

# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION ■ SEPTEMBER 2006 VOL. 17 NO. 3

## Reminder: You Can Adjust Your Withholding Tax As Often As You Like

**Y**ou may adjust your federal or state withholding tax election as often as you like. This includes opting not to have any withholding deducted from your retirement allowance, if you wish.

To change your withholding rate, complete form W-4P/DE-4P and return it to LACERA. The form can be accessed in the Brochures & Form section of [www.lacera.com](http://www.lacera.com), or by emailing [welcome@lacera.com](mailto:welcome@lacera.com), or by calling LACERA at 1-800-786-6464. You may also adjust your withholding rate by sending a written request to LACERA, P.O. Box 7060, Pasadena, CA 91109-7060.

Changes you elect will take effect by the first of the month that is at least 30 days after LACERA receives your completed form.

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## To Your Health!

**W**elcome! This column is directed toward issues related to keeping you in the know about ways to live longer and better. Health care in America is changing. Thanks to advances in medicine, nutrition, etc., as individuals, now we can— *and should* — do more on our own to stay healthy and improve the quality of our lives. Although everyone wants to enjoy the best possible quality of life, not everyone knows how to be proactive about it.

*To Your Health!* will do its best to keep you updated on things you can do to stay healthy and maximize your quality of

life.\* We will present information on how you can utilize wellness and other special programs included in your LACERA-administered medical plan to take charge of your health, and enhance your daily living.

The experts in LACERA's Retiree Health Care Division continue to work hard to maximize the benefits included in your

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\*Material presented is meant for informational purposes only; LACERA does not provide medical advice. For medical advice consult your health care professional.



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**Los Angeles County Employees  
Retirement Association**  
**Members of the  
Board of Retirement**

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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

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Elected by General Members

**SI FRUMKIN**

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

**RICHARD WIRTH**

Appointed by the Board of Supervisors

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Elected by Retired Members

**WILLIAM R. PRYOR**

Elected by Safety Members

**MICHAEL SCHNEIDER**

Appointed by the Board of Supervisors

**ROBERT L. SPARE**

Appointed by the Board of Supervisors

**LEONARD UNGER**

Appointed by the Board of Supervisors

Chief Executive Officer

**MARSHA D. RICHTER**

Assistant Executive Officer

**GREGG RADEMACHER**

Assistant Executive Officer

**ROBERT HILL**

From the **EXECUTIVE DESK**

Marsha D. Richter—CEO, LACERA



# Farewell... and may you fare well!

**T**his is one instance when reports of a departure are absolutely true — I will be retiring in October. Having spent 33 years helping other people retire, I feel I am a real example of the old adage: always the bridesmaid, but never the bride. Now, finally, I am getting my turn to walk down the metaphorical aisle. Before I leave, I want to take this opportunity in my farewell newsletter article to express my heartfelt gratitude for the wonderful years I have enjoyed as LACERA's Chief Executive Officer.

The article that reported my pending retirement also highlighted some of the changes that we've made during my tenure as CEO. I do feel these changes have made LACERA a stronger, more effective organization than it was when I came here in 1989, but the article didn't report the whole story. My successes at LACERA were made possible by the support and efforts of so many wonderful people.

For starters, the LACERA Boards of Retirement and Investments have been true champions of the rights and benefits of LACERA members and retirees. They have been in the forefront encouraging staff to do a better job of responding to member needs. They enthusiastically supported all of the initiatives we have proposed to improve service to our members and they have made sure we had the resources necessary to implement change. They have performed their Board duties with great diligence and with a sincere commitment to act with the highest fiduciary standards.

*“It has been my great honor to ensure you receive the benefits you have earned.”*

I would also like to thank the Board of Supervisors for its excellent appointments to the LACERA Boards. Over the years, I have been so impressed by the high caliber

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**Editor's Note:** Consult with professional advisors regarding legal, tax and/or medical matters; LACERA does not offer legal, tax or medical advice.

# 2006 Legislative Updates

**L**ate summer and early fall mark the time of year when we begin to see results from our legislature. In order for any bill to proceed, it must have passed out of its house of origin by June 2. This means all Assembly bills should have moved into the Senate and vice versa. Based on this rule alone, many of the bills LACERA has been tracking are effectively dead. Of those that remain, some have been passed by both houses and were subsequently signed by the governor. These include AB 2240 and AB 2366, which are described herein. The deadline for the legislature to pass other bills still under review is August 31. Bills passed by the legislature are sent to the governor; he has until September 30 to either sign them into law or veto them.

