



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2023 • VOL. 34, NO. 1

Board of Retirement Approves Maximum COLA Increase



On February 1, 2023, the Board of Retirement approved a 5.0 percent cost-of-living adjustment (COLA) increase for retirees and eligible payees. All retirees and eligible payees will receive the maximum allowable adjustment under the plans:

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

The increase, effective April 1, 2023, will be reflected in your April 30 benefit payment.

How the Increase Is Determined

The increase is based on the change in the cost of living from December 2021 to December 2022, 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 2022 calendar year-to-date change is 4.9 percent. When rounded to the nearest one-half percent, as prescribed by law, the resulting COLA award is a 5.0 percent increase.

How the COLA Accumulation Is Calculated

According to the provisions of LACERA retirement plans, if the COLA percentage exceeds the maximum allowable amount, the excess percentage is accumulated to supplement future COLA benefits. The accumulated percentage carryover is known as the COLA Accumulation. The longer you have been retired or receiving a survivor's allowance, the more COLA carryover you may have accumulated. In years when the COLA increase does not meet the plan maximum, LACERA deducts amounts from the COLA Accumulation to fund the maximum increase allowable under each plan.

The current CPI percentage increase of 4.9 percent is used to calculate this year's COLA Accumulation. Since this year's increase exceeds the 3.0 percent maximum allowed in Plan A, the remaining 1.9 percent will be added to the COLA Accumulation. For all other plans, which have a maximum COLA of 2.0 percent per year, the remaining 2.9 percent will be added to the COLA Accumulation.

The chart on page 5 shows the COLA Accumulation percentages for all retirees and survivors as of April 2023.

Cont'd on pg. 5

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Tax Collector
Acting Ex-Officio Trustee*

DAVID GREEN

Elected by General Members

JASON E. GREEN

Elected by Safety Members

ELIZABETH GREENWOOD

Appointed by Board of Supervisors

ONYX JONES

Appointed by Board of Supervisors

PATRICK L. JONES

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KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

*When ex-officio trustee is absent



FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER

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

Unwavering Commitment

Hello, LACERA members. As we prepare this issue of *Spotlight* toward the end of January, we are just beginning the long assessment and recovery process after the devastating series of storms that hit the state in the last two months. At current count, the flooding took 20 lives, forced thousands to evacuate, and caused billions of dollars in damage.

Thank you to all our members who protected lives and property during this dangerous time, from the equipment operators constructing sand berms on the beaches to the first responders working in treacherous conditions to conduct rescues, evacuate residents, clear roadways, and so much more. Thanks as well to all the behind-the-scenes staff who provided critical communications and operations assistance to get help where it was needed most, and finally, thanks to all of you who volunteered and provided care to our community despite the significant challenges. Your commitment is truly extraordinary.

“ Thank you to all our members who protected lives and property during the dangerous recent storms. ”

At press time, we are shaken by the mass shooting that took 11 lives in Monterey Park. Our deepest sympathies go out to the victims, their families, and our Asian American employees, members, and community.

Promoting Your Value

While public sector workers get more recognition for their service during emergencies, you all deserve appreciation for your efforts to make our communities strong—day after day, year after year.

Making sure that lawmakers and public stakeholders understand your value is part of LACERA's responsibility in protecting your hard-earned benefits, so we continually make the case that having fairly compensated workers and retirees supports the social structure and stabilizes local economies.

To quantify that value, in 2022 we commissioned a report with Beacon Economics, an independent economic research and analysis firm. Among other findings, the report describes how the majority of LACERA members continue to live in California after retirement and boost the economy by billions of dollars, while supporting thousands of jobs and contributing millions in tax revenues.

For more details, see the article “LACERA Retirees Boost Economy” on page 4.

Maximum COLA Approved

As highlighted in our cover article, in February the Board of Retirement approved the maximum COLA increase allowed for all plans. We hope that the COLA will help ease some of the sting of higher-priced goods and services as inflation and supply chain issues continue to affect the global economy.

