



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • SEPTEMBER 2023 • VOL. 34, NO. 3

# Back in Action: Navigating Your Post- Retirement Return to Work



LACERA exists for the express purpose of producing, protecting, and providing your promised benefits and well-earned retirement. But what if you're planning to return to work and temporarily leave retirement? In this issue of *Spotlight*, we provide you with information you need about returning to work. You can also visit [lacera.com](http://lacera.com) > Retirees and Families > Returning to Work for further information.

## Special County Service Positions

You may be paid for service to the County and continue to receive your retirement allowance under the following circumstances:

- As a juror, election officer, field deputy for registration of voters, or temporarily as a judge when assigned by the Chairman of the Judicial Council
- As a member of the LACERA Board of Retirement or Board of Investments
- As an elected County official

Members who received an Early Separation Program package are ineligible for rehire.

## Temporary Return to Work

If you meet the eligibility rules, the County can temporarily reemploy you for up to 120 days (up to 960 hours during any July 1–June 30 fiscal year) without stopping your retirement allowance. This generally applies to critical positions as approved by the Board of Retirement and Board of Supervisors or if you are a public safety officer or firefighter.

If you return to post-retirement work under the 120-day rule, during this post-retirement employment period you will not accrue additional pension benefits, nor will you or your employer pay contributions for this service.

## Eligibility Rules

- Members who received an Early Separation Program package or unemployment benefits from prior County employment within the last 12 months are ineligible.

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\*When ex-officio trustee is absent



# FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER

- LUIS A. LUGO, DEPUTY CHIEF EXECUTIVE OFFICER
- LAURA GUGLIELMO AND JJ POPOWICH, ASSISTANT EXECUTIVE OFFICERS

## Putting Plans in Place

Hello, members! I hope you had a good summer and weren't adversely impacted by the extreme weather. As of this update in late July, we are in a prolonged heat wave, and cool weather likely won't be back for several months.

As we endure this wildfire and extreme heat season, please make sure you are prepared for emergencies. Double check that you are signed up for emergency alerts for your area and have an evacuation plan in place—and keep yourselves, your families, and your pets safe!

We had a very productive summer at LACERA, and I'm excited to share the following updates.

## Strategic Plan and Budgets Approved

In early July, the Board of Retirement unanimously approved the LACERA 2023–2028 Strategic Plan, uniting and focusing our efforts on the strategic priorities that define our commitment to you and support the sound management of the retirement system. It represents the collective wisdom and insight of our Board of Retirement, executive and management teams, staff members and, most of all, you, our primary stakeholders.

The plan's strategic priorities reflect our "member first" commitment—whether that means our direct interactions with you or serving your interests behind the scenes. These identified priorities, outlined below, and their associated goals will guide LACERA's efforts as we build a better tomorrow in the years to come:

- 1. Superior Member Experience:** Innovate and continuously improve the member experience at every

stage of the journey—specifically, by providing a consistent, omnichannel experience, digital engagement, enhanced educational content, and an improved and enhanced retiree healthcare experience.

- 2. Innovation Through Technology:** Leverage technological solutions to advance capabilities, increase productivity, and elevate operational maturity.
- 3. Investing in People:** Attract, motivate, hire, and retain a highly engaged, skilled, and diverse workforce.
- 4. Compliance and Enterprise Risk Management:** Adopt and implement compliance and enterprise risk frameworks aimed at facilitating strengthened governance.
- 5. Fiscal Durability:** Exercise care and prudence in managing our resources and fund assets.

*“Our strategic priorities reflect our “member first” commitment—whether that means our direct interactions with you or serving your interests behind the scenes.”*

Now that the Board of Retirement's Strategic Plan is approved, we are excited to embark on the exciting next phase of this journey: implementation. We have created a new Strategic Plan section on our website, with a page dedicated to each strategic priority. Visit [lacera.com/leadership/strategic-plan](http://lacera.com/leadership/strategic-plan) for more details. For transparency, we have provided a progress tracker

## From the Executive Desk continued

for each of our stated goals, but I will also be providing regular updates in *Spotlight* on our action plans, projects, milestones, and achievement metrics.

LACERA also recently completed its budget process for the fiscal year 2023–24 and received approval from both boards in June. The new budget is effective July 1, 2023 and fully funds our various divisions and ongoing initiatives, ensuring our continued progress.

## Retired Member Elections

I hope you participated in the August elections for the eighth trustee seat on the Board of Investments and the alternate retired trustee seat on the Board of Retirement.

