



# CITY OF SAN JOSE, CALIFORNIA

## RETIREMENT SYSTEM NEWSLETTER

Department of Retirement Services - 1737 N. First Street, Suite 580, San Jose, CA 95112  
Federated City Employees' Retirement System ~ Police and Fire Department Retirement Plan

1-408-392-6700 or 1-800-732-6477

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

JUNE, 2004

ISSUE No. 00034

### PacifiCare Enrolled Retirees

Secure Horizons Medicare+Choice Plan is now contracting with Medicare to offer discounts on prescription drugs. The Secure Horizons Discount Drug Program is a Medicare-approved program that will help you save 10% to 30% on prescriptions, when you fill those prescriptions at PacifiCare's network retail and/or mail order pharmacies. The program will help you save money on prescription drugs that you would normally pay for out-of-pocket. These might include any Medicare-approved drugs not covered under the Medicare+Choice Plan formulary.

Effective June 1, 2004, Secure Horizons will automatically enroll all Medicare+Choice Plan members into this program. The new program will NOT replace or change your current prescription drug benefits or discount pharmacy benefits. It will only complement your existing coverage and mail-order discounts at no additional cost to you.

In order to get discounts under the Drug Program, you must use a retail and/or mail order pharmacy that is in PacifiCare's network of pharmacies. For more information or for a list of participating pharmacies in the area, call Secure Horizons' Customer Service at 1-800-228-2144, or obtain information online at [www.securehorizons.com](http://www.securehorizons.com). You can also visit [www.rxsolutions.com](http://www.rxsolutions.com) to get price comparisons.

Please contact Carol Bermillo if you have any questions about this enhancement. You can reach Carol at (408) 392-6720 or 1-800-732-6477.

### Is Your Beneficiary Designation Current?

Have you recently checked your beneficiaries of record? Retirement Services will distribute your survivor, life insurance and burial benefits to the listed names on the Designated Beneficiary Form. Wills and Trusts do not supercede our form. Please make sure to fill out a new form every time there is a change in your family or life.

If you need to make a beneficiary change contact:

#### **Active Employees:**

Employee Services at 408-277-4205

Form is available @ [www.csj.gov](http://www.csj.gov)

#### **Retirees:**

Retirement Services at 408-392-6700 or

1-800-732-6477

Form is available on our new website:

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

### Retirement Services Has A New Website

Our new website is now live at [www.sjretirement.com](http://www.sjretirement.com)! When you visit the site, you will find information about both the Federated and Police and Fire Retirement Plans, insurances, classes, meetings, newsletters, forms and much more. In addition, a member can access his own private account via the 'Benefit Estimator' button. A one-time user registration process is required and the instructions are on the screen under "Need an Account?" Please see the website announcement letter that we sent to all members in May for more details.

Call Tedi Uhrowczik if you have any questions or comments at 392-6710. We value your input as we aim to create a very useful and easy-to-use site.

**FEDERATED NEWS:  
The Retirement Board Recognizes  
Same-Sex Marriages**

At the Federated Retirement Board's June meeting, the Board reviewed and discussed the Plan's treatment of same-sex marriages. At that meeting, the Board voted unanimously to recognize same-sex marriages when they are legal in the county, state, or country from which the marriage licenses are issued. Consequently, the Plan will no longer make a distinction between heterosexual and same-sex marriages. The Board has authorized the Plan to begin applying the same rules to same-sex marriages as those used for administering benefits for heterosexual marriages.

For your reference, the San Jose Municipal Code (SJMC) section 3.28.1460 defines 'Surviving Spouse' to be "the wife or husband to whom a member was married at the time of the member's death who survives the member's death, and none other". The Municipal Code also defines the eligibility rules associated with providing Medical (3.28.1950-1990) and Dental (3.28.2000-2040) benefits for members, their spouses, and surviving spouses. Please refer to these sections for specific eligibility rules.

If you are an active or retired member and you would like to research your Plan benefits, the Municipal Code and the Federated City Employees' Retirement Handbook are available on-line at Retirement Services' new website: [www.sjretirement.com](http://www.sjretirement.com).

