



Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION ■ DECEMBER 2009 ■ VOL. 20, NO. 4

Mail-Order Prescription Drugs

If you are enrolled in Anthem Blue Cross Plans I, II, or III and take certain “maintenance” medications on a regular basis, filling these drugs through Caremark’s mail-order program may make sense for you.* Mail order might be a good idea if you take regular maintenance medication for a condition such as cholesterol or high blood pressure and you:

- Want to receive up to a **90-day supply of a prescription at a discounted rate**
- Want to have your ongoing prescriptions **delivered** to your door
- Prefer to have **Caremark obtain the necessary clearance from your doctor** and process all the information for you

Caremark offers two mail-order prescription programs:

1. **FastStart**
2. **Automatic Continuation of Therapy (ACT)**

**Caremark is the administrator for Anthem Blue Cross Plans I, II, and III prescription drug benefits.*

On your Mark, Get Set, Go... FastStart!

FastStart is the easiest way to get started using mail-order prescriptions. To participate in the FastStart program, simply **call Caremark customer service at 1-800-450-3755**. The FastStart representative will enroll you over the phone and determine whether your prescriptions are eligible for mail order. They will also work with your doctor to get any necessary information/paperwork to complete the process.

Before you contact Caremark, be prepared and have the following items handy:

- Your Member ID card
- The name of the prescription(s) you want to fill through mail-order
- Your primary doctor’s contact information
- Your mailing address
- Your payment information

You do not need to fill out any forms or contact your doctor to receive your prescription through the mail when you use FastStart.

When you need a refill of your prescription, you will be able to request it online at caremark.com or by calling 1-800-450-3755.

Automatic Continuation of Therapy (ACT)

If you use mail order to fill your maintenance prescriptions, you may also be interested in participating in ACT. The ACT program offers the convenience

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From the **EXECUTIVE DESK**

Gregg Rademacher—CEO, LACERA



The Year in Review

It's hard to believe it's that time again — time to say goodbye to the old year and welcome the new. As the end of the year rolls around, I'd like to recap the accomplishments LACERA made during 2009.

Provided the Promised Benefits

First and most importantly, **we continued to pay the promised benefits to our members and their survivors.** Regardless of market fluctuations, you can continue to enjoy the peace of mind that comes with knowing you will receive the benefits provided under your LACERA defined benefit Plan. As you know, LACERA retiree and survivor allowances are lifetime benefits; they will never run out.

Upheld Our Fiduciary Responsibilities

I can also report that through prudent investments structured in compliance with the Investment Policy adopted by our Board of Investments, **the value of the fund has increased by approximately \$3.5 billion since our June 30, 2009 fiscal year-end.**

In response to economic conditions, LACERA trimmed expenditures on our operating budget, over the previous fiscal year. This "belt-tightening" only affects our internal operations; it does not affect the quality and quantity of the services we provide our members.

“LACERA continues to uphold our fiduciary responsibilities and be responsive to our members' needs.”

To see a financial summary of LACERA's 2008-2009 fiscal year, along with a report on our service achievements, I

encourage you to look over our Popular Annual Financial Report (PAFR), enclosed with this newsletter.

Expanded Service Options

Speaking of services, **we added a number of online service options over the past year:** our expansion of the My LACERA section of

cont'd on pg. 9

2009 Legislative Updates

This year Governor Schwarzenegger signed three bills which are particularly relevant to LACERA and its members. We have summarized them in this article.

AB 1584 – Conflicts of Interest

Note: LACERA has been proactive in setting high ethical standards and best practices; we already require much of the reporting contained in this recently enacted legislation.

This urgency legislation is intended to strengthen and add conflict of interest laws applicable to all of California's public pension systems. The bill sets forth various requirements and disclosures pertaining to public pension board members, specified staff, and private placement agents.

