

# MemberDirect Guide for Active or Deferred Members

**This guide includes instructions on how to enroll in  
MemberDirect and will assist members in the use of the site.**

**Mendocino County Employees  
Retirement Association**

**625B Kings Court Ukiah CA 95482**

**(707) 463-4328**

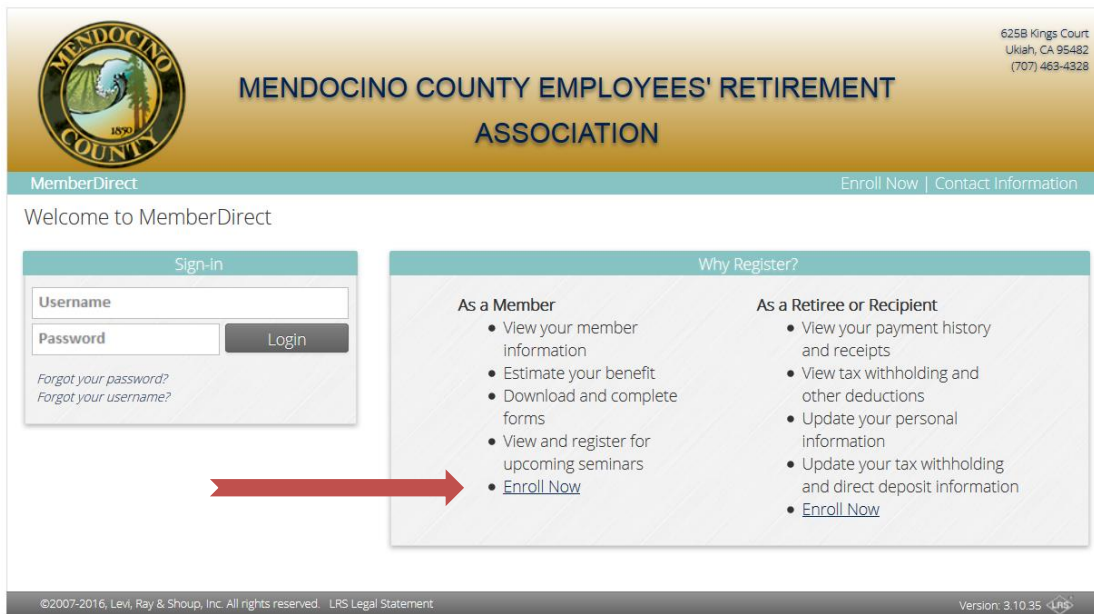
**(707) 467-6473**

**8/1/2016**

Please begin by using the the following link to MemberDirect:

<https://mcera-prod.pensiongoldhosting.com/WMSWebsite/Login.aspx>

All members must first enroll in MemberDirect by clicking “**Enroll Now**” to use the site. See the example below.



**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

6258 Kings Court  
Ukiah, CA 95482  
(707) 463-4328

MemberDirect [Enroll Now](#) | [Contact Information](#)

Welcome to MemberDirect

**Sign-in**

Username  
Password

*Forgot your password?  
Forgot your username?*

**Why Register?**

**As a Member**

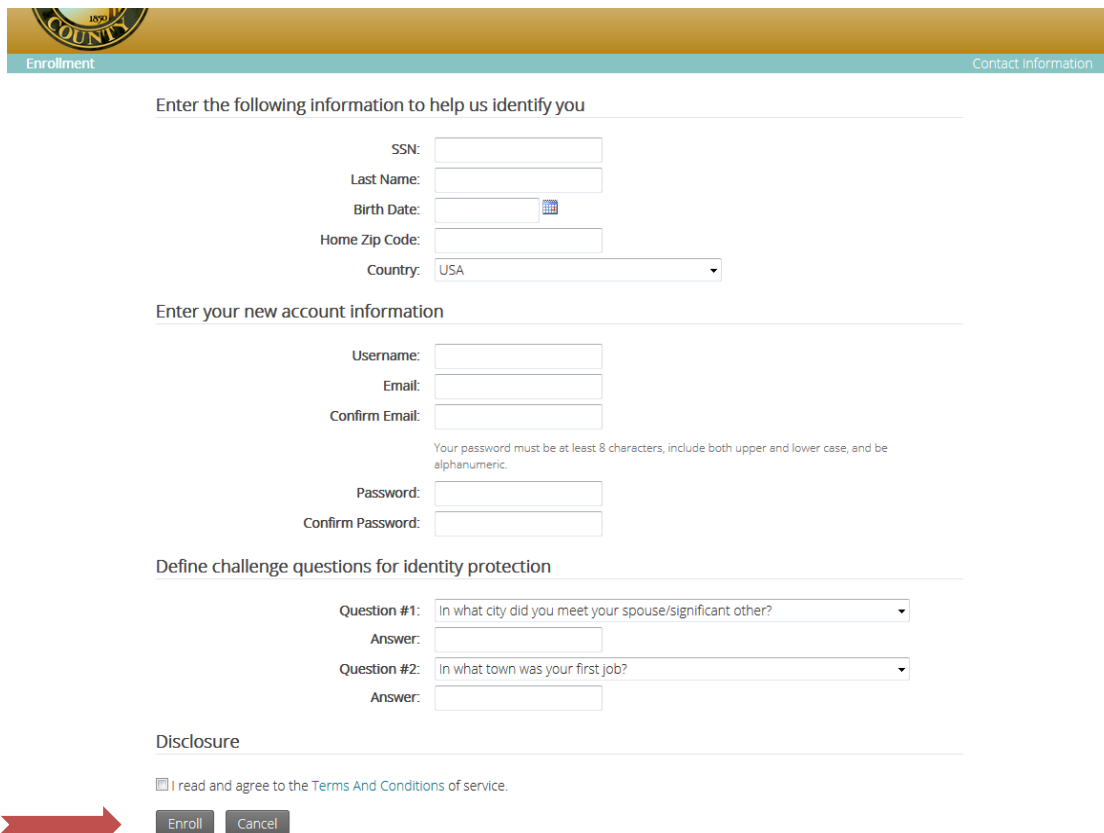
- View your member information
- Estimate your benefit
- Download and complete forms
- View and register for upcoming seminars
- [Enroll Now](#)

