

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

DECEMBER 2007 VOL. 18 NO. 4

County Concurs on Waiting Period for Retirees Returning to Service

In the June *PostScript*, we announced the enactment of Board of Retirement (BOR) Resolution 06-001 which establishes a 90-day waiting period following retirement for retirees under Normal Retirement Age who are returning to work on a temporary basis. The resolution also defines Normal Retirement Age and sets forth certain eligibility guidelines for retirees returning to work.

In October, L.A. County adopted the same 90-day period and Normal Retirement Ages indicated in BOR Resolution 06-001. In case you missed our June article, here's a summary of the facts relating to the retirees returning to service and the BOR resolution.

Background: Retirees Returning to Service

- The County Employees Retirement Law (CERL) allows the County to hire a LACERA retiree who the employer believes possesses special skills or knowledge.

- Government Code Section 31680.6 permits an eligible retiree to return to work for the County for a period of up to 120 days (960 hours in any 12-month period) and continue to receive his/her retirement allowance.
- IRS regulations require the retiree to have a "bona fide" separation from service (truly retire) before being rehired. With that in mind, the BOR enacted Resolution 06-001 to protect LACERA's tax qualified status.

Summary of Rules

Normal Retirement Age for members of LACERA:

- Age 57 for general contributory members
- Age 65 for general non-contributory members
- Age 55 for safety members

A member who retires before reaching Normal Retirement Age cannot have a prearranged agreement to return to

cont'd on pg. 8



articles

- 5 Pryor and Harris Elected to LACERA's Board
- 6 Focus on Customer Service... LACERA's Claims Processing
- 9 Where in the World is LACERA?
- 10 Thinking of Retiring Soon?

departments

- 2 From the Executive Desk
- 3 Legislative Updates
- 4 Feel Good Facts
- 7 Did You Know?
- 11 Pre-Retirement Workshop Schedule

Los Angeles County Employees Retirement Association

Members of the Board of Retirement:

LES ROBBINS

Chair
Appointed by the Board of Supervisors

SIMON S. RUSSIN

Vice Chair
Elected by General Members

WILLIAM DE LA GARZA

Secretary
Elected by Retired Members

MARK J. SALADINO

County Treasurer & Tax Collector Ex-Officio Member

SADONYA ANTEBI

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Appointed by the Board of Supervisors

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Alternate Member
Elected by Safety Members

EDWARD "ED" C. MORRIS

Alternate Member
Elected by Retired Members

WILLIAM R. PRYOR

Elected by Safety Members

WALTA M. SMITH

Appointed by the Board of Supervisors

Members of the Board of Investments:

MICHAEL SCHNEIDER

Chair
Appointed by Board of Supervisors

WILLIAM R. PRYOR

Vice Chair
Elected by Safety Members

SIMON S. RUSSIN

Secretary
Elected by General Members

MARK J. SALADINO

County Treasurer & Tax Collector
Ex-Officio Member

PAUL C. HUDSON

Appointed by the Board of Supervisors

DIANE A. SANDOVAL

Elected by Retired Members

HERMAN SANTOS

Elected by General Members

ROBERT L. SPARE

Appointed by the Board of Supervisors

ESTEVAN VALENZUELA

Appointed by the Board of Supervisors

Chief Executive Officer

GREGG RADEMACHER

Assistant Executive Officer

ROBERT HILL

Assistant Executive Officer

JANICE GOLDEN

From the EXECUTIVE DESK

Gregg Rademacher—CEO, LACERA



LACERA Year-End Review

As another year is about to enter the record books, it's a good time to review some of our 2007 accomplishments.

Fund Growth! I am pleased to report, as of this writing, the net assets of your retirement fund currently total \$42 billion. It is through the diligent efforts of our staff, boards, and advisors that the fund remains financially sound.

Data Security Enhancement. It is our duty to make sure our members receive the benefits to which they are entitled. In the course of those duties, we must collect and store personal data on every LACERA member. Safeguarding the privacy of that data is of prime importance to us and we continually update our security mechanisms to maximize data protection. To that end, this year we instituted a number of security enhancements, including Social Security Number (SSN) barcode encryption to ensure SSNs on our outgoing correspondence cannot be read.

