

LACERA

Spotlight on Retirement

September 2003
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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • NEWS FOR RETIRED MEMBERS

Your Retirement Health Care Benefits

As a retiree, you have access to valuable health care benefits offered through LACERA. The LACERA-sponsored Health Care Benefits Program offers the same medical and dental/vision plan choices to *all* County retirees and eligible dependents, regardless of your classification or bargaining unit while in active service. The LACERA-sponsored health plans are established on a contract between the County of Los Angeles and LACERA.

The retiree health plans offered by LACERA are similar but not identical to those offered to active employees through the County Department of Human Resources and some union agencies.

LACERA's Health Care Benefits program includes several medical plans and two dental/vision plans, and is available to all new retirees regardless of pre-existing medical conditions. However, you only have 60 days from your approved retirement date to enroll yourself, your legal spouse, and eligible dependents in the plan of your choice. Late enrollment rules will apply if you do not enroll within this time frame.

The County contribution is

calculated based upon the following factors:

- Your years of retirement service credit (excluding reciprocal service credit)
- The insurance plan you choose
- Number of covered dependents

For members with 10 years of retirement service credit, the County contributes 40% of your health care plan premium or 40% of the benchmark plan rate (Blue Cross Plans I and II), whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit. The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the plan and coverage option you have chosen exceeds the benchmark premium, you are required to pay the difference, even if you have 25 years of service. Likewise, if you have 25 years of service and your plan premium is *less than* the benchmark rate, the County contributes 100% of your plan premium only, not the benchmark plan rate.

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Attention Divorcees!

Did you divorce your spouse on or after January 1, 2002? If so, you should be aware of the current laws that could affect your beneficiary designation.

\$5,000 Lump-Sum Death Benefit

You may change your beneficiary designation for this benefit at any time after retirement.

Unmodified Retirement Option

If you elected this option, you may designate a new Priority 1 beneficiary. Your ex-spouse is *not* an eligible surviving spouse and *will not* receive a

Los Angeles County Employees Retirement Association

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Elected by General Members

EDGAR H. TWINE
Vice Chair
Appointed by Board of Supervisors

LES ROBBINS
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MARK J. SALADINO
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Ex-Officio Member

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MARSHA D. RICHTER
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Assistant Executive Officer
ROBERT HILL

From the Executive Office

Marsha D. Richter, Chief Executive Officer



Message from the CEO

As LACERA members, you have the right to know about fiscal and legislative developments that could affect the fund and your benefits. One of the ways we share such information is through our *PostScript* and *Spotlight* newsletters; the Q&A section in this newsletter is one place we address your concerns and questions. Our goal is always to present

extends benefits to surviving spouses who marry a LACERA member after retirement. In response to this article, I received positive *and* negative feedback about both the article's position on the issue, as well as the issue itself. One letter I received from a retiree expressed concern about how money in the fund is allocated. In contrast, another letter commended



the facts fairly and without prejudice. Additionally, we post information on our web site at www.lacera.com, as well as send out special mailings when the need arises.

In response to such information sharing, LACERA members and even Board members write to us to share their opinions about announcements and articles. A recent example is an article published in the last issue of *Spotlight* entitled, "Retirees Disappointed Again." This article was about the Board of Retirement reconsidering adopting a resolution to implement SB 670, the law that

our fair reporting on this particular issue, which has been a hot topic since 1986.

Your opinions are valuable to us for two reasons. If you tell us what is important to you, we will report on specific information that we know you want to read. In addition to focused articles in our newsletters, many hot-button topics are discussed in Board and committee meetings. Keeping this in mind, I hope that you will tell us what issues are important to you, so we can make them a priority for discussion. 📧

Legislative Updates

The deadline for bills to be on the Governor's desk has passed. All bills had to be on the Governor's desk by September 12, 2003 for them to become law in January 2004. Below are listed some of the bills LACERA is currently following.

