

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION ■ SEPTEMBER 2007 VOL. 18 NO 3

Focus on Customer Service...

Call Center: Your Direct Line to Retirement Answers



If you've ever called 1-800-786-6464 with a question, you know first-hand how knowledgeable and helpful our Call Center specialists are.

The 15 Retirement Benefits Specialists of the Call Center serve as the voice of LACERA whenever an active member, retiree, or survivor calls. These experts on the phones handle a myriad of requests ranging from

providing retirement counseling, resolving problems, and processing account changes to providing general information and setting Public Counter appointments.

Before they ever don headsets, Call Center staff members undergo classroom training, where they learn LACERA procedures, available resources, and the fine points of the County Employees Retirement

Law of 1937. Upon graduating from the classroom, trainees team up with experienced Call Center staff members for a month of intensive hands-on training, during which they begin taking members' live calls. At the end of the training, when the trainees are able to efficiently respond to member inquiries,

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INTRODUCING...

OUR NEW RETIREE HEALTH IMPROVEMENT PROGRAM

STAYING HEALTHY TOGETHER: FOCUS ON WELLNESS



STAYING HEALTHY TOGETHER
FOCUS ON WELLNESS

Look inside for information you can use to maintain and improve your health.

CHECK IT OUT -

Newsletters • Web • Workshops

We want you to participate!

Watch for the logo on all materials associated with our Staying Healthy Together program.

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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

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SI FRUMKIN

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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

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MARK J. SALADINO

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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



Staying Healthy Together

Our mission at LACERA is to produce, protect, and provide the promised benefits. We go above and beyond that charge on a daily basis. LACERA is about much more; we're dedicated to providing you with attentive, personalized customer service, starting on the day you enter County service and continuing throughout your retirement.

Our Member Services Division underscores this point. Aptly named, this division, which includes our Call Center, Outreach, Public Counter, and Correspondence units, strives to empower members with the knowledge and tools they need to maximize their retirement. Member Services is personified by the friendly, knowledgeable folks who answer your questions in person, by phone, email, or letter. To most members, they're the face and voice of LACERA, the Retirement Benefits Specialists who explain the intricacies of your retirement benefits, assist you in making changes to your account information, clarify the impact of new legislation, and help you with virtually any concern related to your LACERA retirement.

Our retiree customer service also includes the experts in our Retiree Health Care Division who are focused on providing you with the information you need to make informed choices about LACERA-administered health care plans and Medicare.

Speaking of health care, I'm pleased to announce we're expanding our retiree health-care focus to include information and strategies you can use to make informed choices about your own health. **Our exciting new program, *Staying Healthy Together: Focus on Wellness***, debuts this month with a new section in this newsletter. This program replaces our annual Retiree Health Fair with a year-round presentation that

“We're dedicated to providing you with attentive, personalized customer service.”

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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.

2007 Legislative Updates

This year's legislative activity is markedly decreased from 2006. Although many retirement bills were introduced in the state legislature, most have either been stymied or shelved for the time being. The common thinking is the Governor's Post-Employment Benefits Commission (PEBC) should finish its work before any new proposals are moved forward. The commission's strategy of reform may begin to take form this month, as the next meeting will focus on methods for transitioning from information gathering to formulating solutions.

Contrary to waiting for the PEBC to issue its recommendations is a ballot initiative currently in the qualification process. Former Assemblyman Keith Richman, now working with the California Foundation for Fiscal Responsibility, is pursuing another sweeping attempt at reform. Richman's new plan is substantially different from previous attempts. The new version would retain a defined benefit model, but lower benefit tiers and increase retirement ages for new employees. With enough signatures, Californians could vote on this initiative sometime in 2008.

Some legislative items have completed their path to enactment. AB 775 and AB 1255 have both been signed by the Governor. AB 775 closes a loophole that allows retired employees who come back to work without suspending their retirement allowance to collect unemployment insurance when their period of reemployment is terminated. AB 1255 helps reign in costs from a previous benefit increase that Fresno County found to be too costly. These and other retirement-related bills are detailed below as a sample of what LACERA is tracking.

Further information on PEBC can be found at www.pebc.ca.gov. More information on the status of ballot initiatives is available at www.sos.ca.gov/elections/elections_j.htm.

AB 36 - FRAUD – 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" would include any oral or written statement relating to family relationship, injury reports, and medical records. The bill would also make it a crime for someone to accept payment from the system with the knowledge he or she is not eligible for the benefit. This is a two-year bill and is not likely to be revisited until next year.

Author: Niello
Introduced: December 4, 2006
Sponsor: CalPERS
Status: In the Assembly
LACERA Position:
 Board of Retirement – Support

AB 246 - BOARD MEMBER

ACTIVITIES - would amend the County Employees Retirement Law to restrict members of both boards from specified marketing activities. The bill would prohibit a board member or system employee from selling or providing any investment product that would be considered an asset of the fund to any public retirement system in the state.

Author: Torrico
Introduced: February 1, 2007
Sponsor: Torrico
Status: In the Senate
LACERA Position:
 Board of Retirement – Support, Board of Investments – Support

SACRS Legislative Committee Position:
 Oppose unless amended

AB 552 – PLACEHOLDER FOR GOVERNOR'S PENSION COMMISSION RECOMMENDATIONS

- This bill originally contained language that would have amended the County Employees Retirement Law by mandating that '37 Act Counties make available health care coverage to qualified retired members at a rate that does not exceed 102 percent of the active employee rate.

