

LACERA

Spotlight on Retirement

September 2005
Vol. 16 No. 3

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • NEWS FOR RETIRED MEMBERS

LACERA's Ever-helpful Call Center Expands Services

To better serve you, we have expanded our Call Center services to include the following:

- Beneficiary Change
- Address Change

For security purposes, when you call 1-800-786-6464, our Retirement Benefits Specialists will ask you a series of questions to confirm your identity. This verification, along with the change you are requesting, will take approximately five to ten minutes. You will receive a confirmation of your change by mail.

TIP: To expedite verification and the requested procedure, please have

the following information ready when you call:

- Most recent retirement check or ADR (automatic deposit receipt)
- For a beneficiary change: name, address, social security number, date of birth, and phone number for each beneficiary

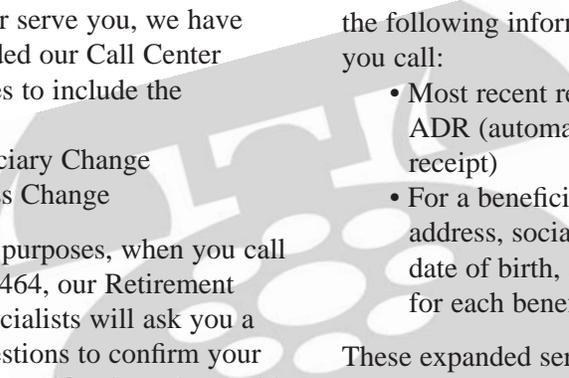
These expanded services, which previously could be completed only by mail, represent another example of our commitment to provide our members with the best possible service. Once again, we saw an opportunity to serve you better, and we acted on it. 

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Ventura Settlement No Longer Subject to Appeal

The trial court's approval of the settlement agreement covering procedures for retroactive implementation of the Ventura ruling is now **final** and **no longer subject to appeal**. LACERA has been working diligently to calculate retroactive

adjustments and we plan to make payments to eligible retirees, survivors, and beneficiaries at the earliest possible date. We proceeded with the necessary work as soon as the trial court approval was received and without waiting for the appeal

period to expire. We have not yet determined the date the payments will be made, but you can be assured we are doing everything possible to expedite the process. Watch our web site, www.lacera.com, for further updates. 

Los Angeles County Employees Retirement Association

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Vice Chair
Elected by Safety Members

WILLIAM DE LA GARZA
Secretary
Elected by Retired Members

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County Treasurer & Tax Collector
Ex-Officio Member

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BRIAN C. BROOKS
Elected by General Members

SI FRUMKIN
Appointed by Board of Supervisors

ARMANDO MACIAS
Alternate Member
Elected by Safety Members

ED MORRIS
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Appointed by Board of Supervisors

Chief Executive Officer
MARSHA D. RICHTER
Assistant Executive Officer
GREGG RADEMACHER
Assistant Executive Officer
ROBERT HILL

From the Executive Office

Marsha D. Richter, Chief Executive Officer



Our Focus Is Service

As our mission statement proclaims, “LACERA exists to produce the highest quality of service for our members.” Our dedication to quality service is expressed in every element of our operations.

As you’ve likely noticed, we often include a survey with our responses to your requests. **Member surveys** help us adhere to our mission by gauging our level of service and the level of your satisfaction with our service. Your responses provide us with invaluable feedback, which often serves as a catalyst for service upgrades. We’re always listening!

Evidence of our responsiveness can be seen in our most recent service upgrades, which include **expansion of Call Center services** and a **new procedure for replacing retirement checks**. And speaking of responsiveness, did you know our Call Center receives approximately 140,000 telephone inquiries each year, and 87% of those calls are

answered within 30 seconds? Sure, we’re proud, but we’re always striving to do even better.

To further assist us in providing service at the highest possible levels of quality, accuracy, and efficiency, our **Quality Assurance (QA)** Division continually evaluates and analyzes our procedures.

I encourage you all to take full advantage of our user-friendly web site. A visit to **www.lacera.com** will provide you with the latest LACERA news, retirement information, and a wealth of other important and informative material. Highlights of the web site include:

- Access on “**My LACERA**” to your personal retirement information, including your most recent Personalized Beneficiary Statement
- **Brochures & Forms** page: read, print or order information and forms

LACERA is here to serve you. I welcome your feedback. 