## **AB 1568 - BOARD MEMBERSHIPS/ETHICS TRAINING**

— This bill would preclude a member or employee of the board from selling or providing any investment product that would be considered an asset of the fund to any of the twenty counties that operate under the County Employees Retirement Law. It would also add provisions to the retirement law requiring all board of retirement and board of investment members to receive at least two hours of general ethics training. The training must be provided every two years.

**Author:** Torrico  
**Introduced:** February 22, 2006

**Sponsor:** Author  
**Status:** In Senate  
**Last Amended:** May 31, 2006  
**LACERA Position:** Support - Board of Investments, Watch - Board of Retirement

## **AB 2240 - ADDITIONAL RETIREMENT CREDIT**

— Currently the County Employees Retirement Law (CERL) authorizes the Los Angeles and Santa Barbara county boards of supervisors to adopt provisions that allow the counties' noncontributory plan members to purchase certain types of previous and other service. Under the current provision, the boards of supervisors cannot limit which types of eligible service the member may purchase. If the board wishes to adopt provisions covering one type of service, it must include all other previous service included in the governing provisions. This bill adds a separate section to the CERL that would authorize Los Angeles and Santa Barbara county boards of supervisors to adopt provisions covering the purchase of Additional Retirement Credit (ARC) only. To receive ARC, the member must pay the full actuarial value of the additional retirement benefit received through the ARC purchase. This bill was signed by the governor, but will only be operative upon a resolution adopted by the respective boards of supervisors.

**Author:** Committee on Public Employees, Retirement and Social Security  
**Introduced:** February 22, 2006  
**Sponsor:** SACRS

**Status:** Signed by Governor – Chapter #117  
**LACERA Position:** Support - Board of Retirement

**AB 2309 - DROP** — This bill has been amended dramatically since the last legislative update. Initially it sought to allow the county board of supervisors to authorize a DROP program for a subset of specified safety classifications. It was then amended to simply request a study of the benefits and detriments of such a program. In June, the bill was amended once more and no longer pertains to retirement benefits whatsoever.

**Author:** Negrete-McLeod  
**Introduced:** February 22, 2006  
**Sponsor:** SACRS  
**Status:** Senate Committee on Judiciary  
**Last Amended:** June 15, 2006  
**LACERA Position:** No Longer Relevant

**AB 2351 - ELECTED OFFICERS/SERVICE CREDIT** — This bill would prohibit any governing body of a city or county from granting credit for service to an elected officer or member for service that the elected officer or member has not performed. The bill would further prohibit these governing bodies from paying contributions for credit for service if an elected officer or member has not performed the service. The bill would permit an elected officer to purchase

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LACERA welcomes Walta M. Smith to the Board of Retirement. Look for her profile in the next issue.

**Farewell... and may you fare well!**

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of the people it has selected to undertake the complex and demanding role of pension trustee. These appointed members of our Boards are volunteers who receive minimal compensation for many hours of service to LACERA. They work collaboratively with the elected Board members and with staff to ensure LACERA fulfills its duty to our members and to the LACERA trust fund.

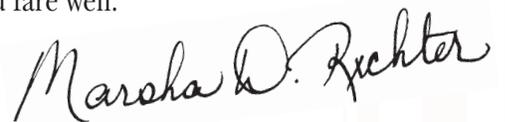
I am also grateful to County labor organizations and retiree organizations. These groups represent the interests of many members and retirees. During my years as CEO, I have greatly appreciated their support of guaranteed retirement benefits and their willingness to fight to safeguard the benefits owed to our members.

Of course, I owe a gigantic debt of gratitude to the fabulous LACERA staff. No CEO can accomplish anything without the hard work, support, and loyalty of a committed staff. I have been extremely lucky with the wonderful people who work here at LACERA. They have embraced my goal of transforming LACERA into a world-class service organization and have methodically developed new procedures and processes that make us more member-friendly.

