

YOUR 2025 COLA HAS BEEN APPLIED

April Allowance Reflects the Maximum Allowed Cost-of-Living Adjustment (COLA)

On February 5, 2025, the Board of Retirement approved the annual COLA award for retirees and eligible payees in all



LACERA

plans. The following applied increases—the maximum amounts allowed by retirement law—are reflected in your April allowance:

- Plan A (General and Safety): **+3.0 percent**
- Plans B (General and Safety), C, D, and G: **+2.0 percent**
- Plan E: *up to* **+2.0 percent***

The increases are based on the 3.4 percent change in the cost of living from December 2023 to December 2024, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles–Long Beach–Anaheim metro area. As prescribed by law, the CPI change was rounded to the nearest one-half percent before determining and applying the COLA awards under each plan. The resulting 3.5 percent was above the maximum allowable adjustment for each plan.

2025 COLA ACCUMULATION ADDITIONS

For this year, since the COLA change percentage exceeds the maximum allowable plan adjustment, the excess **CPI percentage** is accumulated to supplement future COLA benefits, called the COLA Accumulation. In other years when the CPI increase is below the plan maximums, LACERA deducts amounts from the COLA Accumulation to fund the maximum increases allowable under each plan.

The current CPI percentage increase of **3.4 percent** is used to calculate this year's **COLA Accumulation**.

CONTINUED ►



FOR MORE ABOUT COLA, VISIT

lacera.com/retirement-payments/cost-living

Since this year's increase exceeds the 3.0 percent maximum allowed in Plan A, the remaining 0.4 percent will be added to the COLA Accumulation. For all other plans, which have a maximum COLA of 2.0 percent per year, the remaining 1.4 percent will be added to the COLA Accumulation.

**Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired after June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA for service credit earned prior to June 4, 2002, divided by the total months of service.*

LACERA



Resources Created With Your Needs in Mind

SIGN IN TO MY LACERA TO:

- Send us a secure message or upload documents
- Adjust your federal and California state tax withholdings
- View your account transactions or generate a pension verification letter
- Review your LACERA-administered medical and dental coverage deductions
- Register for direct deposit and view or update your payment information
- Update your contact or beneficiary information
- Sign up for paperless document delivery, and more!



Not registered? Visit lacera.com to sign up.

VISIT THE RETIREE HEALTHCARE FORMS & PUBLICATIONS PAGE FOR:

- Enrollment/change forms
- Brochures and rate tables
- New Retiree Healthcare Packet
- Annual Healthcare Packet

Go to: lacera.com/program-basics/rhc-forms-and-publications

CONNECT WITH US:

- ▶ **Email:** welcome@lacera.com
- ▶ **Call:** 800-786-6464
- ▶ **Visit:** Go to lacera.com and click the Appointment Reservations link near the bottom of the page.

