

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2017 • VOL. 28, NO.1

EMBRACING AGING

Retirees are part of a demographic frontier that our society routinely ignores: aging adults. Each day in the United States, 10,000 people mark their 65th birthday. In about 13 years, one in five Americans will have reached this milestone. Given the accelerated increase in the size of our aging population, its impact is worth more conversation. A report generated from the Milken Institute's 2016 Purposeful Aging Summit demonstrates that aging with purpose counteracts age-related physical and cognitive declines. This groundbreaking report,

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Cost-of-Living Adjustment

Board of Retirement Approves a 2.0 Percent COLA Increase

On February 9, 2017, the Board of Retirement approved a 2.0 percent cost-of-living adjustment (COLA) increase for retirees and eligible survivors. The increase, effective April 1, 2017, will be reflected on your April 30 benefits payment.

The increase is based on the change in the cost of living from December 2015 to December 2016, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles–Riverside–Orange County area. This year, the year-to-date total is 1.97 percent.

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Los Angeles County Employees Retirement Association

Board of Retirement:

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Elected by Safety Members

VIVIAN H. GRAY

Vice Chair
Elected by General Members

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KEITH KNOX

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WILLIAM R. PRYOR

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Elected by General Members

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Vice Chair
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JOSEPH KELLY

Secretary
County Treasurer and Tax Collector
Ex-Officio Member

KEITH KNOX

Chief Deputy County Treasurer and Tax Collector
Alternate Ex-Officio Member

WAYNE MOORE

Appointed by Board of Supervisors

RONALD A. OKUM

Appointed by Board of Supervisors

DIANE A. SANDOVAL

Elected by Retired Members

HERMAN B. SANTOS

Elected by General Members

MICHAEL SCHNEIDER

Appointed by Board of Supervisors

VALERIE ROSE VILLARREAL

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GREGG RADEMACHER

Assistant Executive Officer

ROBERT HILL

Assistant Executive Officer

JJ POPOWICH

From the
Executive Desk

Gregg Rademacher – CEO, LACERA



Strategic Plan Presented for Fiscal Years 2018–2020

At LACERA, we're always looking for ways to improve the scope and quality of our services and systems. Our vision is robust. We strive to:

- Be a premier retirement system that adheres to the values of excellence, commitment, trust, and service
- Be a retirement benefits leader in member counseling and benefits delivery

We regularly discuss strategies to strengthen and modify our approaches to meeting the tenets of this vision as we accommodate our growing membership, which is up to more than 165,000 people (compared to 162,000 last year).

On January 24–27, 2017, our Board Offsite meeting took place. This is our annual event during which members of the executive and management teams introduce a draft of our strategic plan and deliver presentations to the Boards of Retirement and Investments on the various components of the draft. The LACERA strategic plan is a three-year projection of the goals and initiatives our organization will focus on. Our robust planning process allows the strategic plan to act as a flexible, dynamic guide, with initiatives added, modified, and removed depending on circumstances and scheduling (e.g., some initiatives carry over from previous years, some are completed). Every part of the strategic plan is developed with the purpose of continuing to realize our vision, and the plan is how we internally communicate ways in which to do this.

Timeline for Developing Our Strategic Plan

Although we present the strategic plan at the beginning of each year, the process

for its development starts the previous October at our Managers Offsite conference. During that conference, the executive team meets with division managers to discuss the state of LACERA and exchange ideas about where we want the association to go in the upcoming years, as well as how we propose to get it there.

“Our measure of business success always comes back to our members.”

Based on that feedback, our executive team structures a framework for the Board Offsite meeting. Using the feedback that takes place at the Board Offsite, our executive team updates the strategic plan. In April, the executive team presents to the boards the updated strategic plan and the budget necessary to carry out the initiatives. The boards then review and approve the plan and budget.

Strategic Plan Highlights

Last fiscal year, one of our initiatives was to continue modernizing information technology in a number of ways. We

EXECUTIVE DESK

examined Disability Retirement's investigation and appeal processes, improved staff procedures, and developed new assistive online technology tools. These initiatives will continue in the coming fiscal years.

