

# The County Connection

2477 Arnold Industrial Way    Concord, CA 94520-5326    (925) 676-7500    www.cccta.org

## MEETING NOTICE & AGENDA ADMINISTRATION & FINANCE COMMITTEE

100 Gregory Lane  
Pleasant Hill, CA 94523  
Large Committee Room  
Wednesday, August 3, 2011  
3:00 p.m.

### The Committee may take action on any item on the agenda.

1. Adoption of Agenda (Action)
2. Public Communication
3. Summary Minutes of July 5, 2011 A&F Committee Meetings\* (Review/Action)
4. Pacheco Transit Hub-Authority to spend an additional \$65,000 to complete the design work and prepare project for transfer to another entity. (Review/Action)
5. Revised TDA Reserve\* (Review/Action)
6. PERS Pre-Tax Payroll Deduction Resolution\* (Review/Action)
7. ICMA Loan Program for Employees\* (Review/Action)
8. Legal Services Statement, May/June 2011 General-June 2011 Labor \*\* (Review/Action)
9. Review of Vendor Bills, July 2011\*\* (Review)
10. Adjournment

\*Enclosure

**A&F Committee Members**

\*\*Enclosure for Committee Members

Al Dessayer, Gregg Manning, Laura Hoffmeister and Jack Weir

### General Information

Public Comment: Each person wishing to address the A&F Committee is requested to advise the Chair before the meeting convenes or the applicable agenda item is discussed. Persons who address the Committee are also asked to furnish a copy of any written statement to the Chair. A period of thirty (30) minutes has been allocated for public comments concerning items of interest within the subject matter jurisdiction of the Committee. Each individual will be allotted three minutes, which may be extended at the discretion of the Committee Chair.

Availability of Public Records: All public records relating to an open session item on this agenda, which are not exempt from disclosure pursuant to the California Public Records Act, that are distributed to a majority of the legislative body, will be available for public inspection at 2477 Arnold Industrial Way, Concord, California, at the same time that the public records are distributed or made available to the legislative body. The agenda and enclosures for this meeting are posted also on our website at [www.CCCTA.org](http://www.CCCTA.org).

Accessible Public Meetings: Upon request, CCCTA will provide written agenda materials in appropriate alternative formats, or disability-related modification or accommodation, including auxiliary aids or services, to enable individuals with disabilities to participate in public meetings. Please send a written request, including your name, mailing address, phone number and brief description of the requested materials and preferred alternative format or auxiliary aid or service so that it is received by CCCTA at least 48 hours before the meeting convenes. Requests should be sent to Lathina Hill, Assistant to the General Manager, at 2477 Arnold Industrial Way, Concord, CA 94520 or [Hill@CCCTA.org](mailto:Hill@CCCTA.org).

The agenda is posted on CCCTA's Website ([www.CCCTA.org](http://www.CCCTA.org)) and at the following location:

CCCTA Administrative Offices, 2477 Arnold Industrial Way, Concord

Clayton • Concord • Contra Costa County • Danville • Lafayette • Martinez  
Moraga • Orinda • Pleasant Hill • San Ramon • Walnut Creek

Administration and Finance Committee  
Summary Minutes  
July 5, 2011

The meeting was called to order at 3:00 p.m. at the City of Pleasant Hill offices.  
Those in attendance were:

Board of Director Gregg Manning  
Board of Director Jack Weir

Staff: General Manager Rick Ramacier  
Director of Finance Kathy Casenave  
Director of Planning & Marketing Anne Muzzini

