



Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2014 • VOL. 25, NO. 1

1.0 Percent COLA Approved for 2014

At its February 13th meeting, LACERA's Board of Retirement approved a **+1.0 percent 2014 cost-of-living adjustment (COLA)** for retirees, eligible survivors or beneficiary(ies), and/or alternate payees, effective April 1, 2014. **This increase will be reflected in your April 30 allowance.**

The adjustment is based on the change in the cost of living from

December 2012 to December 2013, as released by the Bureau of Labor Statistics Consumer Price Index (CPI) for all Urban Consumers in the Los Angeles-Riverside-Orange County area. For 2014, the year-to-date change is 1.1 percent. Rounded to the nearest one-half of one percent, as prescribed by law, the result is 1.0 percent.

One percent is less than the maximum increase allowed under

any LACERA retirement plan. The maximum allowable increase in General Plans B, C, D, E, and G and Safety Plans B and C is 2.0 percent. The maximum allowable in General and Safety Plans A is 3.0 percent.

According to the provisions of LACERA retirement plans, in years in which the COLA percentage exceeds the maximum allowable, the excess amount is accumulated to

cont'd on pg. 4

Nominees Sought For Alternate Retired Member Board Seat

In accordance with Government Code Section 31523, the Board of Retirement (BOR) is actively seeking nominees interested in filling the vacant alternate retired member seat. The selected nominee will serve the remainder of the term, which expires on December 31, 2014.

A nominee must be nominated by a qualified retiree organization. An

organization is considered a qualified retiree organization if 1) a majority of its members are LACERA retirees and 2) if the organization has requested and received recognition by the BOR.

About the Board

The overall responsibility of the Board of Retirement is to administer the retirement system. Its duties include

cont'd on pg. 9

IN THIS ISSUE:

- 2 From the Executive Desk
- 3 Board Offsite
- 4 Inside lacera.com
- 5 LACERA Remembers Ed Morris
- 5 FAQs: LACERA Boards
- 6 Staying Healthy Together
- 7 Free Wellness Programs
- 8 Save Money with Generic Drugs
- 9 LACERA Welcomes Reappointed Board Members
- 11 LACERA Special Durable Power of Attorney



Upcoming Holidays

LACERA will be closed on:

- Monday, May 26, in observance of Memorial Day.

Los Angeles County Employees Retirement Association

Board of Retirement:

YVES CHERY

Chair
Elected by General Members

MARK J. SALADINO

Vice Chair
County Treasurer & Tax Collector
Ex-Officio Member

WILLIAM DE LA GARZA

Secretary
Elected by Retired Members

MARVIN ADAMS

Appointed by the Board of Supervisors

ALAN J. BERNSTEIN

Appointed by the Board of Supervisors

VIVIAN H. GRAY

Elected by General Members

SHAWN R. KEHOE

Elected by Safety Members

JOSEPH KELLY

Chief Deputy Treasurer & Tax Collector
Alternate Ex-officio Member

RONALD A. OKUM

Appointed by the Board of Supervisors

WILLIAM R. PRYOR

Alternate Member
Elected by Safety Members

LES ROBBINS

Appointed by the Board of Supervisors

VACANT

Alternate Retired Member
Elected by Retired Members

Board of Investments:

JOHN M. BARGER

Chair
Appointed by the Board of Supervisors

DAVID GREEN

Vice Chair
Elected by General Members

SHAWN R. KEHOE

Secretary
Elected by Safety Members

JOSEPH KELLY

Chief Deputy Treasurer & Tax Collector
Alternate Ex-officio Member

MARK J. SALADINO

County Treasurer & Tax Collector
Ex-Officio Member

DIANE A. SANDOVAL

Elected by Retired Members

HERMAN B. SANTOS

Elected by General 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

JJ Popowich

From the
Executive Desk

Gregg Rademacher – CEO, LACERA



Focused on Today, Committed to Tomorrow

At the beginning of each new year, after the “holiday dust” settles, we gear up for certain annual events. Two of those are what we here at LACERA refer to as “March Madness” and the development of our strategic plan for the year.

