

## Frequently Asked Questions (FAQs)

### Retired or Deferred Members

- 1. I can't login to MemberDirect. What do I do?**
  - a. Have you clicked either "Forgot your Password" or "Forgot your Username" on the MemberDirect page? This will send an email to the email address we have on file for you in our system. You may not receive anything if we have an old or outdated email, but check in your email's spam folder first. If you don't receive the email or think we have an outdated email, you can send a message to SBCERA's IT Support at [support@sbcera.org](mailto:support@sbcera.org) and they can help get you logged in.
- 2. What deductions can I have from my retirement check?**
  - a. Most Benefit deductions are elected by you and set up either when you retire or during an open enrollment period. If you want additional details on retiree deductions you can visit [www.SBCERA.org/Resources](http://www.SBCERA.org/Resources), then click the drop down for Other Agencies. There you will find contact information for numerous organizations that may be deducting from your benefit check. If you simply want to change or stop a deduction you can visit [www.SBCERA.org/Forms](http://www.SBCERA.org/Forms) and fill out the Deduction Authorization form. You can choose either *Revise current deduction* or *Cancel current deduction*. Certain deductions cannot be changed or canceled if they are court ordered.
- 3. I didn't receive my retirement benefit direct deposit or check. Is there a problem?**
  - a. All monthly retirement and death benefits are scheduled to be paid on the last business day of the month. If you do not receive your benefit payment by the 8th of the following month, please contact SBCERA by emailing [memberservices@sbcera.org](mailto:memberservices@sbcera.org).
- 4. What benefits are available to my beneficiary if I die while retired?**
  - a. The benefits that are available to your beneficiary if you pass away in retirement are determined by the retirement option you choose at retirement. To review those options and the benefits available to a beneficiary, please visit [www.SBCERA.org/Beneficiary](http://www.SBCERA.org/Beneficiary)

### Active Members

- 1. Can someone contact me to set up an appointment?**
  - a. All of SBCERA's retirement representatives are happy to help consult and inform the over 40,000 members and beneficiaries of SBCERA. Please send an email to [memberservices@sbcera.org](mailto:memberservices@sbcera.org) to have a retirement representative schedule an appointment. When we receive the email, we can notify the retirement representative associated with your last name.
- 2. I terminated employment and I am waiting for a refund check. When will it be ready?**
  - a. Upon termination of your employment, you must request a refund from SBCERA; it is not automatic. To request a refund/rollover of your contributions, you must complete a [Request for Refund of Contributions form](#). Please be aware that it will take six to ten weeks for your refund to be issued.

Please keep in mind the following factors that may affect your refund processing time:

- You were married during your membership with SBCERA and are now divorced. SBCERA requires your final judgment along with your refund request.
- You are married but your spouse will not sign the spousal acknowledgment form.
- You selected any item under Section 3 of the [Justification for Non-Signature of Spouse form](#).

Any of the above scenarios will require review by SBCERA's Legal Services department, which may delay your refund beyond the six to ten week processing time.

**3. I am leaving my job with an SBCERA covered employer. What are my options?**

- a. There are several options available to you depending on why you are leaving and where you are going. If you are leaving for another public employer with which SBCERA has a reciprocal relationship, you may want to review our web page on Reciprocity, [www.SBCERA.org/Reciprocity](http://www.SBCERA.org/Reciprocity). If you are terminating employment with no plans to join another public employer and establish reciprocity, you can review the web page [www.SBCERA.org/TerminationOptions](http://www.SBCERA.org/TerminationOptions).

**4. Can I borrow money from my SBCERA retirement account?**

- a. No, you are unable to borrow money from an SBCERA retirement account.

**5. I want to register for an SBCERA seminar.**

- a. The fastest and easiest way to register for a seminar is to log into MemberDirect by visiting [www.SBCERA.org/MD](http://www.SBCERA.org/MD). After you login, there is a menu on the right side with Seminar – Register. Click Register and select the seminar you would like to attend under the Available Seminars. Click Details and put the number of attendees, and then click Register.

**6. What benefits are available to my beneficiary if I die while actively employed?**

- a. If you die while in active service, there are various death benefit options available for your beneficiary or beneficiaries. To view all the options that are available to your eligible beneficiaries if you pass while in active service, please visit [www.SBCERA.org/DeathBenefits](http://www.SBCERA.org/DeathBenefits)

## Service Purchases

**1. What kind of service can I purchase and how do I figure out how much it will cost?**

- a. There are several types of service you may be eligible to purchase. For a full list please visit [www.SBCERA.org/ServicePurchase](http://www.SBCERA.org/ServicePurchase). To determine the cost of service you are interested in purchasing, please send an email to [ServiceCredit@SBCERA.org](mailto:ServiceCredit@SBCERA.org). Please include the type of service you are interested in and any details regarding the time you are interested in, i.e., "I am an employee with the San Bernardino County Department of Human Services and I am interested in purchasing some authorized sick leave from January of 2017 to March of 2017. I was not being paid or using sick time accruals during this authorized leave." The cost for purchasing will depend on a number of factors and an SBCERA representative will provide a no obligation estimate based on the type of service purchase.

**2. What type of service purchase counts toward vesting, retirement eligibility or 30 Year Milestone?**

- a. Redepositing Withdrawn Contributions, Past Ineligible Service and Authorized Leave are the three types of service you can purchase that count towards vesting, retirement eligibility and the 30 Year Milestone. Purchasing Prior Public Agency Service (PPAS) does not count towards vesting and retirement eligibility.
- 3. My coworker mentioned I could buy time even if I didn't earn it. Can I?**
    - a. No. Prior to January 1, 2013, SBCERA Members were allowed to purchase Additional Retirement Credit (ARC) time. The California Public Employees' Pension Reform Act of 2013 (PEPRA) now prohibits the purchase of ARC time.
  - 4. I received an estimate to purchase service. How can I pay for it?**
    - a. If you received an estimate from SBCERA to purchase service credit and would like to begin the process, you can contact the SBCERA Representative listed on the estimate. They will be able to provide you the options for paying for the service, which include an after-tax lump sum, an after-tax payment plan or a pre-tax roll-over from an employer-sponsored defined contribution retirement savings account, such as a 457(b), 401(a) or 401(k) plan.

## **Disability**

- 1. How do I apply for a Disability Retirement?**
  - a. You will contact SBCERA by emailing [BORDisabilityUnit@sbcera.org](mailto:BORDisabilityUnit@sbcera.org) or by calling 909-885-7980. You will be sent a Disability Retirement Application with instructions on next steps in the process.