



ICERS

**IMPERIAL COUNTY
EMPLOYEES' RETIREMENT SYSTEM**

1221 State Street
El Centro, CA 92243

**RETIREMENT
SYSTEM**

Tier 1 & 2 Members

BENEFITS BOOKLET

2020 EDITION

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January 1, 2020

Dear Members:

My office has prepared this booklet to provide you with a general idea of the benefits available to you through the Imperial County Employees' Retirement System (ICERS). We are here to help you understand how the retirement system is here to work for you, both during and after your career in public service.

From time to time retirement rules and laws change. In the event of a discrepancy between the information contained in this handbook and the Laws and Policies from which the benefits and information are derived, the Laws and Policies will govern.

Please read through this booklet carefully. If there is anything you would like further clarification on, please do not hesitate to call ICERS at (442) 265-7550. Alternatively, if you prefer, you may stop by the office located at 1221 West State Street in El Centro or visit us on the web at icers.imperialcounty.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott W. Jarvis". The signature is fluid and cursive, with the first name "Scott" and last name "Jarvis" clearly distinguishable.

SCOTT W. JARVIS
Retirement Administrator

GOVERNING LAW

COUNTY EMPLOYEES' RETIREMENT LAW OF 1937

The Retirement Plan used by the County of Imperial (County), the Superior Court of California (Court), the Imperial County Local Agency Formation Commission (LAFCO), and the Imperial County Transit Commission (ICTC) 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.

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

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

The retirement system has four employers, the County, the Court, LAFCO and ICTC.

BOARD OF RETIREMENT:

Management of the retirement system is vested in the **BOARD OF RETIREMENT**, which consists of nine members and two alternates. Members include the County Treasurer/Tax Collector; four members appointed by the Board of Supervisors (one of whom may be a County Supervisor); two members elected by active general members; one retiree member, and one alternate retiree member elected by the retired members; and one safety member and one alternate safety member elected by the active safety members, with the alternate safety member being that candidate, if any, who received the highest number of votes in the unrepresented safety group. 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 9:00 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 9:00 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 website at icers.imperialcounty.org.

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 (Govt. Code Section 31562) 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
Chief Investigator
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
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, upon order of a court of competent jurisdiction, or upon written authorization of the member, or in compliance with a Public Records Request. 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
Telephone: (442) 265-7550
Fax: (442) 265-7545
Website: icers.imperialcounty.org.

ANNUAL REPORTS:

An annual (fiscal) financial report and actuarial report are available on ICERS' website or by contacting ICERS.

ANNUAL MEMBER STATEMENTS:

An annual member statement is sent out each 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 make the designation on the proper retirement form obtained from ICERS or its 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 a beneficiary.

CONTRIBUTIONS:

Members' contribution rates are actuarially adjusted using the member's compensation earnable, and are based on age at the nearest birthday upon entry into the system. General member contributions are discontinued upon completion of 30 years of continuous service by a 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, is subject to change by the Board of Retirement.

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.

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 a 403(b) plan, or a traditional Individual Retirement Account (IRA). For more information contact ICERS at (442) 265-7550.

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 prior to retirement. (Govt. Code Section 31641.5).
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. Redeposit:

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 receives credit for such service (Govt. Code Section 31652).
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 firefighting 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 the 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 to receive service credit in the retirement system. Members who wish to take advantage of this provision should contact ICERS for more information. (Govt. Code Section 31641.2).

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 (CalPERS), or the State Teachers' Retirement System (CalSTRS), 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 may 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 Teachers' Retirement System (CalSTRS)

Judges' Retirement Systems (CalJRS)

State of California and contracting agencies (CalPERS)

San Luis Obispo County Pension Trust

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 submit the proper documentation to our office to receive a refund of contributions.

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. Also, make an appointment with ICERS staff to find out what would be the best date to retire and how to maximize your retirement benefit. 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).

- B. 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.
- C. Pick up a copy of ICERS retirement planning guide “Ready or Not”.