AB 1584 prohibits former public pension board members and specified staff from acting as paid representatives in matters pending before the respective board for a period of two years after their departure. The statute also prohibits public pension board members and specified staff from selling or providing investment products considered an asset of the fund to any public pension system in the state.

In addition, this statute calls for California public pension systems to disclose payments made to "placement agents" in connection with the system's investments, in or through external managers. Placement agents are persons or entities hired by an external manager to obtain access to a public pension

system, generally to solicit the system to make an investment in or with the external manager. AB 1584 sets forth a deadline of June 30, 2010 by which each public pension system must develop and implement a policy that discloses payments to placement agents.

Under this legislation, placement agents and external investment managers that violate the policy are prohibited from soliciting new investments from the pension system for five years. The system's board may reduce the penalty, if approved by a majority vote in open session, and upon showing of good cause. AB 1584 also requires a placement agent to disclose all gifts made to board members and all campaign contributions made to elected board members as specified.

AB 1584 is a response to recent alleged "pay-to-play" activities at other pension funds. Although isolated, these occurrences have drawn greater scrutiny to the role of placement agents in public pension investment transactions.

SB 538 – Mandatory Retirement

Safety members hired before April 1, 1997 are subject to mandatory retirement. However, legislation passed in 2007

allows these members to work beyond age 60 if certified by a County-employed or County-approved physician as capable of performing their assigned duties pursuant to standards set forth by the employer. However, the exemption from mandatory retirement presented a technical issue for members on a disability leave of absence. Safety members on disability the first day of the first month following their 60th birthday were subject to mandatory retirement, and left without the opportunity to receive the physical certification otherwise available. As a result, some safety members were unable to return to work even if they became physically able at a later time.

SB 538 allows a safety member who is on a disability leave of absence the opportunity to receive the physician certification upon return from his/her leave, thereby allowing the member the opportunity to be exempt from mandatory retirement and eligible to return to work.

SB 54 – Out-of-State Same-Sex Marriages

SB 54 addresses legal recognition of out-of-state same-sex marriages following

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Zero COLA in 2009 Means No STAR COLA for 2010

Since no cost-of-living adjustment (zero COLA) was granted in 2009, STAR COLA benefits are not applicable for 2010.

The Supplemental Targeted Adjustment for Retirees (STAR) Program is designed to ease the effects of inflation for retirees and survivors. To be eligible for a STAR benefit, the allowance of a retiree or beneficiary must have lost more than 20 percent of its purchasing power due to inflation. Individuals in that category are identified by COLA Accumulations of 20 percent or more as of the previous April 1.

At this time, all retirees (and eligible survivors) in Plans A, B, C, and D have COLA Accumulation accounts below the 20 percent threshold for providing additional STAR benefits.* Therefore,

on October 15, 2009, the Board of Retirement (BOR) determined no current retirees or beneficiaries qualify for additional benefits under the STAR 2010 Program Year.



Benefits to existing STAR participants are not affected and will continue unchanged.

As we reported to you in the March *Spotlight*, earlier this year, the BOR approved a zero COLA for retirees and survivors that became effective April 1, 2009. This occurred because the percentage change between the 2007 and 2008 Consumer Price Indexes (CPI) for All Urban Consumers for the Los Angeles-Anaheim-Riverside area was +0.1 percent (which became zero percent when rounded according to the law).

As a result, COLA Accumulations were not increased this year.

*Plan E members are not eligible for STAR COLA benefits.



VIEW 2009 COLA ACCUMULATION CHART
Visit lacera.com, Retired Member, COLA
Or enter COLA Accumulation in Search Box

Legislative Updates

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the passage of Proposition 8 (the voter-approved same-sex marriage ban), and the subsequent California Supreme Court decision which upheld it.

On May 26, 2009 the California Supreme Court upheld the passage of Proposition 8. The Court also declared that the estimated 18,000 same-sex marriages that took place last summer, prior to the passage of the proposition, would remain legal and recognized because Proposition 8 did not include

language specifically making it retroactive. The validity of marriages entered into outside California before passage of Proposition 8 was not addressed by the Court.

