

L&CERA

Spotlight on Retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION . NEWS FOR RETIRED MEMBERS . JUNE 2000

TOO MUCH SPARE TIME ON YOUR HANDS?

By Alice Natale

New and prospective retirees often ask, "How will I fill all my free time during retirement?" After spending so many years in the workforce environment, it can sometimes be difficult to adjust to your new retirement life. If you want to feel productive or if you just want to participate in some rewarding community functions, there are many activities we can suggest. Once involved in activities that interest you, you'll wonder how you ever had time to work.

Part-time Employment

Many retired members go right back to work. Some come back to work for the County on a special needs basis. Some embark on jobs they always dreamed of doing, such as travel agents, free lance work, consulting services, etc. Many begin businesses of their own or seek creative outlets that generate income, such as various arts and crafts.

Volunteer Services

Volunteering in various community services creates opportunities to meet new people and feel a sense of satisfaction in helping others. Providing volunteer services can also help you gain knowledge and expertise in various professions. The opportunities are abounding within the County environment as well as in the private sector. We have listed some volunteer services you may find interesting in Los Angeles County and Orange County.

Volunteers in Public Schools (VIPS)

This is a program that lets you help teachers and students.

Docent Volunteers are needed to work as tour guides in many facilities. The Natural History Museum and the Gene Autry Museum do regular recruiting for docent trainees. Other historical buildings, parks, and nature preserves are also good places to volunteer your services. Theaters such as the Pasadena Playhouse, the Orange County Performing Arts Theater, or the L. A. County Music Center also need volunteers.

Literacy Plus

In this program you can help someone learn to read.

Hospitals, Rest Homes, and Children Centers often need volunteers to provide support to patients by visiting, writing letters, or providing entertainment. Certain programs allow volunteers to interact as surrogate grandparents, big brothers, or big sisters.

The Child Advocates Office of the Superior Court regularly recruits special advocate volunteers to help abused and neglected children in the dependency court system.

Churches, synagogues, mosques, temples and service clubs offer various opportunities to reach out and help those in need.

There are other things you can consider to fill your time and to make it meaningful. Think about taking classes in art, music, acting, cooking, gardening, exercising, sewing, woodwork, computers, writing, history, and new languages.

Make this time of your life fulfilling and fun. Stretch and grow. The new person you become will be defined only by your imagination. It is important to treat these years as a gift to enjoy and treasure as a very special time of your life.

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SCAM ARTISTS USE VENTURA DECISION IN LATEST SCHEME

Some relentless scam artists have stumbled onto a new scheme. This new scam may be related to the various class action suits regarding the October 1, 1997 Supreme Court ruling in the Ventura Decision.

The Scam

Apparently the con artists feel this is a perfect setting for staging a scheme. One of our retirees recently reported the scam. A man claiming to be an attorney called the retiree and said he was about to settle a class action suit. The alleged attorney said he just found out that the retiree should have been included in the class action but was mistakenly left out. The con artist told the retiree he would have to wire transfer \$350 from his bank and in return the con man would refund the \$350 and also send a check for \$8,000 as settlement. The man left a return phone number with a phony "wrong number" recording. Fortunately, the retiree did not go along with the scam and did not forward any money.

Background

As we have reported to you before, the Ventura Decision requires the inclusion of several special pay items as pensionable pay when calculating retirement allowances for LACERA members. Class actions have been initiated to resolve several issues raised by the Ventura Decision. The primary issues in the cases are as follows:

- Should LACERA be required to include *termination pay* (e.g. – cash payment for accrued and unused sick leave, vacation, and certain other types of leave) in the calculation of a member's final compensation?
- Should LACERA be required to include *all flexible benefit contributions* in the calculation of a member's final compensation? LACERA did not include flexible benefit contributions in final compensation until January 1, 1991. Some plaintiffs argue flexible benefit contributions should have been included since 1985 when the flexible benefit plans were first implemented. Other plaintiffs argue all flexible benefit contributions must be included, not just that portion the employee may receive in cash.
- Should LACERA be required to apply the Ventura Decision retroactively to members who retired prior to October 1, 1997?

