



Special Edition

ON Focus Retiree Healthcare

JULY 2015 • VOL. 26, NO. 2

In place of the *Postscript* you usually receive in June, LACERA presents a new special edition newsletter dedicated to retiree healthcare information. We hope that the resources, tips, and wellness information in *Special Edition: Focus on Retiree Healthcare* will help you to prepare for your future retirement.

KEEP COVERED IN RETIREMENT

The healthcare you have today as an active member ends when you retire, and **you will have to sign up for retiree healthcare**. Here's what you'll need to know:

- You must enroll in the Los Angeles County Retiree Healthcare Benefits Program **within 60 days of your retirement date**. (If you enroll after the 60-day deadline, an administrative waiting period generally applies: six months for medical plans; 12 months for dental/vision plans.)
- **Curious about the costs** or what plans are available?
 - o To see current premium costs, have a look at the **2015-2016 Medical & Dental/Vision**

Premium Rates brochure on the RHC Brochures & Forms page, on lacera.com.

- o You can review your options in the ***Exploring Your Healthcare Benefits Through LACERA*** booklet on the RHC Brochures & Forms page.
- **When you're ready**, enrollment forms may be viewed or downloaded online, or you may request them by phone at (800) 786-6464 or at our Member Service Center.

RHC TIP

HEALTHCARE IN RETIREMENT

The Los Angeles County Retiree Healthcare Benefits Program has two retiree healthcare tiers. Each provides the same subsidy percentage, based on years of service credit, but dependent coverage and other terms differ.

Tier 1:

- For employees hired on/or before June 30, 2014
- County subsidy applies to a family premium amount or benchmark premium*
- Not required to enroll in Medicare Parts A and B
- Not required to enroll in Medicare plan

County Retiree Healthcare Premium Subsidy			
Years of Service Credit	County Subsidy	Years of Service Credit	County Subsidy
10	40%	18	72%
11	44%	19	76%
12	48%	20	80%
13	52%	21	84%
14	56%	22	88%
15	60%	23	92%
16	64%	24	96%
17	68%	25	100% ³

Tier 2:

- For new County employees hired after June 30, 2014
- County subsidy applies to retiree-only premiums or benchmark premiums*
- Must enroll in Medicare Parts A and B, if eligible
- Must enroll in Medicare plan, if eligible

To review the details, see the Tier 2 web page or watch the video in the Retiree Healthcare section on lacera.com.

RHC TIP

*Whichever is less, up to a maximum of 100 percent for a member with 25 years of service credit (as long as the premium amount is below the benchmark rates. You are responsible for paying the difference above the benchmark rates.)

July 2015

S	M	T	W	T	F	S
			1	2	3	4
5	6	S	8	9	10	11
12	13	G	15	16	17	18
19	20	G	22	23	24	25
26	27	G	29	30	31	

August 2015

S	M	T	W	T	F	S
						1
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					

September 2015

S	M	T	W	T	F	S
		S	2	3	4	5
6	H	G	9	10	11	12
13	14	G	16	17	18	19
20	21	G	23	24	25	26
27	28	G	30			

G = General Members
S = Safety Members
H = Holiday

Call 800-786-6464 to Register

Unless otherwise indicated, workshops are held from 8:30 a.m. - 11:30 a.m. Most include presentations by Great-West and long-term care providers.

LIVING LIGHTER IN RETIREMENT

LACERA has a **wellness program tailored to our retirees, Staying Healthy Together.** The program offers interesting articles on topics such as avoiding food-drug interactions, aging gracefully, and healthy lifestyles. We've included a new article on obesity with steps you can take towards a healthier you.

Obesity is a big problem in the U.S., especially among Baby Boomers. More than one in three is obese, and only one in four gets the recommended amount of aerobic exercise. And obesity can cause chronic illnesses, such as arthritis and diabetes, that impact medical expenses, the ability to get around on your own, and overall quality of life.

The good news is that small changes can contribute to significant weight loss. If you want to slim down, then it's time to begin investing positive action and energy into yourself. Your health and happiness are worth all the efforts you make.

