



# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • JUNE 2011 • VOL. 22, NO. 2

## Election for LACERA Boards Set for August

An election for the **Eighth Member of the Board of Investments** and the **Eighth Member** and the **Alternate Retired Member of the Board of Retirement** will be held Tuesday, August 2, 2011. The open positions are **Retired Member seats**, which carry three-year terms commencing January 1, 2012.



If you are an eligible voter and do not receive a ballot by July 5, you may send a written request for a duplicate ballot to the Registrar-Recorder/County Clerk by July 12. To be eligible for counting, completed ballots must be received by the County Registrar-Recorder/County Clerk by 5:00 p.m. on August 2, 2011.

For further information on this year's election, visit the Board of Supervisors' Election Information web site: [bos.co.la.ca.us/lacera\\_election.htm](http://bos.co.la.ca.us/lacera_election.htm).

The County Registrar-Recorder/County Clerk will begin mailing ballots to eligible retired members by Monday, June 20. Retired members of LACERA as of March 1, 2011 are eligible to vote in the election.

## Annual Retiree Healthcare Packet Mailing

The 2011-2012 Annual Retiree Healthcare Packet, which contains the Annual Healthcare Letter and other valuable information regarding your LACERA-administered healthcare plans, was mailed at the end of May. Please take a few minutes to look it over and review your coverage. **No action on your part is necessary unless you want to make changes to your current enrollment in a LACERA-administered health plan.**

**If you are currently enrolled in a LACERA-administered plan and have not received your packet, contact the Retiree Healthcare**

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## Upcoming Holidays

**LACERA will be closed on:**

- Monday, July 4 in observance of Independence Day Monday
- September 5 for Labor Day



*Sorry* We're  
**CLOSED**

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## Los Angeles County Employees Retirement Association

### Members of the Board of Retirement:

#### LES ROBBINS

Chair  
Appointed by the Board of Supervisors

#### SIMON S. RUSSIN

Vice Chair  
Elected by General Members

#### YVES CHERY

Secretary  
Elected by General Members

#### MARK J. SALADINO

County Treasurer & Tax Collector  
Ex-Officio Member

#### MARVIN ADAMS

Appointed by the Board of Supervisors

#### SADONYA ANTEBI

Appointed by the Board of Supervisors

#### ALAN J. BERNSTEIN

Appointed by the Board of Supervisors

#### WILLIAM DE LA GARZA

Elected by Retired Members

#### SHAWN R. KEHOE

Alternate Member  
Elected by Safety Members

#### EDWARD "ED" C. MORRIS

Alternate Member  
Elected by Retired Members

#### WILLIAM R. PRYOR

Elected by Safety Members

### Members of the Board of Investments:

#### JOHN M. BARGER

Chair  
Appointed by the Board of Supervisors

#### SIMON S. RUSSIN

Vice Chair  
Elected by General Members

#### HERMAN B. SANTOS

Secretary  
Elected by General Members

#### MARK J. SALADINO

County Treasurer & Tax Collector  
Ex-Officio Member

#### WILLIAM R. PRYOR

Elected by Safety Members

#### DIANE A. SANDOVAL

Elected by Retired Members

#### MICHAEL S. SCHNEIDER

Appointed by the Board of Supervisors

#### LEONARD UNGER

Appointed by the Board of Supervisors

#### ESTEVAN R. VALENZUELA

Appointed by the Board of Supervisors

Chief Executive Officer

#### GREGG RADEMACHER

Assistant Executive Officer

#### ROBERT HILL

Assistant Executive Officer

#### JANICE GOLDEN

## From the Executive Desk

Gregg Rademacher – CEO, LACERA



## We Take Our Job Personally

With more than 156,000 members, LACERA is the nation's largest county retirement association. Despite our size, we never lose sight of the fact we serve individual people.

