

IN PERSON & VIRTUAL BOARD MEETING



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

Members of the public may address the Board orally and in writing. To provide Public Comment, please visit the above link and complete the request form.

Attention: If you have any questions, you may email PublicComment@lacera.com.

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION
300 N. LAKE AVENUE, SUITE 650, PASADENA, CA

Empowering Success Through Shared Action

BOARD OF RETIREMENT OFFSITE

May 20-21, 2025

AGENDA

A SPECIAL MEETING OF THE BOARD OF RETIREMENT AND
BOARD OF INVESTMENTS

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

WESTIN HOTEL | 333 E. OCEAN BLVD., LONG BEACH, CA 90802

9:00 A.M., TUESDAY, MAY 20, 2025

This meeting will be conducted by the Board of Retirement and Board of Investments both in person and by teleconference under California Government Code Section 54953(f).

Any person may view the meeting online at
<https://LACERA.com/leadership/board-meetings>

*The Boards may take action on any item on the agenda,
and agenda items may be taken out of order.*

9:00 a.m.

Call to Order

Pledge of Allegiance

**Procedure for Teleconference Meeting Attendance Under
AB 2449, California Government Code Section 54953(f)**

- A. Just Cause
- B. Action on Emergency Circumstance Requests
- C. Statement of Persons Present at AB 2449 Teleconference Locations

Public Comment

(Members of the public may address the Board orally and in writing. To provide Public Comment, you should visit <https://lacera.com/leadership/board-meetings> and complete the request [form](#).

If you select oral comment, we will contact you via email with information and instructions as to how to access the meeting as a speaker. You will have up to 3 minutes to address the Board. Oral comment requests will be accepted up to the close of the Public Comment item on the agenda.

If you select written comment, please input your written public comment within the form as soon as possible and up to the close of the meeting. Written comment will be made part of the official record of the meeting. If you would like to remain anonymous at the meeting without stating your name, please leave the name field blank in the request form.

9:05 a.m.

Welcome & Opening Remarks

Luis A. Lugo, Deputy Chief Executive Officer

9:15 a.m.

Empowering Success: Human Resources in Action

Presented by: Human Resources Division

Speakers: Carly Ntoya, Director; Annette Cleary, Assistant Director; Roberta Van Nortrick, Training Coordinator

Human Resources administers organization-wide programs and provides services to LACERA staff members, supervisors, and managers in alignment with LACERA's values. This presentation provides an overview of HR's functional responsibilities, strategic vision, and how they enhance LACERA's culture.

10:15 a.m.

Break

10:30 a.m.

Enhancing Member Communication & Experience

Presented by: Member Services and Communications

Speakers: Cynthia Martinez, Communications Chief; Erika Heru, Creative Coordinator; Tatiana Bayer, Member Services Division Manager, David Bayha Jr., Member Services Section Head

Meet the dynamic team behind the scenes who elevate member communications. Discover their journey of growth, development of innovative processes, and branding strategies. Learn about their omnichannel approach to engaging and informing over 197,000 members, emphasizing the benefits of digital communication, while sharing their focus on ongoing projects, future goals and plans as they support our Superior Member Experience initiative.

Teaming up with Communications our Member Services team will dive into the efforts of the Member Services Experience Council as they work to enhance the New Member Journey. Highlights include insights into upcoming surveys for feedback and our ongoing commitment to improving member satisfaction through data-driven insights and targeted initiatives

11:30 p.m.

Safeguarding Benefits: Inside the Benefit Protection Unit

Presented by: Benefits Division

Angel Calvo, Senior Retirement Benefits Specialist; Sylvia Botros, Benefits Section Head

The Benefit Protection Unit (BPU) plays a crucial role in safeguarding LACERA's retirement fund and its members. Tasked with investigating suspected fraud in member and survivor accounts, the team works diligently to ensure integrity and security. Beyond investigations, the BPU takes proactive measures to prevent fraud, protecting both the fund and the interests of its members. This presentation provides an insightful overview of the team's key responsibilities and the strategies they employ to achieve these vital objectives.

12:30 p.m.

Lunch

1:30 p.m.

Cybersecurity and Fraud: Safeguarding Member Information

Presented by: Systems Division and Information Security

Speakers: Kathy Delino, Chief, Information Technology; Chait Errande, Information Security Officer; Ganesh Gopanapalli, IT Manager II; Summy Voong, IT Manager II

LACERA is dedicated to protecting member information through comprehensive cybersecurity and fraud prevention strategies. This commitment is a shared responsibility, involving various roles and collaborative efforts within our organization. In this session, we will explore the measures in place to secure sensitive data and the collective actions that contribute to our robust security framework.

2:30 p.m. Ensuring Due Diligence in Disability Retirement: A Comprehensive Approach

*Presented by: Disability Retirement Services (DRS), Legal Disability, and Disability Litigation
Patty Silva, Interim DRS Supervisor; Hernan Barrientos, DRS Supervisor; Kerri Wilson, DRS Supervisor
Allison E. Barrett, Senior Staff Counsel, Legal Division; Jason Waller, Senior Staff Counsel, Disability Litigation*

Join us for an insightful session by Disability Retirement Services, Legal Disability, and Disability Litigation. We will explore the meticulous practices used to ensure due diligence in processing disability retirement applications. This session will highlight our comprehensive approach to application intake, investigations, quality assurance, and legal review. We'll provide an overview of the Board's fiduciary responsibilities and the principles guiding our administrative hearings. Gain valuable insights into how we ensure the Board of Retirement has all the necessary information to adjudicate disability retirement applications.

3:30 p.m. Break

3:45 p.m. Supplemental Disability Allowance – Injured but Employable

*Presented by: Disability Retirement Services and Legal Disability
Maisha Coulter, Senior Disability Retirement Specialist;
Frank Boyd, Senior Staff Counsel, Legal Division*

Join us to explore the Supplemental Disability Allowance, a re-employment plan under Government Code Sections 31725.5 and 31725.65. This presentation will explain how Disability Retirement Services assist members who are permanently incapacitated yet interested in continuing to work in County

service. Discover how this benefit has helped many members transition from injury to new employment opportunities.

4:45 p.m. Closing Remarks & Good of the Order



Documents subject to public disclosure that relate to an agenda item for an open session of the Board of Retirement that are distributed to members of the Board of Retirement less than 72 hours prior to the meeting will be available for public inspection at the time they are distributed to a majority of the Board of Retirement Trustees at LACERA's offices at 300 N. Lake Avenue, Suite 820, Pasadena, CA 91101, during normal business hours of 9:00 a.m. to 5:00 p.m. Monday through Friday.

Requests for reasonable modification or accommodation of the telephone public access and [Public Comments procedures](#) stated in this agenda from individuals with disabilities, consistent with the Americans with Disabilities Act of 1990, may call the Board Offices at (626) 564-6000, Ext. 4401/4402 from 8:30 a.m. to 5:00 p.m. Monday through Friday or email

Strategic Focus

BOARD OF RETIREMENT OFFSITE

May 20, 2025
Day One

Strategic Focus: Mid-Point Recalibration

Are we on track to achieve strategic goals?

- Organizational Accountability
- Transparent Communication
- Collaborative Engagement
- Leadership Commitment

What challenges are emerging?

- Resource Optimization
- Data and Analytics Gaps
- Project Prioritization
- Articulate clear *Aspirational State*



Empowering Success: Human Resources in Action

BOARD OF RETIREMENT OFFSITE

May 20-21, 2025
Day One

The Culture Connection

Trustee perspectives on how Human Resources enhances organizational culture

How does Human Resources impact organizational culture?

How can Human Resources impact organizational culture?

Human Resources

The Human Resources (HR) Division is responsible for providing high quality human resource programs and services to all LACERA staff members, supervisors, and managers consistent with LACERA's values of **integrity, inclusivity, innovation, accountability, collaboration, and transparency.**



Agenda

Who We Are

Introduction to Human Resources

Where We Are

Overview of Current Programs and Processes

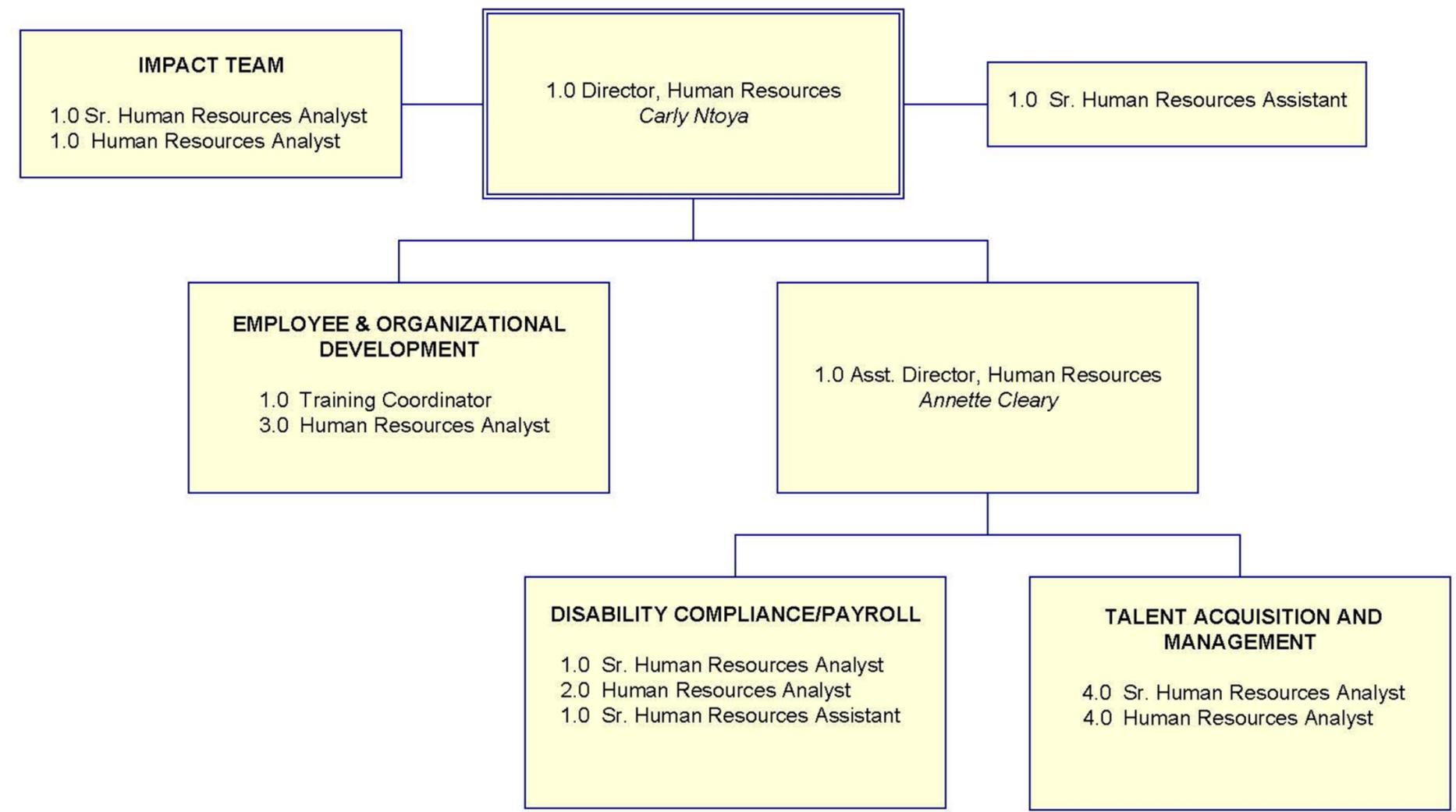
Where We're Going

Preview of Strategic Initiatives and Programs

HUMAN RESOURCES
FISCAL YEAR 2024-2025

2023-2024 Bud. Pos.: 21.0
2023-2024 Hiring Plan: 21.0

2024-2025 Bud. Pos.: 21.0
2024-2025 Hiring Plan: 21.0



Strategic Priority #3

Investing in People

Attract, motivate, hire and retain a highly engaged and skilled workforce.

Disability Compliance Management, Payroll and Personnel Operation Action Statement

Providing protected leaves to balance work-life responsibilities and promote economic security for families.

Human Resources

Disability Compliance Management, Payroll and Personnel Operation

- All leaves of absences: FMLA, PDL, CFRA
- Interactive process for reasonable accommodation and ergonomic requests
- Payroll and personnel functions
- Onboarding/Offboarding
- Service Awards
- Special Projects

Disability Compliance Management, Payroll and Personnel Operations



19 years of experience in disability compliance management that includes workers' compensation claims; return-to-work; all leave of absences. Various workers' compensation certifications.

Emelia Leng



7 years of payroll processing experience including experience with personnel operations, leaves of absence, and performance management.

Angelo Araneta

Human Resources

Impact Team

Current

- Strategic objective implementation support
- Policies and procedures
- Program revisions and program management

Future

- Expediting projects and programs
- Organizational data and reporting
- Bandwidth to respond to requests

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Strategic Initiatives and Programs

Milestones

Transition from one-day Orientation to 12-month Onboarding

Revise Employee Handbook

NeoGov Implementation

Workforce Development Plan

Timeline

FY 2024-2025

FY 2024-2025

FY 2024-2025

New! FY 2025-2026

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Impact Team



Armand Castillon

19 years of experience, including payroll, employee relations, policies and performance management.



Koleta Caldwell

25+ years of experience providing administrative support with the last 11 years of experience in payroll and personnel operations.