AB 55 County Employees Retirement: Additional Retirement Credit (Correa)

This bill, introduced by SACRS, allows the Board of Supervisors to authorize members to purchase up to 5 years of additional retirement credit by paying the full actuarial cost of the future retirement benefit and not place any additional financial burden on the retirement system. The additional service is not to be counted to meet the minimum qualifications for retirement, for cancellation of retirement contributions at 30 years of service, additional ad-hoc cost-of-living benefits based on service credit, or health care.

This bill has an Urgency Clause which means that it becomes law immediately. However, it will not be effective in Los Angeles County until adopted by resolution by the Board of Supervisors.

Enacted: 9/03/03
Sponsor: SACRS
Status: Signed by Governor
9/3/03, Chapter 261
LACERA position: SUPPORT

AB 80 Firefighters: Public Service Purchase (Bogh)

This bill allows all 1937 Act County peace officers and specified County firefighters to purchase service credit for law enforcement or firefighting service performed for another public agency. It broadens the current purchasable service to include law enforcement or firefighting service with any city, state, county, or governmental "public agency" within the United States. To receive the above

service, the member must deposit an amount equal to the contributions they would have made for that service, plus interest.

The Board of Supervisors may vote to pay part of the employee contributions. However, employers' contributions are not included in the cost for the additional service, which creates an unfunded liability.

Amended: 6/04/03
Sponsor: California
Professional Fire
Fighters
Status: Vetoed
LACERA position: OPPOSE
UNLESS
AMENDED

AB 285 California Employees' Retirement: Reciprocity (Negrete-McLeod)

This bill eliminates all reference to restrictions on the period of time between a member's public employment subject to a reciprocal retirement system, and would make those reciprocal benefits available regardless of the length of time between employment.

The SACRS Legislative Committee and LACERA would like to see language in the bill clarifying member redeposit rights and the rate of future member contributions.

Sponsor: SEIU
Status: Did not make it out
of the Assembly PER
& S Committee
LACERA position: SUPPORT
IF AMENDED

AB 374 County Employees' Retirement: Budget Appropriation Allocation (Chan)

This bill would provide that, until January 1, 2007, if the net asset value of the system has declined, that limit on the expense of administration of the system may be based on the value of the assets of the retirement system as of a prior valuation date, in a prior fiscal year, as specified. Under current law, administrative expense cannot exceed eighteen hundreds of one percent of the current asset valuation. In addition to allowing the budget allocation to be based on a prior asset value, this bill also caps the expense at twenty-three hundreds of one percent of the current asset value where that amount is less than eighteen hundreds of the asset value in a prior fiscal year.

Enacted: 7/22/03
Sponsor: SACRS
Status: Signed by Governor
7/22/03, Chapter 95
LACERA position: SUPPORT

AB 457 County Employees' Retirement: "Golden Handshake" (Soto)

This bill would authorize a county Board of Supervisors to adopt resolutions to provide that members of the county's retirement system are eligible to receive up to 2 additional years of service credit or up to 2 additional years of age, or both, if the members retire within a designated period prior to January 1, 2005, and certain other conditions are met.

The bill requires that, if adopted by County Board of Supervisors:

Grapefruit and Medication Don't Always Mix

Excerpted from the Harvard Health Letter

By blocking certain enzymes in the small intestine, grapefruit juice increases the absorption of many medications ranging from some of the calcium-channel blockers to anti-anxiety drugs to most of the statins—but not pravastatin (Pravachol). Many people ask whether grapefruit itself, as opposed to the juice, has the same effect. To date, almost all of the research has been on grapefruit juice. But several years ago, Canadian researchers conducted a study comparing grapefruit juice with segments from a whole grapefruit and a concoction that included grapefruit peel. They measured effects on the metabolism of felodipine (Plendil), a calcium-channel blocker. The juice, the whole fruit, and the peel concoction all boosted felodipine levels in the blood. The peel had the biggest effect. The evidence for grapefruit juice affecting drug metabolism is much stronger, but it seems that grapefruit itself might also be a problem.

The lesson? Before making grapefruit part of your diet, check with your doctor to make sure that any drugs you are taking will not be adversely affected. 