When we view our diverse membership, we see more than a range of careers, age groups, and ethnicities; we see individuals, each with a unique story. With a staff of dedicated professionals eager to offer attentive service customized to each member's circumstances, we recognize the importance of personal relationships. Each year, our staff responds to thousands of members' personal inquiries, educates members on the provisions of their respective retirement plans, and assists them with transactions specific to their individual needs. From processing plan enrollments and transfers, to researching the most advantageous retirement strategies available based on a member's plan and personal data, to paying new retirees and survivors within one payroll cycle, we take our job personally.

That's why, despite the popular trend to automate customer service, we continue to operate our Call Center and Public Counter with real live people — otherwise known as our highly trained Retirement Benefits Specialists. We are committed to preserving our attentive, personalized approach to administering retirement plan benefits to the employees of Los Angeles County and outside Districts and their beneficiaries. *I believe it's important our members know that personalized service will be available to them when they need it.*

### LACERA Also Embraces Technology

Having said that, I also want to assure you LACERA embraces technology. We recognize its value in optimizing our services and continuously apply it to expand the service options we provide. Whereas it wasn't that long ago when a member who wanted to change his or her tax withholding election or beneficiary or address either had to come into our Public Counter or phone our Call Center to request the appropriate form from LACERA. Once the form arrived in the mail, the member would have to complete it and mail it back to LACERA for processing. Today, you can adjust and submit your tax elections directly from your My LACERA account. My LACERA also allows you to submit a name change, change of address, and/or phone number. A few years ago, we only offered printed copies of our plan books, brochures, and forms. Today we offer them in a choice of formats and offer a variety of ways to access them.

**"Personalized service will never be obsolete at LACERA."**

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# Frequently Asked Questions | FAQs |

**1. Q: Where is LACERA located?**

**A:** We are located at 300 N. Lake Avenue, Pasadena, CA 91101. The Contact Us page on [lacera.com](http://lacera.com) provides directions to LACERA and also provides information on the Metro Rail Gold Line. A Contact Us link appears on our home page.

**2. Q: How can I speak in person with a LACERA Retirements Benefits Specialist?**

**A:** One-on-one consultations with a Retirement Benefits Specialist are available at our Public Counter on a walk-in basis Monday through Friday from 7:00 a.m. to 5:00 p.m. Appointments may also be scheduled by calling 1-800-786-6464.

**3. Q: What are the Call Center hours?**

**A:** The Retirement Benefit Specialists in our Call Center are available to assist you and answer your questions from 7:00 a.m. to 5:30 p.m., Monday through Friday at 1-800-786-6464.

**4. Q: Which member services can be done over the phone?**

**A:** Our Retirement Benefits Specialists will assist you in completing the following procedures over the phone. Give them a call at 1-800-786-6464.

- Direct Deposit Enrollment
- Change of Address
- Change of Beneficiary(ies)
- Name Change

## If You Receive Social Security or Other Federal Benefits, the U.S. Treasury's **Go Direct**® Campaign May Affect You

*Go Direct*® is a public education campaign that provides tools and resources to assist the transition to electronic payment options for Social Security, V.A., and/or other federal benefits.

The U.S. Department of the Treasury recently announced all federal benefit and non-tax payments will be paid electronically by March 1, 2013. This change will impact people who are about to apply for federal benefits (such as Social Security), as well as individuals who are already receiving benefits by paper check.

- Effective May 1, 2011, anyone applying for federal benefits must elect an electronic payment option at the time of enrollment.
- Those already receiving federal benefits by check must switch to electronic payments by March 1, 2013.

If you currently receive federal benefit payments electronically, you will continue to receive your payment, as usual; no action on your part is necessary.

For additional information, **visit [godirect.org](http://godirect.org)**. LACERA does not administer this program.



# Quote:

*"The quickest way to double your money is to fold it over and put it back in your pocket."*

— Will Rogers, American humorist

# Inside My LACERA

## Do you have 24-hour access to your personal retirement information?

If you're registered on My LACERA, you do! Registered users can access their LACERA accounts and view or adjust and submit their tax election information, view their ADRs and 1099-Rs, review their beneficiary information, recent LACERA transactions — and more.