Implementation of New Legislation. Laws are passed that impact member benefits and/or the methods of implementing them. This was the case in 2007. On January 1 of this year, the federal Pension Protection Act of 2006 (PPA) went into effect. **This law expanded the types of funds that can be used to purchase benefit enhancements, such as service credit, additional retirement credit (ARC) and plan transfers.** To facilitate the implementation of these mandated changes, we educated our staff on the details of the law and updated our purchase contracts, system programs, brochures, and web content. Several LACERA divisions collaborated extensively to implement this elaborate update in a timely manner.

We continually update our security mechanisms to maximize data protection.

The PPA also permits **eligible retired Public Safety Officers (PSO) to exclude up to \$3,000 of distributions from their LACERA retirement plan for direct payment of health care premiums.** To implement this portion of the law, we created a series of educational mailings explaining the eligibility requirements and enrollment procedure.

cont'd on pg. 9

2007 Legislative Updates

The 2007 legislative session has concluded, resulting in several newly enacted bills relating to LACERA. In spite of the legislative calendar's end, the political season continues. Activity in the political arena surrounding retirement matters presses on, namely because of the **Post-Employment Benefits Commission (PEBC)** and the California Foundation for Fiscal Responsibility's efforts at reducing the benefits of public employees.

The PEBC continued its discussions by centering on solutions for meeting future pension obligations and retiree health care needs. In that vein, one concept of reform will be discussed at each of PEBC's remaining three meetings of the year; this began with its October meeting. These discussions will bring the Commission toward its final recommendations in early 2008 and may foster subsequent legislative action.

Meanwhile the California Foundation for Fiscal Responsibility (CFFR) continues its quest to reduce public employee benefits. Former Assemblyman Keith Richman is again playing an integral role. Richman's proposition is substantially different from a previous attempt. The new version would retain a defined benefit model, but lower benefit tiers and increase retirement ages for new employees. If 694,000 signatures are collected by mid-January, Californians could vote on this initiative by the 2008 general election. But CFFR and its key players appear to be utilizing additional strategies in pushing for benefit reductions.

A second strategy by CFFR has been to present its viewpoint before PEBC, appearing at PEBC meetings in hopes

of influencing the Commission's recommendations. A third prong of the strategy of using the courts has been spearheaded by another prominent member of CFFR, Orange County Supervisor John Moorlach. Moorlach recently convinced the Orange County Board of Supervisors to take initial steps toward litigation that if fought and won would decrease Orange County benefit formulas for safety workers. He claims an agreement granting benefits during the post 9-11 era violates several provisions of the California Constitution. Employee unions in Orange County will surely take up the court battle if pressed to do so. If such litigation occurs, the court's decision could have an impact felt statewide.

As always, LACERA will continue to update you on legislative developments.

To follow the progress of PEBC, visit www.pebc.ca.gov. More information on the status of ballot initiatives can be found at www.sos.ca.gov/elections/elections_j.htm.

Further details of this year's enacted legislation are presented below:

AB 246 - BOARD MEMBER

ACTIVITIES: This bill prohibits a member or employee of a board of investments or board of retirement, directly or indirectly, as an agent or partner or employee of others, from selling or providing any investment product that would be considered an asset of the fund, to any other 1937 Act retirement system.

AB 753 - BOARD MEMBER

COMPENSATION: Allows the Los Angeles County Board of Supervisors to

authorize compensation for members of LACERA's Board of Retirement for their review of disability retirement cases.

AB 775 - UNEMPLOYMENT

INSURANCE: The County Employees Retirement Law of 1937 authorizes a county to reemploy a retired member in a position requiring special skills or knowledge. Under that law, a retired member may come back to work under certain conditions and for specified periods of time. Although reemployed the member continues to collect his or her pension as if retired. AB 775 closes a loophole that allows retired employees to collect unemployment insurance when their period of reemployment is terminated.

AB 1124 - POST-EMPLOYMENT BENEFITS TRUST ACCOUNT, TECHNICAL CLARIFICATIONS:

Relates to the Post-Employment Benefits Trust Account for county employees. AB 1124 provides that the retirement system's action to establish this account as a part of the retirement fund is discretionary and not mandatory. The sole permitted use of funds in the account would be for the funding of benefits provided under retiree health care plans and other supplemental benefit plans.

