



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • SEPTEMBER 2012 • VOL. 23, NO. 3

Member Service Center



In the June *Spotlight*, we mentioned our Public Counter, on the first floor of our Pasadena headquarters, is under construction. Now, we've given it a new name, as well.

What used to be the Public Counter is now – cue the drum roll – **the Member Service Center!**

Construction of the Member Service Center will be complete later this year. The new space will be expanded to include private offices to better accommodate our members.

As there will be more offices available in which to privately advise

our members, we anticipate shorter wait times than members may have experienced prior to the expansion. The Member Service Center will continue be open from 7:00 a.m. to 5:00 p.m., Monday through Friday. However, **wait times will continue to be shortest**, on average, for those who visit between:

- 7:00 a.m. and 10:00 a.m. or
- 2:00 p.m. and 4:00 p.m.

Until construction of the first floor is complete, the Member Service Center will be temporarily located on the third floor, in suite 340. Check lacera.com for the latest information.

LACERA is located in Gateway Plaza at 300 N. Lake Avenue, in Pasadena.

Upcoming Holidays

LACERA will be closed on:

- **Monday, September 3,** for Labor Day
- **Monday, October 8,** for Columbus Day
- **Monday, November 12,** in observance of Veterans Day
- **Thursday-Friday, November 22-23,** for Thanksgiving



IN THIS ISSUE:

- 2 From The Executive Desk
- 3 Review Retiree Healthcare Program
- 4 Inside lacera.com
- 4 Walgreens Joins Prudent Buyer Network
- 4 3 Things
- 5 Report Your Change of Address
- 5 Survivor & Death Benefits Brochure
- 6 Staying Healthy Together
- 7 FAQs
- 7 Word Search
- 8 Payday Calendar

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From the
Executive Desk

Gregg Rademacher – CEO, LACERA



Because We're Listening...

Your Private Office on lacera.com Is Now Open!

In this column, I often assure you of LACERA's commitment to customer service. Over the years, I've discussed the various methods of service we provide and emphasized how attentive we are to your feedback. Here's a recent case in point:

You Said the Registration Process on My LACERA Was Too Complicated

You voiced your collective opinion that the Safe2Login third-party security feature on My LACERA was confusing and made the registration process too complicated. You expressed yourselves through phone calls and personal interactions.

You spoke; we listened.

Based on your feedback, we decided to remove Safe2Login from My LACERA. In order to do so, however; we needed to be able to replace it with an equally secure, yet far more streamlined, application. So, our Executive Office challenged our in-house IT department to create just such an application.

And it did.

"You spoke; we listened."

We Removed Safe2Login from My LACERA

After months of research, development, and testing, our programming team recently unveiled the new, member-friendly security application it created and installed on My LACERA to replace Safe2Login.

My LACERA now features a streamlined registration process that allows users to create their own security questions and answers. After entering some basic personal data, and answering two security questions based on their allowance or health plan data, new users will be prompted to create a set of their own security questions. Once they're finished, My LACERA will email them an account activation link. To complete registration, the user just clicks the activation link and creates a password. That's all it takes.

Returning registered users need only sign in and answer two personalized security questions to access all their account information.

Take Advantage of All My LACERA Offers

If you haven't visited My LACERA lately, please check it out. You can access it by selecting the My LACERA graphic on the lacera.com home page.

My LACERA allows registered users to privately review their personal retirement data and perform a variety of secure account transactions 24 hours a day.

cont'd on pg. 3

Public Service Announcement

The Civil Grand Jury Needs You!

You have an opportunity to make to a difference! The Los Angeles County Superior Court is seeking qualified citizens interested in serving on the Civil Grand Jury (CGJ). The CGJ is an independent investigative body comprised of 23 citizens. It acts in a “watchdog” capacity to ensure the County, city, and special districts are being governed honestly and efficiently and public monies are being handled appropriately. Based on its investigative findings, the CGJ makes recommendations for improvements

that serve the best interests of County residents.

Who Can Serve: Applicants must be U.S. citizens at least age 18 and reside in L.A. County. Additionally, they must have resided in the County for one year immediately prior to selection, possess a working knowledge of the English language, and commit 30-40 hours per week for 12 months to grand jury service. The ideal grand juror is a good listener, able to review documents, and help write understandable reports.