**As a Retiree or Recipient**

- View your payment history and receipts
- View tax withholding and other deductions
- Update your personal information
- Update your tax withholding and direct deposit information
- [Enroll Now](#)

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Complete all fields on the enrollment screen (please remember your user name and password), click the link to the [Terms and Conditions](#) in the Disclosure section in order to review, or simply check the box stating you have read the terms and conditions. Then click “Enroll”.



**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

[Enrollment](#) [Contact Information](#)

Enter the following information to help us identify you

SSN:

Last Name:

Birth Date:

Home Zip Code:

Country:

Enter your new account information

Username:

Email:

Confirm Email:

Your password must be at least 8 characters, include both upper and lower case, and be alphanumeric.

Password:

Confirm Password:

Define challenge questions for identity protection

Question #1:

Answer:

Question #2:

Answer:

Disclosure

☐ I read and agree to the [Terms And Conditions](#) of service.

Once you have completed enrollment the following screen will appear. Click the 'Login to MemberDirect' link.



Re-enter your Username and Password and click Login. If at any time you forget your username or password you may use the *Forgot your password?* or *Forgot your username?*. Both links redirect you to a page wherein you may enter your identifying information. Once submitted you will receive an email which will prompt you to click "[here](#)" to answer your challenge questions and complete your request.

For your protection, any changes made to your password will generate an email notification to the email address on file.



Following login the top right of the blue banner will greet you with "Hi, Your First and Last Name", your full name and last four of your social security number will be visible, and you can review your benefit summary. The menu on the left will allow you to navigate the site.



The 'Account Summary' screen will show your retirement account information including service credit and contribution balance. The 'Personal Information' screen will show current address, email, and phone numbers associated with your account. As an active employee you will not be able to make any changes to the information found here. Please contact your payroll clerk in order to make changes to your personal information.

**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

625B Kings Court  
Ukiah, CA 95482  
(707) 469-4328

MemberDirect Hi, JOHN DOE | Profile | Sign Out

**PERSONAL INFORMATION**

DOE, JOHN A (xxx-xx-2233)

If you need to change your address, phone number, or your email address, please contact your employer.

**Address**

Address Type: Home  
Address Line 1: 112 W MAIN ST  
Address Line 2:  
City: UKIAH  
State: CA  
Zip Code: 95482  
Country: USA  
Mail Stop:

**Phone**

Phone Type: Home  
Area Code: 707  
Number: 222-3344  
Extension:  
Country Code: 1

**Email**

Email Type: Home  
Address: DOEJ@YAHOO.COM

**Additional Information**

Birth Date: 1/1/1950  
Gender: Male  
Ethnicity: White (Non-Hispanic)

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The 'Nominated Beneficiaries' screen will contain information pertaining to each of your nominated beneficiaries. This information can be updated by downloading, completing, and submitting the Beneficiary Designation form located in the 'Forms' link on the left.

**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

625B Kings Court  
Ukiah, CA 95482  
(707) 469-4328

MemberDirect Hi, JOHN DOE | Profile | Sign Out

**NOMINATED BENEFICIARIES**

DOE, JOHN A (xxx-xx-2233)


**Nominated Beneficiaries**


**BETTY BOOP**  
Wife born 2/2/1950  
Primary Nominated Beneficiary  
100% Distribution

**DONALD DUCK**  
Son born 1/1/1970  
Alternate Nominated Beneficiary  
100% Distribution

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The 'Estimate a Benefit' screen will allow you to create your own future retirement benefit estimate. Select the type from the drop down menu, either retirement or disability retirement. The system will default to the earliest date you are eligible to retire. Select a separation date (usually the day before your first day of retirement) and a 'payments begin date' (retirement date). If you select a date before you are eligible to retire you will receive the following error message:

 - You are not eligible for a benefit using the dates you entered for this estimate.



MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

625B Kings Court  
Ukiah, CA 95482  
(707) 463-4328

MemberDirect Hi, JOHN DOE | Profile | Sign Out

**BENEFIT ESTIMATE**

Member Information  
Account Summary  
Personal Information  
Nominated Beneficiaries  
Estimate a Benefit  
Estimate History

Seminars

Forms

Communications  
Correspondence  
Statements

Help  
Help Contents  
Contact Information


User  
Profile  
Communication Settings  
Sign Out

DOE, JOHN A (xxx-xx-2233)

Congratulations! You are currently eligible to retire. Enter the date you wish to retire in the Payments Begin Date field below.

**Benefit Options**


Type:

Separation: 6/23/2016 

Payments Begin: 6/24/2016 

**Beneficiary**

Name: BETTY BOOP

Relationship: Wife 


Date of Birth: 2/2/1950 

\*Beneficiary is for estimate only.

Generate

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Otherwise you will see the following screen as your estimate is generated.



MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

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Ukiah, CA 95482  
(707) 463-4328

MemberDirect Hi, JOHN DOE | Profile | Sign Out

**BENEFIT ESTIMATE**

Member Information  
Account Summary  
Personal Information  
Nominated Beneficiaries  
Estimate a Benefit  
Estimate History

Seminars

Forms


Communications  
Correspondence  
Statements

Help  
Help Contents  
Contact Information


User  
Profile  
Communication Settings  
Sign Out


DOE, JOHN A (xxx-xx-2233)


Congratulations! You are currently eligible to retire. Enter the date you wish to retire in the Payments Begin Date field below.

 Please wait while we generate your Benefit Estimate.

**Benefit Options**


Type: Retirement 


Separation: 6/23/2016 

Payments Begin: 6/24/2016 

**Beneficiary**


Name: BETTY BOOP

Relationship: Wife 

Date of Birth: 2/2/1950 

\*Beneficiary is for estimate only.

Generate

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The 'Estimate History' screen will allow you to view every benefit estimate that has been generated for you, most recent to the left. You may click the tile itself or click the down arrow at the top of the tile and select download. (Both perform the same function.) You will be asked if you would like to include final average salary details in the estimate. For comments, questions, or concerns about the results, you may use the 'Contact Us' link shown below.

**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

MemberDirect Hi, JOHN DOE | Profile | Sign Out

**BENEFIT ESTIMATE HISTORY**

Member Information  
Account Summary  
Personal Information  
Nominated Beneficiaries  
Estimate a Benefit  
Estimate History  
Seminars  
Forms  
Communications  
Correspondence  
Statements  
Help  
Help Contents  
Contact Information  
User  
Profile  
Communication Settings  
Sign Out

DOE, JOHN A (xxx-xx-2233)

Below you will find the Benefit Estimates you have created on this website. If you have any comments, questions, or concerns about the results, please do not hesitate to [Contact Us](#).

**My Estimates** view as grid

**Service Retirement**

General Tier 3  
Service Credit: 16.78630 yrs.

Separation Date: 6/23/2016 Benefit Begin Date: 6/24/2016  
Created: 6/24/2016 4:01 PM

Adobe Reader is required to view estimates and may be [downloaded](#) for free. Still having problems? View the [PDF Support Page](#).

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You will be asked if you want to open the estimate or save the file. Select open and click 'OK.'

**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

Hi, JOHN DOE | Profile | Sign Out

DOE, JOHN A (xxx-xx-2233)

Below you will find the Benefit Estimates you have created on this website. If you have any comments, questions, or concerns about the results, please do not hesitate to [Contact Us](#).

**My Estimates** view as grid

**Service Retirement**

General Tier 3  
Service Credit: 16.78630 yrs.

Separation Date: 6/23/2016 Benefit Begin Date: 6/24/2016  
Created: 6/24/2016 4:01 PM

Adobe Reader is required to view estimates and may be [downloaded](#) for free. Still having problems? View the [PDF Support Page](#).

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**Opening Service**

You have chosen to open:

**Service**  
which is: Adobe Acrobat Document  
from: https://mcera.pgtest.lrs.com

What should Firefox do with this file?

☒ Open with **Adobe Reader (default)**

☐ Save File

☐ Do this automatically for files like this from now on.

