

# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2022 • VOL. 33, NO. 1

## 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.

**cont'd on pg.5**

## — IN THIS ISSUE —

4 LACERA Accomplishments

5 Celebrating Women's History Month

6 2022 COLA Increase Approved

8 Staying Healthy Together

10 3 Things: Hiking

12 Upcoming Holidays

## BOARD OF RETIREMENT

### WILLIAM R. PRYOR

Chair  
Alternate Member  
Elected by Safety Members

### SHAWN R. KEHOE

Vice Chair  
Elected by Safety Members

### ALAN J. BERNSTEIN

Secretary  
Appointed by Board of Supervisors

### ELIZABETH B. GINSBERG

Chief Deputy County Treasurer and  
Tax Collector  
Alternate Ex-Officio Member

### VIVIAN H. GRAY

Elected by General Members

### JAMES P. HARRIS

Alternate Member  
Elected by Retired Members

### KEITH KNOX

County Treasurer and Tax Collector  
Ex-Officio Member

### WAYNE MOORE

Appointed by Board of Supervisors

### LES ROBBINS

Elected by Retired Members

### ANTONIO SANCHEZ

Appointed by Board of Supervisors

### HERMAN B. SANTOS

Elected by General Members

### GINA ZAPANTA

Appointed by Board of Supervisors

## BOARD OF INVESTMENTS

### HERMAN B. SANTOS

Chair  
Elected by General Members

### DAVID GREEN

Vice Chair  
Elected by General Members

### SHAWN R. KEHOE

Secretary  
Elected by Safety Members

### ELIZABETH B. GINSBERG

Chief Deputy County Treasurer and  
Tax Collector  
Alternate Ex-Officio Member

### ELIZABETH GREENWOOD

Appointed by Board of Supervisors

### PATRICK L. JONES

Appointed by Board of Supervisors

### JOSEPH KELLY

Elected by Retired Members

### KEITH KNOX

County Treasurer and Tax Collector  
Ex-Officio Member

### GINA V. SANCHEZ

Appointed by Board of Supervisors

Chief Executive Officer

### SANTOS H. KREIMANN

Deputy Chief Executive Officer  
**LUIS A. LUGO**

Assistant Executive Officers

**LAURA GUGLIELMO**

**JJ POPOWICH**

# 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 starting in April, 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, as well as alternating weeks and days—to keep office density low and decrease the potential for viral 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



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



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 the opposite page 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 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, Spotlight, and email.

### Strategic Planning

LACERA's selection committee has reviewed

## From the Executive Desk cont'd

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

## 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 your continued patience and cooperation as we have evolved our business operations over the last couple of years to continue to provide you the service you deserve. Stay safe and healthy.

With regards,



## 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 7.

### 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](mailto:welcome@lacera.com).
- For questions regarding your retiree healthcare, email us at [healthcare@lacera.com](mailto:healthcare@lacera.com).
- You can also send a secure message to a specialist through My LACERA.



# 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.



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.

**Antonio Sanchez**

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.



## Retiree Payday Calendar

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

MARCH 2022						
M	T	W	T	F	S	S
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	27
H	M	30	D			

APRIL 2022						
M	T	W	T	F	S	S
				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	M	28	D	30	

MAY 2022						
M	T	W	T	F	S	S
						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	29

**M** = Check Mailing Date

**D** = Direct Deposit

**H** = Holiday



# 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](http://www.womenshistory.org/womens-history/womens-history-month).

## 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](mailto:dpssvolunteers@dpss.lacounty.gov) for more information on the list of acceptable donations and how to participate.



### Practicing Kindness cont'd from pg. 1

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 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. For ideas on building your own library, visit [www.thesprucecrafts.com/little-free-library-plans-1357149](http://www.thesprucecrafts.com/little-free-library-plans-1357149).

**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. The "Help the Homeless Hygiene Drive" article above offers 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!

# Board of Retirement Approves 2022 COLA Increase

On February 2, 2022, the Board of Retirement approved a 6.5 percent cost-of-living adjustment (COLA) increase for retirees and eligible survivors. The increase, effective April 1, 2022, will be reflected in your April 30 benefit payment.

