

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

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PRACTICING KINDNESS: A Little Goes a Long Way



We have all felt the emotional and physical strain of the pandemic weighing on our lives, but there are simple things we can do every day to alleviate our stress, spread some joy, help our neighbors, and make our world a happier place. (When you perform an act of kindness, chances are good that the recipient will pass it on!) Here are a few ideas on reconnecting with your community and loved ones, but use your imagination!

- Be friendly: Nowadays, a simple trip to the grocery store can cause anxiety. A smile, cheerful hello, or holding the door for a stranger can make their day and make you feel more comfortable when you are out and about.
- Mail a physical letter or postcard: Covid has done its best to divide us, but we have lots of ways to reconnect. An email or text message is nice, but the personal touch of a letter or postcard is special.
- Taking a few moments to handwrite some kind words can really brighten someone's day.
- Make a gift basket: An array of treats is the ultimate gift, and everyone loves chocolate, nuts, cheese, and other snacks. The size of the basket is the only limitation! Dropping a gift basket off at a neighbor's house is a great way to let them know you appreciate them—or to make new friends.
- Join (or start) a community garden: Urban dwellers are changing the use of local land through community gardens—an inspiring movement for all of us. Gardens can be a shared space in someone's backyard, a church or school, or a

reclaimed empty lot. It's a safe way to gather outside, and community gardens can help your neighborhood *grow* by bringing people together to share knowledge, food, recipes, and fun times.

- Set up a pop-up food pantry: Stocking a sidewalk table or booth with free canned and packaged goods or a bowl of lemons harvested from your own tree creates a community built upon mutual trust, sharing, and flavor. These are

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Alternate Member
Elected by Safety Members

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Elected by Safety Members

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Appointed by Board of Supervisors

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and Tax Collector
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LAURA GUGLIELMO

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FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN CHIEF EXECUTIVE OFFICER



Back to Home Base

Hello, members! I hope your 2022 is off to a good start. My continued well wishes to you and your families.

After two years of responding and adapting to pandemic challenges, we are returning to normal operations in many areas at LACERA. This includes the big step of welcoming back our staff members in **all divisions**, after an extended period in which most of our employees have worked solely from home. We are taking a measured approach—scheduling our staff on alternating work teams,

exposures in our shared environment. After a delay to our original return date due to the Omicron surge, we'll be evaluating our return to the office plans in April.

As I've described in previous articles, the pandemic provided an opportunity to modernize our operations, and our improved remote capabilities will be an important tool for us moving forward, most notably for business continuity reasons. However, there is no substitute for working together onsite when it comes to efficiency, creativity, and team building, which is why transitioning back to the office has remained a top priority for LACERA's trustees, executive team, and managers over the last months.

We are doing everything we can to make this return to the office a permanent one. To facilitate a safe environment for everyone, here is a reminder of the steps we are taking:

- Our **Member Service Center (MSC) is open by appointment only**. See the "Reserve Your Spot" article on page 6 for details on how to set up an appointment as well as convenient options to conduct basic tasks with LACERA that don't require meeting with a specialist.

“We are taking a measured approach to facilitate a safe environment and hopefully make our return to the office a permanent one.”

as well as alternating weeks and days—to keep office density low and decrease the potential for viral

From the Executive Desk cont'd

- We continue to encourage members to **register for My LACERA** for self-service transactions, account notifications, and email or text updates regarding our operations and urgent matters. (Not registered? Visit lacera.com and click on the green button on the upper right to sign up.)
- Our staff members are required to be vaccinated, unless they have a valid exemption, and unvaccinated employees are subject to regular testing.
- We have followed public health guidelines to establish safety protocols, and signage is posted throughout the building for all staff and visitors to follow.

We continue to monitor and adjust to changing circumstances and will keep you informed via lacera.com, *PostScript*, and email.

Strategic Planning

LACERA's selection committee has reviewed vendor proposals and conducted interviews for a strategic planning consultant, who will facilitate LACERA's upcoming strategic planning meetings and process. As of press time, the final selection is pending, but I will update you in my next article. We anticipate a highly productive strategic planning session, in which we

will revisit LACERA's vision and values to set our long-term direction, strategic goals, and associated work plans for the next several years.

