

Spotlight

March 2026
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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

LACERA CEO Leadership Transition: Santos Kreimann Retires; Luis Lugo Appointed



We have some important updates regarding changes to LACERA's executive team over the last couple of months.

At the beginning of January, Santos H. Kreimann stepped down as LACERA Chief Executive Officer (CEO), after six years of transformative leadership. On February 4, LACERA's Boards of Retirement and Investments announced the unanimous appointment of Luis A. Lugo as LACERA's new CEO.



Luis A. Lugo

Mr. Lugo's appointment comes after nearly five years of service at LACERA—first as Deputy CEO (July 2021 to March 2025), then Acting CEO (March 2025 through January 2026). In his executive roles at LACERA, Mr. Lugo has driven enterprise-wide initiatives, strengthened organizational performance, and advanced key strategic priorities.

Before coming to LACERA, he served as Chief Operating Officer for the Minnesota Public Employees Retirement

Association (MN PERA), the state's largest public pension system, directing critical operational functions that supported public employees statewide. Earlier in his career, Mr. Lugo spent more than a decade with the Social Security Administration and held various leadership positions overseeing multistate field operations. His professional background also includes leadership roles in the private sector and healthcare organizations, further broadening his operational and managerial expertise.

Mr. Lugo earned a Bachelor of Business Administration in Finance from the University of Minnesota Duluth and a Master of Business Administration from Hamline University.

The selection of Mr. Lugo as CEO supports a seamless, stable transition in leadership, continued advancement of the Boards' strategic priorities, and ongoing dedication to LACERA's mission to produce, protect, and provide the benefits promised to our members.

We congratulate and welcome Luis in his new role!

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FROM THE EXECUTIVE DESK

LUIS A. LUGO, CHIEF EXECUTIVE OFFICER

- LAURA GUGLIELMO, ASSISTANT EXECUTIVE OFFICER
- JJ POPOWICH, ASSISTANT EXECUTIVE OFFICER

BOARD OF RETIREMENT

JAMES P. HARRIS

Chair
Alternate Trustee
Elected by Retired Members

WAYNE MOORE

Vice Chair
Appointed by Board of Supervisors

LES ROBBINS

Secretary
Elected by Retired 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

Alternate Trustee
Elected by General Members

SHAWN R. KEHOE

Elected by Safety Members

ALEEN LANGTON

Elected by General Members

ERNESTO J. PANTOJA

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

SHAWN R. KEHOE

Chair
Elected by Safety Members

NICOLE MI

Vice Chair
Elected by General Members

MIKE GATTO

Secretary
Appointed by Board of Supervisors

TREVOR FAY

Appointed by Board of Supervisors

ELIZABETH B. GINSBERG

County Treasurer and Tax Collector
Ex-Officio Trustee

PATRICK L. JONES

Appointed by Board of Supervisors

ALEEN LANGTON

Elected by General Members

DEBBIE MARTIN

Elected by Retired Members

ALMA K. MARTINEZ

Appointed by Board of Supervisors

LISA PROFT

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

*When ex-officio trustee is absent

Hello, LACERA members. I hope your 2026 is off to a strong start!

Leadership Changes and Fond Farewells

As highlighted in this issue’s cover story, I recently stepped into the LACERA CEO role following Santos H. Kreimann’s retirement. Having devoted most of my career to public service and administration, I’m deeply connected to LACERA’s mission and to delivering on our commitment to you. I look forward to serving you in this role and keeping you updated in this space moving forward.

On behalf of everyone at LACERA, thank you to Santos for his leadership during a period of great challenges, in which he turned adversity into opportunities for innovation and change. Santos expressed that it was his goal to leave the organization stronger than he found it, and he certainly achieved that.

While Santos’s daily presence will be missed, the rest of the executive team and I will steadfastly uphold LACERA’s organizational values as we position LACERA for the future. This includes our ongoing implementation of our strategic plan initiatives focused on superior member experience, operational excellence, and financial security and stewardship.

We wish you the very best, Santos, and a long, happy retirement!

LACERA also bids a fond farewell to Assistant Executive Officer **Laura Guglielmo**, who is retiring at the end of March after a distinguished career in public service. Laura is a gifted administrator who was instrumental in strengthening LACERA’s strategic, operational, and cultural foundations. (See page 4 for more of Laura’s achievements.) We will miss your steady, focused leadership and superior problem-solving abilities, Laura. Have a wonderful retirement!

