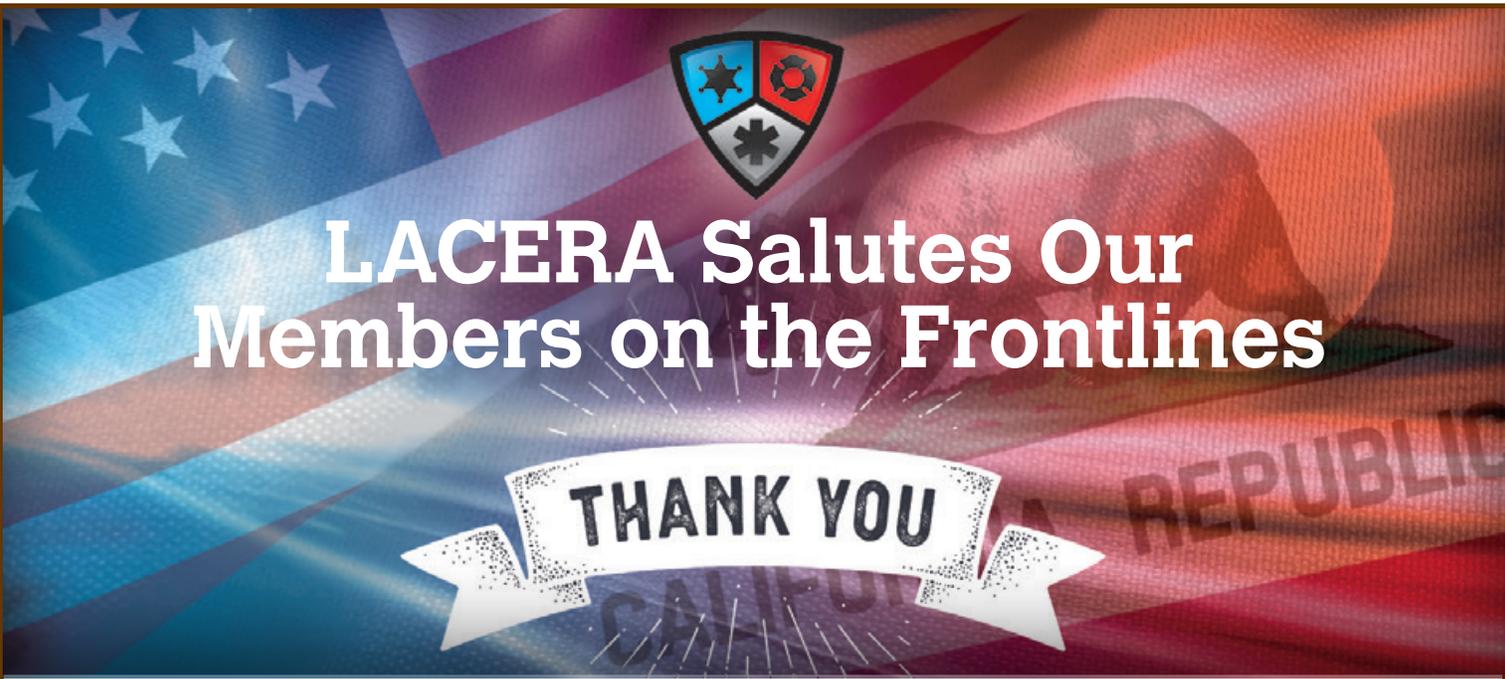




Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • JUNE 2020 • VOL. 31, NO. 2



LACERA Salutes Our Members on the Frontlines

THANK YOU

LACERA gives its heartfelt thanks to all of our members working in medical, public health, emergency, and other essential services throughout the COVID-19 pandemic.

We salute our current and retired members for your steadfast dedication to keeping our residents safe and healthy. We will continue to serve you with the conviction you've shown, and to fulfill our mission to produce, protect, and provide the promised benefits.

