

# IN PERSON & VIRTUAL BOARD MEETING

\*The Committee meeting will be held following the Board of Retirement meeting scheduled prior.



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](mailto:PublicComment@lacera.com).

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

## AGENDA

### A REGULAR MEETING OF THE OPERATIONS OVERSIGHT COMMITTEE AND BOARD OF RETIREMENT\*

#### LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

9:00 A.M., WEDNESDAY, OCTOBER 1, 2025\*\*

*This meeting will be conducted by the Operations Oversight Committee and Board of Retirement both in person and by teleconference under California Government Code Sections 54953(f).*

*Any person may view the meeting in person at LACERA's offices or online at <https://LACERA.com/leadership/board-meetings>.*

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

#### COMMITTEE TRUSTEES:

JP Harris, Chair  
Nancy M. Durazo, Vice Chair  
Aleen Langton, Trustee  
Wayne Moore, Trustee  
Shawn R. Kehoe, Alternate Trustee

- I. CALL TO ORDER
- II. 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

### III. APPROVAL OF MINUTES

- A. Approval of the Minutes of the Regular Meeting of September 3, 2025

### IV. PUBLIC COMMENT

(Members of the public may address the Committee 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 Committee. 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. If you have any questions, you may email [PublicComment@lacera.com](mailto:PublicComment@lacera.com).)

### V. REPORTS

A. **Operations Briefing**

Luis A. Lugo, Acting Chief Executive Officer  
JJ Popowich, Assistant Executive Officer  
Laura Guglielmo, Assistant Executive Officer  
Kathy Delino, Chief, Information Technology  
Ganesh Kumar Gopanapalli, Information Technology Manager II  
(Presentation) (Memo dated September 23, 2025)

B. **2023-2028 Quarterly Strategic Plan Update**

Luis A. Lugo, Acting Chief Executive Officer  
JJ Popowich, Assistant Executive Officer  
Laura Guglielmo, Assistant Executive Officer  
(Presentation) (Memo dated September 23, 2025)

C. **LACERA Way2Go Pre-Paid MasterCard**

Shonita Peterson, Interim Section Head, Process Management Group  
(Presentation) (Memo dated September 4, 2025)

V. REPORTS (Continued)

D. **Privacy Incidents: Personally Identifiable Information**

Chaitanya Errande, Information Security Officer

(For Information Only) (Memo dated September 16, 2025)

VI. ITEMS FOR STAFF REVIEW

(This item summarizes requests and suggestions by individual trustees during the meeting for consideration by staff. These requests and suggestions do not constitute approval or formal action by the Board, which can only be made separately by motion on an agenda item at a future meeting.)

VII. ITEMS FOR FUTURE AGENDAS

(This item provides an opportunity for trustees to identify items to be included on a future agenda as permitted under the Board's Regulations.)

VIII. GOOD OF THE ORDER

(For Information Purposes Only)

IX. EXECUTIVE SESSION

A. **Potential Threats to Public Services or Facilities**

(Pursuant to Subdivision (a) of California Government Code Section 54957)

Consultation with: LACERA Acting Chief Executive Officer Luis A. Lugo, Assistant Executive Officers JJ Popowich and Laura Guglielmo, Chief, Information Technology Kathy Delino, Information Security Officer Chaitanya Errande, and Other LACERA Staff.

X. ADJOURNMENT



The Board of Retirement has adopted a policy permitting any member of the Board to attend a standing committee meeting open to the public. In the event five or more members of the Board of Retirement (including members appointed to the Committee) are in attendance, the meeting shall constitute a joint meeting of the Committee and the Board of Retirement. Members of the Board of Retirement who are not members of the Committee may attend and participate in a meeting of a Board Committee but may not vote on any matter discussed at the meeting. The only action the Committee may take at the meeting is approval of a recommendation to take further action at a subsequent meeting of the Board.

**\*\*Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Board of Retirement meeting preceding it. Please be on call.**

Any documents subject to public disclosure that relate to an agenda item for an open session of the Committee, that are distributed to members of the Committee 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 Committee, at LACERA's offices at 300 North Lake Avenue, Suite 820, Pasadena, California during normal business hours from 9:00 a.m. to 5:00 p.m. Monday through Friday *and will also be posted on [lacera.com](http://lacera.com) at the same time, [Board Meetings | LACERA](#).*

*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 [PublicComment@lacera.com](mailto:PublicComment@lacera.com), but no later than 48 hours prior to the time the meeting is to commence.*

MINUTES OF THE REGULAR MEETING OF THE OPERATIONS OVERSIGHT  
COMMITTEE AND BOARD OF RETIREMENT\*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

11:19 A.M. – 11:44 A.M., WEDNESDAY, SEPTEMBER 3, 2025

This meeting was conducted by the Operations Oversight  
Committee both in person and by teleconference under California  
Government Code Section 54953(f)

COMMITTEE TRUSTEES

PRESENT: JP Harris, Chair  
Nancy M. Durazo, Vice Chair  
(Teleconference Due to Just Cause under Section 54953(f))  
Aleen Langton, Trustee  
Wayne Moore, Trustee  
Shawn R. Kehoe, Alternate Trustee

OTHER BOARD OF RETIREMENT TRUSTEES

Bobbie Fesler, Trustee  
Elizabeth Ginsberg, Trustee  
Ronald Okum, Trustee

## STAFF, ADVISORS AND PARTICIPANTS

Luis A. Lugo, Acting Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Laura Guglielmo, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Kathy Delino, Chief, Information Technology

Chaitanya Errande, Information Security Officer

James Beasley, Supervising Administrative Assistant II

MHA Consulting

Michael Herrera, Chief Executive Officer

### I. CALL TO ORDER

This meeting was called to order by Chair Harris at 11:19 a.m.

### II. 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

A physical quorum was present at the noticed meeting location. There was one request received from Trustee Durazo related to Just Cause (A) due to contagious illness. Trustee Durazo confirmed there were no individuals 18 years or older present at the teleconference location. No requests were received for Emergency Circumstances (B).

### III. APPROVAL OF MINUTES

#### A. Approval of the Minutes of the Regular Meeting of August 6, 2025

Trustee Langton made a motion, Trustee Kehoe seconded, to approve the minutes of the regular meeting of August 6, 2025. The motion passed by the following roll call vote:

Yes: Durazo, Langton, Harris

No: None

Abstain: Moore

### IV. PUBLIC COMMENT

There were no requests from the public to speak.

### V. REPORTS

#### A. **LACERA Operations Briefing**

Luis A. Lugo, Acting Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Laura Guglielmo, Assistant Executive Officer

(For Information Only)

The Executive team presented the monthly briefing and was available to answer questions from the Committee. This item was received and filed.

### VI. ITEMS FOR STAFF REVIEW

(This item summarizes requests and suggestions by individual trustees during the meeting for consideration by staff. These requests and suggestions do not constitute approval or formal action by the Board, which can only be made separately by motion on an agenda item at a future meeting.)

Trustee Kehoe directed staff to review all IT and Cybersecurity contracts to determine if any enhancements are necessary to meet LACERA's needs.

VII. ITEMS FOR FUTURE AGENDAS

(This item provides an opportunity for trustees to identify items to be included on a future agenda as permitted under the Board's Regulations.)

There was nothing to report.

VIII. GOOD OF THE ORDER

(For Information Purposes Only)

There was nothing to report.

IX. EXECUTIVE SESSION

A. **Potential Threats to Public Services or Facilities**

(Pursuant to Subdivision (a) of California Government Code Section 54957)

Consultation with: LACERA Acting Chief Executive Officer Luis A. Lugo, Assistant Executive Officers JJ Popowich and Laura Guglielmo, Chief, Information Technology Kathy Delino, Information Security Officer Chaitanya Errande, Supervising Administrative Assistant II James Beasley, Administrative Services Analyst II Jonathan Sosa, and Other LACERA Staff.


X. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 11:44 a.m.

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September 23, 2025

TO: Operations Oversight Committee  
JP Harris, Chair  
Nancy Durazo, Vice Chair  
Aleen Langton, Trustee  
Wayne Moore, Trustee  
Shawn R. Kehoe, Alternate Trustee

FROM: Luis A. Lugo   
Acting Chief Executive Officer

FOR: October 1, 2025, Operations Oversight Committee

SUBJECT: **Operations Briefing**

I am pleased to provide the new Operations Briefing Report. This report will highlight how we are enhancing operations but also demonstrate how we are improving our day-to-day practices to support organizational goals and outcomes.

This report will now focus on three key areas:

- Organization-wide projects and initiatives currently underway
- Pending business process improvement initiatives that may range from short term and long-term projects
- Organizational insights through metrics and reporting

The evaluation process for process improvement initiatives is currently being revisited. Once the framework is finalized, we will incorporate divisional metrics, highlighting both process improvements and performance outcomes.

As the report evolves, we will also begin providing information on the expected return on investment (ROI) for projects at the start, along with the actual ROI achieved once projects are completed. This will allow us to better measure impact and ensure accountability.

Thank you for your continued support as we implement and refine this reporting process.

LL:bn

Attachment





# Operations Briefing

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Operations Oversight Committee  
October 2025






# Operational Initiatives

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## Organization-Wide Projects




# OPERATIONAL INITIATIVES



Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Expected Completion
<b>COLA Bank Retroactive Changes</b> Board of Retirement approved corrections to the COLA Accumulation Bank, which involved making retroactive corrections, recalculating benefit allowance amounts, and paying members retroactive benefits due to a discrepancy discovered in the COLA Accumulation	 On Track (Execution Phase)	\$0	JJ Popowich, Louis Gittens, Theodore King	The leadership team is developing tools and resources for the team to ensure the accuracy of each payment.	June 2026
<b>CoPilot Champions</b> Expanding the adoption of Co-Pilot by empowering selected staff to lead adoption efforts, recommend training opportunities, and serve as peer mentors across the organization	 On Track (Execution Phase)	\$0	Laura Guglielmo, Kathy Delino, Penelope Rodriguez (PM)	A second round of Co-Pilot training is being scheduled, with this series focusing on division-specific use cases.	September 2028
<b>Deductions for Dues from Retiree Benefit Payments</b> Policy implementation addressing existing and future members who elect to have dues, fees or premium payments for various third-party agencies deducted from their retirement benefit on a monthly basis to ensure LACERA is compliant with CERL Section 31452.5	 Pending (Planning Phase)	\$0	JJ Popowich, Louis Gittens, Fabio Ramirez	The team is currently working with the Legal Office to develop the Agency Agreement that outlines all responsibilities of both parties for approved agencies. Additionally, the team is processing legacy documents from two agencies that have merged as we develop our process for evaluating legacy documents. The results of this pilot will help us inform how we address legacy deductions in place prior to the new policy requirements.	To Be Determined





# OPERATIONAL INITIATIVES



Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Expected Completion
<b>Disability Retirement Artificial Intelligence Solution</b> Transform the document and record indexing process of the disability retirement application workflow in order to enhance the speed, accuracy, and efficiency of handling member applications	 Pending (Planning Phase)	\$110,000	JJ Popowich, Tamara Caldwell	Recently assigned to the Project Management Office (PMO).	To Be Determined
<b>eDiscovery</b> Solution for the Legal Office and Information Security Teams to conduct eDiscovery which is the process of identifying, collecting, and producing electronically stored information (ESI) in response to a request for production in a lawsuit or investigation, to respond to a Public Records Act, or to facilitate collection of information for other business purposes	 On Track (Execution Phase)	\$120,000	Steven Rice, Chait Errande, Alonso Favela (PM)	Proof of Concept (POC) is nearing completion. The LACERA project team is currently evaluating if the product meets the defined requirements and reviewing three pricing options.	November 2025
<b>LACERA Event Response Team (LERT) Management Solutions</b> Automate the tracking of LACERA incidents and integrating the ServiceNow workflow with LACERA's Pension Administration System (Workspace) and LACERA's Emergency Notification System (On-Solve).	 On Track (Execution Phase)	\$0	JJ Popowich, Chait Errande, David Choe (PM)	Developing the actions, triggers, and conditions in ServiceNow to integrate the workflow with Workspace and On-Solve APIs.	December 2025




# OPERATIONAL INITIATIVES



Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Expected Completion
<b>Legal Matter Solution</b> Solution for the Legal Office Division to Track and Manage Legal Matter Management and integrate with Enterprise Contract Lifecycle Management	 On Track (Execution Phase)	\$150,000	Steven Rice, Christine Roseland, David Choe (PM)	Currently in use by in-house legal staff for logging Public Records Requests, inputting Legal investments transactions, and completed commercial contracts. Training is in process for core users from Admin Services and Investments to begin using LawVu to input matter records.	December 2025
<b>Mainframe System Migration</b> Migration of existing pension administration mainframe functionality to modern infrastructure and architecture to enhance scalability, agility, and integration capabilities.	 On Track (Execution Phase)	\$920,000	Kathy Delino, Alonso Favela (PM)	Recently added temporary development and analysis staff, are optimizing the migration process using AI and automated testing, and are migrating Tax Reporting and Direct Deposit Prenote processes.	June 2028
<b>Microfiche Digitization</b> Conversion of LACERA's 46 million pages of microfiche to searchable PDF files and store them in an Enterprise Content Management System (ECM). A subset of the PDF files will be shared with the L.A. County Auditor-Controller.	 On Track (Execution Phase)	\$0	JJ Popowich, Kathy Delino	Recently procured the tools to convert the image files to searchable .pdf and now scheduling the mass conversion process	December 2025
<b>PEPRA: Annual Benefit Statement</b> Provide an Annual Benefit Statement (ABS) for PEPRA members.	 On Track (Execution Phase)	\$0	JJ Popowich, Cynthia Martinez	Design requirements have been submitted to Systems, and Systems is determining whether they will be able to accommodate the design.	December 2026

# OPERATIONAL INITIATIVES



Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Expected Completion
<b>PEPRA Final Average Compensation: Scheduled Earnings</b> The Board of Retirement approved a change to the methodology for calculating a PEPRA member's Final Average Compensation (FAC) due to a revised interpretation of PEPRA and CERL. Effective with this decision, LACERA will now use Scheduled Earnings to calculate the FAC, instead of Actual Earnings. This project covers all efforts to implement this change and pay any retroactive benefits.	 On Track (Execution Phase)	\$0	JJ Popowich, Louis Gittens, Kevin Hawkins	The team has updated retirement benefits for routine cases and will continue to work on complex cases.	December 2025
<b>Prepaid Bank Card</b> Providing a prepaid bank card option for monthly benefit payments	 On Track (Execution Phase)	\$0	JJ Popowich, Shonita Peterson	The Prepaid Debit Bank Card project is on track. Direct mail, including the Way2Go Introduction Letter and Enrollment Brochure, will go out on October 6, 2025. Emails will be sent to members with emails on file on October 6 as well. Enrollment into the program will begin on November 1, 2025.	November 2025
<b>Project Portfolio Management Solution</b> Streamlining project selection, prioritization, and resource allocation, ensuring alignment with business goals in support of improving efficiency, decision-making, and overall project success rates.	 On Track (Initiation Phase)	\$50,000	Luis Lugo, Kathy Delino, Sai Nichal Dasari (PM)	Developing the Request for Proposal (RFP)	December 2025



# OPERATIONAL INITIATIVES



Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Expected Completion
<b>Retroactive Payroll Adjustments: Prospective Correction</b> Collaboration with the Auditor-Controller (AC) to ensure timely and accurate collection of member payroll contributions on retroactive payroll adjustments.	● Pending (Initiation Phase)	\$0	JJ Popowich	LACERA has communicated our concerns with the County. The Auditor-Controller plans to work with Systems to resolve this.	To Be Determined
<b>SASE (Phase II)</b> Implement the core features of a cloud-based networking and security architecture to ensure confidentiality availability and Integrity as we conduct our activities when we are logged in. Features such as SDWAN (Software defined wide area network). Secure Enterprise Browser rollout and Data Loss Prevention strategies will be deployed in this phase.	● On Track (Initiation Phase)	\$0	Chait Errande	Available advanced features are now being implemented.	October 2025
<b>Staff Offboarding</b> Implementing the staff offboarding process into ServiceNow.	● On Track (Execution Phase)	\$0	Laura Guglielmo, Carly Ntoya, Alonso Favela (PM)	Developing the actions, triggers, and conditions in ServiceNow to automate the offboarding process.	December 2025
<b>Virtual Mailroom</b> Document imaging services digitizing member documents and business mail through a virtual mail room solution, enhancing both efficiency and business continuity planning.	● Pending (Planning Phase)	\$150,000	Laura Guglielmo, Ricki Contreras, Ahmad Chishty (PM)	In the Vendor Management RFP queue.	To Be Determined



# Business Process Improvements

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Optimizing Workflows and Processes

# BUSINESS PROCESS IMPROVEMENTS – IMPLEMENTATION TEAMS



**LACERA Teams** | Driving organization-wide process improvements and focusing on enhancing day-today operations

## **Business Solutions (BSI)**

Develops, implements, and supports new features for the established software solutions that support LACERA's mission.