OK Cancel



Your document will open in a .pdf format which you can view, print or save. Please see the following example:

**Mendocino County Employees' Retirement Association**  
Retirement Benefit Estimate Worksheet  
JOHN A DOE

**Member Details**  
SSN: \*\*\* - \*\* - 2233  
Employee ID: 0000  
Birth Date: 01/01/1950  
Hire Date: 01/01/1999  
Plan Participation Date: 01/15/1999  
Current Status: Active

**Retirement Estimate Information**  
Estimate Details  
Separation Date: 08/23/2016 (86.47500)  
Benefit Effective Date: 08/24/2016 (86.47800)  
Separation Type (Sub-Type): Retirement  
Benefit Type: Service Retirement - Enhanced  
Calculation Date (Run By): 08/24/2016 (JOHN DOE)  
Basis Plan: General Tier 3  
Projected Eligibility Service Amount: 16.78630

**Nominated Beneficiary**  
Name: BETTY BOOP  
SSN/TIN: [REDACTED]  
Relationship: Wife  
Birth Date: 02/02/1950  
Distribution Percent: 100.00%

**Benefit Calculation**  
Plan: General Tier 3  
Service: 16.78630  
Final Average Salary: \$0.00  
FAS Percent: 0.00%  
Unadjusted Amount: -\$51.28  
Total: -\$51.28

**Payment Options**  
Payment Option: Unmodified 60%  
Plan: General Tier 3  
Factor Type: Form  
Factor: 1.0000000  
Adjusted Amt.: -\$51.28  
Total Benefit Amount: -\$51.28  
To Beneficiary: -\$30.77  
IRS 415(b) Test Result/Limit: /\$210,000.00  
Annual Benefit: -\$815.36

**Option 1**  
General Tier 3  
Form  
0.9478270  
\$1.28  
Total Benefit Amount: \$1.28  
To Beneficiary: \$0.00  
IRS 415(b) Test Result/Limit: /\$210,000.00  
Annual Benefit: \$15.36

**Option 2**  
General Tier 3  
Form  
0.8764890  
-\$44.95  
Total Benefit Amount: -\$44.95  
To Beneficiary: -\$44.95  
IRS 415(b) Test Result/Limit: /\$210,000.00  
Annual Benefit: -\$539.40

**Account Balance:** \$165.00  
**Post Tax Balance:** \$0.00  
User ID: JOHN DOE  
Run Date: 6/24/2016 4:02:39 PM  
Page: 1 of 2

The 'Seminars' screen will list upcoming retirement seminars. These may appear as either a grid or as tiles. Use the 'Details' link to view seminar details if viewing the grid format, or click a tile to view details.

**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

MemberDirect  
MY SEMINARS

Member Information  
Account Summary  
Personal Information  
Nominated Beneficiaries  
Estimate a Benefit  
Estimate History  
Seminars  
Forms  
Communications  
Correspondence  
Statements  
Help  
Help Contents  
Contact Information  
User  
Profile  
Communication Settings  
Sign Out


Hi, JOHN DOE | Profile | Sign Out

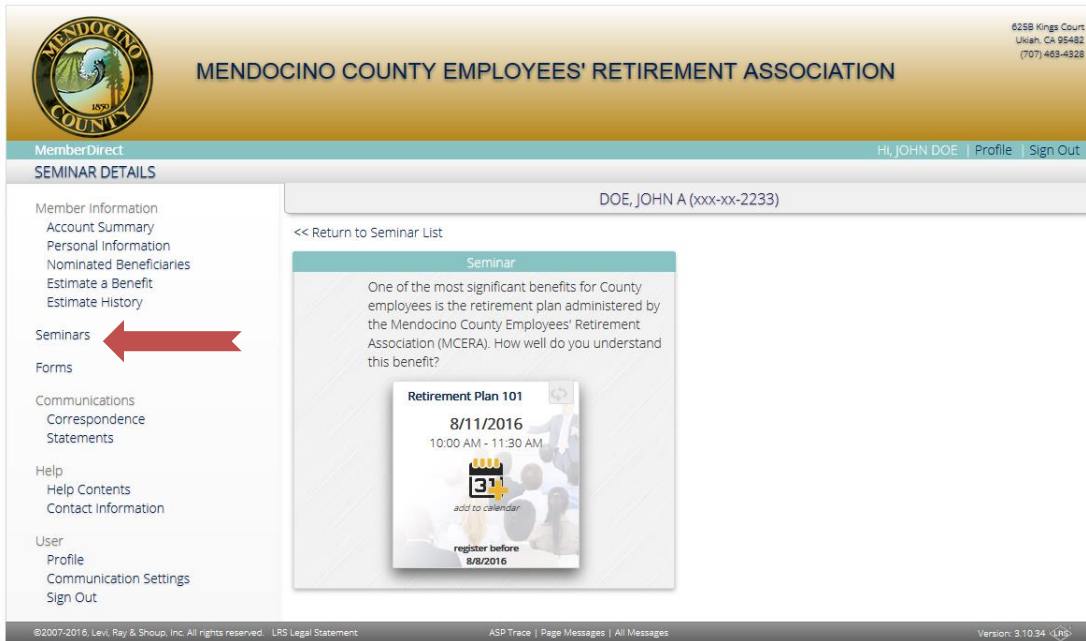
DOE, JOHN A (xxx-xx-2233)