Looking Back and Planning Ahead

We recently marked one year since the Palisades and Eaton fires. LACERA remains committed to supporting our members and employees who were affected. Let’s all continue being present for our neighbors and communities as they recover and rebuild. For members seeking information about resources and benefits, please contact us for guidance.

Going into 2026, LACERA will finalize and implement numerous initiatives aligned with our strategic priorities—many of which involved years of careful planning and development—and will proceed with addressing the remaining identified initiatives and projects from our strategic plan.

We will keep you informed throughout the year and beyond in our newsletters, via emails, and on your favorite social media platform (see page 9). Be sure to follow us on Facebook, Instagram, LinkedIn, and YouTube, where we regularly post LACERA updates, benefits info, and benefits management tips, while providing you an open forum for questions. We are here for you and accessible throughout your retirement!

Welcome, New and Returning Trustees

A new year means movement on LACERA’s boards. In January, newly appointed Trustee Ernesto Pantoja joined the Board of Retirement; appointed Trustee Trevor Fay returned to the Board of Investments; elected safety Trustees Shawn R. Kehoe and Jason Green started their new terms (Trustee Kehoe on both boards, Trustee Green on the Board of Retirement); and we said farewell to appointed Trustee Ronald Okum. Read more in Accomplishments on page 4, including bio information for Trustees Pantoja and Fay.

Until the next *Spotlight*, thank you for your service to our community. Take care of each other and stay safe.

Salute to Santos and His Career of Service



Santos H. Kreimann

Mr. Kreimann's role as LACERA CEO capped 36 years of distinguished service to L.A. County. Appointed in November 2019, Mr. Kreimann guided the organization during a pivotal time in our history—most notably, the COVID-19 pandemic, which happened only three months into his tenure.

Mr. Kreimann was instrumental in many notable LACERA accomplishments over the last six years, including: advancing major modernization efforts, restructuring departments for operational efficiency,

creating a visionary strategic plan, increasing the lifetime maximum benefit limit for retiree healthcare PPO plans, and driving organizational improvements in the areas of service, accountability, and long-term sustainability.

Mr. Kreimann's service to L.A. County also includes prior leadership roles as Chief Deputy Assessor, Deputy Chief Executive Officer for Operations and Capital Projects, Director of the Department of Beaches and Harbors, and senior positions within the Chief Administrative Office, Department of Health Services, and the Office of the Treasurer and Tax Collector.

LACERA's boards, executive team, and staff members thank Santos for his significant contributions to the organization and the greater Los Angeles community.

Investments Snapshot

Pension Fund and OPEB Trust Updates

LACERA reported the following updates on the pension fund (Fund) and Other Post-Employments Benefits Trust (OPEB) at the January 14 Board of Investments (BOI) meeting. As of the end of November 2025, the Fund posted a net gain of 0.9 percent net month over month. Assets under management (AUM) reached a total market value of \$89.5 billion, setting yet another new high-water mark for the Fund. Cash equivalents remained steady at \$1.2 billion dollars.

Similarly, OPEB also performed well in November, closing the month with a monthly net return of 0.5 percent. The AUM for OPEB closed at \$5.5 billion, also a high-water mark, and the cash equivalents were \$1.13 million. The continued growth of both the Fund and OPEB are a testament to LACERA's strategic investment approach and active stewardship.

Looking Ahead

In addition to the Fund and OPEB updates, LACERA's Investments Division presented a pair of recommendations to the Board.

Did You Know? LACERA is responsible for the administration and investment of two funds: **L.A. County's pension fund**, which provides defined retirement benefits, and the **OPEB Trust**, which provides healthcare and other benefits.

The Board reviewed and made motions on the following items:

- The Board voted in favor of the proposed 2026 Strategic Framework and Initiatives, including initiating planning for a Strategic Framework refresh and collaborating with Meketa Investment Group for the purpose of reviewing governance practices.
- The Board also voted in favor of adopting the revised and retained retirement benefit actuarial assumptions and methods, as presented in the *2025 Investigation of Experience for Retirement Benefit Assumptions* report.

Watch live streams and past BOI meetings on our YouTube channel, at www.youtube.com/@lacera2580.

In Case You Missed It

In late 2025, LACERA released its latest *Corporate Governance and Stewardship Update*. The update provides an overview of LACERA's approach to corporate governance and investment stewardship, including recent results from our key initiatives. Read the full report online at lacera.gov > *About LACERA* > *Accountability* > *Investments* > *Corporate Governance*.





LACERA Accomplishments

Board Updates

We have several updates to the Boards of Retirement and Investments for 2026.

