

News for
Retired Members

Spotlight

September 2025
Vol. 36, No. 3

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

LACERA

Search

About LACERA Active Members Retirees and Families Retiree Healthcare

Welcome to LACERA

The Los Angeles County Employees Retirement Association

**WE'VE MOVED
TO LACERA.GOV!**

LEARN MORE

1 2 3 4 5

> I Would Like To...

We are happy to announce that our website has officially moved from lacera.com to lacera.gov as of August 1, 2025. This exciting milestone reflects our commitment to delivering a secure, reliable digital experience to our members. Through effective teamwork across divisions, we completed the transition on schedule with no disruption to our members. Thank you to our staff members who worked hard to complete this important project!

The transition to a .gov domain broadens our security standards and clearly identifies LACERA as a verified government organization.

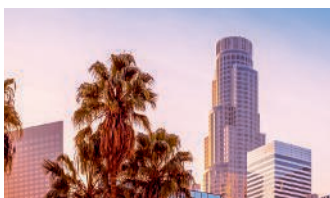
Here is a quick refresher on what this change means for you:

- Our website is now www.lacera.gov.
- All staff emails have changed from @lacera.com to @lacera.gov.
- Emails sent to @lacera.com and visits to lacera.com and My LACERA will redirect automatically.

Although we recommend updating any LACERA staff email addresses, bookmarks, or saved links you may have, you will continue to have secure, uninterrupted access to our website when using search engines, bookmarks, and third-party links.

Thank you for your patience and flexibility during this transition. We look forward to serving you under our new .gov domain!

IN THIS ISSUE



LACERA
Accomplishments

4



Investments
Snapshot

5



Prepaid Debit Card
Launch

5



Staying Healthy
Together

8



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, and welcome to autumn! I hope you enjoyed the simple pleasures of summer and are feeling ready for the busy back-to-school and holiday seasons ahead. In this issue of *Spotlight*, we are pleased to update you on your member benefits and share our recent accomplishments.

First though—because we hold distribution of our winter issue until late December to include the Popular Annual Financial Report and retiree calendar—I hope you don't mind a couple pre-holiday messages before we get to business.

It's Up to Us: Taking Care of Our Community

It has been a tough year for Los Angeles County residents. The economy was still recovering from the pandemic and the 2023–24 writers' and actors' strikes when the tragic January wildfires hit, intensifying existing hardships and testing our individual and collective resilience. We thank our members who have selflessly stepped up—whether as part of their job or through volunteer work—to help our community in a time of great need.

Celebrating the holidays amidst this backdrop may seem challenging this year, especially for those who have experienced personal loss or financial hardship. If you are facing loneliness or depression this season, please take advantage of the mental health resources available to you through your LACERA-administered healthcare plan. And if you have a friend or relative who is struggling, please maintain contact with them and help connect them with available resources.

Giving back: For those in a position to do so, I hope you will consider initiating or increasing monthly donations to your favorite charities. With federal spending cuts to vital social service programs, having dependable

monthly income is a lifeline for nonprofit organizations and those they serve. It's more important than ever to show support and donate to the causes we care about.

In addition, see pages 11 and 12 for volunteer and donation opportunities with the County!

Now, I'd like to highlight how we are working for **you**. Over the summer, we implemented key initiatives for delivering a superior member experience, which is the top priority in our strategic plan and has been the centerpiece of our efforts the last couple of years.

.Gov Migration

As highlighted on the cover, we have moved to .gov! On August 1, we completed the complex project of transitioning from lacera.com to our new .gov domain—on time and with minimal impact to users. By design, you won't notice any difference in utilizing or accessing the website since the structure remains consistent and any lacera.com pages you use will get forwarded automatically. However, behind the scenes, members will benefit from the expanded security protocols under the federally managed .gov domain.

Thank you and congratulations to our staff members from our Systems, Information Security, Communications, and Retiree Healthcare divisions, who worked together closely for months to make sure the migration went seamlessly. They exemplify our values of collaboration and innovation. Great job, team!

Mental Health Resources

- Disaster Distress Hotline at 800-985-5990
- National Suicide Prevention Lifeline at 988
- Veterans Crisis Line at 800-273-8255 (press 1)
- Crisis Text Line: Text "HOME" to 741741

New Prepaid Debit Card

We are launching a secure new prepaid debit card payment option on November 1 for payees who currently receive a monthly allowance by check instead of direct deposit. Developing this program and getting legislative approval has been a priority for

LACERA for several years, so we are excited for the official rollout this fall. See page 5 for more information.

