

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

SEPTEMBER 2018 • VOL. 29, NO. 3

PLAN AHEAD:

The LACERA Special Durable Power of Attorney

Accidents and illnesses happen. It's an unfortunate part of life. That's why it's important to have the right documents in place in the event that something goes wrong and you become unable to handle your own affairs. In regard to your LACERA benefits, this means having a Special Durable Power of Attorney on file with us. If you have not completed this form, consider the following scenario and if you have properly prepared for your loved ones in case something similar happens:

Leslie is a married, 52-year-old mother of two, with 25 years of County employment. Despite maintaining a healthy lifestyle

and weight, one night Leslie feels a sharp pain in her chest and collapses — she is suffering cardiac arrest due to a blood clot. She is taken by ambulance to the hospital, but despite the medical team's best efforts, she slips into a long-term coma and doctors aren't sure she will survive. If Leslie passes away as an active member, her husband, Dan, will receive a default survivor's benefit. If, however, Leslie and her husband have discussed such a situation and completed a Special Durable Power of Attorney form, Dan could complete a retirement application on Leslie's behalf while she is alive and choose options that may be better for their family's needs than the default survivor's benefit. **cont'd on pg. 4**



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**Los Angeles County Employees
Retirement Association**

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JAMES BREKK

Assistant Executive Officer

JJ POPOWICH

Interim Assistant Executive Officer

BERNIE BUENAFLO



BUSINESS AS USUAL

Hello, LACERA members!
It's hard to believe, but it has been nearly a year since our former CEO retired. Any time there's a major change in organizational leadership, there's a heightened risk that something can go wrong. The ability to weather major change is an indication of the overall strength of an organization's core values, its governance structure, and its greatest resource of all — its staff members.

Despite the major change that took place last year, it is business as usual at LACERA, as we continue to produce, protect, and provide the promised benefits to you, our members. Since October 2017, we

"I'm proud of our ability to keep on top of our impressive workload in the face of organizational changes."

have welcomed more than 3,000 new members, met with more than 12,000 members in our Member Service Center, held around 200 workshops throughout the County, and paid around \$2 billion in

benefits. The numbers are impressive, but actually they do not represent anything out of the ordinary for us. This is our normal scope and pace of activity, and I'm proud of our ability to keep on top of our impressive workload in the face of organizational changes.

Accomplishments

In addition to keeping up with our business as usual, I'm pleased to share that LACERA has won a few important awards recently, and our employees have been giving back to the community by contributing their time and money. My congratulations to Board members Herman Santos and Vivian Gray, who were re-elected to their positions at the end of July, as well as to Ms. Gray on her election to Vice President of SACRS. Learn more about our accomplishments on page 7 of this newsletter.

Social Security Fairness Act

The work we perform for members includes supporting and advocating for their rights. As an example, LACERA's Board of Retirement has consistently supported the federal

Social Security Fairness Act, which was first introduced in 2001. Multiple versions of this act have been introduced since then — most recently in early 2017. The act seeks to repeal the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), enacted in 1983 and 1977, respectively. These two provisions reduce the Social Security benefits of retirees and/or their survivors who also receive pensions.

We believe that to penalize those who worked in public service by reducing their Social Security benefits is unfair, and Congress has not yet adequately addressed these issues. Until it does, LACERA's Board of Retirement will continue to support and track the progress of the Social Security Fairness Act.

For more information about the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), visit: www.ssa.gov/planners/retire/wep.html and www.ssa.gov/planners/retire/gpo.html.

Paul Hill

What Happens If You Can't Work Anymore?

If you become permanently sick or injured and unable to perform the usual duties of your job, disability retirement can provide you with a source of income. Disability retirement should not be viewed as a part of the normal retirement planning process; rather, it is the exception brought on by your inability to continue working.

Members of LACERA's contributory General Plans A, B, C, D, G and Safety Plans A, B, C are eligible to apply for a disability retirement allowance. Members of LACERA's non-contributory Plan E are **not** eligible for a disability retirement allowance. However, if you are a Plan E member, you may be eligible for disability benefits under the County's Long-Term Disability and Survivor Benefit Plan. Check with your department for details regarding County-sponsored and/or County-administered insurance benefits.