LACERA helps promote the elections in partnership with the Executive Office of the Board of Supervisors. If you didn't receive an election notice and reminders from LACERA via email for this election, be sure to log in to My LACERA to add or verify your email address. The Board of Supervisors will declare the official results on October 17. Watch for updates!

## Technology and Service Developments

While establishing our strategic priorities and finalizing our strategic plan, we have concurrently maintained steady progress on our existing initiatives, which are aimed at improving efficiency and service and providing you more options for conducting your LACERA transactions. Here are a couple significant updates.

**Case management system:** The first phase of our case management system (CMS) development is on schedule and continues to meet its milestones. Our disability staff members have tested new internal software to make sure it meets their needs and is user-friendly, and we have also completed necessary workflows and user mockups for software that helps with first retirement payments processing. As a reminder, the CMS project is a highly complex effort that requires extensive collaboration and attention to detail by multiple LACERA divisions. We thank our staff members for their continued efforts in this project, which will integrate and improve our service delivery.

**Electronic signatures:** The Board of Retirement approved the new Electronic Signature Policy in April. This is a big step forward in our progress, since being able to accept electronic signatures is a requisite for providing more online transactions and building out My LACERA's self-service capabilities.

I look forward to keeping you informed as we complete additional milestones on these initiatives and as we start putting projects related to our strategic priorities on the calendar.

Until my next article, thank you for your service and ongoing contributions to our community! Take care and stay safe.



## Update From the Chief Investment Officer



Jonathan Grabel

I am pleased to provide an update on the pension fund's performance for the fiscal year.

**For the fiscal year ended June 30, 2023, LACERA's pension fund balance was \$73.6 billion. The portfolio generated a gain of 6.4 percent for the fiscal year period, above the policy benchmark**

**performance of 5.0 percent. Over the 5- and 10-year periods, the fund has an annualized rate of return of 7.6 and 8.1 percent, respectively, exceeding its policy benchmark.**

The last 12 months have been marked by significant volatility in capital markets, geopolitical issues, and policy shifts. The latter half of calendar year 2022 saw the precipitous decline in equity and fixed income markets brought forth by rising interest rates aimed at curbing inflation. The ramifications of increasing interest rates reverberated through the financial systems. However, the first half of calendar year

2023 saw the steady increase in both equity and fixed income markets, further adding to the fund's positive performance.

As a long-term investor, LACERA's Board of Investments has thoughtfully constructed a well-diversified portfolio designed to withstand periods of market volatility. During the most recent fiscal year, the fund benefited from its exposure to growth investments, which delivered the majority of the fund's returns. This is in contrast to the previous fiscal year in 2022, where LACERA's investments in real assets and inflation hedges allowed the fund to outperform its policy benchmark. As always, a core tenet of LACERA's asset allocation is to maintain sufficient liquidity at all times to pay benefits to our members today, tomorrow, and well into the future.

As fiduciaries, we will continue to diligently monitor and adapt to investment risks and be proactive in identifying investment opportunities to continue to produce, provide, and protect your promised benefits.

# New Alternatives to Checks: Prepaid Debit Cards



LACERA currently offers two methods of payment for members who receive a monthly benefit: direct deposit (preferred) and physical checks. If you are receiving physical checks, we are

excited to announce a new option for you—a prepaid debit card. This new payment method is designed to be a safe, easy, convenient, and more reliable way for you to receive and access your monthly benefits. The preloaded debit card can be used to make purchases anywhere MasterCard is accepted, including in stores and online. You can also get cash through ATMs, and pay bills and monitor your account through a secure online portal.

Following are the benefits of the prepaid debit card over checks:

- **Instant payment access:** Prepaid debit cards allow members to receive their benefits on the day they are paid, rather than waiting for a check that is subject to mailing delays. (Due to changes with the postal service, we have seen an increasing trend of longer mail delivery times, which has caused some members to receive checks later than scheduled.)
- **Security:** Prepaid debit cards prevent your check getting stolen, as mail thefts continue to increase.

Every month, we receive reports from members who haven't received their checks, resulting in further delays as they wait for LACERA to reissue their payment.

- **Accessibility:** Not all members are eligible for a U.S. bank account, which can make cashing checks and accessing benefits challenging. The prepaid debit card solves these issues, granting members easy and timely access to their benefits and offering significantly more flexibility than a physical check.

