

Retiree Report

July, 2004

A Quarterly Publication from the
Fairfax County Retirement Agency

COLA's Effective July 1, 2004

Cost of Living Adjustments (COLAs) for all retirees in the Employees', Police Officers and Uniformed Retirement Systems will be effective July 1, 2004. Members of the Uniformed and Employees' Systems will receive a 1.9% COLA and members of the Police Officers System will receive a 2.9% COLA.

The base COLA of 1.9% reflects the increase in the Consumer Price Index (CPI) for the Washington area for the period ending March 31, 2004. According to the ordinances that govern each retirement System, COLAs are set at the lesser of the Consumer Price Index increase for the previous year or 4%. In addition, each retirement Board of Trustees may consider granting up to an additional 1% "ad hoc" COLA if there is an available actuarial surplus in that System's funds.

For fiscal year 2005, the Board of Trustees of the Employees' and Uniformed Retirement Systems were unable to grant the "ad hoc" COLA due to the rules governing the financial status of the plans which require

an actuarial surplus. The Police Officers Retirement System, did meet the actuarial surplus guidelines, and the Police Board was able to grant a 1% additional COLA - therefore, the retired members of the Police Officers Retirement System will receive a 2.9% COLA effective July 1, 2004.

All cost of living increases will be reflected in each retiree's July 31 check. COLAs apply to base benefits only – not Pre-Social Security benefits.

Please Note:

For members who retire with less than 12 months of service in Fiscal Year 2004, COLAs are prorated according to the following effective dates of retirement:

July 2, 2003 and October 1, 2003	75% of COLA amount
October 2, 2003 and January 1, 2004	50%
January 2, 2004 and April 1, 2004	25%
After April 1, 2004	0% COLA

Retiree Health Benefit Subsidy Change *Effective July 1, 2004* ~ **Schools and County** ~

The Health Subsidy for all members of the Fairfax County Retirement Systems will change, effective July 1, 2004. General County employees and FCERS school retirees, age 65 and over, will see a higher subsidy for those members with 15 or more years of service, and are Medicare participants. Please see the accompanying table on page 6 for specific subsidy amounts based on age and years of service.

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Spotlight on

The Retirement Agency's IT Team



In August 2000, **Pamela Henderson** joined the Retirement Agency staff as a Programmer Analyst III. Pamela's responsibilities include project management, programming, networking software and database design and development.

Pamela earned her Bachelor of Science degree from Virginia Commonwealth University in 1983. Pamela has lived the majority of her life in various cities within this great Commonwealth of Virginia but has also lived in Washington, DC and Florida. She currently lives in Woodbridge, VA.

Prior to accepting this position, Pamela worked in the private sector as a contractor for over 10 years. She has worked at the Pentagon and McDill Air Force Base, in Tampa Florida.

Pamela truly loves spending both quantity and quality time with her two daughters who are High

School and College age at the time of this writing. She can boast that they enjoy spending time with her as well. When her children were younger, Pamela was a stay-at-home Mom for over six years. During that time she owned two businesses and looks forward to starting business number three once both children have graduated from college.

Pamela enjoys "hamming-it-up" whenever possible for television and radio. She was featured on WTOP's Monday Morning Commute and PBS "The Workday that Never Die" which aired in 1999 and 2000 respectively. Pamela is an avid reader who also enjoys bowling, fishing, and boating. Pamela also served as a cheerleading coach for Eastern Prince William County Sports League.

Pamela's favorite part of her job is that her position is not concentrated on one aspect of the computer field. Pamela can be found performing various computer tasks which may be hardware, software or network related in nature. She often refers to herself as Dr. Pamela the General Practitioner of the computer arena.

Jessie Liu joined the Retirement Agency Staff as a Programmer Analyst II for Computer Information Technology in February 2000. Her responsibilities include updates to the Retirement Agency web site, maintenance of the various application systems and providing the agency staff with general technical and/or troubleshooting support in resolving computer systems and application problems. Jessie developed a new DROP Accounting System for the retirement agency in 2003. She truly enjoys working with the wonderful group of people at the Retirement Agency.

Jessie was born in China. She received a Bachelor of Science Degree in Chemistry from

Xinyang University, China in 1986. After receiving her degree, she was a Middle school chemistry teacher in Tianjin, China for seven years. Jessie came to United States to join her family in 1993, and received a Master of Science Degree in Information Systems from Strayer University in 1998. Prior to joining the Retirement Agency, she worked as a software engineer for four years at NetBase Corporation and TASS, Inc.

Jessie resides in Fairfax with her husband, son and daughter. Jessie enjoys swimming, Ping-Pong, traveling, gardening, and spending time with her children.

Often the staff in an office are just voices on the other end of the phone or a name you hear in passing. Each issue of Retiree Report spotlights one individual of the Retirement Agency staff in an effort to help you get to know them better.