Possible Class Action Settlement

All LACERA members are already included in the class action suits now pending for the Ventura Decision. If the court orders LACERA to include the additional pay items stipulated in the class actions, we would recalculate the allowances (*when applicable*) to provide an increased allowance. **You do not have to take any individual action, and you do not have to pay any money or fees to be included in the class action.** Notices were sent in the January 2000 retiree checks to alert you of the possible outcome of the court's ruling in this litigation.

Precautions and Actions to Take

If anyone approaches you and requests that you pay money or fees in order to be part of a class action that has already settled, **please don't do it!** Please report the incident to:

Los Angeles Police Department – Bunco Unit – (213) 485-3795
Or Los Angeles County Department of Consumer Affairs (213) 974-1452

Con Artists are always in our Midst

In addition to this new scam, you must continue to be on the lookout for other types of fraud and con games used against senior citizens. Con artists peddle everything from useless water purifiers, to free vacations, to get rich quick investment schemes, and even gold mines! If it sounds too good to be true, it probably is!

If a con artist swindles you, don't be too embarrassed to report the incident. It will help ensure that others aren't victimized. Contact your State Attorney General, Office of Consumer protection; or the FTC, Telemarketing Fraud Room 200, 6th & Pennsylvania Ave. NW, Washington, D.C. 20580.

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FROM THE EXECUTIVE OFFICE

Marsha D. Richter, Chief Executive Officer

POWER OF ATTORNEY

– Should You Consider It?

Steve Brown was a loving, careful husband. He kept all his records in order. He had written his will and, in case an accident or illness left him incapable of managing his own affairs, even had prepared a power of attorney.

Too bad the power of attorney Steve chose was the wrong kind.

Steve (not his real name, though this article describes a genuine situation), like many other people, was confused by the legalisms that surround the power of attorney and many other legal documents.

GOOD INTENTIONS

Steve intended his power of attorney to protect his, his wife's, and his family's interests in case he became unable to make his wishes known.

A power of attorney authorizes a lawyer, a financial advisor, a trusted family member or friend, or any other designated person to act as an **agent** for an individual. The authorized person functions like a court-appointed guardian or conservator, without the fees—often, many thousands of dollars—that a court-designated guardian can charge. However, the power of attorney does not require court approval. The individual who executes the power of attorney or empowers the agent to act on his/her behalf is the **principal**.

Steve's power of attorney, however, had a dangerous flaw in it. It automatically became invalid if Steve ever—through an automobile accident, a coma, or a condition such as Alzheimer's Disease—became unable to understand the range and consequences of his choices. This is known as a **General Power of Attorney**. A General Power of Attorney simply allowed Steve's wife to transact business in his temporary absence—while he was out of town or otherwise unavailable.

Steve lost consciousness after a stroke. And, despite his careful attention to detail, left his distraught wife and children with a terrible mess on their hands. Nobody could write checks to pay Steve's bills. No one could open Steve's safe deposit box. Nobody could make nursing-home arrangements.

AVOID DIFFICULTIES

To prevent situations like this, it would be wise for individuals like Steve—when or before they retire—to safeguard themselves and their loved ones with a **Durable Power Of Attorney**, which would stay in force even after an individual becomes incapacitated.

- A **Durable Power of Attorney** contains a **adurable clause** which is a provision stating that the designated person can continue acting on your behalf after you become unable to handle your own business affairs (this will include your retirement benefit transactions if specifically stated in the document).
- A **General Power of Attorney** does not contain the **adurable clause**. This power of attorney will automatically terminate once you become unable to act on your own behalf. A **General Power of Attorney without a durable clause** does not authorize your agent to transact your retirement affairs on your behalf. If you become seriously ill or permanently incapacitated, someone may need to transact your retirement affairs on your behalf (e.g. – changing your address, setting up a new bank account for your direct deposit, making tax elections, etc.) If this situation arises and you have a **General Power of Attorney without a durable clause**, LACERA is legally required to withhold your retirement allowance payments until a court appoints someone to handle your affairs.

