

SANTA BARBARA COUNTY EMPLOYEES' RETIREMENT SYSTEM

COMMUNICATIONS POLICY

I. PURPOSE

The purpose of this Communications Policy is to establish guidelines for communications between the Santa Barbara County Employees' Retirement System ("SBCERS" or "System") and its members and outside parties. The basic aim of the policy is to ensure that members are well informed of their benefits and rights under the Government Code to mitigate the risk of providing inaccurate, insufficient or inappropriate communications to members and to provide a structure for providing information to parties outside the System.

II. POLICY OBJECTIVES

1. To provide System-SBCERS members with accurate, timely and easy-to-understand information that is pertinent to their needs with respect to Retirement System provisions and benefits;
2. To ensure that Retirement System-SBCERS communications materials are up-to-date.
3. That communications with parties outside the System accurately reflect the provisions of the Government Code, Board Bylaws and Policies and the adopted positions of the Board.

III. ASSUMPTIONS AND PRINCIPLES

1. System-SBCERS members need to understand the process for claiming disability retirement and service retirement benefits.
2. System-SBCERS members require accurate and timely communications concerning the pension plan in order to maintain their confidence in the security of the System and to effectively prepare for retirement.
3. System-SBCERS members and their families must have information to make sure that their beneficiaries understand the benefits to be paid upon the member's death.

4. Not all members learn and retain information in the same fashion. Therefore, a variety of approaches and media are required to assure the effectiveness of the member communications program, including:
 - A. Written materials;
 - B. Graphic and illustrated materials;
 - B-C. Presentations by Retirement System/SBCERS staff or other experts;
 - C-D. Video presentations by Retirement System/SBCERS staff or other experts;
 - D-E. Information provided on the Retirement System's/SBCERS website and PensionGold member portal, and through Electronic-mail communications.
5. The target audience of the System's/SBCERS member communication efforts is System members, their beneficiaries and their immediate families.
6. Staff will, ~~over time~~, attempt to meet the various language needs of ~~the~~ System's/SBCERS members and their families as needed.

IV. POLICY GUIDELINES

1. GENERAL PROVISIONS
 - A. The CEO will be responsible for the System/SBCERS Communications Program.
 - B. The CEO will determine which communications tasks will be undertaken by staff and which will be let to contractors.
 - C. The Communications Program will address member contributions, benefit vesting, disability pension-retirement process, service pension-retirement process, benefit determination, beneficiary designations, death benefit process and annual financial reporting.
 - D. All communications with System/SBCERS members will occur in a straight-forward, timely, professional and courteous manner.
2. STAFF RESPONSES TO MEMBER QUERIES
 - A. Staff will exercise care to avoid the risk of miscommunication.
 - B. Staff's role is to provide information, not advice.

- C. Staff will review all available options at the time of retirement and their fiscal impact with the employee and their designated beneficiary.

3. TRUSTEE COMMUNICATIONS WITH ~~SYSTEM~~SBCERS MEMBERS

- A. Trustees may give general information ~~on regarding SBCERS~~the Retirement System and governing laws and refer requests for specific information to the CEO for staff response.
- B. When communicating with members, Trustees will disclose when they are not representing a Board policy or position.

4. FREQUENCY OF COMMUNICATIONS

- A. Summary Plan Descriptions for SBCERS benefit plans will be updated as necessary. If significant benefit changes are approved within a benefit plan, or when a new plan is adopted, the Summary Plan Description for that plan will be updated within six months of the change and made available to every active member of the System enrolled in that Plan, electronically or by hard copy.
- B. Members will annually receive a ~~Benefit Member Statement and Statement of Account~~.
- C. Pre-retirement counseling will be provided, including information regarding affiliated retiree associations.
- D. Other benefits brochures and pamphlets will be provided, as appropriate.
- E. ~~Retirement~~SBCERS staff will periodically conduct informational workshops for members.
- F. The CEO will publish information of the System's activities at least annually, with a summary of System financial information -to be provided to all members.
- G. Pertinent information and changes regarding ~~the Retirement System's~~SBCERS operations, benefits, meetings of the Board and actions taken by the Board will be promptly posted to the ~~Retirement System's~~SBCERS website and communicated periodically to members by electronic mail.

5. REVIEW OF COMMUNICATIONS

Guidelines for materials for general distribution:

- A. Materials will be reviewed for technical accuracy and legality by persons designated by the CEO;
- B. Trustees will be provided a copy of communication pieces when such pieces are distributed to a large group of ~~System~~-SBCERS members;
- C. All communications materials will meet the Policy Objectives.

6. EFFECTIVENESS EVALUATION

Members will be asked to evaluate the clarity and usefulness of the information received at field workshops and counseling sessions. These evaluations will be used by the CEO to improve the quality of those programs.

7. TRUSTEE COMMUNICATIONS WITH EXTERNAL PARTIES

- A. Trustee communications will be consistent with their fiduciary duty to represent the interest of all ~~System~~-SBCERS members and beneficiaries.
- B. No Trustee will speak for the Board as a whole unless authorized by the Board to do so.
- C. When communicating with external parties, Trustees will disclose when they are not representing a Board policy or position.
- D. The CEO will speak for the Board when needed and the CEO will advise the Board of contacts received from the media.

V. POLICY REVIEW

The Retirement Board shall review this Policy at least every ~~three~~-five years to ensure that it remains relevant and appropriate.

VI. AMENDMENT HISTORY

This Policy was adopted by the Retirement Board on October 24, 2001, and revised on April 13, 2005, July 23, 2008, and October 26, 2011; reviewed April 23, 2014; revised on May 24, 2017; ~~and~~ reviewed on May 28, 2020; and revised on March _____, 22, 2023.