

News for
Retired Members


Spotlight

June 2025
Vol. 36, No. 2

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

LACERA Defined Benefit Plans Offer Security in Uncertain Times



With tariff and market instability headlines dominating the news over the last several months, LACERA understands the anxiety that many of our members are feeling. Please be assured, you do not need to worry about the security of your LACERA defined benefits, which are promised for your lifetime when you retire. LACERA's fund is designed to perform across varying conditions and market cycles, ensuring stability even during economic downturns.

Staying True to Our Mission

Since 1938, LACERA has been fulfilling its mission of producing, protecting, and providing your promised benefits. We have weathered numerous economic crises—including the COVID-19 pandemic and 2008 global financial crisis—and are continually focused on minimizing the fiscal impact to our members.

LACERA's Boards and staff are fully committed to fulfilling our individual responsibilities in ensuring your financial security now and into the future.

A Legacy Built Over Generations

LACERA's retirement fund is a pooled fund that relies on investment earnings and receives contributions from LACERA's plan sponsors (employers) and members (employees). Generations of County employees have contributed to the fund over our 87-year history, helping the fund grow from its initial assets of \$5.86 million at inception to its net position of \$81 billion at the end of 2024, a living legacy that supports nearly 76,000 current retirees.

Your defined benefit plan is different from defined contribution plans, which are individual retirement accounts that you and your employer contribute to in your lifetime. Defined

Cont. on pg. 3

IN THIS ISSUE



We're Moving to
LACERA.gov!

4



New Prepaid Debit
Card Launch

5



Staying Healthy
Together

8



New Healthcare
Form Video Guides

11



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

BOARD OF RETIREMENT

LES ROBBINS

Chair
Elected by Retired Members

RONALD OKUM

Vice Chair
Appointed by Board of Supervisors

SHAWN R. KEHOE

Secretary
Alternate Trustee
Elected by Safety Members

NANCY M. DURAZO

Elected by General Members

BOBBIE FESLER

Appointed by Board of Supervisors

ELIZABETH B. GINSBERG

County Treasurer and Tax Collector
Ex-Officio Trustee

JASON E. GREEN

Elected by Safety Members

JAMES P. HARRIS

Alternate Trustee
Elected by Retired Members

ALEEN LANGTON

Elected by General Members

WAYNE MOORE

Appointed by Board of Supervisors

LISA PROFT

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

DAVID E. RYU

Appointed by Board of Supervisors

BOARD OF INVESTMENTS

JASON E. GREEN

Chair
Elected by Safety Members

PATRICK L. JONES

Vice Chair
Appointed by Board of Supervisors

DAVID E. RYU

Secretary
Appointed by Board of Supervisors

MIKE GATTO

Appointed by Board of Supervisors

ELIZABETH B. GINSBERG

County Treasurer and Tax Collector
Ex-Officio Trustee

ALEEN LANGTON

Elected by General Members

DEBBIE MARTIN

Elected by Retired Members

ALMA K. MARTINEZ

Appointed by Board of Supervisors

NICOLE MI

Elected by General Members

LISA PROFT

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

*When ex-officio trustee is absent

Hello, members. I hope you are enjoying your favorite summer activities while continuing to support those who have lost so much this year. For our members recovering from the January fires, I wish you continued steady progress in rebuilding your lives. LACERA is here to help connect you with your benefits and available resources—just reach out to us for assistance.

Steady As We Go

Despite current ups and downs in the economy and stock market, our cover article highlights how LACERA plans offer you financial security through lifetime benefits. Thanks to our Board of Investments’ strategic allocation and expert execution by our Investments Division, the LACERA trusts remain stable and secure.

Of course, the more income sources and insurance coverage you have, the better you can manage unexpected expenses or life events. That’s why it’s good to take advantage of all your available benefit programs and educational resources as a retiree, like those offered by your County Empower defined contribution plans (see page 11) and Retired Employees of L.A. County (RELAC). (See Why Join RELAC? on page 7).

Strategic Progress

It has been a while since I’ve updated members on our strategic plan, and about a year since we began implementing our action plans for our nine prioritized objectives. I’m pleased to let you know that as of April, we had completed 45 percent of our 96 identified tasks for all objectives. One important objective—updating and revising the LACERA Actuarial Funding Policy—was completed at the end of 2024, as part of our fiscal durability priority. Having carefully crafted policies in place is an important foundation for responsibly administering the fund, so I thank the action planning team for achieving this objective and living up to our

values of accountability and transparency.