## **Project Management Office (PMO)**

Oversees the entire lifecycle development of new technology projects, from the initial idea to the final transition into production. Utilizing established methodologies, the PMO team strives to optimize project outcomes and reduce risks.

## **Process Management Group (PMG)**

Identifies opportunities for process improvement and requests new technologies to support Member Operations. They maintain business rules, procedures, and audit criteria to ensure consistency, compliance, and continuous improvement.



**Operational Excellence and Continuous Improvement** | Initiatives designed to refine core operational processes to improve efficiency, reduce redundancy, and strengthen day-to-day operations by enhancing.

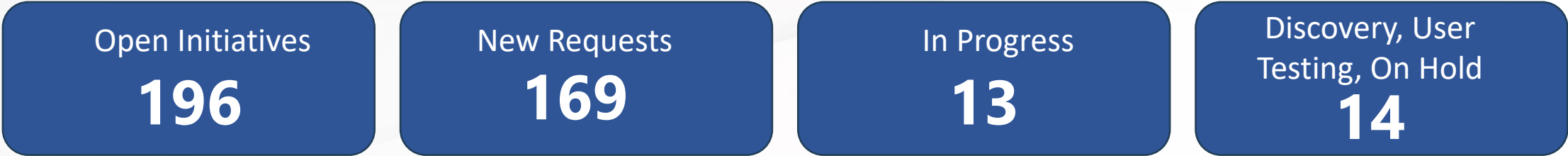
## Focus Areas

- **Refined Process** | Updating and streamlining key workflows to eliminate bottlenecks and simplify workflows and processes
- **Cost Savings** | Implementing improvements that reduce administrative and operational costs
- **Time Efficiencies** | Accelerating task completion by automating repetitive tasks and improving coordination

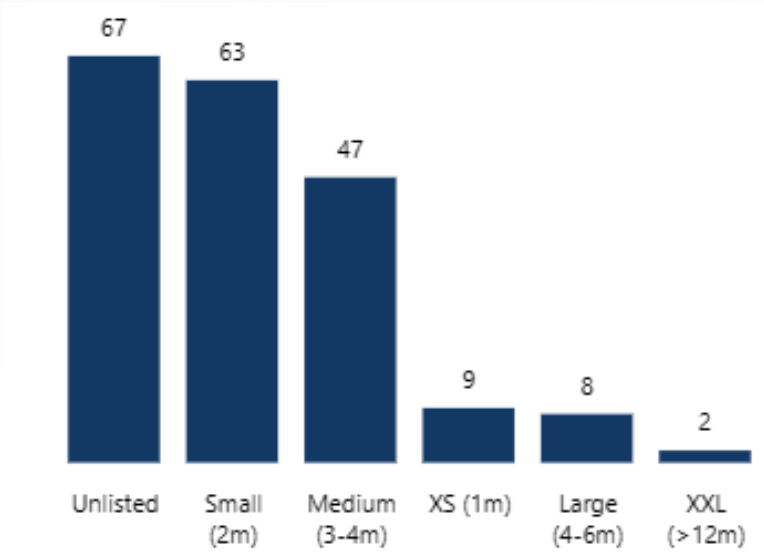
## What's Next

- Revisiting the process and prioritization for managing process improvement requests
- Centralizing staff's efforts and measurable outcomes
- Develop Committee reporting capturing key operational improvements, outcomes, and metrics

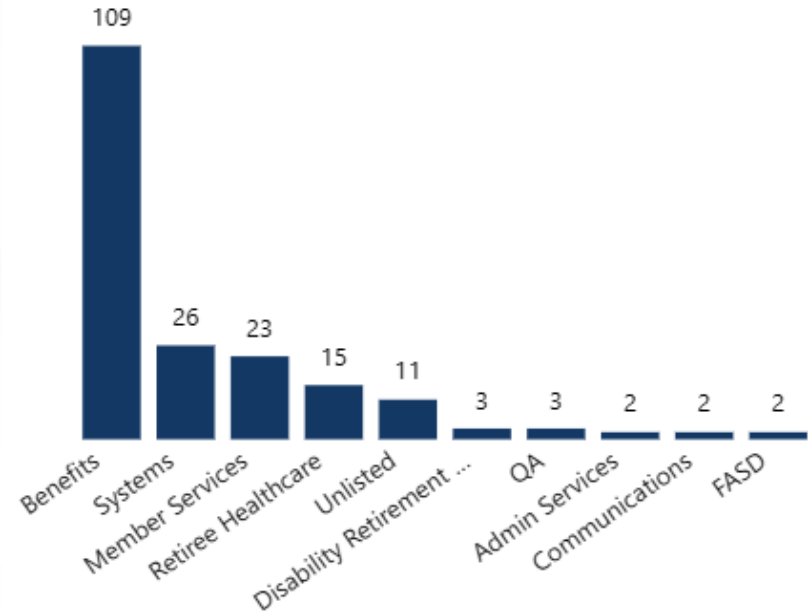
# CURRENT PROCESS INITIATIVE DASHBOARD



ROUGH ORDER OF MAGNITUDE (ROM) ESTIMATE



REQUESTS BY DIVISION



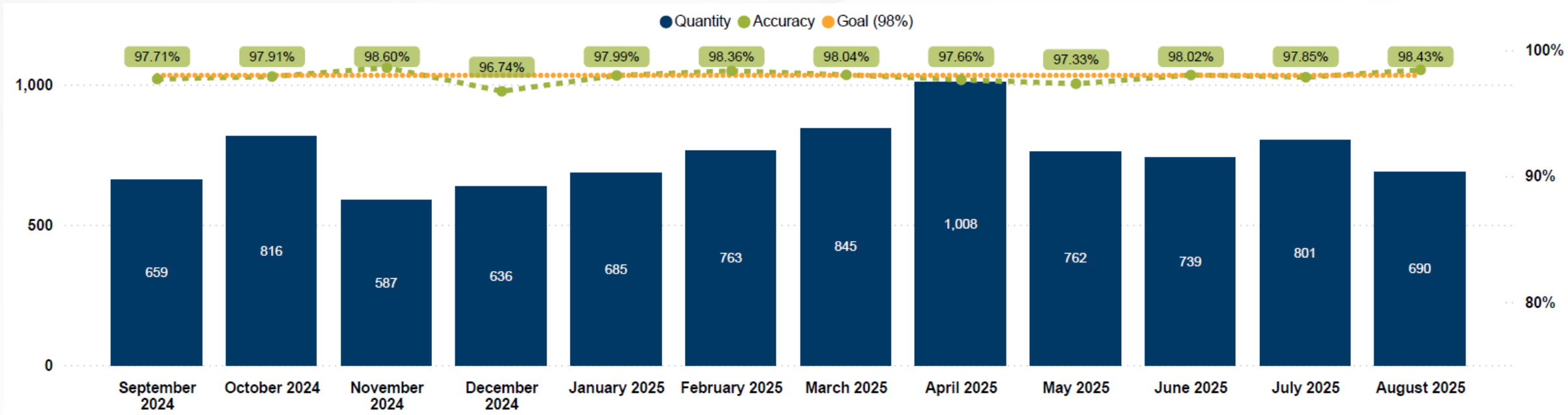


# Organizational Metrics

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**Progress and Performance Measures**





## MONTHLY SAMPLES

Data Entry  
**120**

Payment Contract  
**307**

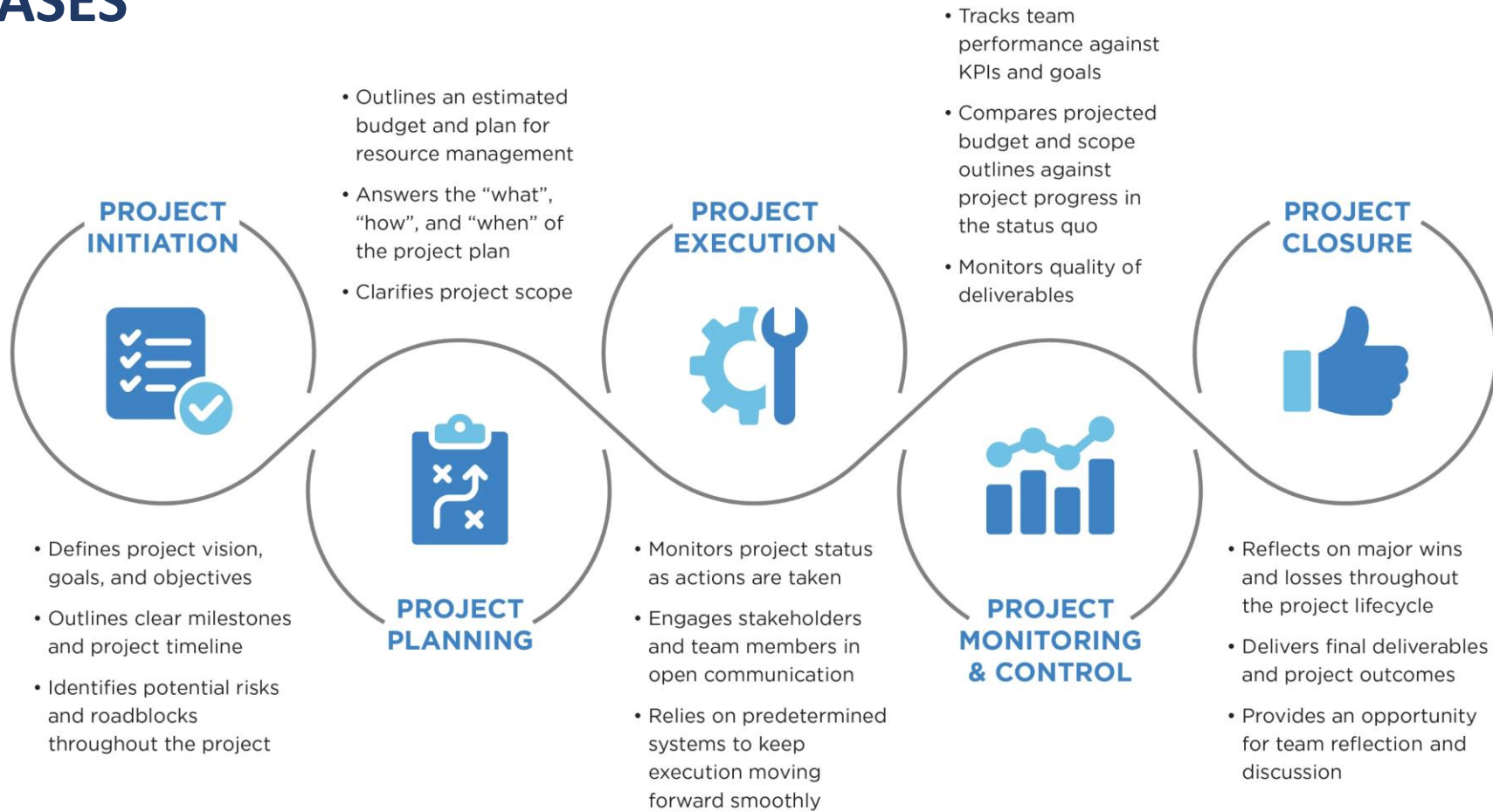
Retirement Election  
**263**

Total Samples **690**  
Total Accuracy **98.4%**

# Appendix



## PROJECT PHASES



# Thank You!




## Questions?

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September 23, 2025

TO: Operations Oversight Committee  
JP Harris, Chair  
Nancy Durazo, Vice Chair  
Aleen Langton, Trustee  
Wayne Moore, Trustee  
Shawn Kehoe, Alternate Trustee

FROM: Luis A. Lugo   
Acting Chief Executive Officer

FOR: October 1, 2025, Operations Oversight Committee

SUBJECT: **2023-2028 Quarterly Strategic Plan Update**

I am pleased to provide the new Quarterly Strategic Plan Update Report. At this stage, four objectives are currently in the Initiation Phase, and milestone progress and expected budget will be reported in the next quarterly update. As part of this reporting update, the milestones for objectives currently in the Initiation Phase have been included in the calculation of overall milestone progress (slide 3). To reflect this fairly, we applied an average measure for these objectives rather than excluding them from the totals. This approach ensures that all objectives, regardless of their current stage, are represented in our overall progress reporting.

In addition, as we continue to make progress on our strategic plan, we will be breaking down the strategic plan objective milestones into more detailed project milestones. This will allow us to provide more comprehensive updates in our future reports. We will continue to refine this methodology as objectives move forward, and milestones are completed.

Lastly, beginning with this report, we are also including information on the FY 25-26 budget allocated to strategic planning initiatives as well as the actual expenditures to date. Going forward, our future budgets will be structured to specifically allocate funding to strategic plan initiatives, allowing us to consistently track and report on actual expenditures against planned initiatives. This approach strengthens both transparency and accountability while providing a clearer view of how resources are being directed to advance our strategic priorities.

Thank you for your continued support as we implement and refine this reporting process.