This statute provides State recognition of same-sex couples who validly married outside of California prior to November 5, 2008. Couples in all such marriages entered into after passage of Proposition 8 are granted all of the same rights, responsibilities, and obligations

as married couples, with the sole exception of using the legal designation of "marriage." LACERA members that fall into the out-of-state same-sex marriage category will be recognized accordingly.

For more information about the California State Legislature, existing California law, and a searchable database of California legislation, visit leginfo.ca.gov.

Coming Soon: Your 2009 1099-R

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

Access Your 1099-R on My LACERA

You can view and print your 2008 1099-R from your My LACERA account now. In January, your 2009 1099-R will also be available on My LACERA.

Register for My LACERA from the lacera.com home page.

Upcoming Holidays

LACERA will be closed on:

- Christmas Day, Friday, December 25
- New Year's Day, Friday, January 1
- Martin Luther King Day, Monday, January 18
- Presidents' Day, Monday, February 15

Recordkeeping Tip: Keep Your December Stub or ADR Handy

Newsletter survey respondents told us they'd like to get useful tips from their fellow retirees. With that in mind, here's a recordkeeping tip we received from one of our retirees:

It may be helpful to hold on to your December check stub or Automatic Deposit Receipt (ADR) for ease of recordkeeping. Both the stub and the ADR show the total amount of your 2009 health care deductions. This may come in handy if you need that information before your Form 1099-R is available on My LACERA or before your paper copy arrives by mail at the end of January.

Inside My LACERA

Access More Info... Try New Features...
Be A Part Of My LACERA!

Sign in to My LACERA from lacera.com to review your membership information and take advantage of new features.

LACERA INTERACTIONS

Here are examples of LACERA interactions you can track from your My LACERA account:

- Change of Address
 - See the effective date of the change
- Contacts with our Call Center
 - View the dates and subjects of your phone requests to LACERA's Call Center

BENEFICIARY INFORMATION

Review your beneficiary information on file:

- Check the name(s) of your beneficiary(ies)
- Check your beneficiary's address

To update your beneficiary information, print a Beneficiary Designation Form from the Brochures & Forms page of lacera.com:

- Mail the completed form to LACERA, P.O. Box 7060, Pasadena, CA 91109-7060
- Or, fax the completed form to 626-564-6155
- Or, call **1-800-786-6464** to update your beneficiary information over the phone or have a Beneficiary Designation Form mailed to you



1-800-786-6464

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STAYING HEALTHY TOGETHER

Vol. 3, Issue #4 • December 2009

WORKSHOP OVERVIEW: LACERA Retirees - Living Healthy, Making Smart Decisions, and Watching Their Budgets

LACERA's Staying Healthy Together campaign completed another successful round of workshops over two days this past October. LACERA retirees participated in workshops focusing on health economics held at the Descanso Gardens in La Cañada Flintridge and the Torrance Cultural Arts Center in Torrance.

The workshops took a fresh and practical look at wellness, sharing tips and ideas on how retirees can improve their overall health—physical, mental, and emotional—and do it on a budget, by being wise health care consumers and taking advantage of free resources. Many retirees took the opportunity to put these lessons into practice, as they enjoyed complimentary healthy snacks and explored the beautiful Descanso Gardens at no cost before and after the workshops.

LACERA-administered health plan representatives were in attendance to provide information and some fun giveaways. In addition, experts from PacifiCare, Anthem Blue Cross, Kaiser Permanente, and CIGNA gave presentations and distributed handouts on a variety of health economics topics, including:

- **Prevention of Disease = Promotion of Health.** This presentation explained the main health risks for retirees and shared preventative steps to take to stay healthy and avoid illness and disability.
- **Money Can't Buy Happiness: Having fun for free!** During this presentation, members learned the six simple components of achieving happiness and tips on fun and *free* local activities.
- **An Ounce of Prevention is Worth a Pound of Cure... and Money in Your Pocket, Too!** This presentation explained recommended health



screenings and immunizations and how these preventive measures can save members money. Attendees also learned how to access free online tools and resources that support healthy living.