We are also making excellent progress on objectives for our other priorities, including completing nearly 50 percent of our milestones for enhancing the member omnichannel experience and retiree healthcare experience (superior member experience priority). Be sure to check out one of our important projects for improving the retiree healthcare experience: our new videos for managing your enrollment, which launched in April (see page 11).

In addition to those efforts, we have completed about 62 percent of the milestones for developing and implementing our enterprise ethics and compliance program (compliance and enterprise risk priority); and 61 percent of the milestones for developing organizational tools and mindset supporting fiscal responsibility (fiscal durability priority).

New Debit Payment Option for Members

As part of protecting your benefits, LACERA is always looking for ways to ensure your payments are as secure as possible. That’s why we sought a new option for the small subset of members still receiving checks by mail instead of direct deposit.

I want to give a special shout-out to our staff members from multiple divisions for their hard work in developing and bringing the debit card program to fruition (see page 5). This was a multiyear collaborative team effort that included researching our members’ needs, meeting legal requirements, lobbying the state legislature, selecting a vendor, and creating a campaign to reach our members being paid by check, letting them know about this new option.

New to the Boards

Welcome to LACERA, Acting Ex-Officio Trustee Lisa Proft and Board of Retirement Trustee Bobbie Fesler, who joined LACERA in

January and February, respectively. Both trustees have served the County for decades, and we are pleased to add their expertise to our boards. See their bios in Accomplishments on page 4.

That wraps up my updates for this issue. I look forward to filling you in on the latest LACERA news again in the fall newsletter. Have a great summer!



LACERA Defined Benefit Plans, cont. from cover

contribution plans have no guarantees of income and are immediately and significantly impacted by current events and stock market reactions.

See the comparison table below for some of the major advantages your defined benefit plan offers you for greater security in retirement. Despite being more sensitive to changing market conditions, defined contribution plans like the County’s 401(k) and 457(b) plans, administrated by Empower, are an excellent supplement to your defined benefit plan. LACERA has a close working relationship with Empower, offering workshops that help you make the most of both types of benefits in your retirement.

LACERA Defined Benefit Plan	Defined Contribution Plan
Employer and employees make actuarially determined contributions to LACERA with the guarantee of a lifetime benefit when you retire.	Employer and employee (optional) make periodic contributions while employee is in active service; no guaranteed lifetime benefit.
LACERA invests the funds. Fund bears the risk, which may minimally impact future contribution rates.	Employee has control over investing the funds and bears the risk of adverse investment performance.
You are not directly affected by investment performance. Benefit amount is determined by your: <ul style="list-style-type: none"> • Plan • Final average compensation • Years of service • Age at retirement 	You are directly affected by investment performance. Benefit amount is determined by: <ul style="list-style-type: none"> • Investment performance • Amount of contributions • Benefit payments you choose
Your retirement allowance is a fixed formula based on the election you choose at retirement, paid to you (and, if applicable, your eligible survivor) every month for the rest of your life.	<ul style="list-style-type: none"> • Benefit payments last as long as there are funds in your account. • You select which funds to remain invested in. • Beneficiary receives a lump sum of remaining balance, if any.
Inflation protection through cost-of-living (COLA) programs.	Value of invested account balance affected by inflation and market volatility.

Our Commitment to Producing and Protecting Your Benefits

LACERA’s Board of Investments (BOI) and Investments Division are dedicated to **producing** and **protecting** your benefits by investing the fund strategically to ensure long-term viability.

The BOI is bound to act solely in the interest of LACERA members, and its investment policy provides the strategy and framework for managing LACERA’s investments. The policy’s asset allocation is carefully designed to: achieve the fund’s assumed rate of return over the long term; mitigate investment risks through fund diversification; and ensure adequate liquidity of the fund.

Our investment approach has proven successful, with LACERA consistently outperforming its actuarial assumptions over the past decade—even in times of heightened volatility such as the current environment. As always, LACERA’s investment team is focused on its ability to continue to fulfill our mission. While concerns arise when markets decline, the focus will remain on navigating dynamic and turbulent times.

How to Stay Current on LACERA’s Investments

Would you like to follow LACERA’s investment activities? We encourage that! Every month, LACERA’s Chief Investment Officer (CIO) presents to the Board of Investments on fund performance and provides a written report, available at www.lacera.com/accountability/fund-reports. The CIO report summarizes the pension fund and Other Post-Employment Benefits (OPEB) trust’s performance and returns, and includes updates on the portfolio, key initiatives, operations, and managers/consultants.

To get an inside look at how LACERA manages the pension fund and OPEB trust, we recommend livestreaming our Board of Investments meetings, which are held the second Wednesday of every month at 9 a.m., unless noted otherwise. Visit lacera.com/leadership/board-meetings for upcoming meetings, agendas, public comment forms, and livestream links (provided at the time of the meeting). You can also view live and archived meetings on our YouTube channel: www.youtube.com/@lacera2580.