1. Adoption of the Agenda- Approved.
2. Public Communication- None.
3. Summary Minutes of June 7, 2011- Approved.
4. Resolution authorizing Application for 2011 Prop 1B California Transit Security Grant Program (TSGP) Funds- Director Muzzini reported that CCCTA is allocated \$116,919 in funding each year for capital projects related to security. Last year the A&F Committee and the Board authorized an application for perimeter security improvements and this year staff is asking for approval for the same project scope. The security project can include facility lighting, fencing, gates and cameras. Staff will bring back a complete report on the funding and security projects so that the committee and the board will have an opportunity to revise the program. Approved.
5. Closed Session:- Conference with Labor Negotiator Pat Glenn, Esq. (pursuant to Government Code Section 54957.6) regarding Teamsters Union Local 856, AFL-CIO. The committee reported in open session that no decisions had been made and that a closed session will be held at the July 21 Board of Directors meeting.
6. Legal Services statement, March/April/May 2011, Labor- Approved.
7. Review of Vendor Bills, June 2011- The committee reviewed the vendor bills.
8. Adjournment- The meeting was adjourned. The next meetings will be Wednesday, August 3 at 3:00 p.m. and Tuesday September 6 at 9:00 a.m. at the City of Pleasant Hill offices.

  
Kathy Casenave, Director of Finance

# The County Connection



**TO:** A&F Committee

**DATE:** July 27, 2011

**FROM:** Rick Ramacier  
General Manager



**SUBJECT:** Pacheco Transit Hub Project:  
Request From CCTA to  
Complete Project Design Work

## Background

As you know, management of the Pacheco Transit Hub Project will soon be turned over to either the Contra Costa Transportation Authority (CCTA) or the City of Martinez. To that end, CCTA has requested that County Connection complete the design work for this project to facilitate an orderly and smooth transition of the project from County Connection to either CCTA or Martinez. A letter from the CCTA Executive Director is attached for your reference.

For years, County Connection has been working in partnership with, CCTA, other transit operators, the City of Martinez, and TRANSPAC to build the Pacheco Transit Hub. This project will serve as a key piece to future express bus service and regional carpooling. All of the stakeholders are very interested in this top priority project being completed.

The project has evolved into a complex one that requires an entity with proper experience, expertise, and time to manage it successfully. Thus, for various reasons, it makes good sense to turn over the project to CCTA or Martinez at the appropriate time. Given that the project is about 90% complete in terms of design, the opportune time to turn over the project is upon completion of the design work. This is stated as such in the letter from CCTA.

To date, \$253,239 dollars have been spent on the design, exhausting the General Manager's authority. County Connection's design consultant, Nolte believes it will take another \$59,000 to complete the design work. CCTA staff believes this a reasonable and justified request. The total grant funding available for the entire project started at \$2,821,585 dollars. Both CCTA and Martinez fully understand that the additional \$59,000 would come out the existing grant funds that County Connection will turn over to CCTA or Martinez with the transfer of the project. Both CCTA and Martinez would like County Connection to spend the \$59,000 to complete the design work.

## Financial Impact

There is no direct impact to County Connection. Spending an additional \$59,000 to complete the design work will come out of the existing grant sources for the project. Thus, CCTA or Martinez will have \$59,000 less in grant funding to complete the project once it is taken over from County

Connection. The agreement that will be executed transferring the project from County Connection to CCTA or Martinez will state clearly that other than transfer of the existing grant funds to the new project manager, County Connection will be under no obligation to provide, seek, or otherwise help with any additional funding that may be needed to complete the project.

### **Staff Recommendation**

The Pacheco Transit Hub remains a vital project that many key stakeholders want to see completed. The nature of the project has evolved into a complex construction project. Others like CCTA or the City of Martinez are better suited to completing such a project than County Connection is at this time. Thus, either CCTA or Martinez will take the project over. However, it makes the most sense to make the transfer upon completion of the project design work. Thus, staff recommends that County Connection complete the design work and that County Connection spend an additional \$59,000 in project grant funds to do so. Upon completion of the design work, staff recommends that County Connection transfer the project over to CCTA or the City of Martinez. At that time, staff will return to the Board to seek action turning over the project to either CCTA or Martinez.

### **Action Requested**

Staff respectfully requests that the A&F Committee forward a resolution to the Board of Directors authorizing the General Manager to amend its agreement with Nolte to complete the design work for the Pacheco Transit Hub for an amount not to exceed \$65,000. The resolution shall reference that upon completion of the project design work, the project and its grant funds will be turned over to CCTA or the City of Martinez.