**Available Seminars**

	Seminar Title	Status	Begins	Register By
<a href="#">Details</a>	Retirement Plan 101	Open	08/11/2016 10:00 AM	8/8/2016
<a href="#">Details</a>	Retirement Plan 101	Open	11/03/2016 10:00 AM	10/31/2016

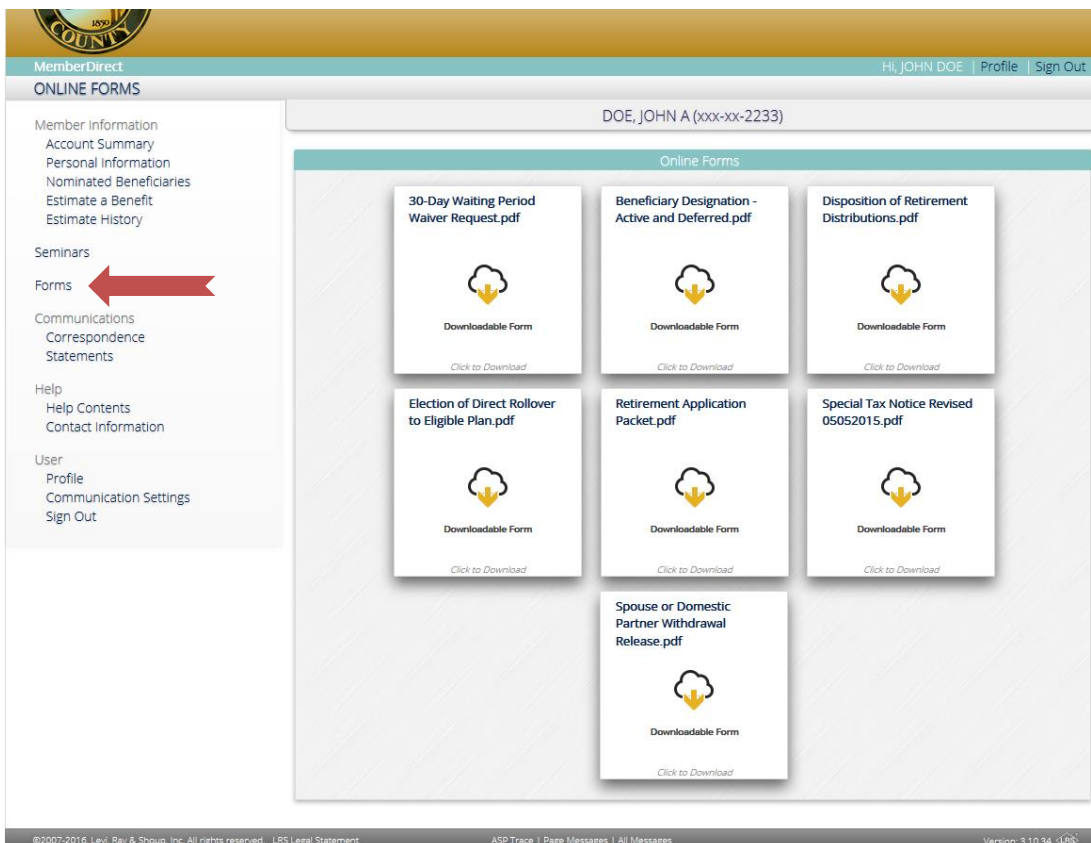
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ASP Trace | Page Messages | All Messages  
Version: 3.10.94 <LRS>

Clicking  at the top right corner of the tile will reveal the details of the seminar. You may register for a seminar and add it to your calendar or cancel a prior seminar registration here.



The screenshot shows the Mendocino County Employees' Retirement Association MemberDirect portal. The header includes the Mendocino County logo, the association name, and contact information. The user is logged in as "Hi, JOHN DOE" with links to "Profile" and "Sign Out". The left sidebar contains a navigation menu with categories: Member Information, Seminars, Forms, Communications, Help, and User. A red arrow points to the "Seminars" link. The main content area is titled "SEMINAR DETAILS" and shows the user's name "DOE, JOHN A (xxx-xx-2233)". It includes a link to "<< Return to Seminar List" and a "Seminar" section. The seminar is titled "Retirement Plan 101" and is scheduled for "8/11/2016" from "10:00 AM - 11:30 AM". It includes a calendar icon with the date "8/11" and a link to "add to calendar". The seminar description states: "One of the most significant benefits for County employees is the retirement plan administered by the Mendocino County Employees' Retirement Association (MCERA). How well do you understand this benefit?". The footer contains copyright information, ASP Trace, and version details.

The 'Forms' screen will list member forms that are available for download. The ability to allow our members to complete forms from within the site is not available at this time. Instead, please select the form you wish to download and print. Completed forms must be returned to the retirement office in order to make the requested changes.