Keeping You Updated on Investments

In our June cover article, we explained how LACERA's defined benefit plans offer security in uncertain times and detailed how our funds are structured for long-term stability and growth. Now, we are pleased to introduce a new ongoing feature in this issue: the Investments Snapshot. This quarterly update provides a brief yet comprehensive summary of recent board actions and how the trusts are performing. See page 5 for the first installment!

Lifetime Maximum Benefit Increases

Effective July 1, 2025, the Anthem Blue Cross I, II, and Prudent

Buyer plans' lifetime maximum benefit (LMB) increased from \$1 million to \$1.5 million.

This substantial increase provides added healthcare security for retired members with Anthem indemnity/PPO (preferred provider organization) medical plans, since previously, one major illness could put them near their LMB.

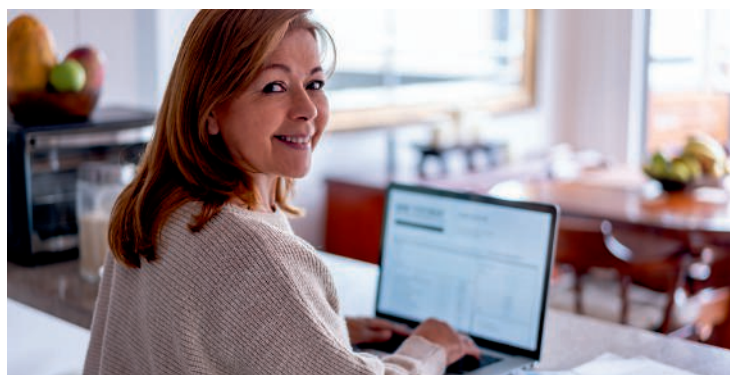
We are continuing our discussions with the County CEO's office in order to further increase the LMB or eliminate it altogether. We will keep you updated on our progress.

Until our next issue, take care, stay safe, and thank you for all you do to keep our communities strong! LACERA is proud to serve you and appreciates your generosity of spirit.



Does LACERA Have Your Email Address?

Hear it first—from us! LACERA sends occasional messages to members regarding important benefits information and news. To ensure you don't miss a thing, visit lacera.gov then click on the green box on the upper right to add or update your email in My LACERA. Just log in, select Profile from the top navigation row, then select Account Access.



Why You Should Consider a Durable Power of Attorney

If you are retired and have not filed the **LACERA Special Durable Power of Attorney** (SDPOA), please read on. There are situations when having an attorney-in-fact with signature authority could be vitally important. The LACERA SDPOA can provide you and your family with security in the event you become incapacitated or unable to manage your LACERA benefits. For example, in the event of an accident or health event causing your incapacity, your attorney-in-fact can make LACERA-specific decisions on your behalf.

LACERA's SDPOA form includes the appropriate language needed for the attorney-in-fact to assist members with their pension and healthcare plan needs. Many external POA forms lack the correct language, making them ineligible for use with LACERA. Our SDPOA form is free and requires just two witnesses over the age of 18, or it can be notarized.

The LACERA SDPOA is limited to your LACERA retirement and healthcare benefits, and you may choose to grant or withhold authority over specific actions, such as designating or changing your beneficiaries or retiree healthcare plan. You can also specify within the LACERA SDPOA that your attorney-in-fact will begin to have authority to act on your behalf only upon your incapacity. This way, you can plan ahead for any unforeseen circumstances.

Without a valid durable POA in place, no one else can manage your LACERA retirement benefits, even if you are unable to.

In fact, we cannot even discuss your account with anyone, including a spouse, unless you have a POA in place granting them attorney-in-fact access. In such a situation, the person who wishes to manage your affairs would need to obtain a court-ordered conservatorship, which can be very time-consuming and costly.

Get Started Today

We highly recommend attending one of our monthly LACERA Special Durable Power of Attorney webinars, which provides an overview of the SDPOA and takes you through completing all the appropriate paperwork. Visit lacera.gov and click on the Resource Center tile, then the Workshops tile, to register for an upcoming webinar. If you would like to file the SDPOA now, you can find a guide and form at lacera.gov > Active Members > Retirement Planning > Power of Attorney.