- **How to Get the Most from Your Dental and Vision Preventive Care.** Participants learned the importance of dental and vision care and how to get the most out of these benefits.

Each of the four presentations concluded with a raffle for two gift baskets designed to help retirees stay physically and mentally active. One basket included at-home workout tools—hand weights, exercise travel kit, resistance bands with instructional DVD, pedometer, and a book on hiking in Southern California. The other basket included at-home activities—herb garden starter kit, hand-held electronic Brain

Games device, classic books on tape, activity book, origami kit, and books on bird-watching and hiking in Southern California.

With another successful campaign completed, LACERA is proud to announce our **Staying Healthy Together program will continue in the spring of 2010** with new wellness workshops. In the meantime, please visit the Staying Healthy Together section on lacera.com. **Thanks for participating in our Staying Healthy Together program—articles, workshops, and online!!!**

May you have a healthy 2010!



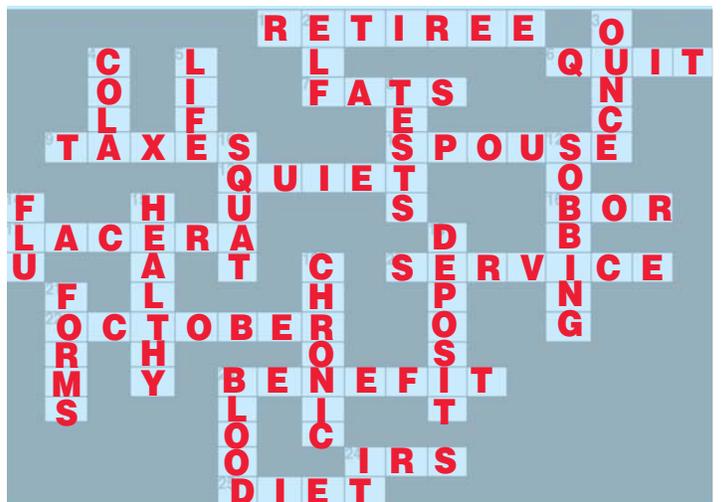
Thoughts from Workshop Attendees:

“The speaker was very concise. I liked when we all sang “God Bless America.” The singer was enlightening and he set a pleasant tone for the workshop.” – Brenda

“I think it was very informative. It’s a good reminder to live healthy, coming to something like this. It keeps you on track!” – Keiji and Irene

“The presentation was good and informative, and there was an excellent selection of healthy food. The handout was amazing too.” – Virgilene

Answers to September’s Crossword Puzzle



(Bonus Word Search puzzle on Staying Healthy Together section on lacera.com)

California Increases Withholding Tax

In November, LACERA retirees and survivors who have California tax withheld based on State withholding tables saw a ten percent increase in the amount of tax withheld from their allowances. This withholding increase, which resulted in a lower dollar amount on the allowances of those affected, will continue going forward.

AB 17, which was enacted by the California legislature and signed by Governor Schwarzenegger on July 28, 2009 in response to the ongoing State budget crisis, required the California Franchise Tax Board to adjust payroll withholding tables to generate an additional ten percent in withholding tax. **These payroll withholding tables apply to pensions, as well as wages.**

Increasing payroll withholding assures the State will receive more tax revenues throughout the year.

Not a Tax Increase

It is important to understand that **AB 17 increases payroll tax withholding; it does not increase California personal income tax rates.**

Who Is Affected

The increase in payroll withholding affects individuals who are paid wages in California

on or after November 1, 2009. **This includes retirees and survivors who have submitted DE-4P tax forms directing LACERA to withhold tax based on the California withholding tables.**

Impact of California Tax Withholding Increase on Affected Allowances

Example:

Retiree with a \$1,000 monthly allowance who elects married with 0 allowances.