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Los Angeles County Employees Retirement Association

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Elected by General Members

VIVIAN H. GRAY

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Board of Investments

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Secretary

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ELIZABETH GREENWOOD

Appointed by Board of Supervisors

SHAWN R. KEHOE

Elected by Safety Members

KEITH KNOX

County Treasurer and Tax Collector

Ex-Officio Member

DAVID L. MUIR

Elected by Retired Members

GINA V. SANCHEZ

Appointed by Board of Supervisors

Chief Executive Officer

SANTOS H. KREIMANN

Assistant Executive Officer

JJ POPOWICH



FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER



THROUGH THICK AND THIN

Hello, LACERA members. As I write this at the end of April, we have lived through dramatic changes since the last issue of *Spotlight*, with the COVID-19 pandemic altering the way we live and work practically overnight.

“

I want to reassure everyone that LACERA remains financially stable.

”

I hope you and your families are staying mentally and physically healthy, and that we are much closer to life as normal when our September newsletter hits your mailbox.

How We Transformed Operations

Fulfilling our organizational mission as the COVID-19 crisis has developed has been a tremendous challenge, but one that our staff has taken up gamely. Our top priorities of protecting the health of our members and employees while maintaining uninterrupted service operations helped guide all of our actions and decisions in the last several months.

When the Safer at Home orders and social distancing guidelines went into effect in mid-March, we had to close our Member Service and Call Centers with almost no time to prepare and give notice to members. We began operating with only essential staff on site while quickly converting to a remote workforce.

Our staff quickly reached out to help as many members with pending business as they could, and rescheduled members with in-person appointments to phone counseling sessions. Our call center system was temporarily limited to voicemails and electronic communication, so staff called members back on their personal cellphones, answered emails and secure messages, and continued to process work and counsel retirees and active LACERA members.

We've never had a teleworking program for a variety of reasons specific to how we run our organization. This transition would have been challenging under the best of circumstances, but was particularly untimely during our busy retirement season. Nevertheless, our Systems staff quickly developed and implemented technological tools such as a secure work-at-home portal for our service units and legal team, while our work units simultaneously developed new telework procedures and rules.

From the Executive Desk cont'd from pg. 2

Despite our compromised position to interact with members, I'm proud to report that all members who elected to retire by March 31 were processed. This is a testament to the dedication, flexibility, resourcefulness, and resilience of our staff, and I commend them all for a job well done.

Throughout April, we continued to expand and improve our capabilities. We introduced a new way for members to return our messages and connect with a Retirement Benefits Specialist on an appointment basis, and we created a remote call center to restore our customer service abilities to near full-service functionality. We also co-partnered with Empower Retirement to present retirement planning webinars as another avenue to inform members about their retirement benefits and create long-term financial security. In addition, we created a special COVID-19 Resources page (lacera.com/home/covid19_news.html) to help members access important LACERA documents and notices, County alerts, and security, health, and safety resources.

As this issue goes to print, we are still getting our service operations back to full speed while also turning our

attention back to our strategic planning and budget process, as well as the strategic goals and major projects that were underway when the crisis hit. I anticipate updating you on progress in many of those areas in the next newsletter.

If you were in the retirement process while all of this was happening, thank you for your patience and understanding. We recognize it was extremely hard on those of you who needed to reach out to us for service as you were making crucial decisions for your financial future. As we have been restoring our services one by one, we are building them out in a robust manner that will make our future customer service operations more nimble, reliable, and secure during emergencies and under normal conditions.

Many of you expressed your support as we were ramping up our remote capabilities and services. Thank you for your kind words. I shared several of your messages with our entire staff so they knew that their efforts were appreciated.