LACERA cannot offer legal advice. If you have legal questions about whom to appoint as attorney-in-fact or which powers to grant them, or if your questions are regarding a non-LACERA power of attorney, you will need to consult an attorney.

A Power of Attorney is a legal document used to delegate authority to another person to make decisions on your behalf. If the POA is "durable," it means it remains in effect even if you should become incapacitated.



LACERA Accomplishments

LACERA Investment Strategy Highlighted in Top1000funds.com



Jon Grabel

We are proud to share two accomplishments coming out of our Investments Division. In July, Top1000funds.com, a leading global news and analysis site for the world's largest institutional investors, featured an investor profile and interview with LACERA CIO Jon Grabel. In the interview, Grabel discussed the

importance of robust investment processes that enhance positive outcomes by reducing operational risks.

Grabel highlighted LACERA's strategic asset allocation and detailed the diversification into growth, risk mitigation, and credit. He noted that the cash overlay

generated over \$500 million, supporting liquidity needs, and emphasized the value proposition of credit investments, which offer contractual income, structural protections, and potential upside. Credit has been the top performer in LACERA's portfolio for the last three years. He also discussed the emerging manager program, which invests in smaller, early-stage firms in credit, public equity, and hedge funds, with plans to include real estate and real assets. This program aims to enhance returns by leveraging niche opportunities and diverse talent.

Thanks to Mr. Grabel for representing the organization in Top1000funds.com and showcasing the successful collaboration between the Board of Investments and Investments Division in fulfilling LACERA's mission.

CIO Jon Grabel Named to Nonprofit Advisory Board

Also in July, CIO Grabel was named to the advisory board of Girls Who Invest (GWI), a nonprofit organization dedicated to increasing the number of women in portfolio management and executive leadership within the asset management industry.

Grabel joins GWI's mission to have 30 percent of global investable capital managed by women by 2030. His involvement reflects ongoing support for developing diverse talent and driving better outcomes in the investments industry.

LACERA Supports Annual School Supply Drive

In July, LACERA took part in the Department of Public Social Services' annual School Supply Drive to provide children served by the agency with the necessary items for the upcoming academic year. The drive was organized by LACERA's Employee Council Team, with all 15 LACERA divisions contributing funds and supplies—resulting in the donation of 134 filled backpacks along with extra school materials. LACERA is proud to support DPSS's efforts to ensure that local kids are well-equipped for their studies and prepared for a successful start to the school year!



**"A bend in the road is not the end of the road.
Unless you fail to make the turn."
—Helen Keller**

Investments Snapshot

▲ 115.032 +35.123
-12.87%

Welcome to the first installment of Investments Snapshot, LACERA's new quarterly series highlighting key discussions and decisions made by the Board of Investments (BOI).

In each *Spotlight*, we will provide a high-level summary of topics presented at the monthly BOI meetings, including market performance, asset allocation, and more. This snapshot is intended to keep you informed about how your retirement funds are being managed. The information discussed in this Snapshot is based on the most recent BOI meeting, held on June 11, 2025.

Staying Disciplined Amid Market Volatility

While April brought short-term market uncertainty, May delivered a significant rebound. The S&P 500, an index of large U.S. companies, posted its strongest May since 1990. Though the S&P 500 is not LACERA's official benchmark, it remains an important component of our global equity portfolio.

LACERA CIO Jon Grabel credited LACERA's discipline for this successful period. Rather than reacting to dramatic market fluctuations in April, the portfolio was rebalanced, allowing the Pension Fund to benefit from May's strong gains. These results reinforce the importance of long-term planning and not making sudden strategic shifts based on short-term volatility.

Infrastructure Leads the Way

One of the standout performers this fiscal year (July 1, 2024–June 30, 2025) has been global infrastructure, which includes investments in utilities, energy, and transportation. As of April, infrastructure had returned an impressive 22.9 percent in the fiscal year, making it the best-performing subcategory in the portfolio.

With over \$1 billion invested in listed infrastructure securities, this success illustrates the value of diversification. Diversification helps manage risk and offers exposure to different parts of the market that may outperform at different times.

Pension Fund and OPEB Trust Updates

In April, the Pension Fund returned 0.2 percent while the Other Post-Employment Benefits Trust (OPEB) returned 0.3 percent. As of April, the OPEB Trust was up 5.4 percent in the fiscal year, and the Pension Fund was up 4.8 percent.