For CIO Jonathan Gabel’s report wrapping up 2024 and providing insight on the 2025 investment strategy, see page 5.

Good to know:
Over the years, investment earnings have accounted for almost 70 percent of the money necessary to pay the promised benefits.



LACERA Accomplishments

Board Updates

In January and February, LACERA welcomed two new trustees to the Boards.



Lisa Proft

Lisa Proft began serving as the acting ex-officio trustee on both Boards in January. In her roles as Chief Deputy and the Principal Deputy Public Administrator for the County of Los Angeles Department of Treasurer and Tax Collector, Ms. Proft oversees departmental operations. She began her County career as a legislative deputy for the County Board of Supervisors, working for the late Supervisor Gloria Molina. She subsequently served as a trial attorney in the Dependency Court, Appellate Courts, and County Counsel's Probate Division, where she handled estates and advised the County's Public Administrator. In 2016, Ms. Proft accepted the position

of Assistant Treasurer and Tax Collector and in 2025, assumed the position of Chief Deputy.



Bobbie Fesler

In February, Bobbie Fesler was appointed to the Board of Retirement (BOR). She is a retired Senior Assistant L.A. County Counsel who served the community for more than three decades. She also previously served the Los Angeles Unified School District as General Counsel. Trustee Fesler earned her undergraduate degree at UC Santa Barbara and her Juris Doctor degree at UCLA. As a LACERA retiree and Retired Employees of Los Angeles County (RELAC) board member, Ms. Fesler is an advocate for protecting members' benefits and financial security. She also volunteers and has held leadership positions with several nonprofit and community organizations.

State Capitol Visit

On March 25, 2025, a delegation from LACERA—including Deputy CEO Luis Lugo, Legislative Affairs Officer Barry Lew, and LACERA Legislative Advocate Naomi Padron (McHugh, Koepke, and Padron)—visited the California State Capitol. The group met with key L.A. County legislative delegates, including Assemblymember Tina McKinnor (D-Inglewood) and Assemblymember Tom Lackey (D-Palmdale), who serve as Chair and Vice Chair of the Assembly Committee

on Public Employment and Retirement, respectively. The delegation also met with Senator Lisa Smallwood-Cuevas (D-Los Angeles), Chair of the Labor, Public Employment and Retirement Committee. These meetings facilitated a good exchange of information, allowing LACERA to stay informed about legislative developments and for legislators to understand the needs and concerns of LACERA's leadership and membership.

We're Moving to LACERA.gov!

LACERA is excited to share that we will be transitioning our website from lacera.com to **lacera.gov** in the coming weeks. This transition broadens LACERA's security standards to continue providing visitors with a safe and reliable digital experience, enhancing:

- **Consistency:** Changing to a .gov domain helps identify LACERA as a government agency, consistent with the County's .gov domain and our role as a County entity.
- **Trust:** Only U.S. government organizations can register a .gov domain, as verified by the federal Cybersecurity and Infrastructure Security Agency (CISA).
- **Security:** CISA manages the .gov top-level domain and is responsible for maintaining it as a trusted, secure space with strict security protocols.

As of press time for this issue of *Spotlight*, LACERA should complete the change to lacera.gov by July 31, 2025. As part of this update, all LACERA email addresses will also be updated from @lacera.com to @lacera.gov.



We will send you an email when the transition is complete, but you can continue to visit lacera.com as usual and you will automatically be redirected when the lacera.gov site is up and running. Likewise, emails sent to @lacera.com will auto forward to @lacera.gov.

Once lacera.gov is launched, we recommend updating any lacera.com bookmarks or saved web pages in your browser, but you will continue to have secure, uninterrupted access to our website when using search engines, bookmarks, and third-party links.

Update From Chief Investment Officer Jonathan Grabel



Jonathan Grabel

The market value of LACERA's pension fund (the Fund) as of December 31, 2024 was \$81.2 billion, with a net return for the year of 8.8 percent. The Fund has continued to perform consistently across varying market cycles, generating net returns of 7.9 percent over five years and 7.7 percent over ten years, outperforming its benchmark returns for the three-, five-, and ten-year periods.

Looking ahead in 2025, the investment environment faces new uncertainties due to changing international trade relations and persistent inflation. Despite these challenges, LACERA's Board of Investments remains committed to executing its disciplined investment strategy. This strategy includes maintaining a diversified portfolio across different asset classes, consistent with the strategic asset allocation adopted by the Board in 2024, to achieve sustainable long-term returns.