In January, LACERA welcomed newly appointed Trustee Ernesto J. Pantoja to the Board of Retirement (BOR) and returning appointed Trustee Trevor Fay to the Board of Investments (BOI).



Ernesto J. Pantoja

Trustee Pantoja brings nearly two decades of experience in government affairs and labor relations. He currently serves as the Special Projects Agent for Laborers Local 300, where he directs political affairs for the Local, provides business development support, and coordinates workforce development opportunities. Trustee Pantoja earned a B.A. degree in Political Science from Loyola Marymount University and a Juris Doctor degree from Loyola Law School, Los Angeles.



Trevor Fay

Trustee Fay was first appointed to the BOI in 2024 to fulfill a partial term and has now been appointed by the Board of Supervisors for the 2026–2028 term. Trustee Fay is an investment professional, entrepreneur, and innovator, with extensive expertise in real estate, alternative investments, capital markets, impact and ESG measurement, and financial analysis.

He holds a B.A. in American Studies from Occidental College and an MBA from the University of Chicago Booth School of Business.

In addition, elected Trustees Shawn R. Kehoe and Jason Green started their new 2026–2028 terms, and Trustee Ronald Okum completed his 2023–2025 term on the BOI. We extend our gratitude to Mr. Okum, who has served on LACERA's boards since his first appointment to the BOR in July 2013, sometimes concurrently on both.

Leadership Team Retirements

In addition to Santos Kreimann's retirement as CEO (see cover article), there are a couple of other significant departures from LACERA's leadership team.



Laura Guglielmo

Assistant Executive Officer Laura Guglielmo is retiring after an exceptional career in public service that includes four years at LACERA. In addition to overseeing the management and major projects of LACERA's Systems, Administrative Services, Human Resources, and Financial and Accounting divisions, Laura facilitated the modernization of LACERA's procurement, budget, learning, and other core administrative systems and processes, supporting efficient operations. She also helped define LACERA's guiding principles, with a strong commitment to employee engagement and inclusion.



Richard Bendall

Richard Bendall, Chief of Internal Audit, is retiring after an impressive 23-year tenure with LACERA. In his oversight role, Bendall helped strengthen LACERA's governance capabilities, elevated enterprise risk oversight, and steered a risk-based audit plan that spans technology, payroll controls, investment operations, and vendor security assessments.

Santos, Laura, and Richard's leadership, expertise, and commitment were instrumental in helping LACERA deliver on its mission. We are grateful for their lasting contributions and wish them a fulfilling retirement.

LACERA Represents at SACRS

LACERA was once again an active participant in the State Association of County Retirement Systems (SACRS) Fall Conference, sending over 10 staff members to the event, held in Huntington Beach from November 11 to 14. SACRS was established as part of the County Employees Retirement Law of 1937 (CERL) and comprises 20 independent county retirement systems. Every spring and fall, the SACRS conferences provide an opportunity for peer-to-peer education, information sharing, and networking sessions.



Tamara Caldwell

This year, Division Manager of Disability Retirement Services Tamara Caldwell provided her expertise in a presentation on evaluating post-COVID conditions and claims within the context of disability retirement. Chief of Internal Audit Richard Bendall helped lead an internal audit breakout session on enterprise risk management.

In addition to being a conference presenter, Tamara was honored with the SACRS Volunteer Award this year. This prestigious recognition shines a spotlight on those who go above and beyond to deliver innovative and impactful content to SACRS programs—especially the Disability Breakout Session. This session is a cornerstone of SACRS education, helping trustees, staff, and members deepen their understanding of disability retirement topics, from eligibility and legal considerations to wellness strategies.

Tamara’s contributions have been exceptional. She has been attending the SACRS conferences since 2013, actively participating by delivering presentations and volunteering to contribute valuable content, and her example underscores why participating in associations like SACRS is so important. These collaborations encourage knowledge exchange and strengthen retirement systems. Congratulations, Tamara, on this well-deserved recognition!

LACERA CIO Jonathan Grabel Named to 2026 Elite Institutional CIOs List



Jonathan Grabel

LACERA is pleased to announce that Chief Investment Officer Jonathan Grabel has been recognized on Markets Group’s 2026 Elite Institutional CIOs list, a distinction honoring global leaders in institutional investment strategy. Markets Group is a premier organizer of investment forums worldwide and curates this annual list to spotlight CIOs whose vision and influence are shaping the future of asset management. Jonathan’s inclusion underscores his exceptional leadership and strategic expertise.