Your Benefits Remain Secure

I want to reassure everyone that LACERA remains financially stable. As

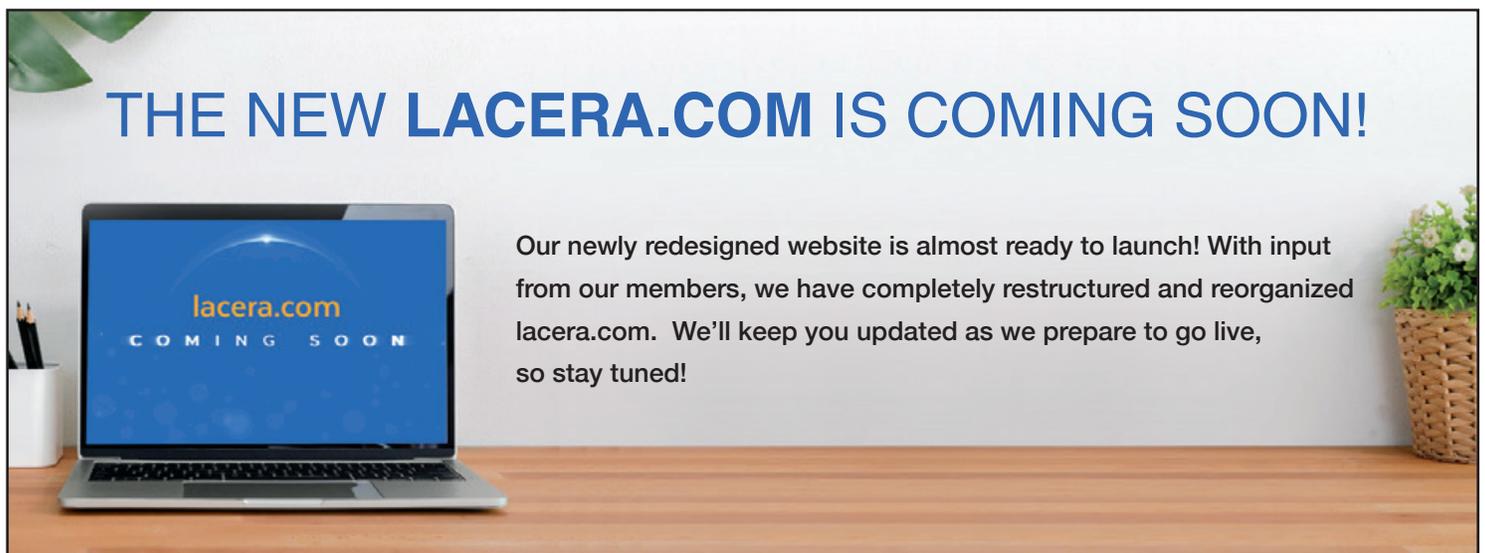
a long-term investor, we manage our investments to enable us to pay benefits today, tomorrow, and well into the future for both current and future Los Angeles County employees and retirees.

Over such a long time horizon, there will be periods of strong market returns, as well as times of market turmoil like the one the COVID-19 pandemic has prompted. LACERA prudently diversifies its investment portfolio to produce returns over long time frames to pay benefits, despite occasional market disruptions. We also focus on maintaining sufficient cash balances at all times. Rest assured that your benefits remain safe and secure.

Strong Together

Whether you have been volunteering, donating, reaching out to help your neighbors, or doing your part to stop the spread of COVID-19 by staying put, thank you for your efforts over the last several months. We all have more challenges ahead before this is over, but step by step and day by day, we will get through this together. Until next time, take care and stay safe.

Santos H. Kreimann



THE NEW LACERA.COM IS COMING SOON!

Our newly redesigned website is almost ready to launch! With input from our members, we have completely restructured and reorganized lacera.com. We'll keep you updated as we prepare to go live, so stay tuned!



LACERA ACCOMPLISHMENTS

LACERA Attends NCPERS, Visits With Policy Makers



L to R: CEO Santos H. Kreimann, Legislative Affairs Officer Barry W. Lew, Congressman Tony Cárdenas (CA-29), Board of Investments Trustee Gina V. Sanchez, Board of Retirement Chair and Board of Investments Vice Chair Herman B. Santos, and Consultant Shane Doucet

From January 26 to 29, LACERA trustees and staff attended the National Conference on Public Employee Retirement Systems (NCPERS) 2020 Legislative Conference in Washington, D.C. Attendees included trustees Herman Santos, Vivian Gray, David Green, and Gina Sanchez, and executive and staff members Santos H. Kreimann, Barry Lew, Cassandra Smith, and Kathy Migita.