Compensation: Jurors receive \$60 per day of service, plus mileage at the current available rate, and free parking. Jurors using public transportation are reimbursed for that cost.

To Apply: Visit grandjury.co.la.ca.us to apply online, download an application form, or read more about the CGJ. Additional information is also available by calling 213-893-1047.

From the Executive Desk cont'd from pg. 2

Retirees, Alternate Payees, Survivors, Beneficiaries

View your:

- Member profile
- Allowance history
- LACERA interactions
- 1099-Rs
- Direct Deposit data
- Beneficiary information (retirees and alternate payees only)
- Annual Benefit Statement

Perform these transactions on your own:

- Register for Direct Deposit and/or change your Direct Deposit data
- Adjust and submit tax withholding elections

- Store and change up to three addresses
- Store and change up to three phone numbers

For Added Security

Because we remain fully committed to protecting your personal information, we included additional layers of security on My LACERA.

To verify you have reached the authentic My LACERA section of lacera.com, look for the Extended Validation certificate each time you arrive. If you see **green** in your browser's web address bar, you'll know you have reached My LACERA and your transmissions are securely

encrypted. If **red** appears in your browser's web address bar, this is a warning you are on fraudulent lookalike site. If this happens, close your browser immediately.

My LACERA also utilizes Entrust Secure Server systems and undergoes routine security audits by professional third-party security firms.

I encourage you to visit My LACERA often and take advantage of all the valuable features it offers.



Reviewing the Retiree Healthcare Benefits Program

Are you up to date on the healthcare benefits available to you as a LACERA retiree? The LACERA-administered Retiree Healthcare Benefits Program offers retirees a selection of medical plans, including HMOs and PPOs. Retirees age 65 or older may select

a Medicare HMO or supplemental plan. Two dental/vision plans are also offered.

Do you know the eligibility rules for dependents or the fine points of the County retiree medical/dental insurance

subsidy, or Medicare eligibility and enrollment? To learn more about these topics and lots of other healthcare-related information, visit the Healthcare section of lacera.com.

Your Private Office on lacera.com Is Now Open!

Accessing My LACERA is now easier than ever. Safe2Login and its third-party challenges are now a thing of the past. We replaced the Safe2Login system with a much simpler, more secure registration and sign-in procedure created and operated solely by LACERA personnel. My LACERA now allows users to create their own security questions in a streamlined registration process.

All Users

To visit My LACERA, select the **My LACERA** graphic on the lacera.com home page. Doing so will take you directly to My LACERA, where you can select either the Sign In or the Register button.

New User: Steps to Register

1. Enter your name, birth date, last four digits of your Social Security number, and your email address.
2. Answer two personalized security questions based on your allowance and/or health plan data.
3. Create your own security questions.
4. My LACERA will email you an account activation link.
5. Click the activation link to complete registration and create your password.
6. **Success!** Registration completed.

Returning (Registered) User:

1. Sign in to My LACERA.
2. Answer two security questions.
3. Create your own security questions, if you haven't already done so.
4. Access your account.

It's that simple. Visit My LACERA today and check it out!

Walgreens Joins Anthem Blue Cross Prudent Buyer Network

On July 26, 2012, Anthem Blue Cross confirmed that Walgreens and Express Scripts have reached an agreement: beginning September 15, 2012, Walgreens will participate as an in-network retail pharmacy network for LACERA members enrolled in the LACERA-administered Anthem Blue Cross Prudent Buyer Plan (PBP).

Please note: This does not affect members enrolled in LACERA-administered Anthem Blue Cross Plans I, II, and III. If you are enrolled in the Anthem Blue Cross PBP, be aware that, until September 15, prescriptions filled at Walgreens are considered out-of-network claims.

Have questions regarding claims? Contact Anthem Blue Cross customer service at: 800-284-1110.

2012-2013 Out-of-State Plan Comparison Chart and Rate Booklet Mailing

In July, the 2012-2013 Plan Comparison Chart and Premium Rate Booklets were mailed to members enrolled in the following LACERA-administered out-of-state medical plans: Kaiser Colorado, Kaiser Georgia, Kaiser Hawaii, Kaiser Oregon, and Cigna Medicare Select Plus Rx (available only in Maricopa County, Arizona).