Disability retirement may be granted for two different types of disability:

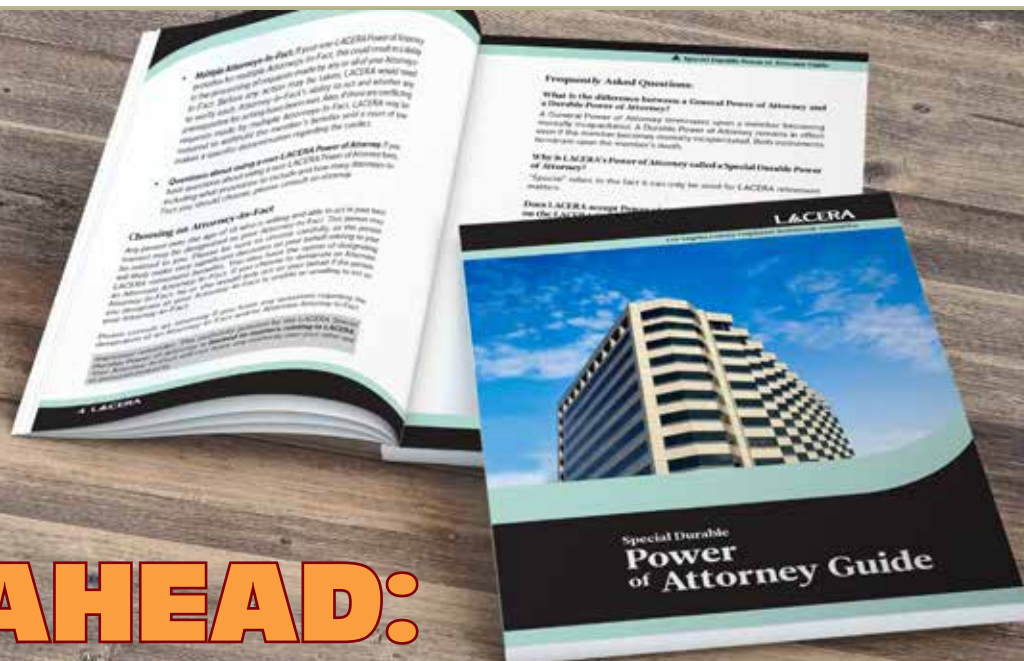
- Service-connected disability: Permanent disability resulting from an illness or injury substantially related to your County employment
- Nonservice-connected disability: Permanent disability resulting from an illness or injury not related to your County employment

If you cannot perform your usual job duties due to a service-connected disability, there is no requirement of minimum years of service necessary to apply. If you cannot perform your usual job duties due to a nonservice-connected disability, you must have at least five years (60 months) of County (or County and reciprocal) service credit.

In lieu of a pension, a member who is found by the Board of Retirement to be permanently incapacitated for

the performance of his or her usual job duties, but who is capable of performing the duties of another County position, may be eligible for a service-connected or nonservice-connected salary supplement. In such cases, should the member opt to accept a new, typically less-arduous County position, LACERA will supplement the difference in compensation up to the maximum disability allowance granted.

For more information about disability retirement, including how to apply, visit lacera.com, Brochures & Forms, and download the Disability Retirement Guide.



PLAN AHEAD:

The LACERA Special Durable Power of Attorney

cont'd from pg. 1

What Is the LACERA Special Durable Power of Attorney?

You are likely familiar with the Power of Attorney, which is a legal instrument used to delegate legal authority from one person (the Principal) to another (the Attorney-In-Fact) to make property, financial, and other legal decisions on the Principal's behalf.