Please contact Retirement Services at (408) 392-6700 if you have any questions regarding the Board's policy decision or your Plan benefits.

**Same-Sex Marriages –  
What About Federated Retirees?**

If you had a same-gender spouse, at the time of your retirement, and that spouse was not recognized by the Federated Plan. Please contact Retirement Services at (408) 392-6700.

**Same-Sex Marriages -  
Notify Us of Your Nuptials**

If you are an active Federated member and you would like to notify Retirement Services of your marriage, please forward a written notice along with a copy of your government certified Certificate of Marriage to:

Retirement Services Department  
1737 North First Street, Suite 580  
San Jose, CA 95112



We will place a copy of your certificate on file and update our pension administration system with your spouses' information. This information will be verified again at the time of your retirement.

Please Note: Retirement Services can only accept marriage certificates issued by government agencies and authenticated with the agency's stamped logo or seal.

**POLICE & FIRE PLAN NEWS:  
The Retirement Board Considers  
Same-Sex Marriages**

The Police & Fire Retirement Board reviewed and discussed the treatment of same-sex marriages at their June 2004 meeting. The Board identified concerns regarding pending litigation and court-rulings related to this issue and directed the Board's attorneys to provide a legal report to the Board for the August 2004 meeting. At that meeting, the Board will reconsider action regarding the recognition of same-sex marriages for the purposes of Police & Fire retirement benefits administration.

## Know Your Benefits

Don't assume. If you are thinking about retirement, you will have the best chance at going out smoothly if you "study-up" on your retirement benefits. For example, did you know that for Federated members it's not just vesting that makes you eligible for Dental coverage? According to the Municipal Code, Federated members must meet all of the following requirements (Police and Fire employees have other eligibility requirements):

- You must retire directly from City service; and
- At the time of your retirement, you are enrolled in one of the dental insurance plans sponsored by the City; and
- At the time of retirement, you are entitled to credit for 5 or more years of service or eligible to receive a benefit that is equal to at least 37.5% of your final average compensation.

As a practical illustration, suppose that a vested member moves from a full-time benefited position to a part-time un-benefited position with the City. Shortly after, he or she decides to retire. Although such an employee would retain membership in the Federated Plan, that member would not be eligible for dental coverage at the time of retirement because they were not enrolled in one of the City's dental plans as a part-time un-benefited employee.

There are many nuances to the City's retirement systems. Please take the opportunity to learn what's out there by reviewing your plan's membership handbook and the City's Municipal Code. Both are accessible on Retirement Services' new website: [www.sjretirement.com](http://www.sjretirement.com).

***Have a safe summer***

## Staff News

### Family Additions

Congratulations to the Hy Family, the Garcia Family, and the Ramos Family.

Colleen is the proud mommy of Jason. Jason was born on December 12, 2003 at 3:23 pm. He weighed 6 lbs. and 11 oz.

Another proud mommy is Cion. Cion gave birth to Jacob Anthony, weighing in at a BIG 8 lbs. 11 oz. Jacob was born on April 8 at 12:52 pm.

Amanda will be on maternity leave beginning July 5<sup>th</sup>. Amanda is expecting her first child, "Jack" around July 17<sup>th</sup>.

### New Kids on the Block

Welcome to our new account clerk Bonny Duong. Bonny transferred from the Library Department. She is now working in Cion Garcia's former position. Cion was promoted to Senior Account Clerk.

We also welcome Hoa Lang. Hoa was promoted to Accounting Technician. Hoa is now working in Carol Bermillo's former position. Last but not least, Carol was promoted to our new Health Benefits Analyst position.

Congratulations to all our new staff.

### Weddings

Ron Kumar and Zarina Kosinovsky from our Investment Team have tied the knot. No, not to each other!!!

Zarina was married to Dr. Elie Gorbatov. They were married in San Francisco, CA on March 21, 2004.

Ron tied the knot with Gini Chandra on April 9. Ron and Gini were married in Vancouver, Canada.

Congratulations to our newly weds.