

June 2023

Dear LACERA Member:

The 2023 – 2024 benefits plan year is almost here! This packet contains important information about your LACERA-administered retiree healthcare plans:

- ***Retiree Healthcare Benefits Update*** — what's new for 2023 – 2024. Periodically, there are regulatory changes that require modifications to some of the benefits offered by your LACERA-administered health plans. This year, the changes are minimal. Please read the enclosed *Benefits Update* carefully to learn about these important changes. Please note, you do not have to take any action unless you want to make changes to your current LACERA-administered healthcare coverage.
- ***Retiree Healthcare Benefits Guide*** — an overview of the health plans available to you and important details about your LACERA-administered healthcare benefits.
- ***Tier 1 and Tier 2 Monthly Premium Rates Booklet*** — 2023 – 2024 monthly contribution rates for LACERA-administered health plans, effective July 1, 2023. (If you're enrolled in a Kaiser plan outside of California, or in the Cigna Preferred with Rx plan in Phoenix, Arizona, the SCAN Desert Health Plan in Arizona (Maricopa, Pima, and Pinal Counties), or the SCAN Health Plan in Nevada (Clark and Nye Counties) you'll receive a separate mailing from LACERA.)

For the upcoming plan year, the premiums for LACERA-administered health plans are increasing by an average of 4.6%. The premium increase will vary by plan, so some members will experience a higher increase than average, while others will experience a lower increase. Please review this booklet for your new monthly contribution rates for 2023 – 2024.

- ***Notice of Creditable Coverage*** — an official statement that your LACERA-administered medical plan provides you with prescription drug coverage that is, on average, as good as or better than the coverage offered by the Medicare Part D standard plan. As a participant in the LACERA-administered Retiree Healthcare Benefits Program, you should not enroll in non-LACERA Medicare Part D plans for the following reasons:
  - **Non-Medicare Eligible Retirees:** All LACERA-administered plans offer prescription drug coverage that is, on average, as good as or better than that available through Medicare.

*(please see reverse)*

- **Medicare Eligible Retirees and Dependents:** This notice does not apply to you. The coverage you are enrolled in through LACERA is a Medicare Plan. As you are already enrolled in a Medicare plan, you do not have to do anything.

**Enrolling in a non-LACERA Medicare Part D plan may jeopardize your LACERA medical plan.**

As you're learning about what's new for your health plans in the coming new plan year, it's also a good idea to see what health and wellness programs your health plans offer. All of the LACERA-administered health plans offer Disease Management Programs — these programs offer support for the management and prevention of many common medical conditions, such as hypertension, congestive heart failure, and diabetes. Remember, the care of your health is in *your* hands. LACERA-administered health plans offer you the tools to take control.

Through LACERA, you also have access to *Staying Healthy Together*, a series of health-related programs and workshops that provide information, tools, and resources to help you make healthy decisions in your life. Every six months, the program focuses on a new health-related topic. You can explore each topic by reading the “Staying Healthy Together” section of LACERA’s *Spotlight* newsletter. During the COVID-19 public health emergency, LACERA did not conduct its semiannual Staying Healthy Together workshops. However, we will inform you of our plans for future in-person gatherings. Visit [www.lacera.com/healthcare/StayingHealthyTogether](http://www.lacera.com/healthcare/StayingHealthyTogether) to learn more and explore links to other health-related websites.

LACERA and the Board of Retirement will continue this year, as every year, to ensure cost-effective, high-quality, and comprehensive coverage for our retirees.

Sincerely,



Santos H. Kreimann  
Chief Executive Officer  
Enclosures:

*Retiree Healthcare Benefits Update*  
*Retiree Healthcare Benefits Guide*  
*Monthly Premium Rates Booklet*  
*Notice of Creditable Coverage*