March Madness

It has been a busy retirement season so far, with an increase over last year in the number of counseling calls and inquiries, as well as applications for service and disability retirements. I will report final numbers in the next issue. As always during this time of year, it is all hands on deck, as our staff members work extra hours to handle the increased call volume, service requests, and processing of retirement paperwork. To help with the workload, we were pleased to add more than 20 new retirement benefits specialists to our ranks at the start of this year. Recruitment and training for these and other important member-facing positions is an ongoing high priority for LACERA to ensure the highest possible level of service for you.

Welcome to Our New Trustee

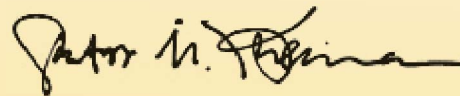
LACERA welcomes Mr. Antonio Sanchez to the Board of Retirement. Mr. Sanchez currently serves as the political director for the International Brotherhood of Electrical Workers (IBEW), Local 11, and is a staunch advocate for working

families. (See more in Accomplishments on page 4.) We look forward to working with him to deliver on our commitment to you!

Forward Momentum

It's my sincere hope that the worst of the pandemic (and its various stages) is finally behind us, so we can all once again pursue our personal and professional endeavors and enjoy the company of friends and family without worry. On behalf of everyone at LACERA, **thank you, members**, for all you have done to help our community during this extended time of crisis. It has been a long haul. We also thank you for your continued patience and cooperation as we have evolved our business operations to continue to provide you the service you deserve. Stay safe and healthy.

With regards,



Santos H. Kreimann

Safety Member Board Elections

Elections will be held later this year for the Safety and Alternate Safety member seats on the Board of Retirement and the Safety member seat on the Board of Investments. More details will be provided in the June 2022 issue of *PostScript*, or watch your inbox or check lacera.com for more announcements.



LACERA ACCOMPLISHMENTS

LACERA Welcomes New Board Trustee

As of January 1, 2022, the Board of Retirement (BOR) welcomed a new trustee appointed by the County Board of Supervisors. L.A. County Supervisor Hilda Solis appointed Antonio Sanchez to the BOR on December 7, 2021. His term will run through 2024.



Antonio Sanchez

Mr. Sanchez has served in various leadership roles with LAUSD, the City of L.A., L.A. County, and other agencies. He is currently the political director for the International Brotherhood of Electrical Workers Local 11. He has deep roots in the Los Angeles community, where he has lived and worked his entire career.

LACERA Awarded 19th PPCC Award

Last November, the Public Pension Coordinating Council (PPCC) awarded LACERA the Public Pension Standards 2021 Award, in recognition of meeting professional standards for plan funding and administration as set forth in the Public Pension Standards.



These standards are intended to reflect minimum expectations for public retirement systems management and administration and serve as a benchmark by which all defined benefit public plans should be measured. LACERA is a 19-time recipient of this important award.



My LACERA

Your personal online LACERA account and message center

My LACERA is your 24/7 resource for your LACERA account information. It is available to anyone with a LACERA benefits account—working members, retired members, deferred members, and survivors.

On My LACERA you can:

- See important announcements
- View your retirement plan information
- Update your address or beneficiary
- See your recent LACERA interactions and contributions
- Generate an amount-in-fund letter
- Create a retirement benefit estimate

- Upload documents or send a secure email
- Apply to purchase service credit; or view existing and completed purchased service contracts
- Apply to purchase service credit
- View existing and completed purchased service contracts
- Sign up to receive paperless documents

Visit lacera.com and select the green My LACERA button at the top right of the homepage to sign up or access your account.

Are You Retiring Soon? Here's What You Need to Know!