All retirees and eligible survivors will receive the maximum allowable adjustment under the plans:

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

## How the Increase Is Determined

The increase is based on the cost of living from December 2020 to December 2021, 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 calendar year-to-date change is 6.6 percent. When rounded to the nearest one-half percent, as prescribed by law, the resulting COLA award is a 6.5 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 6.6 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 3.6 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 4.6 percent will be added to the COLA Accumulation.

The chart below shows the COLA Accumulation percentages for all retirees and survivors as of April 2022.

## 2022 COLA Accumulation Chart

Retirement Dates	Plan	Maximum Cost-of-Living Increase	CPI Change	Accumulation as of April 2021	April 2022 Adjustment	Accumulation as of April 2022
Prior to 4/1/81	A	3.0%	6.6%	5.3%	3.6%	8.9%
4/1/81-3/31/22	A	3.0%	6.6%	0.0%	3.6%	3.6%
4/1/77-3/31/90	B, C, D	2.0%	6.6%	18.5%	4.6%	23.1%
4/1/90-3/31/91	B, C, D	2.0%	6.6%	15.9%	4.6%	20.5%
4/1/91-3/31/92	B, C, D	2.0%	6.6%	11.3%	4.6%	15.9%
4/1/92-3/31/00	B, C, D	2.0%	6.6%	10.7%	4.6%	15.3%
4/1/00-3/31/01	B, C, D	2.0%	6.6%	10.4%	4.6%	15.0%
4/1/01-3/31/02	B, C, D	2.0%	6.6%	8.7%	4.6%	13.3%
4/1/02-3/31/03	B, C, D	2.0%	6.6%	8.6%	4.6%	13.2%
4/1/03-3/31/05	B, C, D	2.0%	6.6%	6.9%	4.6%	11.5%
4/1/05-3/31/06	B, C, D	2.0%	6.6%	4.5%	4.6%	9.1%
4/1/06-3/31/18	B, C, D	2.0%	6.6%	3.3%	4.6%	7.9%
4/1/18-3/31/19	B, C, D	2.0%	6.6%	1.7%	4.6%	6.3%
4/1/19-3/31/20	B, C, D	2.0%	6.6%	0.5%	4.6%	5.1%
4/1/20-3/31/22	B, C, D	2.0%	6.6%	0.0%	4.6%	4.6%
4/1/02-3/31/03	E*	2.0%	6.6%	8.6%	4.6%	13.2%
4/1/03-3/31/05	E*	2.0%	6.6%	6.9%	4.6%	11.5%
4/1/05-3/31/06	E*	2.0%	6.6%	4.5%	4.6%	9.1%
4/1/06-3/31/18	E*	2.0%	6.6%	3.3%	4.6%	7.9%
4/1/18-3/31/19	E*	2.0%	6.6%	1.7%	4.6%	6.3%
4/1/19-3/31/20	E*	2.0%	6.6%	0.5%	4.6%	5.1%
4/1/20-3/31/22	E*	2.0%	6.6%	0.0%	4.6%	4.6%
1/1/13-3/31/18	PEPRA Plans G and Safety C	2.0%	6.6%	3.3%	4.6%	7.9%
4/1/18-3/31/19	PEPRA Plans G and Safety C	2.0%	6.6%	1.7%	4.6%	6.3%
4/1/19-3/31/20	PEPRA Plans G and Safety C	2.0%	6.6%	0.5%	4.6%	5.1%
4/1/20-3/31/22	PEPRA Plans G and Safety C	2.0%	6.6%	0.0%	4.6%	4.6%

\* Plan 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.

# Quick Clicks



## Where to Find Your COLA Info 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 latest cost-of-living adjustment information?

1. Click on the Retirees and Families tab on the homepage, then select Cost of Living from the dropdown menu. Scroll down and select your plan from the Current COLA box. You will be linked to the Current COLA page in your plan center.
2. On your plan's Current COLA page, you can see the latest Board-approved COLA adjustments, consumer price index changes, and a link to the COLA Accumulation Chart.

