

LACERA

Spotlight on Retirement

July 2004
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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • NEWS FOR RETIRED MEMBERS

2004 Health Care Premiums

Beginning on July 1, 2004, LACERA's overall premiums increased by 10.4%. This means that some plans experienced a higher increase than the average, while others experienced a lower increase.

Considering that, nationally, premium increases for retiree health plans have ranged between 11.2% for plans with Medicare and 14.3% for plans without Medicare, LACERA's overall increase is quite reasonable. The premiums for Medicare HMOs continue to increase more than those

for other plans.

The major reasons for the premium increases are:

- Increased use of medical care and services,
- New technology and prescription drugs,
- An aging population, and
- Privacy rules and legislative mandates on coverage.

While LACERA is faring better than most, we anticipate experiencing double-digit premium increases in

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Medicare Prescription Drug Update

With the passage of the Medicare Prescription Drug Improvement and Modernization Act of 2003, Medicare-eligible beneficiaries can purchase a Medicare-approved Prescription Drug Discount Card.


Before you consider purchasing one of these cards, you should be aware of these important facts:

- The Act is an interim step to provide Medicare beneficiaries who do not currently have drug coverage with a way to

purchase prescriptions at a discount.

- As a LACERA-sponsored medical plan member, you already have prescription drug coverage. And, our health plans have already arranged for discounts on prescription drugs.
- The two prescription drug programs—Medicare and LACERA—do not coordinate.

In 2006, Medicare will introduce a prescription drug benefit. We are currently reviewing the legislation to

determine the impact of this benefit, if any, on LACERA's Health Care Benefits Program, and will post updates on www.lacera.com. At this point, we feel that LACERA's prescription drug benefits are more generous than those provided under the new Medicare program, and we plan to maintain our program at its current level. Contact LACERA's Insurance Services Section at 800-786-6464 or 626-564-6132 to find out more about your prescription drug coverage. 

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From the Executive Office

Marsha D. Richter, Chief Executive Officer



Looking Back

Lately I have been reflecting on how far LACERA has come in providing benefits to our members. In fact the Los Angeles County Employees Retirement Association has experienced quite a transformation over the past decade. As we have grown from a totally manual company into a high-tech computerized operation, LACERA has been able to provide more benefits, speed up processes, expand customer service, and improve the security of member information.

Since 1992, LACERA has added a number of divisions and sections that have helped us to serve you better. The Legal Department, the Correspondence Unit, the Member Home Loan Program, and the LACERA web site are just a few of the additions that have enabled us to become a more efficient benefits provider. Additionally, as legislative issues are a continual concern for our members, LACERA has assigned a full-time staff person to analyze and respond to legislation that may affect LACERA retirees.


Let's take a closer look at how our growth has improved LACERA. Before we created a workflow program and document processing center, a member's first retirement check typically did not arrive for 2-3 months after retirement. Today when members retire, they will receive their first retirement check within 30-45 days of their retirement date. That's quite an improvement.

In addition to eliminating backlogs of paperwork and speeding up processes, LACERA has

streamlined and simplified the way we provide benefits to our members. Today there are specially trained employees who are dedicated to helping you make the best decisions for you and your beneficiaries. To this end, we now offer workshops for members in all phases of their employment, from new member orientations to preretirement workshops.

Our Communications section at LACERA, another addition since 1990, continually publishes and distributes newsletters (including this one), notices, special publications, plan brochures, and other educational materials. Additionally, this section has developed a web site that is available around the clock. When you visit www.lacera.com, you have access to an interactive, frequently updated, and soon-to-be-personalized resource.

To protect our members' personal information in the event of a disaster, LACERA's Disaster Recovery Plan has been one of our most important recent developments. With contingency plans in place in the event of natural or other disasters, members can rest assured that all of their personal and confidential information will be safe, secure, and remain accessible.

I am so proud of how far LACERA has come since 1992. And we're not stopping here. We will continue to make this retirement association the very best it can be, and keep you apprised of new developments as they happen. 

Legislative Updates

by Jan Barcus

Below is the current status of some of the bills LACERA is following. For a more comprehensive look at the bills, visit www.leginfo.ca.gov.

AB 476 County Employees' Retirement: Safety Members 30-Year Cancellation (Correa)

Because this bill as written clarifies existing law, LACERA understands that the sponsor of the bill will use it for a different topic.