LACERA manages and produces a great deal of content, which requires an enterprise content management system that integrates a centralized search. Internally, implementation of a tool for staff to better access content is in the works. LACERA is focusing on taking steps to improve the content of our current website to improve the user experience and to add new information that will educate members on the retirement process in the comfort of their own homes.

Elsewhere at LACERA, such as the Retiree Healthcare division, the future will see improved document control, workflow, and technology. These are multidimensional efforts that require evaluations of board policy, staff procedures, and measurement structures. LACERA will also focus resources on expanding our ability to record and store inbound and outbound calls with members. This will ensure that we have an accurate record of member interactions, which improves service and can be leveraged to provide quality assurance and training to staff.

LACERA Recognized

We're off to a great start for the coming fiscal years. In addition to developing some exciting strategies for

improvement, LACERA can also boast about receiving the WorldatWork 2017 Seal of Distinction. This distinction is awarded every year to companies across North America that set the standard for employee engagement that leads to business success. Read more about this prestigious award on page 6.

Our measure of business success always comes back to our members. It is through adherence to well-organized strategies for improvement that we continue to succeed in upholding the promise first made to County employees in 1937—to produce, protect, and provide the promised benefits.



YOUR SECURITY, OUR CONCERN

PROTECTING YOUR LOVED ONES

LACERA's mission is to produce, **protect**, and provide the promised benefits. This series of articles addresses the “protect” aspect of our mission and our commitment to your safety, security, and peace of mind.

You are probably aware that **your retirement benefit is protected**, but what if you pass away before your loved one? We want you to know that in addition to the security of your retirement benefit, **the security of your loved ones is important to us** and we are here to help them if you are no longer able.

A beneficiary's eligibility for continuing benefits depends on your retirement plan and the beneficiary's relationship to you. Continuing benefits are determined by the retirement option you selected when you retired. For instance, if you opted for the Unmodified Option at retirement, the eligible beneficiaries for a continuing survivor allowance are your spouse or registered domestic partner.* The survivor benefit for members in Plans A, B, C, D, and G is 65 percent of your allowance. The survivor benefit for members in Plan E is 55 percent of your allowance.

No one likes to think about death, but it's wise to prepare for it because doing so can ease the burden of your loved ones during a difficult time. **Ensure that you have a beneficiary designation on file with LACERA that includes your beneficiary's birth date and Social Security number.****



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*Unmodified Option: In the absence of a spouse or registered domestic partner, a minor child is eligible to receive death benefits. Options 1–4 allow you to name any beneficiary.

**Depending on the option you selected at the time of retirement, you may not be able to change your beneficiary for the continuing benefit, only for certain death benefits.

Access to Healthcare through Telehealth

It was late at night, and Mary felt unwell. She thought her fever meant nothing too serious but couldn't be sure, and of course her doctor wouldn't be available at that hour. Recently widowed, she was still getting accustomed to being on her own. She had a son but knew that, if she called, he'd trouble himself with making the hour-long drive to her. Although an ambulance wasn't necessary, she knew that a cab ride to urgent care was just a phone call away. But the cab fare and co-pay weren't something she wanted to afford. "What to do?," Mary wondered.

Many retirees find themselves in Mary's situation at some point. Instead of wondering in those moments what to do, consider what telehealth services your healthcare provider offers.

What's Telehealth?

The American Telehealth Association defines "telehealth" as "the use of medical information exchanged from one site to another via electronic communications to improve a patient's clinical health status." Using technologies such as smart phones, the internet, remote-monitoring equipment, and videoconferencing, telehealth connects healthcare providers to plan members when an in-person visit may not be possible and, when necessary, to the rest of a patient's healthcare team. As a mode of delivering healthcare or health education, it may involve two-way, real-time audio and/or visual communication, including telephone calls, remote monitoring of a patient, and

store-and-forward imaging (capturing an image or video for review later by a healthcare provider).