These differences reflect the distinct design and purpose of each fund. The OPEB Trust has more exposure to public markets and has historically followed an indexed approach. The Pension Fund, by contrast, includes a mix of active management and less liquid investments, designed to support a mature, negative cash flow plan. Both funds have performed well over the last five years, with an average annual return of 9.5 percent for the pension fund and 9.0 percent for the OPEB trust.

Looking Ahead

As of April, the net asset value of the retirement trust was \$81.6 billion, with over \$1.3 billion in cash equivalents. The Fund remains fully invested according to its long-term allocation strategy. As the fiscal year concludes, the Board will continue evaluating key actuarial metrics and long-term funding needs.

LACERA is committed to responsible investment management and transparency. Investments Snapshot will return in the next issue, with more updates on how the Fund is being managed on behalf of our members.

Way2Go Prepaid Debit Card Launches in November

LACERA is excited to announce that we are launching our LACERA Way2Go Prepaid Mastercard on November 1, 2025.

The Way2Go card is a new payment option for members who still receive their monthly benefits by physical checks and who may be uncomfortable with or unable to use direct deposit. The Way2Go card offers dependable access to benefit payments while resolving common issues like postal service delivery delays, stolen mail, difficulty receiving payments in the event of a natural disaster, or—for members living abroad—problems with receiving and cashing checks issued by U.S. banks.

If you are a LACERA member or survivor currently receiving your monthly benefits by check, LACERA will send you a letter and/or email in October with an enrollment form and further information. While LACERA's outreach is geared toward these payees, the program is open to all members. (However, we still recommend direct deposit as the preferred method of payment.)

For more information about the prepaid debit card and features, visit [lacera.gov > Retirees and Families > Payment Methods](#).

Enrollment Opens November 1

Payees can sign up for the Way2Go card starting November 1, with first deposits available on November 28 for those who enroll by November 15. Like direct deposit, monthly allowance payments are available on the last business day of the month.

If you are currently receiving your monthly payment by check, we have created a convenient guided process on My LACERA for you to sign up for the Way2Go card. Just Log in to your My LACERA account and look for the prepaid debit card option on your dashboard.

Any other member can sign up by completing a form and submitting it to LACERA. Visit [lacera.gov > Retirees and Families > Payment Methods](#) to download the digital form or request a printed copy to be mailed.

The prepaid debit card pilot program was created with special permission from the California State Legislature, and LACERA is authorized to pay benefits through December 2027. We will report to the legislature on our experience, with the hope of obtaining a permanent extension if the program is successful.

HIGHLIGHT ON

National Disability Employment Awareness Month

Every October, National Disability Employment Awareness Month (NDEAM) shines a spotlight on the invaluable contributions of workers with disabilities and reaffirms our commitment to inclusive, equitable work environments. The observance began in 1945 as a week-long recognition of workers with physical disabilities. It was later broadened to encompass all disabilities, and in 1988 it was formally recognized as a month-long commemoration.

Hosted by the U.S. Department of Labor's Office of Disability Employment Policy, NDEAM is now in its 80th year, marking an eight-decade legacy of raising awareness around employment barriers. This year's theme, "Celebrating Value and Talent," aims to recognize the value and talent American workers with disabilities add to our workplaces and economy and highlight their achievements.

Locally, Los Angeles plays an active role in promoting disability pride and employment equity. The City's Department of Disability and Department of Cultural



Affairs have organized an Annual Disability Art Exhibition every October for the past 17 years, and we hope to see them host their 18th edition again this October. Likewise, the California Resource Services for Independent Living, in partnership with L.A. County Supervisor Hilda Solis, will host their 7th Annual Disability Fall Festival at the East Los Angeles Civic Center on October 25.

Sources: www.dor.ca.gov, www.dol.gov, www.congress.gov, <https://disability.lacity.gov>, www.disabilitypridela.com

Heritage Months

September

- German American Heritage Month
- Hispanic American Heritage Month

October

- Filipino American History Month
- Italian American Heritage Month

November

- Native American Heritage Month/American Indian and Alaska Native Heritage Month

Payday Calendar

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

September 2025						
Su	Mo	Tu	We	Th	Fr	Sa
	H	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	M	27
28	29	D				

October 2025						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	H	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	M	30	D	

November 2025						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	H	12	13	14	15
16	17	18	19	20	21	22
23	24	M	26	H	H/D	29
30						

M = Check Mailing Date

D = Direct Deposit Date

H = Holiday

Stay Vigilant: Protect Yourself from Phishing and Smishing Scams

At LACERA, safeguarding our members' personal information is a top priority. As cyber threats continue to evolve, scammers are increasingly using phishing (fraudulent emails) and smishing (fraudulent text messages) to trick individuals into sharing sensitive information. These messages may appear to come from trusted sources and often use urgent language to pressure recipients into clicking on malicious links or providing personal details like Social Security numbers or login credentials.

