



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION ■ SEPTEMBER 2009 ■ VOL. 20, NO. 3

Newsletter Survey Results

From the Director of Communications

Q: ARE LACERA MEMBERS AWESOME?



Thank you for responding to our newsletter survey! Your answers were very informative and truly food for newsletter thought. You've inspired me with good ideas for the future direction of the *Spotlight*.

BIG PICTURE

Every quarter, we mail the

Spotlight to all 54,000 retired members. **The March issue included a newsletter survey to which 12.05 percent of you responded.** Of those who responded, 93.61 percent mailed back the survey postcard; the others took the survey on lacera.com. We also surveyed our 104,000 active members

who receive the *PostScript* newsletter. Interestingly enough, their survey response rate was 1.73 percent with 66 percent returning the postcard and 34 percent took the survey online.

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LACERA Set to Monitor Health Care Reform Proposals

LACERA has established a **Health Care Reform Watch** to monitor the health care proposals under consideration by Congress. Since it appears Medicare benefits may be affected by whatever version of health care reform is eventually

passed by Congress and signed into law, LACERA is committed to staying on top of the issue. Staying informed serves the best interests of our members and enables us to work with our health care carriers to prepare for mandated changes.



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From the **EXECUTIVE DESK**

Gregg Rademacher — CEO, LACERA



We Continue to **EXPAND** Your Service Options

We continue to explore new ways to expand the scope of service options we provide our members. The latest results of our ongoing commitment to serving you better are discussed in this issue of the *Spotlight*.

Our latest service enhancement can be found on My LACERA. Now retirees can sign in to My LACERA and **change and submit their federal and California state tax withholding elections online**. I think you'll find this exciting new feature convenient and easy to use. As you'll discover if you read "Inside My LACERA" on page 3, with a fast-growing menu of service options, My LACERA embodies the next generation of LACERA interactive services. If you haven't already registered on My LACERA, please take a moment to do so. Then you'll be set to access your personal LACERA member data and take advantage of My LACERA's many features. **Don't worry if you are not online, LACERA will continue to offer our same great phone, print, and face-to-face service.**

To ensure we continue to serve your needs as efficiently as possible, we regularly solicit your feedback on our performance. Many of you who have visited our Public Counter or interacted with our Call Center have received surveys asking you to rate your LACERA experience. I want you to know we review all your feedback and carefully consider to it as we continually strive to improve the level of our operations.

“You'll find this exciting new feature convenient and easy to use!”

Most recently, we asked for your thoughts and opinions regarding our newsletter. We conducted the survey through a postcard inserted into the March *Spotlight* and it was also available on lacera.com. Thank you for your response and the great ideas. You can read the results in this issue of *Spotlight*.

My LACERA now contains more member data and interactive features. When we introduced My LACERA in 2004, it basically consisted of one secure web page where only active employees and retirees could sign in to view a limited amount of their personalized membership data.

Today, this newly expanded section of lacera.com, My LACERA, consists of more than 20 secure web pages where registered users can access virtually all their personal LACERA membership data and transactions, plus utilize an assortment of interactive features. My LACERA now serves retirees, survivors, beneficiaries, and ex-spouses, as well as active employees.

New on My LACERA: Adjust and submit your Tax Withholding elections online!

To see and adjust your current withholding elections online:

- **Sign in** to My LACERA from the lacera.com home page
- Find **Tax Info** on the left hand navigation bar
 - View your current federal and state tax elections
 - View a summary of tax withholding to date
- Find the button: **Make Tax Adjustments and Submit Online - Adjust**
- After you adjust your withholding information click - **Submit your form to LACERA**
- **Success!** You will receive a confirmation email

The Tax Info section also permits you to see and print a copy of the **1099-R form** that LACERA files each January with the IRS to report the amount it distributed to you during the tax year.

Connect with your personal retirement network on My LACERA — Register now!

To keep you informed about our latest advances in online service options, we're introducing **Inside My LACERA** as a regular *Spotlight* feature.

To our Retirees without online access, please continue to use the paper version of our W-4P/DE-4P tax withholding form. Call us at 1-800-786-6464 and we'll mail you a form. (You may also find the print form on lacera.com, Brochures & Forms page.)