Here's an example of how the cards are preferable to checks. During the COVID pandemic, members who opted to receive physical checks each month faced significant payment delays, especially members living internationally. While LACERA could generate the checks, due to mailing restrictions and quarantine protocols, we couldn't mail them. Because prepaid debit card payments are electronic, members have full access to their funds, regardless of their location or any emergent natural disasters.

We hope all members currently receiving a check will convert to this safer and more convenient method to receive monthly benefits. The debit card program is scheduled to deploy in October, so stay tuned for more information on how to enroll!

## Being Cybersecure: Avoid Swimming With the Phishes



LACERA members have recently reported being targeted or falling victim to phishing scams. One particular incident serves as a stark reminder of why it's important to stay vigilant and informed about such threats, which are becoming increasingly sophisticated and convincing. A member received an unsolicited email from an individual claiming to be a LACERA Retirement Specialist, inviting the member to a retirement consultation session. The email included a date, time, and a link for a video conference, asking the member to reply only to "this email" to confirm the appointment. When the member participated in the conference call, they were asked to provide a variety of private and personal information. Fortunately, the member realized they had been duped and alerted LACERA so we could get the word out to warn other members. Be on the alert!

It can be challenging to differentiate between legitimate and phishing emails. To help you better recognize and avoid such threats, here are some additional steps and guidance:

- Educate yourself regularly: Cyber threats evolve rapidly, and scammers continuously find new ways

to trick internet users. Staying updated about the latest scams and phishing methods will help you identify potential threats more effectively.

Subscribe to cybersecurity newsletters, participate in online safety workshops, or follow credible digital security blogs and websites to learn the latest.

- Refrain from clicking on unsolicited links or downloading attachments from unfamiliar sources (or even familiar sources if you haven't verified the email address is legitimate). These could carry malware designed to redirect you to deceitful websites or to steal your data.

Remember, scammers thrive on creating a sense of urgency and fear. Take your time when dealing with unfamiliar online requests and always verify before acting. **You can always contact LACERA to confirm if an email from us is legitimate.** Stay safe and informed in the digital world!



- Members who retired due to a disability are not eligible to return to work in their previous job classification.
- A retiree who is receiving LACERA benefits cannot be hired by the County as a contract employee.

### Normal Retirement Ages

- Age 55 for safety members
- Age 57 for general members of Plans A, B, C, D, or G
- Age 65 for general members of Plan E

If you are eligible to return to temporary work, a 90-day separation or waiting period of 180 days may apply—depending on your age at retirement.

If you retired **under the normal retirement age**, you must have a 90-day separation—with no exceptions—and cannot have a prearranged agreement to return to work for the employer. The period of separation is an IRS requirement, and violations can subject you and LACERA to significant IRS penalties.

If you retired **over the normal retirement age**, there is a 180-day waiting period unless:

- The employer can certify it is necessary to fill a critically needed position and the hiring has been approved by the Board of Supervisors in an open meeting.
- You are a public safety officer or firefighter.

Eligibility rules apply to retired LACERA members returning to service with their participating employer. Members with service retirements are free to work anywhere else without loss of their LACERA retirement benefits, although certain restrictions apply to members who were granted disability retirements.

### Permanent Return to Work

If you want to return to work on a permanent basis with the County, your request for reemployment will need to be approved by the County Board of Supervisors and LACERA Board of Retirement before returning to work, and you will need both boards' approvals to return to active LACERA membership. This is important to ensure you receive service credit, avoid overpayment of retirement benefits that you would need to repay, and stay compliant with retirement law and IRS regulations.

You may return to active membership in LACERA, if you:

- Are rehired by the County
- Are eligible for LACERA membership (must be a

permanent employee working three-quarter time or more)

- Apply for reinstatement with the Board of Retirement and provide required documentation (see more below)
- Are determined by the Board of Retirement not to be incapacitated for the duties assigned, based on medical examination.

Returning to LACERA active membership will suspend your monthly retirement benefit while you are in active service, but your benefit will continue to accrue COLA increases. Upon returning to active membership, you will automatically be enrolled in General Plan G or Safety C (PEPRA plans) depending on your position, and you will be required to pay contributions. When you return to retirement, your benefit will resume (including your accrued COLA) along with the new benefit you earned under Plan G or Safety C.

### Steps to Reinstatement

If you plan to reenter the County workforce, the following is a summary of the major steps you will need to take.

**Inform About Intent to Return to Work:** Inform LACERA of your plan to return to work by contacting LACERA and speaking to a Retirement Benefits Specialist. Following this, reach out to your HR department for further guidance.