In January, the Board approved LACERA's 2025 Strategic Framework and Initiatives, which applies a principles-based investment approach, supported by a robust governance structure and a commitment to continuous improvement and learning. This framework positions LACERA to adapt to changing macroeconomic conditions, technological advancements, and workforce trends. As part of its strategic direction, LACERA will continue its efforts to enhance operational effectiveness, optimize its investment model, maximize stewardship and ownership rights, strengthen its influence over fees and the cost of capital, and advance its T.I.D.E. (Towards Inclusion, Diversity, and Equity) initiative. The Strategic Framework and Initiatives enhance LACERA's ability to execute its strategic asset allocation and ultimately fulfill its mission.

LACERA remains steadfast in its mission to produce, protect, and provide the promised benefits to its members, while maintaining a disciplined focus on optimizing asset allocation and advancing its strategic initiatives.

Coming Soon: LACERA Prepaid Debit Card

LACERA is excited to announce a new payment program for members who currently receive their benefits by check—the LACERA Way2Go Prepaid Mastercard! LACERA has received special permission from the California State Legislature for this pilot program to provide LACERA members still receiving checks by mail a more dependable, secure, and convenient option to access their monthly retirement benefit payments. The Way2Go card can be used for purchases, paying bills, and accessing cash, with no bank account required.

The legislation passed in July 2024 authorizes LACERA to pay benefits through the pilot program through the December 2027 payment. LACERA will report to the legislature on our experience, with the hope of obtaining a permanent extension if the program is successful.

This program is designed for members who still receive physical checks—but who do not wish to establish a bank account or use direct deposit (the preferred payment method)—to address their common concerns: significant delays in postal service delivery, risks related to stolen mail, need for a secure payment method in the event of a natural disaster, and the difficulty members living abroad have with receiving and cashing checks issued by U.S. banks. However, during the duration of this pilot program, the prepaid debit card is available to all members.

See more details about the card below. The debit card program is projected to roll out in late summer/early fall. LACERA will mail an enrollment form to members who currently receive physical checks, and members can also visit lacera.com/retirement-payments/payment-methods to download a form.

Offering Easy, Dependable Monthly Payments

If you sign up for the Way2Go card, your retirement payments are automatically loaded to your card on the last business day of every month for immediate access. No more waiting to get a check and then waiting for the bank to process that check.

There are several advantages to the prepaid debit card:

- **Security:** There's never a risk of your check getting delayed, lost, or stolen.
- **Accessibility:** You are not required to have a bank account, and your money is available wherever you go, since you can get cash back at merchants or make ATM withdrawals. The in-network ATM is extensive, including any Comerica branch; 55,000 Allpoint participating ATMs, found at retail stores like Target, Circle K, and CVS and Walgreens pharmacies; and 40,000 participating MoneyPass ATMs, found at 7-Elevens and banks nationwide.
- **Convenience:** Your card can be used anywhere that accepts Mastercard, so you can use it for retail purchases, transit cards, gas, dining out, online shopping, bill pay, and much more.
- **Free to use:** There is no annual or monthly fee for your LACERA prepaid debit card, and withdrawals from in-network ATMs are free. Out-of-network ATM fees are low, at \$0.85 per transaction.
- **Easy to Manage:** It's easy to check your balance and track your spending at www.GoProgram.com. You can view your monthly automatic deposit receipts by logging into your My LACERA account.



Updates to LACERA FAC Calculations for PEPRAs Members

In the March issue of *Spotlight*, we informed members about a significant change to the final average compensation (FAC) calculation method for General Plan G and Safety C. (For the March *Spotlight* issue, you can access our newsletters archive at lacera.com > About LACERA > News > Newsletters.)

General Plan G and Safety C are called **PEPRA plans** because they were created to address requirements of the Public Employees' Pension Reform Act of 2013.

Your FAC is one of the factors (along with retirement plan, age at retirement, and amount of service credit) used to calculate your monthly retirement allowance. For members of General Plan G and Safety C (PEPRA plans), your FAC is based on the average of your highest earnings over a consecutive 36-month period.

As of March 1, 2025, the calculation for PEPRA plans is based on **scheduled** rather than **actual** (take-home) pay period earnings, benefiting:

- PEPRA plan members who retired before March 1, 2025 and had absences without pay that decreased their FAC
- Future PEPRA plan retirees whose calculations will not be affected by such absences

For more information and examples of how your FAC is calculated, visit lacera.com > Active Members > Compensation.

