

# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION ■ DECEMBER 2007 VOL. 18 NO 4

## Expanded 2007 PAFR Delivers "The Big Picture"

**Y**ou'll notice this year's Popular Annual Financial Report (PAFR), enclosed with this issue of the Spotlight, 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.



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

## STAR COLA Approved for 2008

**O**n October 11, 2007, the Board of Retirement voted to approve funding for 2008 STAR COLA benefits for eligible retirees. The Supplemental Targeted Adjustment for Retirees (STAR) Program is designed to ease the effects of inflation for a retiree whose retirement allowance has lost more than 20 percent of its purchasing power since retirement. Therefore, only a small number of retirees are eligible to receive the 2008 STAR COLA.

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**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**

Appointed by the Board of Supervisors

**YVES CHERY**

Elected by General Members

**SI FRUMKIN**

Appointed by the Board of Supervisors

**ARMANDO MACIAS**

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's 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), 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.

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

The PPA also permits **eligible retired Public Safety Officers (PSO) to exclude from taxable income up to \$3,000 of distributions from their LACERA retirement plan for direct payment of health**

cont'd on pg. 11

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

# 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](http://www.pebc.ca.gov). More information on the status of ballot initiatives can be found at [www.sos.ca.gov/elections/elections\\_j.htm](http://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 for a retirement system's administration to cover extraordinary IT systems expenses.

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# Did You Know?

## Defined Benefit (DB) Plans

LACERA provides a lifetime benefit

You will receive a monthly retirement benefit for the rest of your life

## Compare with:

## Defined Contribution (DC) Plans

401(k) and 457 Plans are savings accounts

Your benefit payments (withdrawals) stop when your money runs out

## Star Cola cont'd from pg. 1

The chart below shows eligible retirees based on plan and retirement date:

Plan	Retirement Date	Percentage Increase
A	On or before 3/31/1981	0.3%
B, C, D	4/1/1977 through 3/31/1988	1.3%
B, C, D	4/1/1988 through 3/31/1989	1.2%

NOTE: Plan E members are not eligible for the STAR Program.

Eligible retirees will see the increase reflected on their January 31, 2008 checks. The 2008 STAR COLA is a permanent increase, which means this increase becomes part of the retiree's allowance for life. As such, this increase is included in the base allowance used to calculate future April 1st cost-of-living adjustments (COLA).

Each year, the Board of Retirement determines whether a STAR benefit is due to any LACERA retirees based on inflation experienced over their retirement years. Inflation is measured by increases in the Los Angeles-Riverside-Orange County, California Consumer Price Index (CPI). The Board also determines whether the benefit should be an ad-hoc benefit (paid for one year only) or a permanent benefit (added to the base retirement allowance for the member's life). The total projected cost of the permanent 2008 STAR Program is approximately \$4.5 million.

# Watch for Your 2007 1099-R

**I**n compliance with Internal Revenue Service (IRS) regulations, LACERA will mail all retirees a 1099-R by the end of January. The IRS requires LACERA to complete Form 1099-R to report retirement fund distributions made to you during the year.

## 2007 Legislative Updates cont'd from pg. 3

**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.

*The votes are in...*

## Pryor and Harris Elected to LACERA Boards

**L**ACERA 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 commence on January 1, 2008 and 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](http://www.lacera.com).



**WEB TIP**

Look for more Board info on [lacera.com](http://lacera.com)

## County Concurs on Waiting Period for Retirees Returning to Service

**I**n the June *Spotlight*, 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 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.

## Focus on Customer Service...

# LACERA'S Claims Processing— Making it Happen Behind the Scenes

**Y**our 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, to 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, administering the accounts of 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
- Service credit
  - Additional Retirement Credit (ARC)
  - 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 1099-R forms
- Calculation and processing of

- Calculation and processing of survivor continuances

#### All Members

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

QA provides an intensive 6-month program of

classroom instruction designed to prepare the trainees for positions in Claims Processing. The 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



- 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

## Claims Processing cont'd from pg. 6

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 six-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.



*Prospective Claims Processing Employees*

Only after successful completion of this intensive yearlong 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



*Prospective Claims Processing Employees*

by the quality and scope of the services performed by our Claims Processing and QA specialists.