Before increase:

California withholding tax was \$8.65 (0.865%)

After increase:

California withholding tax increases to \$9.52 (0.952%)

Who Is Not Affected

- Individuals who direct LACERA **not** to withhold California State income tax from their retirement or survivor allowances.
- Individuals who direct LACERA to withhold a *designated* amount of California tax from their monthly allowances.
- Retirees and survivors who reside outside of California.

Adjust Your Withholding Tax Elections Anytime

Remember, you are permitted to adjust your federal or California State withholding tax elections

as often as you wish. You may also choose not to have any withholding tax deducted from your LACERA allowance.

Use any of the following methods to submit new withholding elections:

- Visit My LACERA to **adjust and submit** your tax elections online
- Print a W-4P/DE-4P tax form from the Brochures & Forms page on lacera.com
 - Mail completed form to LACERA, P.O. Box 7060, Pasadena, CA 91109-7060
 - Or fax completed form to 626-564-6155
- Call **1-800-786-6464** to have a W-4P/DE-4P tax form mailed to you

Requests to adjust tax elections received by the 15th of the month will be applied to that month's allowance; requests received after the 15th will be applied to the following month's allowance.

LACERA cannot make recommendations regarding your tax withholding elections.

Consult with professional advisors regarding tax or legal matters; LACERA does not offer tax or legal advice.



Executive Desk

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lacera.com permits access to survivors, beneficiaries, and ex-spouses, as well as deferred members. Previously, My LACERA was only available to retirees and active members. Other new features on My LACERA include:

- Tax Info
 - Current federal and California tax elections
 - Summary of taxes withheld to date
 - 1099-Rs
- **Adjustment and submission of tax elections online**
- Expansion of member data content to 20 secure pages
- Access to virtually all personal membership data

My LACERA is an important tool for retirees and survivors, as well as active members and is sure to become even more important as we move forward. **We have other exciting My LACERA features in the works.** I encourage you to visit this special online section often to take advantage of new elements as they are added.

We also recognize some of you prefer to interact with us by phone. **That's why we added additional Retirement Benefits Specialists to our Call Center staff this year.** During the

year, these extensively trained specialists answered more than 124,500 of your phone requests. They will continue to efficiently answer your questions and otherwise assist you in the years ahead, as will our Claims Processing Division. Our Claims specialists demonstrated their dedication to service this year by adding 2,399 members and survivors to the retiree payroll and paying more than 98 percent of them within one payroll cycle. These experts also turned in a 97.7 percent accuracy level on overall benefit processing.

We Asked; You Answered; We Listened

In March, we asked you to share your thoughts on our newsletter by completing a short survey. My thanks to everyone who responded; your responses were meaningful to us. Based on your recommendations, we lowered our printing costs by changing the type of paper used to print our newsletters. It pleased me to learn the survey results indicated the majority of the respondents find this newsletter informative, clearly written, and easy to understand.

Some of you also asked us to provide financial information regarding LACERA, including updates on the status of the fund. The enclosed PAFR presents that information in both graphic and text formats.

Administered Health Care Benefits

Our LACERA-administered Retiree Health Care Benefits Program continued to efficiently administer medical and dental/vision benefits for more than 40,000 retirees/survivors and their eligible dependents. Administration of this program included the implementation of 2009 premium rate changes and continued facilitation of the Medicare Part D Retiree Drug Subsidy. We also maintained our sponsorship of a retiree long-term care program.

As our 2009 accomplishments indicate, LACERA continues to uphold our fiduciary responsibilities and be responsive to our members' needs. We are committed to serving you with the same vigor and dedication in 2010 and in the years to come.

On behalf of everyone at LACERA, I wish you all a happy and healthy holiday season.

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. Consult with professional advisors regarding legal, tax, and/or medical matters: LACERA does not offer legal, tax, or medical advice.

