



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION ■ JUNE 2008 ■ VOL. 19 NO. 2

Election for Both LACERA Boards Set for July

An election for the Eighth Member of the Board of Investments and the Eighth and Alternate Eighth Members of the Board of Retirement will be held on Tuesday, July 29, 2008. These open positions are **Retired Member seats** which carry a three-year term that commences January 1, 2009.

The County Registrar-Recorder/

County Clerk will begin mailing ballots to retired members in late June using addresses listed on LACERA's Master Payroll File. Completed ballots must be received by the Registrar-Recorder/County Clerk by 5:00 pm on July 29, 2008 to be eligible for counting.

For more information on the election, visit bos.co.la.ca.us/lacera_election.htm.



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LACERA to Add New Layer of Web Security

As we are all aware, theft of personal information off the internet is on the rise. Scams known as phishing (fake emails pretending to be from your bank or credit card company that lure you to a phony web site and steal your data) and pharming (thieves secretly direct

you to imitation copies of actual web sites and steal your information when you enter) are increasingly common.

We are concerned about this and want you to know **our commitment to protecting your personal information remains strong.**

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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

YVES CHERY

Secretary
Elected by General Members

MARK J. SALADINO

County Treasurer & Tax Collector
Ex-Officio Member

SADONYA ANTEBI

Appointed by the Board of Supervisors

WILLIAM DE LA GARZA

Elected by Retired Members

SIMON FRUMKIN

Appointed by the Board of Supervisors

J.P. HARRIS

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:

WILLIAM R. PRYOR

Chair
Elected by Safety Members

SIMON S. RUSSIN

Vice Chair
Elected by General Members

HERMAN SANTOS

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

ROBERT L. SPARE

Appointed by the Board of Supervisors

LEONARD UNGER

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 is a
Goal-Oriented
Association

Goal-setting is an integral part of our culture here at LACERA. By setting goals each year, we create paths that lead to improvements in all facets of our operations. Just to give you an idea of the impact goals have had on LACERA, some of our past goals included development of a web site and online member services. Today, members and survivors know they can rely on lacera.com for information regarding all aspects of LACERA. The site, which contains approximately 1,500 pages and more than 500 downloadable documents, continues to expand. A recent service option advancement to our web site enables members to create their own Retirement Benefit Estimate online in My LACERA.

Goals play an important role in our success. Here's how our goal-setting process works. The first step of the process takes place each October when our executive and management staffs gather at an offsite meeting and engage in brainstorming sessions. During these sessions, participants from each LACERA Division propose division-specific goals designed to implement our LACERA Objectives.

LACERA Objectives

- To act at all times as prudent fiduciaries, executing our responsibilities exclusively on behalf of our members, beneficiaries, and participating employers.
- To manage growth and change through planning, innovation, and the maximum use of available technology.
- To provide responsive and consistent quality service using integrated, cost-effective procedures and practices.

BY SETTING GOALS EACH YEAR, WE CREATE PATHS THAT LEAD TO IMPROVEMENTS IN ALL FACETS OF OUR OPERATIONS.

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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.

Stay Informed; Review Your Annual Health Care Packet

The 2008-2009 Retiree Health Care Annual Packet, which contains the Annual Health Care Letter and other important information regarding your LACERA-administered health plans, was mailed at the end of May. The packet includes the following materials:

- **Benefits Update** – What's new for 2008-2009
- **Benefits Guide** – Overview of the health plans available to you and important administrative details about your LACERA-administered benefits
- **Rate Booklet** – 2008-2009 monthly contribution rates for all LACERA-administered health plans
- **Notice of Creditable Coverage** – Official notice stating your LACERA-administered medical plan provides prescription drug coverage that is, on average, as good as or better than coverage offered by the Medicare Part D model plan.

Please read the materials in your packet and stay informed! If you have not received your 2008-2009 Annual Health Care Packet, contact LACERA's Insurance Services Section at 1-800-786-6464 and press 1 when prompted.

New Policy on Legislative Updates

Fans of the *Spotlight* may notice the usual Legislative Updates column is not included in this issue. We have decided to streamline our approach to reporting on legislative matters. Rather than take up a lot of space detailing a slew of bills as they wind through (or fall out of) the lengthy legislative process, we elected to simplify the process by updating you on

bills once they are passed. We will also alert you whenever LACERA sponsors a bill and whenever other particularly interesting and/or exceptionally impactful bills are introduced.