Introduced: February 14, 2003

Amended: January 14, 2004

Sponsor: California Professional Firefighters

Status: Senate Committee on Appropriations

AB 979 County Employees' Retirement: Alternate Retired Member/Survivor Benefits/\$5,000 Death Benefit

- 1) Provides compensation to the alternate retired member for all meetings attended. Defines the duties of the alternate retired member.
- 2) Allows a retired member to elect a reduced allowance to provide a survivor's continuance when marriage occurs after retirement. Allows member to elect a reduced allowance to "purchase" a "pop-up" provision should the named beneficiary die before the member. In the event that the beneficiary dies before the member, the member's allowance will "pop-up" to the unmodified amount on a prospective basis.
- 3) Authorizes the Board of Retirement to elect to provide the \$5,000 death benefit through a group life insurance policy if the cost is the same or less than other methods of

providing the benefit.
Introduced: February 20, 2003

Amended: April 14, 2004

Sponsor: State Association of County Retirement Systems (SACRS)

Status: Senate 3rd Reading File

LACERA position: Support

AB 1281 County Employees' Retirement: Purchase of Prior Service by Law Enforcement and Firefighters

This bill would authorize law enforcement and firefighter members to receive retirement credit for any prior public agency. To purchase the prior service, the member pays his or her contributions plus accrued interest. This bill is very similar to AB 80 vetoed by Governor Davis last session. The Governor's veto message cited the unfunded liability that would be created and that the measure may inadvertently allow a retiree to double dip by collecting a pension with the out-of-state service while also collecting a pension in California.

Introduced: February 21 2003

Amended: June 16, 2004

Sponsor: California Professional Firefighters

Status: Senate Committee on Appropriations

LACERA position: Watch

AB 2234 County Employees' Retirement: Service Purchase by Plan E Members; Catastrophic Event Response

- 1) This bill would amend the retirement law to authorize the Board of Supervisors to allow Plan E members to purchase qualified service credit.

Qualified service is defined to include Additional Retirement Credit (ARC) and previous government employment as currently available, and under the same terms, as contributory plan members. The bill would also extend the time period from 90 days to 120 days in which the surviving spouse of a Plan E member could complete a plan transfer contract elected by the member before his or her death.

- 2) This bill would allow the retirement system to contract with a third party to administer the system after a catastrophic event if LACERA was temporarily unable to continue its operations.
- 3) This bill would authorize a legislative body of a local agency that invests pension funds to hold a closed session to consider the purchase or sale of specific pension fund investments. All investment transaction decisions made during the closed session shall be made by roll call vote and disclosed at the first open meeting of the Board following the close of the transaction or transfer of assets.

Introduced: February 18, 2004

Amended: June 10, 2004

Sponsor: State Association of County Retirement Systems (SACRS)

Status: Senate Inactive File for Amendments

LACERA position: Support

Cont'd on pg. 8

Windfalls, Offsets, and Your Retirement

by Joe Costantino

Many retirees assume that if they pay into Social Security long enough to be fully vested with 40 quarters, they will receive their full estimated Social Security benefit at retirement. In the same line of thinking, many LACERA retirees assume they will receive their full LACERA pension earned as a County employee, regardless of whether or not they paid into Social Security. Several laws, which have been in effect for many years, may reduce your Social Security benefit and your LACERA retirement allowance. These reductions are already reflected in the Social Security and retirement allowances you are currently receiving. Please read below to review this existing legislation.

Social Security Reductions

Windfall Elimination Provision (WEP)

The intent of the 1983 WEP legislation was to reduce Social Security costs and eliminate a perceived “windfall” for those receiving both Social Security and government pension income. Social Security uses two types of formulas to calculate benefits:

- 1) A *regular* formula intended to provide a higher benefit for lower paid workers, or
- 2) A *modified* formula used for higher paid workers or to avoid the “windfall” for workers with social security benefits and a government pension. The modified formula results in a reduced Social Security benefits for you.

Government Pension Offset (GPO)

Another factor that may reduce benefits for spouses or survivors is the 1983 Government Pension Offset (GPO) rule. If you are eligible to receive a Social Security spousal benefit, that amount may be reduced (offset) by your own

Social Security benefit or your LACERA pension.

Other Reductive Factors

Other factors that may reduce your Social Security benefits include:

- Taking an early retirement for Social Security purposes between age 62 and your full retirement age
- Working while receiving Social Security benefits

All of these reductions have been in effect for many years and are already reflected in current Social Security and retirement allowances.

