



# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • DECEMBER 2015 • VOL. 26, NO. 4

## Your 2015 1099-R Is In The Mail

In compliance with Internal Revenue Service (IRS) regulations, LACERA will mail a Form 1099-R to all retirees and survivors **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

Registered users of My LACERA can

view and print their current and prior years' 1099-Rs from their account.

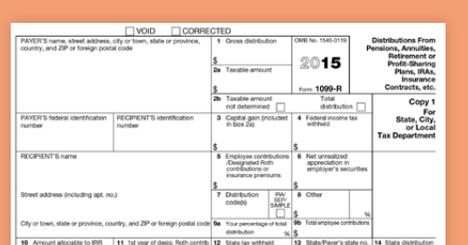
# YOUR 1099-R

The 2015 1099-Rs will be available on My LACERA in February.

## Hold On to Your December Check Stub or ADR

It may be helpful to hold on to your December check stub or automatic deposit receipt (ADR) for ease

of recordkeeping. Both the ADR and the check stub show the total amount of your 2015 healthcare deductions. They could come in handy if you need that information before your paper copy arrives by mail or your form is available on My LACERA.



## Enroll or Adjust Your Direct Deposit on My LACERA

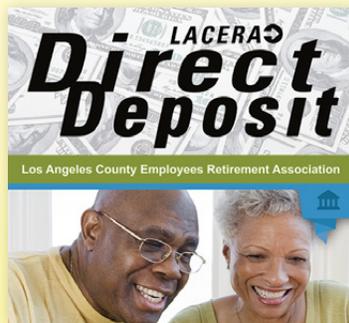
Direct Deposit is still the safest and most secure way to receive your retirement allowance.

### Timing

If you're new to Direct Deposit or want to change your Direct Deposit banking account, you can perform these tasks online, on My LACERA, our member portal. If you submit your LACERA Direct Deposit Authorization Form **by the 13th of**

**the month** (or the last business day beforehand, if the 13th falls on a

cont'd on pg. 3



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Los Angeles County Employees  
Retirement Association

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**ROBERT HILL**

Assistant Executive Officer

**JJ POPOWICH**

From the  
**Executive Desk**

Gregg Rademacher – CEO, LACERA



# 2015: The Year in Review

As the last days of 2015 come and go, I find myself reflecting on the many accomplishments and bright moments that made this year – the 77<sup>th</sup> year since LACERA's inception – another great one for us.

I'd like to express my gratitude to LACERA's staff for their outstanding work, to management for their commitment to meeting goals that move the association forward, and to LACERA's Board of Retirement and Board of Investments for their thoughtful guidance.

## Quality Customer Service

Earlier this year, a class of newly hired staff graduated from our year-long core training program for Member Services and Benefits. These are the people who will soon be answering members' phone calls and questions in our Member Service Call Center and the folks in our Benefits Division who process documents and payments to retirees.

## 800-786-6464

Our Call Center accommodates 32 Retirement Benefits Specialists who answer members' calls five days a week, from 7 AM to 5:30 PM. The Call Center is located on-site in a suite that's soundproofed to provide the best experience for our callers. In the 2014-2015 fiscal year, our experts answered more than 127,837 phone inquiries.

An additional 288,396 inquiries, both email and snail mail, were processed by our Correspondence Unit.

## Counseling Our Members

Our Member Service Center includes 16 fully enclosed offices, providing privacy for retirement counseling sessions. Over the past fiscal year, our team of Retirement Benefits Specialists provided one-on-one counseling to 17,253 members in these offices. The Member Service Center also houses a workshop room with tables and comfortable chairs to seat 30 people. Our Outreach team delivered 501 in-house retirement workshops and benefit fairs at County workplaces, with a total of 15,082 attendees.

## Paying Our Retirees

LACERA's Benefits Division put 2,668 new retirees and survivors on the retiree payroll during the fiscal year. They also ensured that 61,895 retirement allowances were paid on time each month. (Included in this December mailing is a 2016 Payday calendar.)