Get to Know Your Trustees

While many retirees are familiar with their System's Board of Trustees, others may not know anything at all about the people who are charged with the proper operation of the System to which they and other employees and retirees belong. This quarter's column features **Captain John R. Niemiec**, one of the Fairfax County employee elected members of the Uniformed Retirement System.

Trustee Tracking

Captain **John Niemiec** has been an employee of the Fairfax County Fire & Rescue Department for over 18 years. Building on 8 years of field experience as a fire fighter/paramedic, Captain Niemiec has worked diligently over the past decade to broaden his field of expertise. He is currently assigned to the Safety and Personnel Services Division as the Health Programs Officer, having just been promoted from the position of Infection Control and Respiratory Protection Officer early in June.

Captain Niemiec manages the department's Infection Control Designated Officers (ICDO) Program whereby he ensures compliance with regulations enacted to protect employees who are exposed to infectious diseases. He acts as the liaison between department personnel and medical staff in the unfortunate circumstance when an employee does become exposed.

Captain Niemiec played a key role in developing and implementing a comprehensive Hepatitis C screening program for fire and rescue personnel. The screening program not only includes testing, but awareness and preventive education. Additionally, Captain Niemiec

coordinates activity among area hospitals, the Public Safety Occupational Health Center and the fire and rescue department to establish policies and procedures to aid in the protection of employees and the post exposure necessities of detection and treatment of infectious diseases.

Captain Niemiec currently holds office as the First Vice President of the FC Professional Firefighters and Paramedics, IAFF-Local 2068. With a primary focus in the political action arena, he lobbies for safe work places and Personal Protective Equipment (PPE), improved health care benefits and safe staffing levels.

As the newest member of the Uniformed Retirement Board of Trustees, Captain Niemiec was elected by employee members of the Uniformed Retirement System to his position on the Uniformed Board of Trustees in November of 2003.

In his personal life, Captain Niemiec has embraced the joys, challenges and overwhelming rewards of single-parenting two (now) teenaged daughters. How does he manages his career, preparing one daughter to go off to college and making sure he has time enough to spend with both girls during the grueling years of adolescence and High School, with such a positive, happy attitude about the future? When asked, he smiled and said "it's all about balance."

Fairfax County Retired Employees Association (FCREA) Annual Meeting

New Officer Update

At the FCREA Annual Meeting on May 5th, the following officer positions were determined :

Chairman	Jim Sandifer	Director	Tess Ferentinos
Vice Chairman	Kay Wintermoyer	Director	Pam Martin
Secretary	Joyce Gerhart	Director	Bob Howell
Treasurer	Dorris Medlin	<i>Immediate Past Chairman</i>	John Yeatman

?? Did You Know ??

?? Do You Know ??

?? Do You Realize ??

The Pre-Social Security Benefit

previously known as the Pre-62 Benefit in the Employees' System

is a **TEMPORARY** Benefit

Many retirees in the Employees' and Uniformed Retirement Systems have a retirement benefit that is made up of **two portions** -- their Base Benefit and their Pre-Social Security Benefit (Pre-SSB).

A member's base benefit is the amount of their pension that will start at retirement and continue until his or her death - or even beyond - for those who arrange a joint and last survivor benefit for their spouse.

A large majority of retirees receive an additional, *temporary* benefit from the System in addition to their base benefit. This benefit, in the Employees' and Uniformed Systems, is called the "Pre-Social Security Benefit" (Pre-SSB). The calculated amount of the Pre-SSB is roughly half of the base benefit

amount for members of the Employees' System. In the Uniformed System, where retirement tends to occur at an earlier age, thus extending the length of time the Pre-SSB is paid, the benefit amount is somewhat lower. When a member reaches the age for which he or she is eligible for REGULAR (unreduced) Social Security benefits, the *temporary* Pre-SSB ceases. This period of time falls between a person's 65th and 67th birthday, depending on the year of their birth. For instance, an individual born in 1940, will be eligible for regular, unreduced Social Security benefits at the age of 65 years and 6 months. The Pre-SSB will cease at that age for this particular individual. For an individual born in 1955, his or her Pre-SSB will stop at age 66 and 2 months.

The "Pre-62 Benefit" still exists for a small number of Uniformed employees. This supplemental amount is based on the primary Social Security benefit a retiree would have received if he or she were age

65 at retirement. This Pre-62 Benefit **stops at age 62.**

Year of Birth	Year You will be Age 62	Your Age for Full SS Benefits
1937 or earlier	1999 or earlier	65 years
1938	2000	65 yrs, 2 months
1939	2001	65 yrs, 4 months
1940	2002	65 yrs, 6 months
1941	2003	65 yrs, 8 months
1942	2004	65 yrs, 10 months
1943-1954	2005-2016	66 years
1955	2017	66 yrs, 2 months
1956	2018	66 yrs, 4 months
1957	2019	66 yrs, 6 months
1958	2020	66 yrs, 8 months
1959	2021	66 yrs, 10 months
1960 or later	2022 or later	67 years

We receive many calls and questions from retirees who have "suddenly" noticed a dip in their retirement income. What we hear goes something like this: "I just received my pay advice and my deposit amount is lower than it was last month. WHY?" This typically happens for one of two reasons. First, and predictably at the end of December, the volume of callers

with questions is the highest, as that is when new (and usually increased) premiums change for January benefit coverage. The second reason is due to a retiree reaching that "magic" Social Security age - at which time the Pre-SSB drops off, thus lowering a gross check by visibly significant dollars. Because all retirees reach regular Social Security eligibility age at different times during the year, the volume of calls due to these occurrences is spread out over the year.