We're continuing to expand the capabilities of My LACERA. **You will soon be able to submit the following account changes directly from My LACERA:**

- Name change
- Change of address
- Change your phone number
  - Store up to three different numbers

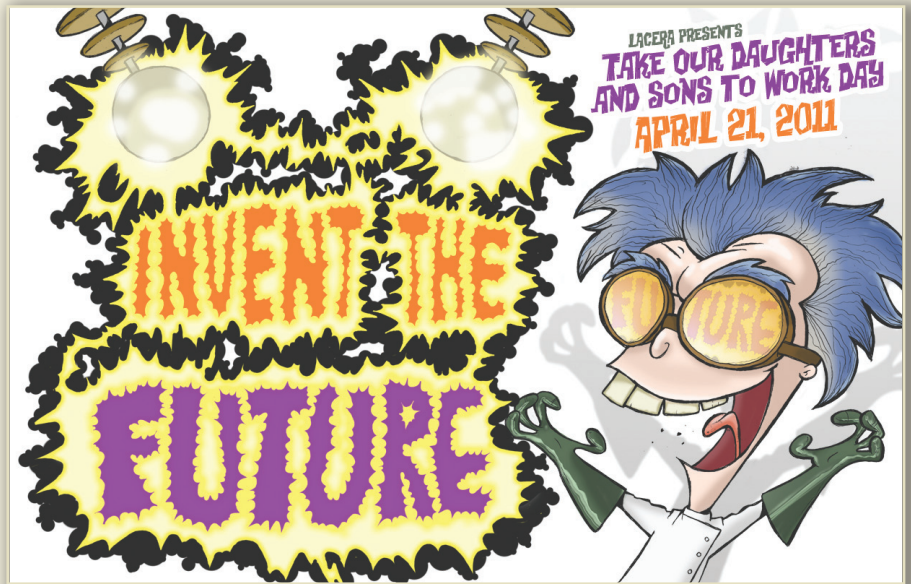
**For assistance in registering, call 1-800-786-6464;** a LACERA Retirement Benefits Specialist will help you through the process.



## LACERA Kids “Invent the Future” on Take Our Daughters and Sons to Work Day

**An enthusiastic group of LACERA offspring ages 8-12 celebrated Take Your Daughters and Sons to Work Day at LACERA on April 21.**

The kids were treated to a full day of stimulating activities that focused on this year's theme of “Invent the Future.” The day, which began with a welcome greeting from our CEO Gregg Rademacher, featured visits to an assortment of LACERA divisions, along with presentations from several special guests.



### Highlights of the Day

The next generation of LACERA learned saving and money management tips from our Investments Division, authored and illustrated a two-volume take-home book in our Communications Division, tackled a giant crossword puzzle with our Disability Litigation staff, and toured our Systems, Retiree Healthcare, and Procurement Divisions. The tours included Q&A sessions and educational games — with prizes, of course. In addition, they met with a Pasadena firefighter, who invited them on his fire truck and explained the rules of fire safety and the duties of firefighters.

In addition to the firefighter and his really cool fire truck, the biggest hits with the kids were the pizza lunch, hip-hop and bunny hop dance instructions, and the scrumptious ice-cream snack.

**From the Executive Desk**  
**cont'd from pg. 2**

You can read about many of our service enhancements in the article titled "Inside My LACERA" on page 4 and the article titled "Enjoy 'One-Stop Shopping' for LACERA Documents on Our Brochures & Forms Page" on page 11.

**Personalized Service Is Here to Stay**

As the role of technology escalates, we will continue to incorporate advanced technology at every opportunity to enhance the quality and scope of the services we provide. There's no doubt technology will continue to assist us with the services we provide; however, it will never completely replace the human touch... especially here.