March is the most popular month for County retirements. That’s because anyone who retires by March 31st is eligible for any April 1st cost-of-living adjustment (COLA) the Board of Retirement may approve. March — and actually the two months preceding it — are known inside LACERA as March Madness in recognition of the large numbers of members who visit our Member Service Center to discuss retirement and/or submit their retirement paperwork. The closer it gets to March, the greater the “madness” in our Member Service Center and Claims Processing Division.

In January, more than 1,500 members received personalized, one-on-one retirement counseling from one of our specially-trained Retirement Benefits Specialists. As of the end of January, 120 retirements were scheduled for February, and 468 were scheduled for March. I’m confident those numbers will have increased by the time you read this. I commend the Specialists in our Member Service Center and Claims Processing Division for their professionalism in dealing with the annual March Madness frenzy.

Developing Our Strategic Plan

Every year LACERA develops a strategic plan to internally communicate the association’s goals and the actions — known as strategic initiatives — needed to achieve those goals.

“Complacency has no place, at LACERA.”

Our strategic plan is the product of discussion and debate between LACERA’s executive team, management, and our boards. The process actually begins each fall, at our Manager’s Offsite conference. During that conference, our executive team meets with our division managers to discuss the state of LACERA and exchange ideas regarding where we want the association to go in the upcoming year and how we propose to get it there. Based on that feedback, our executive team structures a framework for the offsite conference — known as the Board Offsite — we hold for our boards, management, and executives in January.

At the Board Offsite, we introduce a draft of our strategic plan. Over the three-day event, members of our executive and management teams deliver presentations on various components of our strategic plan draft. During the event, board members ask questions,

cont’d on pg. 3

Focused on Today, Committed to Tomorrow cont'd from pg. 2

provide feedback, and offer suggestions. Following the Board Offsite, based on that interaction, our executive team finalizes the strategic plan and disseminates it to our boards and management.

Although we are proud of the high level of service we currently provide to our members, we continually seek to improve. Our strategic plan is designed to enhance the scope and quality of our member services and our internal systems.

Our Strategic Initiatives

Our strategic initiatives incorporate technology, communication, education, and training.

Technology is critical to the full integration of PEPRA-related updates into our operating systems, and modernization of our internal databases, information systems,

calculation engines, knowledge bases, and content management systems.* It is also pivotal to expanding the number and scope of self-service transactions members can implement on lacera.com.

Quality is paramount to the success of our organization. In recognition of that fact, our strategic plan includes several initiatives designed to nurture and grow quality in every aspect of our operation. Those initiatives involve the development and/or enhancement of our training programs, standardization of our best business practices, and the incorporation of auditing procedures directly into our work process.

We are also committed to the ongoing expansion of the methods by which we communicate with our members. This includes continually improving

the scope and variety of our print materials, seminars and workshops, website content, videos, etc.

Complacency Has No Place at LACERA

LACERA continues to be a forward-thinking association. Our boards, management, and staff constantly strive to expand and improve the quality and scope of services we provide our members. We are committed to maximizing the efficiency with which we fulfill our mission to produce, protect, and provide the promised benefits.

*PEPRA is an abbreviation for the California Public Employees' Pension Reform Act of 2013.



Annual Board Offsite Conference Informs LACERA Boards and Management

Keeping up-to-date on issues affecting retirement is important to LACERA's philosophy and operations. We believe our members benefit from having board members and management who stay informed on retirement-related topics. In keeping with our commitment to this philosophy, we hold an offsite educational and fiscal planning conference at a local venue each January. This year's three-day conference featured presentations by LACERA personnel and outside experts on legislation, healthcare, investments, and ethical conduct.

Day 1: Board of Retirement

The agenda included presentations by a number of LACERA personnel and covered a variety of topics, including disability retirement, technology updates and goals, Fair Political Practices Commission rules, ex parte communication, and the impact of recent developments in California politics.

Highlights include:

- CEO Gregg Rademacher and AEO Robert Hill outlined LACERA's strategic plan for the next three years.

- AEO JJ Popowich introduced the new Board Resources Handbook and Board Resources webpage.