LACERA's Special Durable Power of Attorney has distinguishing features. First, it is **special** because it is limited to your LACERA retirement benefits *only*. Second, while a general Power of Attorney *terminates* when the Principal becomes incapacitated, a **durable** clause *retains* your Attorney-In-Fact's decision-making authority if you become incapacitated. This is a critical distinction, because if you become incapacitated and do not have a Power of Attorney with a durable clause in place, no one will be able to manage your retirement benefits for you, and *by law LACERA must withhold your retirement allowance payments until a court appoints someone to handle your affairs.*

Delegating Your Power of Attorney

Your Attorney-In-Fact can be any person over the age of 18, including a relative, who is willing and able to act in your best interest. While the Power of Attorney goes into effect immediately once you have completed the paperwork, you can still handle your own affairs.

You may grant to your Attorney-In-Fact the authority to take the same actions as you would, including, but not limited to, the following:

- Elect any retirement option on your behalf, including the Unmodified Option or Unmodified+Plus Option, even though it may reduce your monthly allowance
- Designate or change any beneficiary(ies) on your behalf, including your Attorney-In-Fact and/or minor child(ren)
- Submit a change of address
- Make tax withholding elections
- Access information regarding your benefit payments
- Endorse checks
- File applications to retire
- Designate a bank account to receive an electronic transfer of your retirement benefit
- Elect healthcare insurance plans and designate healthcare dependents under those plans
- Withdraw your contributions and interest

You can terminate the Power of Attorney as long as you are competent and have submitted written notification to LACERA. If you do not revoke the document, it will terminate upon your death.

2018 Form Updates

The LACERA Special Durable Power of Attorney guide, form, and instructions were revised in the summer of 2018, so now is a perfect time to review your Power of

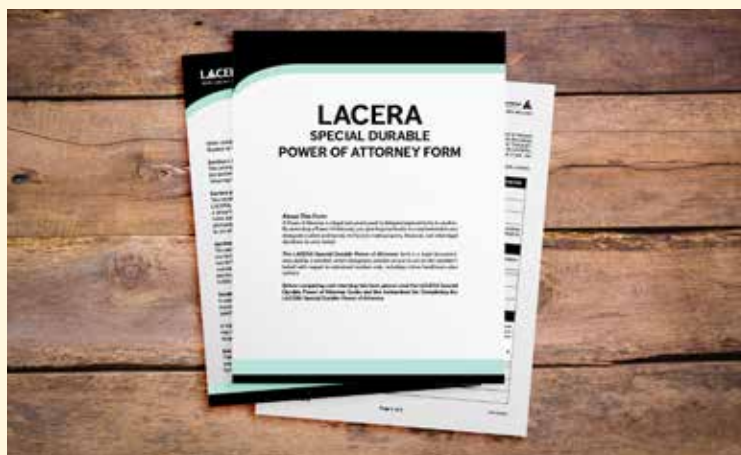
Attorney documents and make changes as needed, or submit new forms. The forms include new sections allowing the Principal to designate an Alternate Attorney-In-Fact, grant (or limit) an Attorney-In-Fact's authority to conduct specific transactions, and/or specify the duration of the Attorney-In-Fact's authority.

If you already have a LACERA Special Durable Power of Attorney on file, you do not need to complete a new form unless you wish to update it to include these options.

To access the new Special Durable Power of Attorney package, visit lacera.com and click on the Brochures & Forms tab at the top right of the homepage. Click on Change Your Personal Information and scroll down to select the Special Durable Power of Attorney package in the dropdown menu. You can download it to print yourself or order by mail.

See the accompanying **FAQs: LACERA Special Durable Power of Attorney** on page 6 for more information. You can also call our Member Service Center at 800-786-6464 or make an appointment to visit in person if you have additional questions. Remember that LACERA cannot

NEWS FOR ACTIVE MEMBERS



offer legal advice. If you have legal questions about whom to appoint as Attorney-In-Fact or which powers to grant them, or if your questions regard a non-LACERA Power of Attorney, you will need to consult an attorney.




3 THINGS: LOBSTERS

Because they are arthropods – invertebrate animals consisting of an exoskeleton, segmented body, and paired, jointed appendages – lobsters are often referred to as bugs of the sea. Inspired by National Lobster Day, September 25, here are some interesting facts about these ocean creatures.

