

# Pathways to Retirement

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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

## LACERA Defined Benefit Plans Offer Security in Uncertain Times



With tariff and market instability headlines dominating the news over the last several months, LACERA understands the anxiety that many of our members are feeling. Please be assured, you do not need to worry about the security of your LACERA defined benefits, which are promised for your lifetime when you retire. LACERA's fund is designed to perform across varying conditions and market cycles, ensuring stability even during economic downturns.

### Staying True to Our Mission

Since 1938, LACERA has been fulfilling its mission of producing, protecting, and providing your promised benefits. We have weathered numerous economic crises—including the COVID-19 pandemic and 2008 global financial crisis—and are continually focused on minimizing the fiscal impact to our members.

LACERA's Boards and staff are fully committed to fulfilling our individual responsibilities in ensuring your financial security now and into the future.

### A Legacy Built Over Generations

LACERA's retirement fund is a pooled fund that relies on investment earnings and receives contributions from LACERA's plan sponsors (employers) and members (employees). Generations of County employees have contributed to the fund over our 87-year history, helping the fund grow from its initial assets of \$5.86 million at inception to its net position of \$81 billion at the end of 2024, a living legacy that supports nearly 76,000 current retirees.

Your defined benefit plan is different from defined contribution plans, which are individual retirement accounts that you and your employer contribute to in your lifetime. Defined contribution plans have no guarantees of income and are immediately and significantly impacted by current events and stock market reactions.

See the comparison table on page 3 for some of the major advantages your defined benefit plan offers you for greater security in retirement. Despite being more sensitive to changing market conditions, defined contribution plans

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# FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER

- LUIS A. LUGO, DEPUTY CHIEF EXECUTIVE OFFICER
- LAURA GUGLIELMO AND JJ POPOWICH, ASSISTANT EXECUTIVE OFFICERS

## BOARD OF RETIREMENT

- LES ROBBINS**  
Chair  
Elected by Retired Members
- RONALD OKUM**  
Vice Chair  
Appointed by Board of Supervisors
- SHAWN R. KEHOE**  
Secretary  
Alternate Trustee  
Elected by Safety Members
- NANCY M. DURAZO**  
Elected by General Members
- BOBBIE FESLER**  
Appointed by Board of Supervisors
- ELIZABETH B. GINSBERG**  
County Treasurer and Tax Collector  
Ex-Officio Trustee
- JASON E. GREEN**  
Elected by Safety Members
- JAMES P. HARRIS**  
Alternate Trustee  
Elected by Retired Members
- ALEEN LANGTON**  
Elected by General Members
- WAYNE MOORE**  
Appointed by Board of Supervisors
- LISA PROFT**  
Chief Deputy County Treasurer and Tax Collector  
Acting Ex-Officio Trustee\*
- DAVID E. RYU**  
Appointed by Board of Supervisors

## BOARD OF INVESTMENTS

- JASON E. GREEN**  
Chair  
Elected by Safety Members
- PATRICK L. JONES**  
Vice Chair  
Appointed by Board of Supervisors
- DAVID E. RYU**  
Secretary  
Appointed by Board of Supervisors
- MIKE GATTO**  
Appointed by Board of Supervisors
- ELIZABETH B. GINSBERG**  
County Treasurer and Tax Collector  
Ex-Officio Trustee
- ALEEN LANGTON**  
Elected by General Members
- DEBBIE MARTIN**  
Elected by Retired Members
- ALMA K. MARTINEZ**  
Appointed by Board of Supervisors
- NICOLE MI**  
Elected by General Members
- LISA PROFT**  
Chief Deputy County Treasurer and Tax Collector  
Acting Ex-Officio Trustee\*

\*When ex-officio trustee is absent

Hello, members. I hope you are enjoying your favorite summer activities while continuing to support those who have lost so much this year. For our members recovering from the January fires, I wish you continued steady progress in rebuilding your lives. LACERA is here to help connect you with your benefits and available resources—just reach out to us for assistance.

### Steady As We Go

Despite current ups and downs in the economy and stock market, our cover article highlights how LACERA plans offer you financial security through lifetime benefits. Thanks to our Board of Investments' strategic allocation and expert execution by our Investments Division, the LACERA trusts remain stable and secure.

Of course, the more income sources you have, the better you can manage unexpected expenses or life events. That's why it's good to take advantage of all your available benefit programs and educational resources as an active employee, like those offered by your County Empower defined contribution plans (see page 7).