Another Health Fair Success

It was great to see you at the “Picture Perfect Health” Fair on September 12! What’s that? You weren’t there? We sure missed you! Each year the fair gets better and better, and this year was no exception. More than an opportunity to learn about health issues from our health care providers such as CIGNA, Blue Cross, Caremark, Kaiser Permanente, SCAN, and PacifiCare/Secure Horizons, the Health Fair is also a reunion of sorts, where retirees can see long-lost pals, make new friends, relax, and have fun. It’s a great opportunity to spend the day socializing while expanding your knowledge.

This year, workshops and booths included a wide range of topics:

- The benefits of volunteering
- Assisted living issues
- Getting your affairs in order
- Hotline phone numbers
- Internet sites, online magazines and other retiree resources

- Hospice care and hiring in-home workers
- Nutrition and exercise
- Driving safety
- Health care rights
- And more!

Retirees who didn’t come with an agenda drifted from workshop to booth to workshop, taking in all the festivities (including fun craft tables and a free massage!), with delightful piano entertainment playing in the background of the booth area. When it was time to refuel, attendees sat down on the Colonial Terrace overlooking the beautiful golf course, and ate a gourmet box lunch. At the end of the day, members were weighed down with bags of free goodies from the booths and workshops. A great time was had by all. If you were there—thanks for coming! If you couldn’t make it this year, we look forward to seeing you at next year’s Health Fair. 

Getting Your Affairs In Order

Whether you retired last month or have been living happily post-County for 30 years, there’s nothing more comforting than knowing you are prepared for an emergency. One of the best ways to be ready for the unexpected is to keep an index of your vital information close at hand. In the event something should happen to you or someone in your family, you will be able to rest easy knowing that everything is in one safe place, ready to reference.

What Is Vital Information?

Vital information may include everything from your email address to your doctor’s emergency phone number. As you are assembling your index, there are some basics you should keep in

mind. Review the list below as a reference guide, and feel free to personalize the list by adding additional information that could be of use in an emergency:

- **Name**—Address, phone numbers, email addresses, driver’s license number, social security number, date of birth
- **Autos**—License number, model, year, VIN, location of pink slip, insurance company and policy number, extra keys, maintenance records
- **Dependents**—Names, addresses, dates of birth, social security numbers, nicknames
- **Pets**—Name, breed, color, age, food, medicine, alternate caretaker, veterinarian address and

Health Care Benefits cont'd from pg. 1

You and your spouse have additional coverage choices if either of you are age 65 or over and have Medicare Parts A and B. If you or your eligible spouse chooses a LACERA-sponsored Medicare plan, LACERA will reimburse your Part B premium. (The Part B reimbursement program is subject to an annual review by the Board of Supervisors.) The County reimburses retired

members for the amount of their Medicare Part B premiums on a tax-free basis if both of the following conditions are met:

- 1) You are enrolled in Medicare Part A and Medicare Part B
- 2) You are enrolled in a LACERA-sponsored Medicare HMO plan or Medicare supplement plan

Also, if you or your eligible spouse is enrolled in a LACERA-sponsored

Medicare plan, your eligible dependents under age 65 must enroll in a LACERA-sponsored corresponding non-Medicare plan.

Any changes in the level of benefits resulting in an increase to the County's costs must be approved by the Board of Supervisors. LACERA currently offers the medical and dental/vision plans below:

2003-2004 LACERA HEALTH CARE PLANS FOR RETIREES

LACERA MEDICAL PLANS

Indemnity Plans

BLUE CROSS I
BLUE CROSS II
BLUE CROSS Prudent Buyer Plan

Health Maintenance Organizations

Office Visit

(HMO) Plans

CIGNA HealthCare Network Model
Kaiser Permanente
PacifiCare (Under age 65 only)

Medicare Supplement Plan

Blue Cross Plan III

Medicare HMOs

Kaiser Senior Advantage
CIGNA HealthCare for Seniors
(available in Phoenix, Arizona only)
Secure Horizons
SCAN Health Plan

LACERA DENTAL/VISION PLANS

CIGNA Dental/Vision Plan (Indemnity)
CIGNA Dental Health/Vision (HMO)

Individual Deductible

\$100
\$500
\$100

Family Deductible

\$ 100
\$ 1,500
\$ 200

Deductible

None
None
None

Copay *

\$5
\$5
\$5

None

None (if provider accepts Medicare assignment plus 20% prescription drug costs)

None
None

\$ 5
\$12

None
None

\$ 5
\$ 5

\$25
None

\$50
None

(* These office visit co-payments were effective July 1, 2002.)

