



Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • DECEMBER 2022 • VOL. 33, NO. 4



CREATING NEW WAYS TO SERVE YOU

In the last issue of *Spotlight*, we described our ongoing efforts to improve service, reduce call wait times, and provide you with convenient new options for getting information and conducting transactions with LACERA. Those efforts continue, as we strive to continually evolve and raise the bar of service.

Following are some highlights of recently completed projects that we are excited to share with you. Although they may seem unrelated on the surface, they have something important in common: They are all aimed at empowering you. We are committed to providing you with a multitude of ways to interact with LACERA—from self-service through lacera.com and the My LACERA

member portal to our Call Center and Member Service Center. LACERA has always provided a highly personalized experience over the phone and onsite, and these channels will always be there for you. But part of our commitment is to provide you with convenient, reliable access to the information and resources you need to confidently conduct self-transactions anytime, without always

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Chair
Alternate Trustee
Elected by Safety Members

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Vice Chair
Elected by Safety Members

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Appointed by Board of Supervisors

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Chief Deputy County Treasurer and
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Acting Ex-Officio Trustee*

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Elected by General Members

JAMES P. HARRIS

Alternate Trustee
Elected by Retired Members

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

WAYNE MOORE

Appointed by Board of Supervisors

LES ROBBINS

Elected by Retired Members

ANTONIO SANCHEZ

Appointed by Board of Supervisors

HERMAN B. SANTOS

Elected by General Members

GINA ZAPANTA

Appointed by Board of Supervisors

BOARD OF INVESTMENTS

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Vice Chair
Elected by General Members

SHAWN R. KEHOE

Secretary
Elected by Safety Members

ELIZABETH B. GINSBERG

Chief Deputy County Treasurer and
Tax Collector
Acting Ex-Officio Trustee*

ELIZABETH GREENWOOD

Appointed by Board of Supervisors

ONYX JONES

Appointed by Board of Supervisors

PATRICK L. JONES

Appointed by Board of Supervisors

JOSEPH KELLY

Elected by Retired Members

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

GINA V. SANCHEZ

Appointed by Board of Supervisors

*When ex-officio trustee is absent



Wow, that was fast! Seems like 2022 just started, and here we are preparing to close it out already. Because of early print deadlines, holidays celebrations are currently weeks away, but by the time you receive this issue of *Spotlight* they will likely be complete. So, it's my sincere wish that you had a happy holiday season and created wonderful memories with your loved ones.

Since my last article, we are back to our normal hybrid work schedule (after a temporary return to emergency telework procedures over the summer), which is perfect timing as we head into the busy retirement season. Due to our computer and infrastructure updates, our staff members who work both remotely and onsite are able to switch quickly and effortlessly between their home and office

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”

computer environments. This capability is part of LACERA's long-term strategy for business continuity, efficiency, and staffing, and we are pleased that it has come to fruition so successfully.

Major Steps Toward Improved Service

In our cover article, we highlight our latest initiatives to provide you easier access to service, information, and resources. From our new My LACERA walkthrough video and call-line features to step-by-step retiree healthcare form samples, we are dedicated to making your LACERA experience better. Be sure to explore the new ways we are serving you!

Strategic Planning: The Final Stretch

As of the year-end, LACERA's executive team is preparing to present our strategic plan to the boards for review and approval. Thank you for taking part in the process through our member survey, and congratulations on making your voices heard! More than 26,000 members responded to the survey, for a response rate of 14 percent—excellent stats for such a widespread survey with no incentive offered. Our action planning, advisory, and review teams relied on your feedback in setting the plan's goals and objectives.

From the Executive Desk cont'd

We appreciate your engagement with LACERA and its future direction!

Forecast for 2023

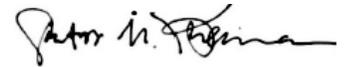
This upcoming year promises to be an exciting one, as we finalize the strategic plan and start working toward our goals. As always, I look forward to keeping you informed on our progress, but I also encourage you to stay updated on LACERA's activities by

livestreaming our Board meetings. See how below.

