

June 2021

Dear LACERA Member:

The 2021 – 2022 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 2021 – 2022. 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*** — 2021 – 2022 monthly contribution rates for LACERA-administered health plans, effective July 1, 2021. (If you're enrolled in a Kaiser plan outside of California or the Cigna Preferred with Rx plan in Phoenix, Arizona, 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 1.2%. 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 2021 – 2022.

- ***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.

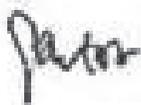
**Enrolling in a non-LACERA Medicare Part D plan may jeopardize your LACERA medical plan.**

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 and attending a *Staying Healthy Together* workshop with other retirees. 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*