Based on the high marks our workshops and counseling sessions receive on our member surveys, the personalized service we provide is valued by our members, as well. We continue to be proud of the educational workshops and one-on-one counseling sessions our Retirement Benefits Specialists present to equip our members with the knowledge they need to make strategic choices during their careers, as well as in retirement. We know by making the right choice for their individual situations, members can gain the maximum advantage in retirement for themselves and their loved ones. LACERA remains committed to providing them with the knowledge they need to achieve that goal.

*Personalized service will never be obsolete at LACERA.*



# Report Your Change of Address to LACERA;

## Avoid a Hold on Your Monthly Allowance

It's important to remember that it's your responsibility to promptly advise LACERA when you move. Keeping LACERA informed about your current address will insure you receive your monthly allowance without delay.

### The Post Office Will Not Forward Your Allowance

LACERA checks and Automatic Deposit Receipts (ADRs) are not forwardable. When a member is no longer at the address shown on the check or ADR envelope, the Post Office returns the envelope to LACERA.

When LACERA receives the returned mail, it notifies the member by letter (the Post Office will forward the letter) and requests the member contact LACERA to provide a current mailing address. If the member's check or ADR is returned again the following month, LACERA sends the member a second request for an address update. **In the interest of security, after two returned checks and unanswered member notification letters, LACERA places a hold on the member's account.** The hold remains in effect until the member contacts LACERA to provide a new mailing address.

### Call or Visit the Public Counter to Verify Your Identity

Members who have holds placed on their accounts due to an undeliverable address must verify their identity with LACERA in order for LACERA to rescind the holds. This can be done by phone or in person at our Public Counter.

#### Those who call must:

- Have a copy of their most recent Automatic Deposit Receipt on hand
- Be prepared to answer a series of short questions to verify their identity

#### Those who visit the Public Counter must bring one of the following forms of ID:

- Valid California Driver's License or photo ID (or other state-issued driver's license or photo ID)
- Valid U.S. Passport
- U.S. Military ID



If you cannot complete either of the verification methods listed above, call LACERA promptly at 1-800-786-6464 (or 626-564-6132 for international callers) for further instructions.

### Avoid this Situation; Submit a Timely Change of Address by Phone

To avoid a delay in your monthly allowance, make sure LACERA has your current mailing address. **To submit a change of address by phone, call 1-800-786-6464 weekdays from 7:00 a.m. to 5:30 p.m.** In the near future, registered users of My LACERA will also be able to submit a change of address from their My LACERA accounts.

1-800-786-6464

# STAYING HEALTHY TOGETHER

Vol. 5, Issue #2 • June 2011

## Staying Healthy Together: Active Living — Connected for Wellness

In April, LACERA members from across the County participated in Staying Healthy Together workshops held at Pickwick Gardens in Burbank and the Diamond Bar Center in Diamond Bar. The workshops featured interactive presentations and activity booths hosted by LACERA-administered health plan carriers. The events focused on the theme of Active Living — Connected for Wellness.

The presentations and activity booths helped LACERA members discover how technology can help each of us take an active role in managing our health. The workshops featured presentations on the following topics:

- **The Prescription for Health and Wellness:** Alere/Caremark presented organizational techniques and online resources for managing prescriptions.
- **Move More, Sit Less:** CIGNA underscored the importance of physical exercise and discussed technology available to help inspire us to exercise.
- **Nutrition at Your Fingertips:** Demonstrations of online tools to assist us in making healthy food choices and tracking what we eat were presented by UnitedHealthcare. Many of these resources are available at [mypyramid.gov](http://mypyramid.gov).
- **Walk to a Healthier You:** Kaiser Permanente explored various walking programs available to LACERA members and their families, and demonstrated how the programs help track progress.

At each workshop, four lucky LACERA members won raffle baskets loaded with items related to the Active Living — Connected for Wellness theme. Plus, one member at each workshop won an Amazon Kindle — an electronic reader worth over \$130!

