



## Board Administration Policy

# Final Benefit Payment

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### I. Purpose

- A. This policy defines and outlines the SJCERA operational practice for handling the final benefit payment for retired members and beneficiaries who pass away while receiving a benefit payment from SJCERA. This policy shall be in effect beginning January 1, 2025.

### II. Operational Practice

#### A. Eligibility for Final Payment

1. A retired member or beneficiary of the San Joaquin County Employees' Retirement Association (SJCERA) is entitled to receive the full benefit payment for the month of their death, provided the member was alive at any point during that month.

#### B. Payment Timing and Processing

1. If the member passes away on or after the first day of the month, the entire monthly benefit payment will be issued to the designated payee or the member's estate without any proration.
2. If the benefit payment has already been disbursed before the notification of the member's death, no refund or partial return of the monthly payment will be required.
3. Monthly benefit payments are made on the first of the month following benefit entitlement. For example, November's benefit payment is issued on December 1. Therefore, if a member passes any day in November, the December 1 payment will not need to be partially returned.

#### C. Notification of Death

1. Anyone including the employer, beneficiary, relative, or associated person may notify SJCERA of a member's passing, which shall be verified by Staff through a valid death certificate, report from a medical provider, or signed attestation by one of the above-mentioned parties.
2. The SJCERA member's beneficiary, executor, or representative is responsible for promptly notifying SJCERA of the member's passing as soon as possible.
3. Upon notification, SJCERA will ensure future payments are discontinued starting the month following the member's death.

**D. Overpayment Recovery**

1. If payments are made for any month(s) after the month of the member's death due to delayed notification, SJCERA will recover such overpayments from the beneficiary or estate.
2. Beneficiaries will be notified in writing if an overpayment is identified, with instructions on repayment options.
3. Initial attempts to recover overpayments will be to withdraw (direct debit) the money from the member's direct deposit bank account if possible.
4. Any subsequent benefit, a return of contributions, beneficiary continuance benefit, or death benefit can and will be withheld in the case of overpaid member retirement benefits until all monies have been collected.
5. SJCERA will make every attempt, available by law, to recover overpaid retirement benefits.

**E. Beneficiary Payments and Refund of Contributions**

1. If applicable, the members' designated beneficiary will receive any survivor benefits, lump sum payments, or a refund of remaining contributions as entitled.

**F. Appeals Process**

1. During any dispute arising regarding the final payment or overpayment recovery, the beneficiary or estate may submit an appeal in writing to the SJCERA Board within 60 days notice of the disputed final payment or overpayment recovery. Such appeal shall be determined by the Board prior to any judicial remedy available by law.

**V. Policy Review**

- A. Staff shall review this Policy at least once every three years to ensure that it remains relevant, appropriate, and in compliance. (*Ref.: Cal. Gov. Code. §31539, IRS Rev. Proc. 2016-51.*)

**VI. History**

12/13/2024      Adopted by Board of Retirement

**Certification of Board Adoption:**

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	12/13/2024
Clerk of the Board	Date