Day 2: Retiree Healthcare

The second day featured presentations by a variety of experts on the healthcare needs of seniors, local and national developments in our healthcare system, updates on Medicare and healthcare reform, the County's perspective on LACERA's Retiree Healthcare Benefits Program, and a panel discussion about the

cont'd on pg. 4

Redesigned Brochures & Forms Page Simplifies Document Access

Visit the **Brochures & Forms page on lacera.com** and you'll find an attractive, new streamlined look. More than just a "pretty new face" — the new Brochures & Forms page is intelligent, too! The redesigned page is organized by task to make finding and accessing documents easier and faster. Just select the applicable category to see the list of documents available for ordering or downloading. Orders for printed documents are processed within two business days and mailed to you at no cost.

Categories of particular interest to retirees:

- Change Your Personal Information
- Access Survivor and Beneficiary Information
- Manage Your Retirement Payments

In addition, transactions that can be executed on My LACERA include a "Change Online" button, which gives you the option of signing in or registering on My LACERA.

New Retiree Healthcare Brochures & Forms Page

LACERA-administered healthcare brochures and forms can now be downloaded directly from the **new, easy-to-find Retiree Healthcare Brochures & Forms page**. Conveniently located in the Retiree Healthcare section of lacera.com, the page provides a handy, one-stop download center for all retiree healthcare forms and documents:

- Enrollment/Change Forms
- Brochures & Rate Tables
- New Retiree Healthcare Packet
- 2013-2014 Annual Healthcare Packet

To access the new Retiree Healthcare Brochures & Forms page, select the Retiree Healthcare tab on the lacera.com homepage, then select RHC Brochures & Forms from the navigation bar on the left.

Annual Board Offsite Conference Informs LACERA Boards and Management

cont'd from pg. 3

future of the healthcare delivery system.

Highlights include:

- Retiree Healthcare Division management discussed the history and future of LACERA's Retiree Healthcare Benefits Program.
- The manager of Benefits and Compensation Policy for Los Angeles County shared the County's perspective on LACERA's Retiree Healthcare Benefits Program.

Day 3: Board of Investments

Investments ruled Day 3, as discussions focused on asset allocation and LACERA's Investment Strategic Plan.

Highlights include:

- CEO Gregg Rademacher offered an historical perspective on LACERA's funding status.
- LACERA's Investments Division personnel introduced the Investment Strategic Plan and explained the fine points of asset allocation.

1.0 Percent COLA Approved for 2014

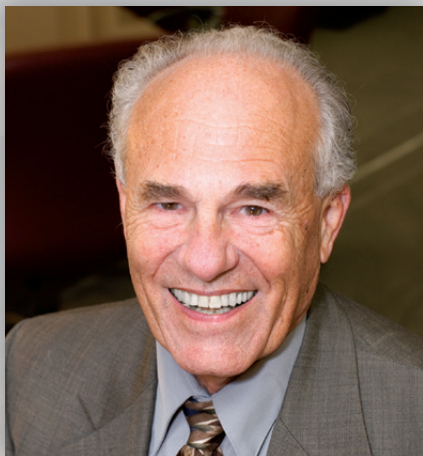
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supplement future COLA benefits. This accumulated percentage carryover is called the COLA Accumulation. Think of it as a COLA bank: The longer you have been retired (or receiving a survivor's allowance), the more COLA carryover you will have accumulated.

Since this year's 1.0 percent COLA increase is less than the maximum allowable, **qualified retirees, eligible survivors or beneficiary(ies), and/or alternate payees, in all LACERA plans with sufficient COLA Accumulations will draw from them to supplement this year's COLA**. The amount available to fund the supplement is limited to the accrued balance of each member's respective COLA Accumulation. In cases where a COLA Accumulation balance is not sufficient to fund the difference between the 1.0 percent COLA and the maximum allowed under the Plan, LACERA will apply an increase equal to the amount of the COLA Accumulation.

For additional information on COLA and COLA Accumulations, visit the Benefits, Retired Member section of lacera.com.

LACERA Remembers Ed Morris



In December 2013, LACERA lost a valued friend, colleague, and advisor with the passing of Edward C. Morris.

Known affectionately to us as Ed, Mr. Morris was a respected member of the LACERA Board of Retirement and a retired LACERA employee.