## 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.



## Visit My LACERA Today!

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:

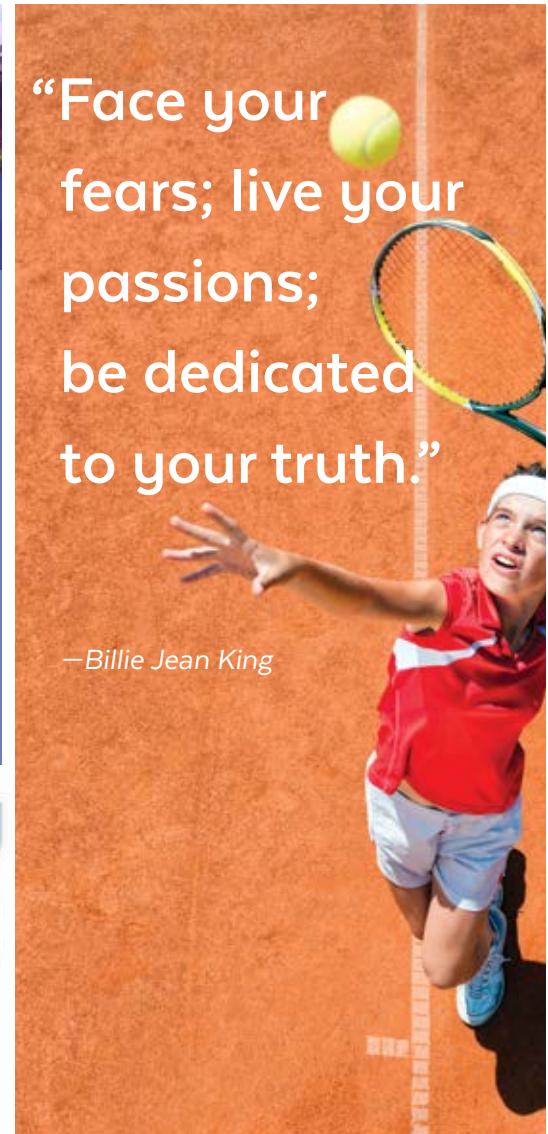
- See important announcements
- View your retirement plan information
- Learn about your retiree healthcare

- Update your personal information, including change of address
- Update your beneficiary information
- See your recent LACERA interactions and contributions
- Upload documents
- Send a secure email
- Generate a pension verification letter
- Sign up for direct deposit
- Sign up to receive paperless documents such as your automated deposit receipts, 1099-Rs, and Spotlight newsletters

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

**"Face your fears; live your passions; be dedicated to your truth."**

—Billie Jean King



# STAYING **HEALTHY** TOGETHER

Vol. 16, Issue #1 • March 2022



## Smile Through Your Golden Years by Keeping Your Teeth and Gums Healthy

Aging adults are keeping their natural teeth longer and you can too, thanks to scientific developments and the dental industry's emphasis on prevention. Here are some tips to help keep your teeth and gums at their healthiest.

### Dental Challenges You May Face as You Grow Older but Wiser

Seniors can face unique dental challenges as they age, such as:

- A greater chance of decay around older fillings and decay of the tooth root itself
- Plaque building up faster and in larger amounts
- Reduced dexterity and mobility that may make daily oral hygiene habits more difficult
- Medical or mental conditions that may cause additional challenges in maintaining or receiving regular care
- Vision or hearing loss that may reduce your ability to cope with stress or communicate clearly
- A greater chance of gum disease

### Good Nutrition Can Keep Your Body and Your Teeth Strong

Good nutrition is important for everyone, but many seniors don't eat balanced meals, which can affect their teeth.

Some people avoid certain foods because they have trouble chewing or swallowing due to painful teeth, ill-fitting dentures, dry mouth, or changes in facial muscles. Others find their sense of taste has changed, which may be due to disease or certain medications. The key is to choose healthy foods you can eat and enjoy.

### Dry Mouth May Not Be a Normal Consequence of Aging

Side effects from medications are the most common cause of dry mouth, but they may also be the first sign of a health problem or disease. Talk with your dentist if you are experiencing dry mouth.

### Dental Dos and Don'ts

- Don't skip routine dental care. Visit your dentist regularly for professional cleanings and oral exams.
- Brush your teeth at least twice a day.
- After brushing, clean between your teeth with floss or an interdental cleaner.