For PEPRA Members Impacted by the Prior FAC Calculation

We have implemented corrective and retroactive measures to ensure you receive the full benefit to which you are entitled, as follows:

- **If you retired on or after March 1, 2025:** Your retirement benefits are based on scheduled earnings, beginning with the first payment.
- **If you retired before March 1, 2025:** LACERA is recalculating your FAC using scheduled earnings. If your FAC is higher than it was based on actual earnings and results in a higher retirement benefit, LACERA will correct your monthly benefit amount and pay you any retroactive benefits owed.

Prospective benefit adjustments and payment of retroactive benefits are scheduled for completion by June 30, 2025. All **impacted members and beneficiaries** will receive an explanatory letter.

- **If you elected to retire, and your first payment is pending (regardless of retirement date):** Your retirement benefits will be based on scheduled earnings, beginning with the first payment.

LACERA sent letters with updated estimated benefit amounts to members whose payments were expected to start in March or later, providing an explanation of the previous and current FAC calculation methods.

Heritage Months

June

- LGBTQ+ Pride Month
- Caribbean American Heritage Month
- Immigrant Heritage and Refugee Awareness Month (L.A. County)

July

- French American Heritage Month
- Muslim American Heritage Month (L.A. County)

Payday Calendar

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

June 2025						
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	H	20	21
22	23	24	25	M	27	28
29	D					

July 2025						
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
27	28	M	30	D		

August 2025						
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	26	M	28	D	30
31						

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

The following content was provided by RELAC.

Why Join RELAC?

We build community, protect your benefits, and keep you connected.

RELAC (Retired Employees of Los Angeles County) is the only organization exclusively dedicated to protecting the rights and improving the lives of L.A. County retirees. Here's why becoming a member is one of the best decisions you can make.

We Advocate for You

- **Protecting your health benefits:** RELAC actively supports the preservation and expansion of retiree health coverage. RELAC supported LACERA's successful effort to raise the lifetime maximum on Anthem plans from \$1 million to \$1.5 million—a significant step toward improving retiree health coverage. We continue to support the permanent removal of this cap, standing firmly for benefit parity between retirees and active employees.
- **Safeguarding your retirement security:** RELAC has a seat at the table. Our representative on the LACERA Board of Investments helps oversee the management of your retirement funds, prioritizing long-term stability, responsible investing, and your financial well-being.
- **Overseeing LACERA decisions:** Three RELAC board members serve as trustees on the LACERA Board of Retirement, directly influencing key decisions about your retirement, healthcare, and disability benefits.

We Support Your Health and Wellness

- **Supplemental insurance options**
As a RELAC member, you have access to a wide range of affordable insurance plans tailored to retirees:
 - Dental and vision plans
 - Term life, AD&D, accident, and critical illness insurance
 - Hospital indemnity coverage
 - Identity theft and fraud protection
 - Pet insurance
 - Legal assistance plans

These plans offer added peace of mind and help you prepare for the unexpected, allowing you to focus on enjoying your retirement.

- **Health and happiness through social connections**
Staying active and engaged is key to wellness. RELAC hosts popular annual events, such as our Dodger Game

Day and a summer evening at the Hollywood Bowl, as well as other fun outings and activities throughout the year.

We Help You Save

- **Exclusive member discounts:** Enjoy 20% off (on average) across more than 20,000 products and services:
 - **Travel:** Hotels, cruises, car rentals, and travel insurance
 - **Dining:** From casual to fine dining
 - **Entertainment:** Movie tickets, amusement parks, and shows
 - **Health:** Prescription savings, eyewear, and hearing aids
 - **Everyday essentials:** Major appliances and even new vehicles

We Keep You Informed

- **Bimonthly newsletter:** Receive timely updates on retiree news, benefit changes, legislation, and more.
- **Email alerts:** Important updates and event information delivered right to your inbox.
- **Free online webinars (coming soon):** Join engaging sessions from industry experts on insurance, finance, technology, and other topics that matter to retirees—all from the comfort of home.

We Build Community

Stay connected. Stay involved.

RELAC is more than just a benefits organization—it's a community of people who care.

- **Local events:** Reunite with old friends and meet new ones at social gatherings, luncheons, and educational events.
- **Volunteer opportunities:** Give back through advocacy, mentoring, or service projects that support fellow retirees and your community.
- **Shared experiences:** Whether it's a fun outing or meaningful service, our events offer a chance to stay active, engaged, and inspired in retirement.

Join RELAC today—and stay **protected, informed, connected,** and **empowered** for the years ahead. Have questions? For more information, please call us at 800-537-3522 or 562-308-0532, or visit relac.org.

“I can be changed by what happens to me, but I refuse to be reduced by it.”

