

To reduce your risk of cancer, look no further than your fridge.

Studies suggest that an overall healthful diet filled with colorful fruits and vegetables is the key to avoiding heart disease, diabetes, and even cancer. These foods are low in calories, fat, and carbohydrates; and they're packed with phytochemicals and antioxidants, which can

CANCER-FIGHTING SUPERHEROES IN THE KITCHEN

protect cells from harmful compounds in food and in the environment and prevent cell damage and mutations.

Three of the good guys are profiled here. To see five more – dark green leafy vegetables, walnuts, garlic, beans, and tea – visit **Staying Healthy Together** in the **Retiree Healthcare** section of lacera.com.

CRUCIFEROUS VEGETABLES

Super Power: All these vegetables contain cancer-fighting properties. Broccoli offers an extra bonus —sulforaphane — a potent compound that boosts the body's protective enzymes and flushes out cancer-causing chemicals, including cancer stem cells that aid in tumor growth.

Where to Find Them: Add these wherever you can — from salads to omelets to the top of your pizza (on whole wheat dough, of course).



BERRIES

Super Power: Blueberries, raspberries, and strawberries are packed with cancer-fighting phytochemicals that may rid the body of free radicals, can slow down the growth of premalignant cells, and can deactivate certain cancer-causing substances.

Where to Find Them: Mix into yogurt; use as a topping on cereal, oatmeal, and salads; or blend into a smoothie.



TOMATOES

Super Power: This fruit is the best dietary source of lycopene, a carotenoid that was found to stop endometrial cancer cell growth.

Where to Find Them: The biggest benefits come from cooked tomatoes (think pasta sauce), because heating increases the amount of lycopene your body can absorb.



Sources: WebMD; Health.com

STAYING HEALTHY TOGETHER ARTICLES ONLINE

If you're interested in staying healthy in retirement, check out "Living Lighter in Retirement" in the Staying Healthy Together section on lacera.com. Visit Staying Healthy

Together for interesting articles on topics such as avoiding food-drug interactions, web pages on aging gracefully, and much more.



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2015 Payday Calendar

July						
S	M	T	W	T	F	S
			1	2	H	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	M	D	

August						
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	25	26	27	M	29
30	D					

September						
S	M	T	W	T	F	S
		1	2	3	4	5
6	H	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	M	D			

M = Check Mailing Date **D** = Direct Deposit Date **H** = Holiday **B** = Both Mailing and Direct Deposit Date

Upcoming Holiday

LACERA will be closed on:
Monday, September 7,
in observance of Labor Day



Email: welcome@lacera.com

Editor's Note: *Spotlight on Retirement* is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

Within this issue:

- Age 26 - Retiree Healthcare
- Emergency Room?
- Staying Healthy Together
- NurseLine



Focus on Retiree Healthcare

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • JULY 2015 • VOL. 26, NO. 2

In place of the June *Spotlight* you usually receive, LACERA presents a new special edition newsletter dedicated to retiree healthcare information. We hope that the resources, tips, and wellness information in *Special Edition: Focus on Retiree Healthcare* will help you to make the most of your retirement benefits.

RETIRES' ELIGIBLE DEPENDENT CHILDREN ARE COVERED UP TO AGE 26

If you have a dependent child, it's important to understand that various rules determine whether your child can be added to your retiree healthcare plan. **We have great news: Recently, the rules changed to make it easier to keep dependent children covered.** The age limit for eligible dependent children under the Los Angeles County Retiree Healthcare Benefits Program changed from 19 or 23, to age 26, regardless of the child's marital or student status. This comes as a result of a California law, SB 1088.

WHO'S ELIGIBLE FOR RETIREE HEALTH COVERAGE?

Retired LACERA members and their eligible dependents can participate in LACERA-administered healthcare plans. Eligible dependents include your: spouse, registered domestic partner, unmarried dependent children over 19 who are incapable of self-support due to a handicap and meet other requirements, and children up to age 26, regardless of marital or student status. Eligible dependent children are your children or your spouse's or domestic partner's children, whether they're legally adopted or stepchildren.

for medical coverage and 12 months for vision/dental coverage will apply. Examples:

- A 19-year-old dependent whose coverage ended due to loss of student status or turning 23.
- A dependent up to age 26 who wasn't previously enrolled.
- For a newborn, you have 30 days to submit enrollment forms, *or* the wait time applies.

For each child, please submit an original certified birth certificate; it will be scanned into your account and returned to you. You may visit



CA LAW SB 1088
Visit lacera.com,
Healthcare, Legislation

ADDING A NEW DEPENDENT CHILD

To enroll your child, keep in mind that a waiting period of **six months**



RETIREE HEALTHCARE ELIGIBILITY
Visit lacera.com,
Healthcare

cont'd on pg. 4

Thinking Carefully About Emergency Room Care

- It could save you time and money

It's Friday night, and the sore throat you've been trying to ignore all day has turned into what might be the flu. It's too late to call your doctor's office, but your pounding headache and fever won't wait until Monday.

Unfortunately, getting sick or injured doesn't often happen at a convenient time. Sometimes, you can't just wait for the next available appointment with your doctor. Serious illness or injury leaves no question that you need emergency help as soon as possible. But for non-emergencies, a visit to the E.R. might not be the best choice.

Knowing your options for care when your regular doctor isn't available will help you make the best decision about where to go for treatment at any time of day.

Are You Sick or Injured, But It's Not an Emergency?

No-cost option: NurseLine. All the LACERA-administered medical plans (except SCAN Health) offer a 24/7 NurseLine service staffed with experienced registered nurses who can listen to your symptoms and guide you to the appropriate treatment option. Nurses can also give you information about prescription and over-the-counter medications, including possible benefits and side effects. And many medical plans offer bilingual nurses or translation services.