### Attendees' Thoughts on the Workshops...

- *"The topics covered are very useful and directly related to the needs of retired seniors. They are inspiring."*
- *"The presenters were great and very motivating."*
- *"My doctor just told me I shouldn't do traditional exercise. The workshop taught me about types of exercises I can do."*

### Get Connected at Our October Workshops!

Don't miss the next opportunity to connect with your fellow LACERA members at a Staying Healthy Together workshop. Our October workshops will present valuable information aimed to help you in your pursuit of "Active Living." Workshop attendees will gain important knowledge from LACERA-administered health plan carriers and have fun in another great County location. Watch your mail in the coming months for details on dates, location, and topics.

### Get Moving with Walking and Fitness Programs

Since we're focused on Active Living, keep in mind exercise is something you can do on a regular basis to improve your wellness. There are so many varieties of exercise, that with a little effort, you're sure to find a form of exercise you enjoy doing. As a LACERA retiree, you have access to walking and fitness programs to help you take a daily approach to improving your fitness.

## Staying Healthy Together

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### Walking Programs

**Would you like to meet new people, earn rewards, and get active?** A walking program may be just what you need! Walking programs are a great way to track how many steps you take each day and gradually increase your steps to build your physical fitness. Increasing your steps can be as simple as choosing a parking spot a little farther from the grocery store, walking a dog, or joining a friend for a walk around the block. These LACERA-administered health plan carriers offer walking programs to LACERA members and their families:

- **Kaiser Permanente 10,000 Steps® Program:** Sets a goal of walking 10,000 steps a day using a pedometer and online tools to track your steps. This program, which provides a free pedometer (mailed directly to the participant by Kaiser) to each registered participant, **is available at no charge to all LACERA members for a limited time. You are not required to be enrolled in Kaiser to participate!** For more information visit [kp.10k-steps.com](http://kp.10k-steps.com).
- **CIGNA's 10,000 Steps-a-Day:** Provides online tools and educational programs to help **those enrolled in the LACERA-administered CIGNA HMO plan** reach a goal of 10,000 steps a day! A monthly fee applies; learn more at [myCIGNA.com](http://myCIGNA.com).

### Fitness Program

Anthem Blue Cross offers the free 10-Day Boost Program to help you improve your health and fitness:

- **Anthem 10-Day Boost Program:** A great way to kick-start your fitness routine with daily tips on healthier living from Bob Harper of *The Biggest Loser*. The program focuses on a variety of health and fitness topics and **is available at no charge to all LACERA members. You are not required to be enrolled in Anthem to participate! Find out more at [connects2.anthem.com/howwehelp/boost](http://connects2.anthem.com/howwehelp/boost).**

**Always check with your physician before starting any exercise program.** LACERA does not administer these programs.

## COBRA Eligibility Reminder

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), dependents of LACERA retired members who no longer meet the eligibility requirements for LACERA-administered healthcare coverage may be eligible for continued benefits.

To be eligible, dependents must have experienced one of the following qualifying events while covered under a LACERA-administered medical plan:

- Divorce or legal separation of a spouse or eligible domestic partner from a retired LACERA member
- Death of a LACERA retiree, leaving a surviving spouse or eligible domestic partner and dependents that are not eligible to receive monthly retirement benefits
- Dependent children who exceed the maximum age for the plan coverage

COBRA benefits may be continued for a maximum of 36 months. Dependents eligible for COBRA cannot be denied coverage based on their health status.

**COBRA participants are responsible for paying their own premiums at the current COBRA rate, which includes a two percent administrative fee.** Each year the COBRA rate is adjusted to reflect the actual cost of coverage.

Those eligible for COBRA benefits must notify LACERA **within 60 days from the date of any qualifying event.** For questions, call LACERA's Retiree Healthcare section at 1-800-786-6464 and press 1 or call 626-564-6132. You may also email us at: [healthcare@lacera.com](mailto:healthcare@lacera.com).