—Maya Angelou

STAYING HEALTHY TOGETHER

VOL. 19, ISSUE #2 • SUMMER 2025



Better Habits for a Better You

Your overall well-being is an interconnected system where your personal habits and behaviors determine just how healthy you are physically, emotionally, and mentally. Not being mindful of the essentials of good wellness or failing to make adequate changes to improve your well-being can result in you establishing unhealthy habits and can lead to the development of serious health conditions down the line.

Make sure to keep your health in check and take the first step by developing better wellness habits. A few small changes today can reap bigger and happier results in the future. Here are some wellness tips to get you started:

- **Aim small:** Know the goals you want to meet and start off with small milestones that are easy to achieve. This way, you won't get too overwhelmed with the changes to your routine and can stay motivated.
- **Consistency is key:** To form habits that last, it's best to establish a daily routine so you can get used to your new normal.
- **Eat a well-balanced diet:** Drinking plenty of water and having a diet consisting of fruits, vegetables, lean proteins, whole grains, herbs, and spices is what's best for your health. Avoid excessive consumption of processed foods, sugars, alcohol, and caffeine to maintain a healthy weight.
- **Get physical:** Find a physical activity you love and commit to it. Whether it be daily walks or attending a fitness class, it's best to find something you enjoy and can look forward to.
- **Quality rest:** The best way to recover and allow your body (and mind!) to rest is to get enough sleep. Not getting enough sleep can negatively impact you and your body's hormone production, leading to increased hunger and even weight gain. Steer clear of this by establishing a bedtime routine, limit your screentime before bed, and try your best to get at least 7–8 hours of sleep every night.
- **Stay social:** Your emotional well-being matters too. Make sure you maintain strong relationships with your friends, family, and community so you can always feel loved and supported.
- **Practice mindfulness:** To decrease stress and improve your mental health, try incorporating some mindfulness techniques into your everyday routine. Meditation or

breathing exercises can help improve your mental clarity and keep you laser-focused on your wellness goals.

Support for Better Wellness

The good news about embarking on a new wellness journey is you don't have to do it alone. The LACERA-administered health plans offer many helpful resources and programs so you'll always be supported on the road to better health.

Anthem

The following health and wellness benefits are offered under the Anthem plan to help improve and support your overall wellbeing:

- **24/7 Nurseline:** Get round-the-clock access to health information and registered nurses, available day or night. To reach the 24/7 Nurseline, call the number listed on the back of your Anthem ID card for more information.
- **SpecialOffers program:** Save money on products and services with discounts on glasses, hearing aids, gym memberships, exercise equipment, wellness programs, and more.

Cigna (Medical and Dental/Vision)

The following health and wellness benefits are offered under the Cigna plan to help improve and support your overall wellbeing:

- **Oral health:** Your oral health is often linked to the development of severe health conditions including cardiovascular disease, diabetes, and Alzheimer's. Brushing your teeth twice a day, flossing daily, and eating a healthy diet are some preventive measures to maintain good oral health, but you should also get in the habit of having regular check-ups and cleanings. Your health plan covers two annual dental check-ups to help keep your mouth healthy and catch any other underlying conditions before they develop further.
- **Active&Fit:** For non-Medicare eligible retirees, choose from over 10,000+ fitness centers nationwide for only \$25 a month. Search for locations near you, try out a fitness center for free before enrolling, and access an online, educational resource library.
- **Silver&Fit:** For Medicare-eligible retirees, gain access to over 18,000 fitness centers, on-demand workout videos,

one-on-one healthy aging coaching, and other resources at no additional cost.

Kaiser

The following health and wellness benefits are offered under the Kaiser plan to help improve and support your overall wellbeing:

- **ClassPass:** For non-Medicare eligible retirees, exercise from the comfort of your own home with access to online fitness classes at no cost or receive reduced rates on in-person fitness classes at the top gyms and fitness studios worldwide.
- **One Pass:** For Medicare-eligible retirees, work out your way with a program designed to help you find a fitness routine that's right for you. Choose from the largest nationwide network of gym locations and access on-demand or livestreamed fitness classes. Even get your groceries and household essentials delivered straight to your door through Walmart+ or Shipt.
- **Kaiser Webinars:** Attend a Kaiser-sponsored workshop and learn new wellness techniques and ways to improve your everyday wellbeing. Visit lacera.com under the Retiree Healthcare tab, and click on the Kaiser microsite <https://choose.kp.org/lacera> to register for one of the upcoming webinar sessions. The workshops are presented and managed by Kaiser, not LACERA.