AB 1124 also codifies into law the existing practice of the alternate [safety] member's participation on the retirement board and its committees. The bill further adds a section to the law that would increase the budgetary cap

cont'd on pg. 5

Expanded 2007 PAFR Delivers “The Big Picture”

You'll notice this year's Popular Annual Financial Report (PAFR), enclosed with this newsletter, features a new, larger, easier-to-read format. The expanded format fits nicely with the theme of this year's Annual Report: *Retirement — The Big Picture*. We suggest you take a few minutes to look over the report, which summarizes our financial and service accomplishments of fiscal year 2007, and review the growth of the retirement fund and other LACERA achievements. The full Comprehensive Annual Financial Report (CAFR) will be available on lacera.com in January.



Green Friendly: Both the PAFR and CAFR are printed on recycled paper and are Forest Stewardship Council (FSC) certified.



STRETCH

Your Way to Better Health

If the only stretching you do is on a dollar, findings of a recent study may motivate you to add a few minutes of stretching to your daily routine.

A study at Louisiana State University found that a regular stretching program does more than just increase range of motion; it may actually enhance a person's strength and endurance. Study author Arnold Nelson, an associate professor of kinesiology at LSU believes stretching affects muscles similarly to strength-training, but on a smaller scale.

Nelson says stretching won't take the place of aerobic and strength-training programs, but it may supplement them.

The study involved 38 mostly sedentary people who were divided in two groups. One group did no stretching exercises during a 10-week period while the other group engaged in a program involving 15 static leg stretches for 40 minutes a few times a week. Participants in neither group engaged in any other kind of regular exercise routine. In

addition to increased flexibility, those who stretched also increased their leg strength by as much as 32 percent and their muscular endurance by as much as 30 percent. Those who did not stretch saw no strength improvements.

Exercise physiologist Michael Bracko, a spokesperson for the American College of Sports Medicine (ACSM), says stretching can also help keep people flexible, improve posture and possibly allow them to avoid some injuries and other aches and pains.

Source: MSNBC.com

The votes are in— Pryor and Harris Elected to LACERA Boards

**WEB TIP**Look for more Board info on lacera.com

LACERA congratulates William R. Pryor on his reelection to the position of Fourth Member on the Board of Investments and Seventh Member on the Board of Retirement. We also congratulate J.P. Harris on his election as an Alternate Member to the Board of Retirement.

Both men were elected by the Safety Members in the July 31, 2007 election. Their terms expire on December 31, 2010.

The Los Angeles County Board of Supervisors certified the results of the election at its September 4, 2007 meeting.

Biographical information on Mr. Pryor and Mr. Harris will be available in the Boards section of www.lacera.com.



William R. Pryor



J.P. Harris

Quote:

“We make a living by what we get, but we make a life by what we give.” - Winston Churchill

2007 Legislative Updates cont'd from pg. 3

for a retirement system's administration to cover extraordinary IT systems expenses.

SB 14 - MILITARY SERVICE: Previously a board of supervisors could allow a member to receive credit for time while absent from county service due to serving in the armed forces if, among other things, the military service was not the basis for present or future military retirement pay. SB 14 authorizes a board of supervisors to allow a member to purchase service credit even if his or her

military service is the basis for present or future military retirement pay.

SB 134 - MANDATORY RETIREMENT:

SB 134 allows the Board of Supervisors to repeal mandatory retirement for all safety members of the County's sheriff's department and fire department, provided a physician employed or approved by the County certifies the safety member is capable of performing his or her assigned duties pursuant to standards set forth by the member's employer. The Board of Supervisors

may designate a date prior to the date of resolution, upon which the resolution shall be operative in the County.

AJR 5 - SOCIAL SECURITY: Requests the President and the Congress of the United States to enact the Social Security Fairness Act, which would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act.

Focus on Customer Service...

LACERA's Claims Processing Division—the Good People Making it Happen Behind the Scene

Your relationship with LACERA begins the day you become a member. From that day and continuing throughout your career, your retirement, and beyond, LACERA is there, processing and paying the promised benefit to you and ultimately, your survivors.