His association with LACERA began in 1956, when he joined the office of the Los Angeles County Treasurer & Tax Collector and thus became a LACERA member. In the late seventies, Mr. Morris joined the LACERA staff. As the Manager of LACERA's Retirement Services Division, he was known for his expertise in benefits administration and his dedication to our members.

Mr. Morris retired from LACERA in 1994, after more than 38 years of County service. In 2005, he joined the Board of Retirement and served successive terms until his death.

We will remember Ed as a positive and supportive force, both as a Board member and a LACERA staff member. His wisdom, warmth, and joie de vivre will be missed by those who were privileged to know him. Mr. Morris is survived by Pat, his wife of 56 years, and his three children, grandson, and great-grandson.

LACERA BOARDS & RETIREE HEALTHCARE | FAQs

1. Q: Who serves on LACERA's Boards?

A: LACERA's Board of Retirement (BOR) is composed of nine members, an alternate member, and an alternate retired member. Four seats on each Board are appointed by the Board of Supervisors, two seats are elected by LACERA general members, one seat is elected by active safety members, and another is elected by retired members. The alternate member is elected by safety members; retirees elect the alternate retired member. The County Treasurer and Tax Collector, an ex-officio member, is required by California law to serve on both Boards. Each Board member has a profile page on lacera.com, under their respective Board tab.

2. Q: What exactly do the Boards do?

A: Broadly, the two Boards govern LACERA. Our Board of Retirement is responsible for the administration of the retirement system and retiree healthcare benefits program in addition to adjudicating disability retirement cases. The Board of Investments establishes LACERA's investment

policy and objectives and exercises authority and control over the investment management of the Fund.

3. Q: When are the Board meetings held?

A: If you want to see the Boards in action, you are welcome to attend their meetings at LACERA. The **Board of Retirement** holds meetings at 9:00 a.m. on the first Wednesday and the Thursday following the second Wednesday in each month. The **Board of Investments** meets on the second Wednesday of each month at 9:00 a.m. Each Board's meeting schedule is available on lacera.com, at the bottom of their respective Board page. You'll also find agendas there, posted prior to each meeting.

4. Q: I want to discuss an agenda item with the Board. What do I do?

A: On the morning of the meeting, you will find "Request to Address the Board" forms on the table outside of the boardroom. Complete the form and hand it to the Board secretary.

1. Q: Where can I get contact information for my LACERA-administered health plan?

A: Carrier contact information is listed in the Retiree Healthcare section of lacera.com.

2. Q: Where can I find additional information on the Staying Healthy Together program?

A: The Retiree Healthcare section of lacera.com contains a subsection dedicated to Staying Healthy Together information, workshops, and resource links.

3. Q: Where can I obtain comparison information on the various LACERA-administered health plans available to me?

A: Plan comparisons can be viewed and downloaded on the new Retiree Healthcare Brochures & Forms page in the Retiree Healthcare section of lacera.com.

Questions on LACERA-administered health plans? Call 800-786-6464, press 1 or 626-564-6132. You may also email us at: healthcare@lacera.com.

STAYING HEALTHY TOGETHER

Vol. 8, Issue #1 • March 2014

Staying Healthy Together:

Exercise — It Does a Body Good at Any Age

Our fall Staying Healthy Together Program Workshop and December *Spotlight* article both focused on the importance of good nutrition. Although eating well is key to a healthy lifestyle, staying physically active is just as important. Incorporating nutrition and exercise into your daily routine is a winning combination for maximizing good health at any age. Our upcoming spring workshops will focus on fitness.

Doctors and exercise experts agree regular physical activity is one of the best things you can do for your health.

Benefits of Exercise:

- Weight control
- Strengthens bones and muscles
- Improves balance and reduces fall risk
- Reduces risk of cardiovascular disease
- Reduces risk of some cancers
- Reduces risk for type 2 diabetes and metabolic syndrome
- Increases stamina and energy level
- Boosts confidence and self-esteem
- Improves mental health, including mood, memory, and learning
- Improves sleep
- Increases chances of living longer

Considering the many benefits of staying physically active, exercise may be the closest thing to a fountain of youth! You don't have to be an expert at exercising to reap its positive effects. Studies show your health benefits from the very first workout.

How Much Exercise Do You Need?