**Submit Necessary Documentation:** As part of your reinstatement process, LACERA requires several important documents. These include a departmental letter detailing your return, a job description, proof of approval for reemployment, a personal letter requesting suspension of retirement benefits, and a medical evaluation report. Please note that the validation of these documents by LACERA's Benefits Division is crucial before your request can proceed to the Board of Retirement (BOR).

**Receive Notification of Decision:** If approved to return, LACERA will coordinate with your department to arrange your return-to-work date and set up your new retirement account. If not approved, both you and your department will be notified.

**Retire Again Post-Return:** When you decide to retire for the second time, you need to submit your signed request. LACERA will then combine both retirement benefits after calculating them separately.

For a more detailed breakdown of the process and rules, visit [lacera.com](http://lacera.com) >Retirees and Families > Returning to Work > Permanent Reemployment.

### Scan Here for Quick Access to My LACERA

My LACERA is your online account management and message center, accessible 24/7. Scan this QR code with your smartphone or tablet's camera to visit My LACERA, where you can view your account information or conduct self-service transactions anytime.



# Filipino Heritage Month: Celebrating the Positive Impact on Los Angeles County

Congress designated October as Filipino Heritage Month in 2009 to acknowledge the rich culture and significant contributions of the Filipino community to our nation.

The local Filipino imprint is as vibrant as it is diverse, with Filipinos comprising a major portion of our city's heritage. They have enhanced the multicultural fabric of the community in everything from healthcare and education to the arts, culinary scene, and entrepreneurship. To honor the Filipino community and their enduring influence on the city, the City of Los Angeles officially designated Historic Filipinotown, just northeast of downtown Los Angeles, in 2002. The neighborhood, full of colorful murals, cultural festivals, and local businesses, is a

shining example of the Filipino community's dynamic presence and impact on our community.

Other Heritage Months:

- September: German American Heritage Month
- September 15–October 15: National Hispanic Heritage Month
- October: National Disability Employment Awareness Month
- October: Italian American Heritage Month
- November: National Native American Heritage Month/American Indian and Alaska Native Heritage Month

## 3 Things: The U.S. Open

Every September, the U.S. Open Tennis Championships capture the attention of sports fans around the world. Below, we serve you some interesting facts about this renowned tournament, which is held at Flushing Meadows Park in Queens, New York, and features the best players in the world vying for supremacy and a place in tennis history.

**1** Its roots trace all the way back to 1881, but the U.S. Open became recognized as a Grand Slam tournament in 1968, joining the Australian Open, French Open, and Wimbledon as the sport's most prestigious events. (This was the start of the "Open Era," which allowed professional players in the slams and raised the level of competition for the decades to come.)

**2** The event has served as a platform for trailblazers like Althea Gibson, Billie Jean King, Arthur Ashe, Pancho Gonzales, Kei Nishikori, Michael Chang, Martina Navratilova, Serena and Venus Williams, and many more. With six each, Chris Evert and Serena Williams share the record for most U.S. Open singles titles in the Open Era.

**3** With a best of five format, men's singles matches often test the limits of physical endurance. The longest U.S. Open match in history took place in 1992, with Swedish player Stefan Edberg beating American Michael Chang after a grueling 5 hours and 26 minutes.

Sources: [www.usopen.org](http://www.usopen.org), [www.wikipedia.com](http://www.wikipedia.com)

## Retiree Payday Calendar

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

September 2023						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	H	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	M	28	D	30

October 2023						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	H	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	M	28
29	30	D				

November 2023						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	H	11
12	13	14	15	16	17	18
19	20	21	22	H	H	25
26	27	M	29	D		

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



# Beware of Outside Investors

Congratulations—your hard work has paid off, and you are now enjoying the retiree life. Now that you're retired, you may have brokers approach you to roll your 457(b) Horizons and/or 401(k) Savings Plan(s) to an IRA, annuity, or another investment with their financial organization. Always be cautious and make sure you understand what the broker is trying to sell you before you make a decision. Ask questions and compare the fees, commissions, and other costs that apply to the alternative investment to the very low fees that apply to the 457(b) Horizons and/or 401(k) Savings Plans.

Brokers may approach you in a variety of ways. They could use emails or direct mail pieces dressed up to look like official LACERA, County of Los Angeles, or Empower communications. Some could even approach you at a social function or in your neighborhood. Only look at emails from trusted domains like LACERA.com, lacounty.gov or Empower.com.