Are your walking shoes laced up yet? Here are a few steps you can take right away:

- 1. Schedule an appointment with your physician.** Your physician may identify an unexpected contributor to unwanted weight that could be fixed with a change to your current medication or by a specialist or specific therapies. You can also talk about exercise and diet strategies that best suit you.
- 2. Write down some realistic goals.** Decide on small goals you're ready to commit to, like reducing your daily fat intake or substituting sparkling water for

sugary sodas. Also, set up some long-term objectives, such as getting off of medication for hypertension or registering for a 5K race in one year. The weight you lose in the process of getting there will be a bonus.

- 3. Move more.** Crank up the tunes and let loose. Call a friend to go for a walk. Take your grandkids to the park. Lift hand weights during commercials. Spend a day strolling through a museum. It all adds up.
- 4. Decide what's worth the weight.** Don't deprive yourself of your favorite foods. Instead, consider what dietary changes you can stand to make, such as eating smaller portions, keeping low-sugar snacks on hand, or using Greek yogurt in place of sour cream.
- 5. Honor every achievement.** When you reach a milestone – fitting into your favorite jeans or running longer than you ever expected you could – reward yourself with something meaningful.

As you make these changes, remember to be patient with the process. Eating an entire bag of chips before you know what's happened is not likely to undo all your hard work; just dust off the crumbs and move on. When results seem minimal, remind yourself of the less visible benefits of exercise: longer lifespan, better sleep, disease prevention, better bone health, and reduced risk of falls with improved balance and joint support. Once you get started, you're already on your way to a healthier you.

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To reduce your risk of cancer, look no further than your fridge. Studies suggest that an overall healthful diet filled with colorful fruits and vegetables is the key to avoiding heart disease, diabetes, and even cancer. These foods are low in calories, fat, and carbohydrates; and they're packed with phytochemicals and antioxidants, which can protect cells from harmful

CANCER-FIGHTING SUPERHEROES' IN THE KITCHEN

compounds in food and in the environment and prevent cell damage and mutations.

Three of the good guys are profiled here. To see five more – dark green leafy vegetables, walnuts, garlic, beans, and tea – visit **Staying Healthy Together in the Retiree Healthcare section of lacera.com**.

CRUCIFEROUS VEGETABLES

Super Power: All these vegetables contain cancer-fighting properties. Broccoli offers an extra bonus — sulforaphane — a potent compound that boosts the body's protective enzymes and flushes out cancer-causing chemicals, including cancer stem cells that aid in tumor growth.

Where to Find Them: Add these wherever you can — from salads to omelets to the top of your pizza (on whole wheat dough, of course).



BERRIES



Super Power: Blueberries, raspberries, and strawberries are packed with cancer-fighting phytochemicals that may rid the body of free radicals, can slow down the growth of premalignant cells, and can deactivate certain cancer-causing substances.

Where to Find Them: Mix into yogurt; use as a topping on cereal, oatmeal, and salads; or blend into a smoothie.

TOMATOES

Super Power: This fruit is the best dietary source of lycopene, a carotenoid that was found to stop endometrial cancer cell growth.

Where to Find Them: The biggest benefits come from cooked tomatoes (think pasta sauce), because heating increases the amount of lycopene your body can absorb.



Sources: WebMD; Health.com

Living Lighter in Retirement cont'd

To recap:

- Obesity affects 31 percent of U.S. citizens aged 45-64.
- Small changes in diet and exercise can make a positive impact.
- It's important to keep your physician in the loop.
- Live a long, healthy, happy life in retirement!

Sources: Mayo Clinic; National Senior Games Association

RETIREE HEALTHCARE RESOURCES

We have a designated **Retiree Healthcare (RHC) section** on lacera.com full of detailed information.

- If you're interested in knowing more about insurance carriers and premium rates, check out the **2015-2016 Medical & Dental/Vision Premium Rates brochure** on the RHC Brochures & Forms page.
- Our retiree wellness program, **Staying Healthy Together**, includes Spotlight (our retiree newsletter) articles, an online section

on lacera.com, and great half-day workshops.

- Attend a **Pre-Retirement Workshop** for an overview of the RHC program.
- When you're ready to retire, schedule a one-on-one consultation at our **Member Service Center** for an overview and help in completing retiree healthcare-related paperwork.
- You'll find enrollment forms, benefits guides, and our New Retiree Healthcare Packet, on the **RHC Brochures & Forms** page.

Upcoming Holiday

LACERA will be closed:
Monday, September 7,
in observance
of Labor Day

Sorry We're
CLOSED

**"Health is
an asset
without equal."**

– Basque proverb

Editor's Note:

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