Once Mary remembered that her healthcare plan offered a telehealth option, she was able that night to discuss her fever with a physician and have a course of treatment prescribed. The whole exchange was recorded in Mary's electronic medical record and relayed to her primary care physician, with whom she was encouraged to follow up in a couple of days.

Who Uses Telehealth?

Telehealth visits in the United States are becoming more popular: The American Telehealth Association recorded 1.2 million virtual visits in the United States in 2016. Over half of American hospitals now use some form of telehealth.

Most commonly used to treat mild conditions, such as seasonal allergies and cold symptoms, telehealth is not appropriate in every situation. Telehealth is not a substitute for care in an emergency. If you're having a medical or psychiatric emergency, you should always seek immediate medical care.

Where Is Telehealth Used?

Telehealth rules vary by state. California, Arizona, and Nevada have adopted legislation to enable telehealth services; and Washington, D.C., and 31 states recently adopted mandates for the coverage of telemedicine. Medicare also has adopted telehealth, and certain

provisions are funded through the Affordable Care Act.* However, Medicare's traditional fee-for-service program pays providers for care given via telehealth technologies only in limited circumstances in rural areas. Certain Medicare Advantage plans may provide telehealth services but must categorize them as "extra services."

LACERA-Administered Healthcare Plans and Telehealth Options

Telehealth options are currently offered by three LACERA-administered plans: Anthem, Cigna, and Kaiser Permanente. Effective July 1, 2017, this list will also include United HealthCare. SCAN does not offer telehealth capabilities at this time.

Telehealth provisions and costs vary, and additional charges, such as co-pays, may apply. Please note also that not all health coverage pays for telehealth visits in every situation. We recommend that you contact your LACERA-administered healthcare plan to learn more about your telehealth options.

**As of the print date of this article, the federal Affordable Care Act (ACA) remains in effect.*

This material is given for general informational purposes only; LACERA does not offer medical or other healthcare advice. For medical or other healthcare advice, consult with a medical or healthcare professional.

Sources:
[cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/TelehealthSrvcsfctshst.pdf](https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/TelehealthSrvcsfctshst.pdf)

[wsj.com/articles/how-telemedicine-is-transforming-health-care-1466993402](http://www.wsj.com/articles/how-telemedicine-is-transforming-health-care-1466993402)

Plan	Telehealth Options	Telephone	Website
Anthem	LiveHealthOnline	1-888-548-3432	www.livehealthonline.com
Cigna	AmWell	1-855-667-9722	https://amwellforcigna.com
	MD Live	1-888-726-3171	https://www.mdliveforcigna.com
Kaiser Permanente	KP Now Telemedicine	1-800-611-1811	https://my.kp.org/shbp/kp-now-telemedicine-appointment/
SCAN	SCAN does not offer telehealth services to its members at this time.		
United HealthCare	Effective 07/01/2017, United HealthCare will offer telehealth services to its members.		

Embracing Aging cont'd from pg. 1

"The Power of Purposeful Aging," has been published by the Milken Institute Center for Aging and is available at aging.milkeninstitute.org.

Older Americans find themselves undervalued by society in different ways: ageism, demeaning media depictions, and damaging cultural messages that upstage the realities they know firsthand to be true. Unfortunately, the uninformed stereotypes reinforce the public's outdated attitudes, despite the fact that aging is an inevitable part of life. As long as you're living, you're aging. It sure beats the alternative.

The Power of Positivity

As experts across a range of fields who participated in the 2016 summit agree, it's time we replace the unproductive and archaic attitudes about aging with one that reflects the valuable contributions and untapped potential of older individuals.

An attitude adjustment alone could have a positive impact on Americans' lifespan. Results of a longevity study published in the *Journal of Personality and Social Psychology* showed that participants who had a "positive self-perception of aging" added seven and a half more years to their life expectancy than those who had a negative self-perception.*

Numerous other studies support the power of positivity, with research

indicating that older individuals who either have positive attitudes or live in cultures with positive attitudes about aging are more likely to recover from severe disability, perform better on memory tests, and tend to take better care of their health.** Furthermore, according to the longevity study, "[s]elf-perceptions [have] a greater impact on survival than gender, socioeconomic status, loneliness, and functional health."