SCAN

The following health and wellness benefits are offered under the SCAN plan to help improve and support your overall wellbeing:

- **Independent Living Power Services (ILP):** Receive unique in-home care services and personal assistance to help keep you healthy and independent, including home-delivered meals, personal care coordination, homemaker services, and more.
- **Care Management Program:** Get complex care management, disease management, assistance from care navigators, care coordination, and benefits that promote wellness, including discounts on gym memberships.

UnitedHealthcare (UHC)

The following health and wellness benefits are offered under the UHC plan to help improve and support your overall wellbeing:

- **Let's Move Program:** For Medicare-eligible retirees, keep your mind, body, and social life active. Access healthy recipes, fitness resources, local and online events, mental health tools and services, and other personalized support.
- **Real Appeal:** A proven weight management program that helps you stay healthy and achieve your wellness goals. Receive support from online group sessions led by coaches, personalized messages, and a Success Kit with additional tools and resources delivered straight to your door.
- **Renew Active:** For Medicare-eligible retirees, get your mind and body active at no additional cost. Get active at home or at the gym, work on your focus with online memory fitness activities, and stay connected by attending local health and wellness classes, clubs, and events.

Your wellness benefits are designed to help you develop better habits and support your overall health so you can live a long, happy life. Whether you prefer exercising at home, participating in fitness classes, or receiving in-home care and personal assistance, these plans offer a variety of resources to meet your personal needs. Make the most of these benefits to maintain and achieve a healthy and active lifestyle.

For more information on other wellness benefits offered by your LACERA-administered health plan, contact the vendor directly or visit their website:

Anthem Blue Cross PPO Plans

800-284-1110
www.anthem.com/ca

CVS Caremark

800-450-3755
www.caremark.com

Cigna Network Model Plan

800-244-6224
www.mycigna.com

Cigna Preferred Medicare with Rx MAPD HMO

800-627-7534
www.cigna.com/medicare

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

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



Celebrating Another Successful Staying Healthy Together Workshop!

Our spring Staying Healthy Together workshop was a success, and we couldn't have done it without you! We'd like to express our deepest gratitude to those who attended to learn about developing healthier eating and fitness habits. Many thanks to the event sponsors: Anthem Blue Cross, CVS, Kaiser, Cigna, SCAN, United Healthcare, and RELAC.

Here's what attendees had to say:

"This was the first time I have attended a LACERA workshop, and I really enjoyed it. Great job!"

"It was great seeing lots of old friends, and it made me realize how important it is to stay socially connected."

"My husband and I really enjoyed everything. The speakers were informative, and the activities and food were exciting and delicious!"

"Great workshop and best location so far! The speaker was fantastic, as was the dance instructor."

Check for event photos and videos on lacera.com under Retiree

Healthcare > Healthcare Resources > Retiree Wellness Program.

LACERA will be hosting the next workshop this fall. Be sure to keep an eye out for more information, coming your way soon.



Annual Benefits Packets Mailed

If you are currently enrolled in a LACERA-administered retiree healthcare plan, your Retiree Healthcare Annual Benefits Packet for the July 1, 2025–June 30, 2026 fiscal year was mailed at the end of May. This packet contains important information about the LACERA-administered Retiree Healthcare Benefits Program (RHCBP), including the new healthcare monthly premium amounts effective July 1, 2025, and information on carrier-mandated benefits, if any. No action is needed unless you would like to make changes to your current healthcare plan enrollments.

For those enrolled in Kaiser Permanente outside California (Kaiser-Colorado, Kaiser-Georgia, Kaiser-Hawaii, Kaiser-Oregon, or Kaiser-Washington), you will receive a separate mailing from LACERA. Plan changes and rates are determined by the Kaiser Permanente region in which you reside. If you are enrolled in SCAN Desert Health Plan-Arizona (Maricopa, Pima, and Pinal Counties), or SCAN Health Plan-Nevada (Clark and Nye Counties), you will also receive a separate mailing.

If you have not received your packet by June 20, please contact the Retiree Healthcare Division.

- Call us at 800-786-6464, between 7 a.m. and 5:30 p.m. (Pacific Time), Monday through Friday, except holidays.
- Send us a secure message by logging in to your My LACERA Account.
- You can also view or download your healthcare packet information under the Retiree Healthcare tab on lacera.com. Click on Healthcare Resources located on the left side of the page, then click on Retiree Healthcare Forms and Publications.



Notice of Plan Termination: Cigna Preferred Medicare with Rx (HMO) in Arizona

Effective July 1, 2025, the Cigna Preferred Medicare with Rx (HMO) plan in Arizona (Maricopa, Pima, and Pinal Counties) will be terminated and will no longer be offered by Cigna. The plan will be closed to new entrants.