# To Your Health

**A**s we enter the holiday season, treats are everywhere. With all the parties and family get-togethers it's easy to indulge in rich foods and drinks and forget about our exercise programs.

By all means, enjoy yourself... but be good to yourself, too. Keep up your

walking or exercise routine. We want you to stay healthy and enjoy a long and active retirement.

A Moving Body is a Healthier Body on page 10 explores the benefits of regular physical activity and offers good tips on starting an exercise program.

This issue also includes insurance

updates regarding CIGNA co-pays on short-term rehabilitative therapy services, an overview of the Caremark prescription drug benefit, and a schedule of seminars on the LACERA-Sponsored Long-Term Care Plan underwritten by MetLife.

Until next time, eat (healthy), drink (in moderation), and be merry!

## CIGNA Co-Pay for Short-Term Rehabilitative Therapy

**T**he co-pay for Short-Term Rehabilitative Therapy for enrollees in the LACERA-administered CIGNA medical plan is \$20 per visit. This co-pay, which includes all forms of physical, speech, and cardio therapy, became effective July 1, 2007.

For questions or additional information, call CIGNA Member Services at 1-800-244-6224.

# Overview of Caremark Prescription Drug Benefit

The following applies only to enrollees in LACERA-administered Blue Cross Plans I, II, and III; it does not apply to enrollees in Blue Cross Prudent Buyer.

Under the Caremark prescription drug benefit program, you may get your prescriptions filled at a participating retail pharmacy or through the Caremark Mail Service Program. The following chart explains how the retail pharmacy and the mail service pharmacy work.

	RETAIL PHARMACY	MAIL SERVICE PHARMACY
	<b>For immediate medicine needs or short-term medicine</b>	<b>For maintenance or long-term medicine(s)</b>
<b>You Will Pay:</b>	<ul style="list-style-type: none"> <li>• 100% for each generic prescription*</li> <li>• 100% for each brand name prescription*</li> <li>• Reimbursed later at 60-80% by Blue Cross</li> <li>• If you use a network pharmacy you will receive 80% of the cost (after your annual deductible is met*)</li> <li>• If you use a non-participating pharmacy you must submit a claim form directly to Caremark for reimbursement and will receive from Blue Cross 60% of the reasonable charges (after your annual deductible is met)*</li> <li>• If you do not live in the Caremark service area, you must submit a claim form directly to Caremark. You will be reimbursed for 80% of the reasonable charges (after your annual deductible is met)*</li> </ul> <p>* No deductible is required for the Blue Cross III Plan</p>	<ul style="list-style-type: none"> <li>• \$10 for each generic prescription</li> <li>• \$30 for each formulary brand name prescription</li> <li>• \$50 for each non-formulary brand name prescription</li> </ul> <p>Specialty Medication Day Supply Co-pays:</p> <ul style="list-style-type: none"> <li>• \$50: 1 to 30-day supply</li> <li>• \$100: 31 to 60-day supply</li> <li>• \$150: 61 to 90-day supply</li> </ul>
<b>Day Supply Limit:</b>	Not Applicable	90-day supply

**Remember:** Costs of prescription drugs at retail pharmacies may vary, depending on whether the pharmacy is in-network or a non-participating pharmacy. To make sure you obtain your prescription drugs at the lowest available cost, check with your pharmacist or Caremark before deciding whether to use a retail pharmacy or Caremark's Mail Service Program!

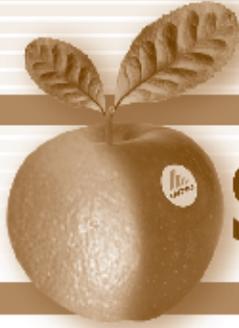
For questions or claim forms, call 1-800-450-3755 to speak to a Caremark Customer Care representative or visit [www.caremark.com](http://www.caremark.com).

## 2008 Seminar Schedule:

### LACERA-Sponsored Long-Term Care Plan Underwritten by MetLife

Seminars will be held on the second Wednesday of each month at 10:30 a.m.