Finally, I thank all of you for allowing me to serve you. I am proud to have spent my career supporting other public employees. Unfortunately, you as public employees often do not receive the accolades you deserve. Your efforts are often taken for granted by the citizens you have devoted your lives to serving. It is too easy for the media to dismiss public employees as red tape bureaucrats. They forget you are the people who answer 911, who rush into burning buildings, who nurse the sick, who teach the young, who pick up the garbage, who keep the roads safe, and who make the justice system function. Through the years, I have listened to your stories and admired your dedication. I know you form the framework that allows America to work. It has been my great honor to ensure you receive the benefits you have earned.

As I say goodbye, I ask you to support my successor, Gregg Rademacher, as you have supported me. As LACERA's Assistant Executive Officer, Gregg has consistently demonstrated his commitment to LACERA's mission of paying and protecting the promised benefits. You can rest easy knowing he is there to keep LACERA on the right course.

I wish I could thank each one of you and give you a hug as I say goodbye. May you fare well.



## LACERA Annual Report Wins International Award

**L**ACERA has won the prestigious ARC (Annual Report Competition) Award for its 2005 annual report. The annual report was named the 2006 Gold Winner in the Non-Profit Pension Fund category.

The international competition presented by MerComm, Inc. is the world's largest and most respected annual report competition.

Approximately 2,000 entries from

across the globe vie for recognition in this competition which is based on creativity, clarity, effectiveness and excellence. Elements considered in the judging include cover design, president's letter, interior design, clarity of written information, presentation of corporate information, expression of financial data, and how well the spirit of the organization is communicated.

The annual report was produced by LACERA's Communications Division.

## PUBLIC SERVICE ANNOUNCEMENT

### Volunteers Needed to Advocate for Abused Kids

CASA of Los Angeles is recruiting Court Appointed Special Advocate (CASA) volunteers to investigate the circumstances of children who have been removed from their homes due to abuse or neglect and placed in protective custody. CASA volunteers advocate for the best interest of foster children both in court and in the community.

For more information call (323) 526-6666 or visit [www.casala.org](http://www.casala.org).

# 2006 Legislative Updates

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additional retirement credit at his or her own expense.

**Author:** Maze  
**Introduced:** February 23, 2006  
**Sponsor:** Author  
**Status:** In Senate Reading  
**Last Amended:** August 7, 2006  
**LACERA Position:** Watch – Board of Retirement

**AB 2366 - REINSTATEMENT AFTER RETIREMENT** — This bill permits a retired safety member in Los Angeles County who was required to retire because of age to be reemployed by the County and reinstated to active membership. Reemployment would occur upon the Board of Retirement's determination that the member is not incapacitated due to age. The member would be reinstated to active status effective the first day of the month following the date of reemployment. This bill permits that safety member to earn an additional retirement benefit for the period of service after reinstatement, pursuant to the formula applicable to that member prior to his or her reinstatement. This bill has been signed into law by the governor, but will only be operative upon a resolution adopted by the Board of Supervisors.

**Author:** Runner  
**Introduced:** February 23, 2006  
**Sponsor:** Los Angeles County Sheriff's  
**Status:** Signed by Governor – Chapter #120  
**Last Amendment:** May 10, 2006  
**LACERA Position:** Oppose - Board of Retirement

**AB 2570 - ECONOMIC DEVELOPMENT** — Would require public retirement systems with assets exceeding \$4 billion to include in their financial statements specified information regarding investments they obtain on or after January 1, 2007, and hold in California and emerging domestic markets within the state. Would require the reporting to cover investments by asset class, fair market value, and percentage of total portfolio.

**Author:** Arambula  
**Introduced:** February 23, 2006  
**Sponsor:** Author  
**Status:** In Senate Committee on Public Employment and Retirement

**Last Amendment:** August 7, 2006  
**LACERA Position:** Oppose - Board of Investments and Board of Retirement

**AB 2632 - MILITARY SERVICE** — Existing law authorizes a board of supervisors to allow a member to receive credit for time while absent from service and serving in the armed forces if, among other things, the military service is not the basis for present or future military retirement pay. This bill would amend the government code to authorize the board of supervisors to allow a member to receive service credit whether his or her military service is the basis for present or future military retirement pay.