AGE:

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

RETIREMENT FOR YEARS OF SERVICE:

Under the provisions of Govt. Code Section 31672, 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/Court/LAFCO/ICTC or reciprocal service (excluding public service credit), or
- B. Has retirement credit of 30 years of County/Court/ LAFCO/ICTC or reciprocal service (excluding public service credit), regardless of age, or
- C. Has reached the age of 70.

Under the provisions of Govt. Code Section 31663.25, 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/Court/LAFCO/ICTC or reciprocal service (excluding public service Credit), or
- B. Has retirement credit of 20 years of County/Court/ LAFCO/ICTC or reciprocal service (excluding public service credit), regardless of age.

SICK LEAVE CREDIT AT RETIREMENT:

- A. Most members 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 accumulated sick leave hours

or

2. Apply all 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 of their accumulated sick leave hours applied toward their retirement service credit.

C. County employees only, who are retired for a disability, and have not received a service retirement, will be compensated by the county for 100% of their accumulated sick leave hours at retirement.

FINAL AVERAGE COMPENSATION (FAC):

FAC is the monthly average compensation for the highest 12 consecutive months of employment used to determine a retirement benefit. Your yearly retirement pension cannot exceed your highest yearly compensation used to determine your benefit.

COMPENSATION EARNABLE:

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

UNIFORM ALLOWANCE PAY

SHIFT DIFFERENTIAL PAY

MANDATORY ON-CALL PAY

BILINGUAL PAY

TRAINING OFFICER PAY

BOMB TECHNICIAN PAY

EMT/PARAMEDIC PAY

FIREFIGHTERS HOLIDAY PAY

FIREFIGHTER HAZARDOUS MATERIALS TECHNICIAN PAY

FIREFIGHTER HAZARDOUS MATERIALS SPECIALIST PAY

RESIDENT DUTY PAY

EDUCATIONAL ALLOWANCE PAY
ANNUAL VACATION BUYBACK PAY
STAFF SPECIAL ASSIGNMENT PAY
CAR ALLOWANCE PAY
ANNUAL SICK LEAVE BUYBACK PAY

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

- A. Chart 1 – General Members, Tier 1 (Govt. Code Section 31676.11) (Pgs. 23-25)
- B. Chart 2 – General Members, Tier 2 (Govt. Code Section 31676.14) (Pgs. 26-28)
- C. Chart 3 – Safety Members, Tier 2 (Govt. Code Section 31664.1(Pg. 29))

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

Step 1 Final Average 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.

Tier 1 (Govt. Code Section 31676.11) $\$2,500.00 \times 54.55\% = \$1,363.75$

Tier 2 (Govt. Code Section 31676.14) $\$2,500.00 \times 60.99\% = \$1,524.75$

You can also use the Retirement Calculator on the ICERS website
icers.imperialcounty.org.

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 only, the County of Imperial has adopted 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 county employees only, affected by this IRC 415(b) limitation, the county will provide, to its employees only, 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:

There are two types of disability retirement benefits available:

1. Service-Connected Disability Retirement:

If you are permanently incapacitated, physically or mentally, from performing your usual job duties, and your incapacity is the results of a job-related injury, illness or disease, you may be eligible for a service-connected disability retirement benefit, regardless of your age or length of service.

Your incapacity must arise from the course of your job and your job must contribute substantially to your incapacity. The monthly benefit is equal to 50% of your highest monthly average compensation earnable or your service retirement benefit, whichever is greater.

2. Non-Service-Connected Disability Retirement:

If you are permanently incapacitated physically or mentally, from performing your usual job duties because of an injury, illness or disease that is not job-related, you may be eligible for a non-service-connected disability retirement benefit.