For many people, the years just prior to retirement can be a reality check. They discover that they may face a gap between the retirement income they want and the actual income they can expect. If you find yourself in this situation, try not to panic. The County of Los Angeles 457(b) Horizons and/or 401(k) Savings Plans offer some additional ways to increase your savings up to your retirement:

- **Age 50+ catch-up contributions:** In the year you reach age 50, the Internal Revenue Service (IRS) raises the limit on how much you can contribute to your account each year (known as the age 50+ catch-up contribution). If you qualify, you can contribute an additional \$6,500 in 2022.
- **Three-year catch-up contributions:** If you are within three calendar years of normal retirement age, as defined by the Plan, you may be able to contribute even more - up to \$41,000 in 2022 - with the three-year catch-up provision. Please note, you cannot take advantage of both types of catch-up contributions in the same calendar year. Three-year catch-up contributions are only available in the 457(b) Horizons Plan.
 - **Application deadline: Apply at least 4-6 months in advance of the desired start date. To apply, contact the Pasadena local office at (800) 947-0845.**
- **Contributing your termination pay:** Your final paycheck from the County can add a boost to your retirement savings. You can contribute the

payout of any unused/accrued vacation, sick leave, holiday, and non-elective* pay to your account, up to the annual limit.

- **Application deadline: Apply for termination pay deferral at least 90 days in advance of the desired retirement date. If your retirement date should change you must notify Empower immediately to ensure proper processing of termination pay. To apply, contact the Pasadena local office at (800) 947-0845.**

Don't let a retirement income gap discourage your plans for a brighter future. For more information on these tools for increasing your retirement contributions, visit countyla.com or schedule a comprehensive account review.

During your comprehensive account review we will answer the following questions:

1. Will my LACERA benefit along with my 457(b) Horizons and/or 401(k) Savings Plans be enough to help me become more retirement ready at my desired age?
2. How do all of my retirement funds work together?
3. How do I replace 100% of my pre-retirement income?

* MegaFlex participants: instead of traditional vacation and sick leave days, MegaFlex participants earn Non-Elective Leave (NEL) days. Unused accrued NEL may be contributed to your 457(b) Horizons and/or 401(k) Savings Plan(s). Annual limits apply.

Practicing Kindness cont'd from pg. 1

- all the ingredients you need to share with neighbors in need or start a conversation with someone walking by.
- **Start a free library:** We've all seen the cute front-yard libraries around town and on social media. Now it's your turn to put your used books back into circulation! All it takes is a few pieces of plywood and a handful of old paperbacks to attract readers and donators. Visit www.thesprucecrafts.com/little-free-library-plans-1357149 for ideas on building your own library.

- **Support social services:** You can get directly involved with L.A. County's Department of Public Social Services (DPSS), which provides year-round opportunities for individuals and groups to participate in projects that benefit low-income and homeless families and individuals. See the Help the Homeless Hygiene Drive on page 7 for a seasonal way to help.

We all feel the challenge of everyday life, but we have many options for turning that challenge into an opportunity to exercise generosity, share a smile, and be a good friend and neighbor!

RESERVE YOUR SPOT FOR A LACERA APPOINTMENT

Remember, if you want to visit our Member Service Center (MSC) in person, you need to make a reservation. Starting last July, our MSC changed to a permanent appointment-only model and no longer serves unscheduled walk-ins. Reservations help ensure we have staff available to meet with you, limit waiting times, and keep everyone safe. **To make an appointment, visit lacera.com, scroll to the bottom, and click "Appointments and Workshop Reservations."**

No appointment? We have plenty of other ways for you to conveniently take care of your LACERA business.

Need to Submit Paperwork?

If you have timely, sensitive documents such as completed applications, forms, or certificate copies, you can:

- **Use our onsite dropbox:** We have installed a mail slot outside of the MSC at 300 N. Lake, to the right of the main lobby entry doors, where you can physically drop off documents or mail for LACERA at any time. (Please submit your documents in a sealed envelope.) Documents are picked up Monday through Friday, except

on holidays. We mark a document as "received" if it is dropped off before 4 p.m. during the week. Any document dropped off after 4 p.m. is picked up the next business day.

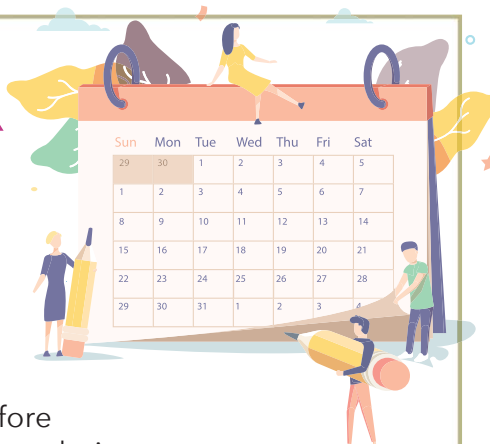
- **Send it electronically on My LACERA:** You can also log in to My LACERA to securely upload and submit your documents. (See more on page 4.)