Since joining LACERA in 2017, Jonathan has driven a disciplined, forward-thinking investment strategy focused on long-term value and resilience for our members. His commitment to innovation and prudent asset management continues to position LACERA as a trusted steward of retirement security.

Congratulations to Jonathan Grabel and the entire Investments team, and thank you for your outstanding service to our members.

Highlight On Older Americans Month

Each May, Los Angeles County recognizes Older Americans Month (OAM), a national observance led by the Administration for Community Living. OAM is a month-long celebration meant to honor older adults’ continued contributions, highlighting the experience of aging and strengthening our commitment to inclusion, respect, and equity across generations.

The national theme for 2026 has not been announced as of the writing of this article, but it will be announced soon on the County’s Department of Aging and Disability (AD) website (www.ad.lacounty.gov/). Last year’s *Flip the Script on Aging*

video series, available on YouTube, highlights older adults who are serving their communities and redefining what it means to age in the 21st century. The AD also holds annual Older Americans Recognition Day Awards—honoring community champions, leaders, volunteers, and caregivers.

Sources: www.ad.lacounty.gov, www.acl.gov



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.



Maximum COLA Increase Approved; Will Be Applied Starting April 30

On February 4, 2026, the Board of Retirement approved a 3.0 percent cost-of-living adjustment (COLA) award for retirees and eligible payees. All retirees and eligible payees will receive the maximum allowable COLA under their plans:

- General and Safety Plan A: 3.0 percent increase
- General Plans B, C, D and Safety B: 2.0 percent increase
- General Plan E* members who retired on and after June 4, 2002: up to a 2.0 percent increase
- PEPR General Plan G and Safety C: 2.0 percent increase

The increase, effective April 1, 2026, will be reflected in your April 30 benefit payment.

*See footnote 4 under the Accumulation Chart on page 7 for more details.

How the COLA Increase Was Determined

The increase is based on the change in the cost of living from December 2024 to December 2025, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles–Long Beach–Anaheim metro area. The 2025 calendar year-to-date change is 3.0 percent. As prescribed by law, the CPI change is rounded to the nearest one-half percent to determine and apply the COLA change under each plan. For 2026, rounding the 3.0 percent

CPI change also results in a COLA award of 3.0 percent. This award is then applied to each plan according to the maximum allowable COLA increase.

COLA Accumulation

If the COLA percentage change exceeds the maximum allowable plan increase amount, under the provisions of LACERA retirement plans, the excess **CPI percentage** is accumulated to supplement future COLA benefits. The longer you have been retired or receiving a survivor's allowance, the higher your COLA accumulation balance may have reached. In years when the COLA change is below the plan maximum, LACERA deducts amounts from the COLA Accumulation to fund the maximum increase allowable under each plan.

How the 2026 COLA Accumulation Was Calculated

Since this year's 3.0 CPI percentage equals the maximum allowable COLA for Plan A, there is no excess percentage to add to the COLA Accumulation. For all other plans, the 3.0 CPI percentage exceeds the allowed 2.0 percent maximum, so the difference of 1.0 percent will be added to their COLA Accumulation.

The chart at the right shows the COLA Accumulation percentages for all retirees and survivors as of April 2026.

Heritage Months

- | | | |
|--|--|---|
| <p>March</p> <ul style="list-style-type: none"> • Gender Equality Month • Greek American Heritage Month • Irish American Heritage Month • Women's History Month | <p>April</p> <ul style="list-style-type: none"> • Arab American Heritage Month • Armenian History Month • Scottish American Heritage Month | <p>May</p> <ul style="list-style-type: none"> • Asian American and Pacific Islander Heritage Month • Croatian American Heritage Month • Jewish American Heritage Month • Military Appreciation Month |
|--|--|---|

Payday Calendar

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

March 2026						
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	23	25	M	27	28
29	H	D				

April 2026						
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	27	M	29	D		

May 2026						
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	H	26	M	28	D	30
31						

M = Check Mailing Date **D** = Direct Deposit/Prepaid Mastercard Date **H** = Holiday