Jenny Cano

10 years of experience including onboarding, OSHA reporting, payroll. Currently provides HR Administrative Support

Strategic Priority #3

Investing in People Objective 3.3

This includes:

- Implement and execute the hiring plan
- Decrease the vacancy rate
- Increase applicant diversity
- Technology expansion:
 - NeoGov – Represented PEs
 - ServiceNow bonus submission/ approval

Talent Acquisition & Management Action Statement

Be a strategic partner in talent acquisition and management, aligning our efforts with LACERA's goals to attract, motivate, hire, and retain a highly qualified, engaged, and diverse workforce, and paving the way for a superior workplace experience through **ACT**

Strategic Initiatives and Programs

Milestones

Expand the use of NeoGov – Perform and Attract

Transition Represented performance evaluations to NeoGov

Increase reporting capabilities

Research and implement new job analysis tool

Succession planning

Decrease vacancy rate

Timeline

Completed FY 2024-2025

FY 2024-2025

FY 2024-2026

FY 2025-2026

Ongoing

Ongoing

Human Resources

Talent Acquisition & Management

- General support to managers, supervisors, and staff members
- Deployed HR Liaison model to support and collaborate with Divisions
- Creates redundancy in HR skill development

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Human Resources

Talent Acquisition & Management

- Performance management and improvement (evaluation review and improvement plans)
- Exam development, job analysis, recruiting, candidate management
- Classification updates (specifications) and studies
- Compensation updates, reviews, and studies
- Review of all bonus requests
- Complaints and investigations
- Grievances
- Intern Requests
- Agency Temporary Requests

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Human Resources – Transparent Reporting

STATUS OF EXAMS: 4/16/2025

Priority 0	In process now	Jan-Jun 25
Priority 1	1-6 months	Jul -Dec 25
Priority 2	7-12 months	Jan-Jun 26
Priority 3	> 12 months	Jul-Dec 26

Classification Title	Division	Budgeted Positions	Vacant Positions	Current List/ Expiration	Priority Tier	Anticipated List Date	HR Exam Analyst	Status/Notes
Accountant II, LACERA	FASD	5	5	N	0	5/30/2025	SC/CC	Assessments in process (written examination)
Disability Retirement Specialist	Disability	0	0	N	0	5/30/2025	SN	Assessments in process
Finance Analyst I, LACERA	Investments	2	0	N	0	5/30/2025	LN/TL	Applications under review
Information Technology Manager II	Systems	4	1	N	0	TBD	CC	Pending job bulletin development
Intermediate Typist Clerk, LACERA	Admin Services, Benef	5	2	N	0	TBD	CC/SC	Exam development (job analysis, spec review/update)
Intern	Various	15	15	N	0	n/a	TL	Receiving applications
Internal Auditor, LACERA	Internal Audit	1	1	N	0	5/30/2025	LN/TL	Selection in process
Legal Secretary	Legal	2	1	N	0	6/30/2025	SN	Applications under review
Retirement Benefits Specialist I	Various	0	0	N	0	TBD	JR	Exam development (review exam content/bulletin update)
Retirement Benefits Specialist II	Various	85	0	4/12/2025	0	6/3/2025	JR	Pending job bulletin development
Senior Human Resources Assistant	Human Resources	2	0	N	0	TBD	EA	Exam development (review exam content/bulletin update)
Senior Investment Officer, LACERA	Investments	5	1	2/26/2025	0	2/26/2025 est	LN	Interviews
Senior Investment Accountant, LACERA	FASD	2	2	N	0	6/30/2025	SC/CC	Assessment
Senior Writer, LACERA	Communications	1	1	5/29/2025 esp	0	8/1/2025	CC	Exam development (job analysis, spec review/update)
Special Assistant, LACERA	Executive	1	1	N	0	4/1/2025	EA	Selection interviews in process
Assistant Data Systems Analyst	Systems	1	1	N	1	TBD	CC	Exam development (job analysis, spec review/update)
Retirement Benefits Specialist III	Various	61	5	N	1	9/30/2025	EA	Exam development (job analysis, spec review/update)
Section Head, LACERA	Various	9	3	N	1	9/30/2025	EA	Exam development (job analysis, spec review/update)
Senior Retirement Benefits Specialist	Various	18	5	N	1	9/30/2025	EA	Exam development (job analysis, spec review/update)
Document Processing Specialist, LACERA	Admin Services	11	5	N	1	8/1/2025	SN	Exam development (job analysis)
Document Processing Supervisor, LACERA	Admin Services	3	2	N	1	8/1/2025	SN	Exam development (job analysis)
Accounting Officer	FASD	1	1	N	2	TBD	CC	Job analysis
Administrative Services Officer, LACERA	Admin Services	2	1	N	2	TBD	n/a	



Talent Acquisition & Management Team

Executive Office, Member Services, and Retiree Health Care



Julia Ray

25 years of experience in both public and private sector in all aspects and areas of human resources.



Erika Alcazar, Ed.D.

7 years of experience in public service in recruitment, performance management, operational and process improvement, personnel operations, and employee relations.
6 years in the financial services industry

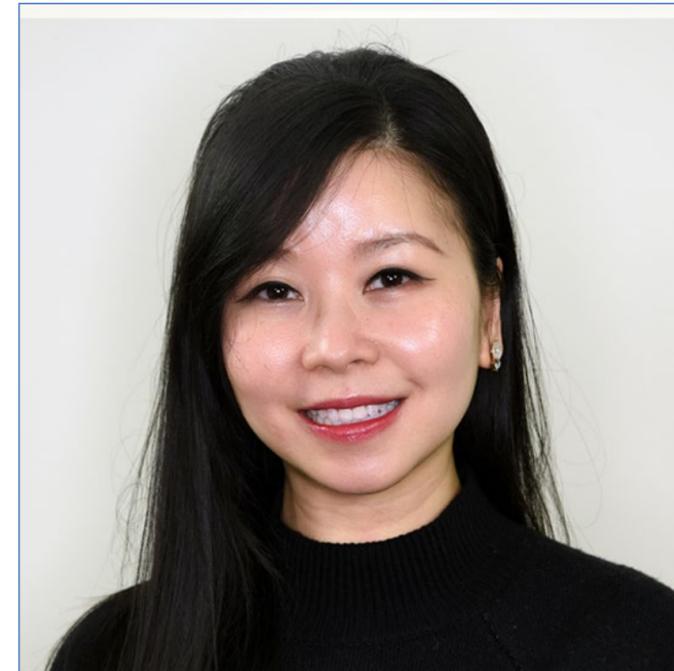
Talent Acquisition & Management Team

Benefits, Internal Audit, and Investments



Lucila Alvarez-Nunez

20 years of experience in both public and private sector in all aspects and areas of human resources.



Tila Luong

10 years of experience in public, private and nonprofit sectors in all aspects and areas of human resources including global mobility, and immigration.

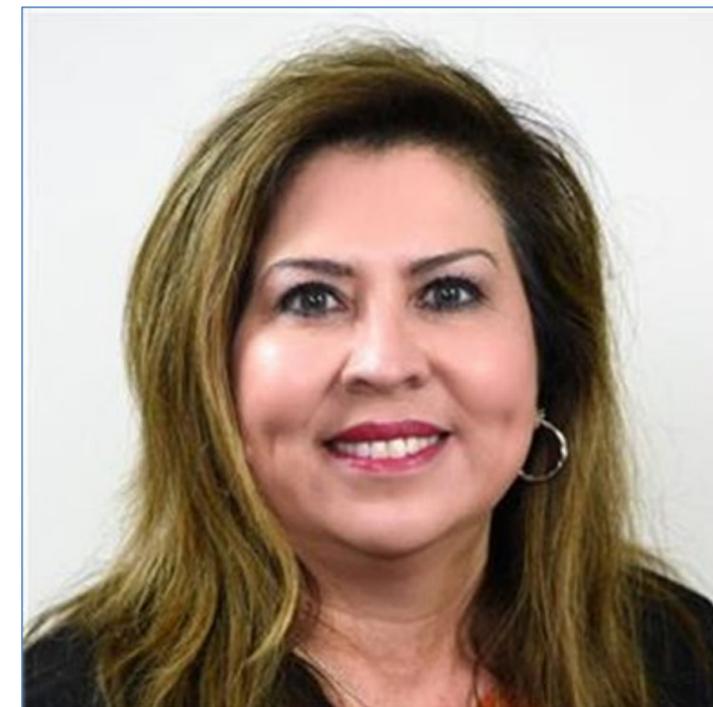
Talent Acquisition & Management Team

Communications, Financial & Accounting Services,
Information Security, Quality Assurance, and Systems



Connie Chan

18 years of experience in the public sector in classification, compensation, investigations, recruitment and selection, performance management and operations.



Sandra Carbajal

12 years in the public sector in recruitment and selection, employee and labor relations, Workers Compensation, leaves of absence, payroll, and personnel operations.

Talent Acquisition & Management Team

Administrative Services, Disability Retirement, Disability Litigation, Human Resources, and Legal Office



Sharon Norton

28 years of experience in both public and private sector in all aspects and areas of human resources.

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Strategic Priority #3

Investing in People Objective 3.2

Develop enterprise-wide training and development programs designed to support and encourage employee growth and development.

Employee Organizational Development (EOD) Action Statement

To enable LACERA staff to reach their fullest potential through continuous education, innovative development initiatives, and a culture of inclusiveness, while promoting **organizational excellence.**

Strategic Initiatives and Programs

Milestones

Fellowship Programs

Role-based Learning Paths

Renovate Career Programs

Modernize Mentoring Program

Develop training plans for specific classifications and job families

Implement a Leadership Pipeline

Timeline

FY 2024-2027

FY 2025-2027

FY 2025-2027

FY 2025-2027

FY 2026-2027

FY 2027-2028

Employee and Organizational Development (EOD) Team



Ana Ronquillo

27 years of Human Resources experience, including 13 years in training and development.



Rachel Figueroa

3 years of Human Resources experience, and 10 years in training and development.



Adam Quinteros

20 years of HR experience, including 10 years in training and development.

Human Resources

Employee and Organizational Development (EOD) Duties

- All staff training and development
- Staff training records
- Evaluations for training attended
- Coaching for staff development
- Staff development initiatives
- Mentoring programs
- Training technology

Human Resources

EOD Staff Development Programs

- Tuition Reimbursement
- Mentoring Program
- Supervisor Development Program
- Specialist Basic Training Evaluation
- EOD Communication: LACERA Connect & Staff newsletter
- EOD Staff Development
- Technology: LEARN LMS & Udemy for Business

LEARN Learning Management System

https://learn.neogov.com/learner/dashboard

NEOGOV LE Learn

Dashboard My Courses Course Catalog Learners Training Activity Libraries Learning Plans Course Management Administrative Reports Calendar

METRICS

- Approval Tasks: 2
- Total Courses: 17
- In Progress: 0
- Not Started: 15
- Overdue: 4

COURSE PROGRESS

34% Complete

- Not Started
- Completed
- In Progress

Your Activity [View all your courses](#) No Filter

- Required**
LACERA POLICIES
LACERA's Privacy Policy Training
0H 27M
- LACERA POLICIES
LACERA's Corporate Card ...
0H 12M
- LACERA POLICIES
LACERA's Staff Travel Policy Tr ...
0H 00M
- LEADERSHIP AND MANAGEMEN...
6 Big Roles Every Great Leader Ta ...
0H 04M

A Connection to Culture Drives Professional and Personal Results

Those who strongly agree with "I feel connected to my organization's culture" are:

4.3x

as likely
to be engaged at work

5.3x

as likely
to strongly agree they would recommend their organization as a great place to work

62%

less likely
to feel burned out at work very often or always

47%

less likely
to be watching for job opportunities or actively looking for another job

GALLUP®

The Culture Connection

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Human Resources Division

Questions?

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Enhancing Member Communications

Los Angeles County Employees Retirement Association

Communications: Cynthia Martinez and Erika Heru

Member Services: Tatiana Bayer and David Bayha



Agenda

Introduction to Communications

- Team growth and development
- Implementation of processes and branding guidelines

Omnichannel Approach

- Engaging and informing members through diverse media
- Benefits of digital communication

Our Focus

- Ongoing projects and future goals
- Enhancing member engagement

Superior Member Experience Initiatives

- Highlight campaigns that support member journeys

Enhancing Member Experience

- Focus on providing superior member service
- Planned surveys for member feedback
- Updates on the New Hire Journey

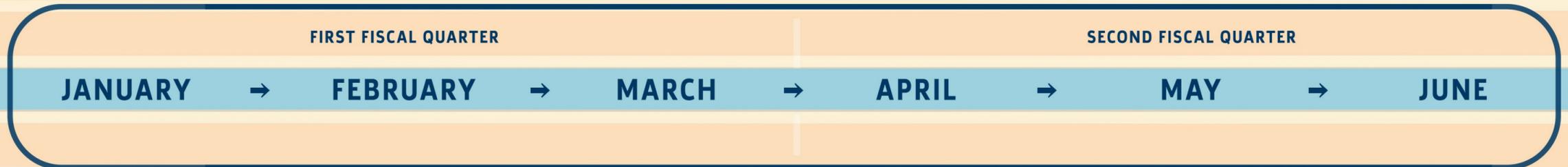
Communications Introduction Video



Annual Projects

FIRST FISCAL QUARTER

- JANUARY:** LACMC Connect, Retiree Payday Calendar, PPA Tax letter Mailing, Pulse Newsletter, Weekly Posting (LinkedIn/Facebook), Member Recognition Spotlight, Weekly Posting (LinkedIn/Facebook), SACRS, COLA Updates and Inserts, Member Recognition Spotlight, Weekly Posting (LinkedIn/Facebook), COLA Inserts, Weekly Posting (LinkedIn/Facebook).
- FEBRUARY:** LACERA Recognizing Our Members' Service and Accomplishments, Leftovers, LACERA Recognizing Our Members' Service and Accomplishments, Leftovers, SACRS, COLA Inserts, Weekly Posting (LinkedIn/Facebook).
- MARCH:** SACRS, COLA Inserts, Weekly Posting (LinkedIn/Facebook).



THIRD FISCAL QUARTER

- JULY:** SACRS, Pathways and Spotlight Newsletters, Leftovers, Board Elections 2024, LACMC Connect, Member Recognition Spotlight, Leftovers.
- AUGUST:** Retirement Law Book, LACERA Planning Calendar, Member Recognition Spotlight, Budget Binder, 415 (b) Limits: Replacement Benefit Limits, Member Recognition Spotlight, 401 (a) Limits: Maximum Final Compensation Limits.
- SEPTEMBER:** Retirement Law Book, LACERA Planning Calendar, Member Recognition Spotlight, Budget Binder, 415 (b) Limits: Replacement Benefit Limits, Member Recognition Spotlight, 401 (a) Limits: Maximum Final Compensation Limits, Public Service Recognition Week, SACRS.