The conference provided education on a variety of topics, including tax, federal pension, and Social Security policy, and regulatory activities.

LACERA's conference participants took the opportunity to directly engage with the following California legislators and their staffs: Senator Dianne Feinstein and Representatives Adam Schiff, Susan Davis, Alan Lowenthal, Mike Thompson, Kevin McCarthy, Tony Cárdenas, Jimmy Gomez, Linda Sánchez, and Judy Chu. LACERA provided input about laws and policies that affect our organization and its members, like the unrelated business income tax on public pension plans, the Public Employees' Pension Transparency Act, and a possible repeal of the Windfall Elimination Provision and Government Pension Offset.

August 2020 LACERA Board Elections



Between August 5 and August 31, the County is holding elections for the Retired Trustee and Alternate Retired Trustee on the Board of Retirement, and the Retired Trustee on the Board of Investments. The current Board trustees' terms expire on December 31, 2020, with the newly elected trustees taking office on January 1, 2021.

Retired members have three options for casting their vote:

- Online
- Telephonic
- Paper Ballot (by request only)

You are strongly encouraged to update or provide your current email address to LACERA to receive voting information and reminders via email. Please contact LACERA at 800-786-6464 or log in to your My LACERA account to edit your profile.

For general information regarding the election, call the Executive Office of the Board of Supervisors at 213-974-1093.

"A new day will come, and when the sun shines, it will shine out the clearer."

— J.R.R. Tolkien

Watch Out for COVID-19 Scams



The Los Angeles County Joint Information Center reports that malicious websites, email schemes, and other scams are proliferating, trying to cash in on people's COVID-19 fears. When web users click on fraudulent weblinks, hackers can deliver malware and then gain access to passwords, browsing information, credit card numbers, and other personal information.

The following is a list of security tips the public can follow:

- Avoid online advertising offers related to COVID-19.
- Decline door-to-door solicitations claiming COVID-19 fundraising.
- Do not click on emails and attachments that you do not recognize.

- Visit trusted websites for COVID-19-related information.

If you believe you have been scammed, contact your bank immediately and report the information to local law enforcement.

For legitimate information on COVID-19 and ways that you can support the community, visit www.covid19.lacounty.gov.

Avoid Social Security Scam Texts



The Inspector General of the Social Security Administration (SSA) is warning of a new tactic by government imposters to reach—and victimize—Americans by

phone. Text messages that claim to come from Social Security warn about a Social Security number problem. They ask the recipient to call a number back to resolve the problem and avoid legal action.

This trick appears to be the latest development in continuing widespread scams meant to deceive Americans into providing money and personal information to scammers. Social Security will *never* send a text asking for a return call to an unknown number. SSA will only send text

messages if you have opted in to receive texts from the agency and only in limited situations. If you receive a suspicious call, text, or email about a problem with your Social Security number or account, do not respond or engage with the caller or sender. Report these scams through the SSA's dedicated online form at <https://oig.ssa.gov>.

You can find more information about this and other scams on the Social Security Matters blog at <https://blog.ssa.gov/>.

2020 Payday Calendar

Your monthly retirement allowance check is payable the last business day of the month.

06 JUNE 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	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	M	27
28	29	D	1	2	3	4
5	6	7	8	9	10	11

07 JULY 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	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	M	30	D	1
2	3	4	5	6	7	8

08 AUGUST 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	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	M	28	29
30	D	1	2	3	4	5

M = Check Mailing Date **D** = Direct Deposit **H** = Holiday

STAYING HEALTHY TOGETHER

Vol. 14, Issue #2 • June 2020

Telehealth:

24/7 Support for Your Physical and Mental Well-Being



Each of LACERA's retiree healthcare plans offers telehealth as part of their covered services for enrolled members and dependents. Normally, you can save time and money through these telephone or online visits with a doctor. But in today's world of shelter-in-place and social distancing, you can be assured that your access to high-quality, affordable medical and mental health care is uninterrupted.