- phone number
- **Primary Care**—Doctor's name, address, phone number, contact information of responsible relative
- **Medication**—Names of medications, dosages, allergies
- **Home Mortgage**—Lender name, address, phone number
- **Bank**—Account numbers, types of accounts, safe deposit box (only available during bank hours), location of key, names on account
- **Insurance**—Names of policy(s), company name and number
- **Will**—Trusts, power-of-attorney information, attorney name and phone number
- **Legal Documents**—
Certificates: Birth, death, marriage, adoption. Letters: Guardianship, conservatorship, Final Judgement of Dissolution of Marriage including division of assets.
- **Funeral Preparations**—
Mortuary address, phone number
- **Valuables**—History and value, where are they located
- **Veteran Information**

If you are going to keep all this information in one place, a fireproof safe is a good investment. If you have a detached garage or location that is close—but not inside—your residence, you may want to consider putting your safe there. Another option is to keep copies of your vital information somewhere else entirely, like a friend or relative's house.

When it comes to emergency matters, safety is the best insurance policy of all. Always protect your personal information, and make sure that your family knows where to find it in a hurry if you are not available. 

Insurance Carrier Listings

Members who wish to contact their health insurance carriers and providers now have two options. If you wish to speak with a live person, you can call your carrier's toll-free number. And now we are pleased to provide you with the web sites you can visit, to find information online. The

toll-free numbers and web site addresses are listed below. And of course if you cannot find the information you seek by calling your health care carrier directly, you can always call the LACERA Insurance Services Section at 800-786-6464.

Insurance Carrier	Phone Number	Web site Address
Blue Cross of California	800-284-1110	www.bluecrossca.com
Caremark (with Blue Cross I, II and III)	800-450-3755	www.caremark.com
CarePatterns (with Blue Cross I, II, and III)	800-227-3728	www.caremark.com
Cigna Dental HMO	800-367-1037	www.cigna.com
Cigna Dental/Vision	800-845-3820	www.mycigna.com
Cigna Network Model	800-832-3211	www.cigna.com
Kaiser Permanente	800-464-4000	www.kp.org
Kaiser Permanente & Senior Advantage	800-443-0815	www.kp.org
PacifiCare	800-624-8822	www.pacificare.com
Scan Health Plan	800-915-7226	www.scanhealthplan.com
Secure Horizons	800-228-2144	www.securehorizons.com
Utilization Review (Blue Cross I & II Non-Medicare members only)	800-274-7767 For Provider Care Only	www.bluecrossca.com



Updates cont'd from pg. 3

- 1) The resolution must include the positions, department, or County organizational units eligible to receive the early retirement incentive;
- 2) The employer transmit to the County retirement system an amount determined by Board of Retirement to fund the additional benefit;
- 3) At least one position remain vacant permanently in participating agencies;
- 4) Any member who reinstates from retirement shall forfeit the "Golden Handshake" additional service credit;
- 5) The "Golden Handshake" cannot be offered only to management employees; and
- 6) The provisions of this bill will become inoperative on January 1, 2005,

The "Golden Handshake" provisions contained in this bill are optional in each 1937 Act County and will not become effective unless adopted.

Amended: 9/12/03
Sponsor: SEIU
Status: To Governor
LACERA Position: WATCH

AB 933 Law Enforcement Officers' Tuition Payment/Survivor Benefits (Reyes)

Extends the definition of "child" to include a stepchild for special death benefits in the case of a law enforcement officer killed in the line of duty.