LACERA Pension Reduction

Employees who were hired by the County *on or after January 1, 1983* are not subject to a LACERA reduction because they never paid into Social Security as a County employee. Neither are Safety Members, who have never paid into Social Security as County employees.

However, LACERA reduces retirement allowances for those who paid into Social Security before January 1, 1983 while working for the County. These reductions are mandated by the County Employees Retirement Law (CERL).


LACERA retirement allowances are reduced according to your retirement plan and the years and months of County service which were covered by Social Security. Plan A, B, C, and D general members have their LACERA allowances reduced by a fixed amount for each year of covered services.

As a member of Plan E, a percentage of your estimated Social Security benefit will be subtracted from your retirement allowance based on the total number of years and months of County service covered by Social Security. If you retire after age 62, you may voluntarily provide evidence of your actual Social Security benefit to LACERA within 6 months after retirement. LACERA will use the actual benefit to recompute your retirement allowance. Otherwise, LACERA will use the actuarial tables to compute your Social Security benefit offset and your retirement allowance.

Legislative Status

Several retiree associations are working to eliminate the Social Security reductions, and LACERA’s Board of Retirement supports their efforts. Bills have been introduced in both the House and Senate over the past few years to repeal the Windfall Elimination Provision and the Government Pension Offset. Those who favor repeal consider the provisions unfair, while opponents of repeal point out that the Social Security system needs to find ways to spend less, not more, in order to stay afloat for future retirees.

For More Information

To learn more about LACERA reductions, visit www.lacera.com, click on the “Benefits” tab, select “Active Member,” then find “Social Security” in the menu on the left. For more on the Social Security reductions, visit the Social Security website, www.ssa.gov. The WEP is covered by publication number 05-10045, and you can find Government Pension Offset information in publication 05-10007. 

Health Care Premiums cont'd from pg. 1

the foreseeable future. If that becomes the reality, LACERA will be challenged to find creative ways to continue offering the generous benefit plans our members have come to expect.

You can help in this effort by being a more informed health care consumer. When you make thoughtful and educated decisions about your health care, it's possible to not only save on your health care costs, but also to enhance your quality of life.

Consider some of the following ways that you can take an active role in keeping health care costs at bay:

Review Your Needs

Is your current LACERA-sponsored

plan the best available to you? For the majority of you, LACERA offers several plans to choose from.

Periodically review your health care needs to make sure you have the best fit for you.

Talk to the Doc


Speak with your physician about changing to generic prescription medications that have the same active ingredients as brand name drugs.

Go for Results

When your physician prescribes a course of care, talk with him or her about whether it is the most cost-effective way to achieve the medical results you need.

Manage Your Health Care

If you have a chronic condition, consider enrolling in the disease management programs available through your plan (if applicable) at no cost to you.

As mentioned above, the benefits offered by LACERA-sponsored health care plans are more generous than those offered by similar plans in the individual market. When you take an active role in managing your health care, you can save money while ensuring that you are doing your part to preserve the high level of coverage provided by LACERA. 


Information at Your Fingertips!

Need a form or brochure? Want to read about upcoming events?

If you're looking for information and you've got Internet access from home, check out www.lacera.com for all the latest news from LACERA. The web site is available 24 hours a day, seven days a week, and you don't need an appointment or a car to use it! Just log on and surf.

The LACERA web site has been online for over two years and gets better every day. Browse through the retired member FAQ (frequently asked questions) section for quick answers to common questions. Or explore the site for more specific information on legislative issues, Board members, LACERA's real estate investments, and more. You won't find a more convenient way to

get information more quickly or easily. And of course if you ever need to speak in person with a Retirement Benefits Specialist, you can always give us a call, send an email, or drop by the office.

Remember: Before you call or drive—surf! There's no better way to find what you need. 

Drug Expiration Dates

Excerpted from *Health After 50*

Think of expiration dates—which the U.S. Food and Drug Administration (FDA) requires be placed on most prescription and over-the-counter drugs—as a very conservative guide to longevity.

The expiration date is a guarantee from the manufacturer that a drug will remain chemically stable, and

thus maintain its full potency and safety, prior to that date. Most medications, though, retain their potency well beyond the expiration date, and outdated drugs, whether prescription or over-the-counter, are not usually harmful.