2026 COLA Accumulation Chart

Retirement Dates	Plan	Maximum Cost-of-Living Increase	CPI Change	Accumulation as of April 2025	April 2026 Adjustment	Accumulation as of April 2026
Prior to 4/1/81	A	3.0%	3.0%	11.7%	0.0%	11.7%
4/1/81-3/31/22	A	3.0%	3.0%	6.4%	0.0%	6.4%
4/1/22-3/31/23	A	3.0%	3.0%	2.8%	0.0%	2.8%
4/1/23-3/31/24	A	3.0%	3.0%	0.9%	0.0%	0.9%
4/1/24-3/31/25	A	3.0%	3.0%	0.4%	0.0%	0.4%
4/1/25-3/31/26	A	3.0%	3.0%	0.0%	0.0%	0.0%
4/1/77-3/31/92	B, C, D	2.0%	3.0%	21.4% ¹	1.0%	22.4%
4/1/92-3/31/00	B, C, D	2.0%	3.0%	21.1% ²	1.0%	22.1%
4/1/00-3/31/01	B, C, D	2.0%	3.0%	20.8% ³	1.0%	21.8%
4/1/01-3/31/02	B, C, D	2.0%	3.0%	19.1%	1.0%	20.1%
4/1/02-3/31/03	B, C, D	2.0%	3.0%	19.0%	1.0%	20.0%
4/1/03-3/31/05	B, C, D	2.0%	3.0%	17.3%	1.0%	18.3%
4/1/05-3/31/06	B, C, D	2.0%	3.0%	14.9%	1.0%	15.9%
4/1/06-3/31/18	B, C, D	2.0%	3.0%	13.7%	1.0%	14.7%
4/1/18-3/31/19	B, C, D	2.0%	3.0%	12.1%	1.0%	13.1%
4/1/19-3/31/20	B, C, D	2.0%	3.0%	10.9%	1.0%	11.9%
4/1/20-3/31/22	B, C, D	2.0%	3.0%	10.4%	1.0%	11.4%
4/1/22-3/31/23	B, C, D	2.0%	3.0%	5.8%	1.0%	6.8%
4/1/23-3/31/24	B, C, D	2.0%	3.0%	2.9%	1.0%	3.9%
4/1/24-3/31/25	B, C, D	2.0%	3.0%	1.4%	1.0%	2.4%
4/1/25-3/31/26	B, C, D	2.0%	3.0%	0.0%	1.0%	1.0%
4/1/02-3/31/03	E ⁴	2.0%	3.0%	19.0%	1.0%	20.0%
4/1/03-3/31/05	E ⁴	2.0%	3.0%	17.3%	1.0%	18.3%
4/1/05-3/31/06	E ⁴	2.0%	3.0%	14.9%	1.0%	15.9%
4/1/06-3/31/18	E ⁴	2.0%	3.0%	13.7%	1.0%	14.7%
4/1/18-3/31/19	E ⁴	2.0%	3.0%	12.1%	1.0%	13.1%
4/1/19-3/31/20	E ⁴	2.0%	3.0%	10.9%	1.0%	11.9%
4/1/20-3/31/22	E ⁴	2.0%	3.0%	10.4%	1.0%	11.4%
4/1/22-3/31/23	E ⁴	2.0%	3.0%	5.8%	1.0%	6.8%
4/1/23-3/31/24	E ⁴	2.0%	3.0%	2.9%	1.0%	3.9%
4/1/24-3/31/25	E ⁴	2.0%	3.0%	1.4%	1.0%	2.4%
4/1/25-3/31/26	E ⁴	2.0%	3.0%	0.0%	1.0%	1.0%
1/1/13-3/31/18	Plans G and Safety C	2.0%	3.0%	13.7%	1.0%	14.7%
4/1/18-3/31/19	Plans G and Safety C	2.0%	3.0%	12.1%	1.0%	13.1%
4/1/19-3/31/20	Plans G and Safety C	2.0%	3.0%	10.9%	1.0%	11.9%
4/1/20-3/31/22	Plans G and Safety C	2.0%	3.0%	10.4%	1.0%	11.4%
4/1/22-3/31/23	Plans G and Safety C	2.0%	3.0%	5.8%	1.0%	6.8%
4/1/23-3/31/24	Plans G and Safety C	2.0%	3.0%	2.9%	1.0%	3.9%
4/1/24-3/31/25	Plans G and Safety C	2.0%	3.0%	1.4%	1.0%	2.4%
4/1/25-3/31/26	Plans G and Safety C	2.0%	3.0%	0.0%	1.0%	1.0%

¹Amount reflects -1.4 percent STAR benefit adjustment in 2026.

²Amount reflects -1.1 percent STAR benefit adjustment in 2026.

³Amount reflects -0.8 percent STAR benefit adjustment in 2026.

⁴Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired beginning June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service.

STAYING HEALTHY TOGETHER

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Healthy Aging Tips

We all age. No matter how much we try to ignore it or magically wish it away with anti-aging hacks, getting older is a natural part of life. But how we age is up to us. By making smart and intentional wellness choices every day, you'll not only set the stage to age gracefully, but also build a steady foundation for a healthy future.