March Madness

It's that time of year! Our busy retirement season is currently underway, and we are working hard to provide counseling

From the Executive Desk continued

and efficiently process applications for members retiring from active service.

Since we do have a higher volume of calls and call lengths through the end of March, if you need something fairly straightforward, like accessing your plan information or changing your address, we recommend that you take advantage of the resources available on lacera.com and My LACERA.

As a reminder, if you need assistance accessing your My LACERA account, you can call LACERA at 800-786-6464 and click 1 to access the My LACERA support queue for expedited service.

Strategic Plan Update and Our Latest Improvements

After an extensive and broadly inclusive development process, our strategic plan is in its final preparation stages. Once in place, the plan will guide our efforts for the next several years as we work to optimize existing services and operations in addition to developing new resources for members.

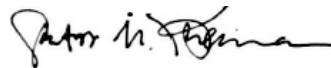
In the meantime, we have recently

rolled out or completed major phases of improvements designed to make it easier than ever for you to access services and information. I'm proud of our team for their continued hard work and focus in achieving the following goals.

- Upgraded appointment scheduling system on lacera.com
- Projected May completion of phase 1 of our new case management system
- Upgraded board meetings section and livestreaming on lacera.com (see below)
- Enhanced My LACERA security with multi-factor authentication (see page 6)

The final strategic plan is expected to be adopted by LACERA's boards in April, so I anticipate sharing details in the next issue about our new strategic goals and how we plan to achieve them.

Until then, thank you for your membership and service. Take care of each other and stay safe.



Boards Vote to Appeal in County Lawsuit

In October 2021, LACERA filed a lawsuit in Superior Court against the County of Los Angeles and the County Board of Supervisors to confirm the authority for LACERA to independently manage and administer the retirement system—and specifically for LACERA's Board of Retirement and Board of Investments to be authorized to set classifications and salaries for LACERA employees.

After a trial on December 6 and 7, 2022, a Los Angeles Superior Court judge issued his decision on December 22 against LACERA and in favor of the County of Los Angeles and the Board of Supervisors in the lawsuit. The LACERA Boards approved an appeal of the judgment to the California Court of Appeal on January 20, 2023.

LACERA continues to believe that the law requires administration of the retirement system to be performed exclusively by LACERA's independent trustees who owe their sole fiduciary duty to members, and not the County with its broader set of priorities and responsibilities.

While the appeal is pending, LACERA will continue to serve its members, manage the fund's over \$70 billion in assets, and produce, protect, and provide the promised benefits.

Attend LACERA Board Meetings—Virtually



We have made it easier than ever to access Board and committee meeting information. The lacera.com home page has been updated with a Board meeting tile that provides one-click

access to our upgraded Board Meetings page (lacera.com/leadership/board-meetings). Improvements include a livestream feed, reconfigured calendar of upcoming meetings, archives of prior meetings, agenda materials, and an enhanced search feature.

As a reminder, the Board of Retirement (BOR) meets at

9 a.m. on the first Wednesday of each month unless noted otherwise. BOR committee meetings are scheduled on the same day as BOR meetings.

The Board of Investments (BOI) meets at 9 a.m. on the second Wednesday of each month unless noted otherwise. BOI committee meetings are scheduled on the same day as BOI meetings.

You can also view previous board meetings on LACERA's YouTube channel. Visit www.youtube.com and search "LACERA" for a variety of videos, including recorded meetings and retirement information.

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



LACERA Accomplishments

Chief Investment Officer Jon Grabel Receives Investment Industry Recognition



Trusted Insight, an online network of institutional investors, recently recognized LACERA CIO Jon Grabel as one of the top pension executives in the United States in 2022. According to Trusted Insight, the list features industry thought leaders who oversee investment teams, expertly navigate the markets, and are instilled with the

compassion to serve the beneficiaries of the American public pension system.

To read more and to see the rest of the list, visit www.thetrustedinsight.com, click "Top 30 Lists," and select the article entitled "Top Pension Chief Investment Officers."