To track the progress of any California bill, visit www.leginfo.ca.gov.

Your Privacy is Our Priority

Health issues are private matters most of us like to keep confidential – between ourselves and our doctors and loved ones. At LACERA, we value your right to privacy and we abide by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). HIPAA sets clear guidelines regarding the types of personal health information that may be shared between medical professionals or your health insurance administrator.

To help us ensure we're following the HIPAA guidelines, we encourage you to avoid sharing your medical history or health issues with anyone except your doctor or your health insurance company. It is not necessary for the Retiree Health Care specialists at LACERA to know your medical history to assist you with enrollment or administrative issues. In order to protect your personal privacy, please try to avoid discussing your personal health information with LACERA staff members.



New Contact Information for CIGNA Vision Benefits

Effective July 1, 2008, the LACERA-administered CIGNA Vision plan will have new contact information:

- New Customer Service phone number: 1-877-478-7557
- New Claims Address: P.O. Box 997561, Sacramento, CA 95899-7561

In June, CIGNA will mail enrollees claim forms and ID cards featuring the new phone number and address.

Note: The new CIGNA Vision contact information takes effect after July 1, 2008.

To Your Health!



According to the Centers for Disease Control and Prevention (CDC), America is on the brink of a longevity revolution. By 2030, it is predicted one in five Americans will be a senior citizen. As they (who are “they,” anyway?) say, getting older sure beats the alternative. Of course, the “trick” to getting older is maintaining your health and your ability to stay active. The good news is in today’s world, *poor health is not an inevitable consequence of aging.* Many illnesses and disabilities can be avoided through recognized prevention measures.

That is the philosophy behind our Staying Healthy Together: Focus on

Wellness program. Over the past several months we have focused on the importance of proper nutrition and exercise in maintaining one’s health. In this issue’s Staying Healthy Together section, we review the Focus on Fitness workshops we held in April and explain the concept of Body Mass Index and how it is used in assessing a person’s risk for certain diseases.

By now, all LACERA retirees enrolled in a LACERA-administered health plan should have received their 2008-2009 Annual Health Care Packet. An article about the packet is included in this issue as a reminder to carefully review the material; there may be changes

to the premiums on your LACERA-administered health plan.

For your convenience, we have included a chart displaying contact information for all LACERA-administered health care plans. The chart may be cut out and saved for your future use.

Be well and take care of yourself. Remember, no one can take better care of you than you!

“If you don’t do what’s best for your body, you’re the one who comes up on the short end.”

—Julius “Dr. J” Erving

Source: cdc.gov



What do *you* want to know?

Go to lacera.com for instant answers to general questions.

Register to submit your own personal questions.

Reminder:

New SCD Tax Calculations Take Effect July 1

Our enhanced system of calculating withholding tax solely on the taxable portion of service-connected disability (SCD) retirements is about to take effect. If you were granted an SCD that exceeds 50 percent of your final compensation, you will see a drop in the amount of tax withheld from your allowance beginning with your July check.

Remember, you may adjust your federal or state withholding tax election as often as you wish. Changes you elect will take effect by the first of the month that is at least 30 days after LACERA receives your completed W-4P/DE-4P form. Tax forms are available on the Brochures & Forms page of lacera.com.



For questions regarding legal or tax matters, consult with a professional advisor; LACERA does not offer legal or tax advice. For questions regarding your retirement account, call 1-800-786-6464 to speak with a LACERA Retirement Benefits Specialist.

Public Service Announcement

County Approves “Green” Vehicle Purchasing Program

The County of Los Angeles has authorized the Vehicle Purchasing Services Program (VPSP) to provide County employees, retirees, and their immediate family members with an incentive to purchase or lease alternative fuel vehicles.

Under this program, County personnel can purchase hybrid vehicles at a special rate pre-negotiated by the County. Chevrolet, Honda, Toyota, Lexus, Ford, Nissan, and GMC hybrids are available under the VPSP program. For information on participating dealers and purchasing details, visit lacounty.info/VPSP.htm; for questions, call Bob Ortiz at (323) 267-2272 or email him at rortiz@isd.lacounty.gov.



Visit our **RETIRED MEMBER** section of lacera.com



- Medicare
- STAR COLA
- Payday Calendar
- Working After Retirement
- Divorce After Retirement

@ www.lacera.com

Quote: “No matter what anybody tells you, words and ideas can change the world.”