You've worked hard to build your retirement nest egg—why not keep your money in the 457(b) Horizons and/or 401(k) Savings Plans and continue working with the retirement professionals who have helped you get here?

## Reasons to Keep Your Funds in the 457(b) Horizons and/or 401(k) Savings Plans

- **Low fees:** The Plans' 100,000-plus participants help keep fees low and generally more competitively priced than retail investment accounts. The lower the fees you pay, the more money that stays in your account to help sustain your retirement income.
- **A wide choice of investment options:** You can build a portfolio that matches your specific goals. Investment options include Target Date Funds, Asset Class Funds, and the self-directed brokerage account (SDBA). The SDBA is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDBA.
- **Convenient account management:** You can contact Empower online at [www.countyla.com](http://www.countyla.com), by phone at 800-947-0845, or in person (appointments are required) at the local Pasadena office at 300 N. Lake Avenue, Suite 210, Pasadena, CA 91101.
- **Local representatives:** Empower representatives are salaried employees who are acting in the participants' best interests with no commissions on investment products. Although they cannot offer investment advice, they can help you understand your choices and answer your questions about the features of your Plans.
- **Account consolidation:** You may be able to roll over eligible retirement accounts from other employers and/or IRAs into your 457(b) Horizons and/or 401(k) Savings Plan accounts. Consolidating accounts can make it easier to apply your strategy across all your assets—with fewer statements, less paperwork, and possibly fewer

fees to pay! Consider all your options and their features and fees before moving money between accounts.

## Things to Consider

- **Before rolling over to a Roth IRA rollover upon retirement:** Roth IRA contributions are made with after-tax money, meaning that there's no tax deduction in the year of the contribution. The impact to rolling out pretax deferred compensation dollars, such as the ones you've contributed to your 457(b) Horizons and/or 401(k) Savings Plans to a Roth account in retirement, is that those funds become immediately subject to taxation versus taxation over a lifetime in retirement. For some individuals having taxation implemented all in the same year can significantly impact your retirement savings. Something to keep in mind is that withdrawals of account earnings must not be made until at least five years have passed since the first Roth contribution or in this case, rollover. So bear in mind that if you move your funds to a Roth IRA, you would not be permitted to take any distributions until five years have passed from your initial deposit to the Roth. In contrast, withdrawals from your 457(b) Horizons and/or 401(k) Savings Plans are available to you upon retirement or separation from service.

## Keeping your 457(b) Horizons and/or 401(k) Savings Plan accounts after you stop working for the County may be a smart part of your own plan for the future. Contact your Empower representative at 800-947-0845.

Money from other types of plans or accounts that are rolled over into a governmental 457 plan may still be subject to the 10 percent federal early withdrawal penalty upon distribution from the 457 account prior to the investor reaching age 59½.

Under IRS regulations, you must receive at least the minimum amount required at your required beginning date (RBD). Your RBD is April 1 of the calendar year following the calendar year in which you reach age 73 (age 70½ for years before 2020) or leave employment with the County of Los Angeles, whichever is later. If you wait until April 1 of the calendar year following the calendar year in which you reach age 73, you will be required to take a second distribution by December 31 of the same calendar year.

Withdrawals may be subject to income tax and a 10 percent early withdrawal penalty if taken before age 59½.

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# STAYING HEALTHY TOGETHER

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## Get Connected! Social Isolation and Loneliness Can Negatively Impact Your Health

According to the National Institute on Aging, the number of adults age 65 and older is growing, and many are socially isolated and regularly feel lonely. Unfortunately, the coronavirus outbreak encouraged people to practice physical distancing, which lessened the opportunity to socialize. However, the public health emergency related to COVID-19 terminated on May 11, 2023, so you can feel a bit more comfortable being out, amongst others, socializing and mingling. So don't stay inside and hibernate. Get connected!

### The Difference Between Social Isolation and Loneliness

While you may think they are the same, social isolation and loneliness are different. Loneliness

is generally defined as a distressing feeling of being alone or separated, while social isolation is the lack of social contacts and having few people to interact with regularly. This means you can live alone and not feel lonely or socially isolated, and you can feel lonely while being with other people.