Annual Projects



Audience and Omnichannel Strategy



Omnichannels



LACERA.com, our primary digital platform, which features carousel banners with news and announcements



Print Materials such as our newsletters *Pathways* and *Spotlight*, offering information in a classic, tangible way



Videos, for visual guidance on filling out forms and overviews of retirement topics

Omnichannels



Email, for timely, targeted updates directly to our members' inbox



Digital screens at the Member Service Center to inform those who visit LACERA



Social media, for community engagement

Our Focus



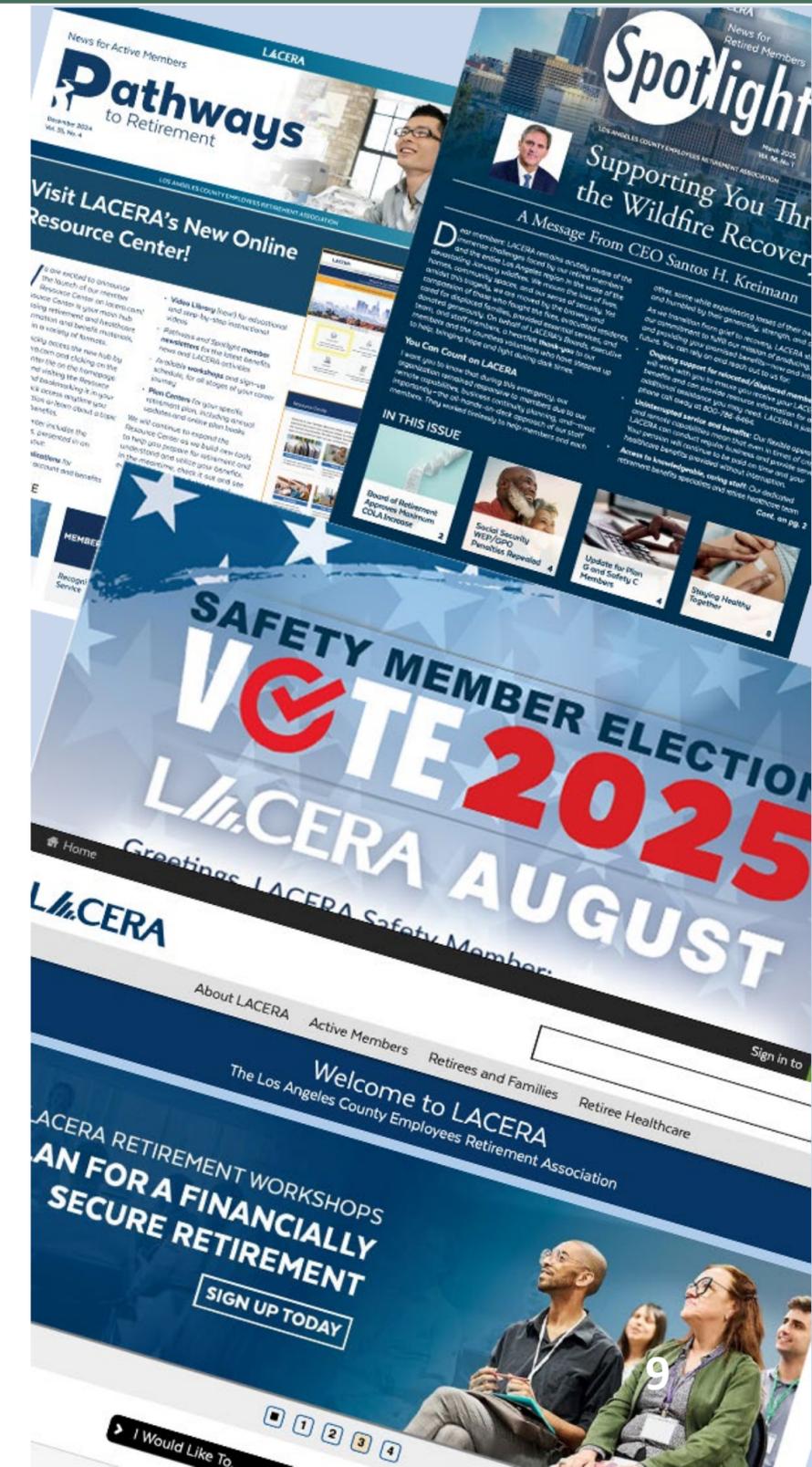
Our Focus – Member Communications

Print

- Newsletters
- Retirement Guide
- Get to Know LACERA
- Board Elections Postcard

Online

- Homepage Carousel
- Yellow Banner
- Resource Center
- Active Member Section



Our Focus – Member Communications

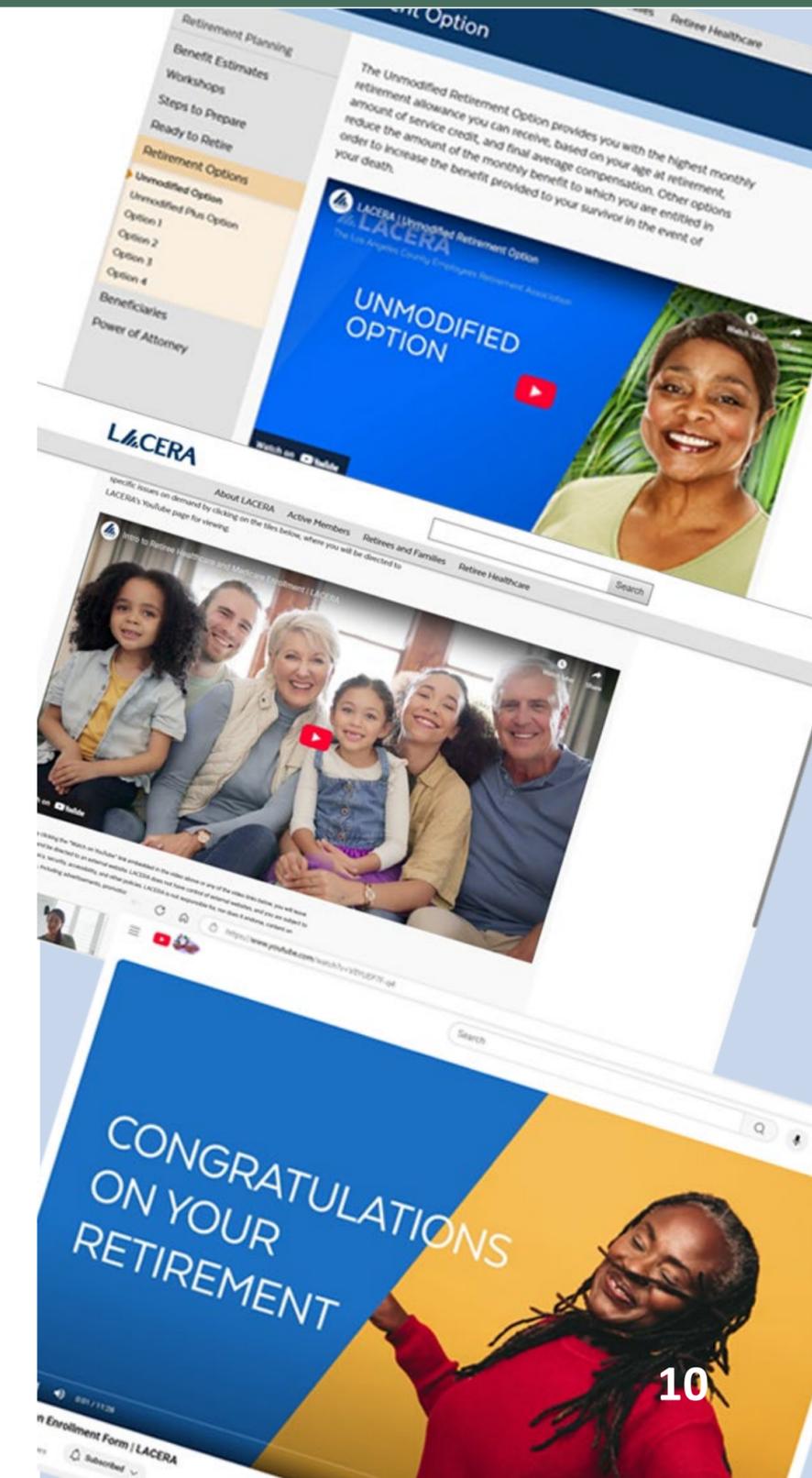
Video

Completed

- Options Videos
- Intro to Retiree Healthcare and Medicare Enrollment
- How to Complete Retiree Healthcare Forms

Upcoming

- My LACERA Walkthrough Video
- Online Retirement Election Form
- Online Disability Application
- Retirement University Videos



Our Focus – Member Communications

Email

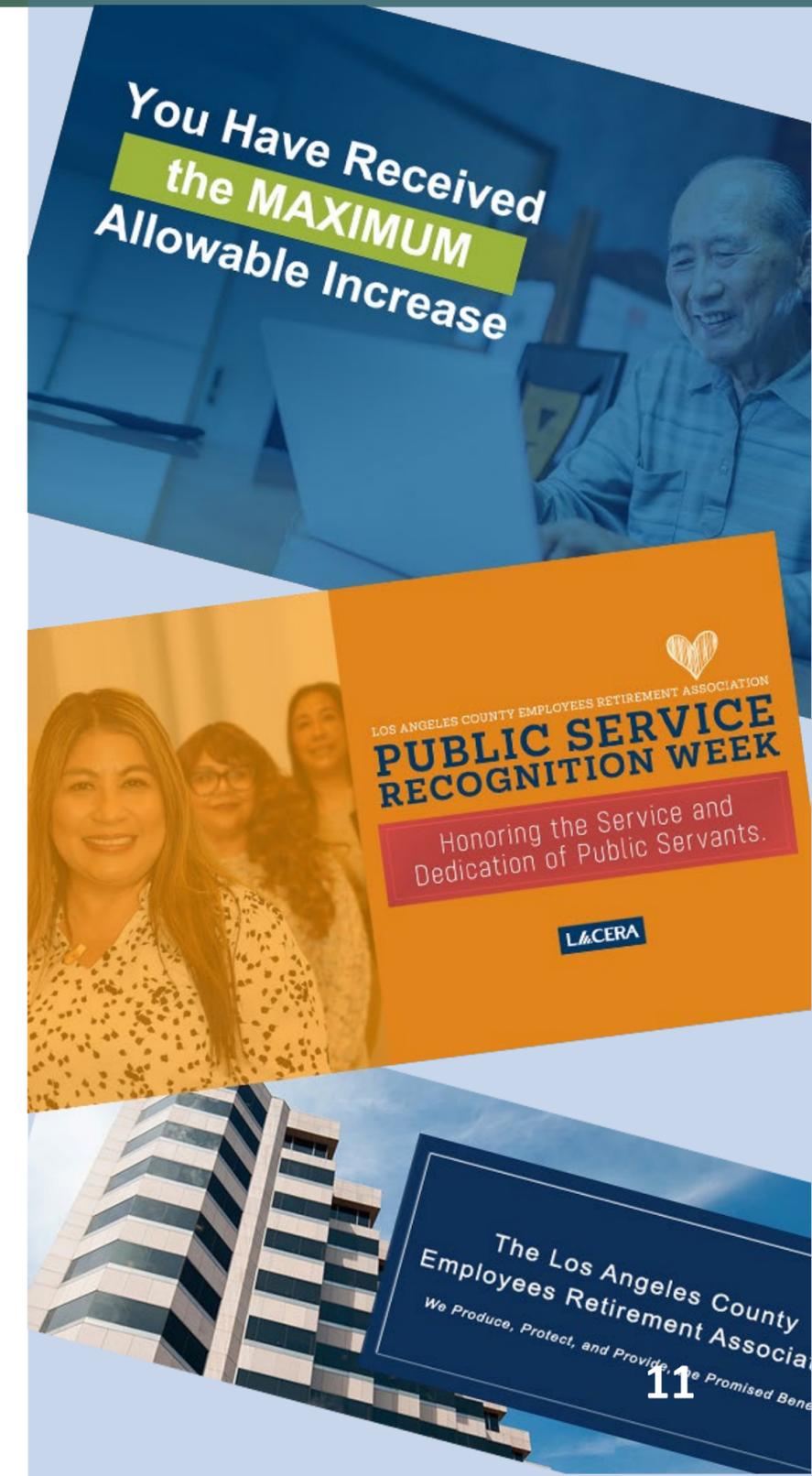
- Power of Attorney Webinar
- Webinar Follow Up
- Steps to Prepare

Digital Screens

- Member facing campaigns
- Office closure information

Social Media

- Tailored campaign messages
- Short, informational videos
- Member Spotlight
- Urgent messages



Superior Member Experience Initiatives



Steps to Prepare Email Campaign



To align with our Superior Member Experience Initiative, the Steps to Prepare Campaign aims to concentrate on three of the five key journeys that members experience throughout their LACERA lifecycle.

The email campaign targets New Hires, Mid-Career, and Ready to Retire. Our goal is to deliver personalized messages to members at different stages to support their retirement planning.

Steps to Prepare Email Templates

LACERA
Los Angeles County Employees Retirement Association



WELCOME TO LACERA
KICKSTART YOUR JOURNEY

Attend a New Hire Webinar to Learn More About Your Retirement Plan and How to Enhance Your Benefits

Understand What a Pension is
Your LACERA defined benefit plan is an employer-funded pension that guarantees a lifetime monthly retirement allowance for you and your survivor. This differs from a defined contribution plan, like a 401(k) or 457 plan, in which benefit payments run out once the money is exhausted.
[Learn more](#)

Take Control of Your Retirement
My LACERA is your 24/7 personal retirement account and message center. View your retirement details, update personal and beneficiary information, calculate your retirement, and more—all in one place.
[Learn more](#)

Add or Update Your Beneficiaries
Life changes like marriage, divorce, or the birth of a child can affect who receives your benefits. Ensure your retirement benefits support those who matter most by keeping your beneficiary information up to date in My LACERA.
[Learn more](#)

View Everything You Need to Know About Your Retirement Journey in Your Online Plan Book

LACERA
Los Angeles County Employees Retirement Association



SET YOURSELF UP FOR A SUCCESSFUL RETIREMENT

Keep Your Retirement Journey On Track by Attending a Mid-Career Webinar

What's in Your Retirement Plan?
Your retirement plan's basic provisions are the foundation of your benefits. Learn more about key elements of your plan—A/B/C, D, E, G, and Safety Plans A/B, C—including contributions, eligibility, final compensation, and more.

Save Time with My LACERA
My LACERA provides a convenient way to manage your retirement account at any time. You can access your plan details, update personal and beneficiary information, use the retirement calculator, and more.
[Learn more](#)

Protect Your Loved Ones' Financial Future
Life changes such as marriage, divorce, or the birth of a child are great times to review and/or update your beneficiaries.
[Learn more](#)

View Everything You Need to Know About Your Retirement Journey in Your Online Plan Book

LACERA
Los Angeles County Employees Retirement Association



BUILD TOWARDS A SUCCESSFUL RETIREMENT

Attend a Pre-Retirement Seminar to Learn Which Steps to Take for Retirement

Understand Your Retirement Plan
Each retirement plan—A/B/C, D, E, G, and Safety Plans A/B, C—has basic provisions, including eligibility, retiree healthcare, and more. Familiarizing yourself with your plan's details, will help you make well-informed decisions as you prepare for retirement.