The screenshot shows the Mendocino County Employees' Retirement Association MemberDirect portal. The header is identical to the previous screenshot. The user is logged in as "Hi, JOHN DOE" with links to "Profile" and "Sign Out". The left sidebar contains a navigation menu with categories: Member Information, Seminars, Forms, Communications, Help, and User. A red arrow points to the "Forms" link. The main content area is titled "ONLINE FORMS" and shows the user's name "DOE, JOHN A (xxx-xx-2233)". It includes a link to "Online Forms" and a grid of seven downloadable forms. Each form tile includes a cloud icon with a download arrow, the form title, and a "Click to Download" link. The forms are: "30-Day Waiting Period Waiver Request.pdf", "Beneficiary Designation - Active and Deferred.pdf", "Disposition of Retirement Distributions.pdf", "Election of Direct Rollover to Eligible Plan.pdf", "Retirement Application Packet.pdf", "Special Tax Notice Revised 05052015.pdf", and "Spouse or Domestic Partner Withdrawal Release.pdf". The footer contains copyright information, ASP Trace, and version details.



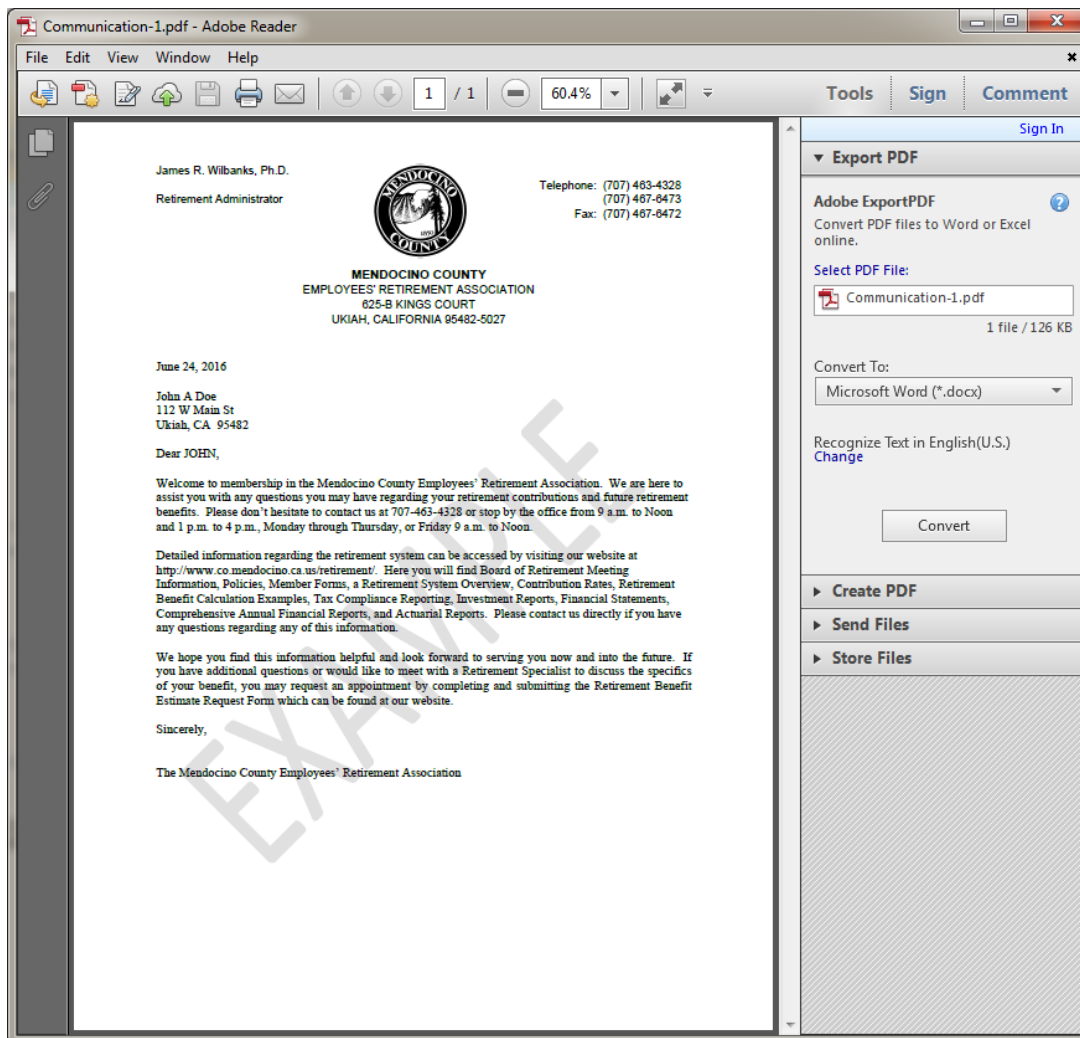
The 'Correspondence' screen will list any correspondence created specifically for you.