If you did not receive this mailing, call the Retiree Healthcare Division at 800-786-6464 and press 1, or email us at healthcare@lacera.com to request to have the chart and booklet mailed to you. You may also download the chart and booklet in the Brochures and Forms section of lacera.com.



Quote: *"Autumn is a second spring when every leaf is a flower."*

– Albert Camus

3 THINGS

Top Cities For Retirees

Thinking about a move upon retirement?

Then consider the top three places in the U.S. for retirement-aged individuals to live:

- Akron, Ohio
- Albany-Schenectady-Troy, New York
- Albuquerque, New Mexico

According to the Milken Institute's

Best Cities for Successful Aging index, of 359 metro areas, these cities were best-suited to retirees in terms of healthcare, wellness, living arrangements, transportation and convenience, finance, education and employment, community engagement, and general indicators. For the complete list, visit successfulaging.milkeninstitute.org.

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 Allowance

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 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.

Call or Visit the Member Service Center to Verify Your Identity

Members who have holds placed on their accounts due to an undeliverable address must verify their identity with LACERA in order for LACERA to rescind the holds. This can be done by phone or in person at our Member Service Center.

Those who call must:

- Have a copy of their most recent Automatic Deposit Receipt on hand
- Be prepared to answer a series of short questions to verify their identity

Those who visit the Member Service Center must bring one of the

following forms of ID:

- Valid California Driver's License or photo ID (or other state-issued driver's license or photo ID)
- Valid U.S. Passport
- U.S. Military ID

If you cannot complete either of the verification methods listed above, call LACERA promptly at 800-786-6464 (or 626-564-6132 for international callers) for further instructions.

Avoid this Situation; Submit a Timely Change of Address

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 800-786-6464 weekdays from 7:00 a.m. to 5:30 p.m. You may also submit a change of address on My LACERA. However, once a hold is placed on your account, in order to have it removed, you must verify your identity by calling or visiting LACERA.

Our Q&A: Survivor & Death Benefits Brochure Guides Survivors through the Benefit Process

It's something no one likes to think about, but it helps to be prepared.

To guide and assist survivors of LACERA members through the benefit process, we offer our *Q&A: Survivor & Death Benefits* brochure.

The brochure provides straightforward answers to questions that commonly arise following the death of a member. Presented in an easy-to-read Q&A format, the brochure features a separate section on retiree deaths and explains how to initiate the LACERA benefit process and expedite the payment of applicable benefits.

Order a Survivor & Death Benefits Information Card

We also offer a **Survivor & Death Benefits Information Card** that summarizes what to do when a member dies. Designed to be kept for future reference, the card also lists important phone numbers and provides an area to enter member information. The Survivor & Death Benefits Information Card is intended to assist your beneficiary in initiating the survivor benefit application process.

The Survivor Brochure and the Survivor & Death Benefits Information Card are available on the Brochures & Forms page of lacera.com or by calling 800-786-6464.

TIP: Keep your Survivor & Death Benefits Information Card with your other important documents, such as marriage or domestic partner certificate, birth certificate, divorce papers, etc.

STAYING HEALTHY TOGETHER

Vol. 6, Issue #3 • September 2012

Shaping Up in October:

Attend a Staying Healthy Together Workshop!

If you were with us last spring, you know your numbers – facts about your body that alert you to potential health issues. During **the week of October 22**, our Staying Healthy Together workshops will discuss ways to improve your numbers through nutrition and exercise. Healthy eating fuels your body with the nutrition it needs to be at its best, lowering your risk of many chronic diseases such as heart disease, diabetes, osteoporosis, and some cancers. Healthy eating is also important for maintaining a healthy weight.

Quiz: Stay Active. Eat Healthy.

As a retiree, you likely became accustomed in your younger years to the idea that the transition into retirement means you take it easy. We challenge you to stay active and do the things you love! The physical changes we associate with aging aren't the result of just getting older; they're the result of becoming less active. To keep yourself young, we suggest you stay active and eat healthy. These could be your best years yet!

What do you think?