January 9, 2008	May 14, 2008	September 10, 2008
February 13, 2008	June 11, 2008	October 8, 2008
March 12, 2008	July 9, 2008	November 12, 2008
April 9, 2008	August 13, 2008	December 10, 2008



# STAYING HEALTHY TOGETHER

## Success on Our First Workshops – Focus on Nutrition

**O**ur first Staying Healthy Together Campaign is complete. More than 240 retired members and dependents attended the Staying Healthy Together nutrition workshops held in October. The workshops are part of LACERA's Staying Healthy Together ongoing wellness program that replaced the annual Retiree Health Fair. In addition to workshops and articles in this newsletter, the program includes a special Staying Healthy Together section on [www.lacera.com](http://www.lacera.com), featuring tools and information to improve your health and links to other useful web resources.

The half-day workshops, which were held at Descanso Gardens on October 23 and Torrance Cultural Arts Center the following day, included the following presentations:

- **Eating for a Healthier You**, presented by Blue Cross of California. Participants learned the best ways to provide their body the balanced nutrition it needs to stay healthy by eating a daily variety of nutrient-packed foods and staying within daily caloric needs.

- **Healthy Eating**, presented by Kaiser Permanente. The workshop informed attendees how healthy eating habits can help prevent or control chronic health conditions.
- **Why Diets Don't Work**, presented by PacifiCare. Is your lifestyle hazardous to your health? This workshop introduced the major components of wellness, including proper nutrition, regular exercise, a balanced lifestyle, and stress management. The short- and long-term benefits of a healthy lifestyle were also discussed.
- **Lower Your Cholesterol Naturally**, presented by SCAN. Attendees at this workshop gained an understanding of the basics of cholesterol: how it causes cardiovascular disease, and the positive impact healthy foods and exercise can have on cholesterol.

Opening remarks at each workshop were presented by LACERA executives. Our CEO, Gregg Rademacher, told attendees at Descanso Gardens, "Our objective is to give you lots of information on wellness." In remarks to the Torrance audience, Assistant Executive Officer, Robert Hill said, "We are hoping to teach people to change their lives. A little

change in nutrition or exercise can make a big difference."

To read attendee quotes online, visit the Staying Healthy Together section of [www.lacera.com](http://www.lacera.com).

Following the success of the campaign on nutrition, LACERA is rolling out the next *Staying Healthy Together: Focus on Wellness campaign focusing on fitness*. Look forward to new half-day workshops from other health care vendors in the spring of 2008.

In addition, we are partnering with other County retiree organizations to introduce our new health improvement program to their members. On **March 27, 2008**, a

**"I learned about reading labels, portion control, and what fats do to your body,"**

Jennifer of Los Angeles

guest speaker provided by Blue Cross will present an Exercise and Fitness Workshop at the Retired Employees of Los Angeles

**"I learned how to make small gradual changes in my eating habits, which will help my overall health in the long run."**

Jacqueline of Los Angeles

County (RELAC) meeting in Las Vegas. The event is open to LACERA members. For meeting registration information, contact RELAC at 1-800-537-3522.



# A Moving Body is a Healthier Body

**W**hen you hear the word fitness, you may think of runners, bodybuilders, football players, or other hard-core athletes. Actually, fitness is related to your body's health. It helps you feel your best and reduces the risk of heart attack, colon cancer, diabetes, high blood pressure, and injury. The benefits of regular physical activity include healthy heart and lungs, increased flexibility, improved brain function, and increased muscular strength and endurance.

## How Much and What Type of Physical Activity Do You Need?

The level of physical activity each person needs varies based on age, current health, fitness level, and mobility. However, you don't have to be a "gym rat" to get fit. **It's as easy as taking a walk five days a week.** Experts at the Centers for Disease Control and Prevention recommend activity at moderate intensity (equal to a brisk walk) for 30 minutes a

day, five days a week or more, or more vigorous exercise for 20 minutes a day, at least three times a week.

## Four Types of Activity Essential to Good Fitness:

- 1) Flexibility:** relates to your ability to move joints and muscles and usually involves stretching. Even those with limited mobility should note the importance of flexibility.
- 2) Aerobic Fitness:** is dependent on the condition of your heart, lungs, and muscles and their ability to use oxygen efficiently. Walking is an aerobic exercise.
- 3) Muscular Fitness:** is improved by building strong muscles and increasing endurance. Resistance training through weightlifting or body movements can improve muscular fitness, in addition to strengthening bones and helping to prevent osteoporosis.