– Robin Williams, in *Dead Poet’s Society*

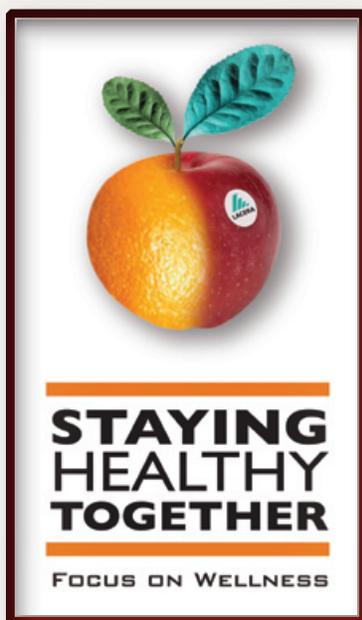
Staying Healthy Together:

In April, health-conscious LACERA retirees attended our Staying Healthy Together fitness workshops at the L.A. County Arboretum and the South Coast Botanic Garden. The workshops presented important health information and methods to make fitness a regular part of daily life. The events were well received; attendees reported the workshops provided them with valuable information they could incorporate into a healthy lifestyle.

- **Why Exercise, presented by PacifiCare.** In this session, a physician taught techniques to create an ideal exercise program and led the participants in some stretches.
- **Move for a Healthy Life, presented by Anthem Blue Cross.** Attendees learned how to identify and overcome the everyday roadblocks that can stop them from exercising regularly.
- **Healthy Body, presented by Kaiser.** This presentation covered fitness basics and explained the Body Mass Index and how it is calculated. The session also included a demonstration of low impact

exercises that can be performed in a chair.

- **Diet & Exercise for Seniors, presented by SCAN.** Diet and exercise are two key factors in staying physically fit. Participants in this session learned how to



incorporate diet and exercise into an easy-to-follow fitness program.

In addition, CIGNA hosted a booth at the event and had a representative on hand to answer questions.

The next facet of the Staying Healthy Together program will focus on

staying mentally fit and workshops are scheduled for the fall. Look for details in the September issue of the *Spotlight*, on lacera.com, and in your mailbox.

Thanks to all of you who attended the Staying Healthy Together workshops; your participation plays an important role in the program's success. We encourage you to participate and live a healthy lifestyle!

Thoughts from Workshop Attendees

"We'll be doing some of the exercises at home that we learned from the workshop. It's something we never thought about, but the exercises are easy to do and we should be doing them all the time."

— Mack and Betty

"It's great to learn about fitness and keep in touch with my fellow LACERA members at the same time."

— Olga

"In August I'll be 80 and I can still touch my toes! These types of programs and workshops are very important."

— Phillip



STAYING HEALTHY TOGETHER

info can be found on the web at lacera.com in the
Retiree Health Care section

Focus on Fitness



What is Body Mass Index?

Body Mass Index (BMI) is an estimate of a person's body fat, based on height and weight. It is used by health professionals as a screening tool to identify possible

weight problems. If your BMI identifies you as overweight or obese, your weight may be a risk to your health. A high BMI is associated with added risk for heart

disease, diabetes, cancer, high blood pressure, and osteoarthritis. Obesity itself is associated with premature death.

Calculating Your BMI

You can calculate your BMI by dividing your weight by height (in inches) squared and multiplying by a conversion factor of 703.

EXAMPLE:

Weight = 150 lbs., Height = 5'5" (65")

Calculation: $[150 \div (65)^2] \times 703 = 24.96$

Thanks to modern technology, there are easier ways to determine your BMI. A simple online BMI calculating tool is available by visiting AARP's web site at www.aarp.org/health; the BMI Calculator link is located in the navigation bar on the left side of the Health page. Just enter your height and

weight in the calculator where indicated and click on the "My BMI" button — your BMI will instantly appear.

The following table displays the standard weight status categories associated with BMI ranges for adults:

BMI	WEIGHT STATUS
Below 18.5	Underweight
18.5-24.9	Normal
25.0-29.9	Overweight
30.0 and above	Obese



Note: BMI is only one factor related to risk for disease; it is not a diagnostic tool. Questions or concerns regarding your weight should be discussed with your health care provider.

Source: aarp.org, cdc.gov



Tell Us All About It!