LACERA has been advised by the consultant to the Assembly Committee on Public Employees, Retirement and Social Security (PER & SS) that these provisions will not be moved this year. This bill is a placeholder for anything that may come out of the Governor's Public Employees Post-Employment Benefits Commission.

Author: Hernandez
Introduced: February 21, 2007
Sponsor: California Retired County Employees Association
Status: In the Assembly

LACERA Position:
 Board of Retirement – Watch
SACRS Legislative Committee Position:
 Watch

AB 596 – SAFETY MEMBERSHIP FOR COUNTY JAIL AND MENTAL HEALTH PHYSICIANS - would require, as of January 1, 2008, physicians working in a county jail or county mental health facility in Alameda County or Los Angeles County to be classified as safety

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Your Monthly Retirement Allowance — *Direct Deposit is the Way to Go!*

Convenient, reliable, and secure, Direct Deposit is the most efficient way to receive your monthly LACERA retirement allowance.

Your Money's In The Bank

With Direct Deposit, your money is electronically deposited directly into your checking or savings account on the last business day of each month. Funds are available for access that same day.

The deposits are made regularly each month; your money is automatically there and available, whether you're sitting in your living room, or traveling the world. And there's never a risk of your check getting lost or stolen. Instead

of a check stub, you'll be mailed an Automatic Deposit Receipt each month, indicating the amount of your deposit, as well as any deductions.

Don't waste your time standing in another line at the bank or waiting for your letter carrier to arrive. Sign-up for Direct Deposit and enjoy the freedom and peace of mind it brings. Call 1-800-786-6464 to enroll in Direct Deposit. Interactive enrollment forms are also available in the Brochures & Forms section of www.lacera.com.

An Important Point To Consider

Please cash paper checks promptly. We occasionally have retirees who delay in cashing their paper checks for long

periods of time. When this occurs, it causes us to wonder if the member has actually received the check. *This then becomes a security issue.*

To address these security concerns, in cases where a member hasn't cashed his or her check for an extended period, LACERA will contact the member by phone and/or letter to verify the check has been received.

Direct Deposit would eliminate this situation. **We encourage you to enroll in Direct Deposit, but if you choose to receive paper checks, please remember to deposit or cash them in a timely manner.**

"FEEL GOOD" FACTS

Step Away from the Remote

According to Nielsen research, the average American watches four hours, 35 minutes of television each day. Research shows that extensive amounts of time spent sitting idly in front of a TV screen are not good for our health and girth. Studies published in *The American Journal of Public Health* found that men, women, and children who watched three or more hours of television per day were almost twice as likely to be obese than people who watched less than one hour per day. Virtually any other activity, including

talking on the phone, reading a book, and doing the dishes, burns more calories than watching the tube; only sleep burns fewer calories. So, just don't sit there, put down the remote and take a hike... or do some gardening... or go shopping. Be good to yourself.



Source: *The American Journal of Public Health*

NEED RETIREMENT? INFORMATION!

Try our Brochures & Forms web page



i Interactive forms now online

@ www.lacera.com

View, download, or order retirement materials. Find a link to the **Brochures & Forms** page on the top of every page.



HEALTH CORNER

To Your Health!

Generally speaking, Americans are more health-conscious today than our parents were. With major advances in medicine and the advent of the internet and cable TV, we know a lot more about the risk factors for diseases and the methods for minimizing them than our parents ever did. Today we are aware how changes in diet and activity levels can impact our health, quality of life, and ultimately our longevity. Although there's probably still no substitute for good genes, research has shown that adopting a healthy diet and active lifestyle can make a significant impact on our well being.

We at LACERA take the issue of health seriously. This is evidenced by the comprehensive health care program we administer for our retirees. **We want you to be healthy, stay healthy, and enjoy the retirement you worked so hard to attain.**

With all that in mind, we took another look at our annual Retiree Health Fair. Although the fairs were popular with those who were able to attend, we realized that due to a number of factors, most of our retiree population were not able to take advantage of the fairs. So, we rethought the concept and evolved it into something more powerful, far-reaching, and accessible

to all retirees: **our new *Staying Healthy Together: Focus on Wellness* program.**

Staying Healthy Together: Focus on Wellness begins this month with a dedicated section in the *Spotlight*. Still in its infancy, over time the program will grow into a multi-faceted campaign of health management information, tips, and tools. Facets of the program will be presented on www.lacera.com, as well as in this newsletter, and there'll be workshops, too. We're very excited about the program and the potential it offers to impact the health and quality of life of each of you.

We look forward to your participation!

FAQs: RETIREE HEALTH CARE

Q: How does turning age 65 affect my LACERA-administered medical insurance?

A: If you're eligible to receive Medicare Part A and B when you turn 65, you may elect a Medicare HMO Plan or a Medicare Supplement Plan. These plans are designed to coordinate payment of insurance claims with Medicare and are less expensive than the standard HMO or fee-for-service plans.