What Is Telehealth?

Telehealth, also known as telemedicine, is where you can consult with a licensed doctor or therapist—from anywhere, and at any time. Telehealth services are available by phone or video 24 hours a day, 7 days a week. All of LACERA's healthcare plans offer telehealth through different platforms and providers.

With telehealth, doctors (including general practitioners, pediatricians, dermatologists, allergists, and more)

can diagnose your symptoms, prescribe medication, and send the prescription to your local pharmacy.

Mental health support is also available. Depending on the plan and coverage, you can talk to a psychiatrist to get a diagnosis and/or medication, or talk to a therapist to get help with ongoing concerns.

When to Use Telehealth

Originally, telehealth was designed to offer healthcare plan members a cost-effective alternative to expensive emergency room or urgent care visits, especially for after-hours care or assistance when traveling.

Today, telehealth has become a primary channel for people to connect directly with a healthcare provider, no matter where or when. Since the arrival of COVID-19 as a global public health emergency, telehealth has come to serve as a way to continue regular check-ins with your doctor, as well as for urgent questions or consultations.

Available Telehealth Services

Following are brief descriptions of the telehealth services available through the LACERA-administered retiree healthcare plans:

- **Anthem Blue Cross**

- **Anthem Blue Cross Prudent Buyer Plan and Plans I, II, and III:** Members can access telehealth services through LiveHealth Online, www.livehealthonline.com. Even if you don't need a phone or video visit now, you can register in advance and use the service when you need it. Go to www.anthem.com/ca and log in to your secure account to access LiveHealth Online.

- **Cigna**

- **Cigna Network Model Plan:** Cigna partners with two national virtual care providers, Amwell and MDLIVE. Both are quality options, so you can feel confident in choosing either. Contact Amwell at 855-667-9722 for medical virtual care only, or MDLIVE at 888-400-6354 for medical and behavioral mental health virtual care. You can also visit www.mycigna.com or call the number on the back of your medical ID card.
- **Cigna-HealthSpring Preferred with Rx:** Cigna Medical Group (CMG) Arizona offers coordinated care that meets your health needs in one convenient location, while keeping care in your plan's network to help keep costs affordable. For more details about telehealth services, contact CMG at 800-233-3264 or visit their webpage at www.cigna.com/cm gaz.

- **Kaiser Permanente**

- As a Kaiser member, you can connect with a Kaiser clinician by phone, video, or email. Online visits known as e-visits are also available, where you answer some questions online and get advice treatment from a clinician, usually within two hours (available 7 a.m. to 9 p.m. daily). Telehealth services are completely covered at no cost to you. For a summary of care options and contact information, visit Kaiser's "Get Care" webpage at <https://healthy.kaiserpermanente.org/southern-california/get-care>.

- **SCAN Health Plan**

- SCAN offers a telehealth benefit with no copay through MDLIVE. You can find a summary on SCAN's 2020 Telehealth Benefit webpage at www.scanhealthplan.com/supplemental-benefits/telehealth-benefit, which includes a link to the MDLIVE website.

- **UnitedHealthcare (UHC)**

- **UnitedHealthcare HMO:** UHC offers 24/7 phone and video consultations through its partnerships with Teladoc, Amwell, and Doctor on Demand. Get started by visiting UHC's "Virtual Visits" webpage at www.uhc.com/individual-and-family-member-resources/health-care-tools/virtual-visits.
- **UnitedHealthcare Group Medicare Advantage (HMO):** Medicare-eligible retirees enrolled in this UHC plan may access telehealth services through Amwell and Doctor on Demand. The webpage Virtual Doctor Visits for Group Retiree Members at www.uhcvirtualvisits.com is the place to start.

Stay Tuned for Fall Workshop: Staying Connected

Due to the COVID-19 public health emergency, LACERA canceled its spring *Staying Healthy Together* workshop, originally scheduled for April 22.