We will be adding a couple ongoing features in our newsletters this year. First, we want to highlight our members by sharing your stories, experiences, and accomplishments—and how LACERA is part of your journey—whether you are currently working, planning your future, or thriving in

retirement. We will also be starting a new retiree healthcare educational series (see page 12).

On behalf of LACERA's boards, executive team, and entire staff, thank you for your membership and your service to our community. Here's to a healthy, happy, and productive 2023. Take care and stay safe.



Important Reminder

Update Your Beneficiary Info



LACERA has made recent improvements to our death benefit claims process so we can get benefits to survivors faster. However, this expedited process depends on our members keeping their beneficiary information up to date.

Unfortunately, accidents and illnesses do happen. If you pass away, it's vitally important that we have your beneficiary's current address and

contact information to send them a claim form. If a form is mailed out and then returned to LACERA as undeliverable, our staff must research the beneficiary's address, which slows down the payment process considerably and adds stress during what is already a difficult time for your loved ones.

Please take a few minutes to check your account and ensure that

everything is in order—it will help us help your survivors! All you need to do is log in to My LACERA and click on the Beneficiaries tab. If you need to update any information, you can do it right there, quickly and easily. (Or, if you prefer, you can download or order the Beneficiary Designation Form from the lacera.com Forms & Publications page, which you can then upload, mail, fax, or submit via LACERA's onsite mail drop.)

Attend LACERA Board Meetings—Virtually

Did you know you can livestream LACERA Board meetings on lacera.com? Our recently upgraded Board Meetings page includes a livestream feed as well as upcoming meetings calendar and materials, archives of prior meetings, and an enhanced search feature.

Visit lacera.com/leadership/board-meetings at the time of the meeting for the livestream (please note meeting times and dates are subject to change):

- **The Board of Retirement meets at 9 a.m. on the first Wednesday of each month and Thursday the following week.**
- **The Board of Investments meets at 9 a.m. on the second Wednesday of each month.**

You can also watch previous board meetings on LACERA's YouTube channel. Go to www.youtube.com and type LACERA in the search box to access a variety of LACERA videos, including recorded meetings and retirement and benefits information.*

** Disclaimer: By visiting LACERA's YouTube account, you will leave lacera.com and be directed to an external website. LACERA does not have control of external websites, and you are subject to those sites' privacy, security, accessibility, and other policies. LACERA is not responsible for, nor does it endorse, content on external websites, including advertisements, promotions, and other videos.*



LACERA ACCOMPLISHMENTS

LACERA Honored for Excellence in Financial Reporting and Professional Standards

For the 32nd consecutive year, LACERA has been awarded the Government Finance Officers Association (GFOA) Certification of Achievement for Excellence in Financial Reporting for LACERA's Annual Comprehensive Financial Report (ACFR) for the fiscal year ended June 30, 2021. The GFOA award represents the highest possible recognition of governmental accounting and financial reporting.

In addition, our annual Popular Annual Financial Report (PAFR)—a condensed version of the ACFR sent to all members with their December newsletter—earned the GFOA award for Outstanding Achievement for the 24th

consecutive year.

Last October, the Public Pension Coordinating Council (PPCC) awarded LACERA the Public Pension Standards 2022 Award, in recognition of meeting professional standards for plan funding and administration as set forth in the Public Pension Standards. LACERA is a 20-time recipient of this important award.

Congratulations to the LACERA departments and employees who contributed to earning these prestigious national awards.

LACERA Helps Lead SACRS 2022 Fall Conference

The State Association of County Retirement Systems (SACRS) Fall Conference was held in Long Beach from November 8 to 11. SACRS was established as part of the County Employees Retirement Law of 1937 (CERL) and comprises 20 independent county retirement systems. SACRS holds two conferences per year for California pension systems to conduct peer-to-peer education, information sharing, and networking sessions.