The screenshot shows the Mendocino County Employees' Retirement Association MemberDirect interface. The header includes the Mendocino County logo and the text "MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION". The user is logged in as "Hi, JOHN DOE" with links for "Profile" and "Sign Out". The left sidebar contains a "CORRESPONDENCE" section with a red arrow pointing to the "Correspondence" link. The main content area displays "DOE, JOHN A (xxx-xx-2233)" and a "My Communications" section with a "Welcome New Member" card dated "6/24/2016". A red arrow points to the "click to download" link on the card. Below the card, there is a note about Adobe Reader being required to view correspondence communications and a link to the PDF Support Page.

You will have the option to delete the correspondence or download in order to view, print or save.

This screenshot shows the same Mendocino County Employees' Retirement Association MemberDirect interface, but with a context menu open over the "Welcome New Member" card. The menu options are "Delete" and "Download...". A red arrow points to the "Download..." option. The rest of the interface, including the sidebar and header, remains the same as in the previous screenshot.


Please see the following example:



The 'Statements' screen will show any statements of account that have been generated for you. The statements will be available for download, viewing, and printing here.



Please see the following example:



**Mendocino County Employees' Retirement Association**  
625-B Kings Ct. Ukiah, CA 95482 . (707) 463-4328 . Fax (707) 467-6472

Statement Period Begin Date: 01/01/2015  
Statement Period End Date: 12/31/2015  
As of Date: 06/24/2016

JOHN A DOE  
112 W MAIN ST  
UKIAH, CA 95482

**MEMBER AND DEMOGRAPHIC INFORMATION**

Date of Birth: 01/01/1950 Social Security Number: ###-##-2233  
Birth Certificate on File: Yes Current Member Status: Active  
Gender: Male Non Member: No  
Marital Status: Married Average Salary: \$0.00  
Date of Marriage: Reciprocity Claimed: No  
Spouse's Name: E-mail Address: DOEJ@YAHOO.COM  
Spouse's Date of Birth: Spouse's SSN:

**EMPLOYMENT INFORMATION**

Plan: General Tier 3 Hire Date: 01/01/1999 Date Last Reported: \$0.00  
Employer: County of Mendocino Participation Begin Date: 01/15/1999 Last Salary Reported: \$0.00  
Termination Date:

**CONTRIBUTIONS**

Contribution Type	Totals as of 12/31/2014	Pre Tax Contributions	Post Tax Contributions	Interest	Totals as of 12/31/2016
Employee COLA	\$0.00	\$15.00	\$0.00	\$0.00	\$15.00
Employee Regular	\$0.00	\$150.00	\$0.00	\$0.00	\$150.00
Account Balance:	\$0.00	\$165.00	\$0.00	\$0.00	\$165.00

**SERVICE CREDIT**

Plan	Service Type	Service Earned as of 12/31/2014	Service Earned This Period	Service Total as of 12/31/2016
General Tier 3	Regular	0.00000	16.78630	16.78630
Total		0.00000	16.78630	16.78630

**NOMINATED BENEFICIARY INFORMATION**

Name	SSN/TIN	Birth Date	Relationship	Benefit Designation/Distribution
BETTY BOOP	##-##-2222	02/02/1950	Wife	All Available/Primary/100.00 %
DONALD DUCK	##-##-0000	01/01/1970	Son	All Available/Alternate/100.00 %

Sign In

▼ Export PDF

Adobe ExportPDF  
Convert PDF files to Word or Excel online.

Select PDF File:  
Member-1.pdf  
1 file / 169 KB

Convert To:  
Microsoft Word (\*.docx)

Recognize Text in English(U.S.)  
[Change](#)


Convert

► Create PDF

► Send Files

► Store Files

The 'Help Contents' provides additional instructions for all functions of MemberDirect. 'Contact Information' provides contact information for the retirement association including our email address [retirementassociation@co.mendocino.ca.us](mailto:retirementassociation@co.mendocino.ca.us) and link to our website <https://www.co.mendocino.ca.us/retirement/>. The map can provide directions to the retirement office by clicking on "click here to enter a starting location". Once you enter your starting location you should get appropriate directions from your location to the retirement office.



**MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

625B Kings Court  
Ukiah, CA 95482  
(707) 463-4328

MemberDirect

Hi, JOHN DOE | Profile | Sign Out

**CONTACT INFORMATION**

Member Information  
Account Summary  
Personal Information  
Nominated Beneficiaries  
Estimate a Benefit  
Estimate History

Seminars

Forms

Communications  
Correspondence  
Statements

Help  
Help Contents  
Contact Information

User  
Profile  
Communication Settings  
Sign Out

DOE, JOHN A (xxx-xx-2233)

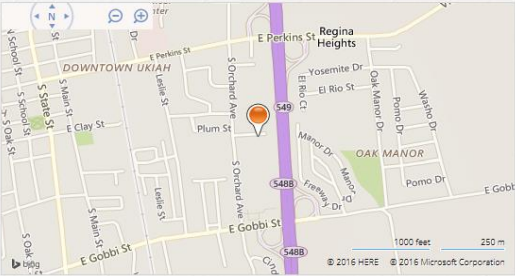
**Contact Information**

Mailing Address: Mendocino County Employees' Retirement Association  
625B Kings Court  
Ukiah, CA 95482

Phone: (707) 463-4328

Email: [retirementassociation@co.mendocino.ca.us](mailto:retirementassociation@co.mendocino.ca.us)

Website: <https://www.co.mendocino.ca.us/retirement/>



Select 'Get Directions' to view directions based on your current location.  
If you do not wish to share your current location, [click here to enter a starting location](#).

Get Directions

User 'Profile' will allow you to view your current account login settings after confirming your password.

The screenshot shows the MemberDirect interface for the Mendocino County Employees' Retirement Association. The user is logged in as SYLVIA MCGEE. A 'Verify Identity' dialog box is displayed, prompting the user to confirm their password. The dialog box contains the text: 'Please verify your identity by entering your current password before making changes to your account.' and a 'Confirm Password:' input field. A red arrow points to the 'Confirm Password:' input field. Another red arrow points to the 'User' menu item in the left sidebar, which includes 'Profile' and 'Communication Settings'.

MemberDirect  
VERIFY IDENTITY

Hi, SYLVIA MCGEE | Profile | Sign Out

MCGEE, SYLVIA A (xxx-xx-8570)

Verify Identity

Please verify your identity by entering your current password before making changes to your account.

Confirm Password:

Continue Cancel

Member Information  
Account Summary  
Personal Information  
Nominated Beneficiaries  
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Help Contents  
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Once your identity is confirmed you will be allowed to update your email address, change your password, and change your challenge questions and answers here.

'Communication Settings' will show your preferred communication settings.

The screenshot shows the MemberDirect interface for the Mendocino County Employees' Retirement Association. The user is logged in as JOHN DOE. The 'Communication Settings' page is displayed, showing a table with communication types and delivery methods. A red arrow points to the 'Add Communication Setting' link below the table.

MemberDirect  
COMMUNICATION SETTINGS

Hi, JOHN DOE | Profile | Sign Out

DOE, JOHN A (xxx-xx-2233)

Communication Settings	
Communication Type	Delivery Method
Default	Mail JOHN A DOE 112 W MAIN ST UKIAH, CA 95482

Add Communication Setting

Member Information  
Account Summary  
Personal Information  
Nominated Beneficiaries  
Estimate a Benefit  
Estimate History

Seminars

Forms


Communications  
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Statements

Help  
Help Contents  
Contact Information

User  
Profile  
Communication Settings  
Sign Out

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'Add Communication Settings' will allow you to add additional communication settings for different communication types from the drop down menu. You may also choose the Delivery Method for communication types by using the corresponding drop down menu.



625B Kings Court  
 Ukiah, CA 95482  
 (707) 469-4928

## MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

MemberDirect
Hi, JOHN DOE | Profile | Sign Out

- Member Information
- Account Summary
- Personal Information
- Nominated Beneficiaries
- Estimate a Benefit
- Estimate History
- Seminars
- Forms
- Communications
- Correspondence
- Statements
- Help
- Help Contents
- Contact Information
- User
- Profile
- Communication Settings
- Sign Out

### Communication Setting

Communication Type: Member Statements

Delivery Method: Email

Insert
Cancel

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Version: 3.10.34

You will see the following screen as changes are made.



625B Kings Court  
 Ukiah, CA 95482  
 (707) 469-4928

## MENDOCINO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

MemberDirect
Hi, JOHN DOE | Profile | Sign Out

### COMMUNICATION SETTINGS

- Member Information
- Account Summary
- Personal Information
- Nominated Beneficiaries
- Estimate a Benefit
- Estimate History
- Seminars
- Forms
- Communications
- Correspondence
- Statements
- Help
- Help Contents
- Contact Information
- User
- Profile
- Communication Settings
- Sign Out

• A communication setting has been set up for Member Statements.

DOE, JOHN A (xxx-xx-2233)

Communication Settings		
Communication Type	Delivery Method	
Default	Mail	JOHN A DOE 112 W MAIN ST UKIAH, CA 95482
Member Statements	Email	MemberDirect - DOEJ@YAHOO.COM

Add Communication Setting

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 ASP Trace | Page Messages | All Messages
Version: 3.10.34

For your protection, any changes you make to your profile will generate an email notification to the email address on file.

'Sign Out' on the left or upper right will allow you to sign out and exit MemberDirect.

**Thank you for using the new MemberDirect self-service website. We hope that your overall experience has been a pleasant one. It is our goal to offer our members enhanced services and convenience through MemberDirect. If you ever experience difficulty please contact the retirement office for assistance.**