In a study conducted by the FDA on a large stockpile of drugs

purchased by the military, 90% of more than 100 drugs were safe and effective to use years after the expiration date. More recently, the FDA approved 2-year extensions on expiration dates for a number of drugs, including the antibiotics ciprofloxacin (Cipro), penicillin, and

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Are You Eligible for Medicare?

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

Following are the eligibility requirements for Medicare:

MEDICARE PART A

(Hospital Insurance Coverage)

Age 65 or Older

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

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

You are automatically eligible for

Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security, or vice versa. When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B (for a monthly fee of \$66.60) unless you decline it.

If you are not eligible for free Part A coverage, you may purchase this coverage by paying a monthly premium of \$343.

Under Age 65 and Disabled

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

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


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

MEDICARE PART B

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


Automatic Enrollment

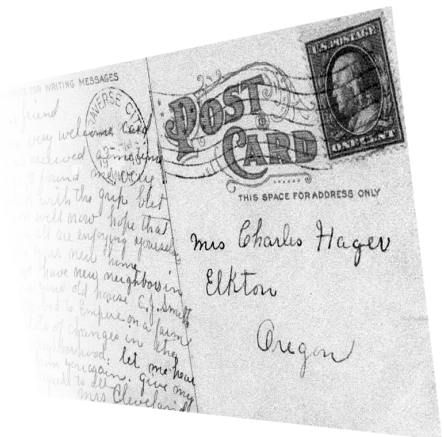
The automatic Medicare Part B enrollment rule applies to people age 65 or older, and also to those under age 65 and disabled or with chronic kidney disease. However, if you are not otherwise eligible for Part A, but pay a premium for the coverage, you must enroll in Part B. Part B coverage always requires payment of a monthly premium of \$66.60, which is ordinarily deducted from your Social Security benefit. If you and/or your spouse are Medicare eligible and enroll in a LACERA-sponsored Medicare Plan, the County currently reimburses the Part B premium. This reimbursement program is subject to the annual approval of the Board of Supervisors.

This general information does not address every eligibility issue. For more comprehensive eligibility information and to review the Medicare rules and exceptions, contact your Social Security office or the Centers for Medicare & Medicaid Services (CMS). 

Change of Address

In the event of retirement plan changes or legislative updates, LACERA mails notices to members to keep you informed. So if you are planning a move—or have recently moved—don't forget to update your address with LACERA. The Change of Address form is available on our website at www.lacera.com.

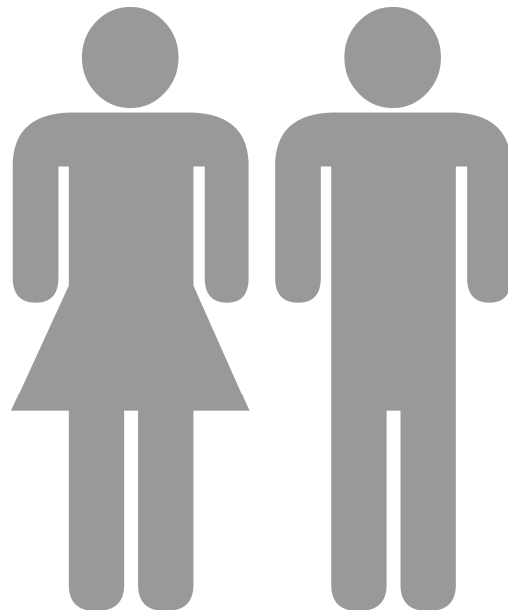
If other changes in your life occur, such as marriage or divorce, be sure to let us know about that, as well. Keep us in the loop and we'll make sure you receive all the information you need, in a timely fashion. 



Retiree Health Care Benefits for Domestic Partners


At its meeting on December 16, 2003, the Board of Supervisors approved retiree health care benefits for domestic partners and their eligible dependents.

LACERA is now accepting insurance applications from members with a registered domestic partnership and their eligible dependents. If you wish to enroll your eligible domestic partner in the LACERA-sponsored health care benefits program, please contact us for the appropriate enrollment form and return the completed



form with a copy of the certificate issued by the State of California by October 15, 2004. Thereafter, a member may add an eligible domestic partner within 30 days of acquiring the State certificate or late enrollment rules will apply.

For information regarding applying for a certificate of Domestic Partnership, please contact the State of California at 916-653-4984.

For insurance enrollment forms, please contact LACERA at 626-564-6132 or 800-786-6464. 