This year, Board of Retirement Trustee **Vivian H. Gray**, SACRS President, opened the General Session and was also the presenter for the SACRS volunteer awards. LACERA trustees, executives, and staff members shared their professional expertise as conference speakers, including: Board of Investments Trustee **Gina Sanchez**,

who moderated the Risk Mitigation 101 session; AEO **JJ Popowich**, who (as Chair) led the SACRS Education Committee meeting; Chief Investment Officer **Jon Gabel**, who was part of the panel on Investment Leadership Through Changing and Unpredictable Markets; Staff Counsel **Jessica Rivas**, who moderated an attorneys' breakout session; Section Head **Sylvia Botros** and Senior Retirement Benefits Specialist **Angel Calvo**, who presented on LACERA's Benefit Protection Unit; and Disability Retirement Specialist Supervisor **Tamara Caldwell**, who presented on the development of LACERA's online disability retirement application.

Thanks to everyone who represented LACERA so well at the conference!

Retiree Payday Calendar

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

DECEMBER 2022						
Su	Mo	Tu	We	Th	Fr	Sa
				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	H	27	M	29	D	31

JANUARY 2023						
Su	Mo	Tu	We	Th	Fr	Sa
1	H	3	4	5	6	7
8	9	10	11	12	13	14
15	H	17	18	19	20	21
22	23	24	25	26	M	28
29	30	D				

FEBRUARY 2023						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	H	21	22	23	M	25
26	27	D				

M = Check Mailing Date

D = Direct Deposit

H = Holiday

Creating New Ways to Serve You cont'd from pg. 1

having to rely on a retirement benefits specialist for assistance. With that in mind, here's what we've been busily creating for you.

Now Showing: My LACERA Walkthrough Video

To make your My LACERA experience smoother, we are proud to introduce a new video that walks you through the site's functionality and how to use it. Watch the video now by going to lacera.com and clicking on the "Sign Up for MY LACERA!" tile on the homepage.

Highlighting My LACERA's major features, the video provides a step-by-step overview of everything from signing up for your account to accessing your automatic deposit receipt (ADR) or 1099-R tax form to generating a pension verification letter.

Are you looking for specific information in a hurry? The video has distinctly marked topic sections so you can jump directly to the information you want. (The retiree-specific section starts at the 5:15 mark.) It also includes Closed Captioning if you need or prefer that option.

Streamlined Service

Our cover story in the last issue focused on how we are working hard to improve service to you, particularly in terms of speeding up wait times when you call us. We've made great progress in that area in the last few months by optimizing our staffing resources in the Call Center and adding some helpful new call-line options.

In August, we launched the My LACERA support queue to expedite service for members needing help logging into and/or using My LACERA. When calling the main LACERA number, you can now choose a numbered prompt to be quickly connected with a specialist for help with forgotten passwords, account lockouts, trouble uploading documents, and other My LACERA technical issues. The new support queue has been an instant success, handling about 80-90 calls per day. Combined with the added staffing resources, we have reduced call waiting times by an average of 15 minutes!

At the end of September, we also deployed new wait-time and callback features. Now when you call LACERA, you will be provided an approximate wait time. If you decide not to hold, you can request a callback. Next we will be adding a voice authentication service to speed up the identification verification process when you call. We are also working on post-call surveys, so you can leave feedback for us about your experience.

Painless Paperwork: Helping You With Healthcare Forms

Filling out healthcare paperwork completely and accurately is a detailed process, so we've created an easier way for you to confidently complete the necessary forms. If you are making any changes or updates to your healthcare plans, you can now use our graphic-enhanced instructions and sample forms as a reference when completing your forms. Whether it's enrolling, changing, or canceling your

plan, we have specific instructions for your medical, dental/vision, or Medicare Advantage Prescription Drug plans.

We also updated the forms themselves so you can fill them out on your computer before printing them out and signing them. Once the forms are completed, they can be submitted to LACERA online, through the mail, or by using our drop-off box at our office in Pasadena. We recommend uploading the forms through My LACERA as the quickest and safest option.

To access the sample forms on lacera.com, go to Retiree Healthcare > Healthcare Resources > RHC Forms and Publications.