To receive a benefit, in addition to the permanent incapacity requirement, you must also have a minimum of five years of retirement service credit. The monthly benefit is based on a disability formula or a service retirement benefit, whichever is greater. The disability formula is:

Years of Service:

Percentage for years of credited service:

Five years, but less than six years.....	20.00
Six years, but less than seven years	22.00
Seven years, but less than eight years	24.00
Eight years, but less than nine years.....	26.00
Nine years, but less than ten years.....	28.00
Ten years, but less than eleven years.....	30.00
Eleven years, but less than twelve years	32.00
Twelve years, but less than thirteen years	34.00
Thirteen years, but less than fourteen years	36.00
Fourteen years, but less than fifteen years.....	38.00
Fifteen or more years	40.00

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

Applications for disability retirement must be obtained from ICERS, located at 1221 W. State Street, El Centro, CA 92243 and properly filed.

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.

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. (Govt. Code Section 31760.1 and 31760.2).
- 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. Most retirees who are eligible to be employed by any one of the ICERS employers must be retired for a minimum of 180 days prior to returning to service (Govt. Code Section 7522.56). For exceptions contact the retirement office.
- B. All retirees shall not be eligible for employment with a public employer for a period of 12 months from the last day that the retiree has received unemployment insurance compensation arising out of prior employment with a public employer as described in Govt. Code Section 7522.56(e).
- C. 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 in a temporary capacity not to exceed 120 days or 960 hours (whichever is greater) in a fiscal year (July 1 through June 30).
6. Is elected to office after retiring, as long as the position that the person retired from is not the same as the elected position.

D. A member retired for service who is re-employed, will again become an active member of ICERS. The member's pension will be suspended 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, LAFCO or ICTC. Contact ICERS 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 United States 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. Medical Insurance premiums.
- B. Dental/Vision Insurance premiums.

- C. Federal and State Income Taxes.
- D. ICARE Dues (Imperial County Association of Retired Employees).
- E. Pacific Group Agencies (premiums for retiree benefit programs).

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, Superior Court, LAFCO and ICTC (Required Income 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 "Dissolution of Marriage Guidelines" 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 BENEFITS:

- A. Regular Service or Non-Service Connected Disability Retirement: (Govt. Code Section 31785.1).

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 (Govt. Code Section 31760.1).

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 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 (Govt. Code Section 31760.2).

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: (Govt. Code Section 31786.1).

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 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 SURVIVOR 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 unmarried 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 depend on 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 (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.

RETIREE HEALTH INSURANCE:

RETIREE GROUP HEALTH INSURANCE IS NOT A RETIREMENT SYSTEM BENEFIT. FOR INFORMATION ABOUT THIS BENEFIT, PLEASE CONTACT YOUR EMPLOYER.

ICERS' MEMBER CONTRIBUTION RATES:

See our website for updated contribution rate information, icers.imperialcounty.org or contact our office, 442-265-7550.

CHART I AMOUNT OF MONTHLY RETIREMENT ALLOWANCE UNDER SECTION 31676.11

GENERAL MEMBERS

Tier 1

Years of Service	Age at Retirement (Percentage of Final Compensation)				
	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 I AMOUNT OF MONTHLY RETIREMENT ALLOWANCE UNDER SECTION 31676.11

GENERAL MEMBERS

Tier 1

Years Of Service	Age at Retirement (Percentage of Final Compensation)				
	55	56	57	58	59
10	16.67	17.41	18.41	9.48	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 I

AMOUNT OF MONTHLY RETIREMENT ALLOWANCE UNDER SECTION 31676.11

GENERAL MEMBERS

Tier 1

Years of Service	Age at Retirement (Percentage of Final Compensation)					
	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

Tier 2

Years Of Service	Age at Retirement (Percentage of Final Compensation)				
	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

Tier 2

Years Of Service	Age at Retirement (Percentage of Final Compensation)				
	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

Tier 2

Years Of Service	Age at Retirement (Percentage of Final Compensation)					
	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

Tier 2

Years of Service	Age at Retirement (Percentage of Final Compensation)
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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

**ICERS
CONTACT INFORMATION**

Retirement System

1221 W. State Street
El Centro, CA 92243
Tel (442) 265-7550
Fax (442) 265-7545
e-mail: icers@co.imperial.ca.us
Website: icers.imperialcounty.org

**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)

P.O. Box 1187
El Centro, CA 92244-1187

NOTES