In the course of performing our duties, we maintain an account on each of our members. Management of our member accounts is skillfully handled by the specialists of LACERA's Claims Processing Division. As you might imagine, administrating the accounts of over 151,000 members and survivors is a complex, intensive, and high-volume undertaking requiring the services of scores of specially-trained professionals.

Summary of Services Provided by Claims Processing:

Active Members

- Setup of new member accounts
- Setup and ongoing processing of contributions for contributory members
- Calculation, purchase contract preparation and processing of retirement benefit enhancements
 - o Service credit
 - o Additional Retirement Credit (ARC)
 - o Reciprocity
- Contract preparation and processing of plan transfers
- Calculation and preparation of Retirement Benefit Estimates

Retirees, Survivors

- Transitioning of active members to retiree status



- Calculation, preparation, and processing of retiree/survivor payroll (currently \$153 million per month)
- Processing of Direct Deposit enrollments
- Processing of retiree withholding tax deductions
- Calculation and preparation of annual 1099R forms
- Calculation and processing of legal splits/alternate payees
- Calculation and processing of special settlement agreements (i.e., Ventura, Bugh)
- Disability retirements: coordination of disability information with County departments
- Processing of death benefits
- Calculation and processing of survivor continuances

All Members

- Processing of information changes in writing. Member Services handles these changes over the phone:

- o Address
- o Name
- o Beneficiary

Quality Assurance Division Provides Training and Auditing Training

To qualify for Claims Processing duties at LACERA, an individual must possess a solid understanding of the County Employees Retirement Law (CERL), as well as the numerous business processes and procedures LACERA utilizes to implement the benefits set forth in CERL. Achieving these competencies requires extensive training.

Enter the LACERA in-house training experts, our Quality Assurance & Metrics Division (QA).

Our QA provides an intensive 6-month program of classroom instruction designed to prepare the trainees for positions in Claims Processing. The

cont'd on pg. 7

Claims Processing cont'd from pg. 6

curriculum, as developed by QA, presents an overview of LACERA, including its history, boards, retirement plans, etc. Trainees are taught the 22 business processes utilized in processing member claims through classroom instruction, practice on sample cases, and hands-on experience. To supplement classroom instruction, each trainee receives a binder of instructional materials and other training tools. Throughout the program, each trainee's progress is regularly monitored and evaluated.

Upon completion of the 6-month instruction, trainees graduate to actual production, where they are monitored for an additional six months on accuracy and production and must meet prescribed standards.



Quality Assurance Training

Only after successful completion of this intensive year long protocol, do the participants assume full Claims Processing duties.

Auditing

QA auditors also review the production of the Claims Processing and Member Services Divisions for accuracy and compliance. A production report is compiled and issued monthly. An audit report is issued every two months; detailing the accuracy level per specialist, group, and division. The report also shows the accuracy level per business process.

Quality Service by Dedicated Specialists

Our commitment to providing you with service at the highest level is exemplified by the quality and scope of the services performed by our Claims Processing and QA specialists.



Prospective Claims Processing Employees

Did You Know?

Defined Benefit (DB) Plans	Defined Contribution (DC) Plans
Your retirement benefit amount is determined by your average monthly compensation, years of service, and age. It is a lifetime monthly benefit.	The benefit amount is determined by the amount of your contributions and investment performance.



ASK LACERA @ www.lacera.com

"Ask LACERA" is an easy-to-use tool that helps you find answers to general retirement questions in a flash!

- Check out the list of the top twenty questions asked by members.
- Type a question or keyword in the "Search Text" box.
 - If you can't find your answer, you may submit your question, we will find an answer, and email it back to you.

Instant Answers to General Questions



MARCH MADNESS

FYI: Most LACERA members retire in March to qualify for the Cost-of-Living.
(See p.10 for pre-retiring tips).

Retirees Return to Work Waiting Period cont'd from pg. 1

work for the employer.

- Includes written and oral agreements
- Applies regardless of the length of the member's break in service after retirement
- Applies to employers whose employees participate in LACERA

A member who retires before reaching Normal Retirement Age must have at least a 90-day continuous break in service before returning to service as a retiree.

IRS penalties may apply to retirees under age 59.5 who have not had a "bona fide" separation from service and are engaged in post-retirement work with the County.