Upcoming Holidays

LACERA will be closed on:

- Columbus Day, Monday, October 12
- Veteran's Day, Wednesday, November 11
- Thanksgiving, Thursday-Friday, November 26-27



Report Your Change of Address to LACERA; Avoid a Hold on Your Monthly Allowance

It's important to remember that **it's your responsibility to promptly advise LACERA when you move.** Keeping LACERA informed about your current address will insure you receive your monthly allowance without delay.

The Post Office Will Not Forward Your Check

LACERA checks and Automatic Deposit Receipts (ADRs) are not forwardable. When a member is no longer at the address shown on the check or ADR envelope, the Post Office returns the

envelope to LACERA.

When LACERA receives the returned mail, it notifies the member by letter (the Post Office will forward the letter) and requests the member to contact LACERA to provide a current mailing address. If the member's check or ADR is returned again the following month, LACERA sends the member a second request for an address update. In the interest of security, after two returned checks and unanswered member notification letters, LACERA

places a hold on the member's account. The hold remains in effect until the member contacts LACERA to provide a new mailing address.

Submit a Change of Address by Phone

To avoid a delay in your monthly allowance, make sure LACERA has your current mailing address. **To submit a change of address by phone, call 1-800-786-6464 weekdays from 7:00 a.m. to 5:30 p.m.**



**To Accommodate
Your Needs**

We Offer
Service Options:

- **Phone:** 1-800-786-6464
- **In Person:** Visit us in Pasadena, 300 N. Lake Ave.
- **Online:** lacera.com

LACERA



Do You Have a LACERA
Special Power of Attorney
Form on File?

Call for one today:
1-800-786-6464

or download one from
lacera.com
Brochures & Forms

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.

Public Service Announcement

County Victim-Assistance Program Needs Volunteers

The Los Angeles County District Attorney's Office, Victim-Witness Assistance Program seeks volunteers to work with law enforcement agencies and court systems to provide services and assistance to crime victims. If

you'd like to play an important role in providing advocacy, clerical and court support, and resource referrals to victims and witnesses of crime, call 1-800-380-3811. Applicants must be in reasonably good health, pass a

background check, complete a four-hour training program, and be available at least 16 hours per week during normal business hours. Every effort will be made to place volunteers in areas they request.

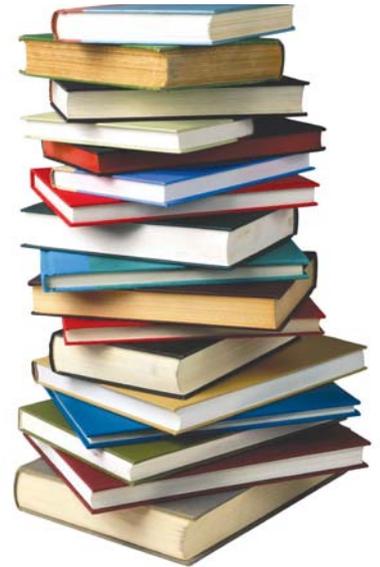
Public Service Announcement

L.A. Public Library Seeks Docents

The Los Angeles Public Library's Central Library, located downtown in the landmark Goodhue Building, is looking for volunteers to lead tours of its historic building and the wealth of resources it houses. The facility offers a variety of tours, including those of the structure's exquisite art and architecture; surrounding gardens; special resources for young children, preteens, adolescents; and tours for those

learning English as a second language.

Volunteers select the specific tours they wish to lead on a monthly basis; a two-year commitment for 24 tours per year is requested. Free parking is provided. The next ten-week docent training period begins in January 2010. For more information, call (213) 228-7283 or visit www.lapl.org/central/tours.html.



Did You Know?

Defined Benefit (DB) Plans

Your retirement benefit amount is determined by your final compensation, years of service, and age at retirement.

Defined Contribution (DC) Plans

The benefit amount is determined by investment performance and amount of contributions.

"Education is the great engine of personal development."

