

**FRESNO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION (FCERA)**  
**EXCESSIVE RETURNED MAIL POLICY**

**I. Purpose of the Policy**

Members and beneficiaries have the option to receive their monthly benefit payment by direct deposit to a designated bank account. Those members and beneficiaries electing direct deposit, however, still receive regular informational mailings from FCERA. From time to time, FCERA's informational mailings have been returned as undeliverable repeatedly over an extended period, without any contact from the member or beneficiary (or his or her family) explaining the situation. In such circumstances, FCERA has a reasonable concern that the member or beneficiary may not be receiving his or her monthly benefit payment, or simply may not be aware that his or her monthly benefit payments continue to be deposited into the previously designated bank account.

FCERA may pay benefits only to members and beneficiaries entitled to receive them. Accordingly, FCERA, has determined that it is appropriate to adopt a policy to ensure that members and beneficiaries are, in fact, receiving their monthly benefit payment, in the situation where informational mailings have been returned as undeliverable for a substantial period of time.

**II. Policy Guidelines**

After mail sent to a member or beneficiary has been returned as undeliverable for three consecutive months, without contact from the member/beneficiary or others on his or her behalf explaining the situation, FCERA will:

- 1) Attempt to contact the member directly by telephone and last known e-mail.
- 2) If there is no response to FCERA's telephone calls and e-mails:
  - a) Check with the retiree association to determine if the member has changed his or her address.
  - b) Check with the member's beneficiaries or other known spouses/relatives to determine if the member has changed his or her address.
  - c) Check with the bank where direct deposit is being made to determine if the member has changed his or her address.
  - d) Attempt to contact the member or a family member by any other means that might be available, as reasonably appropriate.
- 3) Staff shall document (including date, time, staff member, and method of attempted contact) in a memorandum to the member's electronic profile.

- 4) If the member cannot be contacted, send a notice by overnight courier, certified mail and last known e-mail address advising the member/beneficiary as follows:

“You currently receive a monthly pension benefit from the Fresno County Employees’ Retirement Association (FCERA) by direct deposit. For the past several months, your check advices (statements) from FCERA have been returned to our office.

We have made several attempts to contact you regarding your most current address. Our records reflect that your address is (insert address). However, we have been notified by the Post Office that you may have changed your address and currently receive your mail at the address noted above.

Please complete and return the enclosed Change of Address form to our office no later than (insert date) in order to avoid an interruption of your benefit payment.

FCERA has an obligation to assure that pension benefits and information are provided only to appropriate persons. If you do not contact FCERA by (insert date), either by phone or completing and returning the enclosed Change of Address form, to confirm that you are receiving your monthly pension benefit, we will cease the direct deposit payments and will hold your funds until you contact us.

If you later inform us that you were properly receiving your monthly benefit payments until they ceased, FCERA will promptly begin payments again and deposit all funds that were withheld during the interruption in payments.

Again, it is imperative that you contact our office, either by phone or completing and returning a Change of Address form, in order to prevent the interruption of benefits being issued directly to your bank account.”

- 5) If the member or beneficiary (or a family member) has not contacted FCERA within 30 days, FCERA should cease payments and send another notice by overnight courier, certified mail and last known e-mail address informing the member that payments have been suspended for the reasons stated in the prior notice and that the member should contact FCERA immediately if FCERA is in error.
- 6) The first direct deposit payment that is suspended shall be converted into a paper check for the amount of the monthly benefit, and held in the member's file so that it can be delivered immediately upon FCERA's receipt of all necessary information from the member.

### **III. POLICY REVIEW**

- 1) The Board shall review the FCERA Excessive Returned Mail Policy at least every three (3) years, ensuring it remains relevant and appropriate. This policy may be amended from time to time by a majority of the Board.

**IV. Policy History**

- 1) This policy was adopted by the Board on March 15, 2006.
- 2) This policy was reviewed and amended by the Board on December 16, 2015.

**V. Secretary's Certificate**

I, Donald Kendig, the duly appointed Secretary of the Fresno County Employees' Retirement Association, hereby certify the adoption of this Policy.

December 16, 2015

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***Date of Action:***

Donald C. Kendig

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***By: Retirement Administrator***