Email: welcome@lacera.com **Ask LACERA:** Get instant answers to general questions. Find it on lacera.com.

Mail-Order Prescription Drugs

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of automatic refills and renewals.

Automatic Refill

When you're enrolled in ACT and it's time to refill your prescription, Caremark will automatically send your refill to your home with no interruption in your treatment.

Automatic Renewal

Through ACT, Caremark is authorized to contact your doctor just before a prescription expires (when you have no remaining refills available) to request a new prescription. That means you do not have to call your doctor to get a new prescription and you do not need to re-submit your prescription to Caremark for fulfillment.

Enrolling in ACT might be a good idea for you, if you:

- Take maintenance medications on an ongoing

basis, AND

- Do not expect the strength, quantity, or other aspects of your prescription to change in the near future.

Getting Started

To enroll eligible medications in ACT, call Caremark customer service at 1-800-450-3755 and have the following items handy:

- Your Member ID card
- The name of the mail-order prescription(s) you currently receive and now want to enroll in ACT
- Your primary doctor's contact information
- Your mailing address
- Your payment information

Note: Only prescriptions you are currently receiving through mail order are eligible for ACT. Caremark will bill you each time a prescription is filled. By authorizing Caremark to enroll

your medications in ACT, you are accepting responsibility for the payment of those prescriptions. Therefore, it is important to make sure your prescription is not expected to change in the near future.

Save Money, Save Time - Make The Call Today

Filling your maintenance medications through mail order is a great way to receive a larger supply of your prescriptions at a discounted rate. With the FastStart and ACT programs, taking advantage of mail order has never been easier. We encourage you to take a few moments and check whether any prescription you are currently taking may be a good fit for mail order; if so, contact Caremark today.

We Send You Holiday Cheer!

The boards, management, and staff of LACERA wish you and your family a joyous holiday season. May the coming year bring you love, laughter, and good health.



Did You Know?

Defined Benefit (DB) Plans

Offer selection of retirement benefit options

Defined Contribution (DC) Plans

Not applicable

"Cheers to a new year and another chance for us to get it right."

Oprah Winfrey

Update: Health Care Reform Watch

As we all know, discussions of various proposed health care reform bills continue to dominate the news. It's important to keep in mind that until a final health care bill is signed into law, it is impossible to know how, or if, **LACERA-administered health plans will be impacted.**

Senior LACERA Retiree Health Care staff recently attended two notable health care conferences: the Public Sector HealthCare Roundtable

Annual Meeting and a State and Local Government Benefits Association (SALGBA) meeting.

The Public Sector HealthCare Roundtable Annual Meeting featured an address by U.S. Senator Sherrod Brown, who serves on the Senate Committee on Health, Education, Labor and Pensions (HELP). HELP is one of the committees that has drafted health care legislation. The SALGBA meeting included an address by U.S. Representative Shelley

Moore Capito.

LACERA continues to attend educational health care conferences, follow the legislative process, and work closely with Los Angeles County, the plan sponsor, to anticipate any possible impact.

We will continue to update you in the *Spotlight* as health care reform legislation evolves. Should it become necessary, we will also communicate with you by letter.

Prefer the Phone to the Computer?

Many LACERA Transactions Can Be Completed by Phone

As we continue to expand the online service options we offer, we haven't forgotten about those of you who prefer to communicate with us by phone.

1-800-786-6464:

Your Direct Line to Retirement Account Information

Our Call Center still provides a direct line for your retirement questions. In addition to answering questions regarding your retirement account, the 19 Retirement Benefits Specialists in the Call Center will also assist you in completing a number of LACERA transactions by phone.