LL:bn

Attachment



# **2023-2028 Strategic Plan Quarterly Update**

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**Operations Oversight Committee  
October 2025**



# Dashboard

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**July – September 2025**

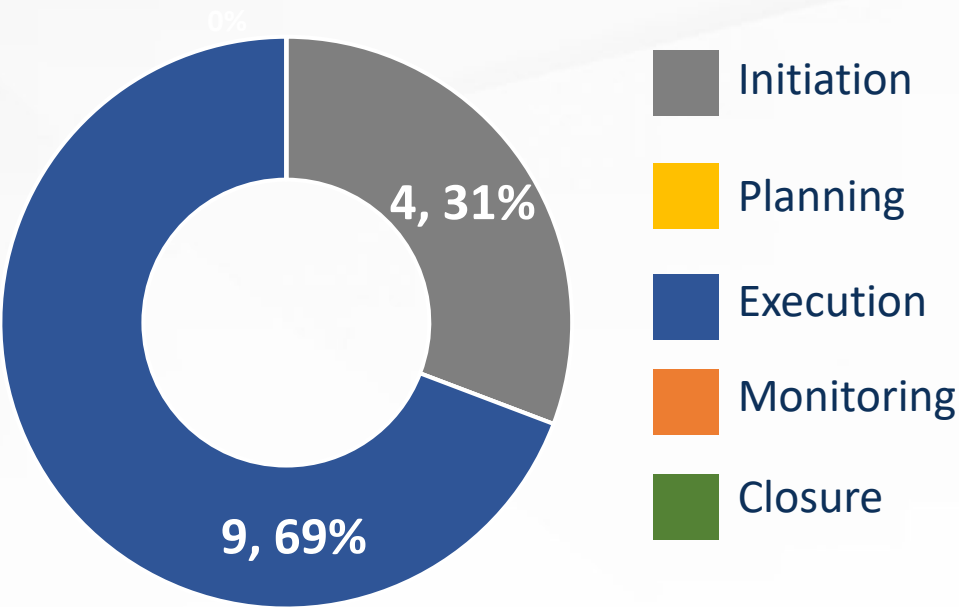


# 2023-2028 Strategic Plan Progress Summary

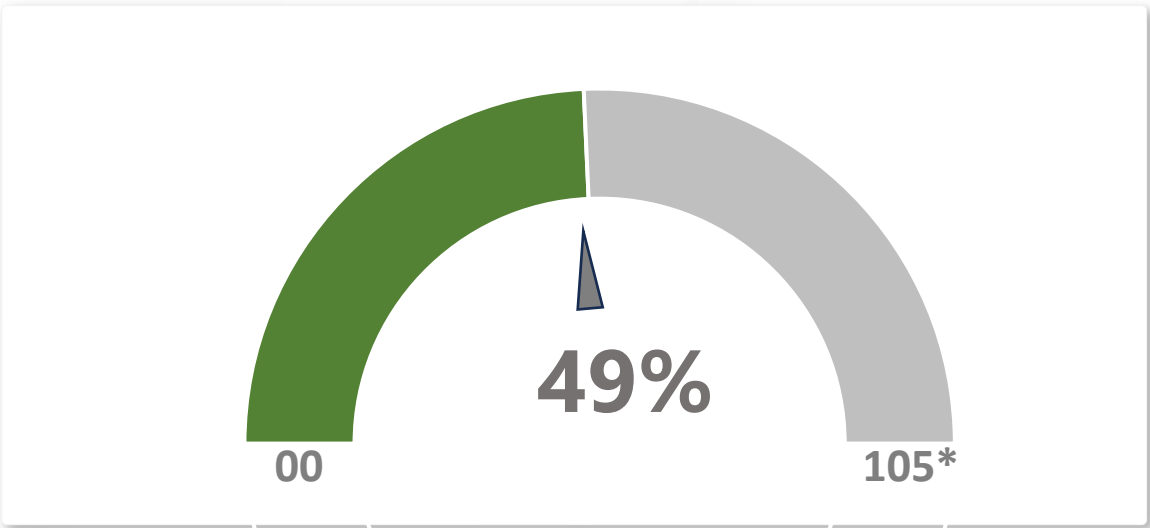


## Objective Phases

(13 Strategic Plan Objectives)



## Overall Milestone Progress



49% of milestones are completed or in progress, while 51% of milestones are yet to be initiated.

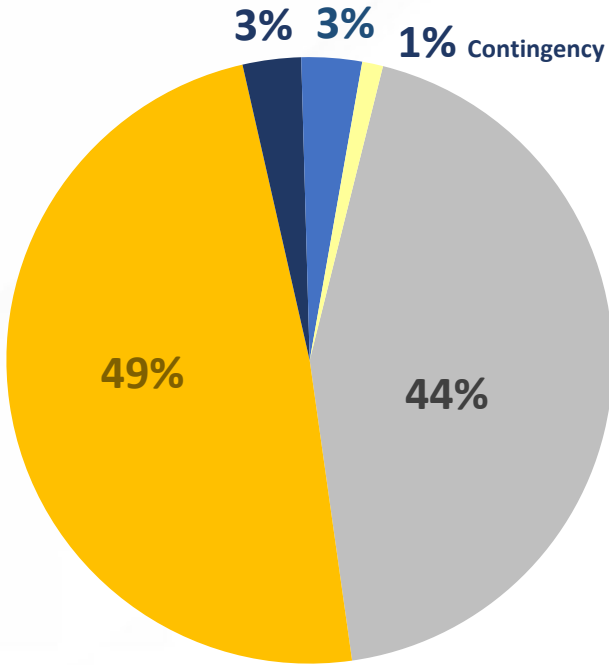
(\*Four objectives are currently in the early stages of initiation; therefore total milestones are estimated based on average.)

# Strategic Plan Estimated Budget and Progress



## FY 25-26 Estimated Budget for Strategy Plan Goals

Goal 1   Superior Member Experience	\$987,000
Goal 2   Innovation Through Technology	\$1,095,000
Goal 3   Investing in People	\$70,000
Goal 4   Compliance and Enterprise Risk Management	\$72,500
Goal 5   Fiscal Durability	\$0



**Estimated Budget Total\* | \$2,249,500**  
(Includes Contingency Fund of \$25,000)  
(Subject to Change)

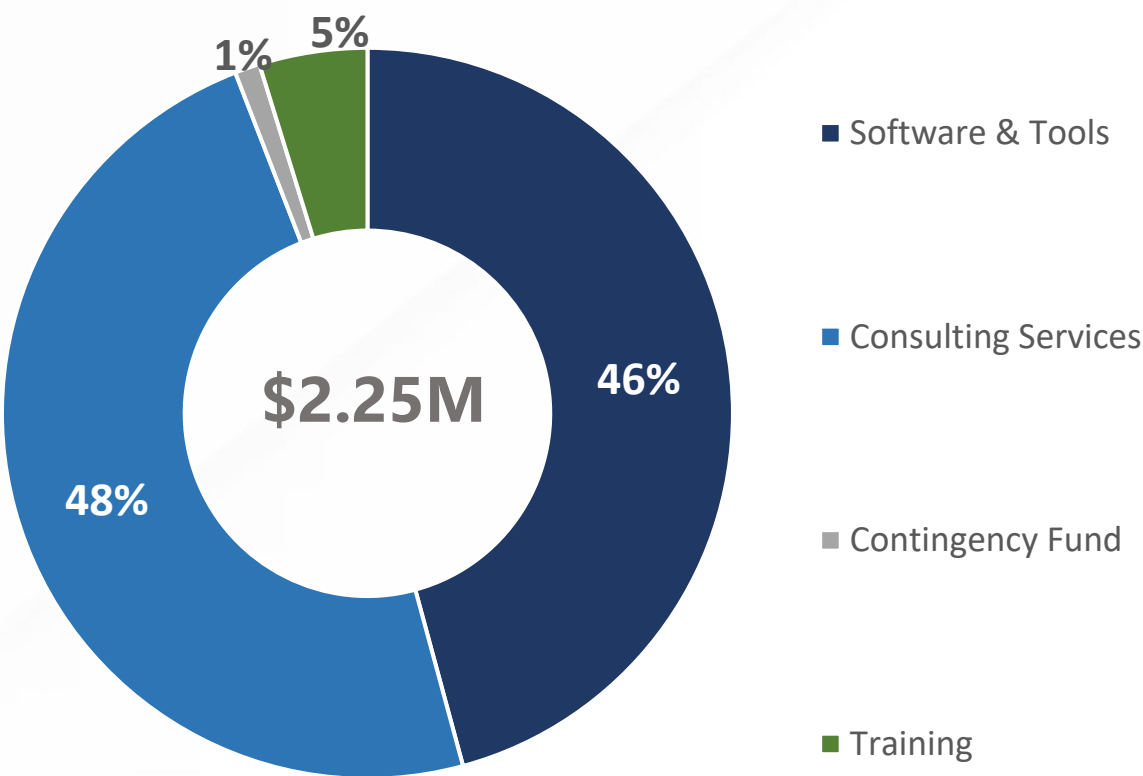
# Estimated Budget & Resources



FY 25-26 Estimated Budget Summary



FY 25-26 Estimated Budget Resource Summary



Reporting as of September 15, 2025

# Goal Highlights



July through September 2025

## Goal 1 | Superior Member Experience

LACERA Staff and the Los Angeles County Department of Human Resources (DHR) met to discuss details of a new employer portal within My LACERA.

## Goal 2 | Innovation Through Technology

Consultants for Business Intelligence platform will be meeting with each Division to assess requirements for Divisional reporting and dashboards.

## Goal 3 | Investing in People

The Inclusion, Diversity, Equity, and Accessibility (IDEA) Council released its Statement of Commitment reaffirming its dedication to diversity, equity, and inclusion.

## Goal 4 | Compliance and Enterprise Risk Management

The Chief Ethics and Compliance Officer (CECO) and Deputy CECO class specifications will be agendized at the Board of Supervisors meeting on September 30, 2025.

## Goal 5 | Fiscal Durability

The budget software, Questica, was integrated with eHR, which will make the data available in the Business Intelligence platform.

# Milestone Highlight



## *Goal 4 | Objective 4.1 Enterprise Compliance Plan and Program Milestone | Ethics and Compliance Culture Framework*

The foundational culture survey (developed by the Executive Office, Legal, Internal Audit, and HR) was administered organization-wide by the Communications Division. The survey was anonymous and was organized around LACERA's Values and includes ethics and compliance related questions.

### **Next Steps**

#### ***September – October 2025***

Review survey responses at Staff Brown Bag and conduct staff focus groups.

#### ***November – December 2025***

Develop and finalize a culture action plan based on survey responses and focus group feedback.

#### ***January 2026***

Culture survey responses, analysis, and action plan presented to the Audit, Compliance, Risk, and Ethics (ACRE) Committee, followed by plan implementation. Follow-up surveys will be conducted on a regular basis thereafter.

**Staff Responses**

**345**

**Response Rate**

**67.5%**



# Strategic Plan Overview

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**July – September 2025**

# Superior Member Experience



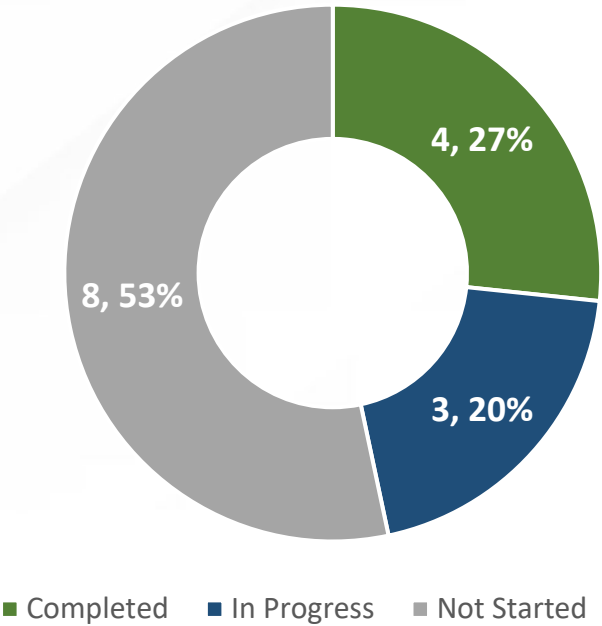
## Superior Member Experience

**Aspirational State:** LACERA Members feel valued, heard, and empowered, experiencing seamless interactions that exceed expectations through personalized benefit service and proactive educational support.

### Objective Phases

Phase	Objective	Total
Initiation	1.2   LACERA Communication Plan 1.3   Digital Strategy	2
Planning		
Execution	1.1   Member Omni-Channel 1.4   RHC Experience	2
Monitoring		
Completed		





### Milestone Progress



*Milestones for Objectives in Initiation Phase Not Reported*

# Superior Member Experience

Innovate and continuously improve the member experience

Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Highlights	Expected Completion
<b>1.1</b> Ensure a consistent omnichannel member experience at every stage of the member's journey	 On Track (Execution Phase)	\$77,000	JJ Popowich, Tatiana Bayer	Member surveys obtaining omni-channel preferences in final stage	LACERA Staff and DHR discussed an onboarding process within My LACERA	September 2028
<b>1.2</b> Enhance member educational content at every stage in their journey and launch LACERA Communication Plan	 Pending (Initiation Phase)	\$0	JJ Popowich, Cynthia Martinez	-	-	To Be Determined
<b>1.3</b> Develop, implement, and deploy a digital strategy to better serve our members	 Pending (Initiation Phase)	\$910,000	JJ Popowich, Cookie Jaranilla (PM), Iveta Brecko (PM)	-	-	To Be Determined
<b>1.4</b> Improve and enhance the retiree healthcare experience	 On Track (Execution Phase)	\$0	JJ Popowich, Tionna Fredericks	Prototype for online insurance enrollment being developed for testing	Internal Retiree Healthcare staff survey focusing on member interaction and experience in final stages	June 2028



# Strategic Objective 1.1

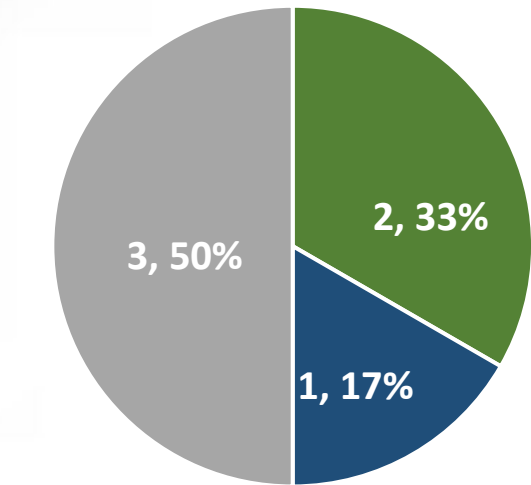


Ensure an omni-channel experience at every stage of a member journey

## EXECUTION PHASE – ON TRACK

Milestones	Expected Completion
Initiation & Planning Phase Completed	01/2024
Member Experience Council Created	06/2024
Member Journey Methodology Framework Defined	10/2026
Current and New Omni-Channel Framework Developed	12/2027
Member Journey Omni-Channel Communication Plan Executed	06/2028
Member Journey Omni-Channels Launched	09/2028

## MILESTONE TRACKER



■ Completed   ■ In Progress   ■ Not Started

# Strategic Objective 1.4



Improve and enhance the retiree healthcare experience

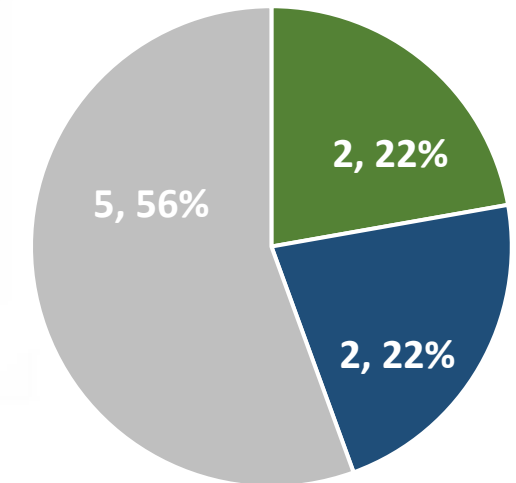
## EXECUTION PHASE – ON TRACK

### Milestone

### Expected Completion

Initiation & Planning Phase Completed	06/2024
Los Angeles County & LACERA Workgroup Created	07/2024
Retiree Healthcare Member Journey Roadmap Created	12/2025
Social Security Administration Data Exchange Completed	03/2026
Retiree Healthcare Online Plan Comparison Completed	12/2026
Retiree Healthcare Online Enrollment Testing Completed	02/2027
Retiree Healthcare Online Enrollment Launched	06/2027
Retiree Healthcare Division Foundational Processes Automated	12/2027
Member Communication Plan Executed	06/2028

### MILESTONE TRACKER



■ Completed ■ In Progress ■ Not Started

# Innovation Through Technology



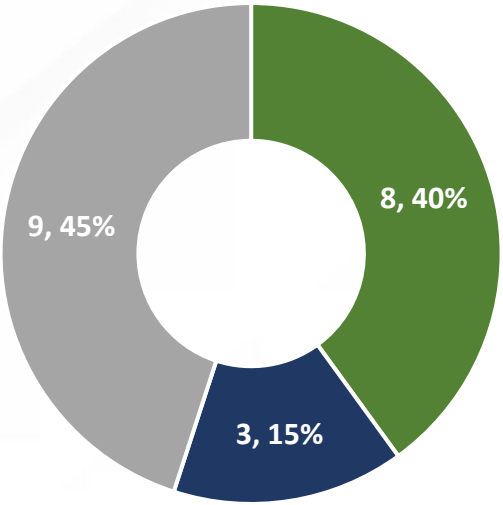
## Innovation Through Technology

**Aspirational State:** LACERA fosters a culture of digital transformation, leveraging AI, automation, and data-driven insights to optimize workflows, improve decision-making, and enhance the member and team experience.