Sign Up for My LACERA to Retire Online
My LACERA provides a convenient way to manage your retirement account at any time. You can even fill out the Service Retirement Application once you've met the minimum age and service credit requirements for retirement.
[Learn more](#)

Add or Update Your Beneficiaries
As you prepare for retirement, this is a great time to review and/or update your beneficiaries to ensure your retirement benefits are directed to the people you want.
[Learn more](#)

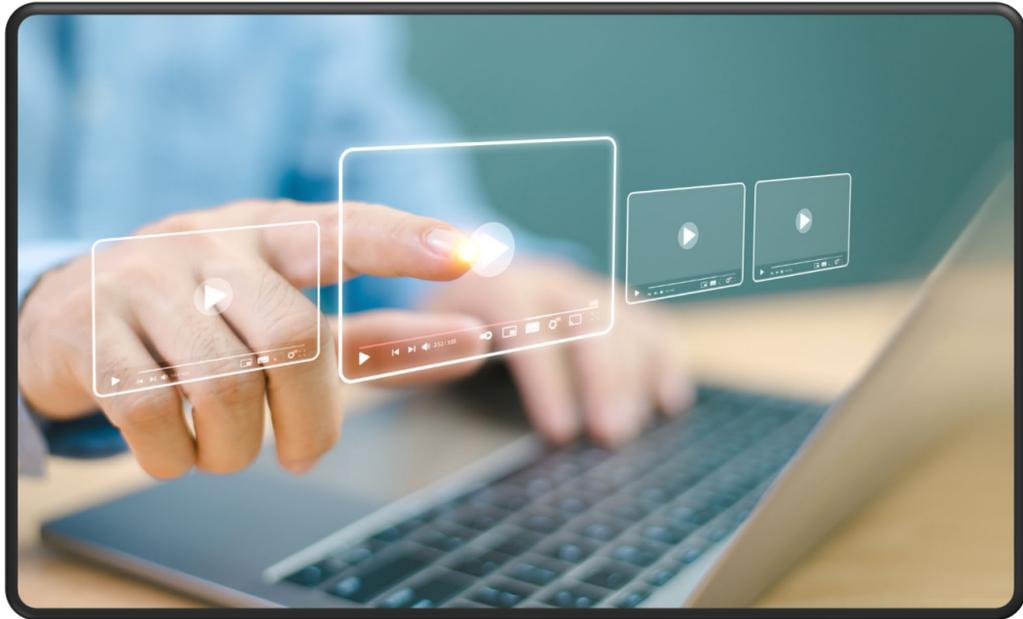
View Everything You Need to Know About Your Retirement Journey in Your Online Plan Book

Retirement University



Updating the existing Retirement University videos by enhancing the content and elevating the quality, while incorporating a university theme and introducing a new logo to represent this edition.

Retirement University



These videos are important for providing valuable benefit and retiree healthcare information to New Hires, Mid-Career individuals, Ready to Retire, and Retirees. We will keep expanding the Retirement University video library to cover topics that will aid in our members' journeys.

Go Paperless Campaign

Why Go Paperless?

Benefits of email distribution to members

- Target specific member journeys (Steps to Prepare)
- Immediate receipt of important communications
- Keep up to date with current retirement benefit plan information
- Easy access of information via links (emails drive members to LACERA.com)
- Gaining insights into our member demographic through data analytics

Other Benefits

- Eco-friendly
- Flexibility of engagement
- Cost savings
- Increased member engagement

POSTAGE



What did we spend on postage for FY 2023 to 2024?
(Newsletters, only)

HINT: Less than \$500,000



\$216,000

MASS EMAIL DISTRIBUTION

- Actives = 78%
- Retirees/Survivors = 73%



What is our email open rate percentage between April 2024 to April 2025?

HINT: Industry benchmark based on survey from leading pension systems' open rate is 30%-40%



LACERA has a 58% open rate.

Go Paperless Campaign

The Campaign

- Newsletters
- Email footer message
- Letter template

Go paperless with My LACERA! It's the easiest way to manage your account and get important information via email. Just visit lacera.com and click on the green button at the top right of any page to sign up. Don't wait—make the switch today!

- Direct mail (Steps to Prepare Campaign)
- Targeted direct mail campaign
- Member Services partnership with LA County Departments

Social Media Strategy



Channels

LACERA maintains accounts on YouTube, Facebook, LinkedIn, Instagram, and Twitter.

- Facebook serves as our primary platform, reaching most members.
 - Average entry age of a member is 32
 - Average current age of a member is 62
- Instagram is the next platform that we will use to communicate with our younger audience
 - 7% of members are 18-29



69% of users aged 18-65 engage with Facebook



78% of users aged 18-29 engage with Instagram

Q&A

Q

What social media platform has the most active users?

1. YouTube: 3.9 billion monthly users
2. Facebook: 3.05 billion monthly users
3. WhatsApp: 2.5 billion monthly users
4. Instagram: 2.0 billion monthly users
5. TikTok: 1.6 billion monthly users

A

Content

May 2025						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Facebook	2	3
4	5 Facebook	6 Public Service Recognition Week	7	8	9	10
11 Facebook	12					
18	19					
25	26					

Platform	Date	Topic	Copy
Facebook	5/1/2025	Workshops	Whether you're a new employee, mid-career, preparing to retire, or already retired, LACERA offers expert-led workshops to help you navigate every stage of your retirement journey.
Facebook	5/5/2025	Public Service Recognition Week	
Facebook	5/12/2025	Member Spotlight: Deanna Hernandez	
Facebook	5/23/2025	Memorial Day Office Closure	View our May workshop schedule and register here: https://www.lacera.com/retirement-planning/schedule
Facebook	5/28/2025	Sign Up for My LACERA	

Utilize a content calendar to enhance our communication strategy.

Currently sharing posts on Facebook and LinkedIn 1-2 times per week, with YouTube updates scheduled after board meetings or the release of educational videos.

We Are Ready



Lacera
Creatives



Superior Member Experience



Superior Member Experience Initiative

Objectives

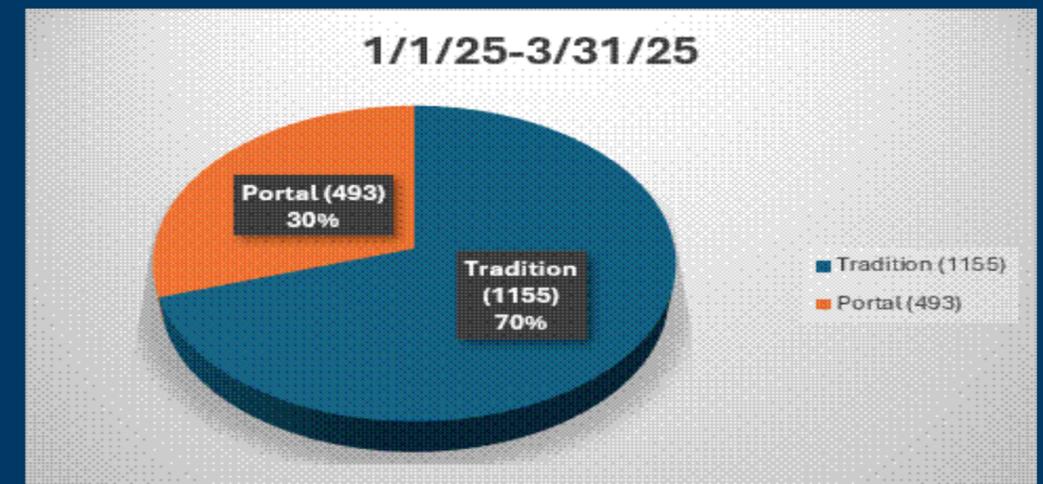
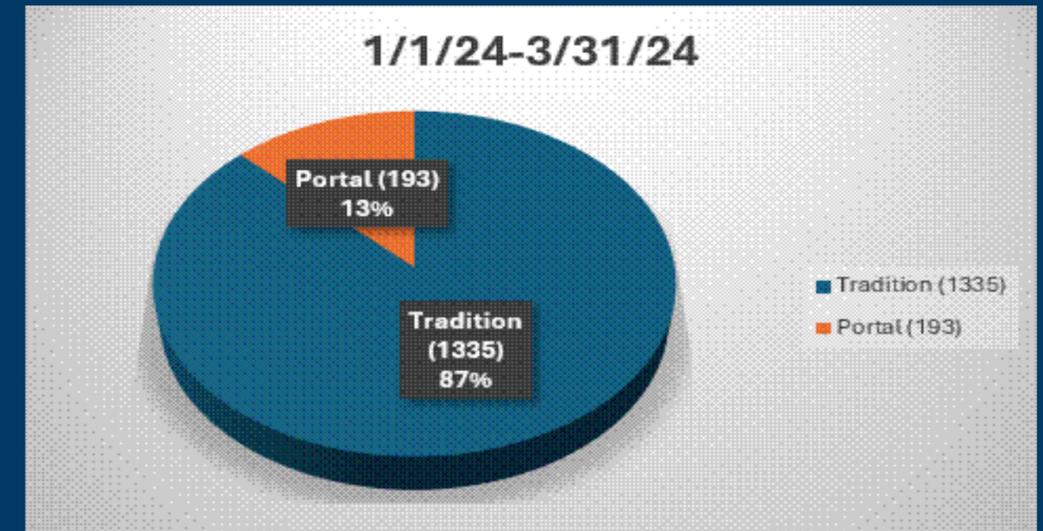
- Create the Member Experience Council
- Ensure a consistent Omnichannel Member Experience
- Define and map unique member journeys



What We Have Completed

Accomplishments

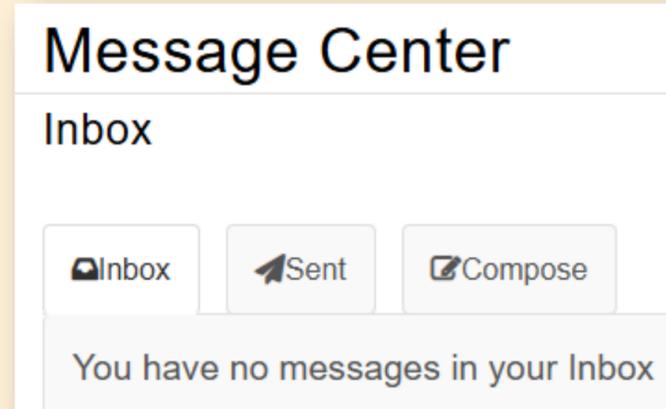
- Standardized retirement counseling
- Initiated the development of the New Hire journey
- Online Retirement election
- MS integration during the Specialist Basic training class
- Real time retirement status on MyLACERA Portal



MyLACERA Portal Enhancements

ACTIVE/RETIRED MEMBERS

- Upload and view documents
- Update personal information
- Change beneficiary information
- Review and updates security questions
- Send secure messages



ACTIVE MEMBERS

- Run retirement estimates
- Online retirement election (including Disability Retirement)
- Update beneficiaries



RETIRED MEMBERS

- Review RHC plan selections
- Update direct deposit
- Print 1099R forms
- Review and adjust tax

Retiree Healthcare	
Medical and Dental/Vision Insurance	
Medical	Kaiser Permanente/Kaiser Permanente Senior Advantage for California Residents
Dental/Vision	Cigna Indemnity Dental/Vision
Medicare Part B	
Reimbursement Total	\$176.70

Surveys

Discovery Surveys

- Focused research (preferences, challenges, successes)
- Members
- Staff
- Business Partners (County, etc.)

Journey Experience Surveys

- Checking in with members regarding their overall satisfaction with each journey
- Member Experience Scores

Interaction Experience Surveys

- Focused on gaining feedback about specific interactions
- After Call Surveys
- Webinar Experience Surveys



New Hire Journey Updates

- Partnership with County DHR
- Standardized onboarding process
- Electronic Member Sworn Statement
- How are the departments boarding new hires?
 - Meeting with all County DHR
 - Understand their onboarding process



What's Next?

- Once the New Hire Journey process is complete:
 - Establish Key Performance Indicators
 - Integrate member's interaction with our member data system (Workspace)
 - Analyze survey data
 - Determine process improvements
 - Report on results and process improvements
- MyLACERA Portal enhancements
- Opportunities for automation
- Future channels of communication





Q&A

Safeguarding Benefits: Inside the Benefit Protection Unit

Presented By:

Angel Calvo, Senior Retirement Benefits Specialist
Sylvia Botros, Benefits Section Head

BOARD OF RETIREMENT OFFSITE

May 20-21, 2025
Day One

OUR PURPOSE

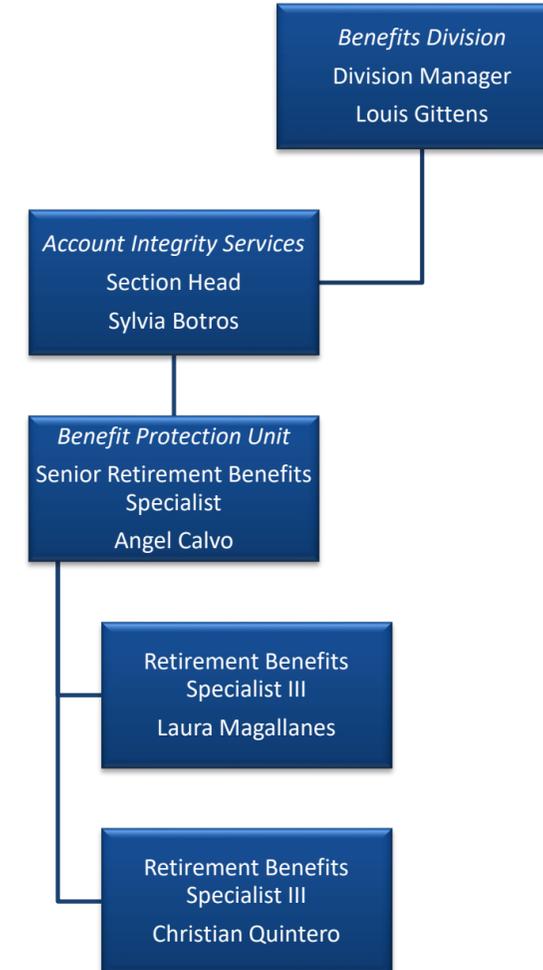
- Protect our members
- Protect their promised benefit
- Protect the LACERA fund

LACERA's Mission

To produce, ***protect***, and provide the promised benefits to our members.