## PacifiCare Becomes UnitedHealthcare

Effective May 2011, PacifiCare changed its name to UnitedHealthcare (UHC). The name change does not impact benefits, copayments, providers, phone numbers, or the mailing address for LACERA-administered medical plans. However, members enrolled in UHC will see the new name appear on ID cards and enrollee materials including benefit summaries, as well as on the carrier's new website at [www.uhcwest.com](http://www.uhcwest.com). (Please continue to visit [pacificare.com](http://pacificare.com) until you receive your new ID card.) UHC will begin mailing updated ID cards to affected members in June.

If you have questions about ID cards or plan brochures, call UHC at 1-800-624-8822 or visit [www.uhcwest.com](http://www.uhcwest.com).

This name change does not affect Secure Horizons, the Medicare Advantage Prescription Drug (MA-PD) Plan; that name remains the same.

# Board Members and LACERA Staff Participate in Spring SACRS Conference

LACERA management, staff, and board members shared information and exchanged ideas with their counterparts from other California retirement systems at this year's State Association of County Retirement Systems (SACRS) Spring Conference. The May conference was held in Santa Barbara.

Individuals associated with LACERA participated in a number of capacities:

- Yves Chery (Secretary, Board of Retirement) moderated the Ethics Training Session
- LACERA's James Castranova (Senior Attorney, Legal Office) was a panelist at a Disability Workshop which discussed Permanent Incapacity with a Focus on Permanence, Service Connection, and Presumption. The workshop was moderated by Ricki Parker (Manager, Disability Retirement Services).
- LACERA CEO Gregg Rademacher serves as the 2010-2011 chair of the SACRS Bylaws Committee.

SACRS is a government-sponsored association of 20 California county retirement systems enacted under the County Employees Retirement Law of 1937.

## Healthcare Packet Mailing cont'd from pg. 1

Division by calling either 1-800-786-6464 ("press 1" when prompted) or 626-564-6132. You may also email us at [healthcare@lacera.com](mailto:healthcare@lacera.com).

**If you have previously chosen to opt out of receiving the printed version, we will email your packet** to the email address you provided to LACERA. If the emailed packet is returned to us as undeliverable, we will send a paper copy to your home address on file.

**Note:** If you are enrolled in a LACERA-administered Kaiser Permanente plan outside of California, you will receive an out-of-state rate booklet from LACERA in a separate mailing. Plan changes and rates are determined by the Kaiser Permanente region in which you reside.



## Ways to use online communities and social media (such as Facebook and Twitter) to stay connected in retirement:

- Reconnect with old friends and make new ones
- Share photos and news with friends and family
- Interact with people who share common interests

## Did You Know

### Defined Benefit (DB) Plans

Your retirement benefit amount is determined by your final compensation, amount of service credit, and age at retirement.

### Defined Contribution (DC) Plans

The benefit amount is determined by investment performance and amount of contributions.

# WORD SEARCH

Here's a fun puzzle to keep your mind sharp. Find the hidden words; answers appear horizontally, vertically, diagonally, and read in any direction. The words are mentioned in various articles within this *Spotlight*.

# WORD SEARCH



**FIND PUZZLE ANSWERS  
ONLINE**

Visit [lacera.com](http://lacera.com), Newsletters

W R N S H H A Y Y T E  
O O E C M E W L M V H  
R Y H T L A E H T V A  
K S M P I V P T T R E  
S P Y F F R T N B M O  
H S L I E A E O O R T  
O P H T T C C M E S I  
P E T N I L A C E R A  
S T N E M T S E V N I  
F S O S E V I T C A T  
T O M S E T H T C E E