We want to know what you think about our **Staying Healthy Together** program

Go to lacera.com and take our survey



**STAYING
HEALTHY
TOGETHER**

Contact Information for LACERA-administered Health Care Plans

Need help with the following issues?

- Health care plan books
- Claim forms or ID cards
- Eligibility questions
- Billing questions

Not sure who to call? Here's a chart of contact information for all LACERA-administered health care plans. You can cut the chart out and keep it handy for reference.

For information regarding plan enrollments, benefit changes,

administrative rules, or special insurance problems, contact LACERA's Insurance Services Section at 1-800-786-6464 and press "1" when prompted or visit the Health Care section of lacera.com.

Health Care Insurance Company	Toll-Free Numbers	Web Sites
Anthem Blue Cross I, II, III	1-800-284-1110	anthem.com/ca
Anthem Blue Cross Prudent Buyer Plan	1-800-284-1110	anthem.com/ca
Anthem Blue Cross Health Improvement (with Anthem Blue Cross Prudent Buyer)	1-800-522-5560	anthem.com/ca
Caremark (with Anthem Blue Cross I, II, and III)	1-800-450-3755	caremark.com
AccordantCare (with Anthem Blue Cross I, II, and III)	1-800-227-3728	caremark.com (Under Disease Management)
Utilization Review Program (Anthem Blue Cross I & II Non-Medicare members only)	1-800-274-7767	anthem.com/ca
Kaiser Permanente	1-800-464-4000	kp.org
Kaiser Permanente Senior Advantage	1-800-443-0815	kp.org
PacifiCare	1-800-624-8822	pacificare.com
Secure Horizons/PacifiCare	1-866-622-8055	securehorizons.com
SCAN	1-800-559-3500	scanhealthplan.com
Long-Term Care Plan	1-800-207-9883	metlife.com
CIGNA Network Model Plan	1-800-244-6224	cigna.com
CIGNA Vision Plan	1-877-478-7557*	cigna.com
CIGNA Indemnity Dental	1-800-244-6224	cigna.com
CIGNA Dental HMO	1-800-244-6224	cigna.com

Executive Desk
cont'd from pg. 2

- To develop a human resources program to recruit, train, develop, and promote qualified staff; to provide a quality work environment and enhance the quality of life for our employees.
- To maximize investment returns and minimize long-term costs by employing prudent investment and actuarial policies and practices.
- To promote and enhance the understanding of LACERA benefits among members, employers, County officials, and the public.

After honing management's list of proposed goals, our Executive Division presents the goals to our Board members at the annual Board offsite meeting in January. The finalized goals are then incorporated into the fiscal year budget and presented to our Boards each spring for approval.

Goals for our upcoming fiscal year (which begins July 1) include improvements to customer services through the development of continuing education and advanced training programs for LACERA staff, system upgrades, expansion of online service options, and implementation of enhanced business processes.

All of LACERA's objectives and goals are related to our ongoing commitment to our members. We will provide our staff with the best training available. We will also continue to capitalize on advances in technology to develop and implement innovative upgrades to our enterprise. LACERA will continue to deliver the comprehensive and integrated services our members deserve... and have come to expect.

PUBLIC SERVICE ANNOUNCEMENT

The Civil Grand Jury Needs You!

Seeking new challenges and adventures? Tired of complaining about government waste and incompetence? Want to add more meaning to your life?



The Grand Jury is looking for a few good citizens to serve as jurors. The main function of the Civil Grand Jury is to investigate county, city, and joint-power agencies. Jurors share in a stimulating experience, while providing a valuable service to the community.

For more information, call (213) 893-1047 or visit www.grandjury.co.la.ca.us. The Grand Jury compensates at \$60 per day of service, plus mileage.



Expanding Our Customer Service

For your convenience, our friendly and knowledgeable LACERA Call Center staff will assist you by phone with changes to your membership account.

- Beneficiary change
- Address change

1-800-786-6464

- Name change
- Direct Deposit registration

Please note: For your protection, you will be asked a few screening questions to verify your identity prior to discussing your personal information.

We're here to help you. Customer Service is #1.



Note to Anthem Blue Cross Enrollees

In the March *Spotlight*, we discussed how enrollees in LACERA-administered **Anthem Blue Cross Plans I, II, III, and Prudent Buyer** plans may experience significant out-of-pocket savings by using in-network providers.