- Replace your toothbrush every three or four months, or sooner if the bristles become frayed. A worn toothbrush will not do a good job of cleaning your teeth.
- Don't use tobacco products. Smoking or chewing tobacco increases the risk of cavities, gum disease, and oral cancer.
- Watch your diet. Eat a balanced diet and limit between-meal snacks.

## Remember, You May Be Able to Video Chat With Your Dentist

Now dentists are providing virtual consultations so you can connect with them if you have a dental question or concern. To access the Tele-Dentistry benefit under the LACERA-administered Cigna dental plan, log in to myCigna.com and locate the Connect Now button. You can also contact Cigna directly by phone at 800-244-6224.

*This article is for general informational purposes only. Consult with professional advisors regarding medical matters; LACERA does not offer medical advice.*

Sources: American Dental Association, "Aging and Dental Health," January 2018, [www.ada.org/en/member-center/oral-health-topics/aging-and-dental-health](http://www.ada.org/en/member-center/oral-health-topics/aging-and-dental-health); Cigna Healthwise, "Dental Care for Older Adults," May 2017, [www.cigna.com/healthwellness/hw/medical-topics/dental-care-for-older-adults-ug3147#ug3147-sec](http://www.cigna.com/healthwellness/hw/medical-topics/dental-care-for-older-adults-ug3147#ug3147-sec)



# Staying Healthy Together Workshops

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

Visit the Retiree Healthcare section on [lacera.com](http://lacera.com) to check for updates.

## Dental Word Search

T	Y	V	A	G	F	R	O	U	I	T	B	W	Q	K	I	I	I
O	G	E	A	A	C	A	N	I	N	E	E	T	P	B	V	N	
O	O	G	D	E	N	T	I	N	E	P	V	A	U	H	G	C	
T	F	E	S	M	I	L	I	N	G	L	F	L	L	G	I	I	
H	L	T	L	X	L	Y	G	A	S	A	Z	K	P	I	N	S	
U	U	A	C	E	N	A	M	E	L	Q	K	I	G	N	G	O	
I	O	B	N	J	G	Q	M	M	X	U	M	N	P	G	I	R	
T	R	L	C	H	E	W	I	N	G	E	O	G	J	I	V	S	
O	I	E	T	L	E	C	A	L	C	U	L	U	S	V	A	F	
O	D	S	E	O	E	S	C	F	R	J	A	Z	J	I	L	L	
T	E	K	C	D	I	A	I	B	T	O	R	U	O	T	R	O	
H	H	C	R	O	O	T	D	U	W	X	S	A	O	I	K	S	
P	C	X	P	T	O	O	T	H	B	R	U	S	H	S	H	S	
A	P	E	R	M	O	L	A	R	S	T	B	Q	K	K	E	F	
S	K	A	U	D	H	C	R	O	W	N	S	U	G	A	R	H	
T	R	H	N	U	O	J	G	S	N	A	C	K	I	N	G	G	
E	D	K	E	J	C	A	V	I	T	E	S	F	W	C	I		

Snacking	Smiling	Talking	Chewing	Acid
Sugar	Vegetables	Fruit	Fluoride	Floss
Toothpaste	Toothbrush	Calculus	Gingivitis	Cavities
Plaque	Gingiva	Pulp	Root	Dentine
Crown	Enamel	Permolars	Molars	Incisors
Canine	Tooth			

Answer Key



Source: [https://wordmint.com/public\\_puzzles/96916](https://wordmint.com/public_puzzles/96916)

# Learn More About LACERA-Sponsored Long-Term Care Insurance

LifeSecure, the LACERA-sponsored long-term care insurance program carrier, offers one-hour workshops via Zoom on the second Wednesday of each month at 10:30 a.m. to go over the LTC insurance program. To make a reservation, call 626-818-2673 and leave your name, phone number, and email address. A LifeSecure LTC insurance coordinator will contact you with a link to the virtual workshop and assist with any technical or log-in issues.