1. Lobsters taste with their legs (they have ten) via chemosensory hairs, and they chew with the first of their two stomachs via a grinding structure called a gastric mill.
2. Lobsters continue to grow throughout their lives and are in a constant state of molting. The largest documented lobster caught was off of the coast of Nova Scotia in 1977, weighing in at 44 pounds, 6 ounces. Research suggests lobsters can live 100 years or more.
3. Lobsters grow more fertile with age. Female American lobsters carry thousands – sometimes tens of thousands – of eggs internally for up to a year, then under their tails for up to another year before releasing the larvae into the water. Only two out of 50,000 eggs are expected to survive to legal catch size.

Sources: University of Maine Lobster Institute, Northeast Fisheries Science Center, State of Maine Department of Marine Resources





FAQs

LACERA Special Durable Power of Attorney

When should I submit my Power of Attorney form to LACERA?

You can submit your fully executed Power of Attorney form to LACERA at any time, or your Attorney-In-Fact can send it to us when the need first arises to transact business on your behalf. However, we encourage you to submit your Power of Attorney to us as soon as possible so that we can help ensure its completeness.

LACERA recommends that you keep your completed Power of Attorney form where it is accessible to your Attorney-In-Fact. This can ease distress for you and your family if there comes a time when you are unable to handle your own retirement affairs. We advise keeping a photocopy of the original form for your records.

Does a Power of Attorney authorize my Attorney-In-Fact to conduct business after my death?

No. Any Power of Attorney expires upon your death. You may wish to consult an attorney regarding an estate plan in order to authorize actions after your death.

Can I use the LACERA Special Durable Power of Attorney to appoint an administrator of my estate prior to my death?

No. You should consult an attorney regarding an estate plan if you wish to grant authority to an administrator of your estate after your death.

Can I execute the LACERA Special Durable Power of Attorney outside of California?

Yes, as long as it is properly notarized or witnessed as required on the form.

Can I use my California Power of Attorney for Health Care for LACERA retirement matters?

No. That document applies to healthcare matters only. However, the LACERA Special Durable Power of Attorney may be used to select LACERA-administered healthcare plans and healthcare dependents.

Can I have more than one Power of Attorney on file with LACERA?

No. Submitting a new Power of Attorney to LACERA immediately revokes all earlier dated forms on file. You can only have one valid Power of Attorney form on file with LACERA. If there is more than one, then the most recently executed form will control.



Pull Up a Chair With Disability Retirement Services

Welcome to Disability Retirement Services. We're a team of around 40 employees responsible for administering LACERA's Disability Retirement Program in an equitable, timely, accurate, and courteous manner consistent with applicable laws, policies, and procedures. Our responsibilities include investigating and evaluating disability

retirement applications from LACERA members. After investigating each disability retirement case, we present our recommendation to the Board of Retirement, which adjudicates the application. We also administer the disability appeals process in conjunction with LACERA's Disability Litigation Division.



Ricki Contreras, Disability Retirement Division Manager



LACERA ACCOMPLISHMENTS

Board Members Re-Elected

The results are in from the election held on Tuesday, July 24, for one seat each on the Board of Investments (BOI) and Board of Retirement (BOR), both elected by general members.



Herman B. Santos
Third Member of the BOI



Vivian H. Gray
Third Member of the BOR

Congratulations to Herman Santos and Vivian Gray for being re-elected as the Third Member of the BOI and Third Member of the BOR, respectively. Mr. Santos' and Ms. Gray's terms will run from January 1, 2019 to December 31, 2021.

Human Resources Division Wins Agency Awards

LACERA's Human Resources Division recently received Agency Awards for Excellence in Human Resources for both the California and Western Region chapters of the International Public Management Association for Human Resources (IMPA-HR). LACERA was one of just three organizations selected to receive the Award for the Western Region, which covers Arizona, California, Colorado, Idaho, Nevada, Oregon, Utah, and Washington.