Coming Soon: Enhanced Member Services

We spent 2022 implementing new ways to improve and streamline your LACERA experience. But we're not even close to done yet! As part of ensuring that we are in touch with member needs and expectations, we have been carefully reviewing your feedback, suggestions, and wish-list items from the 2022 Member Survey (thank you for taking part!). Your input has been absolutely vital in our strategic planning process, as we set goals and objectives for the next five years. We will be wrapping up the process by year-end or the start of 2023, and while we can't go into specifics just yet, we will be undertaking ambitious and exciting new initiatives to benefit you. Check our next issue of *Spotlight* for updates.



2023 Board Election Results

In August, safety members voted for open trustee seats on both boards. Results were certified by the Board of Supervisors on October 18.

L.A. County Fire Department Captain Jason E. Green has been newly elected to the seventh trustee seat on the Board of Retirement, as well as the fourth trustee seat on the Board of Investments. Current LACERA Trustee Shawn Kehoe

(Captain, Los Angeles County Sheriff's Department) will remain on the Board of Retirement as the Alternate Safety Trustee.

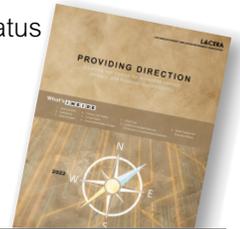
Both trustees will begin their three-year terms starting January 1, 2023. Congratulations, Trustee Green, and welcome back, Trustee Kehoe!

PAFR Enclosed: Our Financial Status, at a Glance

This year's Popular Annual Financial Report (PAFR) is enclosed for your review.

The PAFR is a snapshot of LACERA's finances and accomplishments for the fiscal year 2021-2022.

We encourage you to read the financial status of our pension fund and retiree healthcare fund to see how the trusts are performing. Our full Annual Comprehensive Financial Report (ACFR) is available on lacera.com.



Pull Up a Chair With Information Security

The newest addition to the Executive Office is the Information Security (InfoSec) team, which is dedicated to the protection of your data. Our mission is to develop processes, procedures, and policies required for the protection of confidential information; identify risks to the security of information and systems; and assist in

securing those systems.

Overseen by Chief Information Security Officer Bob Schlotfeldt, InfoSec is committed to protecting you, your data, and LACERA intellectual property.



Public Service Announcement

Empower Yourself: Strengthen Your Dispute Resolution Skills

Are you looking for something meaningful to do in your time off or retirement and ready to learn some valuable new skills? If you answered yes, the Los Angeles County Department of Consumer and Business Affairs (DCBA) has a great opportunity for you!

DCBA's Dispute Resolution Program (DRP) is excited to offer soon-to-be-retired and current retirees the opportunity to learn about dispute resolution. Provided by certified mediators, this training is offered by dispute resolution professionals across the County of Los Angeles.

Previous participants have used the training they received as a tool to resolve their personal disputes through improved conflict management. Participants have also learned how to diffuse conflict among others in professional settings. Once participants receive their certificate, future mediation-specific volunteer opportunities may be available.

For more information about this opportunity, please email DRPVolunteer@dcba.lacounty.gov or call Maritza Gutierrez, County DRP Manager, at 213-712-5541.

3 THINGS: BLACK History MONTH



LACERA values each member's efforts and recognizes the unique value everyone brings to our community. To highlight the rich and varied history and accomplishments of Black and African Americans, we recognize and honor February as Black History Month with three facts about this important time of commemoration:



1 Black History Month was founded by historian Carter G. Woodson, who was deeply committed to educating people about the beginnings, difficulties, and accomplishments of African Americans in American history.

2 A week in February was selected for the original celebration by Woodson in 1926. He chose February because it had the birthdays of abolitionist Frederick Douglass and President Abraham Lincoln.

3 In January and February of 1970, Black History Month was first observed by Black students and faculty members at Kent State University. For America's bicentennial in 1976, President Gerald Ford officially recognized Black History Month.