### Objective Phases

Phase	Objective	Total
Initiation		
Planning		
Execution	2.1   Business Intelligence 2.2   Knowledge Management	2
Monitoring		
Completed		



### Milestone Progress



■ Completed   ■ In Progress   ■ Not Started

# Innovation Through Technology

Leverage technological solutions to advance capabilities, increase productivity, and elevate operational maturity

Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Highlights	Expected Completion
<b>2.1</b> Promote an enterprise approach to information gathering, integration, analysis, and sharing that fosters decision-making through the adoption of a business intelligence platform	 On Track (Execution Phase)	\$960,000	Luis Lugo, Kathy Delino, Ahmad Chishty (PM)	Business Intelligence consultants will be meeting with each division to assess reporting and dashboard requirements	Proof of concept of the Business Intelligence platform, Fabric, has been provided	December 2027
<b>2.2</b> Implement an enterprise-wide knowledge management system to digitally capture, document, organize, and access critical business knowledge and information	 On Track (Execution Phase)	\$135,000	JJ Popowich, Eugenia Der, David Choe (PM)	The consultant, Taxonomy Strategies, reviewing knowledge assets.	The RFP for knowledge system vendor is being drafted.	December 2028



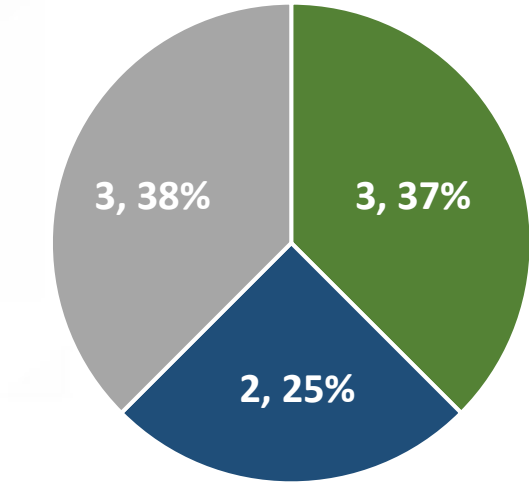
# Strategic Objective 2.1

Promote an enterprise approach to information gathering, integration, analysis, and sharing that fosters decision-making through the adoption of a business intelligence platform

## EXECUTION PHASE – ON TRACK

Milestone	Expected Completion
Initiation and Planning Phase Completed	12/2024
Data Management Team Created	06/2025
Enterprise Business Intelligence Infrastructure Created	07/2025
Governance Foundational Framework and Policies Established	12/2025
Development for Business Intelligence Platforms Completed	10/2027
Training for Business Intelligence Platforms Completed	11/2027
Business Intelligence Platforms for All Divisions Completed	12/2027
Enterprise Business Intelligence Platform Launched	12/2027

MILESTONE TRACKER



Completed In Progress Not Started

# Strategic Objective 2.2

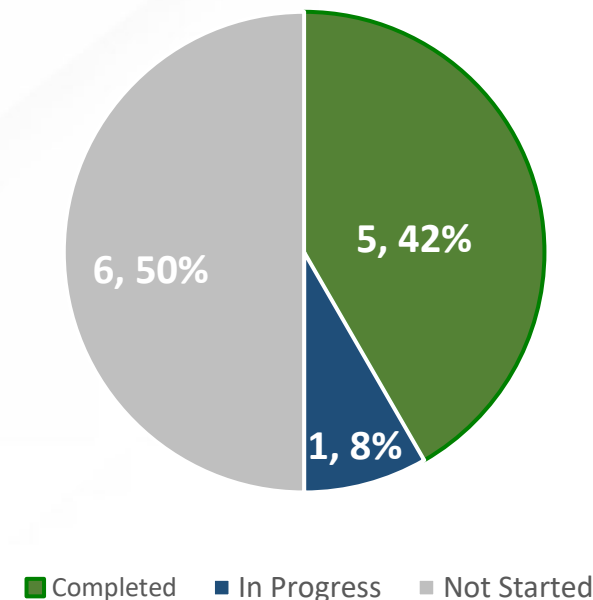


Implement an enterprise-wide knowledge management system to digitally capture, document, organize, and access critical business knowledge and information

## EXECUTION PHASE – ON TRACK

Milestone	Expected Completion
Project Initiation and Planning Completed	02/2024
IT Coordination Council Project Approved	03/2024
Taxonomy Consultant RFP Board Approved	12/2024
Consultant Selected	03/2025
Organizational Assessment by Consultant Completed	04/2025
Taxonomy and Content Tagging Complete	11/2025
Vendor and Product Approved	04/2026
Product Customization Complete	12/2027
User Testing Complete	06/2027
Org-wide Guidelines, Procedures, Training Materials Completed	12/2027
User Training Completed	06/2028
Product Launched	12/2028

Milestone Tracker



# Investing in People



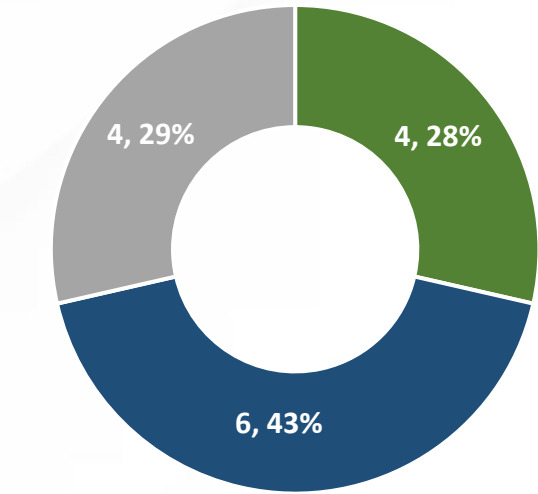
## Investing in People

**Aspirational State:** Team members feel valued and inspired, experiencing opportunities for professional growth, leadership development, and well-being through a strong culture of engagement and recognition.

### Objective Phases

Phase	Objective	Total
Initiation	3.2   Training & Development	1
Planning		
Execution	3.1   DEI 3.3   Simplifying the Hiring Process	2
Monitoring		
Completed		

### Milestone Progress



■ Completed ■ In Progress ■ Not Started

*Milestones for Objectives in Initiation Phase Not Reported*

# Investing in People

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

Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Highlights	Expected Completion
<b>3.1</b> Develop and implement a frameworks aimed at promoting and embracing diversity, equity, and inclusion (DEI)	 On Track (Execution Phase)	\$0	Laura Guglielmo	DEI needs assessment and gap analysis underway	Statement of Commitment presented to staff	December 2027
<b>3.2</b> Develop enterprise-wide training and development programs designed to support and encourage employee growth and development	 Pending (Initiation Phase)	\$0	Laura Guglielmo, Roberta Van Nortrick	-	-	To Be Determined
<b>3.3</b> Improve and simplify the hiring process, aimed at building a solid foundation for succession planning	 On Track (Execution Phase)	\$0	Laura Guglielmo, Carly Ntoya, Alonso Favela (PM)	Training is now available through the LEARN System for interview raters.	Nothing to report	December 2028



# Strategic Objective 3.1

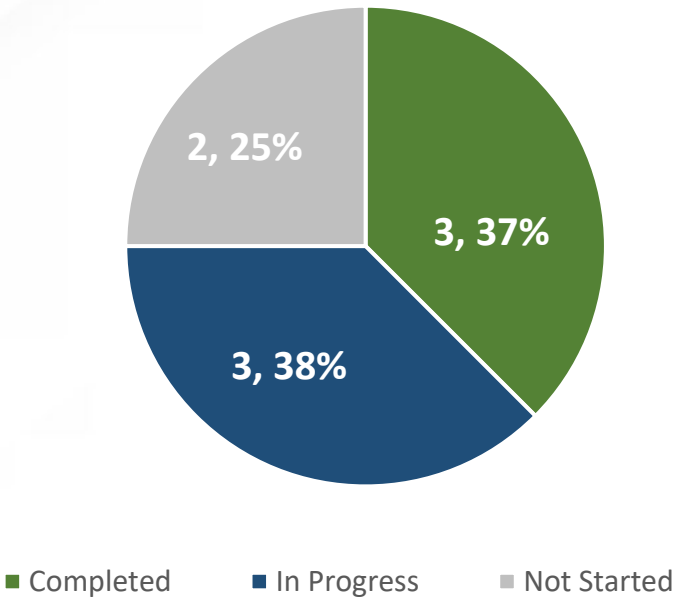


Develop and implement a framework aimed at promoting and embracing diversity, equity, and inclusion (DEI)

## EXECUTION PHASE – ON TRACK

Milestone	Expected Completion
Initiation and Planning Phase Concluded	05/2024
IDEA Council Created	07/2024
Statement of Commitment Communicated	09/2025
Launched Staff Platform & Communication Portal	12/2025
Baseline Needs Assessment and Gap Analysis Conducted	03/2026
DEI Program Foundational Framework Developed	09/2026
DEI Program Foundational Work Plan Completed	03/2027
DEI Program Launched (Continuous Review, Enhancement and Improvement)	12/2027

## MILESTONE TRACKER



# Strategic Objective 3.3

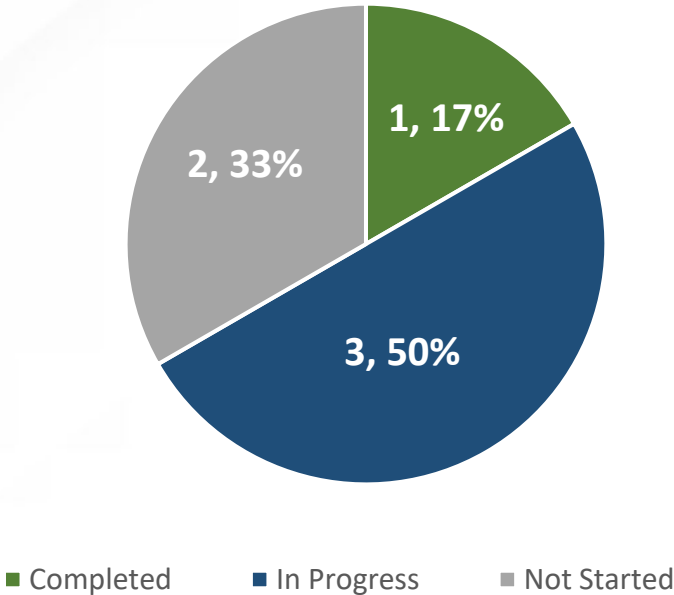


Improve and simplify the hiring process, aimed at building a solid foundation for succession planning

## EXECUTION PHASE – ON TRACK

Milestone	Expected Completion
Initiation and Planning Phase Concluded	01/2024
Pre-Offer Foundational Work (Candidate Experience) Completed	12/2026
Offer and Recruitment Foundational Work Completed	06/2027
Post-Hire (Onboarding and Integration) Foundational Work Completed	06/2028
Hiring Process Management Training Completed	10/2028
Workforce Succession Plan Framework Developed	12/2028

MILESTONE TRACKER





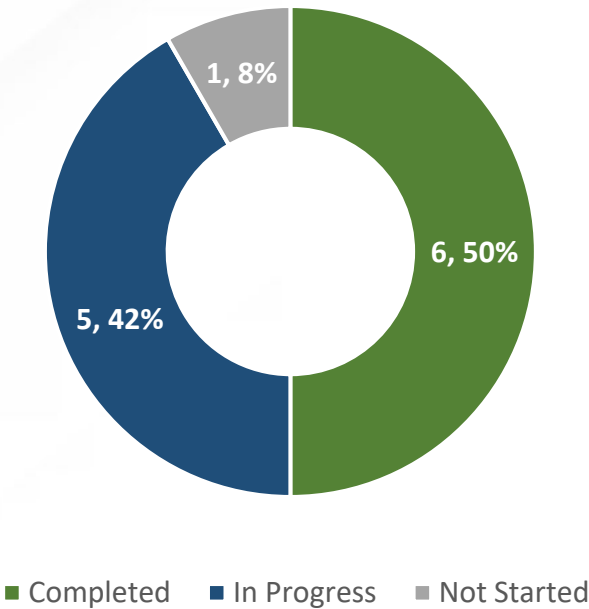
Compliance and Enterprise Risk

**Aspirational State:** Ethics and Compliance is embedded within the organization’s culture, balancing vigilance and agility while enabling proactive decision-making that mitigates threats and ensures regulatory compliance.

Objective Phases

Phase	Objective	Total
Initiation	4.2   Enterprise Risk Management	1
Planning		
Execution	4.1   Enterprise Compliance Plan and Program	1
Monitoring		
Completed		

Milestone Progress



Milestones for Objectives in Initiation Phase Not Reported

# Compliance and Enterprise Risk Management

Adopt and implement compliance and enterprise risk frameworks aimed at facilitating strengthened governance around risk management and compliance

Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Highlights	Expected Completion
<b>4.1</b> Develop an enterprise compliance plan and program to ensure adherence to established processes, procedures, policies, and governing rules and regulations	 On Track (Execution Phase)	\$72,500	Luis Lugo, Steven Rice, Allison Barrett	The Baseline Culture Survey was completed in August 2025, with over 65% response rate.	Three Ethics and Compliance Committee members became SCCE Certified Compliance and Ethics Professionals (CCEP), with an expected additional 3-5 by the end of the year.	December 2028
<b>4.2</b> Implement a comprehensive enterprise risk management framework and structure to facilitate stronger organizational risk management	 Pending (Initiation Phase)	\$0	Luis Lugo, Richard Bendall	-	-	To Be Determined

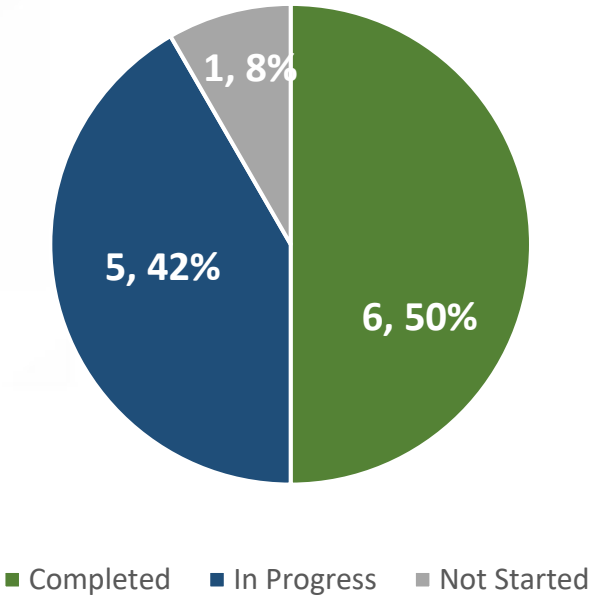
# Strategic Objective 4.1



Develop an enterprise compliance plan and program to ensure adherence to established processes, procedures, policies, and governing rules and regulations

Milestone	Expected Completion
Initiation and Planning Phase Concluded	04/2024
Ethics and Compliance Committee Created	04/2024
Ethics and Compliance (EC) Program Charter Approved	10/2024
EC Program Foundational Work Plan Approved	10/2024
Audit, Compliance, Risk, Ethics (ACRE) Committee Charter Approved	11/2024
EC Policy Management Framework Completed	01/2025
EC Code of Ethical Conduct Revised and Training Developed	01/2026
EC Education Plan Developed	07/2026
EC Culture Framework Completed	07/2026
EC Risk Assessment Framework Developed	07/2026
EC Classifications and Recruitment Planning Completed	07/2026
Ethics and Compliance Office Established and Operational	07/2026