Nelson Mandela

1-800-786-6464

STAYING HEALTHY TOGETHER

Vol. 3, Issue #3 • September 2009

Staying Healthy Together: Focus on Health Economics

With the cost of health care in the headlines and on everyone's minds, this issue of Staying Healthy Together focuses on health economics.

What Is "Health Economics"?

Since we're all watching our budgets these days, it's important to realize that being a wise consumer is also important when it comes to health care costs.

This issue of Staying Healthy Together includes tips to help you:

- Improve your health through preventive care
- Get the most from your doctor visit
- Make the most of your LACERA-administered health care benefits

An Ounce of Prevention Is Still Worth a Pound of Cure

Preventive measures can not only improve your health, they can actually prolong your life! They also save you money — the healthier you are, the less money you spend on health care. Catching a health issue early, when it's easier to treat, saves you money. When conditions go untreated, they can become chronic diseases, and managing chronic conditions is often a pricey endeavor. That's another reason (in addition to just feeling better) why it's important to stay as healthy as possible and to fight off disease.

Here are some things you can do to practice good preventive health — and save money on your health care.

- **Exercise:** Staying physically active can minimize many effects of aging, including loss of muscle strength and decrease in cardiovascular fitness. Moderate exercise on a regular basis can help regulate blood pressure and boost good cholesterol (HDL); reduce obesity (a contributor to heart disease



and diabetes); increase bone density (known to help to prevent osteoporosis); and decrease your risk of heart disease, stroke, depression, and certain types of cancer.

- **Eat colorfully and don't skip breakfast:** Red, orange, and green fruits and vegetables contain disease-fighting compounds called phytochemicals, which can lower your risk for many diseases. It's also important to eat foods rich in iron, zinc, niacin, thiamin, and vitamins B6 and B12, as they benefit brain development and function. There are significant health benefits from fatty cold-water fish like salmon,

Staying Healthy Together

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which contain omega-3 fatty acids essential to maintaining mental and cardiovascular health. And, don't forget about breakfast; breakfast gets your metabolism going. Studies show people who eat a nutritious breakfast are more likely to maintain a healthy weight and meet daily nutritional needs.

- **Watch your weight:** Being overweight or obese increases the risk of diabetes, hypertension, stroke, and even some cancers. Annual medical costs for overweight people may be 10 percent higher (for obese people 36 percent higher) than for people of normal weight. A sustained 10 percent weight loss can significantly reduce an overweight person's lifetime medical costs by lowering costs associated with hypertension, Type 2 diabetes, heart disease, stroke, and high cholesterol.
- **Don't smoke — if you smoke, quit:** Not smoking helps prevent lung cancer and decreases your risk for heart disease. Smoking also impairs your body's ability to heal wounds after surgery or injury by restricting blood flow. Slower healing will mean paying for more trips to the doctor as you recover.
- **Relax and have fun:** It is important to participate in stress-relieving activities, such as taking a hot bath, getting a massage, meditating, and doing things you enjoy with people you like. While some stress is a normal part of life, too much stress (the amount varies for each person) can adversely affect your health and health care costs. Studies show too much stress can cause headaches, high blood pressure, hyperventilation, anxiety, and/or teeth clenching. Stress can also exacerbate existing conditions, leading to depression, heart attack, or stroke.
- **Sleep:** Sleep helps the body conserve energy and other resources the immune system needs to mount an attack against infectious diseases, such as flu. Being sleep deprived can lead to expensive health problems, such as obesity and high blood pressure. In addition to helping us function physically, sleep also is important to mental wellness; sleep deprivation can lead to difficulty with concentration and decision-making and can make a person irritable.
- **Wash your hands:** Washing your hands is key to reducing the spread of infections and germs and is an important factor in maintaining good hygiene. Washing

your hands frequently and thoroughly can save you the cost of a trip to the doctor during flu season.

- **Watch your back:** Regular exercise, quitting smoking, losing weight, good posture, and using proper lifting techniques can greatly reduce (or prevent) back pain. When you lift something, be sure to bend your knees and squat — never lift by bending over — and don't twist your body while lifting. Also, remember to push, rather than pull, heavy objects. Good posture involves keeping your ears, shoulders, and hips in a straight line, with your head up and your stomach pulled in.
- **Use sunscreen:** Wearing sunscreen every day and avoiding sunburns are the best ways to avoid skin cancer — another costly health concern.