**Author:** Negrete-McLeod  
**Introduced:** February 24, 2006  
**Sponsor:** National Guard Association of California  
**Status:** In Senate Committee on Appropriation's Suspense File

**Last Amendment:** June 20, 2006  
**LACERA Position:** Watch – Insurance, Benefits and Legislative Committee

**AB 2765 - SAFETY MEMBERSHIP/ PROBATION OFFICERS** — This bill would have classified probation officers in Los Angeles County as safety members effective January 1, 2007. The requirement of a Board of Supervisor's resolution to classify probation officers as safety members would have been deleted, bypassing one of the challenges to this law actually taking effect. However, the bill failed to make passage out of the Assembly Committee on Public Employment, Retirement and Social Security and therefore, will not be revisited.

**Author:** Negrete-McLeod  
**Introduced:** February 24, 2006  
**Status:** Died in Committee  
**LACERA Position:** Watch - Board of Retirement

**AB 2795 - RECIPROCITY** — Current California retirement law allows reciprocal benefits to a member who terminates employment with a covered retirement system and within six months begins employment with a second covered retirement system. This bill would have amended the Public Employees Retirement Law (PERL) and the County Employees Retirement Law (CERL) to extend reciprocal benefits if the lapsed period between service is less than 18 months. The bill was amended

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# About Those Mailings...LACERA Does Not Share Member Information with Outside Organizations

**A**s the letter in your Board Retirement Package mentioned, a number of retiree organizations have been established to serve retired Los Angeles County employees:

**AFSCME:** American Federation of State, County and Municipal Employees, AFL-CIO

**RELAC:** Retired Employees of Los Angeles County

**SEIU Local 660:** Six Sixty Seniors Association, AFL-CIO

As a courtesy to these retiree organizations, LACERA enables them to send you mailings from time to time. LACERA does not endorse these organizations or any of the services they offer; however, you are free to review their information and decide whether their services are of interest to you.

When these mailings occur, the mailing service is performed by LACERA, or a LACERA-approved mailing service vendor that is required to provide a Statement of Confidentiality and Restriction of Use. LACERA does not

release your address to the mailing organization; *your member information remains confidential*. In addition, all labor, material, and postage costs associated with these mailings are assumed solely by the requesting organization.

If you have questions regarding any of the services discussed in the mailings, call the organization(s) directly. LACERA is unable to answer questions about these organizations and their programs.

**Newly Divorced?**     **Just Widowed?**     **Age 19 and Out of School?**

## COBRA:

A Short-Term Solution for Dependents Who Lose Health Insurance Eligibility

Dependents may be able to get an extension of coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA).\*

Coverage is limited to a maximum of 36 months.\*\*

\*Initial quarterly payment required. \*\*Eligibility and other restrictions apply.

### COBRA Qualifying requirements:

- Divorce or legal separation of a spouse or eligible domestic partner from a retired LACERA member
- Death of a retired LACERA member leaving a spouse or eligible domestic partner and dependents who are not eligible to receive monthly retirement benefits
- Dependent child(ren) exceeds the maximum age for plan coverage
- Reaches age 19 and is no longer a full-time student in an accredited educational institution, or reaches age 23

For more about COBRA, visit the Health Care section of [www.lacera.com](http://www.lacera.com).

## To Your Health

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LACERA-administered medical plan. You can read about some of these programs on page 11 in the article entitled *Learn How to Manage Disease and Maximize Your Health*. The article points out that hypertension is a dangerous condition that affects nearly 50 million Americans, and the risks for it increase with age. Learning how to manage or prevent it through Blue Cross' new Hypertension

Program is one way to take charge of your health.

The escalating costs of prescription drugs impact heavily on our retirees. Are you aware of the cost-savings available by ordering prescription drugs through your plan's mail order program? Mail order even offers you savings on the super expensive specialty drugs! Read about it in *New Mail Order and Specialty Drug Blue Cross Co-Pays* on page 8.

Of course, having regular health care remains a critical element in protecting your health; however, it's also up to each of us to be proactive about our own health. As the slogan from the upcoming Retiree Health Fair implores, "Be your own health hero!"

*To Your Health!* is a regular *Spotlight* feature; look for it in future issues.