For Additional Information

For information pertaining to your individual situation, consult with a professional tax advisor; LACERA does not offer tax or legal advice. For questions on LACERA's regulations regarding retirees returning to service, call 1-800-786-6464 to speak with a Retirement Benefits Specialist.

Editor's Note:

PostScript is published by the staff of LACERA. Signed articles represent the opinion of the writers and not necessarily the opinion of LACERA Management, Board of Retirement, or Board of Investments. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

Where in the World is LACERA?

LACERA is located in beautiful Pasadena. We're at 300 N. Lake Avenue in the Gateway Plaza building, just off the Lake Avenue exit of the 210 freeway. The Gold Line Metro Rail Lake Station is only a half block away at 340 N. Lake Ave.

Directions to LACERA are available on the Contact Us page of lacera.com.



WEB TIP

Look for more contact info on lacera.com

Visit our public counter for a one-on-one consultation.

Looking Ahead • Don't Wait Until It's Too Late to Plan Your Retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Pre-Retirement Workshops

- Maximize your benefits
- Learn the best date to retire
- Learn about purchasing service credit
- Learn about retiree health insurance

Call 800-786-6464 to attend a workshop



From the Executive Desk cont'd from pg. 2

In 2007, the County agreed to implement the provisions of Assembly **Bill 2240 to permit eligible Plan E members to purchase ARC**. We promptly responded to this by reprogramming our online ARC calculator to allow users to easily compute the cost of Plan E ARC purchases. As with the PPA, this new legislation prompted us to update our purchase contracts, system programs, and brochures. We swiftly

communicated information regarding Plan E ARC to our members through newsletter and web articles.

New Retiree Health Improvement Program. In September we introduced our innovative **Staying Healthy Together: Focus on Wellness** program, which replaced our annual LACERA Retiree Health Fair. Staying Healthy Together is an exciting year-round multimedia program designed to

provide all LACERA retirees with valuable health information. The program is presented through a special section on lacera.com, the *Spotlight* (our retiree newsletter), and workshops at various locations throughout the County. (I'll let you in on a little secret, the Staying Healthy Together section on lacera.com contains information active members will find valuable, as well.)

cont'd on pg. 12

Thinking of Retiring Soon?

Applying for Retirement: Tips and Timetable

Many members choose to retire in March in order to be eligible for an April 1st cost-of-living adjustment (COLA). With that in mind, as “retirement season” approaches, we take this opportunity to offer these guidelines designed to streamline the retirement process.

If you haven’t attended a Pre-Retirement Workshop, make a reservation to attend one as soon as possible! The workshop will provide you with a wealth of information critical to your transition to retirement.

Meet with a LACERA Retirement Benefits Specialist

to assist you in completing your paperwork and determining the documents you will need to produce.

Standard documents you will need to submit to retire include:

- Your signed Election to Retire form to LACERA

- Your original certified Marriage Certificate or Certificate of Registered Domestic Partnership
- Your beneficiary’s original certified birth certificate (for



Unmodified+Plus or Options 2, 3 or 4)

- Completed Tax Withholding form
- Completed Direct Deposit application with a voided check from your checking account

Other documents related to LACERA-administered retiree medical and

dental/vision insurance and/or Social Security may also be required, depending on your personal situation. To confirm the documents you need, or to make a workshop reservation or an appointment with a LACERA Retirement Benefits Specialist, call 1-800-786-6464.

If you were divorced during your County employment, you must provide LACERA with a conformed copy (with the court clerk’s filing date stamp and the judge’s signature) of all the pages of your Judgment of Dissolution and any other orders directing division

of benefits. If you are in the process of a divorce at the time of retirement, LACERA cannot pay your retirement allowance until the Judgment of Dissolution of Marriage is final and a court order directing the community property division of your LACERA benefits is received.

Are You Eligible for Medicare?

Although you don’t have to be retired to be eligible for Medicare, the majority of LACERA retirees are. Here’s some important information regarding Medicare eligibility.