LACERA currently offers three Medicare HMO plans:

- Kaiser Senior Advantage
- SCAN Health Plan
- Secure Horizons

In addition, LACERA currently offers a Medicare Supplement Plan:

- Blue Cross III

If you are enrolled in a LACERA-administered Medicare plan, you may be reimbursed by the County for the Medicare Part B premium base rate amount. This reimbursement program is subject to annual review by the L.A. County Board of Supervisors. For questions on retiree health care, call the Insurance Services Section at 1-800-786-6464 and press 1 to speak with a Retiree Health Care Benefits Specialist. Additional information regarding LACERA-administered medical and dental plans is available in the Health Care Section of www.lacera.com.



Disease Management Programs Can *Improve Your Life*



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:

- Hypertension (The Disease Management Program for all Blue Cross Plans includes a new focus: Preventing and managing hypertension).
- Congestive heart failure
- Diabetes
- Asthma, etc.

These programs help fulfill one of LACERA's long-standing objectives: to

give our members tools to help them enjoy the best quality of life possible.

If you have a chronic condition, we encourage you to take advantage of these programs. **Call your health plan to learn how you can participate.** Remember, your health is in your hands and disease management can make a difference.

Contact information for the Disease Management Programs:

PLANS	TOLL-FREE NUMBERS	WEB SITE
INDEMNITY PLANS		
Blue Cross Plans I, II, III Call - Caremark's Accordant Care (formerly CarePatterns)	1-800-227-3728	bluecrossca.com
Blue Cross Prudent Buyer Plan Call - Blue Cross Health Management Corporation	1-800-522-5560	bluecrossca.com
HMO PLANS		
CIGNA Network Model Plan	1-800-244-6224	cigna.com
Kaiser Permanente	1-800-464-4000	kp.org
PacifiCare	1-800-624-8822	pacificare.com
Secure Horizons/PacifiCare	1-800-228-2144	securehorizons.com
SCAN	1-800-559-3500	scanhealthplan.com

Correction to Annual Health Care Benefits Update

The following applies only to those enrolled in the LACERA-administered Blue Cross Prudent Buyer Plan. (Blue Cross Plans I, II, and III plan enrollees are not affected.)

Please note the following correction to the June 2007 Benefits Update contained in the 2007 Annual Letter Packet. Under the Blue Cross Prudent Buyer Plan, the benefit update should read:

Skilled Nursing Facilities:		
PLAN	CURRENT BENEFIT	2007-2008 BENEFIT
Prudent Buyer Plan	80% of semi-private room rate for up to 60 days per disability	80% of semi-private room rate for up to 100 days per disability.

2007 Legislative Updates cont'd from pg. 3

members, without a board of supervisors resolution. Additionally, the bill would allow those members to elect not to become safety members.

The bill provides that a qualified member enters safety status and begins paying retirement contributions at the safety member rate on the date the bill becomes operative. However, in describing the method for calculating the member's retirement allowance, the bill provides that qualifying service worked prior to enactment shall be calculated under the safety member benefit formula. AB 596 is a two-year bill and will not be revisited until January 2008.

Author: Dymally
Introduced: February 21, 2007
Sponsor: Union of American Physicians and Dentists
Co-Sponsor: AFSCME
Status: In the Assembly
LACERA Position:
 Board of Retirement – Oppose
SACRS Legislative Committee Position:
 Watch

AB 753 – BOARD MEMBER

COMPENSATION – would allow 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.

Author: Assembly Committee on Public Employees, Retirement and Social Security
Introduced: February 22, 2007
Status: In the Senate
LACERA Position:
 Board of Retirement – Support
SACRS Legislative Committee Position:
 Watch

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. This bill has been signed into law and becomes effective January 1, 2008.

Author: Niello
Introduced: February 22, 2007
Sponsor: Sacramento County
Status: Chaptered Into Law
LACERA Position:
 Board of Retirement – Support
SACRS Legislative Committee Position:
 Support

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. This bill requires an employer to retain sufficient amounts to pay for post-employment benefits for participants in plans provided by a

former participating employer.

AB 1124 was amended on July 9th to codify into law the existing practice of the alternate safety member's participation on the retirement board and its committees. The bill would further add a section to the law that would increase the budgetary cap for a retirement system's administration to cover extraordinary IT systems expenses.

Author: Karnette
Introduced: February 23, 2007
Sponsor: SACRS
Status: In the Senate

AB 1255 – FRESNO COUNTY

BENEFIT TIER - This bill permits the board of supervisors in Fresno County to adopt a new benefit tier applicable to members first employed by the county on and after the date these provisions become operative in the county.

Author: Parra
Introduced: February 23, 2007
Sponsor: SACRS
Status: Chaptered Into Law
LACERA Position:
 Board of Retirement – Watch
SACRS Legislative Committee Position:
 Watch

AB 1288 – ESTABLISHMENT OF VISION CARE PLAN -

This bill would establish the County Retirement System Vision Care Program for purposes of providing vision care benefits to county and district retirees and their dependents. Because a similar plan is already available to LACERA members, this legislation was targeted for other counties who have not established such

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Focus on Customer Service...

Our Correspondence Unit Gets it Write

Members who submit written inquiries to LACERA via letter, fax, or email receive written replies from the specialists in our Correspondence Unit.

In addition, in instances where the Call Center receives an inquiry that requires extensive research before it can be resolved, the matter is handed over to Correspondence for research and resolution.