Sources: www.rd.com; www.britannica.com; www.vanderbilt.edu; www.asalh.org

Your Safety, Our Concern: Phishing

Keeping yourself and your information safe online has never been more important. One of the best ways to stay safe is to avoid phishing scams. Have you gotten a strange email, with misspelled words, asking for important information? You may have been the target of phishing. Phishing is the fraudulent practice of sending emails claiming to be from reputable companies to try to get you to reveal personal information, such as passwords and credit card numbers. How do you spot a phishing attempt? Here are some things to look for:

- **A request that asks you to confirm personal information:** If you get an email that seems authentic but is unexpected, it is a strong sign that it comes from an untrustworthy source. No reputable organization will ask you to verify or validate any information via email or over the phone. If this happens to you, it's always good practice to log directly into your account portal (such as your bank account) and ignore any links in the suspicious email.
- **Poor grammar:** Misspelled words and poor grammar are an immediate red flag of a phishing attempt.

- **High-pressure situations or messages that communicate a sense of urgency:** If a message or call seems like it was designed to make you panic and act immediately, tread carefully—this is a common maneuver among cybercriminals. You can always start a separate email thread or pick up your phone to validate the urgency of the situation if you question it.
- **Suspicious links or attachments:** If you receive an unexpected message asking you to open an unknown attachment, never do so unless you are fully certain the sender is a legitimate contact. You can always hover your mouse over the link or attachment to validate that it is coming from a safe source. Once again, you can always reach out on a separate thread to ask the sender if this is a valid communication.



800-786-6464

STAYING HEALTHY TOGETHER

Vol. 16, Issue #4 • December 2022

It's About Being Mindful



We've talked about how stress can be both a good and a bad thing; how it can improve your ability to think on your feet and problem-solve, but how it also increases your risk of mental health and medical problems. It's the negative impact of stress that we need to stay on top of and eradicate, and this article discusses a practice that the medical community embraces as a way to relieve stress—mindfulness meditation. If you haven't heard of it, here's some information that will put you in the know and hopefully entice you to give it a try.

What are mindfulness and meditation?

Mindfulness has been defined as a "mental state that involves being fully focused on the now so you can acknowledge and accept your thoughts, feelings, and sensations without judgment." Mindful meditation is a mental training practice that, when used properly, can teach you how to relax, let go of negativity, and calm both your mind and body.

What are the benefits of mindful meditation?

Practicing meditation can be very rewarding. When you perform mindfulness exercises, it can help you direct your attention away from negative thinking so that you can positively engage with the world around you. Meditation has been studied in many clinical trials, and the overall evidence supports the effectiveness of meditation to treat various conditions, including:

- **Stress**
- **Anxiety**
- **Pain**
- **Depression**
- **Insomnia**
- **High blood pressure (hypertension)**

Meditation can also help you experience thoughts and emotions with greater balance and acceptance, and has been shown to improve a person's attention span and relieve sleeplessness.

How is mindful meditation performed?

There are varying techniques, but mindful meditation involves deep breathing and awareness of the body and mind. No props or preparation are needed (no need for candles, essential oils, or mantras.) Structured mindfulness exercises include the following:

- **Body scan meditation.** Lie on your back with your legs extended and arms at your sides, palms facing up. Focus your attention slowly and deliberately on each part of your body, from toe to head or head to toe, in that order. Be aware of any sensations, emotions, or thoughts associated with each part of your body.
- **Sitting meditation.** Sit comfortably with your back straight, feet flat on the floor, and hands in your lap. Breathe through your nose and focus on your breath moving in and out of your body. If physical sensations or thoughts interrupt

your meditation, note the experience and then return your focus to your breathing.

- **Walking meditation.** Find a quiet place 10 to 20 feet in length and walk slowly. Focus on the experience of walking, being aware of the sensations of standing and the subtle movements that keep your balance. When you reach the end of your path, turn and continue walking, maintaining awareness of your sensations.

If you are a Cigna member, Cigna's website provides you with access to resources and simple, effective exercises to manage stress through mindfulness:

- Mindfulness audio files
- Benefits of mindfulness: Read this article and learn how living in the moment can be good for your health and help manage stress.

How often should you meditate?

Meditation does not have to be a daily occurrence. Do it as often or as little as you like. While research indicates meditating outdoors is great for engaging your senses, doing it anytime and anywhere you feel comfortable is all that matters.

When it comes to structured mindfulness exercises, it might be best to start in the morning before you begin your daily routine. It's best to find a quiet space and time to practice sitting or another type of body meditation. The fewer distractions, the better.