CONTRA COSTA  
transportation  
authority

COMMISSIONERS:

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Karen Stepper

Robert Taylor

Randell H. Iwasaki  
Executive Director

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July 14, 2011

Rick Ramacier  
General Manager  
Central Contra Costa Transit Authority  
2477 Arnold Industrial Way  
Concord, CA 94520-5335

Re: Pacheco Transit Hub – Measure C Project 2210


Dear Mr. <sup>Rick</sup>Ramacier:

The Contra Costa Transportation Authority (CCTA) recognizes that the Central Contra Costa Transit Authority (County Connection) has been working for several years to develop a transit hub on Caltrans property near the park and ride lot located on Blum Road. This is an important project for the commuters of Contra Costa County and surrounding area. The City of Martinez, CCTA and County Connection staff recently met regarding the progress of the project and plan for completing construction. Caltrans has brought up some new minor comments on the 99% complete plans. County Connection will need to amend their current consultant design contract to address these comments and resubmit to Caltrans for final approval.

County Connection staff is requesting that either CCTA or the City take over the project to manage the construction phase. Their expertise is operating transit facilities, not construction management. The City is considering annexation of the area surrounding the project and would manage the construction phase if it is within City limits. CCTA staff is supportive of such an arrangement. However, if annexation does not occur in a timely fashion, CCTA will accept construction management responsibilities. The project appears to provide adequate funding for Construction, Construction Management and Project Management and includes an adequate contingency.

CCTA encourages the County Connection Board to approve the contract amendment with Nolte VerticalFIVE (NV5) so the project can proceed to the bidding phase.

Sincerely,

  
Randell H. Iwasaki  
Executive Director

Cc: City of Martinez

# The County Connection

## Inter Office Memo

To: A&F Committee

Date: July 25, 2011

From: Kathy Casenave *Kc*  
Director of Finance

Reviewed By: *Rich*

**SUBJECT: Revised TDA Reserve**

The actual TDA revenue for FY 2011 is now known- it was \$13,065,075, \$447,453 more than the Contra Costa County auditor's revised estimate in February 2011.

The auditor will not start working on a revised FY 2012 estimate until December or early January, but it seems likely that the current estimate of \$12,826,590 is too low. There are forecasts that the economy will continue to recover slowly.

This revised TDA reserve forecast shows the additional FY 2011 revenue and assumes also that the FY 2012 revenue will be about the same as last year. The total revenue that has been added is \$685,000. (*See the shaded row on forecast*).

If there are other revisions in estimates in the next couple of months, a more complete revised forecast will be prepared.

**ATTACHMENTS:** Revised TDA Reserve Estimate

CENTRAL CONTRA COSTA TRANSIT AUTHORITY  
REVISED TDA RESERVE

TDA RESERVE	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
45 Beginning Balance	\$ 3,267	\$ 5,257	\$ 6,166	\$ 4,273	\$ 2,804	\$ 1,158	\$ 356	\$ (173)	\$ (406)	\$ 303	\$ 1,368
46 Estimated TDA 4.0 Allocation	\$ 12,618	\$ 12,827	\$ 13,660	\$ 14,507	\$ 15,236	\$ 15,996	\$ 16,716	\$ 17,468	\$ 18,254	\$ 19,076	\$ 19,934
FY 11 adj to actual; revised FY 12 est	\$ 447	\$ 238									
	\$ 13,065	\$ 13,065									
	7.3%	0.0%	4.6%	6.2%	5.0%	5.0%	4.5%	4.5%	4.5%	4.5%	4.5%
<b>TDA 4.0 Needed for Operations and Capital:</b>											
47 Used for Fixed route operations	(9,042)	(10,566)	(13,758)	(14,151)	(15,020)	(14,947)	(15,353)	(15,769)	(15,626)	(16,051)	(16,487)
48 Used for Paratransit operations	(1,847)	(1,590)	(1,796)	(1,825)	(1,862)	(1,852)	(1,892)	(1,933)	(1,919)	(1,959)	(1,999)
49 TDA used for Operations	(10,888)	(12,156)	(15,554)	(15,975)	(16,882)	(16,799)	(17,245)	(17,702)	(17,545)	(18,010)	(18,486)
50 Used for capital program	(187)	-	-	-	-	-	-	-	-	-	-
51 <b>Ending TDA Reserve -Revised</b>	\$ 5,257	\$ 6,166	\$ 4,273	\$ 2,804	\$ 1,158	\$ 356	\$ (173)	\$ (406)	\$ 303	\$ 1,368	\$ 2,816
<b>Ending TDA Reserve in June budget</b>	\$ 4,810	\$ 5,481	\$ 3,588	\$ 2,119	\$ 473	\$ (329)	\$ (858)	\$ (1,091)	\$ (382)	\$ 683	\$ 2,131