The six Retirement Benefits Specialists in Correspondence also assist our Legal Division by researching and preparing factual analyses of complicated member cases.

As Correspondence states in its Mission Statement, its goal is “to

provide professional, accurate and timely responses to LACERA members’ inquiries and concerns...”

The Retirement Benefits Specialists in Correspondence get it write.



Correspondence Average Monthly Stats:

- Responses to members’ telephone and written inquiries: **300**
- Responses to members’ email inquiries: **183**
- Total responses: **483**

“FEEL GOOD” FACTS

Sit Up and Take Paws

Caring for a pet has reciprocal benefits. Studies in the U.S. and the UK have shown that pets deliver more than just unconditional love (as if that weren’t enough). Owning a pet reduces the number of visits to the doctor, prolongs survival after a heart attack, and defends against depression, according to James Serpell, PhD, director of the Center for the Interaction of Animals and Society at the University of Pennsylvania.

The Centers for Disease Control and Prevention (CDC) confirms the health benefits of pets, as well. In addition to decreasing blood pressure, the CDC says owning pets can decrease your cholesterol and triglyceride levels. Plus, pets also often provide their owners with opportunities for exercise, outdoor activities, and socialization.

“Animals are such agreeable friends - they ask no questions, they pass no criticisms.”
- George Eliot

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

Source: Prevention.com, The Pet Health Council



STAYING HEALTHY TOGETHER

Vol. 1, Issue #1 • September 2007

LACERA'S NEW RETIREE HEALTH IMPROVEMENT PROGRAM

Introducing *Staying Healthy Together: Focus on Wellness*

We're pleased to introduce *Staying Healthy Together: Focus on Wellness*, a series of health-related programs and workshops designed to show you how to make healthy choices, improve your health and wellness, and ultimately live healthier and feel better.

This exciting new health improvement program replaces the annual LACERA Retiree Health Fair. While the Health Fair was well-received by its

participants, only a small fraction of our retiree membership was able to attend each year. *Staying Healthy Together* is designed to provide all LACERA retirees with valuable health information and tips for feeling good and living better.

Feeling healthy can have a big impact on your life. People who feel good are more likely to be active, sociable, and maintain a positive mental outlook.

They also get sick less often; when they do get sick, they enjoy quicker recoveries, fewer health complications, and shorter hospital stays. This generally translates to lower health care expenditures. And who wouldn't feel good about that?

You'll hear a lot about *Staying Healthy Together* over the coming months.

How It Works

Staying Healthy Together will provide information, tools, and resources to help you make healthy decisions in your life. Every six months or so, the program will focus on a new specific, health-related topic. If you'd like to find out more about the material presented in the *Staying Healthy Together* section of each *Spotlight*:

- **Learn by visiting www.lacera.com.** *Staying Healthy Together* section to discover information on nutrition, exercise, disease management, and more, plus links to health-related and LACERA-administered health insurance carriers' web sites.
- **Attend a *Staying Healthy Together* workshop.** Mingle with other LACERA retirees, get

in-depth information on various health topics, and get answers from top experts. Watch your mail; information about upcoming workshops on nutrition is coming soon.

- **Participate in the program.** We suggest you take advantage of the tools we provide to help you develop healthy habits. One of the tools included with this newsletter is the **MyPyramid Worksheet!** Evaluate your food choices based on USDA recommendations and record how you're progressing with any diet changes you choose to make.

It's important to remember that thanks to advances in nutrition and medicine, **each of us has the power to take**

steps on our own to maximize our health. Although we all want to enjoy the best possible quality of life, we don't always know how to achieve it. Whether you're in your fifties or your nineties, *Staying Healthy Together* will bring you information and tips you can use to maximize your health and improve the quality of your life.

Let's begin by discussing our first health topic — **NUTRITION.**



Information, tools, and resources to help you make healthy decisions in your life!



Better Nutrition = Better Health

As we all know, visiting the doctor when we're sick, having recommended checkups, and taking prescribed drugs are important factors in staying well. But how many of us recognize that feeding our body the right foods is just as important? Eating the right foods can enhance a person's total health.

Malnutrition – It's More Common than You Think

Did you know one in four senior Americans is malnourished, or that 85 percent of American seniors have a chronic disease that could be helped by better nutrition?

When we think of malnutrition, most of us think it means not getting enough food. That's only part of it. Malnutrition is defined as *poor nutrition because of an insufficient or poorly balanced diet, faulty digestion, or improper utilization of foods that affects a person's physical and mental health.* **Most Americans are getting enough food, but not the right kinds of food.**

Food nourishes your body and keeps it healthy, from the smallest cells to vital organs – like your heart and brain. If your body isn't getting the right foods in the right quantities, it may have a harder time fighting off illness, disease, and disability. Some of the common side effects associated with malnutrition include:

- Weakened immune system
- Difficulty fighting disease

- Increased susceptibility to infection

There are often many reasons why a person is malnourished and some are more avoidable than others. Common reasons include:

Aging

Your body decreases its body protein, body mass, and bone mass as you age. Eating right, exercising, and taking advantage of health and nutritional screenings and intervention programs can slow the effects of aging.

Prescription Drugs

Prescription drugs have side effects, many of which alter your metabolism, decrease nutrient absorption, and slow your appetite. While only your doctor can change your medication, you can take control of your nutrition by asking your doctor how your medication affects your body and adapting your eating habits accordingly.