When LACERA has important information to share with you,

we will usually send you a physical letter and/or send an email asking you to sign in to My LACERA and review your member document library. LACERA also calls members for urgent matters regarding their benefits, in which case, we will go through a secure verification process with you.

If you receive a suspicious message claiming to be from LACERA, **do not click on any links or provide any information**. Instead, contact us directly through our official channels to verify its authenticity.

Staying alert and informed is your best defense against fraud!

There's a Webinar for You—Join Us!

LACERA offers convenient online workshops to help you make the most of your benefits, even after you've retired. To browse upcoming sessions and register online, visit lacera.gov, then click on the **Resource Center** tile on the homepage to access the **Workshops** page.

Webinars offered on a rotating basis include:

- **LACERA Special Durable Power of Attorney:** Provides you and your family options in the event you become incapacitated or unable to handle your LACERA benefits. This webinar takes you through completing all the appropriate paperwork, including filling out the LACERA Special Durable Power of Attorney form.
- **My LACERA:** Shows you how to sign up for My LACERA, access your information, and securely and conveniently conduct self-service transactions with our easy-to-use tools.
- **LACERA Active and Retired Death Benefits:** Covers the various benefits available to your loved ones should the worst happen—helping you make sure your survivors will have the ability to take care of themselves and giving you peace of mind.
- **LACERA Domestic Partnership:** Helps you understand the many details regarding the domestic partnership requirements and the types of domestic partnerships LACERA can accept for benefit eligibility.
- **LACERA Post Retirement:** Provides all the important information you need to know as a newly retired LACERA member, including financial and medical processes.
- **Empower Mini-Webinars** for managing your savings accounts post-retirement, such as: Living in Retirement (new!); Comprehensive Account Review; Stay in the Plan; Inflation Risk/Equity Risk: What Is It and How to Manage It; Navigating the Website; Market Volatility and Your L.A. County Investment Strategy; and Fraud Prevention.

Three Things: Television



Television has come a long way from black-and-white scheduled programming to today's endless 4K streaming options. Beyond the shows we love, TV has played a big part in most of our lives. Here are three fun facts about television that you may not have known!

- 1 On May 1, 1939, RCA and President Franklin D. Roosevelt made history with the first major public television broadcast during the New York World's Fair. This was many Americans' first glimpse of live TV.
- 2 The first TV remote control was introduced by Zenith in the 1950s and was nicknamed "Lazy Bones." The invention was sparked by Zenith Electronics president

Eugene F. McDonald, who wanted a device that could change channels during commercials.

- 3 The year 1963 marked the arrival of television as the dominant medium for news consumption in the United States. For the first time, more Americans reported getting their news from TV than from newspapers.

Sources: www.its.ntia.gov, www.bbc.com, www.pbs.org

STAYING HEALTHY TOGETHER

VOL. 19, ISSUE #3 • FALL 2025



Health Hacks

When the seasons change, each one has its specific challenges and impact on our overall well-being. Different weather patterns, environmental factors, and health challenges can make certain times of the year more difficult than others. Some health practices, including getting enough sleep, practicing mindfulness techniques, and staying on top of your regularly scheduled check-ups and preventive care screenings, are beneficial all year round in maintaining good health.

While it may still be difficult on your body to adapt throughout the seasons, you can be proactive by introducing new habits into your daily routine that will enhance your health and help you embrace the energy of every season. Below are a few health tips tailored to each season that are effective and will help you feel your best, rain or shine.



Tips for Autumn

Prepare to start bundling up once autumn approaches. As temperatures begin to drop and leaves change color, the fall months provide an opportunity to begin strengthening your immune system and prepping for the colder months ahead. Here

are some tips on how to prepare for the cooler days:

- **Immunity boost:** The fall time kickstarts the cold and flu season. Besides making sure to get your seasonal immunizations, you can also stay healthy by washing your hands frequently to reduce the spread of germs and partake in a nutrient-rich diet filled with plenty of fruits, vegetables, and whole grains to keep your immune system strong.
- **Vitamins and antioxidants:** This time of year is also great to enjoy the produce of the season. You can incorporate nutrient-packed seasonal foods, including root vegetables, pumpkins, and apples into your daily meals for a boost of vitamins and antioxidants.
- **Stay active:** It can be easy to reduce your time engaging in outdoor entertainment as the daylight hours shorten. Try your best to stay active to maintain your physical and mental health and avoid seasonal affective disorder (SAD)

by enjoying activities like hiking, apple picking, or taking part in recreational sports and activities.