The Centers for Disease Control and Prevention (cdc.gov) recommends that adults who are generally fit and have no limiting health conditions follow these exercise guidelines:

- **Two or more days a week:**
Perform muscle-strengthening activities that work all the

major muscle groups (legs, hips, back, abdomen, chest, shoulders and arms) — such as weightlifting, working with resistance bands, push-ups and sit-ups, yoga, or heavy gardening, plus

- **2.5 hours (150 minutes) per week:**
Engage in moderate-intensity aerobic activity, such as brisk walking, or
- **1.25 hours (75 minutes) per week:**
Perform vigorous-intensity aerobic activity, such as jogging or running, or an equivalent mix of moderate- and vigorous-intensity aerobic activity.

The more active you are, the better. If you can fit in additional time to exercise, you'll gain even greater health benefits.

What's the Difference between Moderate and Vigorous Aerobic Activity?

Intensity is how hard your body is working during aerobic activity. You can do moderate- or vigorous-intensity aerobic activity, or a mix of the two each week. A rule of thumb is one minute of vigorous activity is about the same as two minutes of moderate activity.

Think about your level of exercise using a 10-point scale, where sitting is a zero and working as hard as you can is a 10:

- **Moderate aerobic activity:** On the 10-point scale, moderate activity is a five or six. You breathe harder and your heart beats faster, but you are still able to talk while you exercise.
- **Vigorous aerobic activity:** On the 10-point scale, vigorous activity is a seven or eight. Your heart rate increases and you're breathing so hard that you can't say more than a few words without stopping to catch your breath.



cont'd on pg. 7

Exercise — It Does a Body Good at Any Age

cont'd from pg. 6

Because everyone's fitness level is different, walking may feel like a moderately intense activity to you, but to others, it may feel vigorous. It all depends on the shape you are in, what you feel comfortable doing, and your overall health. Remember, some physical activity is better than none at all.

It's important to perform physical activities that are appropriate for you and your abilities. Follow the time guidelines we've mentioned and choose physical activities that are right for you.

Tips for Staying Active

Remember, you don't have to get your recommended daily exercise in all at once. Several 10-minute increments of physical activity are just as effective. Do what works

best for you, but aim for at least 30 minutes of moderate or vigorous physical activity daily.

Staying active can be fun:

- Join a walking group in the neighborhood or at the local shopping mall (recruit a partner for support and encouragement)
- Walk the dog
- Join an exercise program at a nearby gym
- Swim or do water aerobics
- Take a class in dance, or yoga
- Make your next get-together with friends a dancing night
- Take a nature walk
- Play outdoors with your grandchildren



cont'd on pg. 8

Your LACERA-administered Health Plan Offers Free Wellness Programs

The LACERA-administered Healthcare Benefits Program offers an array of free wellness and health management resources, which range from personalized wellness tools and online learning centers, to fitness, healthy weight, and tobacco cessation programs.

Healthcare Plan	Free Program	Description	Website
Anthem Blue Cross I, II, and III (877-862-0786)	Alere Wellbeing	Combines science, technology, and personal interaction to help people recognize and modify unhealthy behaviors	alere.com
Anthem Blue Cross Prudent Buyer (800-284-1110)	ConditionCare	Resources to manage chronic conditions	anthem.com/ca
Kaiser Permanente members (800-464-4000)	Senior Health	Assorted online health programs and tools	kp.org/healthyliving
	Get Active	Tools and resources for national and individual walking programs	
Cigna members (800-244-6224)	Health & Wellness Collections	Online tools, podcasts, videos, health and wellness database. Addresses changing healthcare needs related to age.	cigna.com/healthwellness
UnitedHealthcare plan members in California (800-624-8822)	CafeWell	Combines health and fitness challenges and social networks. Provides tools to improve wellness and quality of life. Participants can win "reward" prizes.	cafewell.com/code/unitedCA
UnitedHealthcare Retiree Medicare Advantage Plan (800-457-8506)	Silver Sneakers Fitness Program	Includes access to a network of participating fitness locations, personalized at-home fitness program, online wellness program	silversneakers.com/member
UnitedHealthcare Plan (non-Medicare) members in California support@cafewell.com	Health & Wellness Tools	Features personalized health improvement tools and programs	uhcwest.com
SCAN members (800-559-3500)	Healthwise	Interactive tools, searchable knowledge base of health information and tips, online learning centers	scanhealthplan.com

This wellness programming information is presented for informational purposes only. LACERA does not offer medical advice.