Lack of Physical Activity

While lack of exercise doesn't always cause malnutrition, when coupled with poor nutrition it can accelerate the aging process and cause bones to lose their density and become porous. This makes you more prone to falls and other injuries and compromises your immune and respiratory systems. **The bottom line is staying active helps you stay healthy!**

Social Isolation

For some, being alone is a natural part of aging. However, if being alone leads to loneliness or depression, physical and mental repercussions may follow. Speak with a health or social service professional if you have concerns related to this issue.

Although malnutrition is a serious problem with many side effects — **the good news is it's a health condition with a cure!** With a little research on choosing the right foods, you can be on your way to a healthier diet.

Source: The U.S. Senate Committee on Education and Labor



It's Not All about Weight!

A common misconception about nutrition is that if you're a healthy weight, you must be healthy. That's not always true.

- You can be at an ideal weight for your height and age, and still not get the proper nourishment from your food.
- Even overweight Americans can be malnourished.

So, whether you're dieting or not, it's important to understand good nutrition and maintain a healthy and balanced diet.



How Is Your Nutrition?

Take the first step toward finding out how you're doing by taking this simple quiz. Read the statements below and if you find a statement is true, circle the number in the **YES** column. Then add up the points for each item you circled to find your nutritional score.

	YES
I have a condition that made me change the kind and/or amount of food I eat.	2
I eat fewer than two meals per day.	3
I eat few fruits or vegetables, or milk products.	2
I have three or more drinks of beer, liquor, or wine every day.	2
I have tooth or mouth problems that make it hard for me to eat.	2
I don't always have enough money to buy the food I need.	4
I eat alone most of the time.	1
I take three or more different prescribed or over-the-counter drugs per day.	1
Without trying, I have lost or gained ten pounds in the last six months.	2
I am not always physically able to shop, cook, and/or feed myself.	2
TOTAL	

Your Nutritional Score:

0-2	Good! Re-check your nutritional score in six months.
3-5	You are at moderate nutritional risk. See what you can do to improve your eating habits and lifestyle. Use the U.S. Department of Agriculture's (USDA) MyPyramid Tracker to monitor your diet, contact your health plan to see if it offers any nutrition programs or counseling, and refer to the links listed later in this article for more tips. Re-check your nutritional score in three months.
6+	You are at high nutritional risk. Bring this checklist the next time you see your doctor, dietician, or other qualified health or social service professional. Talk with them about any problems you may have. Ask for help to improve your nutritional health.

Source: Nutrition Screening Initiative, American Academy of Family Physicians, American Dietetic Association, and National Council on Aging

THE STAYING HEALTHY TOGETHER PROGRAM!



**STAYING
HEALTHY
TOGETHER**
FOCUS ON WELLNESS

- **PHASE 1:**
Newsletter & Web Site
- **PHASE 2:**
Half-day Workshops
 - Learn more about various health topics
 - Socialize with other LACERA retirees
 - Workshop logistics:
 - * Two workshops per topic
 - * Held in different locations in the County
 - * Watch for your invitation in the mail





MyPyramid Worksheet!

Use the worksheet as a tool to explore your eating habits. Record what you eat; aim for the recommended daily servings in each food group. You can access this form in the Staying Healthy Together section of www.lacera.com or at www.mypyramid.gov.



MyPyramid Worksheet

Check how you did today and set a goal to aim for tomorrow

Write in Your Choices for Today	Food Group	Tip	Goal Based on a 2400 calorie pattern.	List each food choice in its food group*	Estimate Your Total
<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="background-color: #f4a460; padding: 5px; text-align: center; font-weight: bold; color: white;">GRAINS</div> 	Make at least half your grains whole grains	8 ounce equivalents (1 ounce equivalent is about 1 slice bread, 1 cup dry cereal, or ½ cup cooked rice, pasta, or cereal)	<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div> ounce equivalents
<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="background-color: #76c760; padding: 5px; text-align: center; font-weight: bold; color: white;">VEGETABLES</div> 	Try to have vegetables from several subgroups each day	3 cups Subgroups: Dark Green, Orange, Starchy, Dry Beans and Peas, Other Veggies	<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div> cups
<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="background-color: #e34a33; padding: 5px; text-align: center; font-weight: bold; color: white;">FRUITS</div> 	Make most choices fruit, not juice	2 cups	<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div> cups
<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="background-color: #4695d9; padding: 5px; text-align: center; font-weight: bold; color: white;">MILK</div> 	Choose fat-free or low fat most often	3 cups (1½ ounces cheese = 1 cup milk)	<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div> cups
<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="background-color: #663399; padding: 5px; text-align: center; font-weight: bold; color: white;">MEAT & BEANS</div> 	Choose lean meat and poultry. Vary your choices—more fish, beans, peas, nuts, and seeds	6 ounce equivalents (1 ounce equivalent is 1 ounce meat, poultry, or fish, 1 egg, 1 T. peanut butter, ½ ounce nuts, or ¼ cup dry beans)	<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div> ounce equivalents
<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<div style="background-color: #0070c0; padding: 5px; text-align: center; font-weight: bold; color: white;">PHYSICAL ACTIVITY</div> 	Vary your routine for even greater fitness benefits.	At least 30 minutes of moderate to vigorous activity a day, 10 minutes or more at a time.	*Some foods don't fit into any group. These "extras" may be mainly fat or sugar—limit your intake of these.	<div style="border-bottom: 1px solid black; width: 100%;"></div> minutes

How did you do today? Great So-So Not so Great

My food goal for tomorrow is: _____

My activity goal for tomorrow is: _____

You Can Do It!