We are pleased to announce, with cautious optimism, our date for the Fall Wellness Workshop. Mark your calendars for Thursday, September 24, 2020, to join us at Almansor Court in Alhambra. The workshop will focus on how you can *stay connected* to your family, community, and LACERA healthcare and wellness benefits.



IT'S TIME TO START YOUR GARDEN

Now that going to the grocery store has become a stressful endeavor and we are spending more time at home, many people have turned to planting a garden to help alleviate some of their food needs while enjoying a relaxing hobby.

It's also a nod to the victory gardens of the past, which aimed to boost morale and help create food security during both world wars. (Amazingly, in 1944, victory garden production equaled about 40 percent of the fresh fruits and vegetables consumed in the U.S.!)

Whether growing veggies from scraps on your countertop or repurposing a section of your yard, there are lots of benefits to starting a garden:

- It's fun: You get to nurture and watch something grow.
- It's rewarding: You literally get to reap—and eat—what you sow.
- It's good for the planet: Plants help clean the air, and growing your own produce and composting helps you reduce your carbon footprint.
- It's good for you: Positive effects range from improved heart health to better sleep and immunity.
- It creates community: You can learn from others and share what you grow with family, friends, and neighbors.

- It's experimental: There are lots of unusual heirloom varieties to try and you can test out brand-new recipes come harvest time.

If you have children or grandchildren, gardening can also be a great educational tool and a cooperative way to spend time together.

If you are unsure of where to start with your garden, start small. You probably already have something on hand! If you trim about two inches of the white part of a stalk of green onions and place it in a cup of water, it will eventually bloom a new stalk and you can plant it in soil. You can do the same thing with the roots of a round onion. You can also grow beet, celery, and lettuce leaves by placing their bases in water.

If you want to grow bigger, there are lots of possibilities. You can be creative and optimize your space in a way that is visually appealing and functional. If you have a small apartment balcony, you can try growing your favorite fruits, vegetables, or herbs in containers. If you have yard space, you have lots of options to lay out your garden, from traditional rows to raised beds to tiers and trellises. Planning is part of the fun!

If it's your first time giving gardening a try, there is a wealth of free web

resources to help. Great places to start your research are the classic Old Farmer's Almanac, seed companies, or your local university's extension program. Hobby gardeners are also generous with their knowledge. If you don't have an expert friend or family member, check out some of the thousands of videos shared online.

Buy Direct From the Farm

Community-Supported Agriculture (CSA)

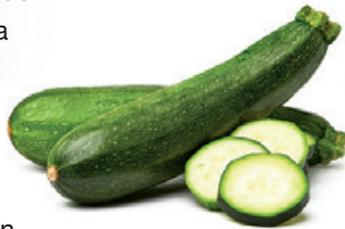
If you don't want to maintain a garden but would like access to farm-fresh produce, consider buying harvest "shares" from a local farm as a member or subscriber. Generally, CSA boxes are available weekly via pickup or delivery, and farms range from traditional family-run operations to urban backyard cooperatives. Depending on the farm, some offer customizable boxes, while others pack up whatever is ready for harvest that week (a good way to try new ingredients). Some also offer add-ons like eggs, flowers, honey, meats, or prepared goods.

To find a CSA near you, try www.localharvest.org or the USDA's local food directory at www.ams.usda.gov/services/local-regional/food-directories.

Easy Homemade Zucchini Bread

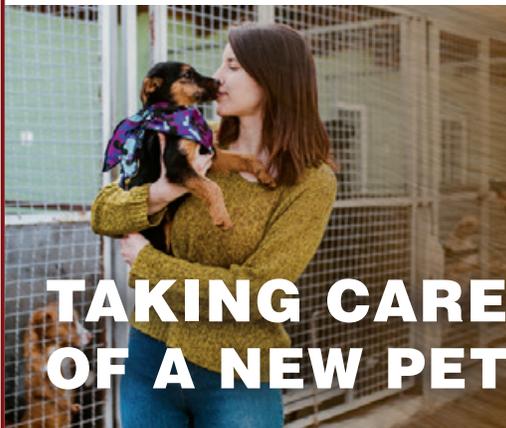
Do you have the gardener's classic "problem" of too much zucchini? Comfort baking some quick and delicious zucchini bread can help use up some of that bounty. What you will need:

- An 8 inch x 4 inch bread pan
- 1 1/2 cups of all-purpose flour
- 1 cup of grated zucchini
- 1 egg and 1 egg yolk
- 1/4 teaspoon of baking powder
- 1/2 teaspoon of baking soda
- 1/2 teaspoon of salt
- 1/2 cup of vegetable oil, or 1/4 cup of applesauce and 1/4 cup of oil
- 1 1/2 teaspoons of cinnamon
- 1/4 teaspoon of nutmeg or pumpkin pie spice
- 2 teaspoons of pure vanilla extract
- 1/2 cup of walnuts
- 3/4 cup of white sugar
- 3/4 cup of brown sugar



Directions:

1. Preheat oven to 325 degrees.
2. Grease your bread pan.
3. Whisk together flour, baking powder, baking soda, salt, cinnamon, and nutmeg in a large bowl.
4. In another bowl, beat the egg and egg yolk together with a whisk, adding sugar, oil, and vanilla until mixed.
5. Add the wet bowl ingredients to the dry bowl and mix.
6. Stir in zucchini and walnuts.
7. Pour into your greased pan.
8. Bake for 45 to 60 minutes. Check for doneness with a toothpick after 45 minutes, and continue baking until it comes out clean.
9. Remove pan from the oven and let cool for at least 20 minutes before slicing and enjoying.



A bright side of quarantining is that a record number of dogs and cats have been fostered or adopted in recent months, and numerous studies show that pets are good for your health. If you recently adopted a four-legged family member, here are a few friendly reminders to keep everyone healthy and happy.

Medical Care

Veterinary services are considered essential, so make sure your new pet receives a physical, proper vaccinations, and neutering/spaying.

Supplies

All pets need to have access to a warm, dry bed, a place to use the bathroom, toys, and clean food and water bowls.

Feeding

Whether you are giving your cat or dog its age-appropriate kibble, making them gourmet treats, or letting them eat some of your leftovers, it's important to remember that certain foods are never okay for your pet. Cats cannot eat things with garlic or onion powder. Eating foods seasoned with these can lead to poisoning. Dogs need to avoid fruits, nuts, oils, avocado,

chocolate, coffee, anything salty, and yeasted doughs.

As always, make sure your pet has access to clean, fresh water.

Hygiene

To prevent spreading germs, wash your hands any time you handle your pet. Also, keep them away from areas where you are preparing, serving, or consuming food.

Exercise

Regular exercise and maintaining a healthy weight help keep both you and your pet physically and mentally healthy. Schedule in playtime or set up and maintain a routine of getting outside and enjoying the fresh air together.

Sources: www.latimes.com, www.wired.com, www.asPCA.org, www.cdc.gov

WAYS TO HAVE FUN AT HOME



Now is a great time to take advantage of a luxury that most of us usually don't have: extra time. Here are some ideas to help you make the most of it.

Connect virtually with loved ones. If you don't live in the same household, regularly call, text, or video chat to check in. It can bring you closer together, as well as improve your moods. You can also set up an account to play free internet games together, including chess, checkers, bingo, trivia, word games, or even karaoke. Or if you have a videogame console, arrange to play online multiplayer games.

Take up a new art or hobby to help pass the time, open your mind, and create meaning for yourself. Get started on websites like www.createca.org/createathome, which has links to various creative resources. There are endless free podcasts, lessons, and videos to help you learn a new skill like painting, photography, sculpture, dance, singing, writing, acting, or other ways of expressing yourself.

Get your game on. If you have a group, break out that bocce ball, badminton, or croquet set, or play cards and board games for competitive fun. For more relaxing activities, try Legos and putting together jigsaw puzzles.