### Strategic Progress

It has been a while since I've updated members on our strategic plan, and about a year since we began implementing our action plans for our nine prioritized objectives. I'm pleased to let you know that as of April, we had completed 45 percent of our 96 identified tasks for all objectives. One important objective—updating and revising the LACERA Actuarial Funding Policy—was completed at the end of 2024, as part of our fiscal durability priority. Having carefully crafted policies in place is an important foundation for responsibly administering the fund, so I thank the action planning team for achieving this objective and living up to our values of accountability and transparency. We are also making excellent progress on objectives for our other priorities, including

completing nearly 50 percent of our milestones for enhancing the member omnichannel experience and retiree healthcare experience (superior member experience priority). Be sure to check out one of our important projects for improving the retiree healthcare experience: our new videos for managing your enrollment, which launched in April. (See page 8 for more details.)

In addition to those efforts, we have completed about 62 percent of the milestones for developing and implementing our enterprise ethics and compliance program (compliance and enterprise risk priority); and 61 percent of the milestones for developing organizational tools and mindset supporting fiscal responsibility (fiscal durability priority).

### New to the Boards

Welcome to LACERA, Acting Ex-Officio Trustee Lisa Proft and Board of Retirement Trustee Bobbie Fesler, who joined LACERA in January and February, respectively. Both trustees have served the County for decades, and we are pleased to add their expertise to our boards. See their bios in Accomplishments on page 4.

### Exercise Your Vote!

Elections for Safety Members are coming up quickly in August for three seats on the boards. LACERA and the County make voting as convenient as possible for you, to encourage participation, and it only takes a few minutes, so be sure to cast your vote! Your Board trustees make important decisions regarding the administration of LACERA and its trusts, benefits, and services, so be sure to vote for the person you feel represents your interests!

That wraps up my updates for this issue. I look forward to filling you in on the latest LACERA news again in the fall newsletter. Have a great summer!

**LACERA Defined Benefit Plans Offer Security, cont. from cover**

like the County’s 401(k) and 457(b) plans, administrated by Empower, are an excellent supplement to your defined benefit plan. LACERA has a close working relationship with

Empower, offering workshops that help you make the most of both types of benefits in your retirement.

LACERA Defined Benefit Plan	Defined Contribution Plan
Employer and employees make actuarially determined contributions to LACERA with the guarantee of a lifetime benefit when you retire.	Employer and employee (optional) make periodic contributions while employee is in active service; no guaranteed lifetime benefit.
LACERA invests the funds. Fund bears the risk, which may minimally impact future contribution rates.	Employee has control over investing the funds and bears the risk of adverse investment performance.
<p>You are not directly affected by investment performance. Benefit amount is determined by your:</p> <ul style="list-style-type: none"> <li>• Plan</li> <li>• Final average compensation</li> <li>• Years of service</li> <li>• Age at retirement</li> </ul>	<p>You are directly affected by investment performance. Benefit amount is determined by:</p> <ul style="list-style-type: none"> <li>• Investment performance</li> <li>• Amount of contributions</li> <li>• Benefit payments you choose</li> </ul>
Your retirement allowance is a fixed formula based on the election you choose at retirement, paid to you (and, if applicable, your eligible survivor) every month for the rest of your life.	<ul style="list-style-type: none"> <li>• Benefit payments last as long as there are funds in your account.</li> <li>• You select which funds to remain invested in.</li> <li>• Beneficiary receives a lump sum of remaining balance, if any.</li> </ul>
Inflation protection through cost-of-living (COLA) programs.	Value of invested account balance affected by inflation and market volatility.

**Our Commitment to Producing and Protecting Your Benefits**

LACERA’s Board of Investments (BOI) and Investments Division are dedicated to **producing** and **protecting** your benefits by investing the fund strategically to ensure long-term viability.

The BOI is bound to act solely in the interest of LACERA members, and its investment policy provides the strategy and framework for managing LACERA’s investments. The policy’s asset allocation is carefully designed to: achieve the fund’s assumed rate of return over the long term; mitigate investment risks through fund diversification; and ensure adequate liquidity of the fund.