## 2022 LTC Virtual Workshop Schedule

March 9, 2022	August 10, 2022
April 13, 2022	September 14, 2022
May 11, 2022	October 12, 2022
June 8, 2022	November 9, 2022
July 13, 2022	December 14, 2022

Dates and times are subject to change.



## 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:

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.

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!

Sources: [www.backpacker.com](http://www.backpacker.com), [www.nps.gov](http://www.nps.gov), [www.foresthistory.org](http://www.foresthistory.org), and [www.adventure.com](http://www.adventure.com)

A Message from Empower Retirement

# Stop! You Don't Have to Go!



EMPOWER  
RETIREMENT™

**Separating from County service does not mean you have to separate from your 457(b) Horizons and/or 401(k) Savings Plans at Empower Retirement. Keeping your money in the Plans with Empower Retirement may provide you with better opportunities than other investment products.**

## Why Should You Stay in the Plans?

- Low fees:** The Plans' 100,000-plus participants help keep fees low and generally more competitively priced than retail investment accounts. The lower the fees you pay, the more money you earned stays in your account to help you build retirement income.
- A wide choice of investment options:** Investment options include Target Date Funds, Asset Class Funds, and the self-directed brokerage account (SDBA). The SDBA is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDBA.
- We're here for you for convenient account management:** You can access your account online at [www.countyla.com](http://www.countyla.com) and chat with a representative or by phone at (800) 947-0845. You can also speak to a representative face to face virtually by appointment.
- Local noncommissioned representatives mean** Empower representatives cannot offer investment advice, but they can help you understand your choices and answer your questions about the features of your Plans.
- And when it is time to take a distribution, we offer flexible payout options:** There are many distribution options available, including periodic payments (which you can schedule like a regular retirement paycheck), lump-sum withdrawals, partial withdrawals, or purchase an annuity contract from one of the annuity providers

**Keeping your hard-earned money in the Plans after you stop working for the County may be a smart part of your own plan for the future. Contact your Empower representative at (800) 947-0845.**

Money from other types of plans or accounts that are rolled over into a governmental 457 plan may still be subject to the 10% federal early withdrawal penalty upon distribution from the 457 account prior to the investor reaching age 59½.

Under IRS regulations, you must receive at least the minimum amount required at your required beginning date (RBD). Your RBD is April 1 of the calendar year following the calendar year in which you reach age 72 (age 70½ for years before 2020) or leave employment with the County of Los Angeles, whichever is later. If you wait until April 1 of the calendar year following the calendar year in which you reach age 72, you will be required to take a second distribution by December 31 of the same calendar year.

Withdrawals may be subject to ordinary income tax. Withdrawals made prior to the investor reaching age 59½ may incur a 10% early withdrawal penalty.

Withdrawals may be subject to ordinary income tax. The 10% federal early withdrawal penalty does not apply to 457 plan withdrawals except for withdrawals attributable to rollovers from another type of plan or account.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice. ©2021 Empower Retirement, LLC. All rights reserved. RO1721431-0721



**LACERA**  
P.O. BOX 7060  
PASADENA, CA 91109-7060

PRST STD  
U.S. Postage  
**PAID**  
Industry, CA  
Permit #4278

## Fraud Alert From the D.A.'s Office

# Unlicensed Contractors Targeting Home-owners During Stormy Season



The weather phenomenon El Niño can do damage in more ways than one.

In anticipation of El Niño, unlicensed contractors are peddling unnecessary or shoddy services that homeowners should avoid. They are advertising online, promising work such as roofing repairs or flood protection at a low cost.

However, sometimes the home improvement projects are never done if payment is made upfront, or

the workmanship is so poor that the job has to be redone later.

### Tips:

- Ask contractors if they are licensed.
- Check the state's Contractors State License Board at <http://cslb.ca.gov> to ensure the workers are licensed to do the kind of work needed.
- Don't make a final payment until the job is done.

Visit <https://da.lacounty.gov/fraud-alerts> for a link with more details.

## Upcoming Holidays

LACERA will be closed on:

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



Email: [welcome@lacera.com](mailto:welcome@lacera.com)

**Editor's Note:** *Spotlight on Retirement* is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

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

**Senior Editor:** Sarah Scott    **Editor:** Thomas Cohen    **Design:** Courtney Cook