Pay Statement Categories

Your Fresno County Employees Retirement Association (FCERA) pay statement contains many different categories of payment sources and deductions. All of the benefit categories are explained in great detail in the FCERA Member Retirement Handbook, which is available on the FCERA website at http://www.fcera.org/. Click on Active Members, then on Member Handbook.

The wording for some of the categories has changed since this information was first published in 2010. This is intended to provide a brief summary of the various categories that make up your retirement benefits and deductions, with the updated wording.

Under EARNINGS section

ANNUITY: The portion of the basic retirement benefit that is based on your contributions to the retirement system. This is a percentage of your final compensation, based on age and years of service. Current legal opinion is that this benefit may not be reduced.

COL (Cost of Living Adjustment): The net total of increases that have been granted as annual Cost of Living Adjustments. If you retired recently, this may show 0 or may not be listed. This amount may be reduced under certain circumstances if the annual change in the Consumer Price Index (CPI) is negative.

CURRENT SERVICE: The retirement benefit provided by the employer's contributions. This is a percentage of your final compensation, based on age and years of service. Current legal opinion is that this benefit may not be reduced.

HEALTH BENEFIT: A vested health benefit, based on years of service. This is part of the additional benefits provided under the enhanced retirement formula effective January 1, 2001.

HEALTH2: A basic benefit provided to help pay for the cost of health insurance, but not required to be used for this purpose. Based on years of service, with a maximum of $150 per month. This benefit is subject to review by the Board of Retirement and could therefore be changed or eliminated.

SETTLE ANNUITY: Additional benefit provided under the enhanced retirement formula effective January 1, 2001. This applies to employees who retired on or after January 1, 2001. This is a percentage of your final compensation, based on age and years of service. Current legal opinion is that this benefit may not be reduced.

SETTLE BENEFIT: Additional benefit provided under the enhanced retirement formula effective January 1, 2001. This applies to those who retired prior to this date, and is a flat amount per year of service up to 30 years.
SUPPLE COLA: A benefit which applies only to those retirees who retired prior to April 1, 1998; also known as "purchasing power protection."

ANNUITY TAO (Temporary Annuity): Advance Social Security benefits (if this option was selected at retirement). In effect, this is an advance on future Social Security benefits. This is a percentage of your final compensation, based on age and years of service.

COL TAO (Cost of Living Adjustment on TAO): Advance Social Security benefit (if this option was selected at retirement). The net total of increases that have been granted as annual Cost of Living Adjustments if you retired recently, this may show 0 or may not be listed. This amount may be reduced under certain circumstances if the annual change in the Consumer Price Index (CPI) is negative.

CURRENT SERVTAO (Current Service TAO): Advance Social Security benefit (if this option was selected at retirement). The retirement benefit provided by the employer's contributions. In effect, this is an advance on future Social Security benefits. This is a percentage of your final compensation, based on age and years of service.

SETTLEANNUITTAO (Settlement Annuity TAO): Advance Social Security benefit (if this option was selected at retirement) with additional benefit provided under the enhanced retirement formula effective January 1, 2001. In effect, this is an advance on future Social Security benefits. This is a percentage of your final compensation, based on age and years of service.

For all of the four Social Security benefits listed above, retirees who choose this option receive a higher benefit than they would otherwise prior to age 62 and a lower benefit after age 62. This benefit will be eliminated when the member turns 62.

SURVIVOR: Payment to eligible beneficiary of an active deceased member.

INTEREST: Payment made in certain circumstances when an underpayment of a retirement benefit is paid.

**EARNINGS that are listed as a negative amount under the DEDUCTIONS section**

NONTXANN (Non-Taxable Annuity): The portion of the basic retirement disability benefit that is nontaxable and based on your contributions to the retirement system. This is a percentage of your final compensation, based on age and years of service. Current legal opinion is that this benefit may not be reduced.

NTXCURSR (Non-Taxable Current Service): The non-taxable disability retirement benefit provided by the employer's contributions. This is a percentage of your final
compensation, based on age and years of service. Current legal opinion is that this benefit may not be reduced.

NTXSUPAN (Non-Taxable Settlement Annuity): Additional non-taxable retirement benefit provided under the enhanced retirement formula effective January 1, 2001. This applies to employees who retired on or after January 1, 2001. This is a percentage of your final compensation, based on age and years of service. Current legal opinion is that this benefit may not be reduced.

NONTXCOL (Non-Taxable Cost of Living Adjustment: The net total of increases that have been granted as annual Cost of Living Adjustments based on the non-taxable portions of your benefit. If you retired recently, this may show 0 or may not be listed. This amount may be reduced under certain circumstances if the annual change in the Consumer Price Index (CPI) is negative.

NTSURVR (Non-Taxable Survivor): Non-taxable payment to eligible beneficiary of an active deceased member.

Listed under DEDUCTIONS section

FEDERAL: Federal income tax withholding

CA STATE: State income tax withholding (the appropriate state abbreviation will be shown for non-California residents)

DUES: Deductions for membership in the Retired Employees of Fresno County (REFCO)

INSUR: Deduction for health insurance provided through the County of Fresno

CHILDSUP, ALIMONY, LEVY: Garnishments received from a Wage Order issued by the Court.

ADRP: For those Safety members that opted for an advance on their disability from the County, the repayment of the advance is deducted per agreement with the County of Fresno.

REPAY: For those members who have entered into a re-payment agreement with FCERA the re-payment amount is deducted per agreement with FCERA.

(Thanks to Kelly Prinz at the Retirement Office for her efforts in providing this information.)