A **Special Power of Attorney** grants very specialized powers. A common type is one for health care decisions. LACERA **cannot** accept a health care special power of attorney to handle your retirement affairs.

SPECIFY YOUR INTENT

To accomplish what you want, you must be very specific when preparing your power of attorney

"A durable power of attorney is an inexpensive, highly effective way to make sure that other people respect your wishes, even after you become incapacitated"

form. In other words, if you prepare a **Durable Power of Attorney**, which is specifically for, **Health Care**, you designate a person (or agent) who will ensure your doctor complies with your wishes related to life-sustaining treatment. This same power of attorney cannot be used to authorize any transactions related to your retirement benefits. If you want your power of attorney to cover health care decisions, retirement benefit transactions, and/or any other financial affairs, you must specify this in the document. It is important

to become familiar with the various types of power of attorney forms and understand the limitations for each type.

A **Durable Power of Attorney** is an economical legal document that remains valid, no matter what happens to the principal individual executing the document.

Among other things, the agent under a **Durable Power of Attorney** may have specific power to:

- Manage an individual's banking and other financial affairs
- Handle all aspects of real-estate transactions
- Act for the individual when it comes to retirement benefits
- Open safe deposit boxes and retrieve vital papers
- Lend money—for example, from Steve's estate to his wife for her living expenses.
- Negotiate federal and state tax matters on behalf of the individual covered by the durable power of attorney.
- Admit the individual to medical or nursing facilities.
- Authorize medical or surgical procedures—or make other health-care decisions.
- Fund, or continue to fund, a trust on behalf of the covered individual.
- Make tax-saving gifts to children or grandchildren.
- Designate beneficiaries of retirement accounts
- Establish trusts that avoid the costs of probate and qualify for a major exemption from federal estate taxes.

Once such a durable power of attorney is activated, it continues in force until revoked by the individual whose interests it protects, or until that person dies.

If you want to specify your wishes for the administration of your estate upon your death, you should consult an attorney to assist in preparing a living trust.

A durable power of attorney is an inexpensive, highly effective way to make sure that other people respect your wishes, even after you become incapacitated.

Upon your death, LACERA will provide survivor benefits to your eligible designated beneficiaries based on your retirement plan benefits and/or the retirement option you chose.

If you have questions regarding LACERA requirements for accepting a power of attorney document, please contact our office at 1-800-786-6464 and speak to a Retirement Benefit Specialist.

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ARE YOU ELIGIBLE FOR MEDICARE?

Were you a County employee on January 1, 1983? On this date, the County of Los Angeles withdrew its employees from the Social Security system. If you did not earn enough social security credits before June 1, 1983, you may not be eligible to receive Social Security or Medicare benefits. However, if you were hired after March 31, 1986, you have paid taxes into the Medicare system as required by federal law. These payments may be sufficient to establish Medicare eligibility for you even if you are not eligible for Social Security.

Following are the eligibility requirements for Medicare

MEDICARE PART A (Hospital Insurance Coverage)

Age 65 or Older Medicare Part A is free to any person age 65 or older who is either:

- Eligible to receive a monthly Social Security benefit, or
- Eligible based on wages on which sufficient Medicare payroll taxes were paid

You automatically apply for Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security. To be eligible for Part A, you do not have to enroll in Part B.

If you are not eligible for free Part A coverage, you may purchase this coverage by paying a monthly premium.