These awards recognize the overall quality, accomplishments, and contributions of member agency human resource programs that exceed expectations and go beyond

the normal standards of a good government human resources program. LACERA was nominated based on our WorldatWork Seal of Distinction, Career Development Program, Annual Core Benefits Training Program, Charitable Giving Program, Staff Volunteer Day at the Food Bank, and Lactation Support Program, the last of which won the Mother-Baby Friendly Workplace Award.

LACERA Again Honored for Excellence in Financial Reporting

For the 28th consecutive year, LACERA has been awarded the Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting for LACERA's Comprehensive Annual Financial Report (CAFR) for the fiscal year ended June 30, 2017. The GFOA award represents the highest form of recognition in governmental accounting and financial reporting.

In addition, our annual Popular Annual Financial Report (PAFR) — a condensed version of the CAFR that we send to all members with their December newsletter — has earned the GFOA award for Outstanding Achievement for the 20th consecutive year.

Congratulations to the LACERA employees who contributed to the annual reports for earning these prestigious national awards.



On behalf of LACERA's Human Resources Division, John Nogales and Roberta Van Nortrick accept the Agency Award for Excellence from the Western Region of the International Public Management Association for Human Resources.

cont'd on next page



LACERA Conducts Biggest Food Drive and Volunteer Day to Date

In June, LACERA employees took part in what has become a recent mid-year tradition: the third annual Volunteer Day benefiting the L.A. Regional Food Bank. The event continues to grow, with new records this year for volunteer participation as well as food contributions.

Volunteer Day and the associated food drive are coordinated by LACERA Senior Human Resources Analyst Connie Chan, who, in her professional role, created the event as a way to engage and inspire employees. “Due to the very nature of our work, LACERA tends to attract employees who value compassion, integrity, loyalty, and community responsibility,” she says. Volunteer Day is the perfect vehicle to “channel that sense of purpose to enhance our employee culture and give back in a meaningful way to the broader community as well.”

Back when she first pitched the idea of a Volunteer Day to Human Resources Director John Nogales and Assistant Executive Officer JJ Popowich, Chan received their immediate buy-in and participation. “The L.A. Food Bank was selected because it is a reputable nonprofit, their facilities are able to accommodate our large group, and John and JJ are long-time supporters,” she says.

Almost 50 LACERA staff, family, and friends volunteered for the first event

in March 2016 at the Food Bank’s facility just south of downtown. It was such a success that people were stopping Chan in the hallway to ask when the next Volunteer Day would be. The event was moved to June the following year, and the food drive was added.

Participation for 2018 is the highest yet, with 198 pounds of food donated in LACERA’s lobby bins throughout the month of June and 65 volunteers (41 employees plus their family members and friends) reporting for



duty on Saturday, June 30, at the Food Bank. Demonstrating how much impact a dedicated team can make, in just three hours the dozens of volunteers sorted 15,356 pounds of food, enough to feed an estimated 12,745 meals to those in need.

Administrative Services' Stacy Green, Facility Project Coordinator, appreciated the opportunity to directly address a problem she sees all the time. "When I'm driving to work every day or anywhere in this city, I see homeless, hungry people," she says. "Volunteering today gives me a sense of helping in some kind of way."

Chan points out how, in addition to helping the community, Volunteer Day is beneficial to LACERA as an organization. First, it gives employees at all levels, from all

Volunteers sorted enough food to feed an estimated 12,745 meals to those in need.

divisions a chance to get to know and appreciate each other, which in turn, enhances teamwork and collaboration in the workplace. "By working together outside of our usual

work roles, sharing a culture of giving back, and getting to know our colleagues' family and friends, we can connect with each other on a human level that isn't found in an office environment," she says.

Additionally, such activities help with recruitment efforts and increase morale. "Studies have shown that high achievers are attracted to companies with a sense of social responsibility and healthy employee culture. In general, people want to be surrounded by positivity and purpose," says Chan. "Knowing that so many of my colleagues and managers have the same values and passion for giving back makes me proud to be an employee of LACERA."