Our investment approach has proven successful, with LACERA consistently outperforming its actuarial assumptions over the past decade—even in times of heightened volatility such as the current environment. As always, LACERA’s investment team is focused on its ability to continue to fulfill our mission. While concerns arise when

**Good to know:** Over the years, investment earnings have accounted for almost 70 percent of the money necessary to pay the promised benefits.

markets decline, the focus will remain on navigating dynamic and turbulent times.

**How to Stay Current on LACERA’s Investments**

Would you like to follow LACERA’s investment activities? We encourage that! Every month, LACERA’s Chief Investment Officer (CIO) presents to the Board of Investments on fund performance and provides a written report, available at [www.lacera.com/accountability/fund-reports](http://www.lacera.com/accountability/fund-reports). The CIO report summarizes the pension fund and Other Post-Employment Benefits (OPEB) trust’s performance and returns, and includes updates on the portfolio, key initiatives, operations, and managers/consultants.

To get an inside look at how LACERA manages the pension fund and OPEB trust, we recommend livestreaming our Board of Investments meetings, which are held the second Wednesday of every month at 9 a.m., unless noted otherwise. Visit [lacera.com/leadership/board-meetings](http://lacera.com/leadership/board-meetings) for upcoming meetings, agendas, public comment forms, and livestream links (provided at the time of the meeting). You can also view live and archived meetings on our YouTube channel: [www.youtube.com/@lacera2580](http://www.youtube.com/@lacera2580).

*For CIO Jonathan Gabel’s report wrapping up 2024 and providing insight on the 2025 investment strategy, see page 4.*



# LACERA Accomplishments

## Board Updates

In January and February, LACERA welcomed two new trustees to the Boards.



Lisa Proft

**Lisa Proft** began serving as the acting ex-officio trustee on both Boards in January. In her roles as Chief Deputy and the Principal Deputy Public Administrator for the County of Los Angeles Department of Treasurer and Tax Collector, Ms. Proft oversees departmental operations. She began her County career as a legislative deputy for the County Board of Supervisors, working for the late Supervisor Gloria Molina. She subsequently served as a trial attorney in the Dependency Court, Appellate Courts, and County Counsel's Probate Division, where she handled estates and advised the County's Public Administrator. In 2016, Ms. Proft accepted the position of Assistant Treasurer and Tax Collector and in 2025, assumed the position of Chief Deputy.



Bobbie Fesler

In February, **Bobbie Fesler** was appointed to the Board of Retirement (BOR). She is a retired Senior Assistant L.A. County Counsel who served the community for more than three decades. She also previously served the Los Angeles Unified School District as General Counsel. Trustee Fesler earned her undergraduate degree at UC Santa Barbara and her Juris Doctor degree at UCLA. As a LACERA retiree and Retired Employees of Los Angeles County (RELAC) board member, Ms. Fesler is an advocate for protecting members' benefits and financial security. She also volunteers and has held leadership positions with several nonprofit and community organizations.

## State Capitol Visit

On March 25, 2025, a delegation from LACERA—including Deputy CEO Luis Lugo, Legislative Affairs Officer Barry Lew, and LACERA Legislative Advocate Naomi Padron (McHugh, Koepke, and Padron)—visited the California State Capitol. The group met with key L.A. County legislative delegates, including Assemblymember Tina McKinnor (D-Inglewood) and Assemblymember Tom Lackey (D-Palmdale), who serve as Chair and Vice Chair of the Assembly Committee on Public Employment and Retirement, respectively. The delegation also met with Senator Lisa Smallwood-Cuevas (D-Los Angeles), Chair of the Labor, Public Employment and Retirement Committee. These meetings facilitated a good exchange of information, allowing LACERA to stay informed about legislative developments and for legislators to understand the needs and concerns of LACERA's leadership and membership.

## Update From Chief Investment Officer Jonathan Grabel



Jonathan Grabel

The market value of LACERA's pension fund (the Fund) as of December 31, 2024 was \$81.2 billion, with a net return for the year of 8.8 percent. The Fund has continued to perform consistently across varying market cycles, generating net returns of 7.9 percent over five years and 7.7 percent over ten years, outperforming its benchmark returns for the three-, five-, and ten-year periods.

Looking ahead in 2025, the investment environment faces new uncertainties due to changing international trade relations and persistent inflation. Despite these challenges, LACERA's Board of Investments remains committed to executing its disciplined investment strategy. This strategy includes maintaining a diversified portfolio across different asset classes, consistent with the strategic asset allocation

adopted by the Board in 2024, to achieve sustainable long-term returns.