If you are currently enrolled in this plan, you will receive a termination letter from Cigna before the effective date of July 1.

Additionally, LACERA will send a letter informing you of this change and providing instructions on how to change your enrollment to another LACERA-administered medical plan. Rest assured, LACERA will assist affected members during this transition. If you have any questions, please contact the Retiree Healthcare Division.



Now Playing: Video Guides for Completing Retiree Healthcare Forms

Filling out retiree healthcare (RHC) forms can feel like a task, so LACERA is proud to present our new series of step-by-step video guides that make it as easy as possible! These guides are designed to save you time and ensure accuracy in filling out and submitting your forms.

Whether you need to enroll in, change, or cancel your medical, dental/vision, or Medicare Advantage Prescription Drug plan (MAPD), there are seven different videos available, specific to your need. The guides provide clear, detailed instructions for completing and submitting RHC forms, as well as the appropriate steps to take if you need to update your coverage,

cancel a plan, or relocate outside of your current coverage area.

To access the videos, visit lacera.com and click on the **Resource Center** tile, then the **Video Library** tile. Under the Retiree Healthcare category, select the **How to Complete and Submit Retiree Healthcare Forms** page.

Tip: If you are not familiar with LACERA's Retiree Healthcare program or need help selecting a plan, watch the **Intro to Retiree Healthcare and Medicare Enrollment** video first!



A Message From Empower



Did You Know ... ?

What happens when you die and don't have a valid beneficiary designation?

Having a beneficiary on file with Empower is the easiest way to make sure your retirement plan assets go to the people you want. Please note that if you have more than one account with Empower, you must have a valid beneficiary for each account.

It is very important, even after retiring, to regularly review your beneficiary selection. If you die without a valid beneficiary designation on file, your assets will be designated in the following manner:

1. 100 percent to your spouse or registered domestic partner, if living 30 days after the date of your death.
2. If you are not married or without a registered domestic partner, your assets will be shared equally amongst your children (by blood or adoption). If your child has predeceased you, but they have children, then they will split your assets equally.

Note: In the event that a beneficiary passes before funds are distributed and has established a takeover account, that beneficiary will remain the claimant. If the beneficiary has not established a takeover account at time of their passing, the assets will go to the estate of the participant.

3. Your estate, if your beneficiary(ies) cannot be determined under this provision.

Add or review your beneficiary today! Visit <https://countyla.empower-retirement.com/participant/#/d/beneficiary>.

What are the benefits of Direct Deposit (a credit transaction settling into your bank account via the Automated Clearing House (ACH) network) vs. a check mailed to an address?

If you still receive your required minimum distributions (RMDs) in the form of a check through the mail, you may want to reconsider. Receiving your RMDs through ACH directly to your bank account is faster and more secure. Here are some of the benefits:

- Security: ACH payments are deposited directly to your bank account, which will reduce the risk of check fraud, theft, or even getting lost in the mail.
- Speed: Since ACH payments will be deposited directly into your account (usually within two days after the payment is originated), there is no waiting for a check to arrive in the mail.
- Convenience: Since ACH transactions are electronic, you won't have to spend time going to the bank or waiting for funds to become available after depositing a check.
- Good for environment: ACH eliminates paper waste from printing checks and fuel needed for delivery and driving to the bank to deposit.

Setting up your ACH payments is quick and easy. If you're interested in setting them up, follow these steps:

1. Log into your account at www.countyla.com
2. Select your account from the top menu bar
3. Select *Manage bank accounts* from the left menu bar
4. Click the blue *Add bank account* button

Please note: For a one-time distribution, set up and approval must be completed prior to distribution. If not, a check will be mailed to your address of record. If you are setting up ACH for a reoccurring payment, the ACH distribution will occur with the next scheduled distribution.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc. (EFSI), Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

©2025 Empower Annuity Insurance Company of America. All rights reserved. RO4273490-0325



Backpack and School Supply Drive

The Department of Public Social Services (DPSS) provides year-round opportunities for individuals and groups alike to participate in projects that help our community's in-need residents.

From June through August, DPSS is conducting a backpack and school supply drive to support low-income children and families and help them be well prepared for the new school year. DPSS will be collecting backpacks and/or school supplies throughout the summer. Email toyloan@dpss.lacounty.gov for more information on how to donate.

Upcoming Holidays

LACERA will be closed on:

Thursday, June 19
For Juneteeth

Friday, July 4
For 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.

Senior Editor/Writer: Sarah Scott **Design:** Christian Ibarra **Also Contributing:** Erick Hernandez, Investments Division, Retiree Healthcare Division