Revises Sec.s 31781.1 and 31787 of the 1937 Act to provide survivor benefits to the stepchild of any member who would have been entitled to retire but dies prior to retirement.

Amended: 9/8/03
Sponsor: Fresno Deputy

Sheriffs Association
Status: To Governor
LACERA position: SUPPORT
 IF AMENDED

AB 1585 California Employees' Retirement (Assembly PER & S Committee)

This bill would:

- 1) Authorize the system to obtain a loan against the assets in case of an emergency for purposes of paying retirement benefits;
- 2) Change the time to file financial statements;
- 3) Establish a replacement benefit plan for payment of benefits that may exceed IRC Section 415 annual distribution limits;
- 4) Allow the Boards of Retirement of all 1937 Counties to contract with county counsel or private attorneys or employ staff attorneys for legal services. (LACERA has in-house attorneys as authorized by the 1937 Act since 1990.)

Amended: 8/18/02
Sponsor: Assembly PER & S Committee
Status: To Governor on 9/5/03
LACERA position: SUPPORT

AB 1587 County Employees' Retirement: Reciprocity (Assembly PER & S Committee)

This bill would:

- 1) Prohibit the adoption of any retirement benefits for some, but not all, general members or for any subgroup, as specified;
- 2) Revise the provisions regarding the selection of an alternate member and the 8th member of the retirement board.

Amended: 9/4/03
Sponsor: Assembly PER & S Committee
Status: To Governor
LACERA position: WATCH

SB 270 California Employees' Retirement (Soto)

This bill requires the Board of Retirement to provide organizations that are recognized by the Board as representing the retired employees of the County or district with notice and an opportunity to comment on any proposed changes to the system's retirement benefits or the use of excess funds.

Enacted: 8/3/03
Sponsor: CRCEA
Status: Signed by Governor 8/3/03, Chapter 191

SB 274 County Employees' Retirement: DROP(Soto)

This bill establishes a Deferred Retirement Option Plan (DROP) for law enforcement members. In implementing a DROP program, the bill requires the County to elect a forward, back, or actuarial equivalent DROP.

Amended: 9/11/02
Sponsor: Professional Peace Officers Association
Introduced: 9/11/03
Status: To Governor
LACERA position: WATCH

Spotlight on Retirement

Do you have questions regarding your retirement benefits?

Telephone LACERA at

626-564-6132

800-786-6464

FAX: **626-564-6155**

Your Social Security number is the key to finding your records.

We thank you for your patience and understanding when you call.

welcome@lacera.com

Now you can e-mail LACERA to ask about general retirement information. Just use the LACERA e-mail address shown above. If you have specific questions about your benefits or need to resolve any issues affecting your personal retirement account, please contact LACERA at **800-786-6464** and ask to speak to a Retirement Benefits Specialist.

Spotlight
on Retirement

Public Service Announcement Exciting Volunteer Opportunities in Consumer Protection

Come Join Our Winning Team!

Are you interested in learning more about your rights as a consumer while helping others? Have you ever wanted to learn more about consumer protection issues such as small claims court, refunds, purchases and exchanges, buying a car, credit problems, false advertising, and identity theft? Then this volunteer opportunity is for you!

The County of Los Angeles Department of Consumer Affairs (DCA) is looking for volunteers like you to help us promote a fair and vibrant marketplace for consumers, businesses, and our communities. As recipient of the prestigious Agency of the Year award from National Association of Consumer Agency Administrators (NACAA), DCA volunteers are truly part of an award winning team.

As a member of Team DCA, you won't be filing papers or making coffee. Volunteers are vital members of our team and have access to all that the department has to offer. DCA volunteers:

- Receive training on a wide variety of consumer affairs laws and issues.
- Provide direct counseling and assistance to the more than 400,000 consumers who contact us for help each year.
- Work closely with our staff in the investigation of consumer fraud cases and the mediation of routine consumer complaints.

- Have the satisfaction of knowing that they are making a positive difference in our communities every day.

No experience is necessary.