To see a video from the event, visit: www.lacera.com/about_lacera/accomplishments/lacera_accomplishments.html

LACERA a Charitable Giving Top Team

LACERA was recently recognized for having the County's highest percentage of employees participating in the Charitable Giving Campaign via voluntary payroll contributions in 2017. First, at the Tuesday, June 12, L.A. County Board of Supervisors meeting, Human Resources Director John Nogales accepted a top team commendation on behalf of LACERA. A few weeks later, on Tuesday, July 3, the L.A. County Human Resources Department presented the 2017 campaign's final results and a team award to LACERA representatives at the Music Center in downtown Los Angeles.



L.A. County Human Resources Director Lisa Garrett, LACERA Charitable Giving Coordinator Donna Hansen, and Assistant Executive Officer JJ Popowich at the July 3 Charitable Giving Campaign's team awards presentation

Of LACERA's 391 total permanent employees, 168 (42 percent) donated to charity out of each paycheck in 2017 for a total of \$16,293.72 — nearly \$100 per person per year. Altogether last year, L.A. County employees donated \$1,065,661 in payroll deductions and cash contributions to benefit the community.

BOR Chair Vivian Gray Elected Vice President of SACRS



LACERA Board of Retirement Chair Vivian Gray was elected Vice President of the State Association of County Retirement Systems (SACRS) during the Spring 2018 Conference held in Anaheim. As part of the SACRS leadership team, Ms. Gray helps provide critical oversight and strategic guidance for the association, which consists of 20 independent county retirement systems in California.

Ms. Gray was elected by a roll call vote, and assumed her one-year term at the conclusion of the members' meeting. Ms. Gray also serves as Chair of the SACRS Program and Bylaws Committees.



Your Retiree Healthcare Questions

ANSWERED

In order to address frequently asked questions from active members about retiree healthcare, in this and future issues of *PostScript* LACERA's Retiree Healthcare Division will provide information you need to know about your future benefits.

When I retire, do I need to do anything to sign up for retiree healthcare, or will my County active healthcare plan continue after I retire?

Your active member healthcare coverage will not continue after retirement. When you retire, your County active employee coverage usually terminates at the end of the month following the month in which you retire. For example, if your retirement date is March 31, your active employee coverage will terminate April 30. Therefore, you will need to complete and submit new healthcare enrollment forms to LACERA.

New retirees will receive a Retiree Healthcare packet from LACERA that will include important information about your healthcare benefits, choices of health plans, and enrollment information/forms to help you with decision-making.

LACERA-administered health plan coverage begins on the first day of the month after your previous coverage ends, provided your enrollment form is received by LACERA within 60 days from the date of your retirement, or 60 days from the date your name appears on the Board of Retirement agenda, whichever is later. **Important: LACERA must receive your enrollment form(s) 60 days from the date of your retirement, or 60 days from the date your name appears on the Board of Retirement agenda, or be subject to the waiting period rules (six months for medical; 12 months for dental/vision).**

Are the health plans offered under the active employee coverage the same as the LACERA-administered health plans?

The health plans offered under the LACERA-administered group health plans are **different** from the health plans offered to active County employees. See the column at right for the choices of health plans offered under the LACERA-administered Retiree Healthcare Benefits Program.

Medical Plans

HMOs

- Cigna Network Model Plan
- Kaiser Permanente
- UnitedHealthcare

Medicare HMOs (must be enrolled in Medicare Part A and Part B to be enrolled in the following Medicare Advantage Prescription Drug Plans)

- Cigna-Healthspring Preferred Rx Plan (available only in Maricopa County, Arizona)
- Kaiser Permanente Senior Advantage
- UnitedHealthcare MA
- SCAN Health Plan

Out-of-Area HMO Plans

- Kaiser Permanente, Colorado
- Kaiser Permanente, Georgia
- Kaiser Permanente, Hawaii
- Kaiser Permanente, Oregon

Indemnity Plans

- Anthem Blue Cross Prudent Buyer Plan
- Anthem Blue Cross Plan I
- Anthem Blue Cross Plan II
- Anthem Blue Cross Plan III (Medicare Supplement Plan — must be enrolled in Medicare Part A and Part B)

Dental/Vision Plans

- Cigna Dental/Vision HMO
- Cigna Dental/Vision Indemnity Plan

Notes: 1) Delta Dental insurance is not offered under the LACERA-administered Retiree Healthcare Benefits Program. 2) The health plan service areas are zip code driven.