In January, the Board approved LACERA's 2025 Strategic Framework and Initiatives, which applies a principles-based investment approach, supported by a robust governance structure and a commitment to continuous improvement and learning. This framework positions LACERA to adapt to changing macroeconomic conditions, technological advancements, and workforce trends. As part of its strategic direction, LACERA will continue its efforts to enhance operational effectiveness, optimize its investment model, maximize stewardship and ownership rights, strengthen its influence over fees and the cost of capital, and advance its T.I.D.E. (Towards Inclusion, Diversity, and Equity) initiative. The Strategic Framework and Initiatives enhance LACERA's ability to execute its strategic asset allocation and ultimately fulfill its mission.

LACERA remains steadfast in its mission to produce, protect, and provide the promised benefits to its members, while maintaining a disciplined focus on optimizing asset allocation and advancing its strategic initiatives.

LACERA has nearly 100,000 active members working across dozens of County departments. Because it's important to recognize their contributions, we allocate space in every issue to get to know some of our hard-working members and find out more about what they do. While there are more deserving stories than we could ever tell in this space, know that we are grateful to all of you for making L.A. County a better place!

### **Annie Nedd-Campo** Children's Social Worker, Department of Children and Family Services

Annie Nedd-Campo retired in November 2024 after 21 years of service in Los Angeles County. As a social worker for the Department of Children and Family Services, Annie spent two decades ensuring child and family safety. Her commitment to helping others is what first drew her to the County and remained her guiding light throughout her career.

Among all her accomplishments, Annie's proudest achievement is earning her master's degree. In her retirement, Annie is embracing the simple joys of life—reading, dancing, watching documentaries, and enjoying time with her husband and three children.



### **Stephenie Barnett** Clerical Supervisor, L.A. County Child Support Services

Stephenie Barnett retired in March 2025, concluding a 44-year career with Los Angeles County that spanned multiple departments. Her journey began in high school when she worked part-time as a page for the L.A. County Library. This early experience paved the way for her to join the County workforce officially, starting at USC Medical Center in patient accounts.

Over the years, Stephenie transitioned through various divisions, ultimately finding her calling at the Child Support Services Department (CSSD). In her role as Clerical



Supervisor, she managed Notice of Motion and Notice of Suggestion documents, leading a dedicated team of five. Her leadership style emphasized collaboration and respect, qualities she believes were crucial to her long and fruitful career.

Stephenie is proud of the many years she spent helping individuals navigate the complexities of child support cases and ensuring they had the necessary information and documentation. She credits her mother with instilling in her the values of hard work, a commitment to assisting others, and a desire to make a positive impact.

In retirement, Stephenie looks forward to spending more time with her family, especially her grandchildren. She also plans to travel with her husband once he retires, embracing the opportunity to explore new places and create lasting memories.

### **Arlene Garcia** Deputy Sheriff, L.A. County Sheriff's Department

Arlene Garcia is set to retire in July after 30 years with the L.A. County Sheriff's Department. Her career has been marked by a deep respect for the communities she has served and a commitment to representing her department with integrity.

Throughout her career, Arlene's most cherished moments were those when residents expressed their heartfelt appreciation for her help during critical incidents. These expressions of gratitude have left a lasting impact on her, reinforcing the importance of her work and the positive difference she has made in people's lives.

Arlene's commitment to service is also evident in her personal life. As the mother of a disabled daughter, she volunteers for programs aimed at providing opportunities for children with disabilities to engage in activities like outings on the water or visits to unique places.

In her retirement, Arlene looks forward to spending more time with her daughter and enjoying live music together, and delving into her extensive home library to read the many books she has collected over the years.



## Public Service Announcement Backpack and School Supply Drive

The Department of Public Social Services (DPSS) provides year-round opportunities for individuals and groups alike to participate in projects that help our community's in-need residents.

From June through August, DPSS is conducting a



backpack and school supply drive to support low-income children and families and help them be well prepared for the new school year. DPSS will be collecting backpacks and/or school supplies throughout the summer. Email [toyloan@dps.lacounty.gov](mailto:toyloan@dps.lacounty.gov) for more information on how to donate.