Congratulations to Jon and the entire Investments team!

Impact Study: LACERA Retirees Boost Economy

Retirement security continues to be a pressing national issue. Recognizing the importance of defined benefit plans to our members and to their communities overall, LACERA commissioned an economic impact study and released the results of the report, which quantifies the value—in actual dollars—that our retired members contribute to the statewide and local economy. LACERA's report details how the defined benefits our retired members receive ripple throughout the economy, supporting various industries and job sectors.

Here are some key statistics from the report:

- 82 percent of our nearly 74,000 retired members stay within California after retirement.
- Approximately 42,300 retirees reside in Los Angeles County.
- In 2021, LACERA retirees living in L.A. County generated \$2.7 billion in economic activity, supporting nearly 24,000 jobs.
- Statewide, retirees accounted for \$388.5 million in state and federal tax revenues.



For more findings, visit the lacera.com news section and click on the article titled "LACERA Retirees Boost L.A. County Economy by \$2.7 Billion," published December 12, 2022. The article includes

links to an infographic fact sheet, press release report summary, presentation to LACERA's trustees, and the full report produced by Beacon Economics.

We also sent a member email about the report on December 13. If you didn't receive it, be sure to log in to My LACERA to sign up for alerts or double check that we have your current email address.

LACERA is proud to represent you. Thank you for your continued service to the community, even in retirement!

LACERA.com
Quick Clicks
 Welcome to LACERA
 The Los Angeles County Employees Retirement Association

How to Find Retirement Benefit Information

Whether you have been retired for weeks or for years, you may be looking for specific information regarding your current and upcoming payments.

Visit lacera.com > **Retired Members** > **Retirement Payments** for info about first payments, current cost-of-living adjustments, tax withholding, and more. (While you are there, be sure to download a 2023 payday calendar!)

To access your automated deposit receipts, make adjustments to your withholding, or conduct other self-service transactions, log in to your My LACERA account via the green button at the top right of any lacera.com page.

2023 COLA Accumulation Chart

Retirement Dates	Plan	Maximum Cost-of Living Increase	CPI Change	Accumulation as of April 2022	April 2023 Adjustment	Accumulation as of April 2023
Prior to 4/1/81	A	3.0%	4.9%	8.9%	1.9%	10.8%
4/1/81-3/31/22	A	3.0%	4.9%	3.6%	1.9%	5.5%
4/1/22-3/31/23	A	3.0%	4.9%	0.0%	1.9%	1.9%
4/1/77-3/31/90	B, C, D	2.0%	4.9%	23.1%	2.9%	22.9% ¹
4/1/90-3/31/91	B, C, D	2.0%	4.9%	20.5%	2.9%	22.9% ²
4/1/91-3/31/92	B, C, D	2.0%	4.9%	15.9%	2.9%	18.8%
4/1/92-3/31/00	B, C, D	2.0%	4.9%	15.3%	2.9%	18.2%
4/1/00-3/31/01	B, C, D	2.0%	4.9%	15.0%	2.9%	17.9%
4/1/01-3/31/02	B, C, D	2.0%	4.9%	13.3%	2.9%	16.2%
4/1/02-3/31/03	B, C, D	2.0%	4.9%	13.2%	2.9%	16.1%
4/1/03-3/31/05	B, C, D	2.0%	4.9%	11.5%	2.9%	14.4%
4/1/05-3/31/06	B, C, D	2.0%	4.9%	9.1%	2.9%	12.0%
4/1/06-3/31/18	B, C, D	2.0%	4.9%	7.9%	2.9%	10.8%
4/1/18-3/31/19	B, C, D	2.0%	4.9%	6.3%	2.9%	9.2%
4/1/19-3/31/20	B, C, D	2.0%	4.9%	5.1%	2.9%	8.0%
4/1/20-3/31/22	B, C, D	2.0%	4.9%	4.6%	2.9%	7.5%
4/1/22-3/31/23	B, C, D	2.0%	4.9%	0.0%	2.9%	2.9%
4/1/02-3/31/03	E ³	2.0%	4.9%	13.2%	2.9%	16.1%
4/1/03-3/31/05	E ³	2.0%	4.9%	11.5%	2.9%	14.4%
4/1/05-3/31/06	E ³	2.0%	4.9%	9.1%	2.9%	12.0%
4/1/06-3/31/18	E ³	2.0%	4.9%	7.9%	2.9%	10.8%
4/1/18-3/31/19	E ³	2.0%	4.9%	6.3%	2.9%	9.2%
4/1/19-3/31/20	E ³	2.0%	4.9%	5.1%	2.9%	8.0%
4/1/20-3/31/22	E ³	2.0%	4.9%	4.6%	2.9%	7.5%
4/1/22-3/31/23	E ³	2.0%	4.9%	0.0%	2.9%	2.9%
1/1/13-3/31/18	PEPRA Plans G and Safety C	2.0%	4.9%	7.9%	2.9%	10.8%
4/1/18-3/31/19	PEPRA Plans G and Safety C	2.0%	4.9%	6.3%	2.9%	9.2%
4/1/19-3/31/20	PEPRA Plans G and Safety C	2.0%	4.9%	5.1%	2.9%	8.0%
4/1/20-3/31/22	PEPRA Plans G and Safety C	2.0%	4.9%	4.6%	2.9%	7.5%
4/1/22-3/31/23	PEPRA Plans G and Safety C	2.0%	4.9%	0.0%	2.9%	2.9%

