

2025 COMPENSATION LIMITS

INTERNAL REVENUE CODE & CALIFORNIA GOVERNMENT CODE

Federal and state laws place annual limits on the compensation that can be used to determine contributions and benefits for CCCERA plan members.

Legacy Members (Tiers 1, 3, A or C)

The Internal Revenue Code provides for dollar limitations on benefits and contributions under qualified retirement plans which are adjusted annually for cost-of-living increases.

Members who commenced participation in CCCERA on or after January 1, 1996 are *subject* to the annual federal Internal Revenue Code Section 401(a)(17) compensation limit as shown:

- For legacy benefit formulas (Tiers 1, 3, A, & C), the 2025 calendar year compensation limit was increased to \$350,000;

Members who commenced participation in CCCERA prior to January 1, 1996 are *not subject* to the Internal Revenue Code annual compensation limit.

PEPRA Members (Tiers 4, 5, D or E)

For new employees who commenced participation in CCCERA on or after January 1, 2013 under

PEPRA benefit formulas (Tiers 4, 5, D & E), the compensation which exceeds that annual pensionable compensation limit under California Government Code Section 7522.10(c) and (d) is *not included* in determining benefits or contributions.

The 2025 calendar year PEPRA compensation limits are as follows:

- For employees *enrolled* in Social Security – increased to \$155,081;
- For employees *not enrolled* in Social Security – increased to \$186,096.

Administrative Procedures

It is the obligation of each agency's payroll department to ensure compliance with the compensation limit for affected CCCERA members. Should a member reach the compensation limit, it is the participating employer's payroll department's responsibility to continue to report their pensionable salary as they have been but stop reporting and deducting both member and employer contributions to CCCERA. The participating employer should resume the required contributions with the first payroll check dated in the next calendar year.

If the membership date is not known for a member who exceeds the compensation limit, CCCERA will provide the agency with the membership date upon request. It is the responsibility of each employer to request the membership date from CCCERA. Questions? Email employers@cccera.gov.

PENSION ADMINISTRATION SYSTEM

The countdown is closer to implementing a new pension administration system which will include a new online portal for employers and members.

Testing procedures have been successful with select pilot employers and have been ongoing with all other employers.

Employers will be emailed detailed information about the upcoming changes that will impact them as we get closer to rolling out the portal. Further updates will follow. Thank you for your patience!

NEW LEGISLATION

We recently sent letters to participating employers about recent legislation. For more information about these bills, please visit cccera.gov/legislation. You can also reference any materials we send to employers at cccera.gov/employerupdates.

Assembly Bill 3025

This bill outlines new member payment obligations from the employer if the employer submits disallowed compensation to CCCERA and that disallowed compensation is used to calculate a retirement allowance paid to a retired member, beneficiary, or survivor.

Assembly Bill 2474

This bill outlines specific monetary consequences for certain violations of a law that subjects retirees to certain restrictions if they return to work for a participating employer without reinstatement from retirement.

NEW OFFICE HOURS

This January, we will begin closing the office at noon on the third Friday of each month to provide staff with uninterrupted time to complete work. Phone messages will get checked during this time and calls will be returned as needed in order to serve members.

SOCIAL SECURITY FAIRNESS ACT

The Social Security Fairness Act (HR 82), effective this January, repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which reduced Social Security benefits for people who also receive public pensions from jobs that did not pay into Social Security.

This legislation does not impact CCCERA members retirement benefits.

For questions or more information about this legislation, members should contact the Social Security Administration (SSA) at www.ssa.gov or call 1-800-772-1213.

WEBSITE ADDRESS UPDATED TO .GOV

We have updated our website address from cccera.org, to cccera.gov. This change complies with new California legislation that requires certain public agencies to use a .gov domain within the next few years.

Please update any materials you may have with our old domain (note, using cccera.org will still direct users to our website). To reach us by email, please use our new .gov address. For example, info@cccera.gov will now be info@cccera.gov.