## Los Angeles County Retiree Healthcare Benefits Program – Tier 2

An important accomplishment this year was our implementation of the Los Angeles County Retiree Healthcare Benefits Program – Tier 2 (Tier 2). The County introduced this retiree health insurance program

## From the Executive Desk cont'd

for employees newly hired on or after June 30, 2014.

Part of the fiscal year was dedicated to implementing changes related to Tier 2. In collaboration with the County, LACERA sent informative mailings, including a special Retiree Healthcare Bulletin newsletter, to current active and retired members; updated lacera.com; reached out to strategic partners (the Human Resource professionals); moved forward with programming updates in our Systems and Retiree

Healthcare Divisions; produced new Retiree Healthcare forms and materials; and stocked our member service outlets with updated print materials to explain how Tier 2 affects new employees.

### Farewell 2015. Hello 2016.

The year saw accomplishments LACERA-wide as we worked together to meet our mission to produce, protect, and provide the promised benefits.

These last weeks of the year are a

festive time and often full of cheerful moments with family and friends. I'll close by wishing you and yours every happiness this season and a 2016 that brings better things than you could even think to wish for yourself.

Have a great year, everyone!



LACERA's boards, management, and staff wish you  
a holiday season filled with cheer  
and every happiness for the new year.

## Enroll or Adjust Your Direct Deposit on My LACERA cont'd from pg. 1

weekend or a holiday), your Direct Deposit will begin at the end of that same month.

If you enroll in a Direct Deposit account after the **13th of the month**, that retirement allowance will be paid by check, and your Direct Deposit will start on the last day of the following month. For example, a Direct Deposit account created on February 19th would begin on March 31st.

LACERA is mindful of getting retirees their payments in a timely manner. However, if incorrect information is recorded, delays in processing or unforeseen banking issues may occur. If this is the case, your first retirement allowance may be paid by check and would be sent to your mailing address until your Direct Deposit begins.

### How to Enroll

LACERA offers three simple methods for enrolling in, making changes to, or canceling an existing direct deposit account: on My LACERA, by phone, or by mail.

1. If you're a registered user of **My LACERA** on lacera.com, sign in to your account and select

Direct Deposit from the menu.

2. **By phone**, simply call LACERA at 800-786-6464. Be ready to provide your account number and bank routing number.
3. **If you prefer mail**, visit the Brochures & Forms section of lacera.com, where you can print and complete the LACERA Direct Deposit Authorization Form, and return the form to LACERA.

### Verifying Enrollment

After LACERA receives your authorization form (or your call, if you enroll by phone), you will receive a confirmation notice from us asking you to verify your account information. If you change your Direct Deposit information in your My LACERA account, a confirmation page will display that you may print for your records. In addition, a confirmation will be mailed to your address on file. To report any errors, call LACERA immediately.

800-786-6464

# ADJUSTING YOUR TAX WITHHOLDING ELECTIONS

As you start the new year, you may consider adjusting your tax withholdings. LACERA has three quick and easy ways to adjust your tax withholding elections.

1. To make tax adjustments through **My LACERA**:

- Sign in to your My LACERA account.
- Select “Tax Info” from the navigation bar.
- Select the “Adjust” button.
- Complete and submit Form W-4P to adjust your federal tax elections.

- Complete and submit Form DE-4P to adjust your California tax elections.
2. You may prefer to print your federal and state tax withholding forms. They’re available on the **Brochures & Forms page** on lacera.com. You’ll find them under “Manage Your Retirement Payments.”
3. To have your tax withholding forms mailed to you, place your request with a Retirement Benefits Specialist by **calling 800-786-6464**.

## Public Service Announcement

### Become a Court Appointed Special Advocate

Apply your skills and experience to ensure that every child in L.A. County is safe and has the opportunity to thrive! Court Appointed Special Advocates (CASA) of Los Angeles is a non-profit organization that recruits, trains, and supports volunteers to transform the lives of children in our foster care system.