Under Age 65 and Disabled Medicare Part A is free to any person under age 65 who is disabled and has either:

- Received Social Security disability benefits for 24 months as a worker, surviving spouse, or adult child of a retired, disabled, or deceased worker; or
- Accumulated a sufficient number of Social Security credits to be insured for Medicare and meets the requirements of the Social Security disability program

Special provisions for Part A coverage apply to a person of any age with chronic kidney disease who requires dialysis or a transplant.

MEDICARE PART B (Supplementary medical insurance coverage for physicians, labs, testing procedures, etc.)

Automatic Enrollment When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B unless you decline it. This rule applies to persons age 65 or older, and also to those under age 65 and disabled or with chronic kidney disease. However, if you are not otherwise eligible for Part A, but pay a premium for the coverage, you must enroll in Part B if you desire that coverage.

Part B coverage always requires payment of a monthly premium, which is ordinarily deducted from your Social Security benefit. If specific requirements are met, you will be reimbursed by LACERA for the Part B premium amount. For information on LACERA requirements for Part B premium reimbursement, call our office at 1-800-786-6464 and speak to a Retirement Benefits Specialist.

For Medicare eligibility information, please contact the Health Care Financing Administration (HCFA) or your local Social Security Office.

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SCAN HEALTH PLAN More than Just A Medical Plan

SENIOR CARE ACTION NETWORK (SCAN), is an organization of senior and community leaders committed to keeping older people healthy and independent in the comfort and privacy of their own homes. SCAN is a unique social HMO with a Medicare contract.

SCAN offers comprehensive health care benefits (like most HMOs) plus the safety net of **extended home care services not offered by Medicare or other health plans.**



**Effective 6 - 1- 01,
SmartCare is no
longer available as
a companion plan.**

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01)

SCAN Extended Home Care benefits* include:

- Personal Care Services
- Homemaker/Housekeeper Services
- Home Delivered Meals
- Emergency Response Systems
- Adult Day Care

Medical benefits are provided by a Personal Care Physician you select from the continuously expanding Hospital and Physician Directory.

*Extended home Care benefits are provided to those members with insufficient support systems (e.g., they must meet state criteria as

Nursing Home Certifiable) as determined by a SCAN Resource Manager. Copayments may apply.

SCAN Medical benefits include:

- Unlimited Prescription Benefit
- Transportation (when needed) to medical Appointments (limited)
- Routine, Preventive Dental Care
- Chiropractic Coverage
- Podiatry Services
- Therapy Services
- Medical Supplies & Equipment

To qualify for SCAN Health Plan, you (or your spouse) must be age 65 or over, you must be enrolled in Medicare Part A and Part B, live within the SCAN Southern California service area, continue to pay Medicare premiums, and use SCAN providers for routine care. SmartCare is the companion health care plan for members or eligible spouses under age 65, and for eligible children.

SmartCare does not include the extended care services offered under SCAN. To be eligible for SmartCare, one member of your household must be enrolled in SCAN Health Plan.

SCAN currently offers services in Los Angeles County, parts of Orange County, San Bernardino, and Riverside counties. To confirm the service areas, please call SCAN at 1-800-915-7226.

COMPARE THESE BENEFITS

	SCAN Health Plan	Senior HMOs*	Many Med-Gap Policies	Medicare Policies
Most HMOs and Health Plans Cover These Basic Medicare Benefits	Hospital	✓	✓	✓
	Doctor Visits	✓	✓	✓
	Routine Periodic Physicals	✓	✓	
	Skilled Nursing Facility (if medically needed)	✓	✓	✓
	Ambulance Service	✓	✓	✓
	Home Health Care (if medically needed)	✓	✓	✓
	Hospice Care	✓	some	✓
SCAN Health Plan and Some HMOs Include These Benefits	Prescription Drugs	✓	✓	varies
	Optional Dental Plan	✓	✓	
	Hearing Exams, Eye Exams	✓	✓	
	Eyeglasses	✓	✓	
	Hearing Aids	✓		
	Shared Ride Taxi Service to Appointments for All Benefits Above	✓	varies**	
Special Additional Benefits Offered Only by SCAN Health Plan as a Social HMO	Caregiver In-Home Respite	✓	✓	
	In-Home Nursing	✓		
	Home Health Aides	✓		
	Homemaker	✓		
	Personal Care	✓		
	Adult Day Care	✓		
	Home-Delivered Meals	✓		
	Electronic Monitors	✓		
Custodial Nursing Home Facility	✓			
Long-Term Care Management	✓			