EXECUTION PHASE – ON TRACK  
MILESTONE TRACKER



# Fiscal Durability



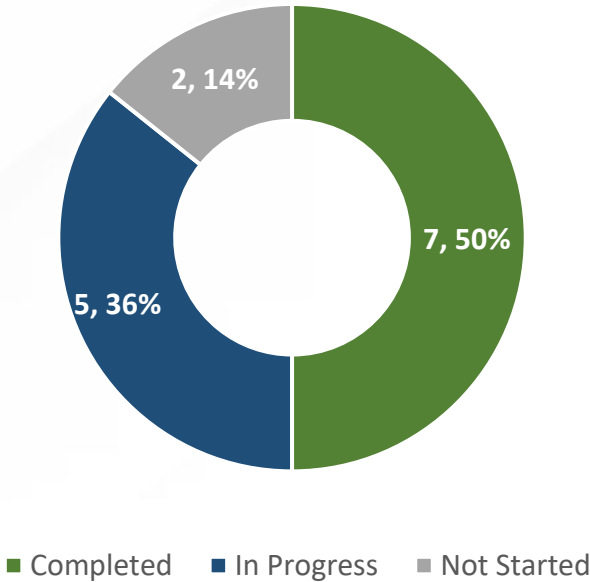
## Fiscal Durability

**Aspirational State:** LACERA operates with financial prudence and stewardship, while securing fiscal resilience.

### Objective Phases



Phase	Objective	Total
Initiation		
Planning		
Execution	5.1   Organizational Tools 5.2   BOI Strategic Plan Support	2
Monitoring		
Completed		

### Milestone Progress



# Fiscal Durability

Exercise care and prudence in managing our resources and fund assets

Objective	Progress	Current FY Budget	Executive Sponsor, Lead, Project Manager	Key Update	Highlights	Expected Completion
<b>5.1</b> Develop organizational tools to support enterprise-wide fiscal responsibility	 On Track (Execution Phase)	\$0	Laura Guglielmo, Ricki Contreras, Cookie Jaranilla (PM), Penelope Rodriguez (PM)	Internal process and procurement policy being evaluated for efficiency.	The budget software, Questica, is in the process of being integrated with eHR. Once completed, personnel information will be automated into the budget system.	June 2028
<b>5.2</b> Support the LACERA Investment Office in implementing and achieving the BOI's Strategic Plan goals	 On Track (Execution Phase)	\$0	Luis Lugo, Jon Grabel, Jude Perez	Staff is collaborating with stakeholders on an OPEB Prefunding Policy	An RFP will be conducted for a public/media relations consultant	June 2027

# Strategic Objective 5.1

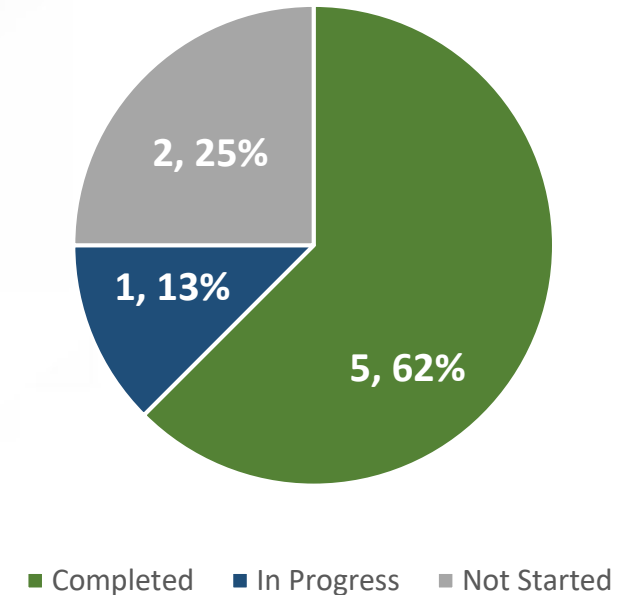


Develop organizational tools to support enterprise-wide fiscal responsibility

## EXECUTION PHASE – ON TRACK

Milestone	Expected Completion
Initiation and Planning Phase Completed	01/2024
Accounts Payable (Certify) Implementation Completed	02/2024
Budget Software (Questica) Solution Completed	06/2024
Vendor Management Program Centralized	09/2024
Travel and Expense Software (Certify) Implementation Completed	06/2025
Enterprise Contract Lifecycle Management (ECLM) Solution (Cobblestone) Completed	06/2026
Financial Training for Staff Completed	12/2026
Enterprise Resource Planning (ERP) Tool Assessment Completed	06/2028

### MILESTONE TRACKER





# Strategic Objective 5.2

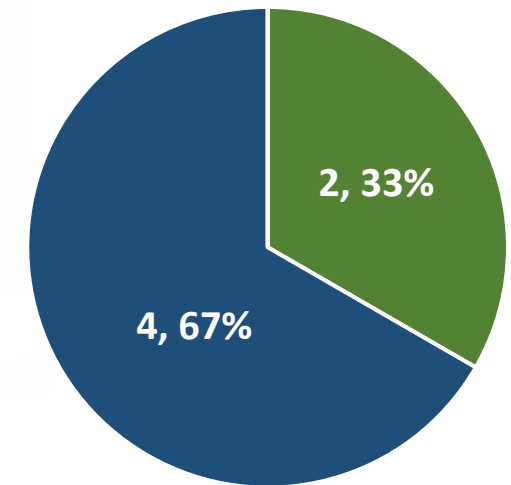


Support the LACERA Investment Office in implementing and achieving the BOI's Strategic Plan Goals

## EXECUTION PHASE – ON TRACK

Milestone	Expected Completion
Initiation and Planning Phase Completed	01/2024
Actuarial Funding Policy & Interest Crediting Policy for Reserves Approved by the Board of Investments	10/2024
OPEB Prefunding Policy Approved by the Boards	06/2026
LACERA Building Classification Analysis and Plan Completed	07/2026
Media and Public Relations Firm Selected	09/2026
Investment Office Staff Members Salary Adjustment Program Implemented	06/2027

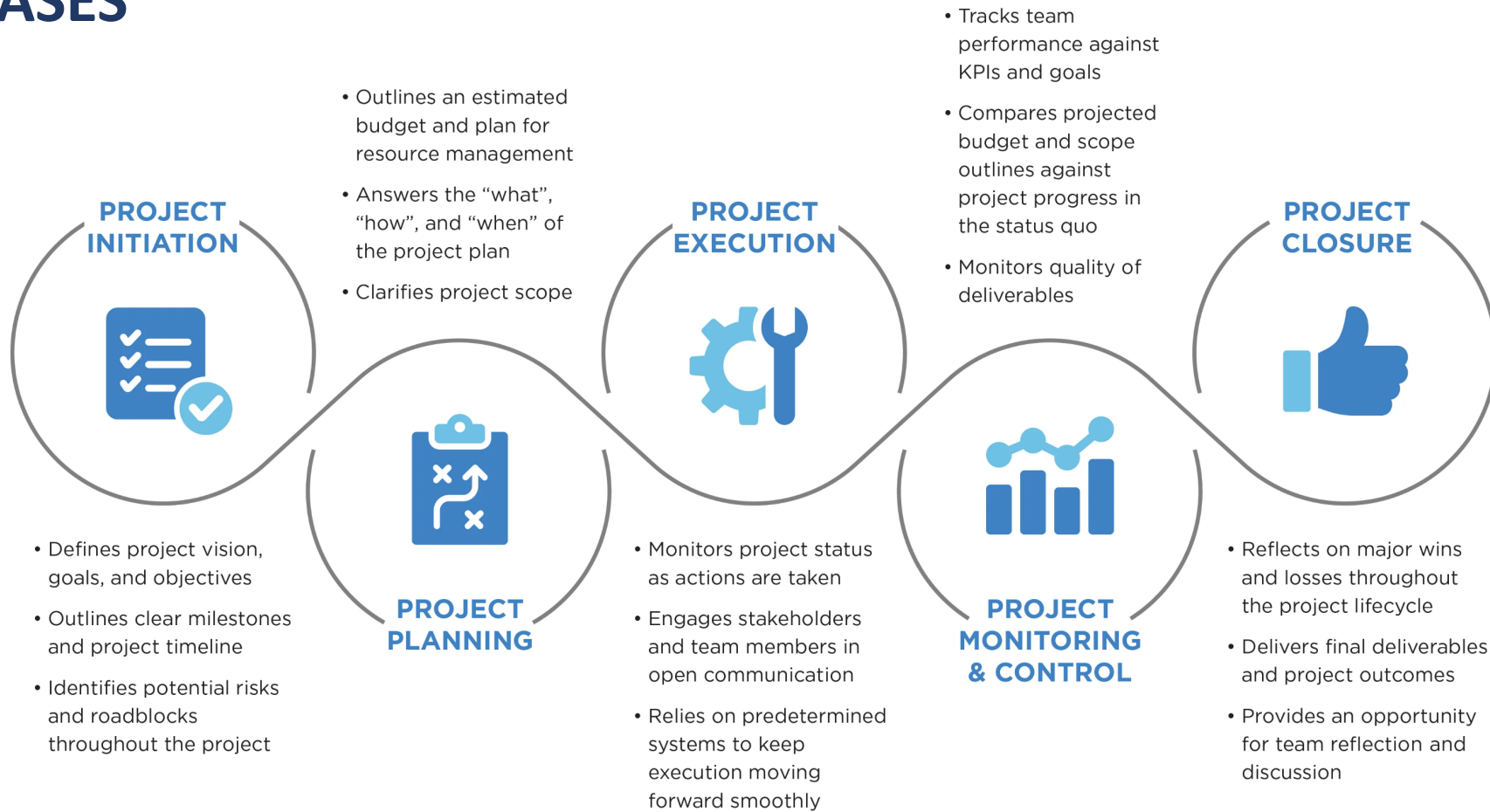
## MILESTONE TRACKER



■ Completed ■ In Progress ■ Not Started



## PROJECT PHASES



# Thank You!



## Questions

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September 4, 2025

TO: Operations Oversight Committee  
JP Harris, Chair  
Nancy Durazo, Vice Chair  
Wayne Moore, Trustee  
Aleen Langton, Trustee  
Shawn Kehoe, Alternate Trustee

FROM: Shonita Peterson  
Interim Section Head, Process Management Group

FOR: Operations Oversight Committee Meeting of October 1, 2025

SUBJECT: LACERA Way2Go Prepaid MasterCard

## **EXECUTIVE SUMMARY**

On July 6, 2023, the Board of Retirement approved the LACERA Board of Retirement's 2023-2028 Strategic Plan. LACERA Management is working on the related priorities, and the Benefits Division is actively supporting the Member Services Division which is leading the Superior Member Experience priority. The purpose of this priority is to meet or surpass member expectations and to deliver omnichannel support throughout the member's lifecycle. With this in mind, LACERA staff worked together to deliver benefits through a prepaid debit card. This will serve as a more secure alternative to physical checks sent via mail.

A subsection of our members stands to benefit from this alternative form of payment. Direct deposit payments are not available to members living outside of the United States unless they have a US bank account (which requires a US address). This forces these members to be paid by check. Additionally, banks in certain countries have stopped honoring checks drawn on US bank accounts. We have noted an increased number of instances where the United States Postal Service (USPS) has extended mail delivery times or may experience unforeseen delays. Finally, payment by check places members at risk of not being paid in the event of a natural disaster where mail delivery is no longer possible. Prepaid debit cards serve as a secure and reliable alternative to checks that is accepted internationally.

The Board of Retirement previously approved the selection of Conduent, a partner of Comerica, as the vendor for prepaid debit card services. Additionally, the Board of Retirement supported efforts in conjunction with the State Legislature, resulting in the passage of AB 2474, which authorized a pilot program for prepaid debit cards until January 1, 2028.

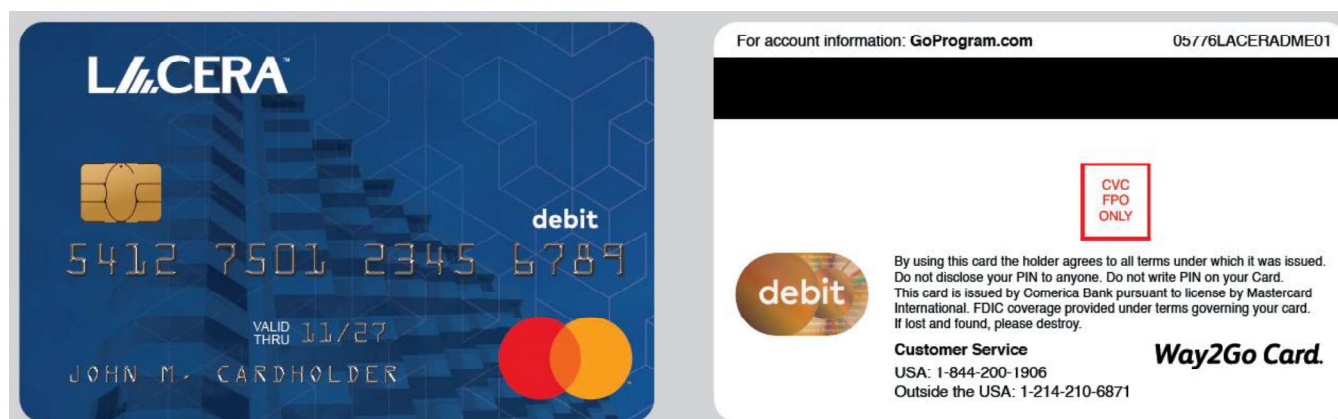
## DISCUSSION

### How it works

LACERA's intended audience consists of members or beneficiaries who currently receive their monthly benefits by mailed checks. While direct deposit remains our primary method for distributing monthly benefit allowances, the LACERA Way2Go Prepaid Mastercard will serve as an alternative for members or survivors who prefer not to or cannot use direct deposit. The card can be used anywhere Mastercard is accepted. Members will be able to withdraw cash at ATMs, although fees may apply depending on the ATM network. There is also a card replacement fee. Transaction fees may also apply. Please note, in keeping with the Board's direction, members will not be required to transition to this payment method as it is just an alternative method of payment. LACERA will not incur fees as a result of this program.

Interested payees will be able to enroll online through My LACERA with our newly revamped Managing Payment Options section. Members may also enroll by phone or by mailing in or dropping off the "Way2Go Card" enrollment form at the Member Service Center. Once the request is submitted, LACERA will send a letter confirming receipt of the payee's request.

Designated LACERA staff will input the necessary member information into Conduent's Administrative Portal which will generate an ACH account number that is unique and permanently linked to the card account, allowing LACERA to issue their monthly payments similar to the direct deposit process. Members will be sent a Benefit Payment Method Change letter notifying them their request has been processed, and Conduent will send the member their welcome packet separately that includes the LACERA Way2Go Prepaid Mastercard attached to the Card Carrier document (attachment 3) and the prepaid debit card terms of use document (attachment 4) - just like commercial banks issue their debit cards.



## **Preparation**

Providing a positive member experience is a key objective in our approach. With the introduction of the LACERA Way2Go Prepaid Mastercard, LACERA has developed an integrated process to facilitate requests and program enrollment, while Conduent manages direct support regarding card functionality for members.

From a service perspective, LACERA Member Services will continue to provide the same great service for all aspects of a member's benefit including account maintenance requests. Members with questions about their LACERA Way2Go Prepaid Mastercard or the portal that allows them to access their Way2Go account will be provided support by Conduent through a dedicated customer service line for LACERA members. Both LACERA and Conduent staff will be trained in how to direct members in case their inquiries need to be re-routed.

Should the member experience any difficulties that cannot be resolved by Conduent, LACERA will assist the member through our standard escalation process. All escalations are logged and will be part of our required reporting packages to the Legislature.