In L.A. County, 30,000 children are under jurisdiction of the dependency court. CASA has over 100 children currently waiting to be paired with a volunteer advocate, who will work one-on-one with a child to gather information about the child’s present circumstances in order to advocate for his or her best interests in the courtroom and the community.

To sign up for an information session or learn more about CASA, visit [casala.org/volunteer](http://casala.org/volunteer) or contact Nahtahna Cabanes at (323) 859-2888, ext. 6303.

## Original Certified Documents Copied While You Wait

At LACERA, we understand how important your original certified documents are to you. If you’re reluctant to drop your original Certificate of Marriage, Birth, or Death, through a mail slot, **visit LACERA’s Member Service Center with your document**. We’ll be glad to copy the original certified document while you wait.

The Member Service Center, located in the lobby of LACERA’s building, is open from 7 AM to 5 PM, Monday through Friday. Stop by and visit us at 300 N. Lake Avenue in Pasadena.

## 3 THINGS Pasadena Rose Parade

In addition to being LACERA’s home, Pasadena is famous for hosting the annual Tournament of Roses Parade on New Year’s Day. And the whole thing happens just blocks from our offices! Here are three amazing facts about this grand tradition:

- When it began in the 1890s, the parade was followed by a variety of events - even a race between a camel and an elephant, one year. (The elephant won.)
- Former parade marshals include Fred Rogers, Shirley Temple, Frank Sinatra, Dr. Jane Goodall, Charles Schulz, and Dwight D. Eisenhower.
- The parade floats are covered in approximately 18 million flowers and other organic materials.



# 2016 Payday Calendar

December						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	H	26
27	28	29	M	D		

January						
S	M	T	W	T	F	S
					H	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	H	19	20	21	22	23
24	25	26	27	28	B	30
31						

February						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	H	16	17	18	19	20
21	22	23	24	25	M	27
28	D					

**M** = Check Mailing Date

**D** = Direct Deposit Date

**H** = Holiday

**B** = Both Mailing and Direct Deposit Date

## Beneficiary Information: View and Change On My LACERA

It's convenient to review your data online with My LACERA. You can add, change, or remove any secondary beneficiary's information easily. You can also change your one-time \$5,000 Lump-Sum Death/Burial Benefit or make simpler changes, such as updating your beneficiary's address.

### How to Make Changes

If you elected retirement Option 1 or the Unmodified Retirement Option, My LACERA offers helpful resources to guide you through the four-part process of updating your primary beneficiary information:

- Personal Information
- Address
- Benefit Percentages - Note that if you have multiple beneficiaries, you can only split 100% into whole numbers. If you have three beneficiaries, for example, they would receive 34, 33, and 33 percent, respectively.
- Review and Sign

In the last part of the process, you'll review the information you entered and sign to confirm.

My LACERA is **secure** and takes every consideration into account when verifying your personal signatory information, including multiple checkboxes and an eSignature to ensure that the information you entered is valid.

When you make changes in your My LACERA account,

your data on file with LACERA is automatically updated.

**Only Retirement Option 1** provides full flexibility to change your primary beneficiary after retirement. No matter which Retirement Option you selected, you can change your \$5,000 Lump-Sum Death/Burial Benefit recipient.

Retirees who elected Unmodified+Plus, Option 2, Option 3, or Option 4 may update their primary beneficiary's address only.

### Find My LACERA on [lacera.com](http://lacera.com)'s Home Page

Sign in to your My LACERA account today to see how easy it is to access beneficiary information, make changes, and verify that your information is up to date. If you haven't yet registered, please do!