### How Feeling Socially Isolated or Lonely Can Affect the Health of Older Adults

Although they are different, social isolation and loneliness are deeply connected and can impact the quality of life of older adults, who are at a higher risk of being socially isolated or lonely due to changes in their health and social connections. Social isolation and loneliness can also put older adults at risk for

several conditions, including:

- High blood pressure
- Obesity
- Anxiety
- Heart disease
- Weakened immune system
- Depression
- Cognitive decline
- Alzheimer's disease
- Death

Studies have also shown that:

- A lack of social activity and being alone a lot can contribute to a decline in someone's ability to perform everyday tasks like driving and cooking.
- People who are socially isolated or lonely may not exercise enough, and may drink too much alcohol, smoke, and get little sleep, which can further increase the risk of serious health conditions.

- Social isolation and loneliness can activate the same stress responses in the body as physical pain. If prolonged, such stress responses can lead to chronic inflammation and reduce the ability to fight off disease, which can make someone more vulnerable to chronic and infectious diseases.

## What You Can Do to Avoid Social Isolation

It's important that you give just as much attention to your social and mental health as you do to your physical health. People who engage in meaningful, productive activities feel a sense of purpose and tend to live longer. Here are some ideas to help you stay connected:

- Find an activity that you enjoy, restart an old hobby, or take a class to learn something new. You might have fun and meet people with similar interests.
- If you haven't already, introduce yourself to your neighbors and make new friends.
- Schedule time each day to stay in touch with family, friends, and neighbors in person, by email, via phone, or by text. Talk with people you trust and share your feelings. Sending letters and cards are another good way to keep up with friends.
- If you're not tech-savvy, sign up for an online or in-person class at your local public library or community center to help you learn how to use email and social media.
- Check out resources and programs at your local social service agencies, community and senior centers, and public libraries.
- Join a cause and get involved in your community.

## What You Can Do to Combat Feelings of Loneliness

Loneliness can be due to many different factors and can affect both your emotional and physical health

long-term. If you ever feel lonely, here are some things you can do:

- Acknowledge your feelings. A first step to overcoming loneliness is realizing how you feel and the impact it's having on your life.
- Talk to a counselor or therapist. They may be able to help you work through the factors that contribute to your feelings of loneliness. They may also suggest alternative therapies that can help you build coping skills that work for you.
- Talk to friends and family. Let them know you're struggling with loneliness. If you've moved to a new place, suffered the loss of a relationship or a loved one, or you are facing other issues that have isolated you, people with whom you have solid ties may be able to help you feel less lonely.
- Whenever possible, look within your local neighborhood or community for volunteer opportunities. Contributing your time and energy working alongside others for a good cause may reduce or totally eradicate your feelings of loneliness. Furthermore, volunteer activities are shown to ease stress, reduce feelings of depression, and help people make friends and forge social ties with others who live within close proximity to them. Chances are good that you'll run into newfound friends in the grocery store, at the coffee shop or at the local restaurant—providing additional opportunities for social interaction that can help you feel less lonely.
- Join a group or club. Depending on where you live, you may have access to various types of groups and club activities often founded on common interests and hobbies. You can find many of these types of groups online or through community resources.
- Practice self-care. Besides working to connect with others, don't overlook the potential

power of exercise, healthy food, proper sleep, and sunshine to combat loneliness:

- Exercise has been shown to trigger endorphins in the brain. These are sometimes called the "happy hormones" due to their power to elevate mood and make you simply feel better.
- A healthy diet can affect your brain health. Focus on eating whole foods and see if that helps you overcome feelings of loneliness.
- Sleep quality is closely tied to emotional health. Loss of sleep or poor sleep habits can aggravate feelings of loneliness and isolation, so try practicing better sleep habits. Limit your sugar and caffeine intake before bed, turn off digital devices, and make sure your bedroom is quiet and dark.
- Sunshine can provide the same feeling as exercise. It also triggers good hormones, including endorphins and serotonin, which have a number of positive benefits. Just make sure you follow safety guidelines when getting out in the sunshine.

## More Resources for You

- You can also combat feelings of loneliness and improve your whole body health by using some of the resources provided by our vendor partners. Consider visiting their websites to find more ideas and strategies. (Refer to the links provided on the next page.)
- You can also visit the Eldercare Locator website to get assistance for a wide range of issues affecting older Americans, including social isolation and loneliness. Call the Eldercare Locator at 800-677-1116 or visit <https://eldercare.acl.gov/> to get connected.

## Healthcare Plans: Contact Information

If you have any questions about your coverage, you can always reach out to our vendor partners directly at the phone numbers or websites provided below. You can also refer to the phone number on your ID card or go to [lacera.com](http://lacera.com) and click the Retiree Healthcare tab for provider contact information.

