

## Retirement Services



## ***How Is Your Retirement Affected After You've Separated From the City***

Once you have separated from employment with the City of San José what are your options regarding retirement and your contributions?

1. If you meet the minimum qualifications for service retirement from either plan, you can apply for a service retirement.
2. If you do not meet the minimum qualifications, and are vested, you can defer your retirement until a later date.
3. You can withdraw your contributions, plus interest, and end your membership in your retirement plan. If you withdraw your funds, you are not eligible for any future retirement benefits.

- ◆ 55 and have 20 years of service in the plan
- ◆ 50 and have 25 years of service
- ◆ Any age and have 30 years of service
- ◆ Between the ages of 50 to 54 and have at least 20 years of service you can apply for a reduced retirement benefit also referred to as an early retirement benefit

It is not necessary to come into the office to pick up an application. Applications for retirement can be found online at [www.sjretirement.com](http://www.sjretirement.com) under "forms". When your application is received you will be assigned to an Analyst who will contact you and walk you through the process. You can also use the Web Member Services portion of the website to get an estimate of your benefit.

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### Service Retirement

There are two retirement funds at the City: Federated City Employees Retirement System (FCERS) and Police and Fire Department Retirement Plan (P&F Plan). The minimum requirements for retirement differ between the two plans.

If you are a member of **FCERS**, you may retire if you are:

- ◆ Any age and have 30 years of service
- ◆ 55 or over and have 5 years of service

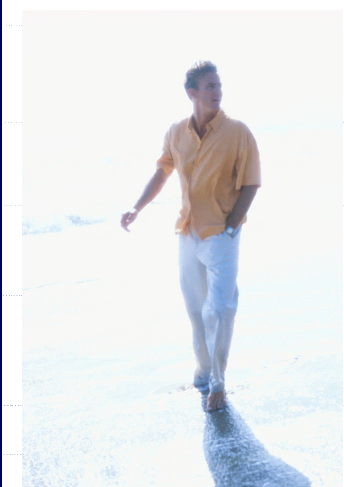
If you belong to the **P&F Plan**, you may retire if you are:

### Deferred Retirement

#### FCERS

If you are a member of FCERS with 5 or more years of service, you are entitled to leave your contributions in the Plan and may retire later, after you reach the minimum age requirements above. You also have the option to withdraw your funds as described below in the section discussing fund withdrawals.

See *Separated*, page 4



## ***MedExpert***

 Call MedExpert at 1-800-999-1999

The City's pilot wellness program provides employees, retirees (who are covered by a City health plan) and their family members the ability to access the benefits offered by MedExpert at no cost to them.

MedExpert's medical information technology identifies the most current standard of care for any medical condition. Their on-staff doctors communicate this vital research and information to you in simple, caring language.

### **Support You Deserve**

- ◆ Take the guess-work out of medical decisions;
- ◆ Spend as much time as you need with a MedExpert physician via telephone or E-Mail;
- ◆ Improve individual health outcomes;
- ◆ Consult with doctors that are world experts;
- ◆ Appointments with the best physician in your plan;
- ◆ Get help scheduling appointments;
- ◆ Eliminate wasteful procedures;
- ◆ Appropriately use prescription and over-the-counter medications;
- ◆ Control pharmacy expenses;
- ◆ Gain access to proven, current medical information;
- ◆ Receive personal, unbiased feedback on your medical questions and
- ◆ Enhance the relationship between you and your physician.

### ***Why MedExpert can make all the difference***

When we go to the doctor, we expect to find out what's wrong and have the problem treated appropriately. But the fact is that "appropriate treatment" is often not what we get. Yes, there is a best path of care for any patient with a given condition, but this doesn't mean we will get it. In fact, about half the time *we don't*.

Studies show that 46% of Americans receive sub-standard care each time they seek medical treatment. Add the complexity of dealing with the healthcare system, coordinating benefits, transferring records and inappropriate variations of treatment becomes a fact of life. No practicing doctor can stay current on the constantly updated knowledge base of best-practice care.

### **So what can we do?**

Start by expecting more from healthcare. Demand nothing less than the *best* path of care for your individual medical needs and the *best* healthcare guidance. The only way to understand the current best-practice standard of care is with expert guidance.






*(Continued on the next page)*



MedExpert has the technology to obtain the best healthcare guidance from reliable sources and will provide you with access to a physician who can explain this information to you in plain language.

Call MedExpert toll-free at 1-800-999-1999 or send an e-mail via the MedExpert website at [www.medexpert.com/members.html](http://www.medexpert.com/members.html). Representatives are available from 7 a.m. to 7 p.m. Pacific time, Monday through Friday.