Getting the Most Out of Your Doctor and Dentist Visits

Most of us see our doctor when we're sick, and stay away when we're healthy. However, seeing the doctor when you're well is often just as important. Knowing when — and when not — to see your doctor will help you make the most of your visits and avoid unnecessary costs.

- **When you are healthy:** Screenings for *early detection of disease are extremely important. Early detection could save you more than money — it could save your life!* So, keep up on your preventive care, including periodic screenings for cholesterol and blood pressure, Pap tests, breast self-exams, mammograms, prostate checks, skin checks for moles, and teeth cleanings, along with other tests recommended by your doctor for people of your age, gender, and risk factors.
- **When you are sick:** You don't need to go to the doctor every time you're sick; sometimes self-treatment makes the most sense. Despite major advances in medicine, at some point, everyone catches a cold, twists an ankle, develops a fever, etc. In many cases the most-effective treatment is to stay home and treat yourself. However, if you're not getting better, or if you have a weakened immune system, or a chronic illness, always call your doctor to see whether he or she recommends an office visit.
- **When you have a dental issue:** If you are in pain from a dental issue, call your dentist to see if you need to come in for an office visit or if he or she can recommend a treatment you can do at home.

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Staying Healthy Together cont'd from pg. 7

Making the Most of Your Benefits

Getting the most from your LACERA-administered health care plans is another step in becoming a better health care consumer. To get the most out of your LACERA-administered health care benefits and avoid unnecessary expenses, you need to understand how your benefits work. This section outlines the key areas you should review.

- **Know What Services Are Covered:** By knowing what services are covered under your LACERA-administered medical and dental plans, you can avoid incurring medical expenses not covered under your plan. By the same token, it is good to know what your plan does cover, pay special attention to services you use regularly and those you might need in an emergency.
- **Know Where to Get Care:** Be certain to learn where you can receive care. While Preferred Provider Organization (PPO) plans allow you to choose any provider for services (in or out of network), you'll typically **pay less when you use in-network providers**. Choosing the right provider is even more important with Health Maintenance Organization (HMO) plans, since these plans don't pay benefits for out-of-network care. Even if your plan does cover services provided out of network, it's important to understand what restrictions may apply.

To save time and hassle when you or a family member is sick, learn where to go for your routine appointments, urgent care, or emergency care. You should also find out the hours these facilities are open, where to go if they are closed, and whether your doctors take phone calls after hours.

- **Know Your Costs:** As you review the services covered by your plan, note the amount you will be required to pay for common services, including:
 - Doctor visits (primary care physician, routine physical exams, and specialists)
 - Lab tests
 - Prescription drugs
 - Emergency care

Also, find out when and how you'll be expected to pay for medical services. Will you be expected to pay your coinsurance or co-pay to the doctor at the time of your appointment? Or will you be required to pay

the full amount and request reimbursement from the plan later? If your plan allows you to use out-of-network providers, will different payment procedures apply?

- **Know Your Policy Limits:** Never assume you have coverage for all services. **Read the exclusions and limitations in your health plan materials** to understand the provisions of your plan.

Also, learn which services require preauthorization by your plan. Depending on the plan, your doctor may submit the request for preauthorization on your behalf, or you may need to submit it yourself. **Failure to get prior approval could force you to pay a hefty penalty** — or worse, the entire cost — so it's in your best interest to know which services must be preauthorized and to make sure the authorization is granted before you receive care.

- **Contact Your Health Plan Directly:** For information regarding covered services, payment procedures, or covered providers, contact your health plan directly. Contact information for LACERA-administered health insurance carriers is listed in the Health Care section of lacera.com.

There are many simple things you can do to help boost your health economics IQ and control your health care expenses. By doing so you will benefit your health and your wallet.