Exercise — It Does a Body Good at Any Age cont'd from pg. 7

- Stretch, exercise, or pedal a stationary bike while watching television
- Exercise to a workout video
- Carry your golf clubs or use a push-pull golf cart

Some household activities also pack a healthy punch:

- Mow the lawn with a push mower
- Plant and care for a vegetable or flower garden
- Take the stairs instead of the elevator
- Housework

Talk with your doctor about any health concerns or chronic health conditions such as arthritis, diabetes, or heart disease. Together, you can determine a physical activity plan that matches your abilities.

Don't worry if your condition stops you from meeting the minimum guidelines described in this article — **just be as physically active as you can**. The important thing is to avoid being inactive — any amount of physical activity is better than none.

Source: cdc.gov.

IMPORTANT:

Consult a medical professional before beginning any exercise or fitness program. Ask what types of physical activity are best for you and how to best avoid injury.

Staying Healthy Together Spring Workshops Set for April

Mark your calendar for the upcoming **Staying Healthy Together** workshops coming up in April.

These free half-day workshops, which will focus on fitness, are shaping up to be both fun and informative— don't miss out. We'll mail more information to you as the event approaches.

We hope to see you there!



STAYING HEALTHY TOGETHER

FOCUS ON FITNESS

CONNECT WITH US

Email-
welcome@lacera.com

Call-
800-786-6464

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

Website-
lacera.com

Save Money with Generic Drugs

Today, nearly eight out of ten prescriptions filled in the United States are for generic drugs. The use of generic drugs is expected to grow over the next few years as patents for popular drugs expire.

Generic drugs work exactly the same as their brand name equivalents, but they cost much less. According to the Federal Drug Administration (FDA), the cost of a generic drug is 80 to 85 percent lower than the brand name product. Switching to generic drugs will reduce the amount of money

you spend without reducing the quality of the drug you receive.

Why the Cost Difference

New drugs are developed under patent protection. The patent gives the originating drug company the sole right to sell the drug while the patent is in effect. When patents expire, other manufacturers can apply to the FDA to sell generic versions. The application process does not require the generic drug sponsor to repeat costly research on ingredients or dosage forms already approved for safety and effectiveness. In most cases, manufacturers of generic drugs don't have costly expenditures for advertising, marketing, and promotion. In addition, multiple companies are often approved to market a single product,

Nominees Sought For Alternate Retired Member Board Seat

cont'd from pg. 1

ensuring LACERA benefits are disbursed accurately and in a timely manner.

Comprised of nine members plus two alternates, the Board is a mix of appointed and elected members. Retired members and active safety members each elect an alternate member.

Duties and Responsibilities

The Alternate Retired Member position at LACERA is valued as an important component of the Board structure. The Alternate Retired Member will:

- Join the board members at the board table during meetings
- Join the board members in open and closed session discussions
- Be held to the same ethical, legal, and fiduciary standards as all board members
- Be provided the same communication/agenda

packages in the same manner and at the same time as all board members

- Enjoy the same educational opportunities as all board members
- Be eligible to serve as an officer of the Board, a Board Committee Chair, or member of a Board Committee

Nomination Procedure

Any organization comprised of a majority of LACERA retired members may request to become a recognized retiree organization and submit a nominee or a list of nominees for consideration by the Board. Retired LACERA members who are involved with a qualified retiree organization and are interested in serving may ask that organization to submit their name to LACERA for consideration.

For details on the powers and duties of Board members and on the nomination requirements, visit lacera.com. Nomination submissions must be received at LACERA no later than March 31, 2014.

LACERA Welcomes Reappointed Board Members Robbins and Valenzuela

Congratulations to Les Robbins and Estevan Valenzuela on their appointments to LACERA's boards by the Board of Supervisors.