# The County Connection



To: A&F Committee

Date: July 25, 2011

From: Kathy Casenave  
Director of Finance *KC*

Reviewed By: *RLB*

**SUBJECT: PERS PRETAX RESOLUTION**

**SUMMARY OF ISSUES:**

In 1986 the Board of Directors adopted a resolution implementing section 414 (h)(2) of the Internal Revenue Code providing tax benefits to employee contributions for PERS. The code section allows for a reduction of the employee's taxable income in the amount of the employee contribution. The 1986 resolution applied only to regular contributions for the current salary.

There are occasions when an employee can pay or buy back additional service credit. Currently we have three employees who are buying service credit- two for part time work for the Authority not covered by PERS and one for an employee who left the area, withdrew the contributions and subsequently was rehired. The 1986 resolution does not apply to these situations so the buyback has been with the employee's after tax wages.

The IRS code does allow for pretax treatment in these situations provided that the Board of Directors adopts a separate resolution. (See attached).

**FINANCIAL IMPLICATIONS:**

None to the Authority. A reduction in taxable income for the employee.

**ACTION REQUESTED:** Staff requests that the A&F Committee forward the resolution to the Board of Directors recommending adoption..

**ATTACHMENTS:** 1986 resolution and the proposed resolution.



Resolution No. 86-032  
CENTRAL CONTRA COSTA TRANSIT AUTHORITY  
BOARD OF DIRECTORS

Whereas, the Central Contra Costa Transit Authority (CCCTA) Board of Directors has the authority to implement the provisions of section 414(h)(2) of the Internal Revenue Code (IRC); and,

Whereas, the Board of Administration of the Public Employees' Retirement System (PERS) adopted its resolution regarding section 414(h)(2) IRC on September 18, 1985; and

Whereas, the Internal Revenue Service has stated on December 6, 1985, that the implementation of the provisions of section 414(h)(2) IRC pursuant to the Resolution of the Board of Administration would satisfy the legal requirements of section 414(h)(2) IRC; and

Whereas, CCCTA Board of Directors has determined that even though the implementation of the provisions of section 414(h)(2) IRC is not required by law, the tax benefits offered by section 414(h)(2) IRC should be provided to CCCTA's employees who are members of PERS;

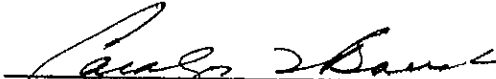
**NOW, THEREFORE, BE IT RESOLVED**, by the Board of Directors of the Central Contra Costa Transit Authority:

1. That CCCTA will implement the provisions of Section 414(h)(2) of the Internal Revenue Code by making employee contributions pursuant to California Government Code section 20615 to PERS on behalf of its employees who are members of PERS. "Employee contributions" shall mean those contributions to PERS which are deducted from the salary of employees and are credited to individual employee's accounts pursuant to California Government Code section 20615.
2. That the contributions made by CCCTA to PERS although designated as employee contributions are being paid by CCCTA in lieu of contributions by the employees who are members of PERS.
3. That employees will not have the option of choosing to receive the contributed amounts directly instead of having them paid by CCCTA to PERS.
4. That CCCTA shall pay to PERS the contributions designated as employee contributions from the same source of funds as used in paying salary.
5. That the amount of the contributions designated as employee contributions and paid by the CCCTA to PERS on behalf of an employee shall be the entire contribution required of the employee by the Public Employees' Retirement Law (California Government Code sections 20000, et seq.).

