If a Claim Is Denied

If a claim for a benefit is denied, in whole or in part, the CERF Administrative Office will notify you or your beneficiary in writing. This written notice will include:

- Specific reason(s) for the denial;

- References to plan provision(s) on which the denial is based;

- A description of any additional material or information that is necessary to perfect the claim; and

- Procedures for appealing the decision.

If your beneficiary's claim for benefits is denied and he/she disagrees with this decision, he/she may appeal the denial.

Appealing a Denied Claim

If, after contacting the CERF Administrative Office, you or your beneficiary believe the claim was handled incorrectly, an appeal may be filed, in writing, and sent to the CERF Administrative Office within 60 days from the date the denial of benefits is received. The appeal should be sent to:

CERF
2121 Schotthill Woods Drive
Jefferson City, MO 65101

The written appeal should state the reason you or your beneficiary believes the claim was improperly denied and include any data or comments to support the claim.

The Board will review appeals at the first Board meeting following 30 days from the date the appeal is received. You will receive a written notice of the decision regarding your appeal.

CERF
COUNTY EMPLOYEES'
RETIREMENT FUND

How to reach us...

County Employees' Retirement Fund
2121 Schotthill Woods Drive
Jefferson City, MO 65101
Toll-free: (877) 632-2373
Fax: (573) 761-4404
E-mail: admin@mocerf.org
Website: www.mocerf.org

Like us on Facebook

The purpose of this brochure is to enable a member to more easily understand benefits provided under the CERF Pension Plan. If we have omitted or misstated any of the plan's provisions when explaining the topics covered by this brochure, the official plan rules contained in the Code of State Regulations will remain the final authority.

OTHER AVAILABLE BROCHURES:

"Participating in the CERF Pension Plan"

"Creditable Service in the CERF Pension Plan"

"When You Retire in the CERF Pension Plan"

"When You Terminate Non-Vested in the CERF Pension Plan"

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CERF
COUNTY EMPLOYEES'
RETIREMENT FUND

Benefits for Your Survivors
in the CERF Pension Plan
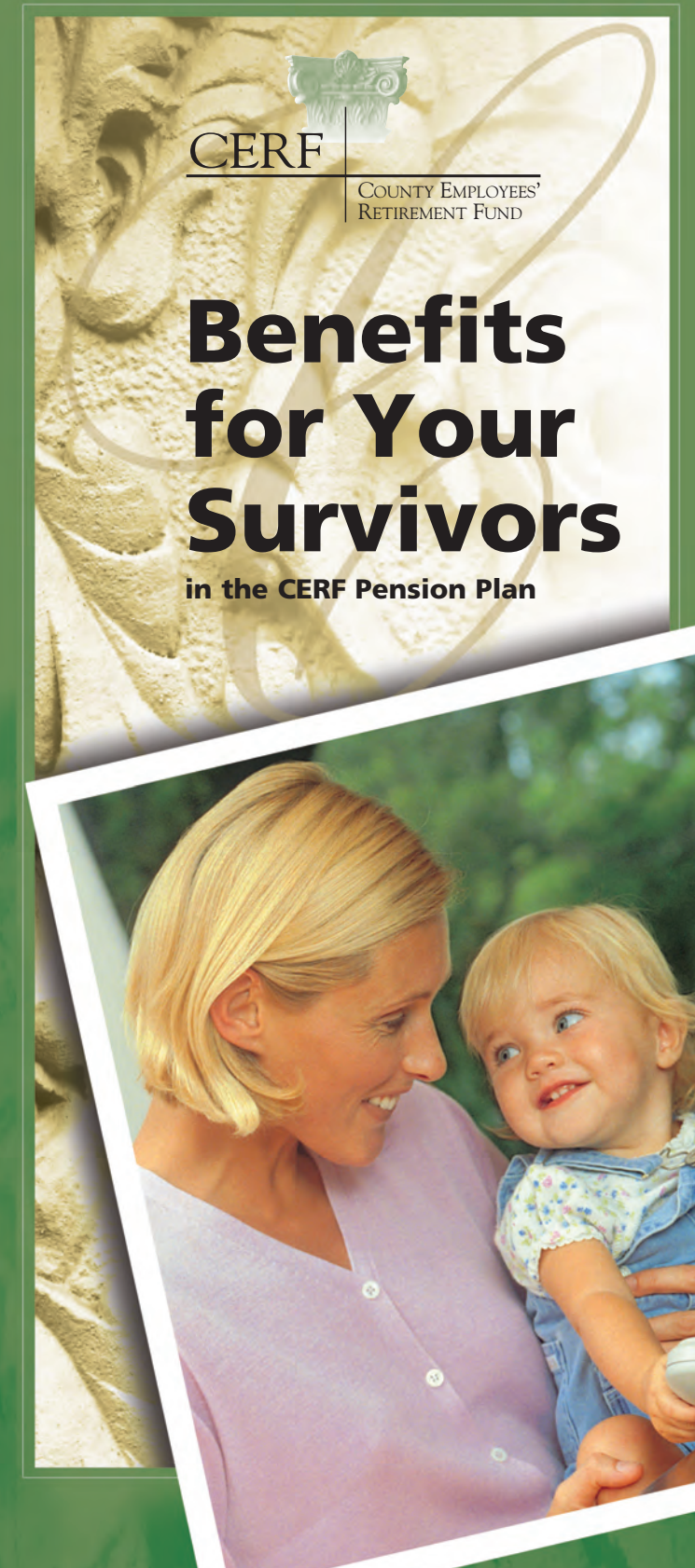
Death Benefits