Tips for Winter

Once winter hits, the incoming chill can bring new challenges like intense cold, dry skin, and a decrease in physical activity. While you can spend these months resting and waiting patiently for the warmer months to return, here are some tips on how to stay cozy and healthy as you face winter's chill:

- **Layer up:** Keep yourself protected from the cold and chills by dressing in layers to trap your body heat. Wearing gloves, scarves, and thermal clothing can keep you warm while you are outdoors, but make sure to limit your time outside when temperatures are extremely low.
- **Relieve dry skin:** The combination of intense cold outdoor air and indoor heating can make your skin dry out during the winter. To maintain soft and hydrated skin, use moisturizers with natural oils or shea butter, add moisture to the air in your home by running a humidifier, and keep drinking plenty of water so you can hydrate from within.
- **Indoor activities:** Even if you don't feel like bracing the cold, try to stay active during the winter by finding indoor alternatives. Yoga, home workouts, or joining a gym can help you maintain physical activity and combat the winter blues.

Tips for Spring

Spring is often associated with renewal and the blooming of flora. It also comes with its share of unpredictable weather patterns and an increase in seasonal allergies. Here are some tips on how to combat the spring:

- **Stay hydrated:** As the temperature begins to increase, staying hydrated becomes more essential. Make sure to drink plenty of water and consume food with high water content, such as cucumbers, watermelon, and strawberries.
- **Allergy prevention:** An increase in allergies caused by pollen from flowers, grass, and trees can make this season extremely difficult. Combat this by using air purifiers, keeping windows closed to minimize exposure, monitoring daily pollen counts and staying indoors during high pollen days, and washing your hands and face regularly.

- **Get physical:** The warmer the weather, the more of an increase there is in outdoor activities. Getting physical with walks, gardening, or cycling are great ways to get active again after a sedentary winter, but make sure to warm up properly by stretching beforehand to avoid any injuries.

Tips for Summer

Summer is often the time for exciting vacations to new destinations, beach trips and fun in the sun, but the intense weather can impose severe health risks. Make sure to beat the heat with the following tips:

- **Protect your skin:** Your body's largest organ is your skin. With the sun's rays at their strongest during the summer, there's an increased risk of sunburn and long-term skin damage the longer you're outside. Applying broad-spectrum sunscreen of at least 30 SPF or higher every two hours (or once you come out of water!); wearing protective clothing, sunglasses, and a wide-brimmed hat; and seeking shade during peak sun hours are the best ways to keep your skin protected.
- **Stay cool:** Prevent dehydration and exhaustion from heat exposure by drinking water consistently, limiting beverages that can dehydrate you (caffeine, sugary drinks, and alcohol), and consuming cooling foods, including water-rich fruits and vegetables, yogurt, and coconut water.
- **Be cautious:** If you partake in outdoor activities, such as exercising or sports, make sure to take frequent breaks to cool down. Find shaded areas to rest and recover in and try to avoid strenuous activities during the hottest parts of the day.

Your health and wellness benefits are here to keep you healthy and happy throughout every season. To learn more on all the ways your benefits are here to support you, contact your plan vendor directly or visit their website:

Anthem Blue Cross Prudent Buyer, I, II, and III Plans
800-284-1110
www.anthem.com/ca

CVS Caremark (Pharmacy Benefit Manager for the Anthem Blue Cross I, II, and III Plans)
800-450-3755
www.caremark.com

AccordantCare (Disease Management Program for the Anthem Blue Cross Plans I, II, and III Plans)
800-735-2962
www.accordant.com

CarelonRx (Pharmacy Benefit Manager for the Anthem Blue Cross Prudent Buyer Plan)
800-284-1110
www.anthem.com/ca

ConditionCare (Disease Management Program for the Anthem Blue Cross Prudent Buyer Plan)
800-522-5560
www.caremark.com