*The benefits checked above are those generally offered by HMOs with senior plans in Southern California (such as Secure Horizons). For more details regarding these benefits, please contact the individual plans.

**Some plans do not have transportation to medical appointments. You must be enrolled in Medicare Parts A and B in order to qualify for SCAN Health Plans coverage.

Take a look at the chart to compare SCAN's coverage with other Medicare plans.

Call LACERA at 1(800) 786-6464 if you have any questions regarding enrolling in the SCAN Health plan.

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NEW I.D. CARDS For CIGNA Dental/Vision Plan

If you received your new CIGNA Dental/Vision identification card in the mail in April, you may have been a bit alarmed. The word *Vision* is not printed on the newly designed I. D. cards. But, not to worry. Vision benefits are still included with the plan benefits.

It is very seldom that an identification card is necessary to receive vision benefits. Therefore, CIGNA produced the new cards without vision printed on them. Our intent was to have notices sent with the new cards to explain that the benefit was still included. Unfortunately, CIGNA headquarters mailed the I.D. cards without permission or notification from our account manager in Los Angeles. All CIGNA Dental/Vision plan members have since received a letter of apology and explanation.

VISION PLAN

The CIGNA Vision Plan provides payment of charges for necessary services and supplies for eye refractions, prescribed lenses and frames, up to amounts specified in the Schedule of Allowances.

Here are a few quick tips for receiving your correct reimbursement the first time around.

1. Your claims should always list the primary subscriber (and the claimant) I.D. number(s) and name(s).
2. For an eye exam, your claim should state that you received an **eye refraction** for prescription lenses or frames. If *eye exam* is stated on the claim form, the reimbursement will be denied.
3. For lenses, your claim should state what type of lens you received. If your claim just states "lens," you will only be reimbursed for single vision.

For details on the amounts allowed for services in the CIGNA Vision Care Plan, please see the insurance carrier booklet.

To receive reimbursement for your vision claims, just complete the CIGNA Vision Plan claim form with appropriate information and mail it to CIGNA.

CIGNA DENTAL PLAN

Following are the basic benefits for the CIGNA Dental Plan.

CIGNA Dental		CIGNA Dental HMO
Individual Annual Deductible	\$25	None
Family Annual Deductible	\$50	None
Individual Annual Maximum Benefit	\$1,500	Unlimited

For details on usual and customary charges for services in the CIGNA Dental Care Plan, please see the insurance carrier booklet.

NEED TO SWITCH DENTAL PLANS?

You can switch between the LACERA-sponsored Dental/Vision plans in most cases. You can switch plans after completing a one-year waiting period. Coverage is continuous and you do not need to provide evidence of insurability.

Procedure for Changing Dental Plans

1. Contact LACERA at (800) 786-6464 and request a **Dental Change Form**.
2. Fill out the Dental Change Form completely and be sure to sign it, date it, and keep the pink copy for yourself.
3. Mail the rest of the form back to LACERA.
4. Coverage takes effect the first day of the month after completion of a **one-year waiting period**. The waiting period begins when your Dental Change Form is received by LACERA.

Exceptions to One-Year Waiting Period

You move out of your HMO service area.

If you qualify for an exception to the waiting period, your plan change is effective as follows:

If your Change Form is Received By: The 15th day of any month
Your Plan Change is Effective: The 1st day of the month following your request

Example: If your form is received by July 15, your plan change will be effective August 1.