Board of Retirement (BOR)

Les Robbins brings a lifelong career of public service to the BOR. Prior to his retirement in 2004, he was a Sergeant in the County Sheriff's Department and served seven terms as president of The Association for Los Angeles Deputy Sheriffs (ALADS). No stranger to the Board, Mr. Robbins began lending his time and expertise to LACERA 1998, when his fellow safety members elected him to his first BOR position. Since that time, he has represented the interest of County

employees in a variety of elected and appointed positions on both LACERA boards, including multiple terms as BOR chair. Mr. Robbins' background in public service also includes ten years on the Long Beach City Council and participation in numerous civic and professional committees. He holds a B.A. from California State University, Long Beach.

Board of Investments (BOI)

Having served four previous terms on the BOI, Estevan R. Valenzuela brings a unique blend of experience and perspective to his current position. He has previously held executive positions on the BOI, including Chair and Vice-Chair and has served on the Audit Committee. Mr. Valenzuela is the CEO and CFO of CRA/LA, a

Designated Local Authority, which is the successor agency to the Community Redevelopment Agency of the City of Los Angeles. Experienced in both the private and public sectors, his resume includes CFO and Regional Administrator of the Los Angeles Community Redevelopment Agency of the City of Los Angeles, past president/CEO of the Los Angeles Development Bank, and former Senior Manager, Ernst & Young LLP. Mr. Valenzuela is a graduate of Harvard College.

Mr. Robbins and Mr. Valenzuela are each serving three-year terms which expire December 31, 2016. Visit the Board sections of lacera.com for profiles on LACERA board members.

3 THINGS: Butterflies



There are 17,280 species of butterfly in the world, many of them in California, but how much do you know about these ancient insects? No need to chase after these swift insects to examine them yourself; we've collected three facts:

- A species of Monarch, *Danaus plexippus*, is thought to be the fastest flying butterfly, according to entomologist Adrian Hoskins, with a top speed of 20 mph.¹

- According to lepidopterist (butterfly expert) Arthur Shapiro, Ph.D., butterfly populations have declined as a result of their habitats being disrupted and fragmented.²

- The California dog-face butterfly (*Zerene eurydice*) is the official California State Insect.

¹learnaboutbutterflies.com

²butterfly.ucdavis.edu

Save Money with Generic Drugs cont'd from pg. 8

which creates competition in the marketplace. This results in more companies being able to manufacture the same drug at a lower cost.

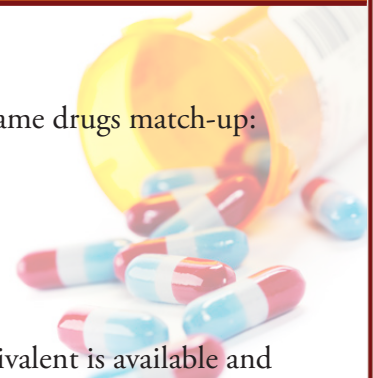
Same Quality Standards

Generic drugs are required to have the same active ingredient, strength, dosage form, and performance as the brand name.

All generic manufacturing, packaging, and testing sites must pass the same quality standards as those of brand name drugs, and the generic products must meet the same specifications as any brand name product.

Here's how generic and brand name drugs match-up:

- Same active ingredients
- Same quality
- Same safety inspections
- Same effectiveness



Ask your doctor if a generic equivalent is available and right for you. Contact your LACERA-administered healthcare plan for specific information about the prescription drugs in covered under your medical plan.

Source: fda.gov

Nine Retirement Plans, 150,592 LACERA Members

LACERA's membership is, of course, so much more than just a lot of numbers; we are a positive force in L.A. County. The impact of active LACERA members is felt daily through the diversity of public services they provide, while the purchases retirees make with their LACERA pension dollars generate more than one billion additional dollars into the annual County economy. Have a look at our numbers, broken out by retirement plan, as of January 2, 2014.



General Member Plans			
Plan	Active	Retirees & Survivors	Total
A	537	26,308	26,845
B	160	704	864
C	148	444	592
D	50,989	9,978	60,967
E	23,954	9,991	33,945
G	3,572	0	3,572
Safety Member Plans			
A	33	7,819	7,852
B	12,384	3,392	15,776
C	179	0	179
Total Members in All Plans			150,592

Power of Attorney

To ensure that your wishes are observed when you are no longer able to manage your own affairs, LACERA offers its members a Special Durable Power of Attorney.