1. Before starting an exercise routine, it's most important that you:
 - a. Push yourself to see how far you can go
 - b. Undergo a medical evaluation and get clearance from your treating physician
 - c. Register for a group class and pay any fees in advance
 - d. Find an exercise companion to keep you motivated
2. True or false? Stretching should be a part of your daily routine, whether or not you exercise on that day.
3. It is suggested a woman over 50 years old who is somewhat physically active should consume:
 - a. 2,500 calories a day
 - b. 2,000 calories a day
 - c. 1,800 calories a day
 - d. 1,500 calories a day
4. Your appetite may change as you age. Which of these are possible causes of appetite loss?
 - a. You miss having lunch with the people with whom you used to eat.
 - b. Your digestive system changes as you age, making it harder for your body to absorb nutrients.
 - c. The medications you take cause a lack of appetite.
 - d. All of the above.
5. True or false? After age 50, every year over the age of 50, our metabolism slows down more.
6. Which of these is a potential resource for finding a local fitness activity?
 - a. The public library
 - b. A community center
 - c. A and B
 - d. None of the above
7. If a man between the ages of 65 and 75 has smoked more than 100 cigarettes during his lifetime, which condition should he be screened for?
 - a. Prostate cancer
 - b. Abdominal aortic aneurysm
 - c. Asthma
 - d. Pneumonia

(Answers and explanations can be found [here](#).)

Contacting LACERA | FAQs |

1. Q: Where is LACERA located?

A: We are located at 300 N. Lake Avenue, Pasadena, CA 91101. The Contact Us page on lacera.com gives directions to LACERA from three Los Angeles-area airports, a map of nearby hotels, and information on the Metro Gold Line.

2. Q: How can I speak in person with a LACERA Retirement Benefits Specialist?

A: One-on-one consultations with a Retirement Benefits Specialist are available on a walk-in basis at our Member Service Center Monday through Friday from 7:00 a.m. to 5:00 p.m. **Wait times are shorter**, on average, for those who visit between:

- 7:00 a.m. and 10:00 a.m. or
- 2:00 p.m. and 4:00 p.m.

No appointment is necessary; first come, first served.

3. Q: What are the Call Center hours?

A: The Retirement Benefits Specialists in LACERA's Call Center are available to assist you from 7:00 a.m. to 5:30 p.m., Monday through Friday, at 800-786-6464.

WORD SEARCH

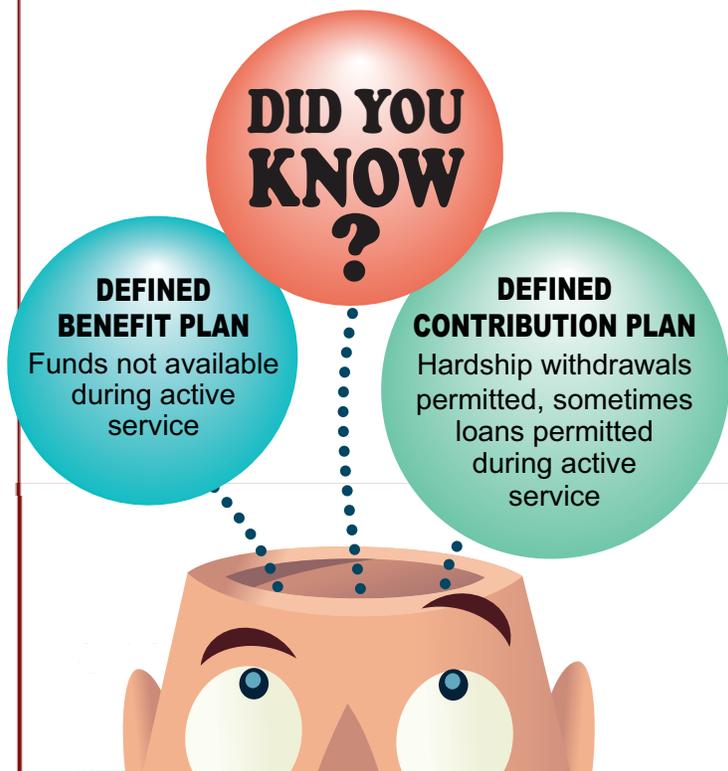
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SWEATER
FROST
YAMS
COZY
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LACERA
PO BOX 7060
PASADENA, CA 91109-7060

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Payday Calendar

\$ REMINDER:
Your monthly retirement allowance check is payable the last business day of the month.

September 2012
Mailing Date: **September 27**
Direct Deposit Date: **September 28**

October 2012
Mailing Date: **October 30**
Direct Deposit Date: **October 31**

November 2012
Mailing Date: **November 29**
Direct Deposit Date: **November 30**

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.

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