6. That the contributions designated as employee contributions made by CCCTA to PERS shall be treated for all purposes, other than taxation, in the same way that member contributions are treated by PERS.

This resolution was entered into by the Board of Directors of the Central Contra Costa Transit Authority this 20th day of November 1986.

CENTRAL CONTRA COSTA TRANSIT AUTHORITY

  
\_\_\_\_\_  
Carolyn F. Bovat, Chairman

AYES: Bovat, Bulman, Dabel, Dessayer, Feyh, Lane,  
Mulhall, Schinnerer, Schroder, and Uilkema

NOES: None

ABSTENTIONS: None

ABSENT: Murray

ATTEST:

  
\_\_\_\_\_  
Janet Madrigal, Clerk

Resolution To Tax Defer Service Credit Purchases

Return to CalPERS -- Unit 830

Employer Code: 1290

**EMPLOYER PICKUP RESOLUTION  
PRE-TAX PAYROLL DEDUCTION PLAN  
FOR SERVICE CREDIT PURCHASES  
(CONTRIBUTION CODE 14)**

WHEREAS, the Board of Administration of the California Public Employees' Retirement System (CalPERS) at the April 1996 meeting approved a pre-tax payroll deduction plan for service credit purchases under Internal Revenue Code (IRC) section 414(h)(2); and

WHEREAS, the Central Contra Costa Transit Authority has the authority to implement the provisions of IRC section 414(h)(2) and has determined that even though implementation is not required by law, the tax benefit offered by this section should be provided to those employees who are members of CalPERS; and

WHEREAS, the Central Contra Costa Transit Authority elects to participate in the pre-tax payroll deduction plan for all employees in the following CalPERS Coverage Group(s):

ALL EMPLOYEES

NOW, THEREFORE, BE IT RESOLVED:

I. That the Central Contra Costa Transit Authority will implement the provision of IRC Section 414(h)(2) by making employee contributions for service credit purchases pursuant to the California State Government Code on behalf of its employees who are members of CalPERS and who have made a binding irrevocable election to participate in the pre-tax payroll deduction plan. "Employee contributions" shall mean those contributions reported to CalPERS which are deducted from the salary of employees and are credited to individual employee accounts for service credit purchases, thereby resulting in tax deferral of employee contributions.

II. That the contributions made by the Central Contra Costa Transit Authority to CalPERS, although designated as employee contributions, are being paid by the Central Contra Costa Transit Authority in lieu of contributions by the employees who are members of CalPERS.

III. That the employees shall not have the option of choosing to receive the contributed amounts directly instead of having them paid by the Central Contra Costa Transit Authority to CalPERS

Employers Paying Member Contributions

IV. That the Central Contra Costa Transit Authority shall pay to CalPERS the contributions designated as employee contributions from the same source of funds as used in paying salary, thereby resulting in tax deferral of employee contributions.

V. That the governing body of the Central Contra Costa Transit Authority shall participate in and adhere to requirements and restrictions of the pre-tax deduction plan by reporting pre-tax payroll deductions when authorized by CalPERS for those employees of the above stated Coverage Group(s) who have elected to participate in this plan.

**PASSED AND ADOPTED** by the governing body of the  
Central Contra Costa Transit Authority this \_\_\_\_\_ day of August, 2011.