Find your breath. Focusing on the here and now is an excellent way to build awareness and find contentment. Practicing

meditation and mindfulness can provide a renewable source of happiness, while yoga and tai-chi can help you stay active and healthy. There are many free apps and videos that can lead you in the basics of these practices.

Educate yourself. Lifelong learning is for everyone. Find a topic that interests you and explore. It can be as simple as reading a book or listening to the radio or a podcast on a new topic or taking a free class on platforms like www.edx.org or www.khanacademy.org. You can also access limitless free resources on websites like www.openculture.com.

Travel the world at home. Use Google Earth to explore new places, or research countries you've always wanted to visit. For full immersion, combine that with learning a new language, via one of the many free apps, classes, and online lessons available. Or visit a top tourist attraction: The world's most famous museums, parks, zoos, and aquariums offer virtual tours.

Attend a Concert. Yes, you can even watch a play or attend a virtual concert thanks to the magic of the internet. Many artists, bands, and orchestras are offering free, online concerts and performances on YouTube or their own websites. Have slow internet? Don't worry, check your local public radio for an analog option.

3 THINGS: Jigsaw Puzzles

Now that most of us are spending a lot more time at home, the jigsaw puzzle has boomed in popularity. It's a fun way to pass the time or to work on a project together with friends or family. Whether you bought a brand-new puzzle or finally dusted off that box you found in your closet, here are some fun facts about jigsaw puzzles:

1 The creation of the modern jigsaw puzzle is credited to John Spilsbury in England in 1767. Spilsbury was a cartographer from Berkshire who cut out a map and challenged people to reassemble its geographic design.

2 Every time you put together puzzle pieces, you get a surge of dopamine. This brain chemical compound improves memory, learning, and mental health.

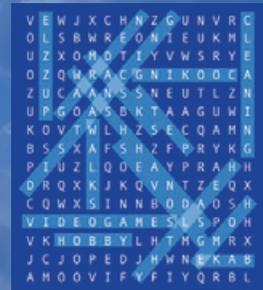
3 Think you're a jigsaw puzzle expert? Try to beat the current world record of 13 minutes and seven seconds for a 250-piece puzzle.

Sources: Express, The Perfect Fit, Culture Greetings, RAR Puzzles

Health and Home Word Search

V E W J X C H N Z G U N V R C
 O L S B W R E O N I E U K M L
 U Z X O M D T I Y V W S R Y E
 O Z Q W R A C G N I K O O C A
 Z U C A A N S S N E U T L Z N
 U P G O A S B K T A A G U W I
 K O V T W L H Z S E C Q A M N
 B S S X A F S H Z F P R Y K G
 P I U Z L Q O E A Y P R A H H
 D R Q X K J K Q V N T Z E Q X
 C Q W X S I N N B O D A O S H
 V I D E O G A M E S L S P O H
 V K H O B B Y L H T M G M R X
 J C J O P E D J H W N E K A B
 A M O O V I F Y F I Y Q R B L

BAKE
 CLEANING
 COOKING
 DISTANCING
 GARDEN
 GLOVES
 HEALTHY
 HOBBY
 HOME
 MASKS
 PETS
 PUZZLE
 VIDEO GAMES
 WALKS
 WASH HANDS



Word Key





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PRST STD
U.S. Postage
PAID
Industry, CA
Permit #4278

Public Service Announcement

Disaster Help

All of our lives have been affected over the last several months, and many people are more financially vulnerable. The L.A. County Disaster Help Center was created to provide advice and resources to workers, consumers, businesses, nonprofits, and tenants/landlords. A collaboration of the L.A. County Board of Supervisors, Department of Consumer and Business Affairs, and Workforce Development, Aging and Community Services, the Help Center is open Monday through Friday, 8:30 a.m. to 5:30 p.m., and Saturday from 10 a.m. to 3 p.m.

Call (833) 238-4450 or visit lacountyhelpcenter.org for more information.



Upcoming Holiday

LACERA will be closed on:

- **Friday, July 3**
Independence 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.

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