Interested individuals should have excellent customer service skills and be able to learn about consumer protection. Bilingual volunteers will have the opportunity to utilize their language skills. Volunteers are asked to commit a minimum of 4 hours of service per week at our headquarters office located near the Music Center and the new Disney Concert Hall in downtown Los Angeles. Days and hours are flexible.

Our office is open between 8:00 a.m. and 4:30 p.m., Monday through Friday. There is excellent public transportation to our offices and free parking is provided. We also offer challenging internships for college and high school students. To learn more, visit us online at: <http://consumer-affairs.co.la.ca.us> or contact our Volunteer Programs Coordinator to learn how you can join our winning team:

Espie Hernandez
Volunteer Programs Coordinator
County of Los Angeles
Department of Consumer Affairs
500 West Temple Street, Room B-96
Los Angeles, CA 90012
(213) 974-9740
ehernand@co.la.ca.us 

Credit Unions Serving County Employees and Retirees

The following credit unions proudly serve employees and retirees of Los Angeles County. For membership eligibility and affiliate service centers, contact the credit unions directly.

F & A Federal Credit Union
2625 Corporate Place
Monterey Park, CA 91754
(800) 222-1226

First City Credit Union
717 W. Temple Street
Los Angeles, CA
(800) 944-2200

Fiscal Credit Union
310 E. Colorado Street
Glendale, CA 91205
(800) 311-3328

Focus One Community Credit Union
3825 N. Mission Road
Los Angeles, CA 90031
(323) 343-9600

Harbor Federal Credit Union
P.O. Box 5159
Torrance, CA 90510
(310) 222-2395

L.A. Financial Credit Union
224 N. Fair Oaks Avenue
Pasadena, CA 91103
(800) 894-1200

Olive View Federal Credit Union
14445 Olive View Drive
Building P
Sylmar, CA 91342
(818) 367-1057

POPA Federal Credit Union
1100 Corporate Center Drive
Suite 203
Monterey Park, CA 91754
(800) 369-7672

Public Works Credit Union
900 S. Fremont Avenue
Alhambra, CA 91803
(626) 458-5175

Rancho Federal Credit Union
12620 Erickson Avenue
Downey, CA 90242
(562) 803-6401

Southland Civic Credit Union
8545 Florence Avenue
Downey, CA 90240
(562) 862-6831

Focus on the Caregiver— Finding the Help You Need

Maybe you don't think of yourself as a caregiver—you're simply helping a parent or sister with chores, or driving a spouse to doctor's appointments. Maybe you are spending more of your retirement time assisting others rather than on leisurely activities, like you planned. If this describes you, chances are that you are, like one in four Americans, classified as a "caregiver."

Caring for aging loved ones is a growing concern. The emotional and physical strain of caregiving can impact your own health, and the cost of caregiving could eventually become a financial strain. *A Solution*

for Caregivers is a program that PacifiCare and Secure Horizon enrollees can use to find answers, services, and support to care for a relative, spouse, or even themselves.

A Solution for Caregivers puts you in touch with experts who can help you figure out everything from initial care-giving basics to advice about moving to assisted-living facilities. You can find out about services for yourself, your spouse or another close family member, as well as information for your children or family members who may be assisting you.

A Solution for Caregivers is divided into two main elements: The Care Resource Center and Geriatric Care Manager Services. Retirees have unlimited access to the Care Resource Center through a toll-free number. Services include:

- Specialists who help you understand your family's needs and make suggestions.
- Research and screening services that review adult day care, in-home care, meal delivery, transportation, housekeeping, etc. These services may be able to identify community programs

Cont'd on pg. 12

Public Service Announcement

Volunteer to Serve: Civil Grand Jury

Judge David Wesley

You have an opportunity to make a difference! The Los Angeles County Superior Court is seeking qualified citizens interested in serving on the Civil Grand Jury. The applicant must be a citizen of the United States, at least 18 years of age, a resident of Los Angeles County for one year immediately prior to selection, and possess a working knowledge of the English language.