## **Reaching out to Members through our LACERA Way2Go Prepaid Mastercard Marketing Campaign**

This campaign specifically targets the 1,331 members who currently receive payments by check. To encourage their participation in the government prepaid debit card program, this group will be sent a comprehensive package—including the brochure letter, enrollment form, and required pre-acquisition disclosures in both short and long forms as mandated by Consumer Financial Protection Bureau (CFPB) regulations. Additionally, Communications will include distribution materials from Conduent, such as detailed fee and service disclosures.

The enrollment period begins on **November 1, 2025**.

When members receive their cards, the card package will include a card carrier document and the Cardholder Agreement (Terms of Use).

## **Member Communication**

The prepaid debit card team collaborated to successfully develop and launch the debit card program. The Communications team assisted by actively developing a comprehensive outreach initiative—not only targeting members who currently receive payments by check, but also establishing clear communication channels for all members through the creation of an enrollment brochure, updates to LACERA.gov, and other communications as noted below:

- **Way2Go Card:** Communications prepared the design for the LACERA Way2Go card, which was then reviewed and approved by the team.
- **Way2Go Enrollment Brochure:** A brochure was developed and designed specifically for members to encourage them to enroll in the program. It provides a comprehensive overview of the program's key features and benefits.

- **Way2Go Introduction Letter:** A formal letter was composed for current check recipients outlining relevant details, highlighting the advantages of enrolling, and offering clear guidance on the Way2Go program enrollment process.
- **LACERA.gov:** The Direct Deposit page has been retitled Payment Methods and substantially revised to incorporate the Way2Go Card option information.
- **Spotlight Newsletter:** An article titled "Coming Soon: LACERA Prepaid Debit Card" was included in the June 2025 issue—with additional coverage in the September 2025 issue—informing members about the new payment option, its main features, and enrollment information.
- **Direct Mail and Email Correspondence:**
  - The first direct mail correspondence, including the Way2Go Introduction Letter and Enrollment Brochure, will be mailed on October 6, 2025.
  - The second direct mail correspondence—a reminder and follow-up—will be mailed on October 20, 2025.
  - For members with an email on file, emails will be sent on October 6, 2025, and a follow-up on November 3, 2025.

These efforts ensure that all eligible members are well-informed about the enrollment period and the benefits of the Way2Go card program.

The My LACERA portal and Workspace (our internal member platform) will be fully enhanced to support the new prepaid debit card payment option. With these improvements in place, LACERA staff will be prepared and trained, and ready to launch the Way2Go Prepaid Mastercard program for our members.

### **Legislative Update and Action Required in 2027**

AB 2474 establishes the prepaid debit card as a pilot program. The pilot program will last until January 1, 2028, unless it is extended by legislation. It provides prepaid cards to LACERA members as an additional option to paper checks and direct deposits. Members who elect the option of a prepaid card have access to monthly statements detailing the deposit of their retirement allowance and deductions. They are also entitled to a process to report and contest errors in their benefits and deductions and contact information for assistance in recovering any loss of their retirement allowance in the prepaid card due to error or fraud. LACERA will be required to submit a comprehensive report to the California Legislature's retirement policy committees by November 30, 2027. This report will include the following:

- A description of the history and need for a prepaid account option to be offered to LACERA's benefit recipients.
- A summary of the system's processes and procedures to implement the program.
- The total number of retired members of the system, categorized by those who elected direct deposit, bank draft, or prepaid card.
- Cost of implementing and administering the prepaid card program.
- A summary of comments and feedback from retired members who elected a prepaid card to receive their benefit.

## CONCLUSION

As part of our Strategic Plan, the debit card option creates a secure alternative for members who cannot, or choose not to, receive their benefits via direct deposit. We will begin by marketing this option to current check recipients, while the option will also be available to other payees. Enrollment for this program is scheduled to begin November 1, 2025.

Reviewed and approved.



---

JJ Popowich, Assistant Executive Officer

## Attachments

## CC:

Luis A. Lugo  
Tatiana Bayer  
Kathy Delino  
Laura Guglielmo  
Ted Granger  
Ganesh Gopanapalli  
JJ Popowich  
Cynthia Martinez



## Attachment 1: NEW MONTHLY PAYMENT OPTION: LACERA PREPAID DEBIT CARD



Los Angeles County Employees Retirement Association  
300 N. Lake Ave., Pasadena, CA 91101 / PO Box 7060, Pasadena, CA 91109-7060 / [www.lacera.gov](http://www.lacera.gov) / 626/564-6132 • 800/786-6464



[Month Day, Year]

[Member's Full Name]  
[Member's Mailing Address]  
[City, State ZIP code]

### NEW MONTHLY PAYMENT OPTION: LACERA PREPAID DEBIT CARD

Dear [Member's First Name]:

LACERA is reaching out because our records show that you are still receiving your monthly allowance via mailed checks. While LACERA recommends direct deposit for monthly benefit allowances\*—and most payees choose this option—we understand that some retired members or survivors are uncomfortable with or may not be able to use this payment method. For those members, we have a new payment option: the LACERA Way2Go Prepaid Mastercard.

\*Supplemental disability, child support and one-time payments are not eligible for the prepaid debit card option.

#### The Way2Go Card Is Better Than Checks

The LACERA Way2Go Prepaid Mastercard will provide you with dependable, secure, and convenient access to your monthly benefits—no bank account required! There are several advantages to the prepaid debit cards over checks:

- **Security:** Receiving your retirement benefits by prepaid debit card eliminates the risk of your payment getting delayed, lost, or stolen in the mail.
- **Accessibility:** Your money is available wherever you are, since your retirement payments are automatically loaded onto your card on the last business day of every month.
- **Convenience:** Your card can be used anywhere that accepts Mastercard, so you can use it for retail purchases, transit cards, gas, dining out, online shopping, bill pay, and much more.
- **Free to use:** There is no annual or monthly fee for your card, and withdrawals from in-network ATMs are free. (These include Comerica branches; Allpoint ATMs, found at Target, Circle K, CVS, Walgreens, and other retail stores; and MoneyPass ATMs, found at 7-Elevens and banks nationwide.) Out-of-network ATM fees are low, at \$0.85 per transaction. See enclosures for further details.
- **Easy to Manage:** It's easy to check your card balance and track your spending at [www.GoProgram.com](http://www.GoProgram.com). You can view your monthly automatic deposit receipts (ADRs) by logging in to your My LACERA account.

*If you have not registered for your My LACERA account, recommended for all members, visit [lacera.gov](http://lacera.gov) and click the green button at the top right of any page to get started.*

#### How to Sign Up for the Way2Go Card

It's easy to enroll! Choose from one of these **three** options:

1. **Sign up online** (recommended—It's fast and easy!) Log in to your My LACERA account and choose the prepaid debit card payment option from the dashboard.

—Over—

## Attachment 1 (cont.): NEW MONTHLY PAYMENT OPTION: LACERA PREPAID DEBIT CARD

2. **Complete the enclosed application** and submit via **one** of the following:
  - o **Upload** to My LACERA by logging in and selecting uploads from the blue navigation bar.
  - o **Fax** to LACERA at 626-564-6155.
  - o **Mail** to LACERA at PO Box 7060, Pasadena, CA 91109-7060.
  - o **Drop off** in our secure onsite dropbox, right outside our Member Service Center (MSC) at 300 N. Lake Ave in Pasadena, available 24/7. *Please note, we do not offer drop-off service in our MSC. You must have an appointment to visit.*
3. **Call 800-786-6464** to speak with a LACERA retirement benefits specialist.

LACERA will notify you when we have received your authorization or application. When you have been successfully enrolled, your new LACERA Way2Go card will be mailed to your address on file.

### Important Dates to Know

Way2Go program enrollment opens on **November 1, 2025**. For the initial enrollment, if you enroll by **Friday, November 14**, your deposit for the Way2Go program will begin with the **Friday, November 28** payment (the last business day of the month).

For the months after November, if you enroll **by the 15th** of the month (or the last business day before the 15th if it falls on a weekend or holiday), your Way2Go payments will begin at the end of that same month. If you enroll **after the 15th** of the month, you will receive that month's allowance through your current payment method, and your debit card payments will start the following month.

### Tracking Your Deposits, Balance, and Spending

Each month LACERA will mail you an automatic deposit receipt (ADR), indicating the amount of your deposit, along with any deductions (serving as a check stub). You can also view your ADR in your My LACERA account.

The card provider offers a separate deposit and spending summary, available by registering for your account at [www.GoProgram.com](http://www.GoProgram.com).

### How to Connect With Us

If you have questions about the Way2Go card, your LACERA benefits, or need any other assistance, we are always here to help. Here is how you can reach us:

- **Call us** at 800-786-6464 between 7:00 a.m. and 5:30 p.m. (Pacific Time), Monday through Friday, except holidays.
- **Schedule an appointment** (in-person or virtual) by visiting [lacera.gov](http://lacera.gov) and clicking on "Appointment Reservations."
- **Log in to My LACERA** to send us secure messages and view your correspondence and transactions.
- **Email us** at [welcome@lacera.gov](mailto:welcome@lacera.gov) with general questions.

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

Sincerely,  
Benefits Division  
Enclosures



## Attachment 2: Way2Go Prepaid Mastercard Brochure and Enrollment Form

### Your Payments, Your Way

Enroll in the LACERA Way2Go Prepaid Mastercard for ultimate convenience and ease of use today!



**Get Cash**

### How to Connect With Us

If you have questions about the Way2Go card, your LACERA benefits, or need any other assistance, we are always here to help.

- **Call us** at 800-786-6464 between 7:00 a.m. and 5:30 p.m., (Pacific Time), Monday through Friday, except holidays.
- **Log in to My LACERA** to send us secure messages.
- **Schedule an appointment** (in-person or virtual) by visiting [lacera.gov](http://lacera.gov) and clicking on "Appointment Reservations."
- **Email us** at [welcome@lacera.gov](mailto:welcome@lacera.gov) with general questions.

Not signed up for My LACERA? Visit [lacera.gov](http://lacera.gov) and click the **green** button at the top right of any page to register.

83047 6/2025



## Way2Go Prepaid Mastercard



**Accessible** **Convenient** **Secure**

LACERA offers a prepaid debit card payment option to members—the LACERA Way2Go Prepaid Mastercard. The Way2Go card provides you with dependable, secure, and convenient access to your monthly retirement benefits.

**NO BANK ACCOUNT REQUIRED!**

**Use your Way2Go card for purchases, paying bills, and accessing cash.**

### Easy, Dependable Monthly Payments

When you sign up for the LACERA Way2Go Prepaid Mastercard,<sup>1</sup> your benefit payments are automatically loaded to your card on the last business day of every month. There are several advantages to the Way2Go card:

- Accessibility:** You are not required to have a bank account, and your money is available wherever you go, since you can get cash back at merchants or make ATM withdrawals.
- Convenience:** Your card can be used anywhere that accepts Mastercard, so you can use it for retail purchases, transit cards, gas, dining out, online shopping, bill pay, and much more.
- Security:** There's never a risk of your payment getting delayed, lost, or stolen.
- Free to use:** There is no annual or monthly fee for your card, and withdrawals from in-network ATMs are free, which



**Purchases**

### Pay Bills



include: Comerica branches; Allpoint ATMs, found at stores like Target, Circle K, CVS and Walgreens; and MoneyPass ATMs, found at 7-Elevens and banks nationwide. Out-of-network ATM fees are low, at \$0.85 per transaction. See Fee Information below for further details.

**Easy to Manage:** It's easy to check your card balance and track your spending at [www.GoProgram.com](http://www.GoProgram.com). You can view your monthly automatic deposit receipts by logging into your My LACERA account.

<sup>1</sup>The prepaid debit card is available for monthly retirement and survivor benefits only; supplemental disability, child support and one-time payments are not eligible. The prepaid debit card is offered through a special pilot program authorized by the California State Legislature. LACERA is authorized to pay benefits through the program concluding with the December 2027 payment and will seek a permanent extension if the program is successful.

### Fee Information

Los Angeles County Employees Retirement Association Way2Go Card<sup>®</sup> issued by Comerica

You have the option to receive your benefit payment via the prepaid debit card, direct deposit or check. If interested in the LACERA prepaid debit card, please contact LACERA for more information.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b> (in-network)	<b>N/A</b>
		<b>\$0.85</b> (out-of-network)	

ATM balance inquiry (in-network or out-of-network)	\$0.00
Customer service (automated or live agent)	\$0.00
Inactivity (after 12 months of inactivity)	\$0.00

**We charge 3 other types of fees. They are listed below:**

Card replacement (see regular or expedited delivery)	\$0.00 to \$15.00
International ATM withdrawal fee (out-of-network)	\$1.25
International transaction fee	3% per transaction

No overdraft/credit feature.  
Your funds are eligible for FDIC insurance.  
For general information about prepaid accounts, visit [fdic.gov/prepaid](http://fdic.gov/prepaid).  
Fees details a list conditions for all fees and services in the Cardholder Agreement or by logging in at [www.GoProgram.com](http://www.GoProgram.com).

05776LACERA-SF-001

## Attachment 2 (cont.): Way2Go Prepaid Mastercard Brochure and Enrollment Form

### HOW TO SIGN UP FOR THE WAY2GO CARD

It's easy to enroll! Choose from one of these three options:

- 1 Recommended—it's fast and easy!**  
**Sign up online.** Log in to your My LACERA account and choose the prepaid debit card payment option from the dashboard.
- 2 Complete the attached application and submit via one of the following:**
  - ★ **Upload** to My LACERA by logging in and selecting uploads from the blue navigation bar.
  - ★ **Fax** to LACERA at 626-564-6155.
  - ★ **Mail** to LACERA at PO Box 7060, Pasadena, CA 91109-7060.
  - ★ **Drop-off** in our secure onsite dropbox, right outside our Member Service Center at 300 N. Lake Ave. in Pasadena, available 24/7. *Please note, we do not offer drop-off service in our MSC. You must have an appointment to visit.*
- 3 Call 800-786-6464** to speak with a LACERA retirement benefits specialist.

**OR**

**My LACERA account.** The card provider provides a separate deposit and spending summary, available by registering for your account at [www.GoProgram.com](http://www.GoProgram.com).

**Transitioning to the Prepaid Debit Card**  
If you are currently receiving benefit payments via another method and want to change to the Way2Go card, here's the transition timeline.

- **If you enroll by the 15th** of the month (or the last prior business day if the 15th falls on a weekend or holiday), your payments will start to your Way2Go card at the end of the same month.
- **If you enroll after the 15th** of the month, your retirement allowance will be made via your existing payment method for that month. Your first Way2Go card payment will begin the following month. If you are moving from direct deposit to the Way2Go card and have already closed your bank account for receiving payments, please contact LACERA immediately at 800-786-6464 to avoid potential delays in your retirement allowance.

**Special Notice Regarding Joint Accounts**  
If you want to add a joint account holder to your Way2Go card, you can do so at [www.GoProgram.com](http://www.GoProgram.com). In the event of your death, your joint account holder or family must notify LACERA at 800-786-6464. Important: Payments sent after the member's month of death must be returned to LACERA.

**Receiving More than One Payment**  
If you receive different forms of benefit payments from LACERA (such as a retirement benefit payment and a survivor benefit payment), all such payments will be paid to one Way2Go card. It is not possible to divide your payments between different prepaid debit card accounts.

**LACERA will notify you** when we have received your authorization or application. When you have been successfully enrolled, your new LACERA Way2Go card will be mailed to your address on file.

