San Francisco Employees Retirement Services (SFERS)

Classified Staff

Human Resources Department
April 2007
Guidelines for Classified Staff

- San Francisco Employees' Retirement System (SFERS) provides information regarding individual retirement benefits for active and retired City and County employees. You may access their website at: www.sfgov.org/sfers

- Once you have accessed the SFERS home page, you will be able to
  - Schedule appointments to retire
  - Get Retirement Request Forms
  - Get copies of either Summary Plan Descriptions or Buyback Brochures

- SFERS provides retirement counseling appointments for SFERS members who are, or soon will be, eligible for retirement according to the eligibility requirements defined by Charter Section A8-587 (attached).

- In order to retire, you will need to speak to one of the counselors at SFERS Member Services. A counseling appointment for the following types of retirement can be made:
  - Service
  - Vesting
  - Industrial Disability
  - Ordinary Disability
THIS IS NOT AN APPLICATION FOR SFERS RETIREMENT BENEFITS

**SFERS** will provide a benefit estimate only for members eligible for service retirement or vesting retirement within one year from the date of the request – you must be at least age 50 with 5 or more years of service credit within 1 year from the date of the request.

Your written estimate of your SFERS retirement benefits will be provided within 6 - 8 weeks of receipt of your request. The written estimates will be mailed to the mailing address provided or to your business or personal e-mail address. Information regarding SFERS disability retirement is available by making a retirement appointment with SFERS Member Services by calling 415-487-7000 or 888-849-0777 (Toll free).

Your SFERS retirement benefit estimate will be based on SFERS membership information or your member account balance contained in your membership file as of the date of your request. The estimates provided are not a guarantee of eligibility for service or vesting retirement or benefit amounts. This estimate is provided for planning purposes only.

No more than 1 estimate will be provided for any 12-month period. If you are interested in electing SFERS service retirement, you must make an appointment with SFERS Member Services by calling 415-487-7000 or 888-849-0777.

*Note: If you terminate City employment or receive a layoff notice, you are required to bring a copy of your separation report or layoff notice to the SFERS office to be counseled regarding your benefit options.*
How to Reach SFERS

By Telephone (area code 415)

- For general information 487-7000
- To request a home or hospital counseling/sign up session 487-7035
- To schedule a pre-tax buyback appointment 487-7000
- To schedule a retirement appointment 487-7000
- For payroll deduction or rollover/transfer of funds 487-7000
- To request an Annual Statement duplicate 487-7031
- To request a Retirement Estimate Request form 487-7000

In Person (without an appointment)

30 Van Ness Avenue, Suite 3000
San Francisco, CA  94102

8:00 am – 5:00 pm, Monday – Friday
1. **How do I know if I qualify for the San Francisco Employees’ Retiree Benefits?**

On November 7, 2000, you were a member of the Charter Section A8.584 Miscellaneous Plan and you had accumulated contributions on account with the Retirement System and you were not retired or

After November 7, 2000:

- You are first certified from a Civil Service list as a permanent employee in a covered classification or
- You are appointed to a full-time permanent position in a covered classification or
- You have worked in a temporary position in a covered classification for more than 1,400 hours in any 12-month period

There are 3 types of retirements:

**I. Service Retirement Benefit:**

You qualify for a service retirement benefit if you are at least 50 years old and you have at least 20 years of credited service, or if you are at least 60 years old and you have at least 10 years of credited service.

**II. Disability Retirement Benefit**

You are eligible to apply for a disability retirement benefit, regardless of your age, when you have 10 or more years of service credit and you sustain an injury or illness that prevents you from performing your duties.

In addition to a disability pension, you may be entitled to workers’ compensation payments if your injury or illness was caused by your work, and/or Social Security Disability Income. Contract the City’s Workers’ Compensation Division and the Social Security Administration for more information on these programs.

**III. Vesting Retirement Benefit**

If you terminate City employment with five or more years of service credit, you can elect vesting. You have 90 days from your termination to elect vesting. Your vesting retirement benefit is first payable at or after age 50.