Need to Talk to Us?

You can always call us for immediate assistance at 800-786-6464, Monday through Friday, 7 a.m. to 5:30 p.m.

Prefer to Email Us?

- If you have questions regarding retirement information or other general inquiries, email us at welcome@lacera.com.
- For questions regarding your retiree healthcare, email us at healthcare@lacera.com.
- You can also send a secure message to a specialist through My LACERA.



Wi-Fi Is Coming to LACERA

LACERA is implementing Wi-Fi to help you more efficiently conduct your LACERA business when you visit us onsite. You can discover the new wireless network on your device under the name "LACERA-Members." This secure network will provide members-only internet access for you to connect to appointment systems or email, or to upload and download important files and data. This new service should be ready for you to use by the next time you come to visit us. Speak to a retirement benefits specialist when in the Member Service Center for access.



LACERA.com

Quick Clicks

Welcome to LACERA
The Los Angeles County Employees Retirement Association

Where to Find Your Plan Center on LACERA.com

Every issue, we provide navigation tips to help you find what you are looking for on our website, fast. Looking for your plan's basic provisions, contribution rates, or other plan-specific information? You can find it in your plan center.

1. Click on the Active Members tab on the homepage, then select your plan from the left side of the dropdown menu.
2. Use the left-hand sidebar menu to find pages on specific topics or to access your digital plan book.

Learn More About Your Benefits: Sign Up for a LACERA Webinar

There is a lot to know before you retire, and our webinars will give you the advantage you need to make the best retirement decisions. Whether you are just starting your career or will be retiring soon, we have presentations designed to help you fully understand all the benefits available to you. These educational sessions can help you feel more confident in your benefits, so you can retire the way you want.

View the schedule to find a date that works for you and start planning your future today! Visit lacera.com, then click on the Pre-Retirement Workshops tile.



Help the Homeless Hygiene Drive

The L.A. County Department of Public Social Services (DPSS) is collecting personal care items such as feminine hygiene products, toilet paper, wipes, dental items, new socks, etc., to create care kits and provide them to our homeless neighbors and shelters. This program runs annually from April to May and is a great way to help those in need. Email dpssvolunteers@dpss.lacounty.gov for more information on the list of acceptable donations and how to participate.

3 THINGS: Hiking Trails

Whether you're a rugged mountaineer or just someone who enjoys an easy jaunt, hiking is a great activity. Getting fresh air while taking in scenic views is a simple way to stay healthy and happy. To inspire you for your springtime expedition, here are three facts about hiking:



1 Americans became fans of hiking toward the end of the 19th century, when the industrial revolution moved more people into urban settings. Connecting with nature through hiking continued to gain popularity through the 21st century.

The National Trails System was established through the National Parks Service in 1965. Today, 193,500 miles of federal trails meander throughout the United States. State-run trails traverse more than 42,500 miles.

2 There are 24 different types of hiking trails. Loop trails are great for a day, because they start and end in the same place. Extended trails take a bit longer, since they are at least 100 miles long!

3

Sources: www.backpacker.com, www.nps.gov, www.foresthistory.org, and www.adventure.com

Celebrating Women's History Month

March is a celebration of all the meaningful contributions women have made to our nation and society. In 1980, President Jimmy Carter issued a proclamation declaring Women's History Week, later followed by Congress establishing a month-long celebration.

The National Women's History Alliance designates a yearly theme, and this year's is "Women Providing, Healing, Promoting Hope." The theme recognizes the ceaseless work of caregivers and frontline workers during the ongoing pandemic and is a tribute to the thousands of ways women of all cultures have provided healing and hope throughout history.

For more information, visit www.womenshistory.org/womens-history/womens-history-month.



Upcoming Holidays

LACERA will be closed on:

- **Monday, March 28**
For Cesar Chavez Day
- **Monday, May 30**
For Memorial Day

Editor's Note:

PostScript is published by the staff of LACERA. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

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