**Anthem Blue Cross PPO Plans**  
800-284-1110  
[anthem.com/ca](http://anthem.com/ca)

**Cigna Network Model Plan**  
800-244-6224  
[mycigna.com](http://mycigna.com)

**Kaiser Permanente Group Model HMO**  
800-464-4000  
[kp.org](http://kp.org)

**Kaiser Permanente Senior Advantage MAPD HMO**  
800-443-0815  
[kp.org](http://kp.org)

**SCAN Health Plan:**  
800-559-3500  
[scanhealthplan.com](http://scanhealthplan.com)

**UnitedHealthcare**  
800-624-8822  
[myuhc.com](http://myuhc.com)

**UnitedHealthcare Group Medicare Advantage (MAPD HMO)**  
800-457-8506

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

Sources: [www.britannica.com/science/loneliness](http://www.britannica.com/science/loneliness), [https://eldercare.acl.gov/public/Resources/LearnMoreAbout/Support\\_Services.aspx](https://eldercare.acl.gov/public/Resources/LearnMoreAbout/Support_Services.aspx), [www.nia.nih.gov](http://www.nia.nih.gov), [www.cdc.gov/aging/publications/features/lonely-older-adults.html](http://www.cdc.gov/aging/publications/features/lonely-older-adults.html), [www.nia.nih.gov/health/loneliness-and-social-isolation-tips-staying-connected](http://www.nia.nih.gov/health/loneliness-and-social-isolation-tips-staying-connected), [www.cigna.com/knowledge-center/how-to-deal-with-loneliness](http://www.cigna.com/knowledge-center/how-to-deal-with-loneliness), <https://incoa.org/article/navigating-social-isolation-and-loneliness-as-an-older-adult>, [www.cigna.com/combatingLoneliness](http://www.cigna.com/combatingLoneliness)

## Important Reminders From the Retiree Healthcare Division

Navigating healthcare can be complicated, but following are some commonly needed updates and simple steps you can take to make sure your plans and coverage stay current:

- When you experience a change in family status or a qualifying event, you must notify LACERA immediately and request the applicable healthcare enrollment form. Examples of qualifying events are marriage, birth, adoption, divorce, registration or termination of a domestic partnership, death, or disenrollment. You will need to add or remove your dependent(s) from your plan within 30 days of the qualifying event or change in family status.
- To avoid paying the healthcare premiums for dependents who are no longer eligible, you must submit the enrollment form(s) within 30 days of the qualifying event. Any premiums paid for ineligible dependents may be refunded to you for a period of up to 12 months only. If the forms are received after 30 days of the qualifying event, the waiting period rules will apply (six months for medical and one year for dental/vision).

- If you and/or your eligible dependent have a change in your Medicare entitlement, such as disenrollment from Medicare Part B, you must notify LACERA in writing within 30 days of this change. Otherwise, you will be responsible for repaying any Medicare Part B premium reimbursements issued by LACERA after the date your Medicare coverage ends and to which you are not entitled.
- **Do not enroll in a non-LACERA Medicare Part D plan, as it may jeopardize your LACERA-administered retiree healthcare coverage and you may not be able to get it back until later.** Companies and organizations sponsoring Medicare prescription drug plans conduct aggressive marketing campaigns seeking to enroll Medicare-eligible beneficiaries, such as you, in other Medicare prescription drug programs. **Ignore these solicitations.**

If you have any questions, contact the Retiree Healthcare Division at 800-786-6464 and follow the prompts. You can also send us a secure email by logging into My LACERA or send general inquiries at [healthcare@lacera.com](mailto:healthcare@lacera.com).



**“Autumn is a second spring when every leaf is a flower.”**

— Albert Camus

# Public Service Announcement Volunteer to Serve: Civil Grand Jury

Are you looking for an opportunity to make a difference? The Los Angeles County Superior Court is seeking qualified citizens interested in serving on the Civil Grand Jury. Applicants must be a citizen of the United States, at least 18 years of age, residents of Los Angeles County for one year immediately prior to selection, and possess a working knowledge of the English language. If interested, the deadline to apply is November 9, 2023.

The Civil Grand Jury, an independent investigative body composed of 23 citizens, monitors the performance and activities of county, city, and special district governments and makes recommendations for improvement to ensure that the best interests of the citizens of Los Angeles County are being served. Civil Grand Jury investigations are usually initiated based on citizens' complaints; however, the civil grand jury may also act on its own initiative.