This worksheet came from the www.mypyramid.gov web site. It is a great web site—very fun to use. You can totally customize your food pyramid. We suggest you check it out!



What's Next?

You've already begun the first step toward good nutrition — education. If what you've read about malnutrition sets off any alarm bells in your head, whether it's for yourself, a friend, or loved one, talk to your doctor about your concerns. Get yourself or your loved one started on the road to a more nutritious life.

Tips for Eating Healthy

The following tips offer simple, cost-effective changes you can make to improve your nutrition level:

- **Add fruits or vegetables to cut calories.** Diced grapes, celery, and carrots lower the calories in chicken or tuna salad and add flavor and texture. Use mushrooms, tomatoes, spinach, and other vegetables on pizza in place of some of the pepperoni and sausage. Add eggplant, zucchini, and other veggies to pasta dishes to cut back on meat.
- **Get more fiber.** Not only does it help dilute calories, but it makes you feel full. Add beans to tacos, salads, and soups. Switch to whole-wheat bread, pasta, and cereal.
- **Add a first course to lunch and dinner.** Make it a large leafy salad with plenty of vegetables and low-fat or nonfat dressing. Research has found this can cut an average of 100 calories from the main meal without affecting fullness.
- **Use dried and frozen beans, fruits, and vegetables.** Dried beans and peas or frozen fruits and vegetables are not only cheaper, they also last longer than their fresh alternatives and have the same nutritional value. Add them to your recipes for pastas, soups, omelets, and meats.
- **Eat more whole grains and non-processed foods.** Healthy foods are usually less processed. That means choosing baked potatoes instead of french fries and whole wheat grains instead of overly processed grains.
- **Save room for healthy dessert.** Fresh seasonal fruits make great dessert choices — they're low in calories and high in water, fiber, and flavor.



Helpful Resources

For more information on ways to achieve better nutrition, take a look at the following resources. You can also find these links and click on them in the *Staying Healthy Together* section of www.lacera.com:

- Find an eating plan and nutrition suggestions: http://www.helpguide.org/life/healthy_eating_diet.htm
- Generate your own customized food guide, discover the elements of the food pyramid, review recommended dietary guidelines, and explore a wealth of nutrition and health information at <http://www.mypyramid.gov/mypyramid/index.aspx>. Operated by the U.S. Department of Agriculture, this web site is a fabulous interactive resource for customized, as well as general information related to food and nutrition.
- Call the USDA Center for Nutrition Policy and Promotion at 1-888-7-PYRAMID (888-779-7264) 7:00 am to 1:00 pm Pacific Time, Monday-Friday for more nutrition information or email them at support@cnpp.usda.gov.
- For nutrition fact sheets, tips, and references for finding a nutrition professional, visit the American Dietetic Association at <http://www.eatright.org/cps/rde/xchg/ada/hs.xsl/nutrition.html>
- Universities such as the two listed often have nutrition programs. Contact your local university to see if it has a program:
 - University of Pittsburgh: <http://nutritionservices.upmc.com/Articles.htm> - an extensive collection of articles on nutrition and health
 - University of California – Los Angeles (UCLA): http://www.cellinteractive.com/ucla/nutrition_101/food_portion.html - chart to help you determine correct portion sizes for foods.



Reminder:

You Can Adjust State and Federal Withholding Tax

You have the right to adjust your federal or state withholding tax election as often as you wish. This includes choosing to have no withholding tax deducted from your retirement allowance.

To change your withholding rate, complete form W-4P/DE-4P and return it to LACERA. The form can be accessed in the Brochures & Forms section

of www.lacera.com, or by emailing welcome@lacera.com, or by calling LACERA at 1-800-786-6464.* You may also send a written request to adjust your withholding rate 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.

Annual reminders of your right to change your withholding election will appear in this newsletter and on your January retiree check stub or ADR.

**The form on www.lacera.com is interactive. You can enter your information on the form and print completed copies.*

From the Executive Desk cont'd from pg. 2

includes health-related information and tips that all retirees can take advantage of. And there'll be workshops, too. I encourage you to explore our new *Staying Healthy Together: Focus on Wellness* section and use the information provided to take steps to safeguard and improve your health. I'm hoping to add more centenarians to the LACERA payroll each year!

For me and all of us at LACERA, our business is personal. We want each of our members to receive the maximum possible benefits (literally and figuratively) from their years of County service... and collect decades of monthly LACERA retirement checks.

So stay healthy and enjoy your retirement!

What's on the Web...

Check www.lacera.com for the latest information on all things LACERA. The site contains retirement benefit information geared to retirees and beneficiaries.