# We're Moving to LACERA.gov!

LACERA is excited to share that we will be transitioning our website from lacera.com to **lacera.gov** in the coming weeks. This transition broadens LACERA's security standards to continue providing visitors with a safe and reliable digital experience, enhancing:

- **Consistency:** Changing to a .gov domain helps identify LACERA as a government agency, consistent with the County's .gov domain and our role as a County entity.
- **Trust:** Only U.S. government organizations can register a .gov domain, as verified by the federal Cybersecurity and Infrastructure Security Agency (CISA).
- **Security:** CISA manages the .gov top-level domain and is responsible for maintaining it as a trusted, secure space with strict security protocols.

As of press time for this issue of *Pathways*, LACERA should complete the change to lacera.gov by July 31, 2025. As part of this update, all LACERA email addresses will also be updated

from **@lacera.com** to **@lacera.gov**.

We will send you an email when the transition is complete, but you can continue to visit lacera.com as usual and you will automatically be redirected when the lacera.gov site is up and running. Likewise, emails sent to **@lacera.com** will auto forward to **@lacera.gov**.

Once lacera.gov is launched, we recommend updating any lacera.com bookmarks or saved web pages in your browser, but you will continue to have secure, uninterrupted access to our website when using search engines, bookmarks, and third-party links.



## Updates to LACERA FAC Calculations and My LACERA Calculator

In the March issue of *Pathways*, we informed PEPRAs members about a significant change to the final average compensation (FAC) calculation method for General Plan G and Safety C. (For the March *Pathways* issue, you can access our newsletters archive at lacera.com > About LACERA > News > Newsletters.)

Your FAC is one of the factors (along with retirement plan, age at retirement, and amount of service credit) used to calculate your monthly retirement allowance. For members of General Plan G and Safety C (PEPRA plans), your FAC is based on the average of your highest earnings over a consecutive 36-month period.

General Plan G and Safety C are called **PEPRA plans** because they were created to address requirements of the Public Employees' Pension Reform Act of 2013.

As of March 1, 2025, the calculation for PEPRA plans is based on **scheduled** rather than **actual** (take-home) pay period earnings, benefiting:

- PEPRA plan members who retired before March 1, 2025 and had absences without pay that decreased their FAC
- Future PEPRA plan retirees whose calculations will not be affected by such absences

For more information and examples of how your FAC is calculated, visit lacera.com > Active Members > Compensation.

Since the FAC change has already been implemented, working

PEPRA members do not need to take any action. However, if you are a PEPRA member who received a retirement benefit estimate (RBE) from LACERA between January 1, 2025 and March 31, 2025 for retirement dates after January 1, 2025, there may be a change in your RBE if you had absences without pay in a pay period that lowered your FAC. You should have received a notification letter from LACERA.

### Updated My LACERA Retirement Benefit Estimate (RBE) Tool

Along with the FAC calculation change, we are excited to announce that we have updated the My LACERA RBE calculator, with your scheduled earnings programmed into the tool. If you have used the calculator before, you may recall it did not automatically provide an FAC amount.

The calculator now automatically provides your highest FAC based on your scheduled earnings. You can also manually enter a different amount to create estimates based on future retirement date, service credit, and salary scenarios.

### Log in to My LACERA (via lacera.com) to try the RBE calculator now!

From the dashboard, just click Estimate in the blue navigation bar to get started.



## Heritage Months

### June:

- LGBTQ+ Pride Month
- Caribbean American Heritage Month
- Immigrant Heritage and Refugee Awareness Month (L.A. County)

### July:

- French American Heritage Month
- Muslim American Heritage Month (L.A. County)

# 2025 Elections for Active Safety Members

Elections for the safety positions on the LACERA Boards of Retirement and Investments will be held August 4 through August 29, 2025. The seventh and alternate seats are open on the Board of Retirement, and the fourth seat is open on the Board of Investments for terms running from January 1, 2026 through December 31, 2028.

Safety members who were active as of April 15, 2025 (hired on or before that date) will be eligible to vote and/or be candidates in the election.

## Election Information

Active safety members will be able to cast their votes online, by telephone, or by paper ballot. You should have received details about the election and voting options as well as your credentials in May via regular post and email.

If you have an email address on file with LACERA, you will also receive voting information and reminders from us. We recommend logging in to your My LACERA account to

confirm or provide your current email address to LACERA, or contact us at 800-786-6464. (If you have not signed up for My LACERA, go to the lacera.com homepage and click on the green My LACERA button on the upper right to get started.)



## Call for Nominations

The candidate filing window is currently open and ends Monday, June 23, 2025, at 5 p.m.