JERRY TELLES

It is with heavy hearts that we say goodbye to Jerry Telles, former CCCERA Board Member. Telles retired from Contra Costa County in 1999 and served on our Board from 2004 to 2019. He was a very passionate individual that cared very much for our membership and the community. His dedication to our organization and community will never be forgotten.

SHARE WITH YOUR EMPLOYEES

DOCUMENTS FOR RETIREMENT

Members can submit certain documents for their retirement at any time during their career; having these documents on file before they file for retirement can greatly impact the timeliness of their retirement application!

Encourage employees to submit copies of the following to CCCERA:

- Social Security Card for member and beneficiary
- Birth Certificate for member and beneficiary
- Marriage Certificate
- Court documents for divorce

Employees should also update their beneficiaries, by submitting the Beneficiary Designation Form (Form 102); they can be updated at any time.

PENSION OVERVIEW VIDEO

This video provides an overview about CCCERA and is great for new members. It is available at cccera.gov.

RETIREE HEALTH DEDUCTION FILE

Employers should provide a health deduction file which lists the retiree, the benefit deduction type and the amount of the monthly deduction. Negative deductions should not be submitted.

Health/Dental Deductions Import Due Dates

Retiree Payroll	File Due Date
2/3/2025	1/22/2025
3/3/2025	2/20/2025
4/1/2025	3/20/2025
5/1/2025	4/21/2025
6/2/2025	5/22/2025
7/1/2025	6/20/2025
8/1/2025	7/23/2025
9/2/2025	8/21/2025
10/1/2025	9/22/2025
11/3/2025	10/23/2025
12/1/2025	11/18/2025
1/2/2026	12/18/2025

As a reminder, your file should be uploaded to the secure site by noon on the file due date.

REMINDERS

EMPLOYER TIPS

Forms

For the latest versions, visit cccera.gov/forms.

FY 2025-2026 Contribution Rates

Contribution rates for members and employers have been updated for July 1, 2025. Members can find their contribution rate effective July 1, 2025 by visiting cccera.gov/contributioncalculator.

Participating Employers Handbook

Need a reference? You can find the CCCERA Participating Employers Handbook, which was created to assist employers in enrolling employees in retirement, death, survivor and disability benefits, at cccera.gov/employer.

Sign Up for Our Newsletters

Have representatives from your employer subscribed to our email list? We also encourage this for our active members. Sign up at cccera.gov/emailupdates.

Employer Workshops

Employer Workshops include a review on how to report forms and submission requirements, including I-29 and I-30 employer payroll reporting. Workshops also include training on how to complete member forms and resources for employers to provide at a member's retirement. Please email employers@cccera.gov if your organization is interested in attending.

FIND US ON SOCIAL

Follow us on Facebook, YouTube, and LinkedIn! Our handle is @CCCERA1945.

NOTICE

The materials in this newsletter are intended to provide a general reference or resource only and are not to be construed as providing financial, legal, tax, or any other professional service or advice. CCCERA is governed by the County Employees Retirement Law of 1937 (CERL or 1937 Act) and PEPR; the CCCERA retirement system is administered in accordance with these laws. If there is any conflict between statements made herein and provisions of the applicable retirement law, the law will prevail.

CALENDAR DATES

UPCOMING CCCERA CLOSURES

February 17
Presidents Day

May 26
Memorial Day

June 19
Juneteenth Holiday

PRE-RETIREMENT WORKSHOPS

Workshops fill up fast. Please advise members to call or email CCCERA for availability and to sign up. This is a great first step for members who are five years from retirement.

February 11, 9 a.m. – 11 a.m.
March 11, 2 p.m. – 4 p.m.
July 15, 9 a.m. – 11 a.m.

BOARD MEETINGS

February 5
February 26
March 19
April 2
April 16
May 7
May 21

CONTACT US

Contra Costa County
Employees' Retirement Association
1200 Concord Ave, Suite 300
Concord, CA 94520
(925) 521-3960
info@cccera.gov

Monday – Friday, 8 a.m. – 5 p.m.*
(Closed noon to 12:30 p.m.)

*Closes at noon on the third Friday of each month.