Do you need LACERA's Special Durable Power of Attorney? And if you have a different power of attorney on file with LACERA already, is it the right one?

If you're not sure how to answer these questions, not to worry: The legalities of power of attorney documents can be confusing, at least at first. A power of attorney is a document that legally authorizes a family member or trustworthy friend, a lawyer, a financial advisor, or any other designated person to act as an agent (also known as attorney-in-fact) for an individual (known as the principal). The agent functions like a court-appointed guardian or conservator for the principal, but without the fees that a court-designated guardian can charge and without the necessity of court approval.

LACERA's Special Durable Power of Attorney is the easiest way to ensure smooth processing of your retirement-related transactions, including endorsing checks, making tax withholding elections, accessing information regarding benefit payments, and filing paperwork on your behalf.

In order to protect your interests in retirement, it's important to understand different powers of attorney. **The power of attorney LACERA offers is a special durable power of attorney.**

- A **Special Power of Attorney** appoints an agent to handle

specific tasks or make decisions in certain situations, such as medical decisions when the principal is incapacitated. Other instances in which a special power of attorney might be utilized include handling banking transactions, collecting debts, and borrowing money. **The power of attorney LACERA offers, in addition to being durable (see below), is a special power of attorney, limited to decisions related to your benefits as a LACERA member.**

- A **General Power of Attorney** allows an agent to take any legal action the principal would want to take, such as filing a change of address, opening a bank account, or making tax elections. It automatically terminates once you become unable to act on your own behalf, as it does not contain the durable clause necessary for your agent to transact your retirement affairs on your behalf. Someone may need to transact your retirement affairs on your behalf if you become seriously ill or permanently incapacitated. If this situation arises and you have a general power of attorney without a durable clause, LACERA is legally required to withhold your retirement allowance payments until a court appoints someone to handle your affairs.
- A **Durable Power of Attorney** is any power of attorney document that contains a durable clause, which is a provision stating that the agent you've designated can continue acting on your behalf after you become unable to handle your own affairs, including your retirement benefit transactions, if specifically stated in the document. Once such

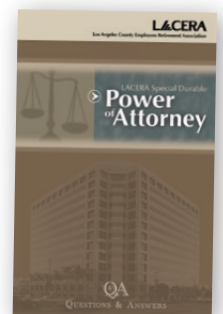
a durable power of attorney is activated, it continues in force until revoked by the individual whose interests it protects or until that individual dies. **LACERA offers a power of attorney that contains a durable clause.**

- A principal may grant a **Limited Power of Attorney** by specifying restrictions in the power of attorney.

Specify Your Intentions

In order to protect your interests before you are unable to communicate them, you'll have to be very specific when preparing a power of attorney document. For example: If you, the principal, prepare a special power of attorney to make medical decisions on your behalf, known in California as an Advance Health Care Directive, you're entrusting an individual to see to it that your doctors comply with your wishes related to critical medical treatment. However, this same special power of attorney could not be used to authorize any transactions related to your retirement benefits. If you wanted this special power of attorney to cover retirement benefit transactions or any other affairs, you would have to specify so in the document. LACERA cannot accept a special power of attorney unless the special power of attorney authorizes the agent to handle your retirement affairs.

To download or order LACERA's Special Durable Power of Attorney form, visit the Brochures & Forms page on lacera.com.



Additional questions? Call 800-786-6464 to speak with a Retirement Benefits Specialist.



LACERA
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\$ PAYDAY CALENDAR
 Your monthly retirement allowance check is payable the last business day of the month.

March 2014	April 2014	May 2014
M: March 28	M: April 29	M: May 30
DD: March 31	DD: April 30	DD: May 30

M = Mailing Date DD = Direct Deposit Date

Public Service Announcement
Become a Foster and/or Adoptive Parent

The Los Angeles County Department of Children & Family Services is seeking caring individuals to become foster or adoptive parents to children who cannot live safely with their own families due to abuse, neglect, or abandonment. If you have room in your heart for a deserving child, call 888-811-1121 or visit shareyourheartLA.org.