LACERA Board Election Results

Your votes have been counted, and election results were certified by the Registrar-Recorder/County

Clerk. The Board of Supervisors must declare the election results official before the elected members may assume office. LACERA welcomes the following Board members, whose terms will begin on January 1, 2006:

Board of Retirement

- Yves Chery (elected by general members)
- Ed Morris, Alternate Retired Member (elected by retired members)

- William de la Garza (unopposed; appointed in lieu of an election)

Board of Investments

- Simon Russin (elected by general members)
- Diane Sandoval (elected by retired members)

Watch for profiles of the new Board members in a future issue of *Spotlight*. 

2005 Legislative Updates

by Jan Barcus

The 2005 Legislative year is winding to a close. September 9th was the last day for each house to pass all bills. If a bill is to become law, it must have cleared both houses and been delivered to the Governor by that date. 2005 is the first year of a two-year session; therefore, bills that did not clear the houses may have further hearing in 2006.

Governor Schwarzenegger has until October 9th to sign or veto bills that reached his desk. Our next report will show the bills signed by the Governor, and those that became law without his signature (neither signed nor vetoed).

Pension Reform legislation was not successful this year. All bills introduced in the regular and extraordinary session remained in the house of origin. However, we do not think that the issue is closed. We anticipate that some of the bills will be amended and reintroduced in 2006.

Below is the current status on some of the bills LACERA followed this year. You can track bills of personal interest at the Official California Legislative Information web site, www.leginfo.ca.gov.

AB 30 County Employees Retirement: Military Service Purchase (Negrete-McLeod)

Existing retirement law authorizes a County Board of Supervisors to allow members to purchase military service. One limitation on the member's eligibility to purchase his or her military service is that the member is not now, or in the future, eligible to receive a retirement pension based on that service. This bill would amend the law to authorize a Board of Supervisors to allow the member to purchase the military service whether or not he or she is entitled to a future pension based on that service. This bill would also remove the 4-year limit on the amount of service that could be purchased for STRS and PERS (not LACERA). The April 25th amendment made this provision at the option of the Board of Supervisors in each county. The bill died in Committee before it went back to the Board of Retirement to lift its opposition.

Introduced: December 6, 2004

Last Amended: April 25, 2005

Sponsor: National Guard Association

Status: Remained in Committee and is Dead

LACERA position: Oppose, unless made at local option

AB 456 County Employees Retirement: Fraud (Torrico)

Would make it a crime for any person to make false statements or representations in order to seek or obtain benefits from PERS, STRS or a 37 Act System for themselves or others. "Statement" includes oral or written and relating to family relationship, injury reports, and medical records. It would also make it a crime for a person to knowingly accept a payment from the system knowing that he or she is not eligible for the benefit. The bill further sets the statute of limitations and the penalties.

Introduced: February 15, 2005

Last Amended: July 7, 2005

Sponsor: CalPERS

Status: To Assembly Inactive File,

September 8, 2005

LACERA position: Watch

AB 1405 County Employees Retirement: Actuarial Valuations (Evans)

This bill would have changed the time period in which the Board of Retirement is required to recommend to the Board of Supervisors any changes in interest or contribution rates. The latest amendment deleted that language. The bill now would

ratify, approve, and set forth the provisions of the Emergency Management Assistance Compact between the states. The Compact is to provide for mutual assistance between participating states for disaster planning and response.

Introduced: February 22, 2005

Last Amended: September 2, 2005

Sponsor: California Professional Firefighters

Status: To Senate Inactive File, September 8, 2005

LACERA position: Watch (prior to September 2, 2005 amendments)

AB 1769 County Employees Retirement: Mandatory Retirement (Negrete-McLeod)

This bill provides that a fire chief who is a safety member, but whose duties are administrative only, shall not be subject to mandatory retirement. This bill is limited to a fire chief holding position in Los Angeles County on May 1, 2005 and requires that he retires before April 1, 2009. The bill provides that no salary increase shall be granted to the Chief that is not comparable to other Los Angeles

Cont'd on pg. 4

Department Heads.