Look for Our New

Staying Healthy Together: Focus on Wellness Section

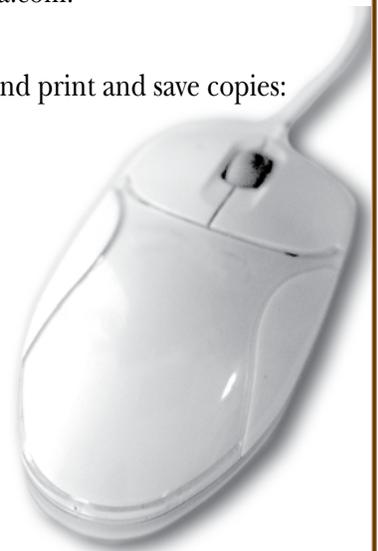
Articles, helpful links, forms, and other great health-related information related to *Staying Healthy Together* are accessible online. You'll find this new section within the Health Care section on www.lacera.com.

Interactive Forms Now Available Online

Now you can fill out several LACERA forms online and print and save copies:

- Power of Attorney
- Direct Deposit
- Change of Address
- Beneficiary Designation for Ex-Spouse
- Rollover/Transfer Certification Form

Interactive forms are marked with the  logo.



LACERA's Call Center

cont'd from pg. 1

they graduate to become Call Center Retirement Specialists. To insure they remain current on the latest policies and procedures, all Call Center specialists continually undergo training.

Thanks to advances in technology, the Call Center has come a long way since it opened in 1992 with a staff of six. Back then member records were

stored in paper files, so when a member called, the Call Center specialist would have to get up from his or her desk, walk over to a file cabinet, and search for the member's file. This very time-consuming process necessitated the Call Center specialist either putting the member on hold for an extended period or having to call the member back at a later time. Today, all member

account information is securely stored electronically. Everything the Call Center specialist needs to know to assist members can be accessed within seconds from his or her computer. As a result, most members now receive the answers or information they seek in less than five minutes; the average length of a Call Center call is 4.5 minutes.



Call Center Stats

- The Call Center fields 500-600 calls on an average day and as many as 1,000 calls on days following a large member mailing.
- In the period between June 30, 2006 and July 1, 2007, the Call Center handled 128,405 calls.
- On March 6, 2006, the Call Center received 1,472 calls; this set a record for calls received in a single day.

Staffed with specially trained experts and equipped with the latest computer technology, the Call Center resolves close to 90 percent of member questions or issues in one call.

The Call Center is your direct line to retirement answers.

PUBLIC SERVICE ANNOUNCEMENTS

Natural History Museum Seeks Volunteer Docents

The Natural History Museum of Los Angeles County is seeking volunteer docents to reach out to students in the Museum's science and history halls and explore such subjects as mammals, California history, dinosaurs, gems and minerals, marine life, and more. Docents spend one morning per week during the school year helping students to explore

the wonders of nature, history, and culture. This is a great opportunity for people who love learning and enjoy helping others; no previous teaching experience is required. For information on the October docent training class or to learn about other volunteer opportunities at the Museum, call (213) 763-3242 or e-mail docent@nhm.org.



Volunteer to Help a Child Read

KOREH L.A. is seeking volunteer "reading partners" to devote one hour per week to help children from Pre-K to the fourth grade improve their reading skills. The children in this program have been identified by their teachers as "reluctant readers;" most are from low income families. Reading partners read and listen to their students and guide them through difficult chapters or intimidating words.



Sharing your passion for books could change a child's life! KOREH will train you; the organization has trained and placed more than 5,500 reading partners in nearly 100 LAUSD elementary schools throughout the city and San Fernando Valley. To volunteer as a KOREH/PRE-K KOREH reading partner or for more information call (323) 761-8153 or email literacy@jewishla.org.

Quote:

"My interest is in the future because I am going to spend the rest of my life there." ~ Charles F. Kettering

2007 Legislative Updates cont'd from pg. 7

a vision care plan.

Author: Hayashi
Introduced: February 23, 2007
Sponsor: SACRS
Status: In the Senate
LACERA Position:
 Board of Retirement – Support

AB 1626 – PENSION PROTECTION ACT/NORMAL RETIREMENT AGE

- would allow the Board of Retirement to set “normal retirement age” and to certify certain LACERA members as falling within the definition of a “Public Safety Officer.” The purpose of these provisions is to aid implementation of the Pension Protection Act of 2006.

Author: Galgiani
Introduced: February 23, 2007
Sponsor: SACRS
Status: In the Assembly
LACERA Position:
 Board of Retirement – Support

SB 14 - 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 to allow a member to receive service credit even if his or her military service is the basis for present or future military retirement pay.

Author: McLeod
Introduced: December 4, 2006
Sponsor: National Guard Association of California
Status: In the Assembly
LACERA Position:
 Board of Retirement - Watch

SB 134 - MANDATORY RETIREMENT

- SB 134 would amend CERL to exempt safety members of the Sheriff’s Department from mandatory retirement by age 60, provided a County physician certifies the safety member is capable of performing his or her assigned duties pursuant to standards set forth by the County. The June 28th amendment also removes mandatory retirement for all safety members of the Los Angeles County Fire Department, provided the member completes a physical fitness test prescribed in an implemented departmental wellness/fitness for life program. This amendment further allows the Board of Supervisors to

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

Author: Cedillo
Introduced: January 25, 2007
Sponsor: Los Angeles County, and Los Angeles County Sheriffs
Status: In the Assembly
LACERA Position:
 Board of Retirement - Oppose unless amended
SACRS Legislative Committee Position:
 Watch

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.