2. **Do I have to continue with the same medical plan that I had prior to my retirement?**

As a retiree, you may continue with the same medical plan or select another offered by HSS. Monthly premiums can be deducted from SFERS pension checks.
3. **Can I add dependents to my medical coverage?**

You may add the following individuals to your medical coverage:

- Your legal spouse or domestic partner;
- Unmarried children from birth to age twenty-five (25) who 1) are not married; 2) do not work full time; 3) continue to reside in the home, except for full-time students and children living with a divorced spouse; and 4) are declared as an exemption on your federal income tax return;
- A child 1) living with you in a parent-child relationship who is economically dependent upon you for support; 2) is 18 years of age or younger; 3) is not married; and 4) is declared as an exemption on your federal income tax return;
- A child who 1) is over the age of 19; 2) is unmarried; 3) is incapable of self-sustaining employment due to physical handicap or mental retardation that existed prior to the child’s attainment of age 25; 4) permanently resides with the employee/retired member; dependent on the member for substantially all of his/her economic support; has been a dependent in a medical plan administered by the Health Service System on a continuous basis; and 6) was enrolled prior to child’s nineteenth (19) birthday.

You will be required to provide proof of marriage or domestic partnership when enrolling a spouse or domestic partner.

4. **What is Medicare?**

Medicare is a federal government health insurance program for people sixty-five (65) years or older who are eligible to receive Social Security benefits.

Medicare has three parts. Part A is for hospital insurance. In most cases, you do not have to pay for Medicare Part A coverage if you are eligible to receive Social Security benefits. Part B covers the cost of physician and other medical provider services. You must pay a monthly premium to the Social Security Administration for Medicare Part B. For information on the new Medicare Part D which provides prescription drug coverage, please contact Health Services or the Social Security Administration.

5. **How do I know if I qualify for Medicare?**

- If you are receiving Social Security benefits, the Social Security Administration will notify you prior to your sixty-fifth (65th) birthday regarding your eligibility for Medicare.
- If you are not currently receiving Social Security benefits, it is your responsibility to contact the Social Security Administration prior to your sixty-fifth (65th) birthday to apply for Medicare. Failure to do so could result in penalties being assessed by the Social Security Administration and the Health Service System. Retirees who do not apply for Medicare will not be allowed to continue benefits in any of the HSS HMO plans.
• If you have a permanent disability or you have kidney disease requiring hemodialysis or transplant, you should contact the Social Security Administration immediately to apply for Medicare.

To get information about Medicare eligibility and enrollment, call the Social Security Administration, the federal agency responsible for handling Medicare. You can reach them at 1(800) 772-1213 (TTY: 1(800) 325-0778) or visit them at the office most convenient for you. The location of these offices can be found in the blue government pages of your local phone book. You can also obtain information from the Social Security Administration Official website at www.ssa.gov and click on Medicare Information.

6. **What are the Health Service System rules for Medicare Participation?**

All retired members who have reached the age of 65 and their family members who qualify for early Social Security, and thereby become eligible for Medicare Part A and Part B, are required to apply for Medicare. It is the responsibility of the member to notify the Health Service System of Medicare eligibility. Failure to apply for Medicare may result in the cancellation of your benefits.

7. **Should I enroll in Medicare Part D?**

Since you are continuing your medical coverage through HSS, it is advised that you do not enroll in an individual Medicare Part D plan. The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 added a new prescription drug program to Medicare. Prescription drug coverage under Medicare was made available January 1, 2006. You may receive Medicare Part D enrollment information from the Centers for Medicare and Medicaid Services (CMS).

The good news for you is that the healthcare plans available through the Health Service System have prescription drug coverage that is better than the available Medicare Part D coverage. In order to be able to continue to offer you such coverage, it is important that you and your dependents do not enroll in an individual Medicare Part D plan.

If you do enroll, the Health Service System will not benefit from subsidies from CMS that are helping us to offer you better coverage at a reasonable cost. This could jeopardize your future coverage through HSS.

If you have questions about your prescription drug coverage, please contact your Health Service System Operations Analyst at 415-554-1750 or 1-800-541-2266 for assistance.

8. **If I have questions about my health benefits during retirement, who should I call?**

If you have questions regarding your retiree medical and/or dental coverage, please contact HSS at (415) 554-1750.