Attitude may not be everything in understanding the changes that come inevitably with age, but it certainly plays a powerful part.

What's Great About Aging

When it comes to enduring the aging process, what's the upside? Actually, research shows that there's much to appreciate about the aging process, including some benefits you may not have noticed:***

- Older brains are better at discerning patterns and evaluating situations.
- Your body may develop "immune memory" after years of exposure to viruses, enabling you to fend off colds through your 60s and 70s.
- You may outgrow hay fever. Seasonal allergies and even some food allergies seem to subside in older individuals.
- Regardless of how your life has gone, you can generally expect to be happier in your early 80s than

you were in your 20s.

- Emotional stability and well-being seem to improve across adulthood into old age.

Developing a Positive Self-Perception

A good way to begin developing a positive self-perception of aging is to recognize what you've gained with age, even beyond those nice senior citizen discounts, and reframe any negative self-perceptions you may have about yourself as an aging individual. If you have laugh lines, for example, they speak of all of the happiness you've had. If you have some limitations related to your age, consider the limitations you had in your youth that don't slow you down now. You've gained decades of experience that make you a resource to those around you. Retirement frees you to find a new sense of purpose in your life, and your priorities may be clearer. You're wiser for having come through the trials of youth, and you got through all of the growing pains!

Betty Friedan famously quipped, "Aging is not lost youth but a new stage of opportunity and strength." Given their strength in numbers alone, retirees have a historic opportunity to reorient public perception of aging.

*Journal of Personality and Social Psychology, 2002, Vol. 83, No. 2, 261-270

**jamanetwork.com/journals/jama/fullarticle/1392557

***rd.com/health/wellness/how-the-brain-benefits-with-aging/

Your Security, Our Concern cont'd from pg. 3

This information can be provided to LACERA by filling out the Beneficiary Designation form found on lacera.com, Brochures & Forms, or by signing in to My LACERA by clicking on the logo on the bottom right of the lacera.com homepage.

If you or your beneficiary would like to learn more about survivor benefits, visit

lacera.com, Brochures & Forms, where you can access the Survivor & Death Benefits Card and related documents. We know that protecting your loved ones is important to you. At LACERA, the relationship we build with each member is personal and enduring. It continues even after the member is gone through survivor benefits. We consider that to be part of our mission.





LACERA ACCOMPLISHMENTS

LACERA Recognized as an Employer of Choice

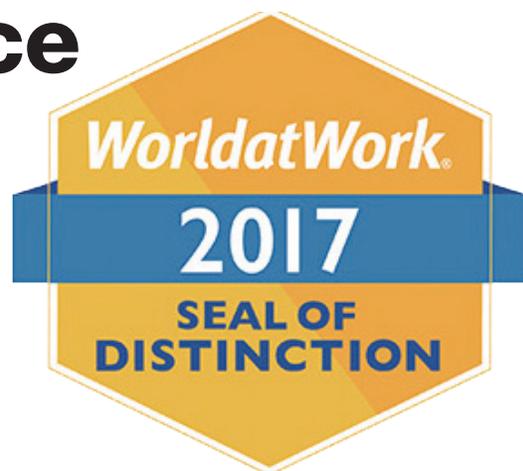
On January 17, 2017, LACERA's investment in creating a positive work environment was nationally recognized with the 2017 WorldatWork Seal of Distinction. Since 2012, this prestigious distinction has been awarded every year to companies that meet a defined standard of providing a distinct, mutually beneficial workplace experience that leads to business success.