## Blue Cross Lifetime Benefit Maximum is \$1 Million

**T**he Lifetime Benefit Maximum for LACERA-administered Blue Cross Plans (except Blue Cross III) is \$1 million. Any benefits you received under a prior LACERA-administered Blue Cross plan will reduce the

remaining Maximum Lifetime Benefit on your current Blue Cross plan.

If you are enrolled in a LACERA-administered Blue Cross Plan and would like to know the status of your Lifetime Benefit, contact Blue Cross at 1-800-284-1110. If you are reaching your Lifetime

Benefit Maximum and would like to make a medical plan change, contact LACERA's Insurance Services Section at 1-800-786-6464, press 1. **A plan change takes six months, so be sure to contact LACERA before you reach your Blue Cross Lifetime Benefit Maximum.**

## Rademacher Named to Succeed Richter as LACERA CEO

**T**he Boards of Retirement and Investments unanimously selected Gregg Rademacher as LACERA's next Chief Executive Officer. He succeeds Marsha Richter, who is retiring in October after leading LACERA for the past 12 years.

Members of both boards praise Rademacher for the leadership he has exhibited as a LACERA Assistant Executive Officer, a position he has held since 1996. He has been with the association since 1991.

Richter commends her successor for his unflinching commitment to LACERA's

mission to produce, protect, and provide the promised benefits to its members.

Heidrick & Struggles, a nationally recognized executive search firm, assisted in LACERA's nationwide CEO search.

Congratulations, Gregg!!

## PUBLIC SERVICE ANNOUNCEMENT

### Volunteers Sought to Fight Consumer Fraud

**T**he National Telemarketing Victim Call Center (NTVCC) is seeking volunteers to provide education and prevention services to older consumers who have been victimized by mass marketing scams.

The NTVCC manages and operates a "reverse boiler" room where volunteers are trained to have conversations with victims, deliver a specific prevention

message, give tips on avoiding victimization, and gather information about current scams. Once trained, volunteers staff a reverse boiler room where calls are made to known victims of fraud. Other volunteers help with community education and outreach and with assistance in data management. Training and monthly in-services include information on the latest scams. Volunteers are provided with a fraud

fighter kit, a call center information packet, paid parking and a daily lunch. A monthly luncheon is held during which volunteers can discuss specific cases and meet the law enforcement partners.

For more information call NTVCC at (310) 473-4630. The NTVCC is a nonprofit organization funded by AARP Foundation; it works in partnership with several law enforcement agencies.

# New Blue Cross Mail Order and Specialty Drug Co-Pays

**A**n increase on co-pays on mail order and specialty drugs under Blue Cross Plans I, II and III took effect July 1, 2006. (These increases do not apply to Blue Cross Prudent Buyer Plans.) The new co-pays were announced in the 2006 Insurance Annual Letter mailed to all retirees at the end of May. If you have not received your Annual Health Care Letter packet, visit the Brochures and

Forms section of [www.lacera.com](http://www.lacera.com) to access the packet, or call LACERA at 1-800-786-6464.

Caremark, the pharmacy benefits manager contracted by Blue Cross, also sent letters to their members in June.

Reasons for the increase include:

- Co-pays for the mail order prescription drug program were

originally designed to mirror the 20 percent retail pharmacy coinsurance

- Although prescription drug costs and out-of-pocket costs for retail prescriptions have increased, the mail order co-pays have remained unchanged
- This change will bring mail order co-pays more in line with the retail benefit

As stated in the 2006 Insurance Annual Letter, the specialty prescription drug co-pay increases are necessary due to the extremely high costs of these drugs. The average cost of specialty drugs used by LACERA members is \$2,500 for a three-month supply; as a result, the plans cannot afford to offer them at the same co-pay as other less expensive prescription drugs.

## Blue Cross Mail Order and Specialty Drug Co-Pays, Effective 7/1/06:

Benefit	2006-2007 Co-Pays
Mail Order Prescription Drugs	<ul style="list-style-type: none"> <li>• \$10 for generic (30 to 90-day supply)</li> <li>• \$30 for preferred brand name (30 to 90-day supply)</li> <li>• \$50 for non-preferred brand name (30 to 90-day supply)</li> </ul>
Specialty Prescription Drugs	<ul style="list-style-type: none"> <li>• \$150 co-pay (90-day supply)</li> </ul>

### Mail Order Option Still Advantageous

Using the mail order option is still advantageous because the co-pays apply to three-month supplies, and are not subject to your annual deductible. In addition, the mail order program generally provides the drugs more cost-effectively than retail pharmacies.