To qualify, safety members must obtain 50 nominating signatures from active LACERA safety members in service on April 15, 2025. If you are eligible and want to run for one of the open positions, nomination packets with detailed instructions are available from the Registrar-Recorder/County Clerk. Call the Elections Planning Section at 562-462-2317 or email the section at electionplanning@rrcc.lacounty.

## A Message from Empower

### Tips for Navigating Volatile Investment Markets

The stock market has undergone some pretty big ups and downs during the past few decades, and those events had a major impact on investor portfolios. At times, it was hard to imagine how stock prices would ever recover. But they did. For those who were saving and investing for retirement, the temporary drop in account balances was likely unnerving. But those who stayed the course generally saw their accounts bounce back eventually.

Weathering periods of market volatility is a normal part of the investing process. Nobody likes to see their account balance drop, especially if it seems as though the money they've worked so hard to earn has just disappeared. But there are ways to help minimize some of the anxiety related to market volatility:

- **Think long term.** Building your retirement nest egg is a long-term project. People can spend decades planning, saving, and investing. During that period, markets will swing up and down. Factors such as world events, business trends, and even the weather can affect market performance. Don't let short-term volatility distract you from your long-term plans.
- **Don't try to time your investing or "time the market."** You may be tempted to shift your assets into more conservative investments following a market downturn and reinvest when markets start to bounce back. But think twice before you engage in this practice, known as "market timing." No one can predict when and how markets will recover. Missing out on just a few periods of strong market performance may significantly lower your overall returns over time.

- **Keep contributing.** When markets drop and bad economic news fills the headlines, some people consider putting their retirement contributions on hold. But continuing to contribute during such periods can actually work to your advantage. A drop in stock prices can mean that your contributions buy more of your chosen investment funds at a lower price, which puts you in a better position for growth when markets recover.
- **Manage your asset allocation.** Remember, you'll probably want to gradually shift your portfolio to a more conservative mix of assets as you approach your retirement date. Why? To help manage the risk of the assets you'll soon be relying on for retirement income. Near-retirees don't have as much time to recover from a downturn as younger investors do, which is why many near retirees shift toward a more conservative asset mix. If you're nearing retirement, take a look at your asset allocation and make any needed adjustments to help manage your risk.<sup>1</sup>

While it's a good idea to regularly check your account and adjust your saving and investing strategies, logging in each day can shift your attention to short-term gains and losses rather than focusing on long-term performance and goals. Always keep in mind that building your retirement nest egg is more like a marathon than a sprint. If you have any questions, Empower has local representatives here to help, just call (800) 947-0845 to make a virtual or in-person appointment.



<sup>1</sup>Asset allocation, diversification, dollar-cost averaging, or rebalancing does not ensure a profit or protect against loss.

Investing involves risk, including possible loss of principal.

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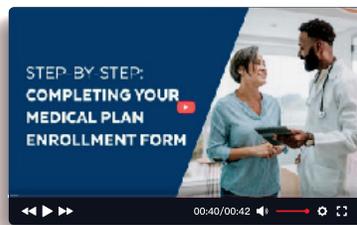
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## Now Playing: Video Guides for Completing Retiree Healthcare Forms

Filling out retiree healthcare (RHC) forms can feel like a task, so LACERA is proud to present our new series of step-by-step video guides that make it as easy as possible! These guides are designed to save you time and ensure accuracy in filling out and submitting your forms.

Whether you need to enroll in, change, or cancel your medical, dental/vision, or Medicare Advantage Prescription Drug plan (MAPD), there are seven different videos available, specific to your need. The guides provide clear, detailed instructions for completing and submitting RHC forms, as well as the appropriate steps to take if you



need to update your coverage, cancel a plan, or relocate outside of your current coverage area.

To access the videos, visit [lacera.com](http://lacera.com) and click on the **Resource Center** tile, then the **Video Library** tile. Under the Retiree Healthcare category, select the **How to Complete and Submit Retiree**

**Healthcare Forms** page.

Tip: If you are not familiar with LACERA's Retiree Healthcare program or need help selecting a plan, watch the **Intro to Retiree Healthcare and Medicare Enrollment video first!**

**Upcoming Holidays** LACERA will be closed on:

**Thursday,  
June 19**  
For Juneteenth

**Friday,  
July 4**  
For Independence Day

**Email:** [welcome@lacera.com](mailto:welcome@lacera.com)

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