The overall strength of a company's total rewards portfolio is evaluated along with the programs, policies, and practices reflected in:

- **Health & wellness**
- **Pay for time not worked**
- **Unpaid time off**
- **Retirement**
- **Perquisites**
- **Base pay**

- **Bonus programs**
- **Short-term incentives**
- **Long-term incentives**
- **Performance management**
- **Recognition**
- **Development opportunities**
- **Caring for dependents**
- **Culture initiatives & community involvement**
- **Financial wellness**
- **Workplace flexibility**

Winning this award demonstrates LACERA's commitment to cultivating a work culture dedicated to the professional development and experience of our employees. The boards' and management's endorsement of employee programs has helped to support a highly engaged, professional workforce that shares LACERA's values and mission



to produce, protect, and provide the promised benefits.

"The 2017 WorldatWork Seal of Distinction is the latest concrete evidence of LACERA's dedication to fostering a positive work environment, which allows staff to better serve our members." –Gregg Rademacher, CEO, LACERA

To find out more about the WorldatWork Seal of Distinction, go to www.worldatwork.org/sealofdistinction.

LACERA Welcomes New Member to Board of Investments

The Los Angeles County Board of Supervisors has appointed Wayne Moore to LACERA's Board of Investments. Mr. Moore will fulfill an unscheduled vacancy on the board. Look for our introduction of Wayne Moore in a forthcoming issue of *Spotlight*.

"How old would you be if you didn't know how old you were?"

-Satchel Paige



Cost-of-Living Adjustment cont'd from pg. 1

When rounded to the nearest one-half of one percent, as prescribed by law, the result is a 2.0 percent increase.

According to the provisions of LACERA retirement plans, if the COLA percentage exceeds the maximum allowable amount, the excess percentage is accumulated to supplement future COLA benefits. The accumulated percentage carryover is known as the COLA Accumulation. The longer you have been retired or receiving a survivor's allowance, the more COLA carryover you accumulate. LACERA uses the COLA Accumulation to fund the maximum increase allowable under each plan.

Plan B, C, D, and G Retirees and Eligible Survivors Will Receive a 2.0 Percent Increase

LACERA members in Plans B, C, D, and G will obtain a 2.0 percent COLA increase, which is the maximum allowed by their plans. Therefore, they have no need to draw

from their COLA Accumulation; it will remain unchanged from 2016.

Plan E Retirees and Eligible Survivors Will Receive an Increase up to 2.0 Percent

LACERA members in Plan E will receive a cost-of-living adjustment prorated based on work history prospective from June 4, 2002 and any purchased Plan E Elective COLA, up to 2.0 percent. The portion of the 2.0 percent COLA is based on a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service.

Plan A Retirees and Eligible Survivors Will Receive at Least a 2.0 Percent Increase

Plan A allows for a maximum annual COLA adjustment of 3.0 percent. The 2017 COLA of 2.0 percent affects Plan A retirees and survivors as follows:

- Plan A retirees and survivors with **retirement dates on or before March 31, 1981** will draw from their COLA Accumulation to fully supplement this year's COLA, making their total COLA increase **3.0 percent**.
- Plan A retirees and survivors with **retirement dates from April 1, 1981 to March 31, 1982** will withdraw the 0.7 percent remaining in their COLA Accumulation to partially supplement this year's COLA, making their total COLA increase **2.7 percent**.
- Plan A retirees and survivors with **retirement dates on or after April 1, 1982** have no accrued COLA Accumulation from which to draw and therefore will receive a **2.0 percent** COLA increase.

2017 COLA Accumulation Chart

The following chart shows the COLA Accumulation percentages for all retirees and survivors as of April 2017.