Introduced: April 4, 2005

Last Amended: July 11, 2005

Sponsor: Los Angeles County

Status: Signed by the Governor on July 27, 2005, Chapter 134

SB 973 County Employees Retirement: Domestic Partners Benefits (Kuehl)

Since January 1, 2000, domestic partners have been able to register their relationship with the California Secretary of State, provided specific requirements are met. The registration with the Secretary of State must occur

at least one year prior to the member's retirement effective date. This bill would recognize that many domestic partner relationships were established prior to the 2000 enactment of state law creating the Domestic Partner Registration. The bill would amend the County Employees Retirement Law to entitle a retired member to elect to change his or her optional retirement allowance to an allowance that may be more beneficial to the member and his or her partner. To be eligible to change the retirement option, the partnership must be registered with the Secretary of State and the member and domestic partner must sign an

affidavit under penalty of perjury stating that at least one year prior to the member's service retirement effective date or at the disability retirement date, the member and partner would have qualified to be registered as domestic partners pursuant to Section 297 of the Family Code. Any increase in the member's allowance under this provision would be payable on a time-forward basis only.

Introduced: February 20, 2005

Last Amended: August 25, 2005

Sponsor: Equality California

Status: To Governor,

September 8, 2005

LACERA position: Support 

If the Check Wasn't in the Mail... New Check Replacement Procedure

LACERA has implemented a new, more secure procedure for replacing retirement checks that don't arrive in the mail.

Here's what to do:

- First, check the payday calendar at www.lacera.com to confirm the scheduled mailing date.
- Please allow at least three mailing days after the mail date.

Then, if your check has not arrived, you may call us at 1-800-786-6464 to initiate a replacement check. This new policy reduces the wait time from five days to three. Please remember, mailing days are

Monday through Saturday, excluding federal holidays.

- Upon receiving your call, we will mail you a form titled "Declaration of Non-Receipt of Warrant." This form is now required for security purposes.
- Complete the form and fax it to LACERA at 626-564-6155 or mail it to:

LACERA

P.O. Box 7060

Pasadena, CA 91109-7060

- If your original check arrives, please call us for further instructions.

TIP: To eliminate the possibility of not receiving your check by mail, sign up for Direct Deposit. It's free, easy, secure, and convenient. With Direct Deposit, your money is electronically deposited into your account every month, whether you're sitting at home or traveling the world. And since your money is deposited electronically, there's no risk of your check being lost or stolen. For questions about Direct Deposit, call 1-800-786-6464. To download a brochure and application, visit the Brochures & Forms page on www.lacera.com. 

Not Using ICE Can Have Chilling Effects

Storing ICE in your cell phone could save your life

If you're injured and unresponsive, would emergency workers be able to quickly determine whom to notify? If you are allergic to certain medications, or have other medical conditions that could affect treatment options, and you are unable to communicate with the rescue workers, would your emergency contact information be fast and easy for your rescuers to locate?

With ICE, the answer would be yes.

By adding an ICE (In Case of Emergency) contact to your cell phone directory, a paramedic or other rescuer would quickly know whom to contact, not only to notify them of your condition, but most importantly to discover information about your medical history that could be crucial to saving your life.

It's a simple thing to do. Just indicate ICE next to the name of the

person in your cell phone directory that you want notified in the event you have an accident or other



emergency. If you have more than one contact name, just use ICE1, ICE2, ICE3, etc. The ICE idea, which was

originated by a paramedic in the UK, is being promoted by emergency officials and cell phone companies throughout the world.

"It's something that individuals can do for themselves and their families," according to Eric Holdeman, director of King County (Seattle) Office of Emergency Management. "Without the contact listing, we would be saying, 'Who is this person and whom do we contact?'"

Since so many people fail to carry emergency contact information in their wallets, but almost everyone these days keeps their cell phone handy, using ICE can have life-saving effects.

So, why not ICE up your phone today? Don't forget to advise your contacts of any allergies or other medical conditions you have. It could save your life! 📞



Did you know?

DB/DC Plan Comparison

Defined Benefit (DB) Plans	Defined Contribution (DC) Plans
LACERA provides a lifetime benefit	401(k) and 457 Plans are savings accounts
<ul style="list-style-type: none"> Provides a \$5,000 death/burial benefit when a LACERA retiree dies 	<ul style="list-style-type: none"> No death/burial benefit

Retiree Health Fair Recap 🍏

The 14th Annual LACERA Retiree Health Fair, held on September 16th at the Hyatt

Valencia Hotel in Valencia, was another success. Thanks to all who attended and made the Senior Prom special. We are currently evaluating

your comments and suggestions, and look forward to seeing you again next year. 📞

**Do you have questions
regarding your
retirement benefits?**

Call the numbers below
and speak with a
Retirement Benefits Specialist.