WHO WE ARE

- Established in 2015
- Coordinate LACERA's efforts to resolve high risk cases where a member's identity and/or status have been compromised
- Team members with diverse backgrounds: Internal Audit, Accounting, Member Services, Retiree Healthcare, and Benefits



SURVEY:

What is the most common type of elder abuse perpetrated by family members?



Source: University of Southern California | HSC News 2019

A. Neglect

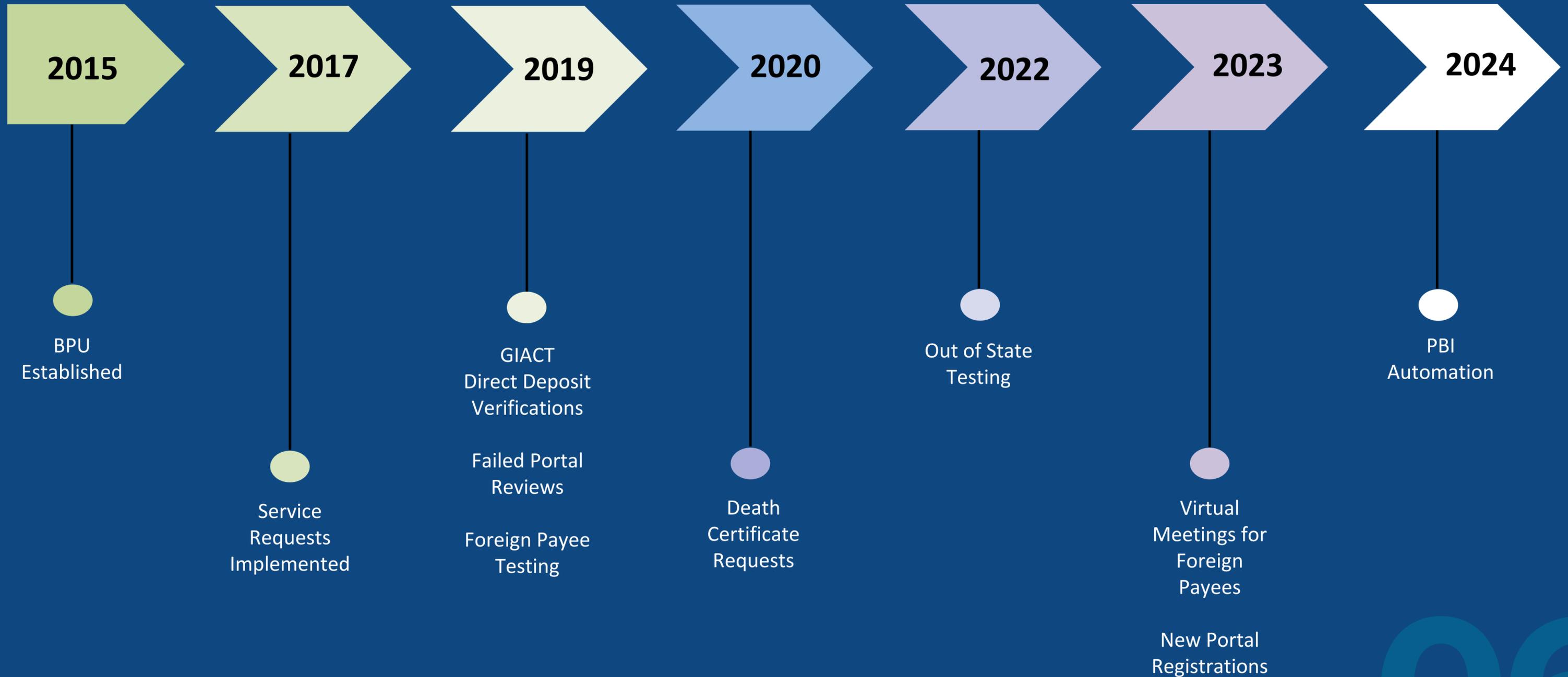
C. Financial

B. Emotional

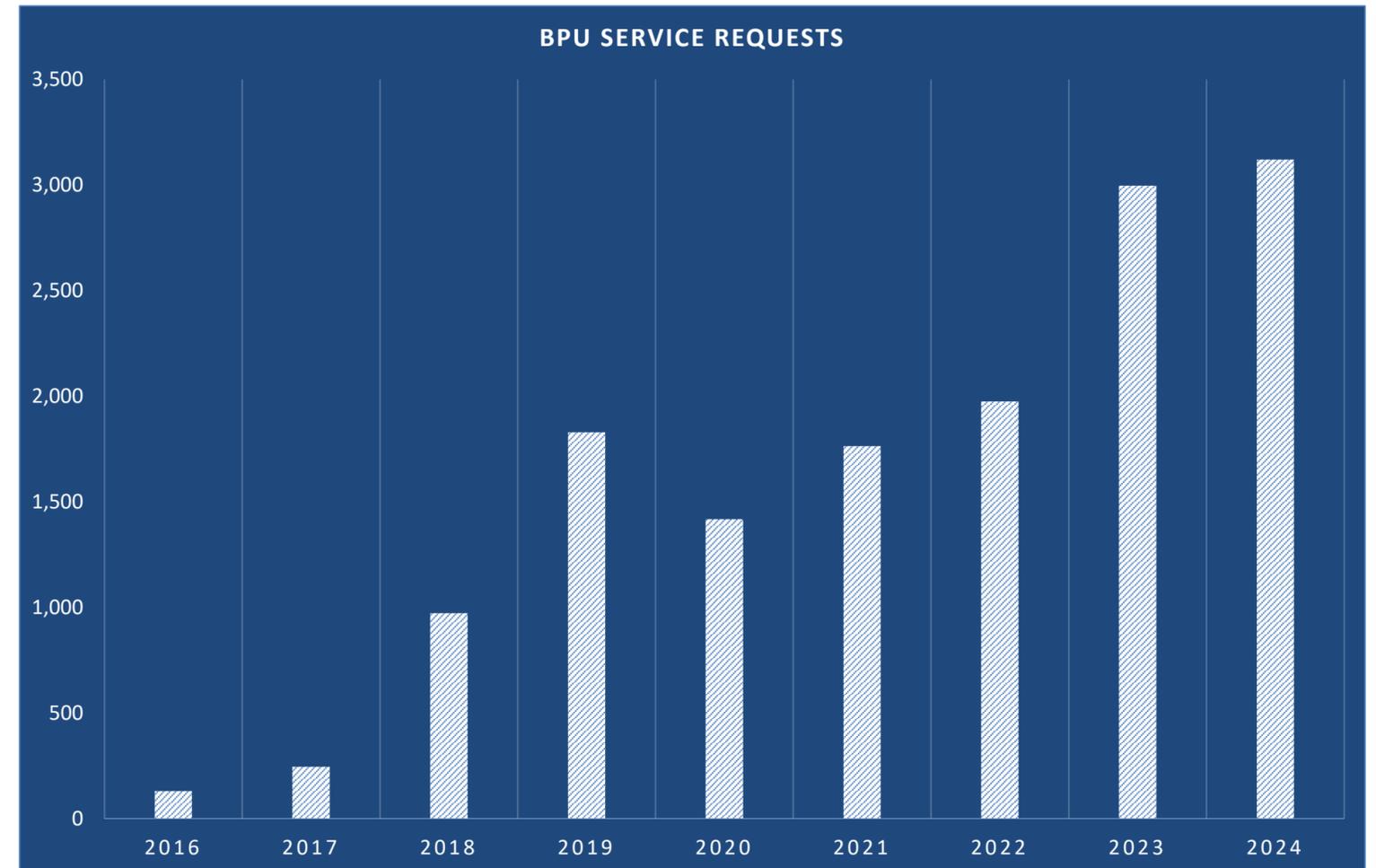
D. Physical

**Financial fraud costs
older adults at least
\$36.5 billion annually.**

(Source: National Council of Aging)



Fiscal Year	BPU Service Requests
2016	130
2017	245
2018	972
2019	1,829
2020	1,417
2021	1,764
2022	1,975
2023	2,997
2024	3,121



WHAT WE DO



Investigate and prevent fraud through:

- Auditing
- Verifying
- Monitoring

AUDITING

Death Audits for Retirees, Survivors and Legal Split Payees

- **Weekly – PBI**
(Pension Benefit Information)
- **Quarterly – SSNVS**
(Social Security Number Verification Service)
- **Semi-Annually – PBI**

Fiscal Year (2024-2025)		
Deaths Reported by PBI	Payments Suspended	Prevented Overpayment*
2,288	414	\$2.1 million

*The estimated prevented overpayment figure is based on LACERA's 2023-2024 Comprehensive Annual Financial Report (CAFR), reflecting an average retirement benefit of \$4,981.32 per month (General and Safety members combined).

VERIFYING

- Foreign Payee Testing
- ITIN Testing
(Individual Taxpayer Identification Number)
- CBG Referrals
(Coventbridge Group)
- CLEAR Searches



VERIFYING | Foreign Payee Testing (2023)

RESULTS	
Verified	295
Deceased	5
No Response/ Payment Hold	5
TOTAL	305

COUNTRIES OF RESIDENCE (Top 5)	
Philippines	48
Canada	25
Mexico	18
Thailand	16
Puerto Rico	10

PAYROLL	
Yearly	\$10.4 million
Monthly	\$865K
Yearly Average per Member	\$34K
Monthly Average per Member	\$2,800

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MONITORING

- New Portal Registrations
 - IP Address Monitoring
 - Changes in Known Behavior
- Direct Deposits
 - GIACT Neutral
 - GIACT Fail
 - Inactivated Direct Deposits



SURVEY:

How many direct deposit changes has LACERA received during our current fiscal year (2024-2025)?



A. 4,456

C. 10,623

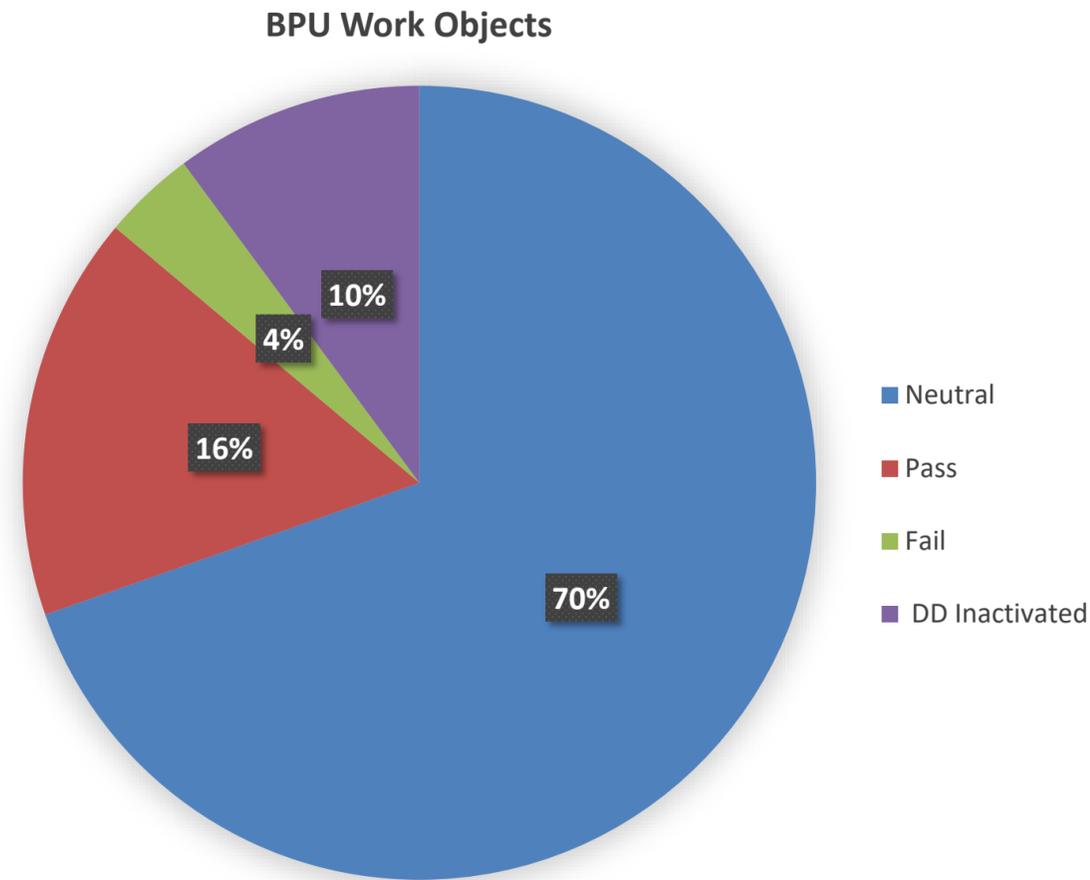
B. 6,563

D. 12,454

POLL RESULTS

MONITORING | Direct Deposits (FY 2024-2025)

Direct Deposit Changes	
Inbound Call/ Change Form	5,126 (78%)
Portal	1,437 (22%)
TOTAL	6,563



BPU Work Objects	
Neutral	481
Pass	114
Fail	26
DD Inactivated	70
TOTAL	691

REFERRALS



- Impersonations
- Third-Party Reports of Fraud or Suspicious Activity
- Executive Referrals

CASE STUDY #1

Phishing Campaign

- Imposters sent phishing emails to active members offering LACERA retirement reviews
- Collaboration between BPU, LIRT Team, LA County ISD, and LA County Sheriff's



CASE STUDY #2

Impersonation via Inbound Call

- 80-year-old retired member
- Imposter changed direct deposit, phone number, and portal password
- GIACT Fail