**Automatic Deposit Receipts**  
Each month LACERA will mail you an automatic deposit receipt (ADR), indicating the amount deposited onto your Way2Go card, along with any deductions. The ADR will serve as your check stub. Your ADRs are also accessible via your

**LACERA** Los Angeles County Employees Retirement Association

300 N. Lake Ave., Pasadena, CA 91101 / PO Box 7060, Pasadena, CA 91109-7060 / [www.lacera.gov](http://www.lacera.gov) / 626/564-6132 • 800/786-6464

### Way2Go Enrollment Form

Please print your personal information below. All fields must be completed unless noted as optional. Please fill out carefully; incomplete forms will delay your enrollment.

Type of LACERA Allowance (check all that apply): ☐ Retiree ☐ Eligible Survivor ☐ Legal Split Payee

**Payee Information**

FIRST NAME:	MIDDLE INITIAL: (OPTIONAL)	LAST NAME:
PHONE NUMBER:	DATE OF BIRTH (MM/DD/YY):	SOCIAL SECURITY NUMBER:
ADDRESS:	CITY:	STATE: ZIP CODE:

*Important: The address provided above must match the mailing address that LACERA has on file for you.*

**Please note,** LACERA strives to pay retirees in a timely manner. If the information provided is incorrect, delays in processing or unforeseen payment issues may occur. If this is the case, your retirement allowance may be paid by check. Mailed checks typically take 3-5 business days to receive. You will continue to be paid by your current method until your prepaid debit card is issued.

I certify under penalty of perjury that I am the legal LACERA payee referenced within this application. I hereby authorize LACERA to verify my ownership of, and to initiate retirement payments to the LACERA Way2Go Prepaid Mastercard, administered by Comerica. The financial institution is authorized to credit my prepaid debit card with my monthly retirement allowance payments until I terminate this authorization.

Payee Signature \_\_\_\_\_ Date \_\_\_\_\_

Conservator or Attorney-in-Fact Signature \_\_\_\_\_ Date \_\_\_\_\_

Conservator or Attorney-in-Fact Printed Name \_\_\_\_\_ Date \_\_\_\_\_

\*\*\*\*\* LACERA DATE STAMP \*\*\*\*\*

\*\*\*\*\* LACERA DATE STAMP \*\*\*\*\*

## Attachment 3: The Card Carrier Document (English and Spanish)





### Activate Your New Card Immediately



Use the Way2Go Card® mobile app, **GoProgram.com**, or call **1-844-200-1906** to activate your Card and create your PIN. Outside the USA: 1-214-210-6871 (collect)



Please refer to the Cardholder Agreement for a complete list of fees associated with the use of this Card. By creating your PIN and activating the Card, you are agreeing to abide by the Terms.

### Use The Way2Go Card Your Way



#### Everyday Shopping:

Your Way2Go Card is welcome everywhere Mastercard is accepted. Select **Credit** or **Debit** at checkout.



#### Gas Stations:

It's easy to buy fuel. Simply pay at the pump by selecting **Credit** or **Debit**, or prepay with your Card inside the store.



#### Online Shopping:

Shop with your favorite online retailer anytime, anywhere.



#### Pay Your Bills:

Visit your biller's website to pay your bill with your Card.



#### Dining:

Use your Card at your favorite restaurants and cafés.



#### Transportation:

Use your Way2Go Card to purchase transit passes, pay taxi fare or add as a payment method to your preferred rideshare company.

### Do Not Throw This Card Away!

#### Manage On The Go

**For Card Balance, Transaction History, Alerts\* and more:**

Visit **GoProgram.com**. If you still have questions call the number on the back of your Card.

*\* data rates may apply.*

Go to **GoProgram.com** to view all documents included in this card package.

### Important Card Safety Tips

- Keep your Personal Identification Number (PIN) a secret. Choose a number that is not easily guessed. Never write it down anywhere, or give it to anyone. We will never call or text you asking for the PIN.
- Have your Card out and ready to use as you approach the ATM. If you observe suspicious persons or circumstances, it may be safer to go to an alternate ATM location.
- If the ATM ever appears to have been damaged or tampered with, do not insert your Card.

### Convenient Cash Access



Ask for cash back with your purchase at your favorite merchant location.



There is no fee for ATM withdrawals at in-network locations. Out-of network ATM withdrawals will be charged \$0.85. Look for the logos below to identify in-network ATMs.



Los Angeles County Employees Retirement Association Way2Go Card® Prepaid Mastercard Card is issued by Comerica Bank, pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. Conduent® and Conduent Device® are trademarks of Conduent Business Services, LLC in the United States and/or other countries. Conduent is the payment solutions provider for Go Program.

If you need assistance or have questions regarding your LACERA benefits, contact LACERA's Member Services Call Center at 800-786-6464. For issues related to using your debit card, contact the Go Program Customer Service number provided above.

\* Funds are FDIC Insured.

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## Attachment 4: Prepaid Debit Card Terms of Use Document (English and Spanish)





Los Angeles County Employees Retirement Association Way2Go Card® issued by Comerica

You have the option to receive your benefit payment via the prepaid debit card, direct deposit or check. If interested in the LACERA prepaid debit card, please contact LACERA for more information.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b> (in-network)	<b>N/A</b>
		<b>\$0.85</b> (out-of-network)	

ATM balance inquiry (in-network or out-of-network)	\$0.00
--	--------

Customer service (automated or live agent)	\$0.00
--	--------

Inactivity (after 12 months of inactivity)	\$0.00
--	--------

**We charge 3 other types of fees.** They are listed below.

Card replacement fee (regular or <b>expedited delivery</b> )	\$0.00 or <b>\$15.00</b>
--	--------------------------

International ATM withdrawal fee (out-of-network)	\$1.25
---	--------

International transaction fee	3% per transaction
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**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

Find details and conditions for all fees and services in the Cardholder Agreement or by logging in at [www.GoProgram.com](https://www.GoProgram.com)

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LACERA Prepaid Debit Card  
Operations Oversight Committee  
September 4, 2025  
Page 13

List of all fees for **LACERA** Way2Go Card® Prepaid Mastercard

All Fees	Amount	Details
<b>Get Started</b>		
Card purchase	\$0.00	There is no fee to obtain a Card account.
<b>Monthly Usage</b>		
Monthly Usage Fee	\$0.00	There is no monthly fee associated with this card.
<b>Spend Money</b>		
Point-of-sale (POS)	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or Personal Identification Number (PIN) number.
Online Bill Pay	\$0.00	There is no fee to use our bill pay service on our website, <a href="http://www.GoProgram.com">www.GoProgram.com</a> .
<b>Get Cash</b>		
ATM withdrawal (in-network)	\$0.00	There is no fee for in-network ATM withdrawals conducted at MoneyPass, AllPoint and Comerica ATM locations. In-network locations can be found at <a href="https://moneypass.com/atm-locator.html">https://moneypass.com/atm-locator.html</a> , <a href="https://www.allpointnetwork.com/locator.html">https://www.allpointnetwork.com/locator.html</a> and <a href="https://locations.comerica.com/">https://locations.comerica.com/</a> . When using your card at an ATM, the maximum amount that can be withdrawn from your Card account per calendar day is \$500.00. For Cardholders living in Canada, we provide in-network (no-fee) access through the Allpoint ATM Network.
ATM withdrawals (out-of-network)	\$0.65	This is our fee. Out-of-network refers to any ATMs not in the MoneyPass, AllPoint and Comerica ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your Card at an ATM, the maximum total amount that may be withdrawn from your Card account per calendar day is \$500.00.
Teller-assisted cash withdrawals	\$0.00	You are allowed unlimited teller-assisted cash withdrawals for no fee at Mastercard Member Bank or Credit Union teller windows.
<b>Information</b>		
ATM balance inquiry (in or out-of-network)	\$0.00	There is no fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries.
Customer service (automated or live agent)	\$0.00	You are allowed unlimited calls to Customer Service.
<b>Using your card outside the U.S.</b>		
International ATM withdrawal fee (in-network)	\$0.00	There is no additional fee to conduct ATM withdrawals at locations outside the United States. Out-of-network ATM fee still applies. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. For Cardholders living in Canada, we provide in-network (no-fee) access through the Allpoint ATM Network.
International ATM withdrawal fee (out-of-network)	\$1.25	This is our fee. You will be assessed a fee for each out-of-network ATM withdrawal conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete the transaction.
International transaction fee	3%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.
<b>Other</b>		
Card replacement	\$0.00	There is never a charge to replace your card. Standard delivery in the U.S. 7 to 10 business days.
Expedited card delivery	\$15.00	This is our fee. You will be assessed a fee if you request your replacement card to be expedited rather than receiving it by regular mail. Expedited card delivery (3 to 5 business days).
Online funds transfer	\$0.00	There is no fee to transfer funds from your card account to a bank account owed by you located in the U.S.A.
Inactivity fee	\$0.00	There is no fee should a card account become inactive. Inactivity is defined as no deposits, purchases, calls to the automated or live customer service, cash withdrawals, or ATM balance inquiries for 12 consecutive months.

Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Comerica Bank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](https://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Go Program Customer Service by calling 1-844-200-1906, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit [www.GoProgram.com](http://www.GoProgram.com).

For general information about prepaid accounts, visit [efpb.gov/prepaid](https://efpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://cfpb.gov/complaint).

If you need assistance or have questions regarding your LACERA benefits, contact LACERA's Member Services Call Center at 800-766-0464.

For issues related to using your debit card, contact the Go Program Customer Service number provided above.



The background of the slide is a photograph of a desk. In the upper right, a portion of a white computer keyboard is visible. Below it, a calendar with numbers like 16, 17, 24, 25, 30, and 31 is partially shown. Several books with brown covers are stacked, and several purple and teal sticky notes are placed on them. The overall lighting is warm and soft.

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# LACERA Way2Go Prepaid Mastercard Program Overview and Implementation

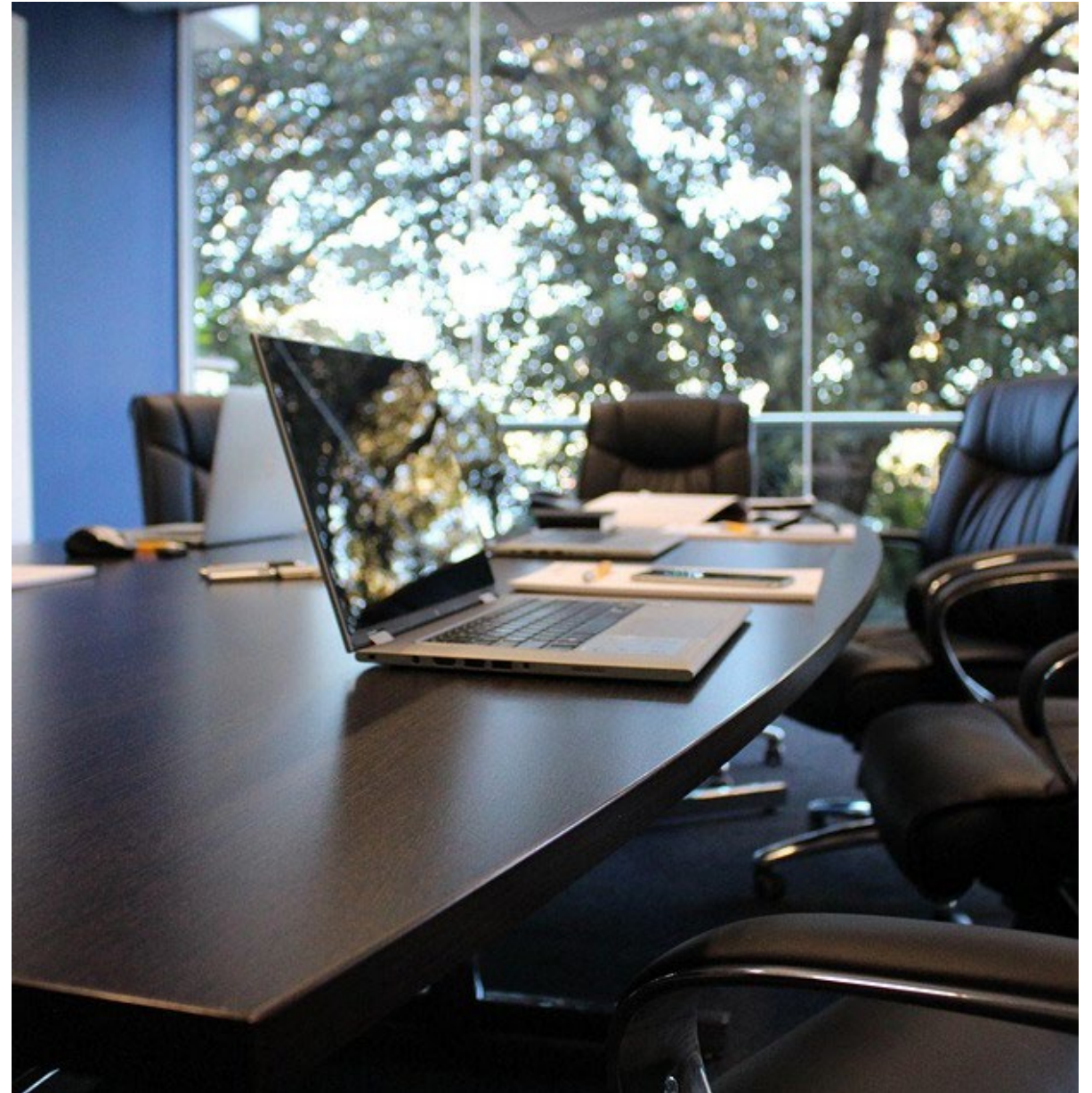
*Comprehensive knowledge of program  
design and execution*

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# Meeting Program

- Strategic Rationale and Program Background
- Program Enrollment and Payment Process
- Member Support and Service Integration
- Marketing and Member Outreach Initiatives
- Legislative Requirements and Reporting





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# Strategic Rationale and Program Background

# Alignment with LACERA's Strategic Plan and Member Experience Goals



## Strategic Plan Approval

The Board of Retirement approved the 2023-2028 Strategic Plan on July 6, 2023, setting key priorities.



## Superior Member Experience Priority

LACERA is focused on surpassing member expectations by delivering omnichannel support throughout the member lifecycle.



## Secure Payment Delivery

Implementation of prepaid debit cards offers a secure alternative to physical checks for member payments.

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# Addressing Payment Challenges for International and Domestic Members



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## Limitations of Direct Deposit

Direct deposit is unavailable for members outside the US without a US bank account and address.

## Challenges with Check Payments

Some countries no longer honor US checks and mail delays have increased, causing payment risks.

## Risks from Mail Delivery Disruptions

Natural disasters and postal delays threaten timely payment delivery via traditional mail checks.

## Secure Alternative Payment Method

The alternative payment method provides a reliable, secure solution accepted internationally for members.



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# Program Enrollment and Payment Process



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# Eligibility and Voluntary Participation in the Prepaid Card Program



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## Target Audience

The program targets payees who currently receive monthly benefits via mailed checks, offering them new options.

## Primary Payment Method

Direct deposit remains the primary method for distributing monthly benefit allowances to members.

## Alternative Payment Option

The Way2Go Prepaid Mastercard offers a convenient alternative for members unable or unwilling to use direct deposit.

## Voluntary Participation

Participation in the prepaid card program is voluntary, with no requirement to transition payment methods.

# Enrollment Methods and Confirmation Process

## Online Enrollment

Payees can enroll conveniently online using the updated Managing Payment Options section on My LACERA platform.

## Alternative Enrollment Options

Members have options to enroll by phone or submit the Way2Go Card form by mail or in person at the service center.

## Confirmation Process

After submission, LACERA sends a confirmation letter to acknowledge receipt of the payee’s enrollment request.

My LACERA

Los Angeles County Employees Retirement Association

Home

Profile

Messages

Uploads

Sign Out

Tax / 1099R

Beneficiaries

Documents

Allowance

Service Retirement Benefit	\$10,887.05
Survivor Continuance	\$7,834.34
Related Member	Ann O'Nymous

Payment Methods

View, set up, and manage how you receive your monthly benefit payments with options for **Direct Deposit**, **Check by Mail**, and our new **Way2Go Prepaid Debit Card**.