**QUICK-GUIDE TO ACCESSING  
MEDEXPERT'S INDIVIDUAL MEDICAL DECISION  
SUPPORT (IMDS) SERVICES**

	<p>1. The eligible individual interested in utilizing MedExpert’s services engages with the organization by one of two methods:</p> <ul style="list-style-type: none"> <li>◆ Employee or their dependent, retiree or retiree dependent or beneficiary calls: <b>1-800-999-1999</b> Monday thru Friday, 7 a.m. to 7 p.m., <u>or</u></li> <li>◆ Sends a secure e-mail to: <a href="http://www.medexpert.com/members.html">www.medexpert.com/members.html</a></li> </ul>
	<p>2. The Medical Information Coordinator answering the phone at MedExpert will:</p> <ul style="list-style-type: none"> <li>◆ Verify the caller’s eligibility to receive services</li> <li>◆ Update the caller’s personal contact information, <u>and</u></li> <li>◆ Send a verification email to their preferred email address. The email contains “1301” in the subject line.</li> </ul>
	<p>3. The caller must acknowledge receipt of the verification email by returning the email to MedExpert. This email is used to verify that MedExpert is corresponding with the eligible individual using their currently preferred electronic mailbox. The verification email does not contain any personal medical information. Simply type “Confirmed” in the subject line and reply to confirm.</p>
	<p>4. MedExpert will create and send another email with “8501” in the subject line. This email contains the enrollment letter or Acknowledgement of Services. The enrollment letter must be signed and returned to MedExpert by either email or fax. Any delay in returning this form to MedExpert will delay the receipt of the Individual Medical Decision Support information being requested.</p>
	<p>5. Once the 8501 form is completed and returned, MedExpert will assign the case to an on-staff Medical Director and the physician will contact the individual by phone. Additional documentation or verifications may take place on a case by case basis as agreed upon by both the caller and the physician, if and when needed.</p>

*SEPARATED continued from page 1*

### P&F Plan

If you are a member of P&F Plan you are vested when you have 10 or more years of service. You may leave your contributions in the Plan or you may withdraw them. If you leave your contributions in the Plan you can begin receiving a lifetime retirement allowance when you turn 55 and at least 20 years has passed since you first became a member of the retirement plan.

### Vesting with Reciprocity

If you are joining the City of San José from a reciprocal system, you have six months from your date of initial separation to enter into membership with one of the City's pension plans and continue accruing service credit.

If you are leaving the City's employment, are in FCERS and have less than 5 years of service, (or the P&F Plan with less than 10 years of service), you may be able to establish reciprocity with a CalPERS agency, or another agency that has a reciprocal agreement with the City of San José. To establish reciprocity, you must enter membership with the other system within 6 months following your date of separation from the City. If you do not join a reciprocal system within six months, your contributions may be returned to you and you will no longer be a member of the Plan.

### Withdrawal of Contributions

If you choose to withdraw your contributions and interest, you will no longer be eligible for a future retirement benefit from the retirement plan. If you have less than 5 years of service (including reciprocal service) you are required to withdraw your contributions unless you have established reciprocity with another system. You may take the withdrawal in cash, roll it over into another qualified retirement plan, or split your distribution between these two options.

If you withdraw your contributions, the Plan will withhold 20% for federal income tax plus an additional 2% for California state income tax. Contributions that are rolled over are not subject to withholding.

### Re-deposits

If your funds were withdrawn and you are later rehired by the City, you may redeposit your contributions plus interest to the Plan to re-establish your membership in the system. You have 30 days to begin the process from the date of your rehire.

No matter what your length of service, you have options available to you with regard to your future retirement benefits. Additional information can be found at the Department of Retirement Services website: [www.sjretirement.com](http://www.sjretirement.com). You will find excellent tools to estimate your future benefit, as well as additional information regarding your retirement options. Also, you will find all of the forms necessary to apply for service retirement, deferred retirement or to withdraw your funds. Once you have had an opportunity to review the information on the website, you can call the Retirement Services Department at (408) 794-1000 with any remaining questions. We are always glad to assist you and answer questions.