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

Kaiser Permanente
800-464-4000
www.kp.org

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

SCAN Health Plan (MAPD)
800-559-3500
www.scanhealthplan.com

UnitedHealthcare
800-624-8822
www.myuhc.com

UnitedHealthcare Group Medicare Advantage (MAPD)
800-457-8506
www.retiree.uhc.com

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

Important Reminders

Don't Sign Up for Non-LACERA Part D Plans

If you and/or your eligible dependent are enrolled in a LACERA-administered Medicare Advantage Prescription Drug Plan (MAPD)—Kaiser Senior Advantage, SCAN Health Plan, or United Healthcare MA—or Medicare Supplement Plan (Anthem Blue Cross Plan III), do not enroll in a non-LACERA Medicare Part D plan.

Enrollment in a non-LACERA Part D plan may jeopardize your retiree healthcare coverage. Companies and organizations conduct aggressive marketing campaigns seeking to enroll Medicare-eligible beneficiaries, such as you, in other Medicare prescription drug programs. Ignore these solicitations, and remember the following important information:

Signing up for a non-LACERA Medicare Part D plan could jeopardize your LACERA-administered medical plan, and you

may not be able to get it back until after a required waiting period. If you wish to keep your LACERA-administered medical coverage, do not enroll in non-LACERA Medicare Part D plans. Contact the LACERA Retiree Healthcare Division first!

You Can Change Your Retiree Healthcare Plan Enrollment Throughout the Year

Under the LACERA-administered Retiree Healthcare Benefits Program, please note there is **no annual open enrollment period**. You can change your health plan enrollment any time; however, your change will be subject to a waiting period (six months for medical and 12 months for dental/vision). There are several exceptions to the waiting periods, such as moving out of your coverage area. Please contact the LACERA Retiree Healthcare Division at 800-786-6464 or visit lacera.gov > *Retiree Healthcare* > *Manage Your Enrollment* for more information.

Manage Complex Health Conditions With AccordantCare

LACERA retired members currently enrolled in the LACERA-administered Anthem Blue Cross Plans I, II, and III have access to an amazing disease management program, called AccordantCare, for living with complex health conditions. Being diagnosed with and taking care of a complex condition can be difficult. Treatment and management can be hard to handle alone, since most of these conditions are chronic and arise from interconnected factors, often affecting multiple body systems. The impact on your daily living alone can affect you physically, mentally, and socially, therefore reducing your overall quality of life.

The good news is that with AccordantCare, an accredited program offered through Anthem and connected to your CVS Health pharmacy benefits, you can receive confidential, whole-person support that enhances your personal care experience while reducing health care costs—so you can live your best life without breaking the bank.

Led by a medical director and a nationally recognized Medical Advisory Board of over 30 physicians, AccordantCare offers expert support for a wide range of conditions, including:

- Amyotrophic Lateral Sclerosis (ALS)
- Chronic Kidney Disease (CKD)
- Cystic Fibrosis
- Epilepsy
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis (RA)
- Sickle Cell Disease
- Systemic Lupus Erythematosus (SLE or Lupus)
- And more!



Program Details

This program is designed to give you the care and support you need on your terms. With over 300 available nurse-clinicians licensed in all 50 states, each nurse engages with members to manage complex needs and encourages

you to make healthier choices to improve your health. AccordantCare helps you connect one-on-one with a nurse who is well-educated in your condition and ready to provide you with comprehensive care through a personal care plan in collaboration with your primary care physician (PCP). Nurses are on call 24/7 and can be contacted by phone or online to help you:



- Take care of symptoms
- Cope better, through emotional support
- Know how your condition can affect your daily life
- Find support near you
- Know more about your treatment plans and medications
- Get ready for doctor's visits
- Get guidance on insurance and medical equipment

You can use the program as much or as little as you'd like—it's up to you! And if you ever want to leave the program, just let AccordantCare and your doctor know.

Getting Started is Easy

There's no additional cost to participate. To enroll or learn more, call **800-735-2962** (Monday–Friday from 5 a.m. to 6 p.m., Pacific Time) or visit www.accordant.com. You can also download the **Health Optimizer app** from the App Store or Google Play for convenient access to your CareTeam, digital engagement, and self-management resources.

Answer the Call!

If you've received a call from 800-735-2962, no, that's not spam—it's AccordantCare! Eligible members will receive a welcome letter and introductory kit highlighting program details from AccordantCare, but an Accordant nurse may also call to let you know about the benefits of this program.