Your goal should be to practice mindfulness as frequently as possible for about six months. After a while, you may be pleased to see that it becomes effortless for you to reconnect with your inner self and nurture that bond.

Are you having difficulty coping with a stressful situation?

Remember, your medical insurance carrier provides coverage for mental health care, so reach out to them directly at the number provided below (or use the number on your ID card), or visit their website, listed below. This information is also listed on lacera.com under the Retiree Healthcare tab.

Anthem Blue Cross PPO Plans
800-284-1110
www.anthem.com/ca

Cigna Network Model Plan
800-244-6224
www.mycigna.com

Kaiser Permanente Group Model HMO
800-464-4000
www.kp.org

Kaiser Permanente Senior Advantage MAPD HMO
800-443-0815
www.kp.org

SCAN Health Plan
800-559-3500
www.scanhealthplan.com

UnitedHealthcare
800-624-8822
www.myuhc.com

UnitedHealthcare Group Medicare Advantage (MAPD-HMO)
800-457-8506
www.myuhc.com

You can also find information about mental health on the Mental Health America page at www.mhanational.org.

This article is for general informational purposes only. Consult with professional advisors regarding medical matters; LACERA does not offer medical advice.

Stress-Relieving Green Smoothie

This stress-relieving green smoothie is made with superfoods that may naturally reduce stress and anxiety.

Ingredients

- 2 cups fresh spinach, packed
- 1/2 cup full-fat plain Greek yogurt

or vegan yogurt

- 1/2 medium avocado, peeled and pitted
- 1 frozen medium banana
- 3/4 cup unsweetened almond milk
- 1/2 teaspoon ground cinnamon
- 1/8 teaspoon ground turmeric
- 1/8 teaspoon ground nutmeg

Instructions

- Place all ingredients into your blender. Blend on high speed for about 45 seconds or until smooth and creamy.
- Pour into two serving glasses.

- If you'd rather your smoothie be a bit sweeter, add some honey or pure maple syrup to taste.

Sources: www.verywellmind.com/mindfulness-meditation-88369, www.mayoclinic.org/healthy-lifestyle/consumer-health/in-depth/mindfulness-exercises/art-20046356, www.webmd.com/balance/what-is-mindfulness-meditation, www.cigna.com/knowledge-center/stress-management-toolkit, www.tasteloveandnourish.com/stress-relieving-green-smoothie/, www.lacera.com/program-basics/retiree-wellness-program

Enrollment Alert: Do Not Sign Up for Non-LACERA Medicare Part D

Companies and organizations sponsoring Medicare prescription drug plans are aggressively conducting massive marketing campaigns seeking to enroll Medicare-eligible beneficiaries, such as you, in other Medicare prescription drug programs. **Ignore these advertisements and solicitations!**

Proceed with caution, remembering the following important information:

- **No action is required** on your part.
- **You do not need any additional prescription drug insurance.** You currently have a prescription drug plan through your LACERA-administered medical plan that is as good as, and likely better than, other Medicare Part D plans.

- **If you wish to keep your LACERA-administered medical coverage, do not enroll in other Medicare Part D plans.** Signing up for another Medicare Part D plan may **jeopardize** your LACERA-administered medical plan, and you may not get it back until later!

LACERA-Sponsored Long-Term Care Insurance: Virtual Workshops

One-hour workshops via Zoom are offered on the second Wednesday of each month at 10:30 a.m. to review the Long-Term Care (LTC) insurance program. To make a reservation, call 626-818-2673 and leave your name, phone number, and email address. An LTC insurance coordinator will contact you with a link to the virtual workshop.

2023 Workshop Calendar

January	11	July	12
February	8	August	9
March	8	September	13
April	12	October	11
May	10	November	8
June	14	December	13

New Cigna Preferred With Rx ID Cards

For members enrolled in the LACERA-administered Cigna Preferred with Rx (available in Maricopa County and Apache Junction, Pinal County, Arizona ONLY)

Cigna recently announced that effective January 1, 2023, members enrolled in the LACERA-administered Cigna Preferred with Rx medical plan will receive a new ID card. Be on the lookout for your new ID card after December 19, 2022.