Potential civil grand jurors are selected from the applications submitted. A random drawing is held to select the 23 individuals who will serve as the County's Civil Grand Jury for the new fiscal year. Of the 23 civil grand jurors selected, one person with leadership and

organization skills is designated as foreperson by the Presiding Judge of the Los Angeles Superior Court. Civil grand jurors serve at 222 South Hill Street in Downtown Los Angeles and earn \$60 for each full day of service.

Civil grand jurors will need to:

- Work with others in pursuit of a common goal,
- Ask thoughtful questions,
- Review documents,
- Help write understandable reports, and
- Commit 30 to 40 hours per week of time to perform this valuable public service.

If you are interested in working to increase the efficiency of local government, improve public service, and can perform the actions above, we encourage you to accept this challenge and opportunity to serve the citizens of Los Angeles County. For more information, please contact a member of Grand Jury Administration at [grandjury@lacourt.org](mailto:grandjury@lacourt.org) or 213-893-0411.

To obtain a civil grand jury application, please visit [www.grandjury.co.la.ca.us](http://www.grandjury.co.la.ca.us).

## Quick Clicks How to Attend a Board Meeting

LACERA has two boards that oversee its operations. The Board of Retirement (BOR) is responsible for the administration of the retirement system, retiree healthcare program, and the review, processing, and granting or denying of disability retirement applications. The Board of Investments (BOI) is responsible for establishing LACERA's investment policy and objectives, as well as exercising authority and control over the investment management of the pension and benefits trusts.

Both boards hold public meetings where you and other members can participate. Visit [lacera.com/](http://lacera.com/)

leadership/board-meetings to find a schedule, public comment instructions, and a live webstream (only available at the time of the meeting). Video archives of prior meetings are posted on LACERA's YouTube channel, where you can also subscribe to get alerts of livestream meetings. Go to [www.youtube.com](http://www.youtube.com) and search "LACERA."

*Disclaimer: LACERA's YouTube channel is an external website. LACERA is not responsible for, nor does it endorse, content on external websites, including advertisements, promotions, and other videos, and you are subject to those sites' privacy, security, accessibility, and other policies.*

## Adopt-A-Family for the Holiday Season!

The Department of Social Services (DPSS) is gearing up for its annual Adopt-A-Family Program, which runs from October through December. With the holiday season around the corner, everyone is invited to get involved!

This special program provides individuals with the opportunity to sponsor families in need who are currently served by DPSS. Last year, DPSS provided gifts of clothing, toys, food, and other items to over 2,000 families.

Sponsoring a family is a wonderful way to celebrate

the true spirit of giving during the holidays. It is a great project for families, co-workers, organizations, clubs, and schools. Sponsors and groups can choose the family size, general location, and number of families they would like to sponsor, and there is no limit.

Once a sponsor is matched, they can review the family's wish list and decide what and how to give. Make a difference in the community and support this worthwhile program. If you or your organization is interested in adopting a family, visit <https://dpss.lacounty.gov/en/community/volunteer.html> for more information.

## Seeking Retired Public Defenders Allowed Under 120-Day Rule

The Office of the Public Defender, Mental Health Unit is seeking assistance from retired attorneys from the Office of the Public Defender and Alternate Public Defender to help clear the current backlog of criminal cases. As part of our privacy policy, LACERA does not share retiree address information, so we are assisting the Public Defender's Office in reaching out to our members.



In situations where the County believes a LACERA retiree possesses special skills or knowledge, the law allows the County to hire that retiree on a temporary basis without suspending their retirement allowance. Under the **120-day rule**, retirees are allowed to work for a period of up to 120 days (or 960 hours during the fiscal year July 1–June 30) while still receiving their retirement allowance. For more

information about the 120-day rule, visit [lacera.com](http://lacera.com) > Retirees and Families > Returning to Work, or feel free to contact LACERA at 800-786-6464 with questions.

If you have questions about this **work opportunity**, send an email to the attention of "Classification and Compensation" with your full name, employee number, and phone number to [Personnel@pubdef.lacounty.gov](mailto:Personnel@pubdef.lacounty.gov). Please indicate in the subject line, "120-day Rehired Retiree."



### Upcoming Holidays

LACERA will be closed on:

- **Monday, September 4**  
For Labor Day
- **Monday, October 9**  
For Indigenous Peoples Day
- **Thursday and Friday, November 23-24**  
For Thanksgiving

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