Retirement Dates	Plan	Maximum Cost of Living Increase	CPI Change	As of April 2016	April 2017 Withdrawals	As of April 2017
Prior to 4/1/81	A	3.0%	2.0%	7.0%	1.0%	6.0%
4/1/81 – 3/31/82	A	3.0%	2.0%	0.7%	0.7%	0.0%
4/1/82 – 3/31/17	A	3.0%	2.0%	0.0%	0.0%	0.0%
4/1/77 – 3/31/90	B, C, D	2.0%	2.0%	15.0%	0.0%	15.0%
4/1/90 – 3/31/91	B, C, D	2.0%	2.0%	12.4%	0.0%	12.4%
4/1/91 – 3/31/92	B, C, D	2.0%	2.0%	7.8%	0.0%	7.8%
4/1/92 – 3/31/00	B, C, D	2.0%	2.0%	7.2%	0.0%	7.2%
4/1/00 – 3/31/01	B, C, D	2.0%	2.0%	6.9%	0.0%	6.9%
4/1/01 – 3/31/02	B, C, D	2.0%	2.0%	5.2%	0.0%	5.2%
4/1/02 – 3/31/03	B, C, D	2.0%	2.0%	5.1%	0.0%	5.1%
4/1/03 – 3/31/05	B, C, D	2.0%	2.0%	3.4%	0.0%	3.4%
4/1/05 – 3/31/06	B, C, D	2.0%	2.0%	1.0%	0.0%	1.0%
4/1/06 – 3/31/17	B, C, D	2.0%	2.0%	0.0%	0.0%	0.0%
1/1/13 – 3/31/17	PEPRA Plans G and Safety C	2.0%	2.0%	0.0%	0.0%	0.0%
6/4/02 – 3/31/03	E*	2.0%	2.0%	5.1%	0.0%	5.1%
4/1/03 – 3/31/05	E*	2.0%	2.0%	3.4%	0.0%	3.4%
4/1/05 – 3/31/06	E*	2.0%	2.0%	1.0%	0.0%	1.0%
4/1/06 – 3/31/17	E*	2.0%	2.0%	0.0%	0.0%	0.0%

*Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired after June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service.

STAYING HEALTHY TOGETHER

Vol. 11, Issue #1 • March 2017

Our Fall 2016 Workshop Was a Success!



The most recent Staying Healthy Together workshop was held on September 28th at the Carson Civic Center in Torrance. Approximately 450 retirees and guests attended the sponsored event, one of our largest yet!

The workshop's theme, "Fitness of the Mind and Body," built on topics presented at our spring event. In keeping with the theme, Kaiser Permanente Health Educator Elvira Garay gave a talk entitled, "Fitness of the Body," with tips for staying physically healthy from day to day, throughout our lives.

According to a Kaiser Permanente statistic, just 21 percent of adults in 2013 met the standards outlined in *Physical Activity Guidelines for Americans*, a resource published for health professionals. The 21 percent of adults who are physically active benefit from increased



energy, decreased rates of depression, stronger bones, and improved sleep. Regular exercise is preventative of diabetes, cardiovascular disease, stroke, cancer, and other common and often chronic diseases. A healthy workout routine can even slow the process of aging in some ways, helping our bodies to maintain a higher metabolism and more muscle mass.

The Centers for Disease Control and Prevention recommends moderately intense aerobic activity (like dancing, hiking, swimming, and brisk walking) for 150 minutes each week and muscle-strengthening activities (like lifting weights, doing push-ups, even doing heavy household chores) at least two days a week. Remember to stretch your muscles gently after exercising and to hydrate during exercise and throughout the day. The Institute of Medicine recommends that men drink 13 cups and women,

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FALL WORKSHOP

"Fitness of the Mind and Body"



9 cups of water or other hydrating beverages a day. Also, if you're among the 79 percent of adults who hasn't incorporated exercise into your permanent routine, finding a reliable exercise buddy may keep you motivated.

To those who were with us, we were glad to see you! If you weren't able to attend, we look forward to meeting you at our next workshop.

Please consult a physician before starting any exercise routine.



Staying Healthy Together Spring Half-day Workshop Scheduled for April

We hope you'll plan to attend our next Staying Healthy Together workshop, which we're excited to offer to LACERA retirees this April. Our wellness workshops offer great resources to help you improve your health. While you're with

us, you can win prizes, snack on healthy foods, and connect with your fellow retirees. Keep an eye on the mail for your invitation, and check lacera.com for updates on the time, location, and other details. Stay tuned!

Qualifying Life Events that Allow You to Make Changes to Your Retiree Healthcare Plans

We'd like to remind you that a change in your life event can impact your premiums toward your healthcare benefits under the LACERA-administered Retiree Healthcare Benefits Program.