Here's what the new ID card will look like:



What's New?

- The account number and Rx Group Number are changing. (The Rx Group Number (RxGRP) is used by pharmacies at the point of sale when you get a prescription, so it is important that you use the new card beginning on January 1, 2023.)
- The new ID cards will also have a new claims address on the card:

PO Box 981706
El Paso, TX 79998

Because Cigna is moving to a new platform, you will receive an updated Explanation of Benefits (EOB) beginning in 2023.

Some may receive different EOBs for a short period of time—one from the previous claims platform and another from the new—as 2022 runout claims are processed in 2023.

Please contact Cigna directly for questions about the new ID cards and updated EOB:

- Cigna Medicare Advantage Customer Service: 800-627-7534



Adjusting Your Tax Withholding Elections

If you need to make a change to your tax situation, you can modify the amount deducted from your monthly benefit payment. LACERA offers two easy ways to adjust your tax withholding election.

1. Use My LACERA to make adjustments securely online.

- Sign in to your My LACERA account.
- Select "Tax/1099-R."
- Select "Adjust Election."
- To adjust your federal tax elections, provide the appropriate information, then click "Confirm."
- To adjust your California tax elections, provide the appropriate information, then click "Confirm."
- After entering your name, click "Submit."

2. Print and mail or upload your forms to LACERA.

- Find your federal and state tax withholding forms on lacera.com. On the homepage, click the Forms & Publications tile, then find the withholding forms under "Manage Your Retirement Payments."
- Print out and complete the forms.
- Upload your forms by logging in to your My LACERA account or mail forms to:

LACERA
PO Box 7060
Pasadena, CA 91109-7060

Please note, if you do not want to change your existing election, no action is necessary.

New for 2023

Beginning in 2023, if you plan to adjust your tax withholding elections, you will now be required to submit the W-4P revised by the IRS in 2022. The redesigned W-4P introduces some changes, such as the elimination of personal allowances and a new head of household marital status. Tax credits, such as for children or education expenses, can still be claimed on the form (assuming the payee is eligible to claim them). The redesigned form also asks payees to include income from their other jobs or retirement pensions. For more information about the redesigned W-4P, visit www.lacera.com/retirement-payments/changing-your-withholding.

LACERA does not provide tax advice. Consult with a professional advisor to determine which withholding category is best for your personal situation.

A Message from Empower Retirement

COMING SOON: 2023 Participant Satisfaction Survey



The County of Los Angeles 457(b) Horizons and 401(k) Savings Plans, in partnership with Empower, will soon be conducting a survey of our participants. This survey is voluntary and confidential.

The Participant Satisfaction Survey is more than gauging how employees feel about the Deferred Compensation Plans; it helps the County and Empower determine what products and services may be needed to help support your overall goal of retirement readiness.

ACTION NEEDED: We are interested in your feedback and your input will help us identify ways to better meet your needs. Please watch your inbox and www.countyla.com for announcements regarding the upcoming survey in the first quarter of 2023. Please take the survey; your opinion matters to us.



Extra! Extra!

Retirement Healthcare Information and News

In future newsletters, you'll find a series of articles explaining how the Retiree Healthcare (RHC) program works, how to use it, and what resources are available to you and your beneficiaries.

In this new feature, you can expect an overview of the RHC program, how LACERA-administered RHC is provided, how current and future legislation could affect your benefits, and much more.

Have questions about subsidies, enrollment, waiting periods, Part B, or the different types of plans? We will provide helpful and timely explanations to expand your knowledge in using (or changing) your RHC coverage.

Stay tuned for more helpful information. In the meantime, visit lacera.com/retiree-healthcare if you want to read up on program basics or access your healthcare plan details.

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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Upcoming Holidays

Sorry We're
CLOSED

LACERA will be
closed on:

- **Monday, December 26**
For Christmas
- **Monday, January 2**
For New Year's Day
- **Monday, January 16**
For Martin Luther King Jr. Day
- **Monday, February 20**
For Presidents Day