¹Amount reflects -3.1 percent adjustment to fund the 2023 STAR COLA.

²Amount reflects -.5 percent adjustment to fund the 2023 STAR COLA.

³Plan E COLA increases apply only to service credit earned after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired after 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 after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service.



Multi-Factor Authentication: Keeping You Secure

Beginning in late December 2022, LACERA rolled out a new feature called multi-factor authentication (MFA) as an important security update to protect your My LACERA account. MFA ensures that it's truly you accessing your information and using your account.

The next time you log in to My LACERA, you will notice an extra step to authenticate your information. You will receive a text message or email (your preference) to instantly confirm your identity. To best use this new feature, please make sure that you have provided your current email address and cellphone number. To update this information, log in to My LACERA and click "Profile" to make your changes. (If you are locked out of your My LACERA account, call LACERA at 800-786-6464 and choose option 1 to regain access.)

If you previously opted out of receiving text messages from LACERA, you can opt back in to receive your authentication code via text. Just text START to 72049.

Accessing your My LACERA account should be done on your home network, not using public Wi-Fi. You should also check the browser settings on the personal device that you use to access My LACERA. Make sure to permit cookies so that My LACERA remembers your device, so you do not need to use MFA each time you log on.



“The history of the past is but one long struggle upward to equality.”

—Elizabeth Cady Stanton



WOMEN'S HISTORY MONTH

3 Things: Women's Rights

Every March, we celebrate the meaningful contributions made to our nation and society by women. In 1980, President Jimmy Carter issued a proclamation declaring Women's History Week, followed later by Congress, which established a month-long celebration. As we all work to make the world a more inclusive place, here are three facts to keep in mind for Women's History Month:

1 The 67th United Nations Commission on the Status of Women takes place March 6 to 17 this year, with the primary themes of innovation, technological change, and education in the digital age for achieving gender empowerment and equality.

2 Embrace Equity is the theme for this year's International Women's Day (IWD) on March 8. IWD was first celebrated in 1911 in Denmark, Germany, Austria, and Switzerland. The day's purpose is to celebrate women's achievements to create greater equality in all countries.

3 The National Women's History Alliance has designated 2023's theme as "Celebrating Women Who Tell Our Stories," recognizing past and present women who have been active in all forms of media and storytelling, including print, radio, TV, stage, screen, blogs, podcasts, news, and social media.