The Civil Grand Jury, a truly independent investigative body composed of 23 citizens, monitors the performance and activities of county, city and special district governments, and makes recommendations for improvement to ensure that the best interests of the citizens of Los Angeles County are being served. Civil Grand Jury investigations are usually initiated on the basis of citizens'

complaints; however, the grand jury may also act on its own initiative.

If you are interested in serving as Civil Grand Juror, I urge you to submit your application. The Superior Court judges will select potential grand jurors from the applications submitted. A random drawing is held to select the 23 individuals who will serve as the County's Grand Jury for the new fiscal year. Of the 23 grand jurors selected, one person with leadership and organization skills is designated as foreperson by the Presiding Judge of the Los Angeles Superior Court.

I encourage you to accept this challenge and opportunity to make a difference to the citizens of Los Angeles County if you:

- Are a good listener;
- Can cooperate with 22 others in

pursuit of a common goal;

- Can ask thoughtful questions;
- Can review documents;
- Are interested in trying to increase the efficiency of local government and improve public service;
- Can help write understandable reports;
- Can commit 30-40 hours per week of time to perform this valuable public service.

For information about serving as a Civil Grand Juror, contact the Los Angeles County Grand Jury, Criminal Justice Center, 210 W. Temple St., 11th Floor, Room 11-506, Los Angeles, California 90012; (213) 893-1047. For forms on-line:

www.lasuperiorcourt.org 

Member Q&A

Q: I am the spouse of a deceased retired member. I received a \$750 lump-sum death benefit, but I have read that the lump-sum death benefit has been increased to \$5,000. Will I receive an additional lump-sum amount?

A: No. The lump-sum death benefit eligibility and amount depends on the retired member's retirement plan and date of death. If the retired member was in Plan E and died before June 4, 2002, the beneficiary was not eligible for any lump-sum death benefit. If the retired member was in Plan A, B, C, or D and died before June 4, 2002, the beneficiary received \$750. If any retired member (regardless of Plan) dies on or after June 4, 2002, the beneficiary receives a lump-sum death benefit of \$5,000. 

Divorcees cont'd from pg. 1

monthly continuing allowance. Under California law, your ex-spouse is not eligible for any benefit upon your death unless payment is mandated by court order or you name your ex-spouse as beneficiary *after* the divorce.

Option 1

If you elected this option, you may

designate a new Priority 1 beneficiary. Under California law, your ex-spouse is not eligible for *any* benefit upon your death unless payment is mandated by court order or you name your ex-spouse as beneficiary *after* the divorce.

Options 2, 3, and 4

If you elected any of these options,

you may *not* change your beneficiary. If you named your ex-spouse as Priority 1 beneficiary at retirement, she or he will receive a continuing allowance after your death.

For more information about designating your beneficiary after a divorce, please call LACERA at 800-786-6464 to speak with a Benefits Specialist. 

Domestic Partner Legislation

Jan Barcus

On January 1, 2003, AB 2777 (Nation) went into effect. This bill amended the County Employees Retirement Law of 1937 to permit certain Boards of Supervisors, including Los Angeles County, to extend to domestic partners of County employees the same survivor benefits (except retiree health care) received by the spouses of eligible County employees who die either before or after retirement. Both LACERA and the Board of Supervisors supported passage of AB 2777.

On August 26, 2003, the Board of Supervisors on a motion by Supervisor Yaroslavsky, unanimously adopted a resolution to provide survivor benefits to domestic partners of current and future retirees. The resolution took effect immediately.

The new law implemented by the Board of Supervisors provides that a person who qualifies as a domestic partner under the Family Code is eligible for the same survivor benefits as a spouse. The qualifications include:

- ◆ The partnership is registered with the Secretary of State.
- ◆ Both persons have a common residence.
- ◆ Neither person is married or a member of another domestic partnership that has not been terminated.
- ◆ Both persons are at least 18 years of age.
- ◆ Either of the following:
 - Both persons are members of the same sex.

- If of the opposite sex, one or both of the persons are over the age of 62
- ◆ Both persons are capable of consenting to the domestic partnership.