### Retirement Plan Roll Call

#### Active Members as of October 1, 2015

General Plan A	296
General Plan B	109
General Plan C	105
General Plan D	48,052
General Plan E	21,730
General Plan G	11,595
<b>Total General</b>	<b>81,887</b>
Safety Plan A	14
Safety Plan B	11,640
Safety Plan C	808
<b>Total Safety</b>	<b>12,462</b>

**Total Active Members**  
**94,349**

800-786-6464

# STAYING HEALTHY TOGETHER

Vol. 9, Issue #3 • December 2015

## CARING FOR YOUR BONES AND MUSCLES

According to the Centers for Disease Control and Prevention, musculoskeletal disorders (MSDs) are a leading cause of disability and account for nearly 70 million physician office visits in the U.S. annually. MSDs are injuries or pain in the body's joints, ligaments, muscles, nerves, tendons, and other structures that support limbs, neck, and back. Don't let an MSD keep you from leading an active and productive life. To prevent MSDs, be aware of risk factors.

### Three Risk Factors For MSDs

- Poor movement.** Improper lifting techniques, repetitive motions, and pulling instead of pushing heavy objects can contribute to MSDs. These practices create unnecessary stress on the body, increase fatigue and decrease the body's ability to recover.
- Inadequate rest and recovery.** MSDs can develop when fatigue outruns the recovery system, causing a musculoskeletal imbalance. Without adequate rest and recovery, you put yourself at risk for an MSD.
- Unhealthy habits.** Lack of physical activity, tobacco use, excessive alcohol consumption, and poor nutrition increase the risk for MSDs. Individuals who are obese have a higher risk of some MSDs, specifically lower back injury and pain.

### Common MSDs

- Carpal tunnel syndrome
- Back injury and back pain
- Rotator cuff injuries
- Achilles tendon injuries
- Tendonitis
- Tennis elbow
- Arthritis



### Focus On Prevention As You Age

Here's a startling fact: Aging begins at 30 and without exercise you can lose one pound of muscle and gain one pound of fat each year. The benefits of exercise go a long way, especially in the prevention of MSDs. Start with 2 ½ hours (150 minutes) of aerobic physical activity per week. And incorporate stretching, resistance training, and flexibility exercises (like the one below) into your daily routine.

### Let's Get Started

#### Leg Extensions

**Purpose:** Strengthen the thigh and leg muscles.

**Starting Position:** Sit tall with your feet flat on floor, shoulder-width apart. You may hold onto the sides of your chair for support.



#### Action:

- Lift one leg off the floor until your knee is straight. Your leg should be slightly lifted off of the chair.
- Hold for a few seconds.
- Return to the starting position with both feet on the floor.
- Repeat on the other side.

#### Repeat:

Six to eight times on each side.

You can find more exercise ideas in the Staying Healthy Together section of RHC, on lacera.com.

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Source: 2012 American Heart Association, Inc.

## A Look Back at the Fall 2015 Workshop

More than 280 retirees attended the fall workshop on October 29th at the Diamond Bar Center. Our guest speaker, Dr. Wendy Hileman (sponsored by UnitedHealthcare) discussed musculoskeletal health and covered topics including back and spine care, injury prevention, stretching, and exercise. During the workshop, retirees enjoyed a healthy snack and had a chance to reconnect with old friends and former colleagues.

Retirees reported that the presentation was easy to understand and useful in their

everyday lives. Here are some comments attendees shared with us:

*"I enjoyed the topics and her approach to working out. Dr. Wendy Hileman was very knowledgeable and very funny."*

*"I enjoyed learning about the different exercises."*

*"Dr. Wendy's presentation was one of the best I've seen through LACERA workshops. Thank you."*



**STAYING  
HEALTHY  
TOGETHER**

## RHC TIP

### Retiree Healthcare Information

Retiree Healthcare has a dedicated Brochures & Forms page on [lacera.com](http://lacera.com). It has 23 documents available for you to read and download.

- Enrollment and Change forms
- Brochures and Rate tables
- New Retiree Healthcare packages

## Good News: More Appointments Now Available

In an effort to improve our members' service options and to accommodate your requests, we have increased the amount of appointments we offer each business day at our Member Service Center. You're welcome!

