.76	63.28	65.77	68.26
30	58.43	61.82	65.47	68.04	70.61
31	60.38	63.88	67.65	70.31	72.97
32	62.33	65.95	69.83	72.58	75.32
33	64.27	68.01	72.01	74.84	77.68
34	66.22	70.07	74.19	77.11	80.03
35	68.17	72.13	76.38	79.38	82.38
36	70.12	74.19	78.56	81.65	84.74
37	72.06	76.25	80.74	83.92	87.09
38	74.01	78.31	82.92	86.18	89.44
39	75.96	80.37	85.11	88.45	91.80
40	77.91	82.43	87.29	90.72	94.15
41	79.86	84.49	89.47	92.99	96.51
42	81.80	86.55	91.65	95.26	98.86

CHART 2
AMOUNT OF MONTHLY RETIREMENT
ALLOWANCE UNDER SECTION 31676.14

General Members

Years Of Service	<u>Age at Retirement (Percentage of Final Compensation)</u>					
	60	61	62	63	64	65& over
10	24.40	25.26	26.11	26.11	26.11	26.11
11	26.84	27.78	28.72	28.72	28.72	28.72
12	29.28	30.31	31.34	31.34	31.34	31.34
13	31.72	32.83	33.95	33.95	33.95	33.95
14	34.16	35.36	36.56	36.56	36.56	36.56
15	36.60	37.88	39.17	39.17	39.17	39.17
16	39.04	40.41	41.78	41.78	41.78	41.78
17	41.47	42.93	44.39	44.39	44.39	44.39
18	43.91	45.46	47.00	47.00	47.00	47.00
19	46.35	47.98	49.61	49.61	49.61	49.61
20	48.79	50.51	52.23	52.23	52.23	52.23
21	51.23	53.04	54.84	54.84	54.84	54.84
22	53.67	55.56	57.45	57.45	57.45	57.45
23	56.11	58.09	60.06	60.06	60.06	60.06
24	58.55	60.61	62.67	62.67	62.67	62.67
25	60.99	63.14	65.28	65.28	65.28	65.28
26	63.43	65.66	67.89	67.89	67.89	67.89
27	65.87	68.19	70.51	70.51	70.51	70.51
28	68.31	70.71	73.12	73.12	73.12	73.12
29	70.75	73.24	75.73	75.73	75.73	75.73
30	73.19	75.77	78.34	78.34	78.34	78.34
31	75.63	78.29	80.95	80.95	80.95	80.95
32	78.07	80.82	83.56	83.56	83.56	83.56
33	80.51	83.34	86.17	86.17	86.17	86.17
34	82.95	85.87	88.78	88.78	88.78	88.78
35	85.39	88.39	91.40	91.40	91.40	91.40
36	87.83	90.92	94.01	94.01	94.01	94.01
37	90.27	93.44	96.62	96.62	96.62	96.62
38	92.71	95.97	99.23	99.23	99.23	99.23
39	95.15	98.49	100.00	100.00	100.00	100.00
40	97.59	100.00				
41	100.00					
42	100.00					

CHART 3
AMOUNT OF MONTHLY RETIREMENT
ALLOWANCE UNDER SECTION 31664.1

Safety Members

Years
of
Service

Age at Retirement (Percentage of Final Compensation)

50 & over

10	30.00
11	33.00
12	36.00
13	39.00
14	42.00
15	45.00
16	48.00
17	51.00
18	54.00
19	57.00
20	60.00
21	63.00
22	66.00
23	69.00
24	72.00
25	75.00
26	78.00
27	81.00
28	84.00
29	87.00
30	90.00
31	93.00
32	96.00
33	99.00
34	100.00

**IMPERIAL COUNTY EMPLOYEE'S
RETIREMENT SYSTEM
CONTACT INFORMATION**

Retirement Division

1221 W. State Street
El Centro, CA 92243
Tel (760) 336-3132
Fax (760) 336-3923
e-mail: icers@co.imperial.ca.us
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David H. Prince
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angiehardaway@co.imperial.ca.us

Retirement Benefits/Retired Members/Disability Retirement

Kayleen Smith
Tel (760) 336-3138
kayleensmith@co.imperial.ca.us

Retirement Board

Kathy Kubler
Tel (760) 336-3136
icers@co.imperial.ca.us

**OTHER USEFUL
CONTACT INFORMATION**

Public Employees Retirement System (PERS)

(888) 225-7377

www.calpers.org

Social Security Administration

(800) 772-1213

www.ssa.gov

Medicare

(800) 633-4227

www.medicare.gov

Internal Revenue Service

(800) 829-1040

www.irs.gov

Franchise Tax Board

(800) 852-5711

www.ftb.ca.gov

Imperial County Association Retired Employees (ICARE)

(760) 355-2988

P.O. Box 1187

El Centro, CA 92244-1187

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