Retirees may apply for Social Security benefits any time beyond age 62, and that decision will NOT affect his or her Pre-SSB. Keep in mind, however, that any reduction in an individual's Social Security benefit is a PERMANENT reduction. Financial decisions should only be made after careful consideration.

New Faces® New Voices

Tushar Gadre, joined the Retirement Agency staff on May 24, 2004. Tushar joins Larry Little and John Prather in one of three Retirement Counselor positions. All three of these gentlemen help prepare active employees to join the ranks of the “retired”.

Bao-Loc Nguyen, Rene Neal and Mirella Suarez are the individual staff members who help take care of the needs of those of you who have already retired. If you need to make a change to any of your current information or elections, please contact one of them here at our offices and they will be most happy to assist you.

Barbara Graul joined the Retirement Agency staff in early April as an Administrative Assistant. If you have occasion to visit our offices, Barbara’s will be one of the smiling faces to greet you when you arrive.

Friendly FairFacts from Business Operations

If you do not have direct deposit (DD), please consider it. There are times when checks are delayed or lost in the mail. When that happens, we have to wait until a check has been outstanding for 10 days before we can request a replacement. Replacement checks take 5 or more days to generate, which means your pay could be delayed for as many as 18 days.

To implement Direct Deposit, call Bao-Loc (for County retirees), Rene (for Police or Uniformed retirees), or Mirella (for school retirees). The Business Ops team members are often on the phone with other retirees or helping “walk-in” retirees so may not be able to answer the phone when you call. If you get voicemail, just leave a message requesting a “direct deposit authorization form” -- make sure you leave your address as that will speed things up.

Once you receive the DD form in the mail, fill in your personal information, have your bank fill in their part, and mail or fax the completed form to us at 703-273-3185. Changes or new enrollments will take effect in the next payroll if received by the 18th of the month.

Please be aware that after the information is entered in payroll, your next payment will be a “real” CHECK as the system sends a \$0.00 test to the bank (called a prenote). It takes 2 full payroll cycles before the funds are direct deposited into your bank account.

Very Talented Retiree Wins Awards in *Courier* Photo Contest

Jo Ott, retired from Family Services in 2000, has definitely kept in touch with Fairfax County.



For several years running, Jo has entered, and won, for photos entered in the annual *Courier* Photo Contest. According to Jo, she has been interested in photography from a very young age - ever since her

dad won a Kodak Brownie Box Camera. From that moment on, she was hooked “big time”. Three years ago, her daughter gave her a digital camera and henceforward, Jo has been stricken with the “digital” photography bug.

This year, Jo won photography kudos for two of the five photos she entered,



“Bishop’s Rose” and “Half an Old Truck in Pink”. Both winning photographs were entered in the “Landscape” category, the category with the most entries (115). The hunt for a worthy yellow rose to photograph, took her all last summer.

Jo lives in York County, PA now, but made a special trip to Fairfax last month to accept her awards. Congratulations Jo!

Health Subsidy *continued from page 1*

Retirees age 55 and older, and those retired on a service-connected disability, regardless of age, are eligible for the Retiree Health Benefit Subsidy. For others, if you retire prior to age 55, your subsidy will go into effect when you turn age 55, using length of service at the time of retirement.

General County members who retired prior to July 1, 2003, will receive no less than \$100 towards the cost of County health insurance.

School employees who retired prior to July 1, 2004, will receive no less than \$100 towards the cost

of Schools health insurance. If you do not maintain health insurance coverage through Fairfax County, you are not eligible for a subsidy in any amount.

Years of Service at Retirement	Before Age 65	After Age 65
5 to 9	\$25	\$15
10 to 14	\$50	\$25
15 to 19	\$125	\$100
20 to 24	\$150	\$150
25 or more	\$175	\$175

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10680 Main Street ♦ Suite 280 ♦ Fairfax, Virginia 22030 ♦ 800-333-1633 ♦ 703-279-8200
e-mail: retire@fairfaxcounty.gov ♦ internet: www.fairfaxcounty.gov/retbrd/

*Fairfax County
Retirement Administration Agency
10680 Main Street, Suite 280
Fairfax, Virginia 22030*

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