Transactions You Can Complete by Phone:

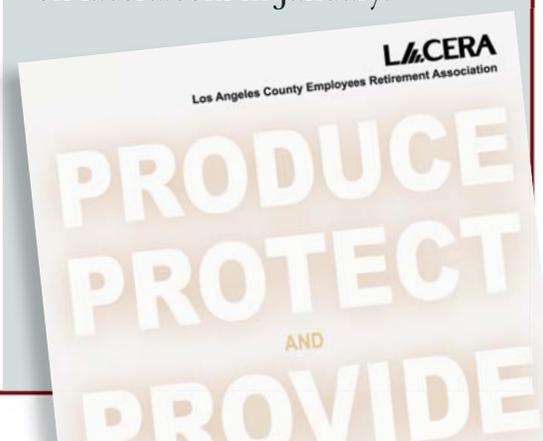
- Address change
- Name change
- Change of beneficiary
- Direct Deposit enrollment
- Request to have a W-4P/DE-4P tax form mailed to you
- Request to have other LACERA forms and/or brochures mailed to you

Our friendly and knowledgeable Call Center specialists can be reached by calling **1-800-786-6464** or **626-564-6132** **Monday through Friday from 7:00 a.m. - 5:30 p.m.**

Interested in LACERA's Finances and Fiscal Year Accomplishments?

Read the 2009 PAFR

During our recent newsletter survey you asked for financial information. Here's your chance to learn more about LACERA's finances over the past fiscal year and read about our service accomplishments. Take a look at the enclosed 2009 Popular Annual Financial Report (PAFR). Want more information? Our full Comprehensive Annual Financial Report will be available on lacera.com in January.



Spotlight on LACERA-administered Anthem Blue Cross Prescription Drug Benefits

Get the most from your LACERA-administered health care benefits and avoid unnecessary costs by understanding how your medical plan works. This article highlights the prescription drug benefits offered through the Anthem Blue Cross Plans I, II and III.

Who is the Plan Administrator for Anthem Blue Cross?

Caremark is the administrator for Anthem Blue Cross Plans I, II and III prescription drug benefits. That provides you **the flexibility and convenience to fill your prescriptions at any Caremark network pharmacy.** However, your reimbursement check for your prescriptions will be sent from Anthem Blue Cross.

Anthem Blue Cross? or Caremark?

Where should you direct your questions? See below:

- **Contact Anthem Blue Cross** if you have questions about a reimbursement amount or check, or want to know about your medical plan benefits.
 - 1-800-284-1110
 - www.anthem.com/ca
- **Contact Caremark** if you have questions about the type of drugs covered or the claims procedure you need to follow.
 - 1-800-450-3755
 - caremark.com

Claims Procedures

In most cases, **when you purchase your prescription at a pharmacy, you do not need to fill out a paper claim form.** Pharmacies that accept Caremark will submit your claims electronically when you present your Member ID card. The majority of pharmacies will accept your Member ID card, but you should check before you fill your prescription. **TIP: You receive a greater discount on prescriptions when you visit a pharmacy that accepts your Member ID card.**

Once Caremark reviews and approves the information in your claim, the claim will be sent to Anthem Blue Cross electronically. Based on the purchase price reported to Anthem and the benefits outlined in your individual plan, Anthem will reimburse you directly. Keep in mind: Caremark does not determine the reimbursement amount. To learn how much money you will be reimbursed, contact Anthem. Your reimbursement check will arrive approximately two to three weeks after you fill a covered prescription.

If you purchase certain specialty medications from a doctor's office or from a pharmacy that does not accept your Member ID card, you must fill out and

submit a paper claim form to Caremark in order to be reimbursed. Contact Anthem Blue Cross at 1-800-284-1110 to receive a paper claim form.

2010 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. in LACERA's first floor Workshop Room. LACERA is located in Gateway Plaza at 300 N. Lake Avenue, Pasadena, CA 91101.

To make a reservation, call the Producers Group 1-800-207-9883.

January 13, 2010

February 10, 2010

March 10, 2010

April 14, 2010

May 12, 2010

June 9, 2010

July 14, 2010

August 11, 2010

September 8, 2010

October 13, 2010

November 10, 2010

December 8, 2010