A domestic partner of a member who retired under a service retirement or a nonservice-connected disability retirement does not qualify unless the partnership was registered with the Secretary of State at least one year prior to retirement. The one year requirement does not apply to members who retire under a service-connected disability retirement or death before retirement, but the partnership must be registered before the date of retirement or death.

In the event that a member with an eligible registered domestic partner dies leaving a dependent child, that child will receive the continuing allowance until age 19 or until married, whichever occurs first, or until age 22, if attending an educational institution. When the child no longer meets the eligibility qualifications, payments will be made to the domestic partner. However, if the child elects to receive a lump-sum payment in lieu of the continuing allowance, the payment will be shared equally among any surviving dependent children and the domestic partner.

There are currently two additional domestic partner bills on Governor Davis' desk for approval. Senate Bill 85 would make clarifying

amendments to the Retirement Law. Assembly Bill 205 would amend the Family Code and would extend most of the rights and duties of marriage to persons registered as domestic partners.

SB 85

SB 85 would change the age until which a dependent child will receive the continuing allowance from age 19 to age 18. This change is to make the age requirements under AB 2777 the same as other sections within the Retirement Law that provide benefits to a dependent child.

AB 205

AB 205, by Assemblywoman Jackie Goldberg, would give domestic partners most of the legal rights, protections, and benefits accorded to married persons. It would also give them the same responsibilities, obligations, and legal duties under the law. These rights and responsibilities extend to community property, parenting responsibility, child support, access to divorce court, access to family benefits at work, and mutual responsibility for debt.

Similar to the requirements of the retirement law, to qualify as a domestic partner the persons must meet the requirements of the Family Code as listed above. In addition, termination of the partnership may be handled through the courts, or if certain conditions are met, by filing a Notice of Termination of Domestic Partnership with the Secretary of State. 

Health Care Benefits cont'd from pg. 5

Firefighters have an additional health plan option, available through the Los Angeles County and Orange County Fire Fighters Local 1014. The Health & Welfare Plan is administered by Local 1014, with premiums

subsidized by the County.

Transamerica Long Term Care Insurance Plan

LACERA also sponsors long-term care coverage as an enhancement to

the retiree medical plan coverage. If you have any questions regarding the LACERA-sponsored health plans, please call the LACERA Insurance Services Section at 800-786-6464. 

Spotlight on Retirement

Caregiver cont'd from pg. 9

that will save you money.

- Referrals to lawyers specializing in elder legal issues with up to 2 hours of free legal consultation on up to 4 topics per year, plus discounts for additional consultations.

The Care Resource Center can also arrange for an in-person consultation with a credentialed Geriatric Care Manager (GCM). Six hours of Geriatric Care Manager time is included in

the program at no member cost. Geriatric Care Managers can meet with you in your family member's home to make suggestions and recommendations to help him or her live independently longer. They may also suggest home safety improvements and features. If you are considering assisted living, a GCM can help you find the best facility to meet your needs.

If you are part of PacifiCare or Secure Horizons, you may access A

Solution for Caregivers by calling the toll-free access number at 866-896-1895, 24 hours a day, 7 days a week. If you are not part of PacifiCare or Secure Horizons, but think that A *Solution for Caregivers* can help you with your care-giving obligations, contact the LACERA Insurance Services Section to find out how to enroll in a health plan from PacifiCare or Secure Horizons. //

Election Results Certified



The Board of Supervisors has certified the election results, and congratulations are in order! On January 1, 2004, Simon Russin will continue to contribute to the LACERA Board of Retirement, as he begins this new term, elected by General members. We also wish to extend a warm welcome to Herman B. Santos to the

Board of Investments, also elected by General members.

Look for extended information on these two elected Board members when they begin their terms in 2004. Again, welcome gentlemen. We look forward to working with you in 2004. //

Editor's Note

Spotlight on Retirement is published by the staff of LACERA. Signed articles represent the opinion of the writers and not necessarily the opinion of the LACERA Management, Board of Retirement or Board of Investments.

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