**WORKSHOPS  
RETIREMENT  
COBRA  
HEALTHY  
ACTIVE  
LIFETIME  
MONTHLY  
STEPS  
LACERA  
FITNESS  
INVESTMENTS**

## Public Service Announcement

# DPSS Seeks Volunteers

The Los Angeles County Department of Public Social Services Volunteer Services Section (DPSS) is seeking volunteers to provide clerical support on a variety of short or long-term assignments. The number of hours served often ranges from 20-40 hours per week. Volunteers must complete fingerprinting and

personal background and reference checks. DPSS serves an ethnically and culturally diverse community through programs designed to alleviate hardship and promote health, personal responsibility, and economic independence. The Department provides benefits and services — including temporary financial

assistance, free and low-cost healthcare insurance, and food benefits for families — to low-income residents of Los Angeles County. For more information, contact Rafael Navarro, DPSS Volunteer Coordinator at (213) 744-4348 or [rafaelnavarro@dpss.lacounty.gov](mailto:rafaelnavarro@dpss.lacounty.gov).



## BENEFITS

There is a dedicated section on [lacera.com](http://lacera.com) for our Retired Members—look under the Benefits tab.



- Payday calendar
- FAQs
- Changing your information
- Medicare

# Museums Offer Free Admission and a Potpourri of Art and Culture

Museums in and around Los Angeles County offer an impressive assortment of art and cultural programming. Many offer free admission, too! Summer is a great time to enjoy the arts. Below are a few of the many facilities offering free admission. **Check them out!**



**Arboretum of L.A. County**  
Free admission on the third Tuesday of each month.  
[arboretum.org](http://arboretum.org)



**Autry National Center**  
Free admission on the second Tuesday each month.  
[autry-museum.org](http://autry-museum.org)



**California African American Museum**  
Free admission daily.  
[caamuseum.org](http://caamuseum.org)



**California Science Center**  
Free daily admission to exhibit galleries.  
[californiasciencecenter.org](http://californiasciencecenter.org)



**Craft and Folk Art Museum**  
Free the first Wednesday of the month.  
[cafam.org](http://cafam.org)



**Fowler Museum at UCLA**  
Free daily.  
[fowler.ucla.edu](http://fowler.ucla.edu)



**Getty Center and Getty Villa**  
Free admission daily. Parking is \$15 during the day; free after 5:00 p.m. for all evening public programming.  
[getty.edu](http://getty.edu)



**Japanese American National Museum**  
Free general admission every Thursday, 5:00-8:00 p.m. and every third Thursday of the month. Occasional free family days, as well.  
[janm.org](http://janm.org)