Public Service Announcement

Women's Isoflavone Soy Health (WISH) Trial

The consumption of soy, a natural food found in plants, has been associated with lower rates of heart disease and breast cancer in women. However, whether soy can actually reduce atherosclerosis (hardening of the arteries) is unknown, and a carefully controlled study to determine the effects of soy has not yet been undertaken. If left untreated, atherosclerosis can result in coronary heart disease and stroke; it is the leading cause of death and disability in women over 40 years of age.


The USC Atherosclerosis Research Unit at the Keck School of

Medicine is an international leader in both prevention and treatment of atherosclerosis and in the study of women's health issues. This center is currently performing an important study to determine whether soy supplementation has beneficial effects in the prevention of atherosclerosis, osteoporosis, cognitive decline, and other health-related issues that affect postmenopausal women.

If you are past menopause and do not have heart disease or diabetes, you may qualify for this important disease prevention study. Participation is free and will take place in a modern clinical

facility on the USC health campus.

If you qualify, you will receive free examinations that include cholesterol measurements, blood pressure monitoring, dietary assessment, bone density scans, mammograms, pelvic examinations, electrocardiograms (EKG), ultrasound scans of the neck arteries, and more.

For more information, call toll-free at 866-240-1489, Monday through Friday, 8:00 a.m. to 3:00 p.m., or visit their web site at www.usc.edu/medicine/aru. 

**Do you have questions
regarding your
retirement benefits?**

Visit our website at:
www.lacera.com, or
email: **welcome@lacera.com**

Just call the numbers below
and ask to speak to a
Retirement Benefits Specialist.
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.

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.

Contributing Writers:
Jan Barcus
Joe Costantino
Alison Herschberg
Dave Muir

Design: Allen Helbig

Letters to the Editor may be sent to:
Delia Price, Editor-in-Chief
Spotlight on Retirement
LACERA
PO Box 7060
Pasadena, CA 91109-7060

*Alternative formats are available
upon request.*

Legislative Updates cont'd from pg. 3

AB 2982 County Employees' Retirement: Alternative Work for Disabled Employees

This bill would amend the retirement law regarding the service-connected disability salary supplement. Under this proposal, after the Board of Retirement finds that a member is disabled for his or her job, the Board would request the member's department to conduct an analysis, under State accommodation standards, to determine if alternative work is available. Placement in an alternate position requires the mutual written agreement of the employer and the employee. Existing law provides that if a member, after concurring with a rehabilitation plan, refuses an offer of alternative work without reasonable cause within one year after being determined to be eligible for a disability retirement, the agency employing the member may request to have the member's disability allowance discontinued. This bill would delete those provisions. This bill is an urgency statute and would take effect immediately.

Introduced: February 20, 2003

Amended: June 29, 2004

Sponsor: Orange County

Status: Senate Committee on Appropriations

LACERA position: Opposition
Withdrawn

AB 3094 County Employees' Retirement: Electronically Deposited Benefit Payments

This bill would add an exemption to the California Right to Privacy provisions of the Government Code on Exceptions to require a financial institution to provide a retirement system information about member accounts that received direct deposit transfers after the date of the

member's death. This bill, as currently written, would also amend the Public Employees' Retirement Law and the County Employees Retirement Law by requiring that retirement benefit payments from a state or county retirement system that are directly deposited by electronic fund transfer into the member's account after the member's death are to be refunded to the retirement system.

Introduced: March 11, 2004

Amended: May 24, 2004

Status: Senate Committee on Appropriations

LACERA position: Support

SB 1260 County Employees' Retirement: Option to Provide an Increased Survivor Allowance

The unmodified benefit settlement provides a continuing allowance to an eligible spouse (65% for Plans A, B, C, and D; 55% for Plan E). This bill would allow a member to increase the allowance paid to an eligible spouse by taking a reduction in his or her allowance equal to the actuarial difference between the continuing allowance provided under the unmodified benefit settlement and an increased survivor allowance. This bill is at the option of the Board of Supervisors in each county.