In addition to providing retirement benefits, the CERF Pension Plan also provides death benefits to your beneficiary.

If you die while actively employed with the county and while a participant in CERF, your beneficiary will receive a $10,000 death benefit regardless of the length of time you worked for the county.

Additionally, your beneficiary will receive a refund of any contributions paid by you if you die before becoming vested. This applies to those who die after December 31, 2002.

You may choose anyone as your beneficiary. The beneficiary you name for the $10,000 death benefit will also be the beneficiary of the refund of contributions should you die non-vested. It is important to complete a beneficiary designation form and update your designations, as necessary. A copy of the Beneficiary Designation ($10,000 Death Benefit/Non-Vested Refund of Contributions) form is available from your county clerk's office, the CERF Administrative Office, or the CERF website (www.mocerf.org).

You may designate an entity, such as a charity, to receive this benefit. You may also designate more than one beneficiary by indicating the percentage you want each beneficiary to receive. If you fail to specify the percentages, the benefit will be paid in equal shares to your named beneficiaries.

If you do not designate a beneficiary, this benefit will be paid to your surviving spouse or, if there is no spouse, then it will be paid according to statute.

Unlike a traditional life insurance policy, the $10,000 death benefit is a taxable cash benefit that is paid by CERF.

Spousal Survivor Benefit

If you are married, have at least eight years of continuous creditable service and die prior to electing a pension benefit option, your spouse is eligible for a 50% survivor benefit. This benefit is paid even if you are no longer a county employee at the time of your death.

If you are at least age 62 at the time of your death, this pension benefit will commence the first day of the month following your death. The benefit will be paid following completion of a required application and salary certifications.

If you die before age 62, your surviving spouse can choose to wait to draw the benefit until such time as you would have reached age 62, or elect to receive an actuarially-reduced benefit beginning the month following the date of your death.

Non-Spousal Survivor Benefit

If you die vested, having at least eight years of continuous creditable service, prior to electing a benefit option, and you do not have a surviving spouse, all contributions will be refunded to your designated beneficiary. A copy of the Beneficiary Designation - Single Vested Death Benefit form is available from your county clerk's office, the CERF Administrative Office, or the CERF website (www.mocerf.org). If you have not designated a beneficiary, the contributions will be paid to your estate. This benefit is paid even if you are no longer a county employee at the time of your death.

Survivor Benefits After You Retire

If you die after your pension begins, survivor benefits will be paid to your designated survivor only if you had elected a form of payment that provides benefits after your death.

Direct Rollovers

In the case of your death, your spouse or *designated* beneficiary may elect to have all, or a portion, of the $10,000 death benefit and any refund of your contributions rolled over to an eligible retirement plan in order to avoid having federal taxes withheld. If the $10,000 death benefit or refund of contributions is paid directly to a spouse or *designated* non-spouse, we will automatically withhold 20% in federal taxes. If either benefit is paid directly to a *non-designated*, non-spouse, the beneficiary can choose to have either 10% federal tax withheld or nothing at all. Monthly annuity payments are not eligible for rollover.

CERF
COUNTY EMPLOYEES'
RETIREMENT FUND