BY \_\_\_\_\_  
(Signature of Official)

\_\_\_\_\_  
(Title of Official)

**RETURN ADDRESS:**

CCCTA  
2477 ARNOLD INDUSTRIAL WAY  
CONCORD, CA 94520

.....  
**FOR CALPERS USE ONLY**

Pre-tax payroll deduction plan effective date: \_\_\_\_\_

Approved By: \_\_\_\_\_ Title: \_\_\_\_\_

**MEMBER SERVICE DIVISION, Service credit section-Unit 830**

# The County Connection

To: Administration & Finance Committee

From: Kathy Casenave *Kc*  
Director of Finance

Date: July 25, 2011

Reviewed By: *flink*

**SUBJECT: ICMA 457 LOANS**

## SUMMARY OF ISSUES:

The Authority set up a 457 deferred compensation plan many years ago so that employees can voluntarily contribute on a tax deferred basis for retirement. The Authority **does not match** these contributions.

IRS allows for withdrawal in the event of an unforeseeable emergency. The withdrawal is a taxable event for the employee.

The qualifying events are very limited (see attached). Employees have financial needs that are hardships for them but do not qualify for the emergency withdrawal- such as moving expenses, legal expenses, emergency travel expenses to visit sick parents.

The most frequent qualifying request of our employees is for eviction. Most employees know beforehand they may be short on rent money, but they have to wait until they get an eviction notice before ICMA can approve the request. Besides being detrimental to their credit, getting the notice and then waiting for the approval and receipt of funds is a source of anxiety for employees.

There has been an increase in requests for the hardship withdrawal at the Authority and ICMA has told me that we are not unique.

IRS also allows for employees to borrow funds from their account balance. The loan is not a taxable event and it must be paid back over 5 years with interest. The Authority currently does not provide for this option; understandably the Board has been reluctant to do so because the purpose of the plan is to encourage employees to save additional funds for retirement.

Staff is requesting that the Board rethink this position because:

1. Some employees are experiencing financial hardships that do not qualify for the emergency withdrawal or they have to wait until the situation becomes desperate in order to qualify.
2. This is their money.
3. Some employees do not have any other savings.
4. Emergency withdrawals are subject to taxes and there is no mechanism to pay back the withdrawal.
5. All requests for emergency withdrawals must go through the Director of Finance, which has become more time consuming because of the number of requests and the number of denials. (The Director is notified of the denial and then has to contact employee).
6. To receive an emergency withdrawal, employees often must disclose personal, sensitive information about their financial situation.

There are some advantages to having a loan program:

1. Employees will deal directly with ICMA for the loan application. Only when the paperwork is complete between ICMA and employee will Authority staff be involved, and that will only be for setting up the payroll deduction to pay back the loan.
2. Employees will be paying themselves back with interest, thus preserving their retirement savings.

3. The loan is nontaxable to the employee; it will become taxable only if the employee terminates before the loan is paid back or defaults on the loan.
4. Staff is proposing that there be only one loan at a time.

**FINANCIAL IMPLICATIONS:**

None for the Authority. Some payroll staff time involved, but less time for Director of Finance. Also will be less intrusive for employees needing additional funds during a financial hardship.

**ACTION REQUESTED:** Staff requests that the A&F Committee forward the resolution to the Board of Directors recommending adoption.

**ATTACHMENTS:**

Examples of Emergency Withdrawal Qualifying and Non-qualifying requests

Proposed resolution allowing Participant loans

AMENDING ICMA RETIREMENT PLAN TO PERMIT LOANS

Section 457 deferred Compensation Plan

ICMA-RC Plan # 303117

Name of Employer: Central Contra Costa Transit Authority (CCCTA)

State: California

Resolution of the above named Employer ("CCCTA")

WHEREAS, the CCCTA has employees rendering valuable services; and

WHEREAS, the CCCTA maintains an eligible deferred compensation plan under section 457(b) of the Internal Revenue Code (the "Plan") for such employees which serves the interest of the CCCTA by enabling it to provide reasonable retirement security for its employees, by providing increased flexibility in its personnel management system, and by assisting in the attraction and retention of competent personnel; and

WHEREAS, the CCCTA has determined that permitting participating employees to take loans from the Plan will further serve these objectives;

NOW THEREFORE BE IT RESOLVED that the Plan will permit loans.