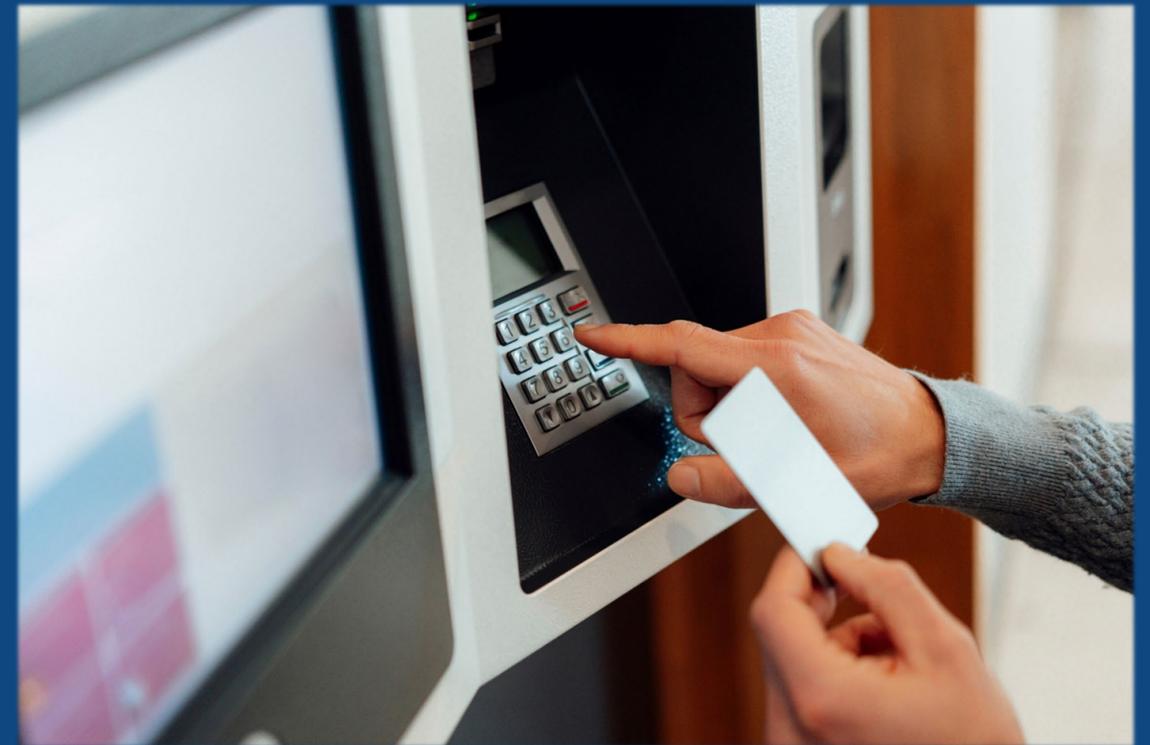
CONTINUING EDUCATION

- Association of Certified Fraud Examiners (ACFE) Global Fraud Conference
- California Association of Public Retirement Systems (CALAPRS) Round Tables
- Social Security Newsletters



THE FUTURE OF THE BENEFIT PROTECTION UNIT (BPU)

- Pre-Paid Debit Card Monitoring
- Member Communication Campaigns



QUESTIONS AND ANSWERS

Cybersecurity and Fraud: Safeguarding Member Information

BOARD OF RETIREMENT OFFSITE

May 20-21, 2025
Day One

The Shared Responsibility of Cybersecurity

- Notable security incidents
- LACERA organizational chart

Information Security

- Current cybersecurity landscape
- Governance and policies
- Incident response

Information Technology: Business Solutions

- Current state
- Future state

Information Technology: Infrastructure

- Infrastructure operations
- Network security
- Data protection
- System maintenance and updates

Cybersecurity Best Practices

- LACERA trustees and staff members
- LACERA members
- External collaboration

Opportunities and Challenges Ahead

Cybersecurity and Fraud Prevention is a Shared Responsibility



Notable Security Breaches

SECURITY

The Nation's Two Biggest Pension Systems Report a Data Breach

Hackers managed to break into CalPERS and CalSTRS, the two California retirement systems, and have stolen Social Security numbers, birth dates and other sensitive information for 769,000 retirees. The attack came from a breach in a contractor's cybersecurity system.

June 23, 2023 • Cathie Anderson, The Sacramento Bee, TNS



Latest News

POLICY

Homeschooling Is Still Rising in Minnesota

April 27, 2025

NEWS IN NUMBERS

41%

April 25, 2025

Rhode Island *Current*

EDUCATION ENERGY + ENVIRONMENT HEALTH CARE TRANSPORTATION POLITICS + JUSTICE

ECONOMY POLITICS + JUSTICE

More than 14,000 state workers, retirees affected by mass hack of file-sharing program

BY: NANCY LAVIN - JULY 10, 2023 5:00 PM



The Employees Retirement System of Rhode Island, the state-run investment plan funding pensions for thousands of state and municipal government workers and retirees, is now among the targets of the MOVEit data breach. (Photo Bill Hinton/Getty Images)

Australian pension funds hit by cyber attack affecting thousands



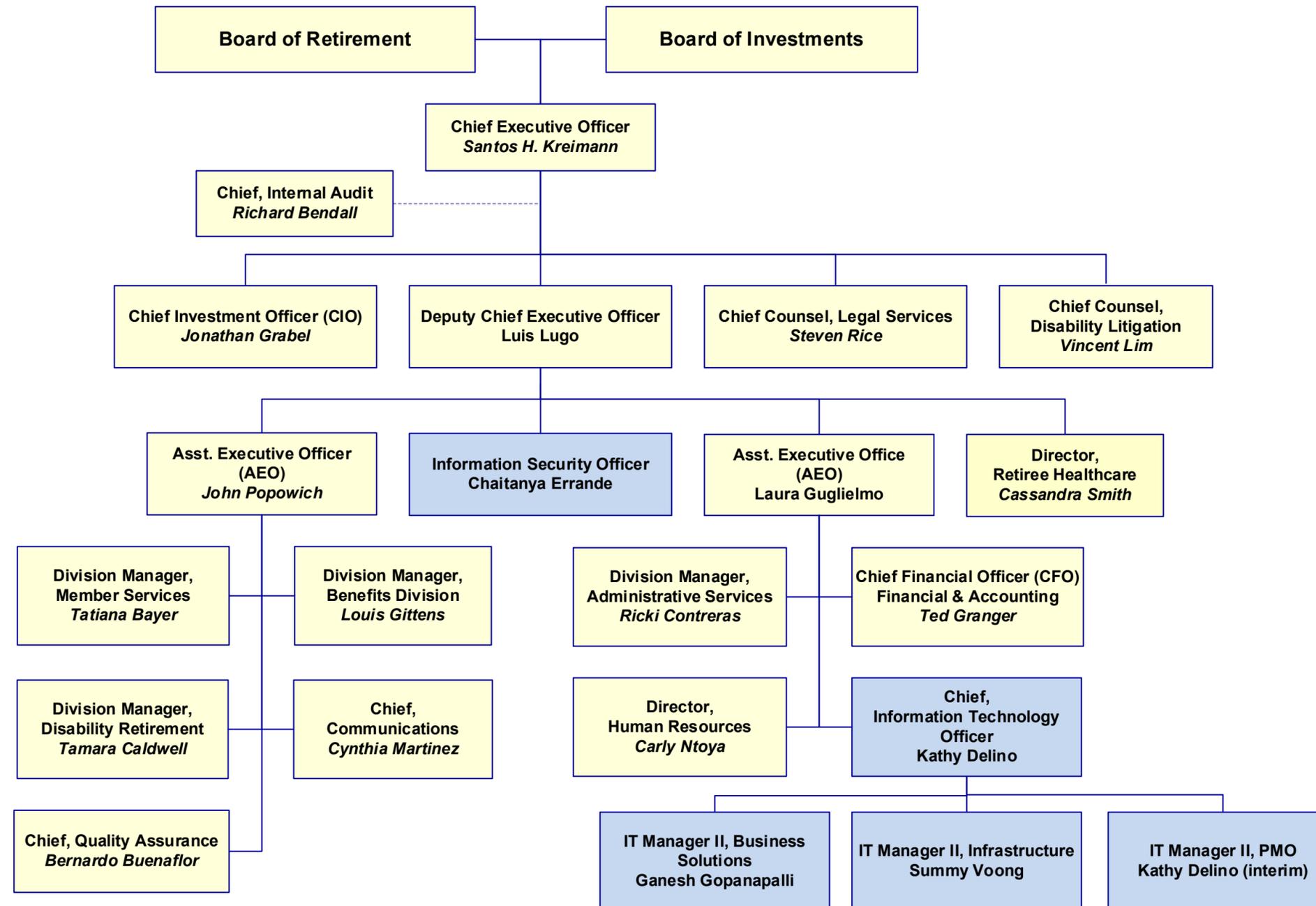
ERIK VAN KLINKEN

Apr 4, 2025, 2:13 AM PDT



Organizational Chart

LACERA FISCAL YEAR 2025-2026



Current Cyber Security Landscape

Evolving Threats

- Ransomware disrupting operations
- Sophisticated phishing attacks
- Insider threats (both accidental and malicious)
- Nation-state and organized cybercrime

Rise of AI

- AI tools (e.g., ChatGPT, Copilot) integrated into daily work
- AI-powered "digital employees" need system access
- Data leakage
- Unauthorized access
- Use of unapproved AI tools ("Shadow AI")
- Targeting of AI systems by attackers. Data Poisoning.

Why It matters

- \$16+ billion lost to cybercrime in 2024
- \$4.8 million average cost per breach
- Breaches often undetected for ~6 months
- AI increases complexity and urgency of cybersecurity



Governance and Policies

Oversight and Accountability

Chief Information Security Officer



- Develop and Lead Cybersecurity Strategy
- Manage Cyber Risk and Compliance
- Oversee Security Operations
- Build and Maintain Security Governance
- Drive Security Awareness and Culture
- Align Security with Business Strategy

Chief Information Officer (CIO)



- Align Technology with Business Strategy
- Oversee IT infrastructure and operations
- Lead Digital Transformation
- Collaborate with CISO on IT Security, Governance and Compliance
- Collaborate Across Divisions

Information Security Committee



- Govern Security Policy and Standards
- Review and Prioritize Risks
- Support Strategic Cybersecurity Planning
- Oversee Incident Response Governance
- Facilitate Cross-Functional Coordination



Incident Response

Detect



Detect

- Continuous Monitoring
- Anomaly Detection
- Alerting Mechanisms
- Threat Intelligence
- User Reporting Channels –

Respond



Respond

- Incident containment
- Communication protocols
- Root Cause Analysis
- Forensics and Evidence
- Documentation and Escalation

Recover



Recover

- System Restoration
- Validation and Testing
- Post Incident Review
- Policy or Control updates



Business Solutions

- **Software Solutions**
- **System Administrators**
- **System Architects**
- **Software Developers**
- **Business Analysts**



Current State: Adopted Controls

- **Data Security**
 - Data encryption
 - Access controls
 - Permissions based controls
 - Data masking
 - Multi-factor authentication
- **Application Development**
 - Login controls
 - Audit trails



Current State: Adopted Controls

- **Developer Education**
 - Secure coding
 - Security awareness trainings
- **Fraud Detection and Prevention**
 - Continuous monitoring
 - Identify and address system vulnerabilities
 - Business process rules



Future State: Opportunities

- **Third Party Member Id Verification**
- **Secure Coding**
- **Passwords in Vault**



Infrastructure Operations

- **ServiceDesk**
- **Network & Engineering**
- **Audio Visual & Telecommunications**



Network Security

- **Monitoring and Logging**
- **Segmentation**
- **Firewalls and Intrusion Detection Systems**



Data Protection

- **Access Control Management**
- **Data Encryption**
- **Backup and Recovery Procedures**



System Maintenance & Updates

- **Updates and Patch Management**
- **Security Audits and Assessments**
- **Documentation and Training**



Cyber Safety Best Practices

- Be cautious with emails
- Lock devices when unattended
- Report incidents promptly
- Do not use public wi-fi for hybrid work
- Limit use of personal devices for work
- Be mindful of social engineering



Member Best Practices

- **Avoid public wi-fi for transactions**
- **Use strong, unique passwords**
- **Establish MyLACERA account**



External Collaboration

- **Los Angeles County**
- **Other California County Retirement Associations**
- **Gartner**
- **Public Retirement Information Systems Management (PRISM)**
- **California Association of Public Retirement Systems (CALAPRS)**



Opportunities and Challenges Ahead

- **Artificial Intelligence**
- **Human Factors**
- **Ransomware Evolution**
- **Dynamic nature of Cybersecurity**



QUESTIONS AND ANSWERS

Ensuring Due Diligence in Disability Retirement: A Comprehensive Approach

BOARD OF RETIREMENT OFFSITE

May 20, 2025
Day One

Disability Retirement Due Diligence

Patty Silva, Hernan Barrientos and Kerri Wilson
Disability Retirement Supervisors

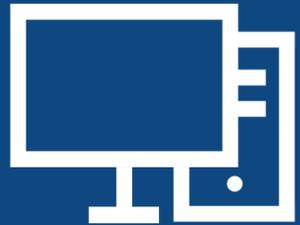
Practicing Due Diligence

- Intake
- Investigations
- Quality Assurance
- Legal Disability
- Disability Litigation Office (DLO)



Due Diligence: Intake

To review new disability retirement applications thoroughly, ensuring completeness and adherence to eligibility and acceptance criteria fostering transparency and efficiency.