The key to longevity and enhancing your quality of life is taking small steps today for a greater impact on your tomorrow. Here are a few tips to follow that'll help you care for your body, mind, and emotional wellbeing so you can stay happy and healthy for years to come.

- **Get moving (at your own pace!):** Exercising daily can help boost your energy, keep your mind sharp and joints flexible, and strengthen your heart and muscles. Aim for about two-and-a-half hours of physical activity a week (that's about 30 minutes a day across five days). To stay motivated, try to choose an activity that interests you, such as yoga, hiking, swimming, or strength exercises.
- **Maintain a healthy diet:** Find foods you enjoy that also offer vital nutrients, vitamins, and minerals, which work to keep your brain and body in tip-top shape while also reducing your risk of developing age-related diseases. Focus on a variety of fresh fruits and vegetables, nutrient-rich foods (e.g., seafood, nuts and seeds, lean meats, poultry), limit foods with added sugars and saturated fats, drink less alcohol, and watch your portion sizes. Always talk with your doctor first to determine the calorie intake that best fits you and your lifestyle.
- **Keep your mind active:** Help your mind stay agile and reduce the risk of cognitive decline by exercising your brain. Solving puzzles, learning a new skill or language, reading regularly, picking up a hobby, and getting out and about are a few ways to keep your mind active and healthy.
- **Stick to a sleep routine:** As you age, getting the necessary amount of sleep each night (between seven and nine hours) is essential to maintain a healthy weight, boost your mood, keep your immune system strong, and lower your risk of chronic conditions. Establish a regular sleep schedule so you know when to start getting ready for

bed and when your day will begin the next morning. Try to cut off use of all electronics at least 30 minutes before bedtime, avoid large meals and alcohol intake, and make your bedroom dark and calm to get yourself ready to wind down for the night.

- **Stay sociable:** Feeling lonely and socially isolated can be harmful to you physically, emotionally, and cognitively. Stay engaged by establishing strong social ties with your loved ones, try a new class or hobby to meet people with similar interests, and get involved with your community through volunteering to find meaningful, life-long connections.
- **Don't forget your preventive care:** Stay on top of your health with regular check-ups, screenings, and vaccinations. Your healthcare provider will help you stay up to date on which screenings and tests are right for you and your current health status.
- **Care for your mental wellbeing:** Excessive stress and mental health struggles can cause damage to your body and brain. While exercising regularly, eating healthily, and staying social can help combat any mental health concerns, practicing wellness techniques such as breathing exercises, meditating, or journaling can help with managing stress.

By following these tips and focusing on nutrition, exercise, and memory care, you can take meaningful steps toward a healthier, more vibrant future. And remember, if you're ever struggling with healthy aging, reach out to your care provider—help is always available.

Need Care Fast, but It's Not an Emergency?

Urgent care centers are a smart choice for treating minor illnesses and injuries when your regular doctor isn't available. They offer quick, convenient access to healthcare professionals—often with shorter wait times, lower costs than the emergency room, and extended after-hours care options. **Consider urgent care for non-life-threatening issues** like minor injuries (e.g., burns, sprains, cuts, small fractures), body aches and pains, allergies, infections, respiratory concerns, and stomach symptoms. For life-threatening emergencies, call 911.

To locate an urgent care center near you, visit your plan provider's website for tools and resources, or call the number on your ID card. LACERA does not offer medical advice. For any medical concerns, please contact your doctor directly.

Questions About Your Coverage?

For any questions about your coverage or for more information about your benefits, you can reach out directly to your plan provider or visit their website.

AccordantCare (Disease Management Program for the Anthem Blue Cross Plans I, II, and III Plans)
844-393-0864
www.accordant.com

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

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

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

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

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

Announcing the Spring *Staying Healthy Together* Workshop!

The spring *Staying Healthy Together* workshop will be held on Tuesday, April 28, 2026. We encourage you to mark your calendar and join us in person for an educational session on financially securing your retirement, covering topics like

investment strategies, estate planning, and tax planning. For further information, visit lacera.gov as the date approaches, and keep an eye on your mailbox for your official invite.



Stay Connected With LACERA on Social Media

Retirement brings new rhythms and new priorities. To support you in this chapter of your life, LACERA is now offering official social media channels on Facebook, Instagram, LinkedIn, and YouTube that help you stay informed and engaged with the community you helped build through your years of public service.