Still have questions? Contact LACERA Retiree Healthcare at 800-786-6464 (press 1) or 626-564-6132; send an email to healthcare@lacera.com; or visit lacera.com and click on the Retiree Healthcare tab.

FRAUD ALERTS

FROM THE D.A.'S OFFICE

Crooks Binge on Victims' Data with Streaming Service Scam

Twice a month, the L.A. County District Attorney's Office releases a public service announcement (PSA) called the Friday Fraud Alert to warn the community about current financial scams (some perennial; some seasonal or tied to current events). One of the latest alerts describes an increasingly popular fraud that takes advantage of users of video and music streaming services.

In the Streaming Service Scam, victims receive an email that appears to be from a video or music streaming app claiming a subscription was canceled because the billing information couldn't be verified. It directs victims to click a link to a fraudulent website that requests their credit card information or other personal data to renew the subscription. Scammers then use the information to make purchases on the victims' credit cards or otherwise gain access to their accounts.

Visit www.lacera.com/about_lacera/fraud_alerts.html for a video link with more details about how the scam works and tips to avoid getting ripped off.

"There is no such thing in anyone's life as an unimportant day." — Alexander Woolcott



CONNECT WITH US!

Visit: 300 N. Lake Ave.
Pasadena, CA 91101

Email: welcome@lacera.com

Call: 800-786-6464

Website: Lacera.com

Pre-Retirement Workshop Schedule

SEPTEMBER 2018

S	M	T	W	T	F	S
						1
2	H	S	5	6	7	G/S*
9	10	G	12	13	14	15
16	17	G	19	20	21	22
23	24	G	26	27	28	29
30						

OCTOBER 2018

S	M	T	W	T	F	S
	1	S	3	4	5	6
7	H	G	10	11	12	G/S*
14	15	G	17	18	19	20
21	22	G	24	25	26	27
28	29	G	31			

NOVEMBER 2018

S	M	T	W	T	F	S
				1	2	G/S*
4	5	S	7	8	9	10
11	H	G	14	15	16	17
18	19	G	21	H	H	24
25	26	27	28	29	30	

G = General Members

S = Safety Members

H = Holiday

Unless otherwise indicated, workshops are held at LACERA from 8:30 a.m. to noon. Empower Retirement will offer a 45-minute overview of Horizons (457) and Savings (401k) plans; LACERA will give a 2.5-hour presentation. **Reservations are required; access the Appointment System on lacera.com or call 800-786-6464 to reserve a seat.**

*Held at LACERA from 8:00 a.m. to 11:30 a.m.

Public Service Announcement

Volunteer Opportunities at the Veterans Home of California

Do you want to make a difference in the lives of veterans? The Veterans Home of California is searching for volunteers at its West Los Angeles Campus. There are multiple ways to honor our veterans at this home, including companion care, escorting on outings, reading, writing letters, helping with special events, and maintaining a library for the residents. For more information about how you can make a difference, call Pamela White, Coordinator of Volunteer Services, at (424) 832-8554, or email her at pamela.white@calvet.ca.gov.



Upcoming Holidays

LACERA will be closed:

- **Monday, September 3**
in observance of Labor Day
- **Monday, October 8**
in observance of Columbus Day
- **Monday, November 12**
in observance of Veteran's Day
- **Thursday and Friday, November 22-23**
in observance of Thanksgiving

Editor's Note:

PostScript is published by the staff of LACERA. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

LACERA Communications, P.O. Box 7060, Pasadena, CA 91109-7060 • 800-786-6464 • email: welcome@lacera.com

Contributing Writers: Amanda Aguayo, Sarah Scott, Retiree Healthcare Division **Designer:** Josh Smalley **Editor:** Sarah Scott