**RETIREMENTS**

## November 2009

Diann M. Bell, General Svcs, 16.49 YOS	Steven Gracie, Police, 21.13 YOS
Nicholas E. Buchanan, Public Works, 24.16 YOS	Kirk J. Lovely, Police, 16.21 YOS
Linda K. Cheung, PBCE, 18.66 YOS	Richard A. Lucas, Public Works, 30.82 YOS
David A. Cox, Fire, 28.29 YOS	Roland E. White, PBCE, 9.78 YOS
James J. Dowgialo, Public Works, 10 YOS	

## December 2009

Allen J. Belluomini, Fire, 28.64 YOS	Arlene M. Gibbs, HR, 2.25 YOS
Ronald T. Bratcher, PBCE, 13.03 YOS	Cynthia Kunesh, Police, 20.8 YOS
Michael C. Carroll, Police, 27.85 YOS	Lai W. Lam, Fire, 24.47 YOS
Robert A. Chavez, Police, 28.88 YOS	Rick Martinez, Police, 28.62 YOS
Ronald T. Daly, Jr., Police, 28.62 YOS	Cathy L. Miller, Fire, 19.27 YOS
Dennis J. Dolezal, Police, 30.18 YOS	Robert C. Petitjean, Police, 17.42 YOS
William E. Foley, Public Works, 1.6 YOS	Valerie Simpson, Police, 18.94 YOS

## January 2010

James A. Adduci, PBCE, 22.09 YOS	Guadalupe R. Figueroa, PRNS, 10.93 YOS
Peter C. Araujo, Fire, 29.41 YOS	Robert P. Froese, Police, 27.89 YOS
Kevan L. Banton, Fire, 24.06 YOS	Timothy L. Gall, Police, 15.33 YOS
Victor M. Barnett, Police, 24.05 YOS	Gilbert R. Garcia, Sr., DOT, 25.67 YOS
Craig C. Clifton, Police, 28.69 YOS	Brande H. Gex, CAO, 8.41 YOS
Michael R. Conroy, Police, 25.07 YOS	Michael J. Hahn, Police, 27.89 YOS
Darrell R. Cortez, Police, 27.92 YOS	Robert C. Higginson, Police, 27.59 YOS
Alan J. Damon, Police, 26.87 YOS	Larry Holmes, Police, 23.47 YOS
Veronica B. Damon, Police, 26.98 YOS	David J. Jimenez, Fire, 28.73 YOS
Tommy G. Diaz, Fire, 25.56 YOS	Lawrence W. Jones, Police, 28.98 YOS
Michael P. Duffy, Sr., Public Works, 28.72 YOS	Ernest F. Kong, Police, 23.23 YOS
Margaret R. Edillo-Brown, Police, 26.9 YOS	Michael J. Leininger, Police, 27.92 YOS
John J. Esparza, Police, 29.26 YOS	Diane Lindberg, PRNS, 30.02 YOS
Steven Felder, Fire, 29.41 YOS	Gary R. Lynn, Fire, 21.5 YOS
Michael J. Fernandez, Police, 29.56 YOS	Phillip J. Malvini, Police, 23.69 YOS

**RETIREMENTS (Continued)**

## January 2010 (Continued)

Julie D. Marin, Police, 28.73 YOS	Irene L. Ray, OED, 18.4 YOS
Jeffrey A. Martin, Police, 25.13 YOS	Gunther J. Riedel, Police, 26.92 YOS
William L. Mason, Police, 23.84 YOS	Douglas R. Rock, Police, 24.05 YOS
James B. McClure, Jr., Fire, 28.7 YOS	Karol B. Roy, Police, 26.14 YOS
Michael K. McElvy, Police, 29.57 YOS	Michael H. Shaw, Fire, 25.03 YOS
Michael T. McLaren, Police, 26.88 YOS	Paul Shuman, Police, 25.09 YOS
Karl R. Micotti, Police, 26.19 YOS	Michael C. Smith, Police, 28.91 YOS
Robert K. Miller, Police, 28.64 YOS	William R. Smoke, Police, 25.11 YOS
Dale L. Morgan, Police, 28.75 YOS	Alfred T. Sutcliffe, Police, 20.01 YOS
Robert W. Mueller, Fire, 25.52 YOS	Gilberto Torres, Jr., Police, 29.3 YOS
Mark A. Muldrow, Police, 26.2 YOS	Santiago R. Trejo, Police, 27.02 YOS
George E. Palma, Fire, 20.78 YOS	Ramon Varela, Airport , 20 YOS
Steve Papenfuhs, Police, 28.96 YOS	Michael A. Warner, ESD, 30.01 YOS
Donald Parks, Police, 28.96 YOS	Anthony H. Weir, Police, 26.85 YOS
Louis Ramirez, Fire, 23.4 YOS	Richard S. Williams, Police, 29.57 YOS