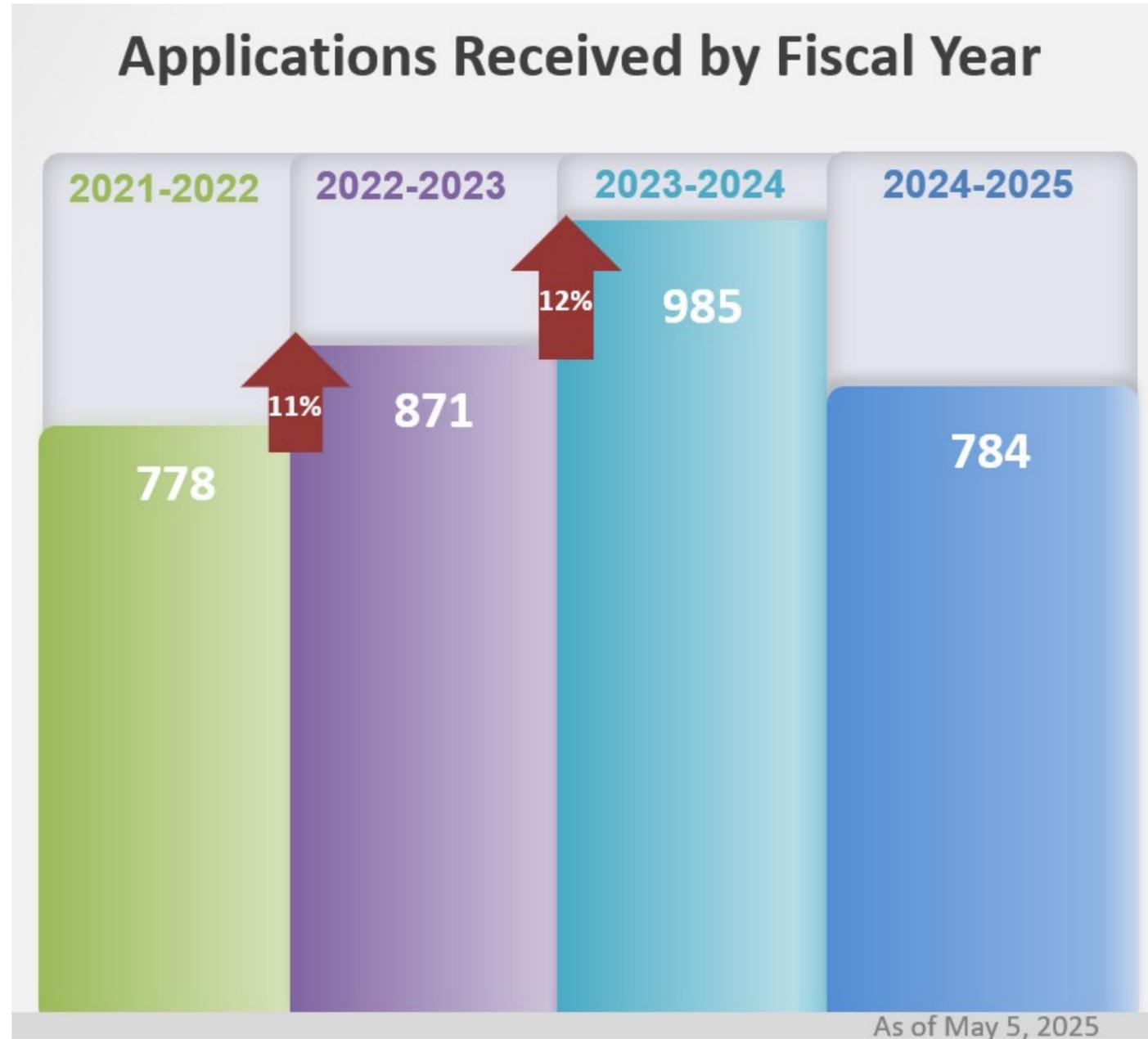


- Comprehensive review
- Document Verification
- Clear Communication



03

Application Insights



Due Diligence: Investigations

To conduct meticulous investigations, gathering substantial evidence through records, interviews, and independent medical reviews, thereby supporting informed and prudent fiduciary decisions by the Board of Retirement.



Substantial & Objective Evidence

- Record Discovery
- Interviews
- Independent Medical Reviews



Due Diligence: Investigations



Interviews

- Usual Job Duties
- Medical History
- Witness Statements



Due Diligence: Investigations



Evaluation of Evidence

- Enough Information
- Accommodation
- Additional Exams



07

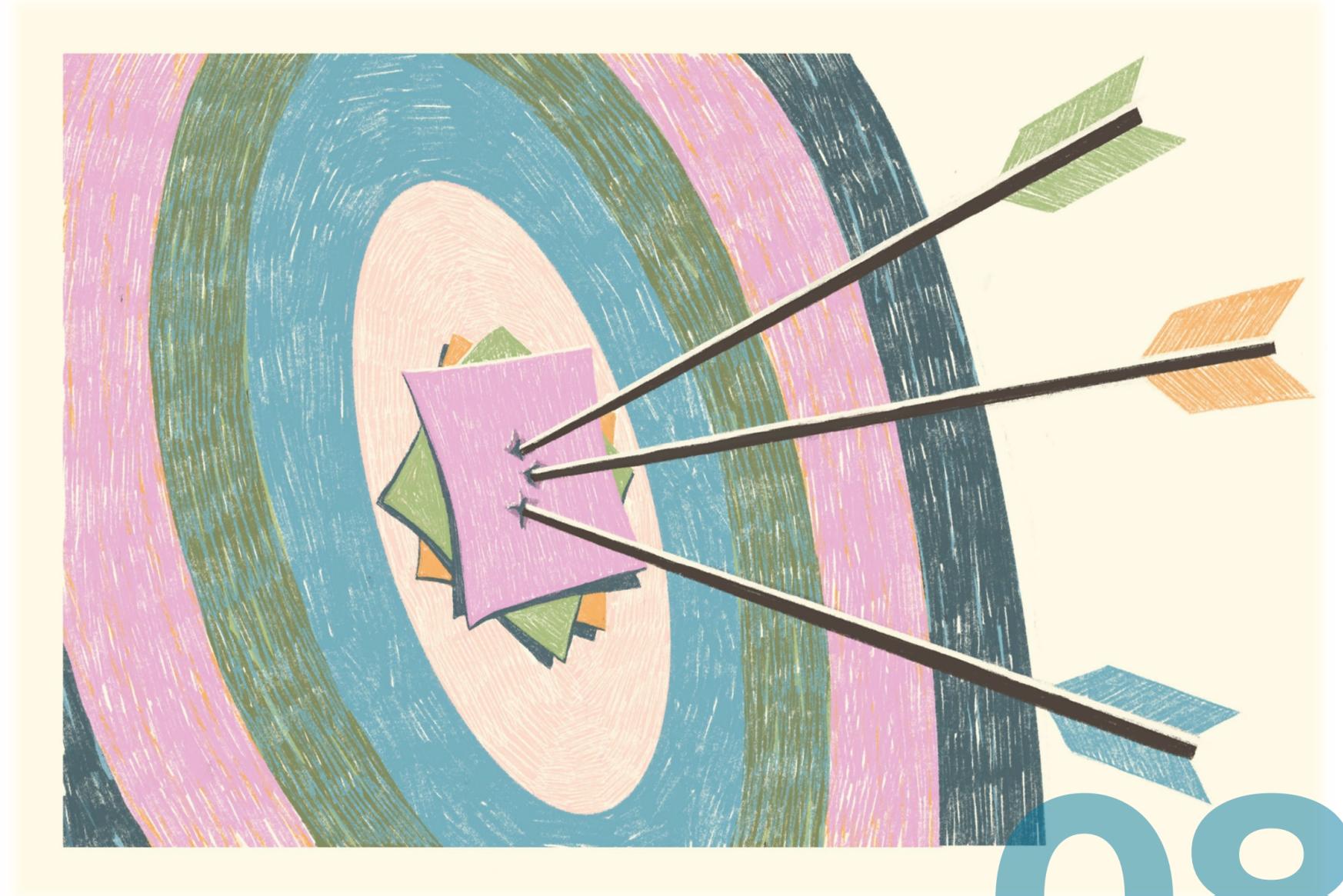
Due Diligence: Quality Assurance

To maintain the highest standards of quality and compliance, ensuring consistency, operational efficiency, and adherence to legal and regulatory guidelines, thereby building trust and confidence.



Purpose

- Ensure High-Quality Product
- Compliance with Laws, Relevant Standards and Guidelines
- Provide the Board with complete information for its decision-making on each applicant



Due Diligence: Quality Assurance

Preparation for Board

- **Two-Level Review:** Supervisor and Legal
- ✓ Consent Agenda & Clear-Cut Cases
- **Four-Level Review:** Supervisor, Legal, QA, and Division Manager
- ✓ Nonconsent Agenda
- ✓ Revised/Held Over Agenda
- ✓ Complex Issues



09

Due Diligence: Quality Assurance

Benefits of QA

- Consistency Across All Investigative Teams
- Operational Efficiency
- Encourages Collaboration



Due Diligence & Quality Assurance



When Due Diligence & Quality is Assured

- Trust and confidence are built
- Organization's reputation is protected
- Transparency and accountability established



Legal Disability

Allison E. Barrett
Senior Staff Counsel
Legal Division

Legal Advisors on Disability Retirement Applications

- **Legal advisors to DRS** as it *investigates* disability retirement applications.
- **Legal advisors to the Board** as it *renders decisions* on disability retirement applications.

As Board Legal Advisors

Ensure compliance with CERL and relevant disability retirement legal issues:

- *Permanent incapacity*
- *Service-Connection*
- *Earlier Effective Date*
- *Accommodations*
- *Termination*
- *Presumptions*

Ensure Board decisions on disability retirement applications are **rendered in accordance with Board's Fiduciary Duty**

Board Fiduciary Duty *Cal. Const. Art. XVI. Sec. 17*

(a) The retirement board shall...have sole and exclusive responsibility **to administer the system in a manner that will assure prompt delivery of benefits** and related services to the participants and their beneficiaries. The assets of a public pension or retirement system are **trust funds and shall be held for the exclusive purposes of providing benefits** to participants in the pension or retirement system and their beneficiaries...

(c) The members of the retirement board of a public pension or retirement system **shall discharge their duties with respect to the system with the care, skill, prudence, and diligence** under the circumstances...



CERL'S Purpose **Gov't Code Sec. 31451**

...to recognize a public obligation to county...employees **who become incapacitated by age or long service in public employment and its accompanying physical disabilities by making provision for retirement compensation and death benefit as additional elements of compensation for future services** and to provide a means by which public employees who become incapacitated may be replaced by more capable employees to the betterment of the public service **without prejudice and without inflicting a hardship upon the employees removed.**

CERL

County Employees
Retirement Law of
1937

PEPRA

California Public
Employees' Pension
Reform Act of 2013

Other Government
Code Sections Applicable
to CERL Systems

Substantial Evidence

Dictionary Definition: 1) Of considerable importance, size, or worth; 2) Strongly built or made; 3) Essential; material; 4) Real and tangible. (*Webster's*).

Statutory Definition: “In determining whether a member is eligible to retire for disability, **the board shall not consider medical opinion unless it is deemed competent...**” (*Cal. Gov't Code section 31720.3*).

Case Law on what IS and IS NOT substantial evidence...



What IS Substantial Evidence?

Relevant evidence that a **reasonable** mind might accept as **adequate** to **support** a conclusion (*Hosford v. State Personnel Board*).

Of **ponderable** legal significance; reasonable, **reliable**, **credible**, and of solid **probative value** (*Estate of Teed*).

“The law is well settled that...causation must be proven within a **reasonable medical probability based upon competent expert testimony**. Mere possibility alone is insufficient to establish a prima facie case...There can be many possible ‘causes’...an infinite number of circumstances which can produce an injury or disease. A possible cause only becomes ‘probable’ when, in the absence of other reasonable causal explanations, it becomes **more likely than not** that the injury was a result of its action.” (*Jones v. Ortho Pharmaceutical Corp.*)



What IS NOT Substantial Evidence?

Surmise, speculation, conjecture, guess: “Where an expert bases his conclusion upon *assumptions* which are not supported by the record, upon matters which are not reasonably relied upon by other experts, or upon factors which are *speculative, remote or conjectural*, then his conclusion has no evidentiary value.” (*Pacific Gas & Electric Company v. Zuckerman*)

Conclusory—without reason or explanation: “The chief value of an expert’s testimony in this field...rests upon the material from which his opinion is fashioned and the *reasoning* by which he progresses from his material to his conclusion; in the *explanation* of the disease and its dynamics, that is, how it occurred, developed, and affected the mental and emotional [or physical] processes of the [applicant]; it does not lie in his mere expression of conclusion.” (*People v. Bassett*)



What IS NOT Substantial Evidence?

Erroneous, based on inadequate or incomplete medical histories, examinations, or facts which are no longer germane. (Hegglin v. WCAB)

Outside scope of expertise: “A medical report predicated upon an incorrect legal theory and devoid of relevant factual basis, as well as a **medical opinion extended beyond the range of the physician's expertise**, cannot rise to a higher level than its own inadequate premises. Such reports do not constitute evidence to support a denial of full compensation for an industrially caused [incapacity].” (*Zemke v. WCAB*)



Board Legal Advisor Due Diligence

Request for Supplemental Medical Reports:

- When a LACERA panel physician renders any opinion that does not constitute substantial evidence.
- For any insufficiently answered CERL issue in the 9 panel physician questions, panel physicians are expressly requested to *explain* their opinions in *detail* and *cite* the medical record and any diagnostic studies or objective findings that support their opinion to provide the Board substantial information upon which to base its decision.

Request for Job Analysis: Of last permanent assignment for further evaluation of incapacity; or of proposed permanent modified assignment to determine *reasonability* of an accommodation.

Legal Memorandum:

- Analysis of a particular area of law; e.g.; Permanency (*Reynolds*); Termination (*Haywood-Smith-Martinez*); Accommodations (*Barber; Meyers*).
- Statutory Presumptions: Heart (§31720.5); Cancer (§31720.6); PTSD (§31720.91).

Legal Disability Contact Info.

Allison E. Barrett: abarrett@lacera.net (626) 685-4688

Frank J. Boyd: fboyd@lacera.net (626) 564-2385

Disability Appeals – Due Process

Jason Waller
Senior Staff Counsel
Disability Litigation Office

Due Process on Appeal:

Initiation

Member appeals the Board of Retirement's (BOR) decision.

Referee Assignment

Appeal is sent to a Board-appointed referee.

De Novo Hearing

Issues are reviewed independently of BOR's previous decision.

Lawyer Assignment

Disability Litigation Office (DLO) is assigned to represent LACERA. The member may hire a lawyer or represent themselves.



