



Los Angeles County Employees Retirement Association

LACERA

Domestic Partnership

What You Should Know

Agenda

- Domestic Partnership Defined
- CA Secretary of State Domestic Partner Eligibility
- LACERA Benefits Eligibility versus LA County Eligibility
- Retirement Options
- Impact of Marriage to a Registered Domestic Partnership
- Domestic Partnership Dissolution Impact on Survivor Benefits
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Domestic Partnerships Defined


- Legal relationship, considered equivalent to marriage
- Created to extend the rights and benefits of marriage to same-sex couples, and now opposite sex couples who enter a Domestic Partnership
- Domestic Partnerships legally provides the same rights, protections, and benefits under the law as married spouses
- Domestic Partners receive all the benefits of marriage under California State Law (Assembly Bill 2777 on January 1, 2003)
- Federal Law does not recognize domestic partnerships

CA Secretary of State Domestic Partner Eligibility

- Common Residence
- Neither person is married or a member of another domestic partnership that has not been terminated
- Both persons are at least 18 years of age and not related by blood
- Both persons capable of consenting to the Partnership
- Register with the Secretary of State of CA
- CA residency is not required to enter into a registered domestic partnership with the State of CA
- Domestic Partnership Certificate from the State of CA will need to be provided to LACERA for LACERA benefits

Example of Certificate of Registered Domestic Partnership

State of California



SECRETARY OF STATE

CERTIFICATE OF REGISTERED DOMESTIC PARTNERSHIP

REGISTRATION NUMBER
[REDACTED]

RAISED SEAL

BEST AVAILABLE
IMAGE


I, DEBRA BOWEN, Secretary of State of the State of California, hereby certify that:

[REDACTED] Smith


and

[REDACTED] Jones

*Were united in Domestic Partnership
In accordance with Section 297 of the Family Code of the State of California
On the 9th day of May 2011*



IN WITNESS WHEREOF, I execute this
certificate and affix the Great Seal of the State of
California this 12th day of May 2011.


Secretary of State

[REDACTED]

NP-24 A (REV. 1-07) OSP 06 99002

LACERA Benefits Eligibility versus LA County Employee Benefits

LACERA Benefits Eligibility

- ☐ Retiree healthcare and survivor benefits with CA DP One Year Prior to Service Retirement OR Non-Service Connected Disability Retirement.
- ☐ Retiree healthcare and survivor benefits with CA DP One Day Prior to Service Connected Disability Retirement

LA County Active Employee Benefits Eligibility

- ☐ Domestic Partnership registered with the County of Los Angeles and proof you both live in the same home.

OR

- ☐ Domestic Partnership registered with the State of CA.

Retirement Options

LACERA Service Retirement Options		Plan A, B, C, D or G	Plan E
	Eligible Beneficiary	Survivor Benefit	Survivor Benefit
Unmodified	Spouse, Domestic Partner	65% of member's allowance	55% of member's allowance
Unmodified Plus	Spouse, Domestic Partner	66%-100% of reduced allowance	56-100% of reduced allowance
Option 1	Any	Lump Sum (balance Member's contributions)	Not Available
Option 2	Anyone with an Insurable interest	100% member's reduced allowance	100% member's reduced allowance
Option 3	Anyone with an Insurable interest	50% member's reduced allowance	50% member's reduced allowance
Option 4	Anyone with an Insurable interest	Any % or set dollar amount to one or more beneficiaries	Any % or set dollar amount to one or more beneficiaries

Impact of Marriage to a Registered Domestic Partnership

- California Law Permits Registered Partners to marry each other without Dissolving the Domestic Partnership
- No Impact on LACERA Benefits when domestic partners marry without dissolving the CA State Registered Domestic Partnership
- If the member dissolves the Registered Domestic Partnership Prior to retirement, the member can still marry the partner and then the marriage requirements apply for continuing benefits
- Dissolving the CA State Registered Domestic Partnership Prior to the partners marrying each other may jeopardize the Non-LACERA member's future eligibility for continuing benefits if marriage requirements are not met

Domestic Partnership Dissolution Impact

Retirement Option	Effect on Benefits	Reason
Unmodified or Unmodified Plus	Domestic Partner is Ineligible for continuing survivor benefits upon member's death	Terminating same-sex partnership breaks continuity of lawfully recognized relationship; survivor does not meet requirement for registered domestic partnership or marriage one year prior to member's Service/ NSCD retirement or one day prior to SCD retirement. Subsequent marriage is not considered.
Option 1	No Effect	No continuing benefits under this Option; lump-sum payment only.
Option 2, 3, or 4	No Effect	No requirement for marriage or domestic partnership.