Introduced: February 12, 2004

Sponsor: Los Angeles County

Status: Signed by Governor July 15, 2004, Chapter 152

LACERA position: Support 

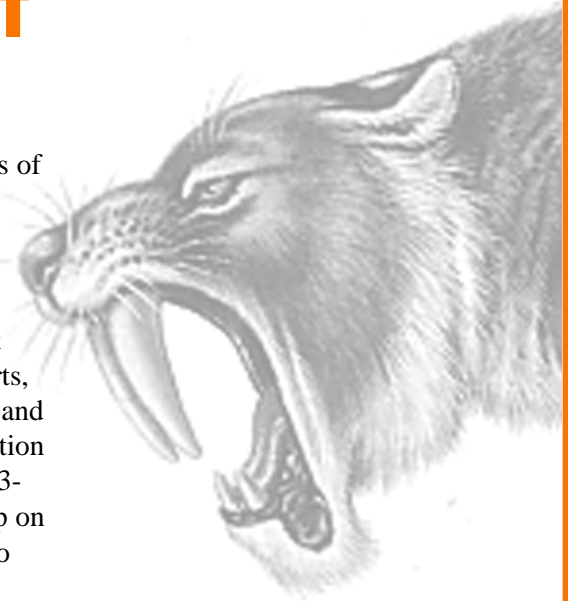
Public Service Announcement

The Page Museum of La Brea Discoveries

Do you like inspiring and educating young minds? Does the prospect of teaching people new things in a fun environment sound appealing to you? Then you should consider volunteering at the Page Museum of La Brea Discoveries. This fascinating museum, located in the heart of LA's Miracle Mile, is a center of scientific research on the Ice Age. At this location, millions of Ice Age specimens have been recovered. These include Columbian Mammoths, American Mastodons, Saber-tooth

cats, and hundreds of other species of plant and animals.

The Page Museum presents a variety of opportunities for volunteering. Possibilities include interpreting the Museum's content matter through hands-on fossil carts, guided tours, interactive displays, and working at the Museum's Information Desk. If you are interested call 323-857-6300 ext. 113 or look them up on their web site, www.tarpits.org, to receive an application. 🏔️



Board of Retirement News

On July 7th, Mr. Les Robbins was elected chairman of the Board of Retirement to fill the position vacated by the

resignation of Mr. Warren Bennett. In addition, Mr. Bill de la Garza was elected secretary of the Board on July 15th to fill the position vacated by Mr.

Robbins. Congratulations to our new Board officers. We thank Mr. Bennett for his many years of service and wish him a fond farewell. 🏔️

Public Service Announcement

Become a Docent at the Natural History Museum

Here is an investment with positive returns! Give a little time as a museum docent and you will inspire wonder in children, discover new knowledge for yourself, and share experiences with like-minded people.

The Natural History Museum of Los Angeles County is seeking volunteer docents. During the school year, docents enhance the museum

experience of school children by introducing them to the museum's wonderful exhibits in one or more of 15 science and history halls. Their collection includes dinosaurs, Native American cultures, mammals, California history, gems and minerals, marine biology, and more. Extensive training (26 weeks) is provided. Commitment is four hours one day per week the first year, two hours per week

the second year. Added perks for docents include lectures, luncheons, meetings, periodic visits to other museums and points of interest, and special museum events.

They are now accepting applications for their fall training class. Please call 213-763-3531 for additional information. 🏔️

Important Plan Rates for 2004-2005

The benefit rates below, except for Caremark, were mandated by the Centers for Medicare and Medicaid Services (CMS), the state, or your health plan. This is a partial summary of plan provisions and not a complete description of benefits. All benefit rates became effective July 1, 2004.

	2004-2005 Copoly/Coverage
Caremark	
Mail order prescription drugs	
Brand name drugs copay	\$15
Generic drugs copay	\$ 7
<hr/>	
Kaiser Senior Advantage	
Outpatient mental health group visit copay	\$2
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Secure Horizons	
Emergency room—outpatient services copay	\$50
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CIGNA Network Model Plan	
Annual maximum out-of-pocket expense	
Individual	\$1,500
Family	\$3,000
Emergency room copay	
Inpatient	\$50
Outpatient	\$50
Mental health and substance abuse copay	
Individual	\$30
Group	\$15
<hr/>	
SCAN	
Immunosuppressive drugs copay	
Generic	\$5
Brand name (moderate cost)	\$15
Additional brand name (high cost)	\$25
Vision Care frame allowance every 24 months	\$100
Independent Living Power—supportive services copay	\$100
Independent Living Power—combined lifetime maximum (inpatient custodial and respite care)	\$15,000

If you do not currently have LACERA-sponsored health care coverage, contact LACERA. 