What You'll Find

As a retired member, social media can help you keep track of important reminders and programs that support your long-term wellbeing. LACERA posts will share updates about retiree healthcare and provide guidance related to staying active, staying safe, and staying connected. You will also see community features that spotlight fellow retirees and stories that recognize the service you and others have given to Los Angeles County. Every post follows LACERA's standards for accuracy and clarity, so you can trust the information you see.

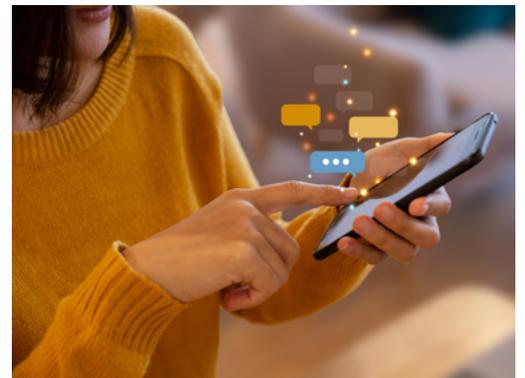
Your Role in the Conversation

Your engagement helps shape what we share. By interacting with us on social media, you let us know which topics are most meaningful to you, allowing us to tailor updates that better support your needs in retirement.

Safe and Appropriate Engagement

Social media is a public space, and we want you to feel comfortable connecting with us there. To protect your privacy,

please avoid sharing personal details or benefit information in comments. If you need help with something specific to your membership, we invite you to send us a secure message through your My LACERA account or call us at 800-786-6464. This will keep your information safe and ensure your questions reach the right team. Social media is a great place for community, and whenever you need personal assistance, we're just a call or message away.



Start Connecting Today

Scan the QR code to follow LACERA on your favorite platforms and stay connected. We look forward to seeing you there!



Community Corner

County Service and Donation Opportunities

LACERA members contribute to the well-being of our community through both their professional and volunteer efforts. Because of your engagement, we regularly receive requests from County partners to share meaningful donation, volunteer, and work opportunities, listed below. Thank you for giving back and making a positive impact—on and off the job!

Hygiene Product Drive to Help the Unhoused Population

The L.A. County Department of Public Social Services (DPSS) is coordinating its Help Everyone Reach Others (HERO) campaign, which entails collecting personal care items, such as feminine hygiene products, toilet paper, wipes, dental items, and new socks, to create care kits and provide them to shelters and unhoused persons.

This campaign runs annually from April to May and is a great way to help those in need of the basics. Email dpssvolunteers@dpss.lacounty.gov for more information about the list of acceptable donations and how to participate.



Learn to Apply Advanced Communication Skills

The Los Angeles County Department of Consumer and Business Affairs (DCBA) is offering a 25-hour Basic Mediation Skills Workshop this spring for individuals who would like to volunteer with DCBA. This interactive training introduces the fundamentals of mediation through lectures, group discussions, exercises, and role-play activities. Participants will build practical skills such as active listening, reframing, identifying underlying conflict, and navigating communication barriers—tools that are valuable in both personal and professional settings. Selected volunteers must complete an

interview, obtain Live Scan clearance, and commit to two shifts per week for a period of one year. New mediators receive comprehensive training and begin in community-based programs, with potential to support court-based mediations later.



To apply for the workshop, **email your resume** to DRPAVolunteer@dcbalacounty.gov by **April 15, 2026**. For more information about mediation services, visit www.dcbalacounty.gov/countywidedrp/.

Three Things: MLB Spring Training



Spring brings blooming flowers, longer days, and the unmistakable sound of a bat hitting a baseball. Every February, Major League Baseball (MLB) ushers in its annual ritual of hope and renewal—Spring Training. Here are three interesting facts about Spring Training that you may or may not know, as the Los Angeles Dodgers prepare to win their third straight World Series championship.

1 According to many baseball historians, the first Spring Training took place in 1870, when the Cincinnati Red Stockings and the Chicago White Stockings held organized baseball camps in New Orleans.

2 Southern California was once a Spring Training hotspot. The Cubs, White Sox, Pirates, and Athletics all held their Spring Training camps in various cities throughout Southern California, including Pasadena and Santa Monica.

3 Spring Training played a major role in Babe Ruth's career. In 1918, a 23-year-old Babe Ruth—then known primarily as a pitcher—was called upon to hit in a Spring Training game. He promptly hit a 500-plus-foot home run out of the stadium, and the rest is history.

