Terminal Illness or Death of an Employee

Employers: Contact SJCERA Regarding Terminally Ill Employees

If one of your employees becomes gravely or terminally ill, please contact SJCERA before terminating their employment. If you terminate the ill employee, they will lose valuable SJCERA benefits that could provide for their family after the employee's death. The difference to the family can be significant: receiving only the member contributions and interest in a lump sum, versus receiving a lifetime monthly benefit and access to health insurance.

Benefits Available to Active Employees

Employees who are working in full-time permanent positions, or on paid or unpaid leave from those positions, are considered Active SJCERA members. Active members (and, upon their death, their survivors) have more benefit choices, which are typically more generous than those available to terminated employees (Deferred members). Active members' benefit choices include service retirement, disability retirement and active member death benefits.

Retirement

There are two types of retirement benefits—service retirement and disability retirement—for which a gravely or terminally ill employee may apply, if they meet the eligibility criteria.

Service Retirement. To apply for a service retirement benefit, members must meet the age and service credit eligibility for their membership group and tier. If eligible, the member receives a life-time monthly benefit and, upon their death, the eligible survivor may receive a continuing benefit for their lifetime. Call SJCERA to request an application.

General Members: Service Retirement Eligibility	
Tier 1	• Age 50+ with 5+ years of service credit and 10+ years of membership • Any age with 30+ years of service credit • Age 70+ with any service credit
Tier 2	• Age 52+ with 5+ years of service credit • Age 70+ with any service credit
Safety Members: Service Retirement Eligibility	
Tier 1	• Age 50+ with 5+ years of service credit and 10+ years of membership • Any age with 20+ years of service credit • Age 70+ with any service credit
Tier 2	• Age 50+ with 5+ years of service credit • Age 70+ with any service credit

Information to Give Gravely Ill Employees

✓ Contact SJCERA
  o 209.468.2163
  o ContactUs@sjcera.org

✓ Communicate with SJCERA about your benefit choices before resigning or agreeing to terminate your employment

✓ Complete SJCERA's **Special Power of Attorney** form to allow a trusted person to make retirement benefit decisions in case you become unable to act on your own behalf

✓ Verify your SJCERA **Beneficiary Designation** is current, or submit a new form

✓ If you choose to retire and later recover, you may apply to return to work

Disability Retirement. To be eligible for a disability retirement, the member must have a substantial illness or injury that permanently prevents them from performing the normal and usual duties of their job. The illness or injury can be service-connected (resulting from their employment) or nonservice-connected (not related to employment). To be eligible to apply for a nonservice-connected disability retirement, the member must have at least five years of service credit. Read the *Disability Retirement Benefit* and the *Disability Retirement Process* fact sheets for more information. The member or their employer can apply by completing the *Disability Retirement Application* form.

Benefits Available to Active Employees (continued)

Active Member Death Benefit

If one of your employees (including those on paid or unpaid leave) dies, report the death to SJCERA immediately.

If an Active member dies before submitting their retirement application, their eligible survivor may be eligible for a range of benefits, summarized below. Read the *Death of an Active Member* web page and the *Survivorship* booklet for more information.

- Basic Death Benefit: Return of the member's contributions plus interest AND up to six months of average salary.
- 60% Survivor's Benefit: If the member had five or more years of SJCERA (or SJCERA and reciprocal system) service credit, the spouse/registered domestic partner (or if none, the member's unmarried, minor children) may receive a monthly benefit equal to 60% of the benefit the member would have received if they had retired on the day they died. While the survivors receive the monthly benefit, they are eligible to enroll in the retiree health plans.
- Combination Benefit: Survivors eligible for the 60% Survivor's Benefit may elect to receive up to six months' average salary and a reduced monthly benefit.

If the Active member's death was service connected, additional benefits apply. Read the *Death of an Active Member* web page and the *Survivorship* booklet for more information.

Reporting Employee Deaths

✓ Contact SJCERA
  - 209.468.2163
  - ContactUs@sjcera.org

✓ Provide as much employee information as possible
  - Employee Name
  - Social Security Number
  - Date of Death
  - Whether the death was service-connected, or nonservice-connected
  - Contact information for a family member or other contact person, if known

Benefits Available to Terminated Employees

When an employee is terminated, they become a Deferred SJCERA member. If the member dies before submitting a properly completed service or disability retirement application, the member's beneficiary is eligible to receive only a return of the member's contributions plus interest. The spouse, registered domestic partner, or minor children cannot receive a monthly benefit, nor are they eligible to receive up to six months of average salary.