Low-cost option: Urgent care walk-in facilities. Urgent care facilities are open evenings and weekends and offer prompt care for non-emergencies. They're staffed by doctors who can treat a range of illnesses and injuries, prescribe medications, perform laboratory tests, and refer

you to other facilities if needed. You'll often have a shorter wait time than at the emergency room. With an E.R. visit costing about five times more, a visit to an in-network urgent care facility will likely cost you less, too.

Connect With Your Treatment Options

You can contact your medical plan's **NurseLine** any time of day or night using the phone numbers listed. To find an in-network urgent care facility, call your medical plan Monday through Friday during business hours, or visit your plan's website.

RHC TIP No. 1: Save Your Healthcare Dollars

When a health concern comes up, considering these options may save you money.

- 1. Call your provider's hotline.**
The right medical advice may be just a toll-free phone call away.
- 2. Visit urgent care.**
It's the answer when being seen by a physician is pressing, and it's less costly than going to the E.R.
- 3. Get to the E.R.**
Though it's the most expensive option, sometimes getting care can't wait. That's what the E.R. is for.

FIND A NURSELINE OR URGENT CARE FACILITY

Medical Carriers	Toll-Free Numbers	Websites	NurseLine 24/7
Anthem Blue Cross I, II, and III	(800) 284-1110	www.anthem.com/ca	(800) 977-0027
Anthem Blue Cross Prudent Buyer Plan	(800) 284-1110	www.anthem.com/ca	(800) 977-0027
Cigna Network Model Plan	(800) 244-6224	www.cigna.com	(800) 244-6224
Kaiser Permanente	(800) 464-4000	www.kp.org	(866) 454-8855
Kaiser Permanente Senior Advantage	(800) 443-0815	www.kp.org	(866) 454-8855
SCAN Health Plan	(800) 559-3500	www.scanhealthplan.com	N/A
UnitedHealthcare	(800) 624-8822	www.myuhc.com	(866) 747-4325
UnitedHealthcare Medicare Advantage	(800) 457-8506	www.uhcretiree.com	(877) 365-7949

Talk with your doctor about any health concerns. If you have an emergency, always seek emergency care as soon as possible!

Spring 2015 Staying Healthy Together Workshop — Another Successful Event!

The spring workshop was held on April 29th at the Torrance Cultural Arts Center. The workshop's guest speaker was Dr. Laura Clapper, and her topic — cancer prevention, screening, and treatment. The presentation was interesting, educational, and well-received. We also had

blood pressure screenings, massage therapists, box lunches, and great raffle prizes available for our attendees. It was a fun social setting, and retirees enjoyed interacting with former friends and colleagues. Here's what they had to say:

"I enjoyed today's cancer prevention presentation. Dr. Clapper was very thorough and informative."

"Very good, especially seeing former workers!"

"The program was very well planned and I appreciated the additional activities."

Stay healthy and join us for the fall workshop. We'll keep you posted.



Annual Retiree Healthcare Packet Mailing

The 2015-2016 Retiree Healthcare Benefits Program Annual Retiree Healthcare Packet, which has important information about the LACERA-administered healthcare plans, was mailed at the end of May. Please take a few minutes to look over the packet and review your coverage. **There is no action needed on your part unless you wish to make any changes to your current enrollment in a LACERA-administered health plan.** If you are enrolled in a Kaiser Permanente plan outside of California, you will receive an out-of-state rate booklet from LACERA in a separate mailing. Plan changes and premium rates are determined by the Kaiser Permanente regions.

If you are currently enrolled and have not yet received your packet, please call the Retiree Healthcare Division at (800) 786-6464, press 1, or (626) 564-6132 to speak to a Retirement Benefits Specialist. Email us at healthcare@lacera.com.

You can also access the 2015-2016 Retiree Healthcare Packet on lacera.com by visiting the Retiree Healthcare Brochures & Forms page.

RETIRES' DEPENDENT CHILDREN ARE COVERED UP TO AGE 26 cont'd from pg. 1

our Member Service Center with the document, where it can be copied and returned to you while you wait and at no cost. Our Member Service Center, located in Pasadena, is open from 7:00 a.m. to 5:00 p.m., Monday through Friday.

EASY ACCESS TO ENROLLMENT FORMS

To request enrollment forms, contact LACERA or visit lacera.com to download and print them. In the Healthcare section, on the right side of the page, click "Access and download healthcare forms." The dental/vision and medical enrollment forms are under "Enrollment/Change Forms."

For more information about LACERA's retiree healthcare benefits, call 800-786-6464, then press 1.

"Health is an asset without equal."

— Basque proverb

RETIREE HEALTHCARE RESOURCES

- We have a **Retiree Healthcare (RHC) section on lacera.com.**
 - To access change and cancellation forms, the annual healthcare packet, and information on how to change medical plans, visit the RHC Brochures & Forms page.
- Our **Staying Healthy Together** program includes:
 - Spotlight articles
 - An online Staying Healthy Together section that hosts links to external health resources and information on topics such as heart health and mental fitness
 - Great half-day workshops for in-depth information on topics such as senior care options, cancer prevention, and food safety. We encourage you to attend!
- Call toll-free, Monday-Friday: (800) 786-6464, then press 1
- Email: healthcare@lacera.com

Make the right call — insurance company or LACERA?

Contact the insurance company for:

- Plan books
- Specific healthcare claim forms or I.D. cards
- Eligibility or billing questions

Contact LACERA's Retiree Healthcare to:

- Enroll in a new healthcare program
- Change healthcare plans
- Clarify the administrative rules
- Settle insurance claims/service issues