Sources: www.unwomen.org; www.internationalwomensday.com; and www.nationalwomenshistoryalliance.org

Heritage Months

March

Gender Equality Month
Irish American Heritage Month
Greek American Heritage Month

April

Arab American Heritage Month
Scottish American Heritage Month

May

Military Appreciation Month
Asian American & Pacific Islander Heritage Month
Jewish American Heritage Month

Retiree Payday Calendar

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

March 2023						
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	H	28	M	30	D	

April 2023						
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	M	27	D	29
30						

May 2023						
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	M	27
28	H	30	D			

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

STAYING HEALTHY TOGETHER

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How to Achieve Sustainable Good Health



A healthy diet and physical activity are essential to achieving sustainable good health. That's why it's important for you to eat right and exercise regularly.

Eat Healthy, Balanced Meals

Managing your weight positively impacts your health now and as you age. In contrast, people who are obese are at increased risk for serious diseases and health conditions like hypertension, type 2 diabetes, coronary heart disease, and stroke.

Recommendations for a healthy diet

A healthy diet consists of a variety

of foods including fruits, vegetables, whole grains, and fat-free or low-fat dairy products. It should also include a variety of proteins like seafood, lean meats and poultry, eggs, legumes (beans and peas), soy products, nuts, and seeds. Plus, a healthy diet should be low in sugar, sodium, saturated fats, trans fats, and cholesterol. So, when deciding what to eat or drink, be sure to choose options that are full of the nutrients your body needs to sustain health.

The Food and Agriculture Organization of the United Nations (FAO) and the World Health Organization (WHO) agree that the key principles of a healthy diet are:

- **Eating a variety of foods** to ensure an adequate intake of nutrients.
- **Eating plenty of fruits and vegetables**, at least 400 grams (i.e., five portions) of fruit and vegetables per day.
- **Consuming whole grains, nuts, and healthy fats** rich in unsaturated fatty acids.
- **Reducing the intake of saturated fats.** To prevent unhealthy weight gain in the adult population, saturated fats should be reduced to less than 10 percent of total energy intake.
- **Limiting sugar intake.** Free sugar intake should be reduced to less than 10 percent or less

than five percent of total energy for additional health benefits. This would be equivalent to 50 grams or 25 grams of free sugars per day, respectively.

- **Cutting back on salt**, less than 5 grams of salt (equivalent to one teaspoon) per day.
- **Drinking water regularly**. Good hydration is crucial for optimal health.
- **Non-consumption of alcohol**. There is no safe level of alcohol consumption; therefore, alcohol is not a part of a healthy diet.

Also, try to avoid fad diets. They promise fast results, but they can limit your nutritional intake, be unhealthy, and tend to fail in the long run.

The benefits of healthy eating add up over time, bite by bite. Dietary guidelines can be found on the U.S. Department of Agriculture's website at www.dietaryguidelines.gov.



Exercise Regularly

According to the Centers for Disease Control and Prevention (CDC), physical activity is essential to healthy aging. It can prevent or delay many of the health problems that seem to come with age. It also helps your muscles grow stronger so you can keep doing your day-to-day activities without becoming dependent on others.

Some physical activity is better than nothing at all. Visit www.cdc.gov/physicalactivity/basics/older_adults to see how much physical activity the CDC thinks older adults need.

Free services offered by our vendor partners

Our vendor partners also recognize the importance of exercise. Here are some of the services they offer at no additional cost to you:

- **Anthem Blue Cross** provides access to its SpecialOffers program, which includes discounts on gym memberships, fitness equipment, coaching, and other services. You can also get discounts on Fitbit trackers and smartwatches. For more information, log on to www.anthem.com/ca or call customer service at 800-284-1110.
- **Cigna** provides access to its Healthy Rewards discount program, which includes gym membership discounts through Active & Fit Direct. To learn more, log on to www.mycigna.com and navigate to Healthy Rewards Discount Program or call 800-870-3470.
- **Kaiser Permanente Senior Advantage** provides access to its Silver&Fit Exercise & Healthy Aging program. Contact Kaiser at 877-750-2746 for information.
- **SCAN Health Plan** provides access to its SilverSneakers® program, which among other things, provides access to online exercise classes, and to thousands of gyms, community centers, and other participating fitness locations across the nation. You also have access to SCAN's Headspace program, which is a personal guide for hundreds of exercises to reduce stress, increase focus, and improve sleep. To find a SilverSneakers location, call 888-423-4632 (5 a.m. to 5 p.m. Pacific Time, Monday through Friday) or go to www.SilverSneakers.com. To join Headspace, go to www.headspace.com/scanhealthplan. If you need help with Headspace, send an email to teamsupport@headspace.com or call SCAN Member Services at 800-559-3500.
- **UnitedHealthcare® Group Medicare Advantage** provides access to its Renew Active®

program. Renew Active is a Medicare fitness program for the body and mind, which includes a free gym membership and access to a nationwide network of gyms and fitness locations. Contact UnitedHealthcare at 800-457-8506 for more information.

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

Anthem Blue Cross PPO Plans
800-284-1110
www.anthem.com/ca

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

Kaiser Permanente Group Model HMO
800-464-4000
www.kp.org

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

SCAN Health Plan
800-559-3500
www.scanhealthplan.com

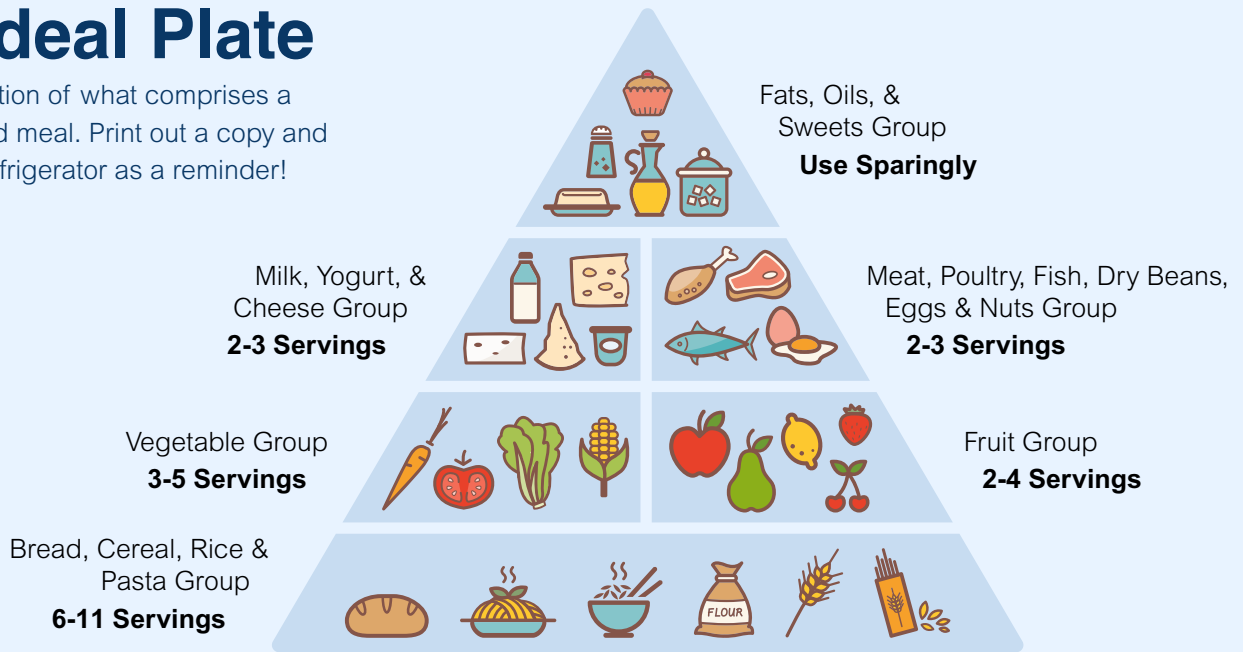
UnitedHealthcare
800-624-8822
www.myuhc.com