I, Janet Madrigal, Clerk of the Board of Directors of Central Contra Costa Transit Authority, do hereby certify that the foregoing resolution, proposed by the Administration and Finance Committee, was duly passed and adopted by the Board of Directors of Central Contra Costa Transit Authority at Concord, CA at a regular meeting thereof assembled this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_, by the following vote:

AYES:

NAYS:

ABSENT:

(seal)

\_\_\_\_\_  
Clerk of the (City, County, etc.)

Examples of <b>Non-Qualifying</b> Requests	Examples of <b>Qualifying</b> Requests
<ul style="list-style-type: none"> <li>• Purchase of a home or automobile</li> <li>• Education expenses, such as college tuition</li> <li>• Normal monthly expenses, including rent or mortgage payments, utilities, credit card bills and car payments</li> <li>• Loss of overtime or second job</li> <li>• <b>Routine</b> medical and dental bills, elective/cosmetic surgery, or orthodontia</li> <li>• Normal maternity leave</li> <li>• <b>Routine</b> home or auto maintenance</li> <li>• Tax liability (payment of income tax, back taxes, or fines associated with back taxes)*</li> <li>• Travel expenses</li> <li>• Personal bankruptcy (except when resulting directly and solely from illness or casualty loss)*</li> <li>• Legal expenses (except in criminal cases)</li> <li>• Marital separation, divorce or child support*</li> <li>• Repayment of loans</li> </ul> <p><i>*Although not reflected in the Internal Revenue Code, the IRS has stated in question-and-answer sessions that these situations would not comply.</i></p>	<ul style="list-style-type: none"> <li>• Lost wages (<b>realized</b>)</li> <li>• Medical bills resulting from an accident or unexpected illness that are not covered by insurance</li> <li>• Damage to your home due to an <b>accident or natural disaster</b> (beyond insurance reimbursement)</li> <li>• Damage to your car or other personal property due to an <b>accident or natural disaster</b> (beyond insurance reimbursement)</li> <li>• Loss of your property due to theft (beyond insurance reimbursement)</li> <li>• Legal bills involving criminal charges against you or your dependent(s)</li> <li>• Expenses associated with the imminent foreclosure of, or eviction from, a participant's residence</li> <li>• Non-refundable deductibles and prescription medicine expenses associated with medical expenses resulting from the <b>sudden</b> illness or accident of you or one of your dependents</li> <li>• Funeral expenses for a spouse or dependent</li> </ul> <p><i>Please note: Unreimbursed medical expenses and expenses related to property loss or damage must be incurred and supported by bills -- estimates will not be accepted.</i></p>

**EMERGENCY WITHDRAWAL PROCEDURES**

Before an emergency withdrawal disbursement is made, you must:

- Determine that suspending contributions will not satisfy the financial need
- Exhaust all available loan options from your deferred compensation or defined contribution account(s)
- Obtain all proper documentation
- Obtain your employer's authorization

**Documenting Your Request**

The *Emergency Withdrawal Form* asks you to describe the emergency and confirm that it meets the guidelines. The form requires that you attach any documents supporting your request, including information about the circumstances, financial impact of the emergency, and the nature of your

other resources available to meet the emergency. For example, a request for lost wages should include:

- ✓ a pay stub showing your normal pay rate
- ✓ pay stubs showing no wages and all leave balances exhausted
- ✓ a letter from your employer (or doctor, if applicable) explaining the reason for your absence.

**If you do not provide adequate documentation with your emergency withdrawal request, processing may be delayed.** Before submitting your request, be sure that you have included the following:

- ✓ Fully completed *Emergency Withdrawal Form*
- ✓ Fully completed *Emergency Withdrawal Worksheet*
- ✓ Copies of bills detailing unreimbursed medical expenses or property damage/loss