Manage Payment Methods

View payment history

Pension Verification (Award Letter)

Disability Retirement

You have begun the process of applying for Disability Retirement. Click below to continue the application process.

Continue Application >

Cancel Application

Review Personal Information

Review and change your [contact information](#) and [beneficiaries](#) on file with LACERA.

Tax Withholding Election

View or make changes to your Federal or CA State [Tax Withholding Election](#).

Paperless Delivery

You can now opt to receive digital copies of your documents through the [Document Delivery Option](#).

Retiree Healthcare

Medical and Dental/Vision Insurance

Medical	Anthem Blue Cross III (Medicare Supplement Plan)
Dental/Vision	Cigna Indemnity Dental/Vision

Medicare Part B

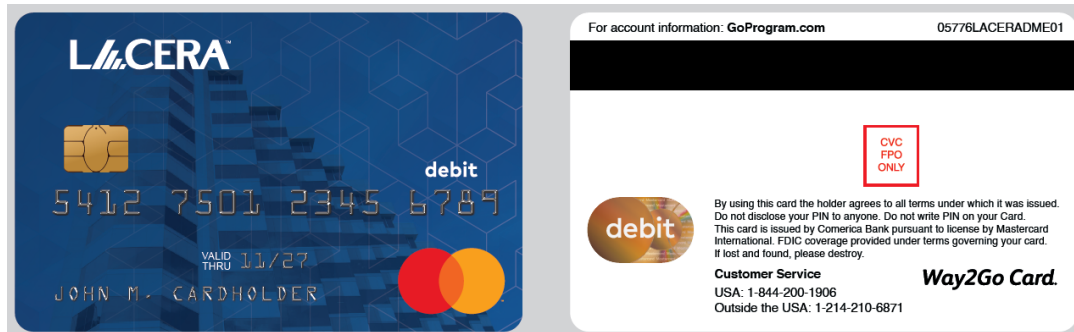
Reimbursement Total	\$370.00
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Find out more details about your healthcare coverage, including eligible dependents, effective dates, and more.

View coverage details >



# Card Issuance, Welcome Materials, and Terms of Use



## Member Information Input

LACERA staff enter member information into Conduent's Administrative portal, generating a unique ACH account linked to the card.

## ACH Account Generation

The system creates a unique ACH account number permanently linked to the prepaid card for monthly payments.

## Welcome Packet Delivery

Members receive a Benefit Payment Method Change letter once enrolled in the program and a separate welcome packet from Conduent with the prepaid card and terms.

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# Member Support and Service Integration



# Ongoing Member Services and Conduent Support Structure

## **Continuity of Member Services**

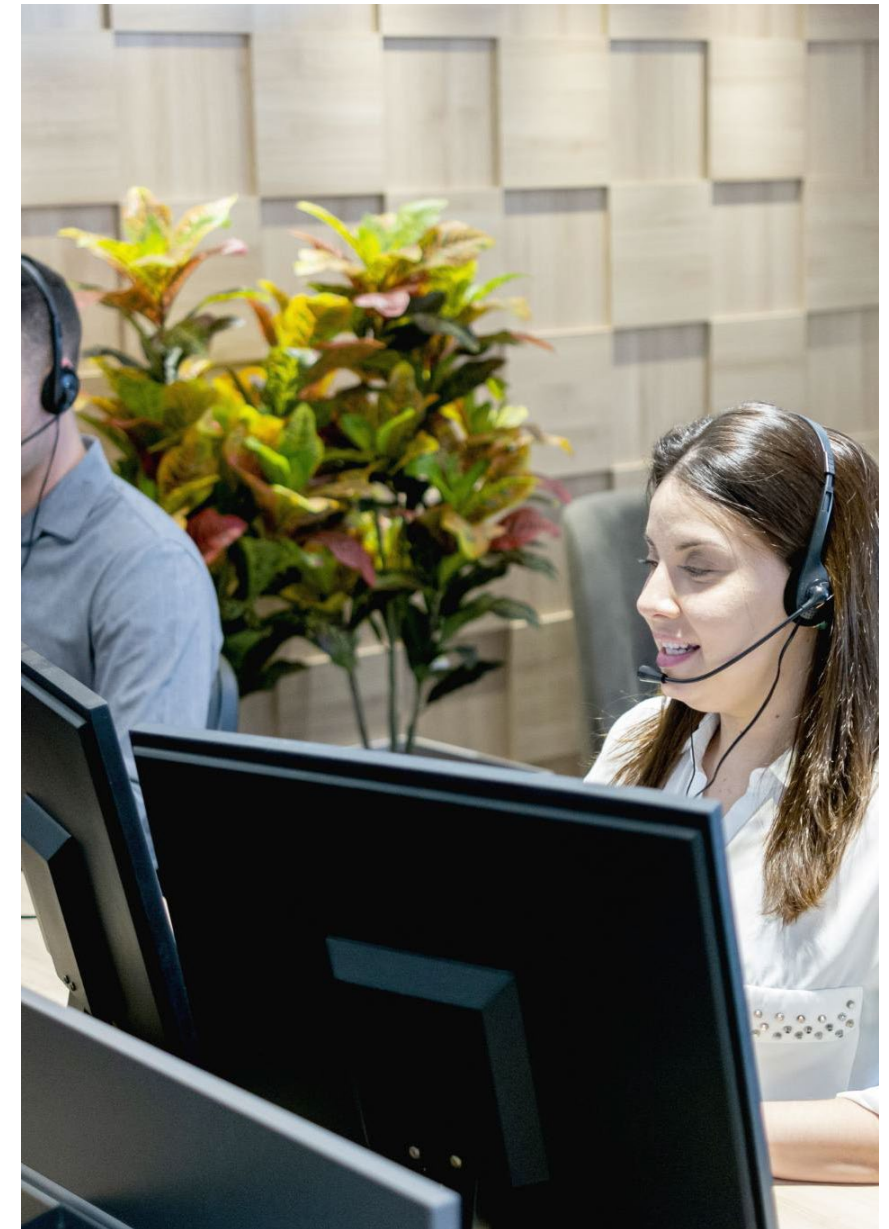
LACERA Member Services will maintain consistent support for all member benefit and account maintenance requests.

## **Dedicated Support for Way2Go**

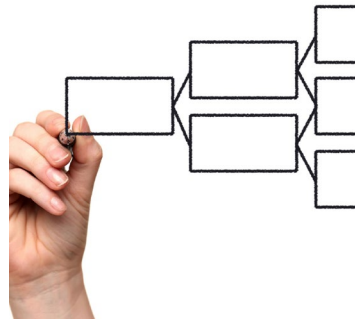
Conduent provides dedicated customer service support for members using the Way2Go Prepaid Mastercard and online portal.

## **Staff Training and Coordination**

LACERA and Conduent staff are trained to properly route member inquiries to ensure efficient resolution.

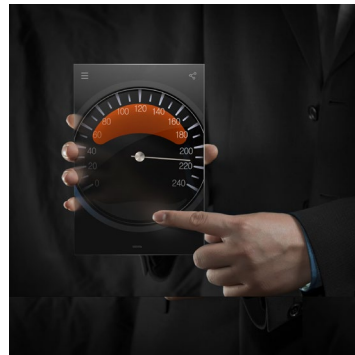


# Escalation Procedures and Legislative Reporting Requirements



## Standard Escalation Process

LACERA provides assistance through a structured escalation process when issues cannot be resolved by Conduent.



## Issue Logging and Tracking

All escalations are systematically logged to ensure accurate tracking and resolution management.



## Legislative Reporting

Logged escalations contribute to mandatory reporting packages submitted to the Legislature for transparency.



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# Marketing and Member Outreach Initiatives



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# Targeted Campaign for Check Recipients and Enrollment Materials



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## Target Audience

Campaign targets 1,331 members currently receiving payments by check to transition to prepaid debit cards.

## Integrated Communication Effort

Spotlight newsletter articles and direct mail/email communications targeting our intended audience to inform members about the program benefits, launch and enrollment period.

## Enrollment Package Contents

Recipients will receive the New Payment Option letter, a brochure/enrollment form and applicable pre-acquisition disclosure documents.

## Communication and Compliance

Materials include detailed fee and service disclosures from Conduent, ensuring compliance with regulations.

## Card Distribution and Agreement

Card packet will include card carrier documents and Cardholder Agreement outlining terms of use upon card issuance.

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# Legislative Requirements and Reporting

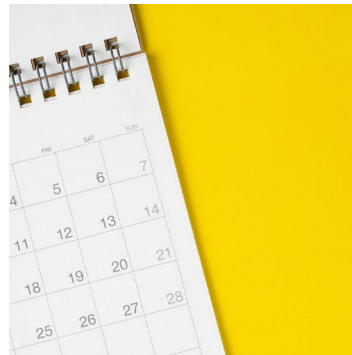
A blue pen with a silver tip is resting on a document. The document features a blue bar chart with several bars of varying heights. The background is a light blue gradient.

# Pilot Program Sunset, Reporting Timeline, and Required Report Elements



## Pilot Program Duration

The prepaid debit card pilot program is authorized until January 1, 2028, under AB 2474.



## Reporting Deadline

LACERA must submit a comprehensive report by November 30, 2027, to California Legislature's retirement committees.



## Report Content Requirements

The report will include program history, implementation process, participation data, costs, and feedback summary.



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# Conclusion

## **Member Convenience**

The program aims to significantly improve member convenience in managing payments and financial transactions.

## **Comprehensive Support**

Robust support services and marketing efforts facilitate smooth adoption and ongoing member satisfaction.

## **Compliance Assurance**

Strict compliance processes ensure the program adheres to regulatory requirements and safeguards member interests.

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# Questions



**FOR INFORMATION ONLY**

September 16, 2025

**TO:** Operations Oversight Committee  
JP Harris, Chair  
Nancy M. Durazo, Vice Chair  
Aleen Langton, Trustee  
Wayne Moore, Trustee  
Shawn R. Kehoe, Alternate Trustee

**FROM:** Chaitanya Errande   
Information Security Officer

**FOR:** October 1, 2025, Operations Oversight Committee Meeting

**SUBJECT: Privacy Incidents: Personally Identifiable Information**

**EXECUTIVE SUMMARY**

Since the last privacy incident report, the Information Security Office (ISO) has assumed responsibility on the investigation and reporting of privacy-related events. Potential privacy breaches are now classified as "events" until investigations confirm them as "incidents." To address prior Board feedback, we have enhanced the readability of this report through concise language, structured formatting, and a clear summary table.

A total of 6 events were investigated, with 5 confirmed as incidents, including 6 involving Personally Identifiable Information (PII) and 2 involving Protected Health Information (PHI). Severity levels are low. As a standard practice, affected members are provided with one-year membership to Experian's Identity Theft Protection Services to mitigate risks.

**DISCUSSION****Process Improvements**

The following changes have been implemented in our privacy incident management process:

1. **Oversight:** The Information Security Office now leads the investigation and reporting of all privacy-related events.
2. **Classification:** Potential breaches are initially classified as "events" and only designated as "incidents" after thorough investigation.
3. **Workflow Improvements:** It is now possible for any user to report a potential privacy incident through LACERA connect. This privacy event is

then tracked through our ticketing system ServiceNow.

4. **Readability Improvements:** Per Board feedback, this memo uses clear section headings, a summary table, and concise language to enhance comprehension.
5. **Education:** ISO team will be conducting trainings on how to enter any privacy incidents by anyone using the rolled out LACERA connect “Employee Center”. The October Cybersecurity month celebration will focus on the proper treatment for PII and PHI.
6. **Divisional Privacy Practices Assessments:** The ISO office will be conducting divisional assessments to evaluate existing practices to suggest improvements.

### **Incident Summary**

Incidents	Under Investigation	Closed	PII Incidents	PHI Incident
6	1	5	6	2

A total of **6** events were investigated, with **5** confirmed as incidents, including **6** involving Personally Identifiable Information (PII) and **2** involving Protected Health Information (PHI). Severity levels are low. As a standard practice, affected members are provided with one-year membership to Experian’s Identity Theft Protection Services to mitigate risks.

### **Incident Details**

	Details
Incident Date	July 22, 2025
Discovery Date	August 13, 2025
Description	Beneficiary Confirmation Notice of one member was mistakenly sent to another member.
# Members affected	1
PII Exposure	PII on Beneficiary Confirmation Notice Member name and address, Beneficiary name, address and Date of Birth
Cause	Paper Jam in envelope inserter equipment
Remediation / Corrective Action	Improved Vendor support Staff should reverify and validate that correct documents are included in the envelopes. Staff should manually check and validate inserted documents.
Status	In Progress

	Details
<b>Incident Date</b>	August 15, 2025
<b>Discovery Date</b>	August 18, 2025
<b>Status</b>	Closed
<b>Description</b>	Termination Package mailed out a letter to the wrong address. Checked EPM and someone changed the address on file, address change was not performed by LACERA.
<b># Members affected</b>	1
<b>PII Exposure</b>	Member name and address, employment history, benefits
<b>Cause</b>	No record indicating who changed the address on August 5th. Member services suspect that the change might have been made by eHR.
<b>Remediation / Corrective Action</b>	No corrective actions can be taken since LACERA staff have not made any error in managing the member Termination process.

	Details
<b>Incident Date</b>	July 3, 2025
<b>Discovery Date</b>	July 14, 2025
<b>Status</b>	Closed
<b>Description</b>	While researching a member on Workspace Events, discovered a retirement election document belonging to another member.
<b># Members affected</b>	1
<b>PII Exposure</b>	PII on Retirement Election document
<b>Cause</b>	July 03, 2025 two eFax documents were received by DPC for two different members. DPC personnel mistakenly placed eFax document for one member into the account of another.
<b>Remediation / Corrective Action</b>	More training is needed to prevent recurrence of the above incident. LACERA representative should process eFax documents separately.

	Details
<b>Incident Date</b>	July 16, 2025
<b>Discovery Date</b>	July 22, 2025
<b>Status</b>	Closed
<b>Description</b>	Marriage Certificate received by wrong member.
<b># Members affected</b>	1
<b>PII Exposure</b>	PII on Marriage Certificate
<b>Cause</b>	Error happened since the Member Services representative had two cases open at the same time.
<b>Remediation / Corrective Action</b>	Staff should work on one case at a time and two cases should not be opened at the same time.

	Details
<b>Incident Date</b>	April 17, 2025
<b>Discovery Date</b>	April 21, 2025
<b>Status</b>	Closed
<b>Description</b>	One member returned Medical enrollment form that was filled out with another member information that was sent to him in error.
<b># Members affected</b>	1
<b>PII Exposure</b>	PII and PHI on Medical Enrollment Form
<b>Cause</b>	A completed medical Enrollment was recycled and reused by mistake.
<b>Remediation / Corrective Action</b>	Staff have been alerted to this incident and have been trained not to recycle forms that have been returned by members.

	Details
<b>Incident Date</b>	April 21, 2025
<b>Discovery Date</b>	April 22, 2025
<b>Status</b>	Closed
<b>Description</b>	On 04/21/2025, a member requested Disability Retirement application. Staff had mistakenly sent a completed DR application of another member.
<b># Members affected</b>	1
<b>PII Exposure</b>	PII and PHI on Disability Retirement application
<b>Cause</b>	Additional training to staff members on using Workspace for communication and exchanging documents with members.
<b>Remediation / Corrective Action</b>	Staff should work on one case at a time and two cases should not be opened at the same time.

Reviewed and approved:



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Luis A. Lugo  
Acting Chief Executive Officer

CE:nm

C: JJ Popowich, AEO

**Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.**

**For further information, contact:  
LACERA  
Attention: Public Records Act Requests  
300 N. Lake Ave., Suite 620  
Pasadena, CA 91101**