Retiree Healthcare Subsidy

Tier 1 : Monthly premium subsidy – dependents included

- ☐ Applies to members whose membership precedes 8/1/14 or whose reciprocal start date is prior to 8/1/14

Tier 2: Monthly premium subsidy – member only

- ☐ Applies to members whose membership is 8/1/14 or after

Monthly premium subsidy:

First 10 Years of Service = 40%

Each Additional Year = 4% more

25 Years of Service Credit = 100%

*Subsidy based on Benchmark Plan – Anthem Blue Cross Indemnity Plan (County subsidy is subject to change)

Retiree Healthcare Coverage for Domestic Partner

- Eligible Domestic Partner – Registered CA DP 1 Year before Service Retirement or NSCD Retirement or 1 Day before SCD Retirement **and** receiving survivor benefits
 - ❑ Continues to receives retiree healthcare benefits at member subsidized premium rate after member passes away
 - ❑ Must submit LACERA Retiree Healthcare enrollment forms within 60 days of member's passing to continue coverage
- Domestic Partnership not meeting eligibility requirements or CA DP occurred after retirement
 - ❑ Must submit LACERA Retiree healthcare enrollment forms to enroll within 30 days of the date they become an eligible family member and provide Original Domestic Partnership Certificate of State of CA to LACERA
 - ❑ Upon the death of the member, LACERA Retiree Health benefits end for the Domestic Partner.

Note: *Premium subsidy based on Member's Tier and Years of County Service

Imputed Income Tax Impact

- The Federal Government and its agencies do not view domestic partnerships as a marriage
- Cost of the retiree healthcare benefits LACERA provides to the domestic partner will be reported as taxable income on the Member's 1099-R

(Note: If the member and registered domestic partner marry (but do not dissolve the CA DP to retain eligibility for lifetime survivor and retiree healthcare benefits) the imputed income tax impact will end).

Example of 1099-R reporting Imputed Income

Doc ID: 3003328516

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code LACERA GATEWAY PLAZA 300 NORTH LAKE AVE, 5TH FLOOR PASADENA, CA. 91101-4199 (800) 786-6464				1 Gross distribution \$ 13,410.66		OMB No. 1545-0119 Form 1099-R 2019	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in Box 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service
PAYER'S Federal identification number 95-6039490				2a Taxable amount \$ 13,410.66			
RECIPIENT'S name, street address, city or town, state or province, country, and ZIP or foreign postal code [REDACTED]				2b Taxable amount not determined <input type="checkbox"/>		Total distribution <input type="checkbox"/>	
RECIPIENT'S Federal identification number XXX-XX-XXXX				3 Capital gain (included in box 2a) \$		4 Federal income tax withheld \$ 0.00	
5 Employee contributions (Designated Roth contributions or insurance premiums) \$				6 Net unrealized appreciation in employer's securities \$		8 Other %	
7 Distribution code(s) 9				9a Your percentage of total distribution %		9b Total employee contributions \$	
10 Amount allocable to RRR within 5 years				11 1st year of design. Roth contrib.		12 State tax withheld \$ 0.00	
13 State/Payer's state no. CA 801 0824 4				15 Local tax withheld \$		16 Name of locality	
14 FATCA filing requirement <input type="checkbox"/>				Date of payment		Retirement Date	
Form 1099-R				www.irs.gov/form1099r		Department of the Treasury - Internal Revenue Service	

Code 9: Domestic Partner Health Insurance Premiums Paid By LACERA

Things to keep in mind.....

- ❑ Submit CA Domestic Partnership Certificate or Marriage Certificate
- ❑ Submit Domestic Partner/Spouse Birth Certificate OR Passport OR Certificate of Naturalization in lieu of Certificate of Live Birth if selecting a Retirement Option other than the Unmodified Option.
- ❑ Submit Eligible Dependent Birth Certificate for Healthcare Enrollment
- ❑ Submit a Conformed Copy of Dissolution of Marriage for Legal Review in advance of your retirement to prevent any delays in your first retirement payment from LACERA.

Stay Connected

View, print, or order printed materials, visit the Brochures & Forms page.

Register on **My LACERA**

- Access your personal retirement information
- Calculate your retirement
- Access Annual Statements
- See your recent LACERA interactions
- Review Beneficiary Information
- Send confidential emails through the Secure Message center
- Upload documents
- And more!

LACERA's website: www.lacera.com



How to Contact Us?

Need an Appointment?

- Virtual Appointments available
- In Person Appointments available at 300 N. Lake Ave. Pasadena, CA 91101
 - Appointments only, no walk-ins at this time
 - Must wear face mask at all times
 - Limit of one guest with member

Secure Document Drop Off Slot –available outside the building

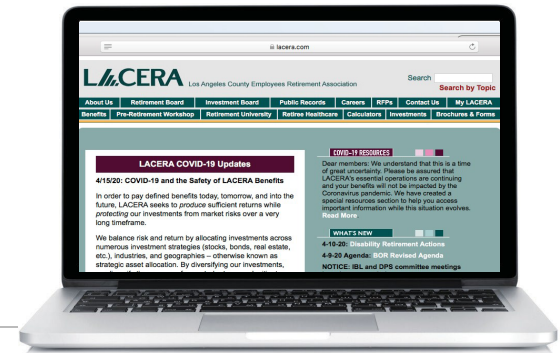
Email: welcome@lacera.com

Online: www.lacera.com

MyLACERA: Secure Message Center

By Phone: 1-800-786-6464

By Fax: 1-626-564-6155





Thank you for your LA County Service !!!

Enjoy planning for retirement!!!