626-564-6132
1-800-786-6464

Visit our web site at:
www.lacera.com

Email us: **welcome@lacera.com**

Fax: **626-564-6155**

NOTE: Your Social Security
number is the key to
finding your records.

Editor's Note

Spotlight on Retirement 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.

Contributing Writers:

Barbara Gordon
Cheryl Cahill
Jan Barcus

Copy Editors:

Jeannine Smart
Cheryl Cahill

Design:

Allen Helbig

Questions? Comments? Suggestions?

Email us at welcome@lacera.com
or write to:

Spotlight on Retirement
LACERA Communications
PO Box 7060
Pasadena, CA 91109-7060

*Alternate formats are available
upon request.*

Secure Horizons/PacifiCare Rate Change

We are pleased to announce a rate adjustment for LACERA members enrolled in PacifiCare's Secure Horizons plan, effective September 1, 2005. PacifiCare recently quoted lower rates than those originally proposed for the 2005/2006 Plan Year. There are no plan design changes.

At its meeting on July 14, 2005, the Board of Retirement approved a recommendation to adjust the Secure Horizons/PacifiCare monthly

premiums for plan participants. The overall program rate increase will be 7.3% instead of 7.5%, with an **overall cost savings in excess of \$600,000.**

Secure Horizons plan participants have seen the **new, reduced rate reflected on their checks beginning August 31, 2005.**

For additional information, please call LACERA at 1-800-786-6464 or 626-564-6132 and press 1 to speak with a Health Care Benefits Specialist. 

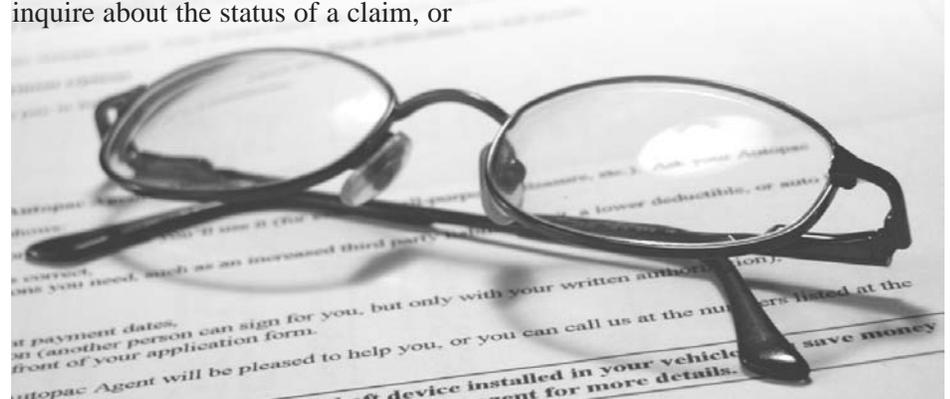
A Clear Improvement in Vision Care Benefits

As you read in the July issue of *Spotlight*, on July 1, 2005, CIGNA began a partnership with Eye Med to provide participants with enhanced vision care benefits.

If you are a CIGNA Vision Plan participant, you should have received a package containing your new ID cards, claim forms, and other information. If you have not received this package, please call 1-866-565-1540. You may also call this number to request additional claim forms, to inquire about the status of a claim, or

to obtain information about your vision plan benefits. A list of provider locations is available on the CIGNA web site at **www.cigna.com.**

Please note: CIGNA has a partnership with Eye Med; therefore you may receive a claim form showing an Eye Med logo. These forms are acceptable, providing they list a Twinsburg, Ohio or Mason, Ohio claims address. If you're not sure you have the proper form, please call 1-866-565-1540. 



LACERA Earns Awards

LACERA has received two awards from the Government Finance Officers Association (GFOA). The GFOA's Awards for Excellence in Government Finance recognize contributions to the practice of government finance that exemplify outstanding financial management. The awards stress practical, documented work that offers leadership to the profession and promotes improved public finance.