SEE MORE ON HEALTH ECONOMICS
Visit lacera.com, Health Care, Staying Healthy Together

Coming in October:

Staying Healthy Together Workshops

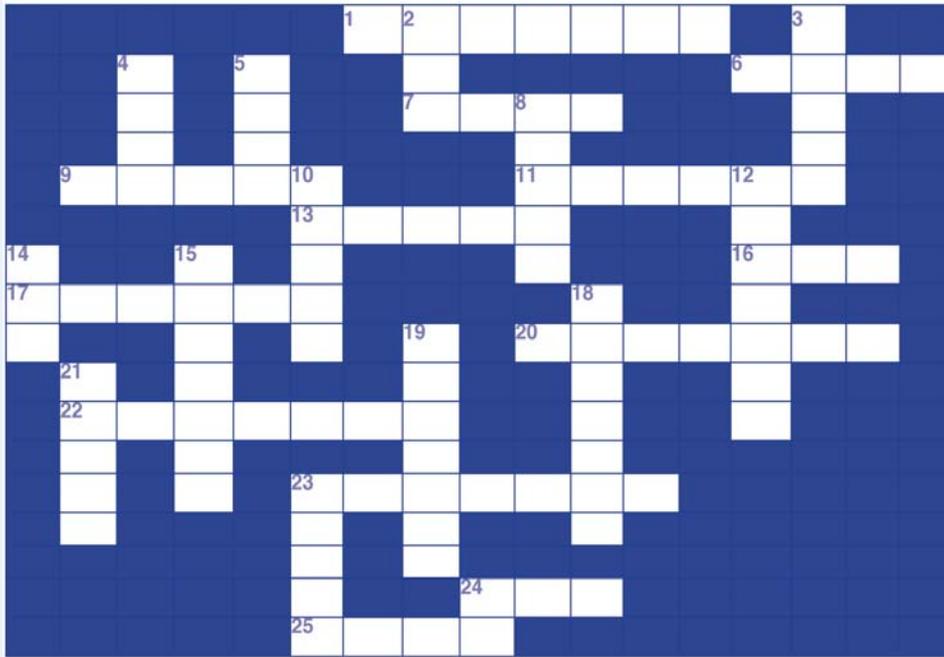
Join us and your fellow LACERA retirees for a complimentary half-day Health Economics workshop:

- **October 20 in La Canada**
- **October 21 in Torrance**

Watch your mail for more details and check lacera.com, Health Care, Staying Healthy Together section for more info.

Crossword Puzzle

(Find the answers online and in the next print issue of Spotlight.)



ACROSS

1. You worked hard to become one
6. What to do if you smoke
7. Eating too many may raise your cholesterol
9. Uncle Sam collects lots of 'em
11. A husband or wife
13. Finally, peace and _____
16. Board of Retirement (abbr.)

17. Your allowance comes from us
20. Type of credit you needed to retire
22. When next Staying Healthy Together workshops will be held
23. Your LACERA plan is a defined _____
24. Internal Revenue Service (abbr.)
25. A healthy one will keep you fit

DOWN

2. Santa's helper
3. An _____ of prevention...
4. Cost-of-living adjustment (abbr.)
5. You'll get an allowance for the rest of yours
8. Health screenings are types of these
10. To lift properly, bend your knees and _____
12. Crying hard
14. Swine is the latest strain
15. Take care of yourself to stay this way
18. Retirees often choose to receive their allowance by direct _____
19. Untreated illnesses can become this
21. 1040s, 1099-Rs, W-4P/DE-4Ps, etc.
23. It's important to keep this pressure under control
24. Just do ____!

Public Service Announcement

Inspire Students; Become a Natural History Museum Docent

You can inspire students and discover new knowledge by becoming a volunteer docent at the **Natural History Museum of Los Angeles County (NHM)**. As the largest natural and historical museum in the West, the NHM safeguards more than 35 million specimens and artifacts representing 4.5 billion years of history.

Docents spend four hours one day a week helping students explore the museum halls and exhibitions. No previous teaching experience is required. Extensive training, including lectures and presentations by NHM scientists, historians, and curators, is provided. In addition to the satisfaction that comes from helping and teaching

others, docents receive free admission to the museum, free parking, and various discounts on museum merchandise and special events. Call (213) 763-3242 for information on the upcoming training session or email: docent@nhm.org.