DLO's Goal

Impartial Justice

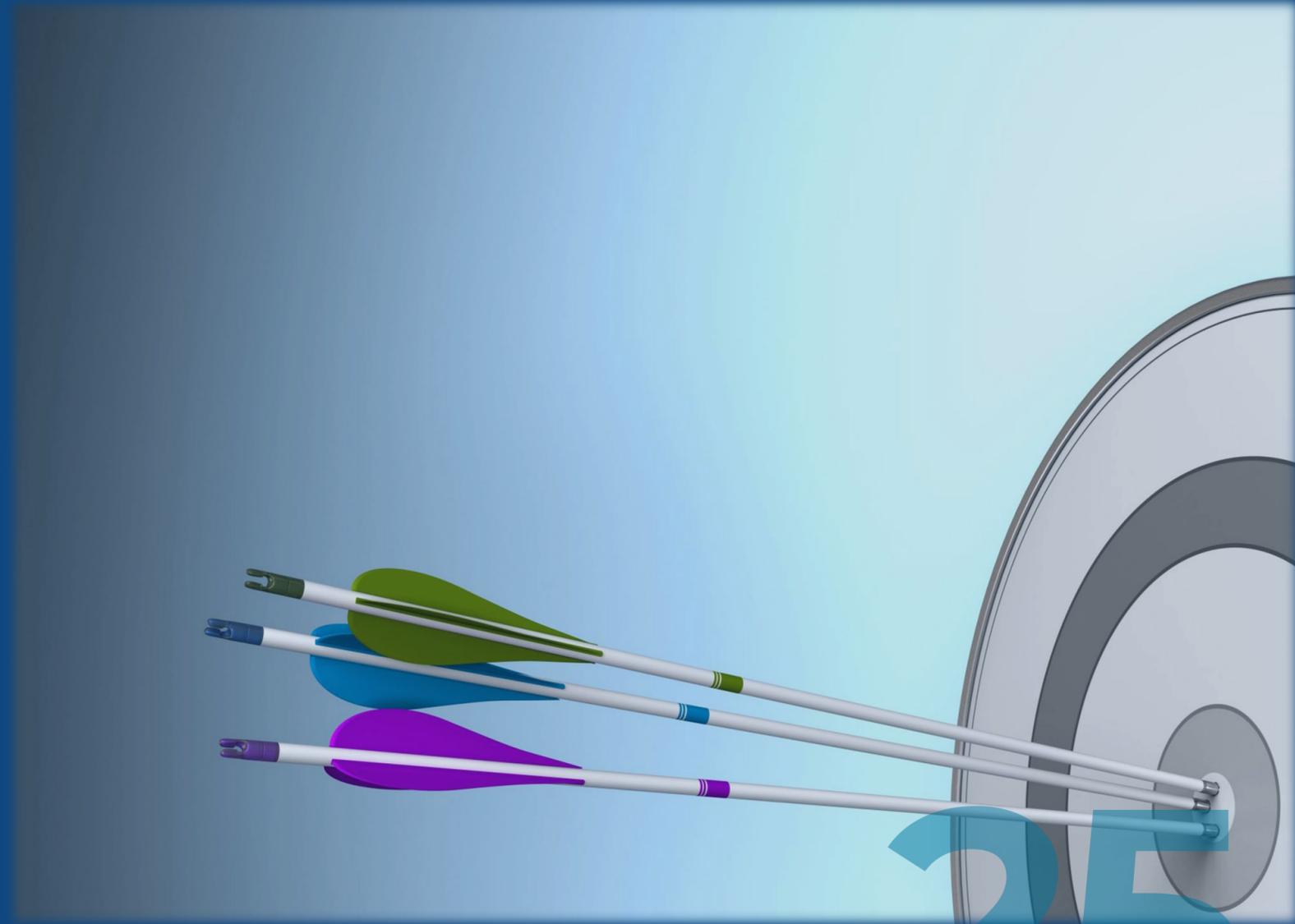
Process promotes fairness for the member and LACERA.

Role of DLO Lawyer

Discover the truth to the best of our ability and protect the promised benefits by ensuring that only eligible members are granted benefits.

Legal Analysis

Ensure that disability retirement decisions are supported by the facts and the law.



Appeal Process

Discovery

Administrative
Hearing

BOR Review

I: Discovery

Gather Evidence

DLO acts as a safety net and provides support for deserving cases.

Legal Review

DLO has recommended disability retirement benefits in 14% of previously denied cases.



II: Administrative Hearing

Exhibits

Evidence scrutinized, objections can be raised and addressed.

Testimony

Witnesses are presented and cross-examined.

Decision

Referee issues recommended decision after any objection by the parties.



III: BOR Review

Oral Arguments

Referee's Recommendation presented to BOR

Board's Options

Four options available to the Board after hearing arguments, as per Rule 28(a-d) of the Board of Retirement's Procedures for Disability Retirement Hearings (2022).

Board's Decision

Applicant can appeal to Superior Court with Writ (CCP 1094.5).



Questions

Disability Retirement Services Division

- Tamara Caldwell, Division Manager
- Hernan Barrientos, Specialist Supervisor
- Kerri Wilson, Specialist Supervisor
- Maria Silva, Intake Supervisor

Legal Disability

- Allison Barrett , Senior Staff Counsel
- Frank Boyd, Senior Staff Counsel

Disability Litigation

- Jason Waller, Senior Staff Counsel



Supplemental Disability Allowance - Injured but Employable

BOARD OF RETIREMENT OFFSITE

May 20, 2025
Day One

Salary Supplement Disability Retirement under Government Code Sections 31725.5 and 31725.65

Maisha Coulter
Senior Disability Retirement Specialist

Frank Boyd
Senior Staff Counsel

Salary Supplement

- Overview, Purpose, and Challenges
- Role of Disability Retirement
- Member's Experience and Concerns
- Typical Member Profiles
- Gov't Code Sections 31725.5 and 31725.65



Overview

Re-employment Plan designed to help members continue working despite permanently incapacitating injury or illness

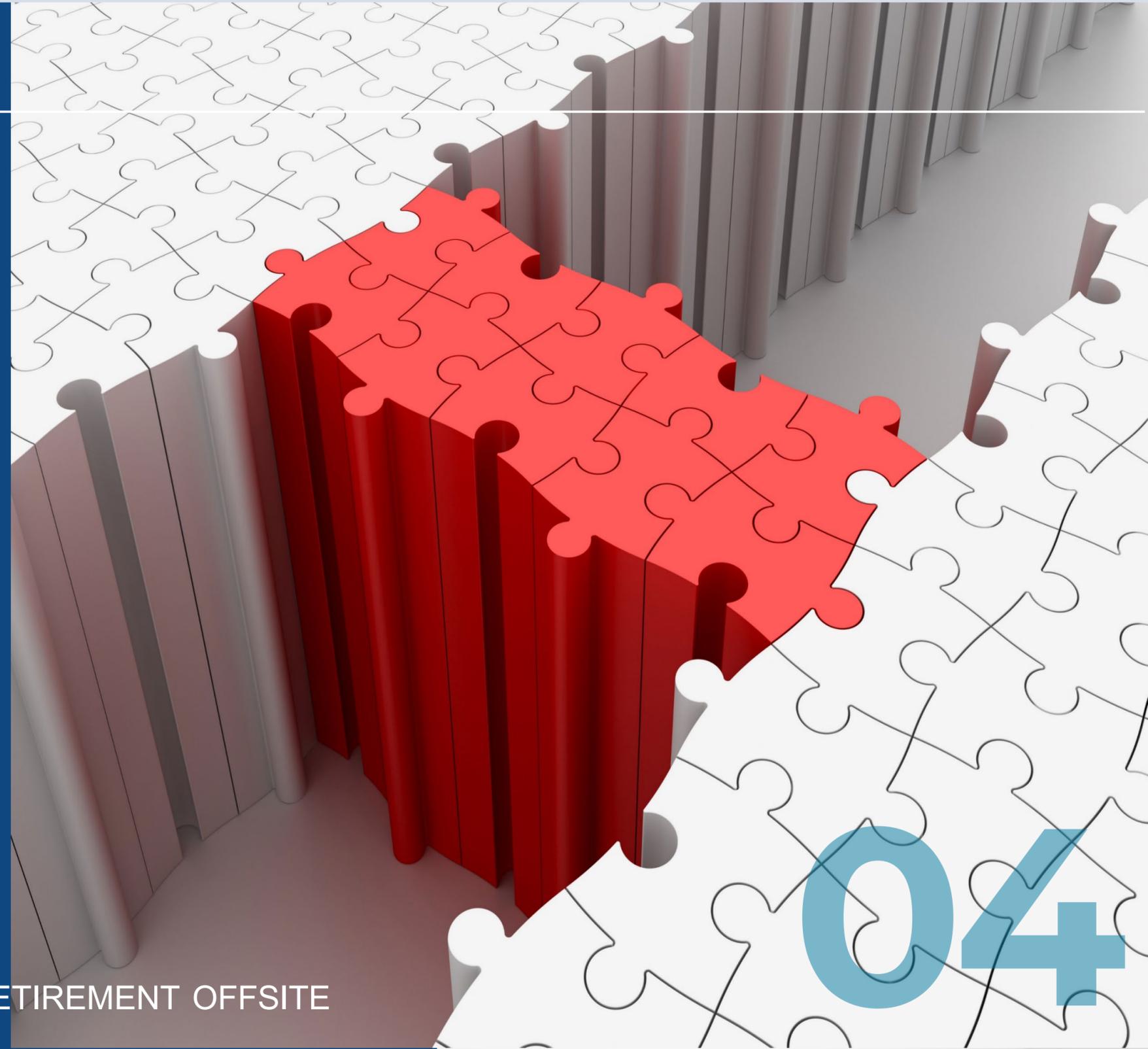
Continued County employment



Overview

Encourages members to remain employed instead of retiring early

Salary supplements bridge the gap between old salary and new salary



Benefits of a Salary Supplement

Preserves income, retirement, and healthcare benefits

Encourages skills-based transition to new career paths and fills County vacancies with experienced workers

Supports member dignity and ongoing career development

Supports members during their most vulnerable time

Supports the County's commitment to its workforce

Disability Retirement Services Division's Role

Counsels and educates members on their options.

Coordinates with departments once alternate positions are identified.

Collaborates with Member Services and Benefits for full financial insight.

Prepares cases for Board of Retirement review and decision.



Member's Experience & Concerns

Confusion, fear, financial stress, and emotional struggle.

Feeling undervalued after years of service and education.

Concern about career identity and future stability.



07

Member's Experience & Concerns

Fear of losing certain credentials due to demotion.

Burden of student loans vs. entry-level job placements.

Desire for respect, dignity, and meaningful work.



Other Challenges

Limited alternative job availability and slow placements.

Communication gaps and member distrust.



Firefighter

32 Years Old with 10 Years Service Credit

Salary Supplement covered pay gap between old and new position – maintained full salary and active employee benefits

Sustained multiple injuries during a roof collapse on a fire

Needed to continue working to support his family

DRS collaborated with the Fire Department to secure a non-safety role



Deputy Probation Officer

45 Years Old with 18 Years Service Credit,
Accommodated for 10 Years

New mandates require juvenile hall deployment – not an option due to permanent work restrictions

Resistant to clerical reassignment due to obtaining a Master's Degree and still paying on student loans

Goal is to reach 25 years for medical and fears he cannot live comfortably on 50% of salary tax free

With DRS counseling, secured position with another department

Placed in a role suited for his skills and education -- slightly lower pay than DPO

Salary supplement will bridge the gap so he will maintain DPO salary



Deputy Sheriff

27 Years Old with Less Than 4 Years Service Credit

Shot while in the line of duty and sustained multiple injuries – preventing him from returning to law enforcement

Counseled on benefit of salary supplement – joint counseling with MS regarding new pay

Member refused salary supplement partly because he did not want to transition from sworn to civilian and he felt he was not being treated fairly by the workers comp system or his department – so he wanted to leave County service and find a job outside of the County

Difficult for many safety members to overcome the “stigma” of no longer being a safety officer

More than a Re-employment Plan It's a Lifeline

We bridge the gap between injury and opportunity.

DRS continues to provide counseling, training, and creating informational materials to promote the benefit.

Legal Discussion Topics

Legal Statutes Governing
“Salary Supplement” Disability
Retirement



Similarities between a Service-
Connected Salary Supplement
Disability Retirement and
Nonservice-connected Salary
Disability Retirement



Differences between a
Service-Connected Salary
Supplement Disability
Retirement and Nonservice-
connected Salary Disability
Retirement

Disability Retirement Salary Supplement

S **Service-**
C **Connected:**
D **Section**
31725.65

N **Non-Service**
S **Connected:**
C **Section**
D **31725.5**

Eligibility Requirements are Similar

1. Member must be in County employment.
2. Board must determine that member is permanently incapacitated from the **primary position**, but medically capable of performing duties of another position.
3. An **alternate position**, consistent with a member's disability, must be identified by the County.
4. Member must agree to accept the alternate position.
5. County must notify the Board that it is proceeding with employing the member in the alternate position.

Gap Period

Sections 31725.5 and 31725.65 do not require that the alternate position be identified at the time the Board grants a Salary Supplement Disability Retirement.

A Member is entitled to his or her full disability allowance if the alternate position cannot be identified at the time the Board grants the member a disability allowance under Sections 31725.65 (SCD) or 31725.5 (NSCD).

Receipt of the full disability-retirement allowance during the gap period does not constitute a break in County service. Sections 31725.65(e) (SCD) and 31725.5 (NSCD).

LACERA's Practice to Avoid a Gap Period

LACERA counsels members to coordinate with the employer so that the alternate position is identified when the application is brought to the Board for a decision. This allows for immediate transition into the alternate position.

Supplemental Allowance

The member is not paid the disability allowance (SCD or NSCD) once he or she begins working in the alternate position. Sections 31725.65(d) SCD and 31725.5 NSCD.

Instead, the member is paid a **supplemental allowance** equal to the difference between the compensation rate of the primary position and the compensation of the alternate position.

SCD and NSCD Supplemental Allowance Differences

Supplemental Allowance Cap

- The supplemental allowance cap cannot exceed the member's disability allowance amount.
(SCD 50% and NSCD up to 33.3% of salary).

SCD and NSCD Supplemental Allowance Differences

Member's Contribution Rate

SCD Salary Supplement

- Member's contribution rate for the alternate position continues to be based on the member's original age at entrance into the retirement system. (Section 31725.65(e)).

NSCD Salary Supplement

- Member's contribution rate for the alternate position is based on the member's age at the onset of the disability. (Section 31725.5).

SCD and NSCD Supplemental Allowance Differences

Member's Accumulated Contributions (Gap Period)

- **SCD Salary Supplement:** Full SCD allowance payments made during the gap period (prior to commencement of alternate position) does not reduce the member's accumulated contribution. Contributions are increased by the amount of interest that would have accrued had the member not been retired. (Section 31725.65(e)).

SCD and NSCD Supplemental Allowance Differences

Member's Accumulated Contributions (Gap Period)

- **NSCD Salary Supplement:** If a member receives full NSCD allowance during the gap period (prior to commencement of alternate position), the member's accumulated contributions shall be the same as the date his disability retirement began, less the amount of NSCD allowances paid during the gap period.

Retention of Safety Membership Status

SCD Salary Supplement

- Safety Members who are granted an SCD Salary Supplement maintain their safety-membership status while working in the alternate position.

NSCD Salary Supplement

- Not so for members granted an NSCD Salary Supplement.

Questions

Disability Retirement Services Division

- Maisha Coulter, Senior Specialist

Legal Disability

- Frank Boyd, Senior Staff Counsel



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