Home Safety Tips for Older Adults

Almost without exception, the majority of older adults want to remain in their own homes. Treasured memories and a familiar location are hard to leave behind. Frequently however, family caregivers, concerned about the safety of their loved ones, press older adults to move. But as long as they are not a danger to themselves or others, older adults have the right to make their own choices and decisions. Staying at home can be a viable choice, if it is made as safe as possible. A single-level home or a ground floor apartment is the best way to go.

The following is a safety checklist for, indoors, outdoors, and home-wide issues:

Indoor Checklist:

- Can the older adult turn on a light without having to walk into a dark room?
- Are lamp, extension, or phone cords out of the flow of foot traffic?
- Are passageways in the home free from objects and clutter?

- Do the carpets lie flat?
- Do small rugs and runners stay put (don't slide or roll up)? Removing them altogether is preferred, including the bathrooms.
- Can the older adult reach regularly used items without climbing to reach them?
- Are there working smoke detectors in bedrooms and all living areas?
- Can a light be left on at night between the bed and the bathroom?
- Does the shower or tub have a non-skid surface: mat, decals, or abrasive strips?
- Does the tub/shower have a sturdy grab bar—not just a towel rack?
- Is the hot water temperature set to 120 degrees or lower?
- Does the bathroom floor have a non-slip surface?
- Is the older adult able to get on and off the toilet easily?

Outdoor Checklist:

- Do all entrances to the home have outdoor lights?
- Are walkways to the entry free from cracks and holes?
- Do all stairs have sturdy handrails on both sides that run the full length of the stairs?
- Are all the steps in good repair (not loose, broken, missing, or worn in places)?

Throughout the Home

- Is there an emergency exit plan in case of fire?
- Are emergency phone numbers listed by the phone? It is also recommended that the list be placed on the outside of the refrigerator.

Adapting a home for an older adult who is struggling with decreasing capabilities and mobility doesn't have to be a struggle. The more adaptations that can be made early on with a view toward future needs, the easier life will be for everyone. 🏡

The 2004 Retiree Health Fair Is Coming!

Save the date! Scheduled for September 24, 2004 at the Manhattan Beach Marriott Hotel in Manhattan Beach, the theme for this year's fair is "LACERA Games: Building Your Health Team." What with all the excitement of the

Olympics Summer Games this year, we decided to get on the bandwagon and promote a healthy lifestyle rooted in team spirit. Who's on your health team? You, your family and your doctor, for starters. Come to the fair and take advantage of a fun day, see

old friends and gain strategies for maintaining a healthy lifestyle. You've been training all your life to enjoy a full and active retirement. Join us this year and go for the gold—excellent health! 🏆

Spotlight on Retirement

Ventura Update

by David L. Muir, Chief Counsel

On May 28, 2004, LACERA's staff explained its proposal for implementing the judgment in the Ventura case in a meeting with outside legal counsel, its actuary, counsel for the plan members, and the County. The meeting went very well. Substantial progress was made toward obtaining

complete agreement by all parties. The attorneys representing plan members and the County requested additional information from LACERA's actuary, who is in the process of complying with the requests. We anticipate that discussions to arrive at a final agreement for implementing the

Court's decision will be completed shortly. Once agreement has been reached, the proposal can be submitted to the Court for approval. Approval by the Court could take about 3 months to allow for an opportunity for any class member to file objections. 🏠

Drug Expiration Dates cont'd from pg. 5

tetracycline; the antiulcer/antireflux drug cimetidine (Tagamet); and diazepam (Valium), a tranquilizer.

The drugs in the FDA study, however, were stored under ideal conditions—not in a bathroom medicine cabinet, where heat and humidity can cause drugs to degrade.

If your drugs have been stored under good conditions, they should retain much of their potency for at least 1 to 2 years following their expiration date, even after the container is opened.

But you should discard any pills that have become discolored, turned powdery, or smell strong; any liquids that appear cloudy or filmy; or any tubes of cream that are hardened or cracked.

To help maintain potency, store your medications in a closet or cabinet located in a dry, cool room. Also, don't mix medications in one container: chemicals from different drugs can interact to interfere with potency or cause harmful side effects. If two or

more drugs have been mingled for any period of time, discard them.

A few drugs, like insulin and some liquid antibiotics, do degrade quickly and should be used by the expiration date. Also, consider replacing any outdated drug that you're taking for a serious health problem, since its potency is more critical than that of an over-the-counter drug you take for a headache or hay fever. *If in doubt, consult a pharmacist.* 🏠