Newsletter Survey Results

From the Director of Communications

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SURVEY RESULTS HIGHLIGHTS

- **Written content :**
Combined (postcard & online survey) Response:
65% Always Informative

- **Overall look of the newsletter:**
Combined Response: **83%**
Always Professional

Survey Rating:

- Always
- Often
- Sometimes
- Not Really

QUOTES

“Enjoy reading... thank you for reassuring me my pension is safe” • “Excellent!”

“Outstanding & informative newsletter”

“I read the newsletter from cover-to-cover”

“I live overseas; the newsletter is a great connection for me”

- **Based on suggestions in the newsletter, have you visited a specific area in lacera.com?**
Combined Response: 40% Yes
- **Based on suggestions in the newsletter, have you followed a link to the Staying Healthy Together section online?**
Combined Response: 37% Yes

- **How many newsletters should we produce a year?**
Combined Response: **77%**
Four times a year

We will continue to offer print options.

Print vs Electronic: If you had a choice... ?

Printed Newsletter **65%** • Electronic Newsletter 13% • Both 23%

QUOTES

“I prefer print and keep them for future reference” • “Use cheaper paper”

“We don't have a computer so we really need this newsletter” • “Save trees!”

“I like printed, my spouse likes electronic”

“I'd be interested in an electronic version”

Newsletter Survey Results

From the Director of Communications

THE SUCCESSFUL SURVEY CYCLE:

Ask measurable questions → Analyze the results → Apply the good ideas →
Improve the negatives → Share results with participants

YOUR GREAT IDEAS AND SUGGESTIONS

- A review of the procedures and paperwork needed to expedite survivor benefits.
- “Don’t assume everyone has a computer.” Along with the online suggestions make sure to include phone and print options as well.

FUNNY QUOTES

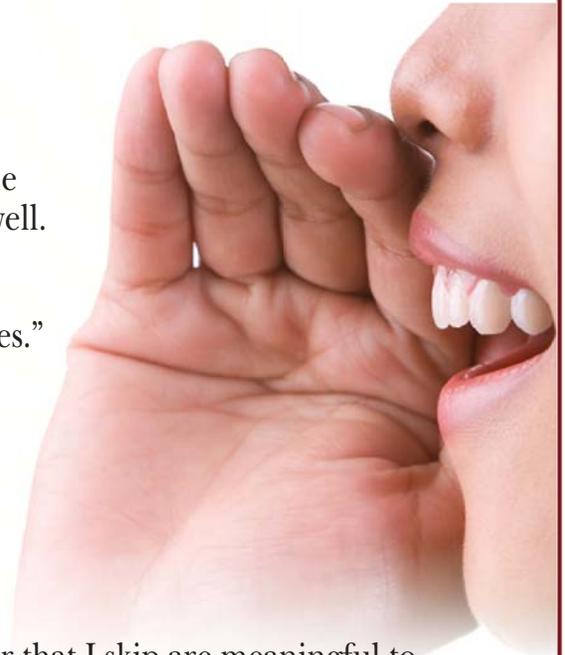
“Don’t get rid of the printed newspaper. I can read between the lines.”

“Insert \$100 bills”

“Put CEO picture and name on front page” (I think our CEO submitted that on his survey response.)

“Many retirees lost their spouses, print a dating service”

“Thanks for keeping us current - I’m sure the parts of the newsletter that I skip are meaningful to others”



RESULTS YOU CAN SEE



(To read an extended version of this article visit lacera.com, Newsletter page)

You hold the results of the newsletter survey within your hands (unless you are reading this online.) We reduced the newsletter paper quality and cost (again) and added references to print and phone options throughout the newsletter, in addition to the online references for forms, help, and information.

Thank you again for your input and suggestions. **I read all of your comments and am happy to announce you like the newsletter.** We will add more of your good ideas as we go forward.

-Ms. Smart, Director of Communications



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SEPTEMBER 2009



Spotlight_{on retirement}
FEATURED ARTICLE:
***Newsletter
Survey Results***

**ALSO: Report Your Change of Address to LACERA,
Inside My LACERA, Staying Healthy Together, and more!**