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BENEFITS NOTES – by Alice Natale

Retirement Benefits - A Lifetime Value for You

What is a lifetime retirement benefit worth to you?

This can be actuarially calculated in dollars, but the personal value it has for you is more difficult to measure.

Although all retirement benefits are designed to cover a lifetime, the benefits vary for each of us because of our unique situations. The benefit amount you receive is determined by your age at retirement, years of service credit, and average salary at the time of retirement. In addition, for retirees in Contributory Plans A, B, C and D, the accumulation of yearly cost-of-living adjustments increase the basic benefit with each passing year. For long-time retirees who felt the rise in inflation prior to 1980, LACERA also provides a STAR COLA (Supplemental Targeted Adjustment for Retirees). This benefit also provides increases and it is approved on a yearly basis.

When you think about your monthly benefit, you probably want to know what the rate of return is on your investment? If you put \$30,000 into the retirement fund, have 25 to 30 years of service, and retired in the 1960s or early 1970s, how much have your monthly allowances totaled so far? In most cases, members have received several hundreds of thousands of dollars since these early retirement dates. If eligible, you can also provide valuable survivor benefits to your designated beneficiary. (You must be married at least one year prior to your effective retirement date to provide survivor benefits for your spouse.)

► **Example: Member A** retired in March 1969. Her contributions to the retirement fund totaled \$18,000 and her monthly retirement allowance was \$350. The \$350 (monthly allowance) X 12 = \$4200. The \$4200 amount is the yearly base income level. \$4200 multiplied by 31 years (from 1969 to present) = \$130,200.00 in base allowance benefits received so far. In addition, the cost-of-living raises and STAR COLA benefits since that time have greatly increased the monthly benefit so that the total return on her investment of \$18,000 is about \$180,000 or more.

► **Example: Member B** retired in March 1978. His contributions to the retirement fund totaled \$35,000 and he had a monthly retirement allowance of \$700. The \$700 (monthly allowance) x 12 = \$8400. \$8400 x 22 years (from 1978 to present) = \$560,000 as the base allowance benefits received so far. Again the cost-of-living raises and STAR COLA benefits since that time have significantly increased that amount.

If you retired more recently and you contributed \$100,000 or more to the retirement fund, the rate of return on your investment can again be quite significant.

► **Example: Member C** retired in March 1998. She had \$100,000 in total contributions and 28 years of service. Her monthly retirement allowance was calculated at \$2500. Her rate of return on her investment is \$30,000 for the first year (\$2500 x 12). Each year thereafter she will receive an additional \$30,000 plus cost-of-living raises each year. You can see that it does not take too long to have a great return on your investment.

For Plan E members, we use your age at retirement, years of service credit, and final compensation which translates into a monthly benefit for life, with a 50% survivor benefit available. In Plan E you make no contributions to your retirement account. Instead, your years of service credit and age at retirement are used to calculate the lifetime monthly benefit.

► **Example: Member D** is a Plan E member. He has more than 20 years of service credit. He recently retired and has a \$900 monthly retirement allowance. Having made no contributions to the fund, he has a remarkable rate of return on his zero investment. After one year he will receive \$10,800 in base allowance benefits. After 20 years, he will receive \$216,000. This is not bad after working 20 years and making no contributions to the retirement fund.

If your county career was somewhat short, you may feel that your benefits are not so great. In fact, your overall benefit amount probably wouldn't match the examples given here. However, this is still a considerable retirement investment.

So what is the value to you? A defined benefit retirement plan like LACERA can provide a lifetime source of income for you. This benefit can be a backbone for your financial security. Additionally, the health care benefits enrich our lifestyles by subsidizing our costs for vital health care needs and prescriptions.

This can mean a lot of value in your eyes. If you compare the LACERA retirement plans with many other private sector pension plans, you may be pleasantly surprised at the value you are receiving in return for your county service.

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