Stay on the lookout for the next time AccordantCare calls if you are interested in learning more.

Announcing Our Staying Healthy Together Workshop for Retirees!

The next half-day *Staying Healthy Together* workshop is coming this fall. Your invitation will be arriving in the mail soon, but in the meantime be sure to set a reminder for September 23 and plan to visit us in person for our next event. And don't forget—you can visit lacera.gov any time for more details as the date approaches.



Survey Says!

Earlier this year, nearly 6,000 County of Los Angeles participants shared their thoughts on the Plan(s) through the County of Los Angeles 2025 Plan Satisfaction and Plan Enhancement Survey. The survey covered a wide range of topics, including in-person support, educational offerings, communication preferences, account management options, and the personalized online experience. Current, former, and retired employees were all invited to participate in the survey.

Based on the feedback, the Plan Administrative Committee and Empower can assist immediately with the following areas of opportunity.

- 75 percent of respondents had never participated in a Retiree Review. A Retiree Review is a free one-on-one session with your local Empower Retirement Plan Counselor. During your Retiree Review, we will discuss how long your money is projected to last, the benefits of staying in the plan, your beneficiaries, distribution options, and more. If you'd like to set up a Retiree Review, call **800-947-0845**.
- 47 percent of respondents wanted to attend a webinar on living in retirement. Participants can do this now! Each month, we host a series of retirement education webinars. "Living in Retirement" is our newest webinar that is tailored just for retirees. Log in to www.countyla.com to see the

current webinar calendar. It is also emailed to participants monthly. So, make sure Empower has your personal email on file to receive these updates.

- 24 percent of respondents were interested in understanding about the fees being charged to them. The County of Los Angeles and Empower provide a wide range of retirement Plan services for participants, for which there are three categories of fees charged to your account for these services: Plan administrative fee, County administrative fee, and investment management fees. For a full description on each fee, read the Summary Plan Description at www.countyla.com.

If you participated in the survey, we appreciate your feedback. Stay tuned to www.countyla.com for more information on plan enhancements as a result of your feedback!

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

Investment options and their underlying funds have been selected by the Plan Administrative Committee. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Retirement plan counselors are registered representatives of Empower Financial Services, Inc., Member FINRA/SIPC.

©2025 Empower Annuity Insurance Company of America. All rights reserved. RO4538483-0625

Public Service Opportunity

Make a Difference! Volunteer on the Civil Grand Jury



The Superior Court of Los Angeles County is seeking qualified citizens interested in serving on the Civil Grand Jury. 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 L.A. County are being served. Civil Grand Jury investigations are usually initiated based on citizens' complaints; however, the jury may also act on its own initiative.

To qualify to serve, you must be a U.S. citizen, at least 18 years of age, a resident of L.A. County for one year immediately prior to selection, and possess a working knowledge of the English language. The deadline to apply is **November 1, 2025**.

From the submitted applications, a random drawing will be held to select the 23 individuals who will serve for the fiscal year from July 1, 2026, to June 30, 2027. Jurors serve at 222 South Hill Street in Downtown Los Angeles and earn \$80.00 for each full day of service, plus mileage reimbursement.

Jurors will be expected to:

- Work collaboratively with others toward a common goal
- Ask thoughtful questions
- Review documents
- Help write clear and understandable reports
- Commit 30-40 hours per week of time to this valuable public service

Of the jurors selected, one person with leadership and organization skills will be designated as foreperson by the Presiding Judge of the Superior Court of Los Angeles County.

We encourage you to accept this challenge and opportunity to contribute to your community! For information about serving as a civil grand juror or to obtain an application, please visit www.grandjury.co.la.ca.us. If you have any questions, contact Grand Jury Administration at grandjury@lacourt.org or 213-893-0411.

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 gives individuals and groups the opportunity to sponsor families in need currently served by DPSS. Every year, DPSS provides 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, friends, 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.

Visit <https://dpss.lacounty.gov/en/community/volunteer.html> for more information.

Upcoming Holidays

**LACERA will be
closed on:**

Monday, September 1
For Labor Day

Monday, October 13
For Indigenous Peoples Day

Tuesday, November 11
For Veterans Day

**Thursday and Friday,
November 27 and 28**
For Thanksgiving

Email: welcome@lacera.gov

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 **Contributing Writers:** Erick Hernandez, Information Security Office, Retiree Healthcare Division