Sources: www.pbssocal.org, www.springtrainingonline.com, www.history.com

Planning how to manage your savings in retirement plays a big role in your long-term financial confidence. Many retirees choose to keep their savings in the 457(b) Horizons and/or 401(k) Savings Plan(s) because of the plans' competitive fees, broad investment options, and their familiarity with the Plan(s). Once you've decided to remain in the Plan(s), it's important to understand the rules around required minimum distributions (RMDs), which are the annual withdrawals the IRS mandates once you reach a certain age. Here are some things you should know about RMDs:

- **Start date:** You must begin taking RMDs by April 1 following the year you turn age 73, or after leaving County employment, whichever is later.
- **Annual deadline:** RMDs must be taken by December 31 each year.
- **Calculation:** There is no fixed amount set by the IRS that applies to everyone. Your RMD is based on your prior year-end account balance as of December 31, divided by a life-expectancy factor from the IRS table (Uniform Lifetime Table¹).
- **Penalty:** Missing an RMD may result in a 25 percent IRS penalty on the amount not withdrawn.
- **Tax reporting:** RMDs are taxable and must be reported.

Every July, Empower will mail a letter to you with your calculated RMD amount unless you already receive periodic payments that satisfy the requirement. You can also call us anytime if you'd like an estimate.

You can choose the withdrawal method that best aligns with your financial needs:

Automated RMD Service. Empower calculates and distributes the minimum amount required each year under the current IRS rules.

Periodic Payments. Set up recurring withdrawals for a set dollar amount or number of years (up to your life expectancy²). Because your RMD amount may increase as you grow older, please review these payments annually to ensure they meet your full RMD requirement. If they fall short of the RMD amount, an additional withdrawal before year-end will be required to avoid the IRS penalty.

Partial Lump-Sum Withdrawals. Take only what you need each year to satisfy your RMD. You're responsible for confirming and meeting the required amount. (RMDs cannot be rolled over.)

Full Lump-Sum Withdrawal. Withdraw your entire balance at once. This satisfies your RMD for that year but may create unfavorable tax consequences. Consider this option carefully. (RMDs cannot be rolled over.)

Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.

Annuities. You may use a portion or all of your account to purchase an annuity, which can provide guaranteed³ income for a set period or for life. Because annuity purchases may or may not be qualified as RMD withdrawal amounts and are generally irrevocable, consider consulting a financial professional before making the decision.

Please note: *If any of your withdrawals are rolled over to another qualified account, that specific amount will not be counted toward your RMD withdrawal amount.*

Still confused about RMDs? Don't worry, we're here to help. If you have questions about when you should begin your RMD or would like to set up automated RMDs, here are some resources available to you:

- **Phone Support:** Call **800-947-0845**, Monday-Friday, 7 a.m.-5 p.m., Pacific Time.
- **Online chat:** Log into your account and click the "Question? Chat Now" button located near the bottom right-hand portion of the page. Live chat help is available Monday-Friday, 5 a.m.-7 p.m., Pacific Time, and Saturdays 6 a.m.-2:30 p.m., Pacific Time.

There are other resources available on the participant website at www.countyla.com. Click *Things to consider* under the **Plan Resources** dropdown menu and you can learn about the **Benefits of Staying in the Plan** or read the questions you should ask yourself **Before You Move Your Account**.

Finally, click on *Videos* under Plan resources to watch Oso the Bear highlight more benefits of staying in the plan.

¹Required Minimum Distribution calculation worksheets can be found here: <https://www.irs.gov/retirement-plans/plan-participant-employee/required-minimum-distribution-worksheets>

²More information on life expectancy and RMDs can be found here: <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds>

³Guarantees are subject to the terms and conditions of the contract and the claims-paying ability of the insurer.

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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.

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The following content was provided by RELAC.

It's Time to Protect Your Retirement—Act Now

Decisions affecting L.A. County retiree benefits are actively being decided. If you're not a RELAC member, you are not fully represented.

RELAC has been standing strong for L.A. County retirees exclusively since 1959!

We are:

- Protecting retiree healthcare benefits
- Fighting to remove lifetime medical caps
- Representing you on the LACERA Boards
- Safeguarding your retirement income and future

Membership costs only \$5 a month.

- ✓ Automatically deducted from your pension check

- ✓ No bills. No hassle. Maximum protection.

Members also receive:

- Access to affordable dental, vision, life, and hospital coverage
- 20 percent average savings on travel, prescriptions, dining, and more
- Critical alerts when your benefits are at stake

\$5 a month. A lifetime of protection. Join RELAC today.

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Visit: www.relac.org

Scan the QR code!



Upcoming Holidays

LACERA will be closed on:

Monday, March 30
For César Chávez Day

Monday, May 25
For Memorial Day



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.

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