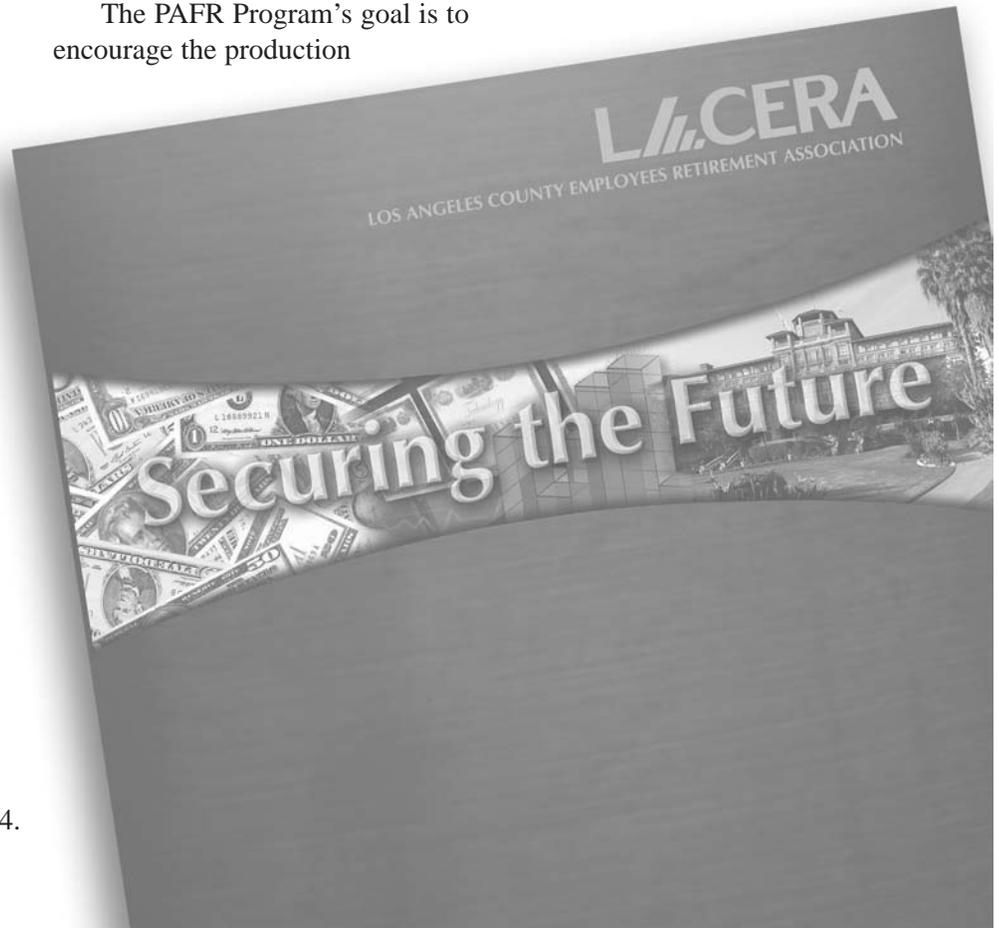
LACERA has received:

- **Certificate of Achievement for Excellence in Financial Reporting** for LACERA's Comprehensive Annual Financial Report (CAFR) for fiscal year ending June 30, 2004. LACERA has been awarded this certificate **15 years in a row**.
- **Award for Outstanding Achievement in Popular Annual Financial Reporting** for LACERA's Popular Annual Financial Report (PAFR) for fiscal year ending June 30, 2004. This is the **seventh year** LACERA has won this award.

The GFOA's Certificate Program (CAFR Program) is designed to recognize and encourage excellence in financial reporting by state and local governments.

The PAFR Program's goal is to encourage the production

of reports that make financial data more accessible to those who need less detailed information than what is traditionally found in CAFRs. 



MY LACERA on www.lacera.com

Have you registered to use My LACERA?
Register today!

Access your personal retirement information online, 24/7





Look for the link on the home page.



HEALTH CARE



For information about LACERA-related health care plans, go to lacera.com/health_care.html



Spotlight on Retirement

September 2005 Spotlight Highlights

In September, we spotlight our Customer Service efforts:

- ✓ New check replacement procedure
- ✓ Expanded Call Center services
- ✓ www.lacera.com - "My LACERA,"
Brochures & Forms page
- ✓ Customer Service Surveys

Plus Board Election Results, Secure
Horizons/PacificCare Rate Change, ICE,
Legislative Updates, and more!



"To produce, protect, and provide the promised benefit."

— LACERA Mission Statement