Your time is at a premium, we understand, so we are **expanding the volume of daily appointments** to help you plan and streamline your LACERA visit to receive counseling with one of our knowledgeable Retirement Benefits Specialists. In order to do so, we are restricting all appointments to **one hour**. We will also be **closed (no appointments available) for lunch** between noon and 1 PM; however, you may drop off paperwork during that time at our Member Service Center counter.

### Hours of Operation

The Member Service Center, located in the lobby of the Gateway Plaza

Building at 300 N. Lake Ave., is open Monday through Friday between the hours of 7 AM and close at 5 PM. **Appointments are available between the hours of 7 AM and 3:45 PM.**

### Make An Appointment Online

You can access the **Appointment and Workshop Reservation System** from the bottom of the home page of [lacera.com](http://lacera.com).



Click on the graphic to get started, then follow the directions to use the system. Check the calendar for available dates and times (the white boxes indicate an open time slot) for your one-on-one consultation. Once

you've selected your date and time, fill out the form with your personal information and select a reason for your visit, to help us prepare to assist you.

A confirmation of your appointment will be emailed to you. Please bring it with you. If you don't find an appointment that meets your needs, you may visit our Member Service Center on a first-come, first-served basis. **Using the appointment system gives you priority over walk-in customers** and puts you at the front of the line to meet with the next available Retirement Benefits Specialist.

When members speak, we listen *and* take action. **We're expanding our appointment offerings in order to provide you with excellent customer service and service choice options.** See you in the lobby!



# LACERA ACCOMPLISHMENTS

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

## LACERA Board Members and Staff Participate in Fall SACRS Conference

In November, LACERA representatives gathered for the 2015 State Association of County Retirement Systems (SACRS) Fall Conference to share information and exchange ideas with their counterparts from other California retirement systems and affiliates. The conference was well attended by LACERA board members, executives, managers, and staff.

### LACERA employees and board members participated in many capacities:

- Yves Chery, Board of Retirement member and current President of the SACRS Board of Directors, welcomed participants and also moderated a general session on credit overload.
- Board of Retirement Member Vivian Gray, who serves as SACRS Bylaws Committee Chair, moderated a general session entitled, "Asset Bubbles and Investment Strategy."
- Board of Investments Chair, John Barger, moderated a discussion with General (Ret.) David Patraeus,

who shared his experiences regarding the impact of geopolitical developments on global investing.

- Simon Russin, a long-time Board of Retirement member and officer, lead participants in the Pledge of Allegiance.
- Senior Staff Counsel Michael Herrera and Senior Staff Counsel Johanna Fontenot moderated an attorney breakout session.
- Chief Audit Executive Richard Bendall participated as a panelist in the accounting/internal auditors breakout session.
- Jeannine Smart, Chief of Communications, gave a presentation on communication innovations.
- Derwin Brown, Chief of Quality Assurance and Metrics, served as SACRS Sergeant at Arms.

SACRS is a government-sponsored association of 20 California country retirement systems enacted under the County Employees Retirement Law of 1937.

### Public Service Announcement

## Become a Library Docent – Share Your Love of the Central Library

The Los Angeles Public Library is seeking volunteers, ages 21 and older, who are interested in presenting tours of the landmark Central Library in Los Angeles' historic downtown. To learn more about this exciting opportunity, visit [www.lapl.org/docent](http://www.lapl.org/docent).



## Upcoming Holidays



### LACERA will be closed on:

- **Friday, December 25,** for Christmas Day.
- **Friday, January 1,** for New Year's Day.
- **Monday, January 18,** in observance of Martin Luther King, Jr. Day.
- **Monday, February 15** in observance of Presidents' Day.

**“In New York, people are buried in snow. Here our flowers are blooming and our oranges are about to bear. Let’s hold a festival to tell the world about our paradise.”**

– Charles F. Holder, founder of the Tournament of Roses

**Email:** [welcome@lacera.com](mailto:welcome@lacera.com)

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