## February 2010

Peter J. Boyle, Police, 27.97 YOS	Joan V. Huntley, Police, 29.99 YOS
Terrance J. Boyle, Police, 25.94 YOS	George J. Lucchesi, Fire, 33.7 YOS
Michael C. Capri, OED, 29.95 YOS	Mathias E. Palmen, ESD, 30.08 YOS
Eugene C. Casarez, DOT, 29.63 YOS	Yakov Parievsky, Public Works, 11.11 YOS
Billie Fitzsimons, Police, 5.07 YOS	Corazon Z. Pascua, Police, 11.34 YOS
Abraham F. Galvan, Police, 27.97 YOS	Olga P. Sanchez, Public Works, 26.22 YOS
Chuck Hagenmaier, ESD, 30.05 YOS	Dorr K. Shimamoto, Police, 30.6 YOS

## Retroactive

Stephen Cunningham, Fire, 24.78 YOS, eff. 8/22/09	Jessica Mullen, Police, 7.98 YOS, eff. 9/6/09
David E. Hightower, Police, 13.05 YOS, eff. 8/23/09	James Overstreet, Police, 28.52 YOS, eff. 10/31/09
Manuel Martinez, Jr., Police, 27.07 YOS, eff. 10/31/09	Shirley J. Ramos, General Svcs, 11.13 YOS, eff. 3/7/09
Santos R. Mejia, DOT, 23.8 YOS, eff. 12/19/07	John R. Siudzinski, Police, 8.84 YOS, eff. 7/25/98

**IN MEMORY**

<b>Name</b>	<b>Department</b>	<b>Retired</b>	<b>Passed Away</b>
Thomas A. Bergstrom	Fire	7/15/1995	12/04/2009
Carol J. Carter	Public Works	10/11/2003	11/08/2009
L.C. Cox	DOT	3/26/1994	12/05/2009
Donald Davis	Police	11/07/1990	8/18/2009
William O. Hartley	ESD	2/12/1983	12/08/2009
L. Jim Hartman	PBCE	Active Employee	10/30/2009
John Jurado	Fire	2/19/1980	12/02/2009
Betty J. Keiser	Police	1/02/1976	11/18/2009
Doris M. Landis	Library	2/19/1977	11/27/2009
Ronald B. LeBeau	Fire	12/16/1996	12/08/2009
Daniel M. Lopez	Police	6/04/1986	12/05/2009
Robert Mandanici	Public Works	Active Employee	11/27/2009
Edward D. McKay	Police	3/17/1979	9/19/2009
Robert K. Meheula	Police	8/12/2006	12/20/2009
Irene T. Migneault	Library	1/23/1977	11/30/2009
Ronald R. Powers	Fire	3/22/1988	1/08/2010
Allan B. Rogers	Fire	1/20/2001	10/15/2009
Demetrio J. Romero	DOT	9/25/1982	11/26/2009
Ernest R. Walker	Public Works	7/03/1982	10/11/2009
Thomas Williams	PBCE	7/26/2006	11/26/2009

***Prepare For Retirement With “CHOICES”***

Retirement Services offers the CHOICES program to active employees 1-5 years from retirement. Its purpose is to educate employees with their City pension benefits as well as all other areas preparing for retirement.

The 7 week series includes topics such as:

- Presentation by Social Security
- Investing in Your Health 101
- Deferred Compensation Illustrations
- Retirement Benefits and Options
- Health, Dental and Other Optional Insurance Options in Retirement

The classes are held in the Retirement

Services Department, Boardroom, at 1737 North First Street, Suite 600, San José, CA 95112.

If you are interested, please contact Karin Carmichael at 794-1013 or email her at: [Karin.Carmichael@sanjoseca.gov](mailto:Karin.Carmichael@sanjoseca.gov).

January thru March	Federated	Wednesdays 5:30 – 8:00 PM
Sept. thru November	Federated	Wednesdays 5:30 – 8:00 PM
January thru March	Police and Fire	Thursdays 5:30 – 8:00 PM
Sept. thru November	Police and Fire	Thursdays 5:30 – 8:00 PM

To request an accommodation or alternative format for City-sponsored meetings, events or printed materials, please call 408-794-1010 or 408-294-9337 (TTY) as soon as possible, but at least three business days before the meeting/event. You may also email [Roger.Pickler@sanjoseca.gov](mailto:Roger.Pickler@sanjoseca.gov), Fax: 408-392-6732



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THE  
RETIREMENT SERVICES  
DEPARTMENT  
CITY OF SAN JOSE

[www.sjretirement.com](http://www.sjretirement.com)

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