## ATTENTION: Changes to Benefit Options under SB 973 Must Be Completed before January 1, 2007

**S**B 973, which became effective January 1, 2006, allows a survivor's allowance to be paid to the domestic partners of some members who retired before January 1, 2006. The law also allows some retired members to change the benefit option they

selected at retirement.

You may be eligible to change your retirement election *if*:

- You have a domestic partner
- And you retired before January 1, 2006
- You do it before January 1, 2007

**Changes to your retirement election under SB 973 must be completed before January 1, 2007.** For additional information, call LACERA at 1-800-786-6464.

# 2006 Legislative Updates

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from its original version so that any potential rate reduction as a result of this law would occur prospectively. The 18-month break in service between reciprocal agencies would be allowed starting on or after January 1, 2007. This bill did not make it out of committee and therefore will not be revisited.

**Author:** Negrete-McLeod  
**Introduced:** February 24, 2006  
**Sponsor:** San Bernardino Sheriff's  
**Status:** Died in Committee  
**Last Amended:** April 24, 2006  
**LACERA Position:** Oppose unless amended - Board of Retirement

**AB 2863 - RETIREMENT EFFECTIVE DATE** — This bill originally only dealt with one issue, which was to prohibit the retirement effective date from being earlier than the date the application is filed with the board. However, the bill was amended in late June and now tackles various retirement-related issues. Only one of the new sections in this bill will be of relevance to LACERA members. This section would recast provisions regarding payments toward group health insurance. It would permit a county board of supervisors to contribute to a Post-Employment

Benefit Trust Account to provide for payments toward group health, life, welfare and other insurance benefits for specified members and their beneficiaries. The bill would allow the board of supervisors to contract with the board of retirement or another third party to administer and invest the trust account funds.

**Author:** Karnette  
**Introduced:** February 24, 2006  
**Sponsor:** SACRS  
**Status:** In Senate Committee on Public Employment and Retirement  
**Last Amended:** June 27, 2006  
**LACERA Position:** Watch - Board of Retirement

**ACA 23 - REVISED BENEFIT FORMULA** – This constitutional amendment would have vastly altered the retirement system in California. However, the bill was unable to make it out of committee and therefore will not be revisited.

**Author:** Richman  
**Introduced:** September 8, 2005  
**Last Amended:** January 30, 2006  
**Status:** Died in Committee  
**LACERA Position:** Actively Oppose – Board of Retirement

**SB 1263 - TAX LAW/LONG-TERM CARE** – This bill would have provided that in the tax year beginning on January 1, 2007, taxpayers would be allowed to take a state tax deduction for long-term care insurance premiums. The allowable deduction for 2007 is 25 percent and increases 15 percent each year until the allowable deduction is 100 percent of the premium for tax year beginning 2012. This bill did not make it out of committee and therefore will not be revisited.

**Author:** Alquist  
**Introduced:** February 9, 2006  
**Status:** Died in Committee  
**LACERA Position:** None taken

**SCR 117 - PERS/REVERSE ANNUITY MORTGAGES** – Directs the California Public Employees' Retirement System to study and consider development of a reverse annuity mortgage program for retired members and to report findings of its study to the legislature. As written, this bill is for PERS only and is shown here for your information.

**Author:** Soto  
**Introduced:** May 1, 2006  
**Sponsor:** Author  
**Status:** From Senate Committee on Appropriations, be adopted  
**LACERA Position:** None taken

## Adjust your Withholding Tax

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Reminders of your option to change your withholding election will appear annually in this newsletter, in the Retiree Annual Beneficiary Statement,

and on your retiree check stub/ADR.

Your decision on withholding is an important one, and can affect your tax

liability. Consult your professional tax advisor regarding your individual situation; **LACERA cannot offer tax or legal advice.**

# Did You Know?

## Defined Benefit (DB) Plans

LACERA retirement allowance is determined by:

- Age at Retirement
- Years of Service
- Final Compensation

## Defined Contribution (DC) Plans

401(k) and 457 Plans benefit amount is determined by:

- Investment Performance
- Amount of Contributions

# Learn How to “BE YOUR OWN HEALTH HERO” at the 2006 Health Fair

**D**on't miss the 15th Annual LACERA Retiree Health Fair on Friday, September 29th at the Manhattan Beach Marriott in Manhattan Beach!