During the past year, Anthem Blue Cross changed its procedure for paying out-of-network hospitals; it now pays according to an established Customary and Reasonable (C&R) fee schedule. However, some hospitals outside the Anthem Blue Cross network may charge fees that exceed the established C&R rates. As a result,

plan holders who receive services at non-network hospitals may see an increase in their share of out-of-pocket costs.

With this in mind, we continue to encourage enrollees in LACERA-administered Anthem Blue Cross plans to select in-network providers.

To find out whether your providers are inside the Anthem Blue Cross network or to find in-network providers and minimize your out-of-pocket expenses, call Anthem Blue Cross Customer Service at 1-800-284-1110.

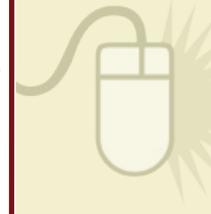
Did You Know?

Defined Benefit (DB) Plans

- **LACERA invests the funds; the employer bears the risk of adverse investment performance.**

Defined Contribution (DC) Plans

- **Employee decides how to invest the funds and bears the risk of adverse investment performance.**



WEB TIP

Read more about Defined Benefit Plans on lacera.com

Retirees— Have you registered with My LACERA yet? Go to lacera.com, look for the My LACERA icon

PUBLIC SERVICE ANNOUNCEMENT

Become an Advocate for an Abused Child

Court Appointed Special Advocates of Los Angeles (CASA) is currently recruiting volunteers to be trained 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. Volunteers must be at least 21 years old, be able to make a two-year commitment to the program, undergo a background check, and successfully complete a 36-hour CASA training program. An average of five hours per week is spent on case activities.

African-American and bilingual (Spanish/English) volunteers are especially needed. Volunteers are required to attend an orientation session before beginning the training. For additional information, call (323)526-6666 or visit www.casala.org. CASA of Los Angeles also has a satellite office in the Antelope Valley.

Web Security
cont'd from pg. 1

With that in mind, we are adding another layer of web security to My LACERA, the section of lacera.com that



contains personal and sensitive member information. **The new feature — which is similar to procedures used in online banking — will allow you to verify you**

are connecting to LACERA's official web site; it will also allow us to reconfirm your identity. Soon, registered users of My LACERA will notice a Safe2Login box when they sign in. Registering on this added security feature is simple; it takes only a couple of minutes to increase the security of your information and your peace of mind.

The data contained within My LACERA is already encrypted for security.

Additionally, My LACERA undergoes security audits by a professional third-party security firm.

The added security feature will be available in the fall. Look for more information in the coming months on lacera.com.



Interested in the LACERA Boards?



Go to Lacera.com Boards Section

- Board agendas posted prior to each meeting
- Board Member bios, photos
- Board Committees agendas & minutes

BOR	BOI
(Click on a button below to get more Board of Retirement information.)	(Click on a button below to get more Board of Investments information.)
PHOTOS	PHOTOS
BIOS	BIOS
AGENDA	AGENDA
MINUTES	MINUTES
COMMITTEES	COMMITTEES
BYLAWS	BYLAWS

lacera.com is a 24-hour resource for all things LACERA

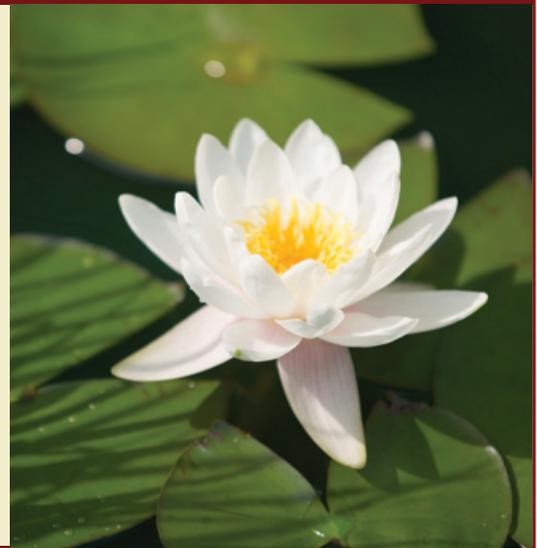


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June 2008 Spotlight Highlights

- New Layer of Web Security
- LACERA Boards Election
- Health Care Insurance Contact Information
- Staying Healthy Together: Focus on Fitness



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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.

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