- 4) Balance:** is essential to maintaining good posture and preventing falls. Yoga or posture exercises can improve balance.

Focusing on all four types of fitness can help improve your overall health. **That's why it's important to make fitness a part of your everyday routine.**

If it's been a long time since you exercised regularly, you should start out small and add to your regime over time. Think about how to add more physical activity to your daily routine. Consider using the resources included in this issue of Spotlight to track your activities. Remember, every step counts!

**Before starting any exercise routine, be sure to talk to your doctor, especially if you're not active or if you have health concerns.**

## Before You Jump Into It— Think About It!

Once you decide to be more active and improve your fitness there are a few things you should consider. Ask yourself the following questions to see whether you should talk to your doctor before you get started:

1. Has your doctor ever said you have a heart condition and you should only do physical activity recommended by a doctor?
2. Do you feel pain in your chest when you do physical activity?
3. In the past month, have you had chest pain when you were not doing physical activity?
4. Do you lose your balance because of dizziness or do you ever lose consciousness?
5. Do you have a bone or joint problem that could get worse from a change in your physical activity?
6. Is your doctor currently prescribing drugs (for example, a diuretic) for blood pressure or a heart condition?
7. Do you know of any other reason why you should not engage in physical activity?

Source: Physical Activity Readiness Questionnaire (PAR-Q), Canadian Society for Exercise Physiology, Inc., 1994

## Activity Challenge

The first step in getting motivated to exercise is setting a personal goal. Try setting a short-term goal, for two weeks or for a month, to get started. For example, if you don't normally exercise,

plan to walk ten minutes per day four days per week and stretch for five minutes each morning.

To stay on track, keep a record of what

you do. Use the exercise log provided to track your weekly progress. You may want to make copies for additional weeks or use a notebook to jot down your activities each day.

## You Can Improve your Health! (Exercise Log)

Set an activity goal that incorporates a type of exercise or other physical activity you enjoy. Consider how often and for how long you want to exercise. You may want to consult your health care provider for recommended activities. Begin tracking your daily activity. Summarize your weekly totals in the last row. When you successfully reach your goal, reward yourself. **Celebrate your accomplishments** and share your success with your friends and family. Keep going, set a new goal for the next month. Soon you'll be on your way to a more active lifestyle. **You can do it!**

Date	Activity Description	Goal	Actual	Distance/Steps/Duration
<b>Weekly Total</b>				

### From the Executive Desk

cont'd from pg. 2

**care premiums.** To implement this portion of the law, we created a series of educational mailings explaining the eligibility requirements and enrollment procedure.

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](http://lacera.com), the *Spotlight*, and workshops at various locations throughout the County.

**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 we made several of our most popular 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!

## PUBLIC SERVICE ANNOUNCEMENTS

### Help an Abused Child – *Volunteer!*

**C**ASA of Los Angeles is currently 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 recruits, trains, and supports community volunteers. The program is a

one-year commitment. You must be able to devote an average of five hours per week, be at least 21 years old, undergo a background check, and successfully complete 36 hours of CASA training. Bilingual (Spanish/English) and African American volunteers are especially needed.

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

### *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.



### Help Seniors Fight Consumer Fraud

**T**he WISE Senior Fraud Prevention Call Center in **Santa Monica is recruiting "Fraud Fighters"** to educate seniors on current consumer scams and offer tips on avoiding fraud. A group of these

volunteers gathers weekly to provide peer-counseling outreach via telephone to victims of, and those at risk for, telemarketing and internet fraud.

Volunteers will receive training from experts in consumer protection and

law enforcement. WISE Senior Services is a non-profit organization serving seniors throughout Los Angeles County. Funding for Fraud Fighters is provided by the AARP Foundation.

## December 2007 Spotlight Highlights

- STAR COLA
- Spotlight on Member Services
- Adjust Your Withholding Tax as Often as You Want
- Staying Healthy Together: Focus on Wellness