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



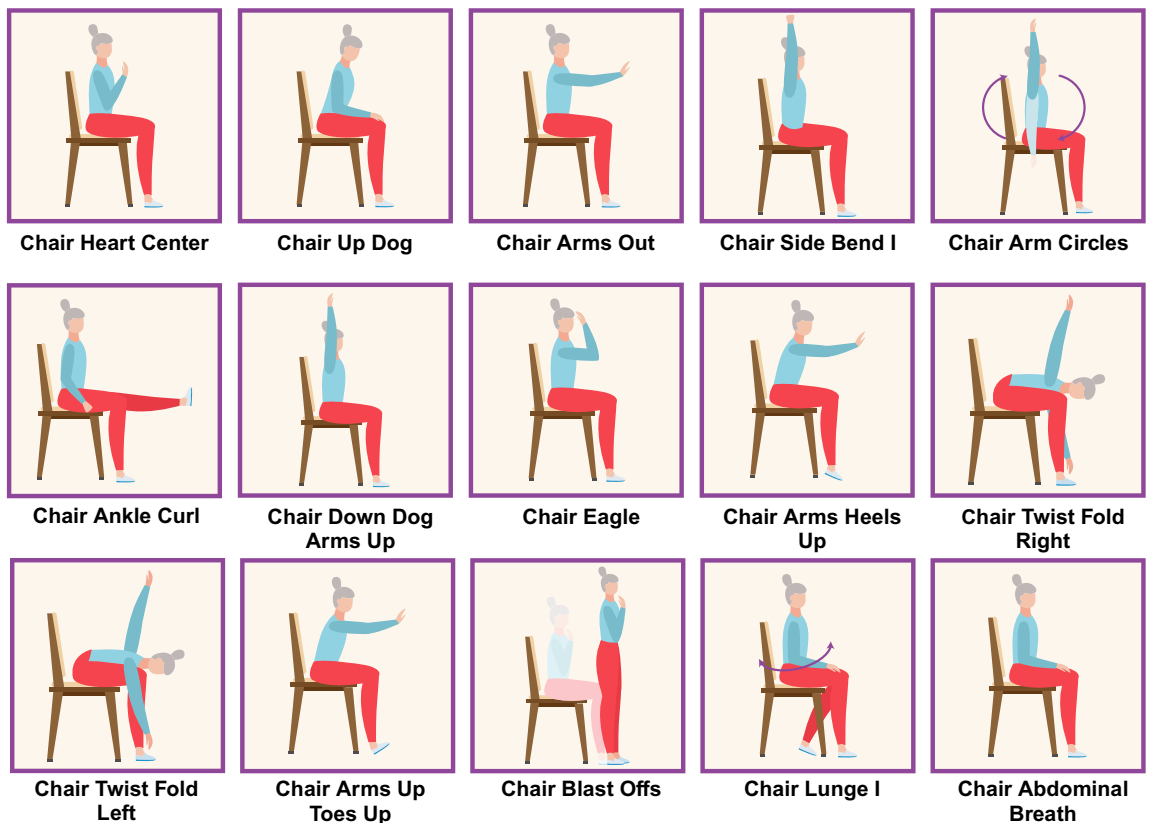
Your Ideal Plate

Here's an illustration of what comprises a healthy, balanced meal. Print out a copy and post it on your refrigerator as a reminder!



Chair Yoga for Seniors

A little exercise goes a long way—and you can exercise in the comfort of your own home using only a chair. Give these exercises a try. Please consult with your doctor before starting any new exercises.



Sources: www.cdc.gov/healthyweight/index.html; www.dietaryguidelines.gov/; www.myplate.gov/eat-healthy/what-is-myplate; www.cdc.gov/physicalactivity/basics/older_adults/index.htm; www.lacera.com/program-basics/retiree-wellness-program; and www.printablee.com/post_printable-chair-exercises-for-seniors_18979/



Staying Healthy Together Workshops

Due to the COVID-19 public health emergency and continuing local restrictions on large gatherings, LACERA continues to pause on planning our semiannual Staying Healthy Together workshops. We'll keep you informed of future in-person workshops.