If you are enrolled in a LACERA-administered healthcare plan, it's your responsibility to notify LACERA's Retiree Healthcare division when you experience a qualifying life event: marriage, birth, adoption, divorce, legal separation, registration or termination of a domestic partnership, death, or disenrollment. Within 30 days of the qualifying event, contact the Retiree Healthcare division to request the appropriate medical and/or dental/vision change form to remove dependents who are no longer eligible to be covered under your plan. You may also download the forms from lacera.com. **To ensure that the County and/or you do not pay premiums for ineligible dependent(s), you**

must notify LACERA in writing within 30 days of a change in family status. Failure to do so will impact your premiums. You will be refunded only up to a maximum of 12 months of your overpaid previous premiums, if applicable.

In order to cover your eligible dependent(s), the following documents must be provided to LACERA at the time of enrollment:

- Original certified Marriage Certificate (the original will be returned to you upon verification)
- Original Certificate of Domestic Partnership with the California Secretary of State (the original will be returned to you upon verification)
- Original Certified Birth Certificate(s), for eligible dependent child(ren) (the original will be returned to you upon verification)
- Copy of legal court document for adopted children
- Current physical or mental handicap verification form/physical statement/proof of continuous coverage for handicapped child/proof of financial support

Dependents who are no longer eligible to be enrolled in the LACERA-administered healthcare plan(s) may, in certain

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YOUR COLA AT A GLANCE

Retirement Plan	Retirement Date	2017 COLA Adjustment		Withdrawal from COLA Accumulation		Total 2017 COLA Increase
Plan A	On or Before 3/31/81	2.0%	+	1.0%	=	3.0%
Plan A	From 4/1/81 to 3/31/82	2.0%	+	0.7%	=	2.7%
Plan A	On or After 4/1/82	2.0%	+	0.0%	=	2.0%
Plans B, C, D, G	All Dates	2.0%	+	0.0%	=	2.0%
Plan E*	From 6/4/02 to 3/31/17	2.0%	+	0.0%	=	Up to 2.0%

*Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired after June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service.

2017 Payday Calendar

March						
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	H	28	29	M	D	

April						
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	B	29
30						

May						
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
28	H	M	D			

M = Check Mailing Date

D = Direct Deposit Date

B = Both Mailing Date and Direct Deposit Date

H = Holiday

Survivor Benefits

1. Q: My spouse/registered domestic partner, a retired member of LACERA, has died. What should I do first to initiate the process to receive benefit payments?

A: The sooner you notify LACERA, the better. As soon as you're able, call 800-786-6464 and report the death to a Retirement Benefits Specialist.

2. Q: I'm the widow(er) of a LACERA retiree, and I receive a check from LACERA every month. If I remarry, will I lose my continuing benefit?

A: No. Your survivor allowance is paid to you for the rest of your life, regardless of your marital status.

3. Q: I'm a LACERA retiree and want to remarry or register a new domestic partner. Will my new spouse/registered domestic partner be eligible to receive a continuing benefit if I predecease him/her?

A: No. To be eligible to receive a survivor allowance, your surviving spouse or registered domestic partner must be married to you or registered as your domestic partner at least one year prior to your date of retirement (or any day prior for service-connected disability). You can, however, name your new spouse/partner as your beneficiary for the \$5,000 death/burial benefit provided to LACERA retirees as well as any remaining contributions you have on deposit.*



*Upon the death of a retired reciprocal member, LACERA pays the death/burial benefit only if the member's last employing agency was the County of Los Angeles or an outside district.



In his book *The Blue Zones: Lessons for Living Longer from the People Who've Lived the Longest*, longevity expert Dan Buettner identifies what several of the world's regions, known as Blue Zones, have in common that promote a longer human lifespan. Here are three healthy habits to adopt.