BACKGROUND

On January 1, 1983, the County of Los

Angeles withdrew its employees from the Social Security system. If you did not earn enough Social Security credits before June 1, 1983, you may not be eligible to receive Social Security or Medicare benefits. However, if you were hired after March 31, 1986, you have paid taxes into the Medicare

system as required by federal law. These payments may be sufficient to establish Medicare eligibility for you even if you are not eligible for Social Security. For more information, call the Social Security Administration at 1-800-772-1213.

cont’d on pg. 11

Thinking of Retiring Soon?
cont'd from pg. 10

MEDICARE PART A: HOSPITAL INSURANCE COVERAGE

Eligibility Requirements

Medicare Part A is free to anyone age 65 or older who meets either of the following requirements:

- Is eligible to receive a monthly Social Security benefit or is eligible based on wages on which sufficient Medicare payroll taxes were paid.
- Earned specified amount of wages on which sufficient Medicare payroll taxes were paid.

Additionally, Medicare is free if you are disabled, under age 65, and meet either of these conditions:

- Received Social Security disability benefits for 24 months as a worker, surviving spouse, or domestic partner.
- Accumulated a sufficient number of Social Security credits to be insured for Medicare and meet the requirements of the Social Security disability program.

Facts about Part A

You automatically apply for Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security. When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B unless you decline it. If you are not eligible for free Part A coverage, you may purchase this coverage.

Special provisions for Part A coverage apply to a person of any age with chronic kidney disease who requires dialysis or a transplant.

MEDICARE PART B: MEDICAL Insurance

Part B helps pay for doctors' services, outpatient care, and other medical services not covered under Part A.

Eligibility Requirements

If you are age 65 or older, you are automatically enrolled in Medicare Part B when you enroll in Medicare Part A, unless you decline it. Automatic enrollment with Part A also applies to disabled people under age 65.*

Facts about Part B

If you pay a premium for Part A, you must enroll in Part B to obtain that coverage. The Part B premium is ordinarily deducted from your Social Security benefit. If you and/or your eligible dependent select a LACERA-administered Medicare plan, you may be reimbursed for the Part B premium standard rate amount through the County Medicare Part B Premium Reimbursement Program. (The program is subject to annual review by the Board of Supervisors.)

FOR MORE INFORMATION

More comprehensive eligibility information and a review of the Medicare rules and exceptions is available online at www.medicare.gov or by calling the Centers for Medicare & Medicaid Services at 1-800-633-4227.

**Certain eligibility rules apply. For more information, contact Medicare.*



WEB TIP

Look for more Retiree Health Care info on lacera.com

Pre-Retirement Workshops
Maximize Your Retirement!

JANUARY 2008

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	S	9	10	11	G
13	14	G	16	17	18	19
20	21	G	23	24	25	26
27	28	G	30	31		

FEBRUARY 2008

S	M	T	W	T	F	S
					1	G
3	4	S	6	7	8	9
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MARCH 2008

S	M	T	W	T	F	S
						G
2	3	S	5	6	7	8
9	10	G	12	13	14	15
16	17	G	19	20	21	22
23	24	G	26	27	28	29
30	31					

S = Safety Members
G = General Members

Attend 5 years prior to retirement and again 2 years prior.

Call 1-800-786-6464 to RSVP.

From the Executive Desk
cont'd from pg. 9

Enhanced Web Services. As I mentioned, during the year we expanded our online ARC calculator to include Plan E ARC purchases, launched a web section dedicated to our new Staying Healthy Together program, and created pages and updates to announce and explain new legislation. We also added nearly 100 questions and answers to our Ask

LACERA database, and made several of our forms in the Brochures & Forms section interactive.

These accomplishments are on top of our ongoing Call Center, Public Counter, and Outreach services. **All LACERA achievements are the result of the dedication of our staff and boards to providing our members**

with the most comprehensive and highest quality services possible. We continue to be driven by our mission to “produce, protect, and provide the promised benefit.”

On behalf of everyone here at LACERA, I wish you the happiest and healthiest of holidays and a great 2008!



Happy Holidays from LACERA!

We wish you and your family a joyous holiday season and a prosperous new year filled with love, laughter, and good health.

December 2007 **LACERA *PostScript*** **Highlights**

- Focus on Customer Service—LACERA’s Claims Processing
- Congratulations! Pryor and Harris Elected to Boards
- Thinking of Retiring Soon? Helpful Tips!
- Post-Retirement Return to County Service



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