Protect Your County of Los Angeles 457(b) Horizons and 401(k) Savings Plan Accounts

The County of Los Angeles and Empower are committed to helping you protect your identity, privacy and assets. We want to help you defend yourself against cybersecurity threats, phishing, and other types of fraudulent communications and activities—whether they're conducted through email, text, phone, mail, or social media.

Follow these tips and best practices:

- ✓ **Register your County of Los Angeles 457(b) Horizons and/or 401(k) Savings Plan accounts (if you haven't already) and add your phone number and personal email address information.**

Log in to www.countyla.com and register your account to reduce the chance that someone else can access your account or take your account over. Provide your personal email address, check your account frequently, and pay close attention to security alerts that you receive.

- ✓ **Choose a stronger username and password.**

A username and password unique to your account is the only way to go!

Change your passwords often and don't reuse passwords. You can reset your password only through our secure website at www.countyla.com.

- ✓ **Let us know where to find you.**
Keep your personal email and phone number updated for possible security alerts. If our only communication option is through an email address that has been hacked or compromised, then we're only communicating with the fraudster.

- ✓ **Always use multi-factor authentication (MFA) and never disable it.**

Your 457(b) Horizons and/or Savings 401(k) account has multi-factor authentication, which sends a one-time code to your cell phone or email account on record, allowing you to access your account securely. Multi-factor authentication requires access to another device, which improves the security of your account. Set up MFA on any account that allows it, and never disable it. Using MFA to your cell phone is one of the best ways to keep fraudsters out of your accounts. It's harder to hack a mobile phone than

an email account; as such, consider using text messaging for multi-factor authentication rather than email.

- ✓ **Monitor your account: Review your account and respond to security alerts.**

Receive status notifications that inform you of account activity. Review security alerts immediately. If you see account activity that you didn't request, contact the Empower Security Center immediately at **(844) 773-6797**.

Empower will never ask for your password, PIN or account credentials in an unsolicited email, phone call or text message.

Visit www.empower-retirement.com to read about the Security guarantee, tips, and how to protect yourself.

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Your Input is Needed—the 2023 County of L.A. Participant Satisfaction Survey from Empower is live. Scan this QR code or visit www.surveymonkey.com/r/COLA2023 to take it now.



How to Connect With LACERA



CALL MEMBER SERVICES

M–F, 7 a.m.–5:30 p.m. PT
800-786-6464



VISIT LACERA.COM



MAKE A VIRTUAL OR IN-PERSON APPOINTMENT

An appointment is required for in-person visits. Visit lacera.com and click "Appointment Reservations."



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Public Service Announcement

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 April. The interactive training introduces core principles and methods of Alternative Dispute Resolution through lectures, group discussion, exercises, and role-playing. Course topics include active listening, surfacing the conflict, reframing, communication roadblocks, nonverbal communication, and much more. Participants can expect to learn valuable skills and tools that can help them manage everyday conflict in both personal and professional settings.

As part of the selection process, applicants will be scheduled for an interview. If you are interested in applying, please email your name and telephone number to DRPAVolunteer@dcba.lacounty.gov no later than April 15, 2023. Additional practical experience and volunteer opportunities may be available through dispute resolution providers.

To find out more about mediation or the agencies that receive DRPA funds to train and supervise mediators in Los Angeles County, visit <https://dcba.lacounty.gov/countywidedrp>.

Upcoming Holidays

Sorry We're
CLOSED

LACERA will be closed on:

- **Monday, March 27**
For Cesar Chavez Day
- **Monday, May 29**
For Memorial Day

Email: welcome@lacera.com

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Contributing Writers: Thomas Cohen, James Nicholson, Sarah Scott, Retiree Healthcare Division

Senior Editor: Sarah Scott **Editor:** Thomas Cohen **Design:** Christian Ibarra