**The Museum of Contemporary Art (MOCA)**  
Free every Thursday, 5:00-8:00 p.m.  
[moca.org](http://moca.org)

# Enjoy “One-Stop Shopping” for LACERA Documents on Our Brochures & Forms Page

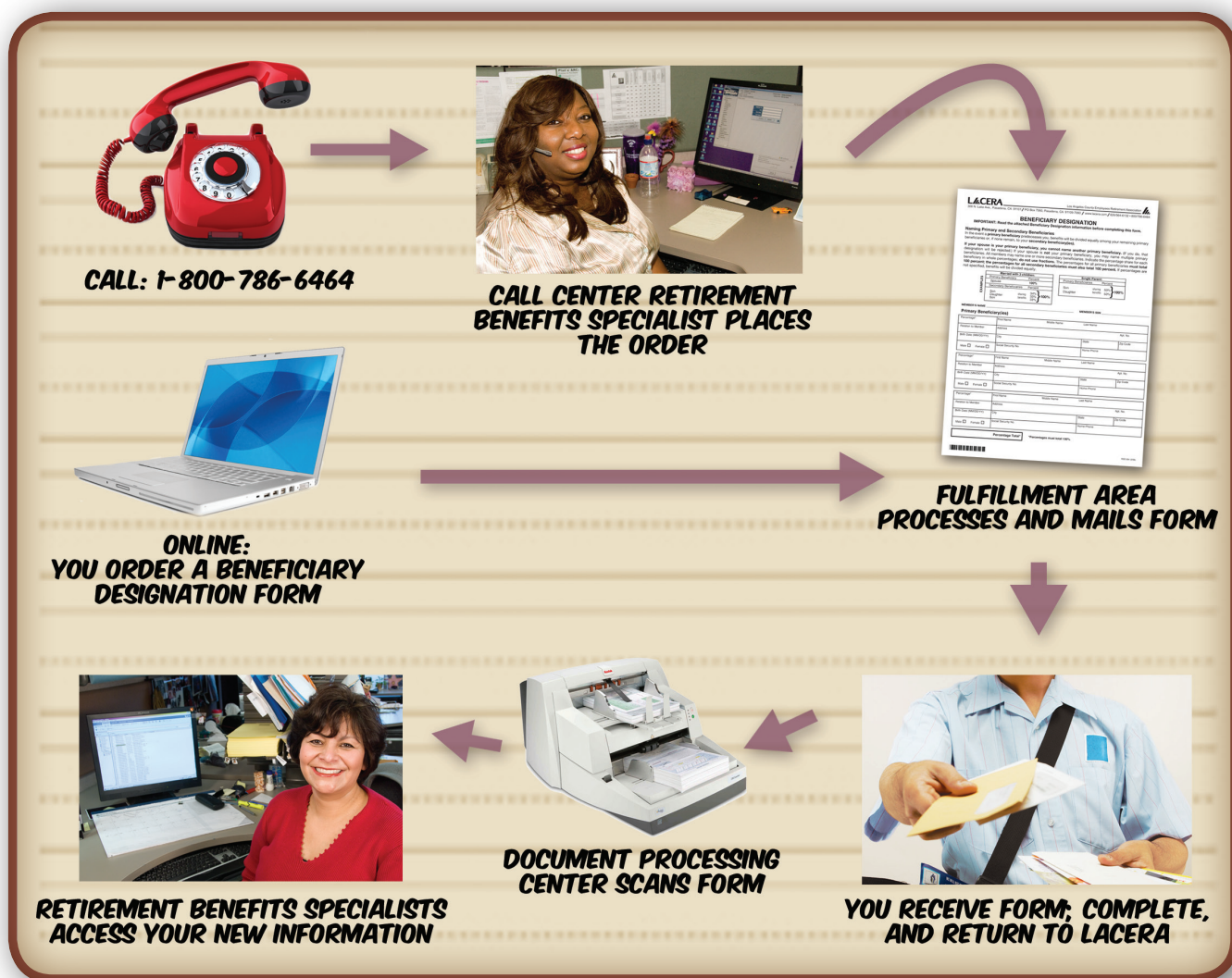
If you need a copy of a LACERA form or brochure, take advantage of the Brochures & Forms page on [lacera.com](http://lacera.com). It's a quick resource for most of our forms, as well as our Plan Books, brochures, and other printed materials.

The page allows you to utilize the documents in a variety of ways:

- Read the document online
- Print the PDF
- Download a copy of the PDF to your home computer
- Order the Document
  - Orders will be processed by the end of the next business day and mailed to you free of charge.

If you don't have access to a computer or you just enjoy the sound of a friendly voice, you can call 1-800-786-6464 to place your order with a Retirement Benefits Specialist in our Call Center.

## LACERA.COM'S BROCHURES & FORMS PAGE PROCESS



**Additional Service Options Coming Soon...**

Adjust and submit changes online on My LACERA. Register today!



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Permit No. 4166



# *Spotlight*<sup>on</sup>retirement

**FEATURED ARTICLE:**  
*Election for LACERA  
Boards Set for August*

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**ALSO:** “One-Stop Shopping” for  
LACERA Documents, Inside My  
LACERA, Staying Healthy  
Together, and more!

**Editor’s Note:** *Spotlight on Retirement* is created by the staff of LACERA. Signed articles represent the opinion of the writers and not necessarily the opinion of LACERA Management, Board of Retirement, or Board of Investments. Consult with professional advisors regarding legal, tax, and/or medical matters: LACERA does not offer legal, tax, or medical advice.

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