The theme of this year's fair is *“Be Your Own Health Hero.”* In keeping with that theme, the event features workshops, screenings, and tests aimed at helping you take control of your health. **Visit [www.lacera.com](http://www.lacera.com) to view the workshop schedule.**

The Health Fair offers you a chance to talk to health experts and gain valuable “how to” information on maintaining an active and healthy lifestyle. Each attendee also receives a boxed lunch and the opportunity to win gifts and other goodies.

In addition to learning important health information, the event provides a great opportunity to socialize with other retirees, see old friends, and make some new ones. Mark your calendar to attend!



## Fridge Food: How Long Can You Keep It?

If you're relying on looks and smell to determine if the food in your refrigerator is still good, think again! Food doesn't have to have grown fur or developed a stench to be unsafe to eat. The Center for Disease Control and Prevention estimates 76 million

Americans each year fall sick with food-borne illnesses, and 5,000 die of them. Many of these illnesses result from eating food that has overstayed its welcome on the refrigerator shelf. The elderly are particularly vulnerable to food poisoning, which can cause nausea, vomiting, diarrhea, fever, and body aches.

Making note of the “purchased on” and

“opened on” dates of your food, and monitoring the expiration dates and “best when used by” dates on the labels will help you to avoid food that's too risky to eat.



# Learn How to Manage Disease and **MAXIMIZE** Your Health

**L**earning how to best manage disease is an important step on the road to maximizing your quality of life.

Did you know all LACERA-administered medical plans include Disease Management Programs as part of their benefits? The programs, which are voluntary and confidential, offer support, tools and information to help you better manage such diseases as asthma, congestive heart failure, diabetes, hypertension, etc.

LACERA wants you to get the most out of your retirement; we hope you stay as healthy and as active as you possibly can. That's why we encourage you to take your

health into your hands, and participate in your plan's disease management programs.

### Blue Cross Begins Hypertension Program

Blue Cross has added hypertension prevention and management to its Disease Management Program. If you have this condition, the program can help you manage it; if you don't have it, the advice you'll learn may help you prevent it.

### Hypertension: What It Is and Why It's Important

Hypertension, or high blood pressure, is elevated pressure of the blood in the arteries. It can have dangerous ramifications and needs to be properly

monitored and managed.

### Hypertension:

- Affects nearly 50 million Americans
- Is often a precursor to many other chronic conditions
- Risks associated with it increase with age

To find out more about Blue Cross Disease Management Programs call Blue Cross:

### Blue Cross Plans I, II or III:

Caremark's CarePatterns (800) 227-3728

### Blue Cross Prudent Buyer:

Blue Cross Health Management Corporation (800) 522-5560

### If You Are in an HMO

All LACERA-administered HMOs also include Disease Management Programs as part of their benefits. Call for additional information on the programs included in your HMO:

HMO Carrier	Phone Number
CIGNA Network Model Plan	1-800-244-6224
Kaiser Permanente	1-800-464-4000
Kaiser Permanente Senior Advantage	1-800-443-0815
PacifiCare	1-800-624-8822
Secure Horizons	1-800-228-2144
SCAN Health Plan	1-800-559-3500

*Remember to be  
your own  
Health Hero!*

Here are some basic guidelines:

Source: [prevention.com](http://prevention.com)

Food Type	Life Span
Raw poultry and ground meat....	Eat or freeze within 1 or 2 days
Leftovers .....	3 to 4 days; with gravy, 1 to 2 days
Lunch meat .....	Opened, 3 to 5 days; unopened, 2 weeks
Hard cheese .....	Opened, 3 to 4 weeks; unopened , up to 6 months
Soft cheese .....	1 week
Condiments .....	Up to 6 months

# September 2006 Spotlight Highlights

- CEO news—Fond Farewell, Warm Welcome
- Health Care:
  - Retiree Health Fair - Disease Management Programs
  - Mail Order RX Program



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## **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.

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## **Note:**

When contacting LACERA your Social Security number is the key to finding your records.