- **Eat in the company of friends.** Blue Zone denizens don't regularly eat alone, but they do stay home. "In most Blue Zones,"

Buettner writes, "eating out is considered a celebratory field trip." Invite friends or relatives over for brunch and they'll share in the health advantage that eating with company provides.

- **Brew plenty of coffee and tea.** Coffee, already a staple in most Americans' diets, is a major source of antioxidants. Once your latte's gone, Buettner recommends sipping tea through the day. Teas made of freshly

gathered herbs, green tea, and milk thistle tea are consumed daily in Blue Zones.

- **Build a "moai."** The moai, an informal support group or social cooperative, originated among Okinawan farmers who would regularly meet to discuss methods for planting crops and support one another should their crops fail. Sharing a sense of social obligation takes many forms that can be applied to your life today.

Sources: latimes.com/health/la-he-blue-zone-tips-20150711-story.html nytimes.com/2015/08/04/fashion/dan-buettner-longevity-tips-blue-zones-solution.html?_r=0
npr.org/sections/thesalt/2015/04/11/398325030/eating-to-break-100-longevity-diet-tips-from-the-blue-zones nooga.com/155096/build-a-moai-for-better-relationships-longer-life/

PULL UP A CHAIR WITH MEMBER SERVICES

Welcome to LACERA's Member Services division. With a team of about 70 knowledgeable staff members, we're LACERA's front line in serving members and their beneficiaries. We're composed of three sections: Member Service Contact Center, Outreach and the Member Service Center, and Member Service's Quality Control. We work closely with each other to serve your needs. Whether you call, correspond with us by mail, meet with a Retirement Benefits Specialist for one-on-one counseling, or visit us at the receptionist desk in LACERA's Member Service Center to drop off a document or ask a question, we're ready and available to explain retirement-related issues clearly and accurately.



ALLAN COCHRAN
Division Manager

Qualifying Life Events cont'd from pg. 9

circumstances, qualify for continuation coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). To learn more, visit the Healthcare section on lacera.com.

CONTACT RETIREE HEALTHCARE

Whether you have a question or want to notify us of a change in your life situation, LACERA offers several convenient ways to reach Retiree Healthcare:

- **My LACERA:** Sign in to your account anytime to send a message securely to Retiree Healthcare.
- **Phone:** 800-786-6464, then press 1; or 626-564-6132. We take calls Monday through Friday (except holidays), 7:00 a.m. to 5:30 p.m.
- **Email:** healthcare@lacera.com
- **Fax:** 626-564-6799

CONNECT WITH US!

Email welcome@lacera.com	Visit 300 N. Lake Ave. Pasadena, CA 91101
Call 800-786-6464	Website lacera.com



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Understanding Your LACERA-administered Healthcare Benefits

Reading and understanding all of the information available about your LACERA-administered retiree healthcare benefits is a big responsibility...and it's *your* responsibility.

We're here to help! If you'd like assistance in making sense of your healthcare benefits, don't hesitate to reach out to us! Call us at 800-786-6464, then press 1; or 626-564-6132.

Changes in Eligibility for Medicare Coverage

If there's a change in your/your dependent's Medicare eligibility status, it's important that you notify Retiree Healthcare in writing within 30 days.

Once your/your dependent's Medicare coverage ends, you will be responsible for repaying any Medicare Part B premium reimbursements LACERA has issued to you.

Public Service Announcement

Volunteer Opportunities with the Department of Children and Family Services

The DCFS Volunteer Program gives members of the community the opportunity to provide assistance and services to DCFS's workforce and, more importantly, to the children and families they serve. DCFS provides services to an ethnically, culturally, and economically diverse community of children and families through countywide events that promote family reunification and sibling visitation. As a volunteer, you have the option to serve at regional DCFS offices and special events and programs throughout the year. Join the DCFS Volunteer Team by contacting Otho Day, Program Manager, at (213) 351-0237 or vip@dcfs.lacounty.gov.

Upcoming Holidays

LACERA will be closed on:

- **Monday, March 27**, in observance of Cesar Chavez Day
- **Monday, May 29**, in observance of Memorial 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.