Author: Hernandez
Introduced: February 1, 2007
Status: To Assembly Committee on Public Employment, Retirement and Social Security

LACERA Position:
 Board of Retirement – Support



Your retirement resource 24/7

HOME PAGE

- Quick Links
- My LACERA
- New News & Articles
- Updates and New Web Pages

The screenshot shows the LACERA website with a central banner for 'LACERA' and a sidebar with 'QUICK LINKS' including: BENEFITS, BOARDS, CALCULATORS, OVERVIEW, HEALTH CARE, INVESTMENTS, NEWSLETTERS, and BROCHURES & FORMS. Below the main content area is a 'WHAT'S NEW' banner. Navigation buttons include 'News & Articles click here', 'MY LACERA register here sign-in here', and 'lacera.com'.

Updates for Retired Public Safety Officers

New IRS Guidelines Affect Tax Benefit

As we have communicated to you, the Pension Protection Act of 2006 (PPA) permits eligible retired public safety officers (PSO) to exclude up to \$3,000 of distributions from their LACERA retirement plan for direct payment of health care premiums. To keep you updated on this matter, we present the latest IRS position pertaining to the PPA.

The IRS recently issued new guidelines on how these excluded funds are to be reported. In accordance with the most recent IRS information, LACERA will **not** report the amount of these funds on your 1099R. **To receive this tax benefit, the eligible PSO must report the excluded funds to the IRS on his or her annual income tax return.** To claim the exclusion on IRS Form 1040, reduce the taxable amount you enter on line 16b by the amount of your excluded health care premiums and enter "PSO" next to the line.

LACERA continues to monitor IRS guidelines on this subject and will inform you as new information becomes available. For the latest on the PPA, visit www.lacera.com.

Procedure for Direct Payments of Long-Term Care Premiums

If you are an eligible retired PSO with long-term care (LTC) insurance and you intend to utilize your LTC insurance for all or part of this tax benefit, you must notify your carrier of your desire to have LACERA make monthly payments on your behalf.

If your LTC insurance is other than a LACERA-sponsored MetLife or Transamerica plan, you must:

- Call LACERA at 1-800-786-6464 to obtain a New Carrier Enrollment Kit
- Complete the Member Enrollment Request
- Send completed Member Enrollment Request along with

the other documents in the New Carrier Enrollment Kit to your carrier

We cannot initiate payments on your behalf until your LTC carrier submits the required documents to us.

If you are an eligible retired PSO with a LACERA-sponsored MetLife or Transamerica LTC plan, you must:

- Contact your carrier to authorize a direct payment arrangement with LACERA
- Call MetLife at 1-888-565-3761 or Transamerica at 1-800-227-3740
- You are not required to obtain a New Carrier Enrollment Kit

We cannot initiate payments on your behalf until you (the policyholder) contact either MetLife or Transamerica and authorize a direct payment arrangement.



LACERA

- **300 N. Lake Avenue,
Pasadena, CA 91101**
- **Public Counter Hours**
7 AM - 5 PM. Monday - Friday
- **Call Center Hours**
7 AM - 5:30 PM. Monday - Friday
1-800-786-6464



LACERA Ends Member Home Loan Program

LACERA has discontinued the Member Home Loan Program (MHLP). This decision was based on a number of factors including low member participation and increased competitiveness in the general marketplace.

The MHLP was established in 1992 to provide eligible members with competitive home loan financing. At that time, mortgage interest rates in the general marketplace were higher. **The current market offers a greater number and variety of mortgage loans with competitive terms than were available to members when the MHLP began.** Since 1992, the residential mortgage loan industry has become more competitive overall and the

proliferation of aggressive internet-based lenders offering attractive loan programs has further eroded the value of the program. Underscoring this point is the fact that in the period leading up to August 31, less than one percent of



LACERA members were utilizing the MHLP.

Although MHLP loans were originated, serviced, and initially funded by GMAC Mortgage, they ultimately became part of LACERA's fixed income portfolio. As part of the program, the LACERA investment staff administered and monitored the MHLP on a daily basis. This required a substantial commitment of investment staff resources that would have otherwise been directed at identifying and administering higher performing investments. From an investment standpoint, the MHLP produced suboptimal performance.

In consideration of all these factors, the Board of Investments made an investment decision to end the MHLP effective August 31, 2007.

Spotlight on LACERA Retirees

Ever wondered about the profile of the typical LACERA retiree? Wonder no more, here are some statistics our actuary recently provided.

Stats on the "Typical" LACERA Retiree:

- 57 percent are women
- Average age is 72
- Worked for 24 years; average

benefit is 50 percent of final compensation

- Been retired for 12 years
- 60 percent are unmarried
- Post-retirement life expectancy is 26 years

Keep in mind, these are statistical averages. LACERA retirees fall across a broad range of ages and other demographic groups.



September 2007 Spotlight Highlights

- Staying Healthy Together: Focus on Wellness
- LACERA Ends Member Home Loan Program
- Spotlight on Member Services
- Adjust Your Withholding Tax As Often As You Want



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Editor's Note:

Spotlight on Retirement is created 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.

Email:

welcome@lacera.com

“Ask LACERA” — Get instant answers to general questions. Find it on lacera.com’s home page.