

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2016 • VOL. 27, NO. 1

Board of Retirement Approves a 2.0 Percent COLA Increase

On February 11, 2016, the Board of Retirement approved a 2.0 percent cost-of-living adjustment (COLA) increase for retirees and eligible survivors. The increase, effective April 1, 2016, will be reflected on your April 30 check. (Please note: There is no guarantee of a cost-of-living increase each year.)

The increase is based on the change in the cost of living from December 2014 to December 2015, as reflected in the Bureau of Labor Statistics Consumer Price Index

(CPI) for all urban consumers in the Los Angeles-Riverside-Orange County area. This year, the year-to-date total is 2.03 percent. When rounded to the nearest one-half of

one percent, as prescribed by law, the result is 2.0 percent. According to the provisions of LACERA retirement plans, if the COLA percentage exceeds the maximum allowable, the excess percentage is accumulated to supplement future COLA benefits. The accumulated percentage carryover is known as the COLA Accumulation. The longer you have been retired (or receiving a survivor's allowance), the more COLA carryover you have accumulated. LACERA uses the COLA Accumulation to fund the maximum increase allowable under each plan.



cont'd on pg. 5



LACERA ACCOMPLISHMENTS

Board Chair Presents at Association for Los Angeles Deputy Sheriffs

LACERA's Board of Retirement Chair, Shawn Kehoe, a lieutenant with the Los Angeles County Sheriff's Department, recently delivered a presentation at the annual Association for Los Angeles Deputy Sheriffs (ALADS) Retirement Seminar. Mr. Kehoe's presentation



on pension benefits and reform was attended by approximately 100 County employees.

ALADS, formed in 1970, is an association of Los Angeles County Deputy Sheriffs, District Attorney Investigators, and Deputy Marshals.

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Los Angeles County Employees Retirement Association

Board of Retirement:

SHAWN R. KEHOE

Chair
Elected by Safety Members

VIVIAN H. GRAY

Vice Chair
Elected by General Members

WILLIAM DE LA GARZA

Secretary
Elected by Retired Members

ALAN J. BERNSTEIN

Appointed by Board of Supervisors

ANTHONY BRAVO

Appointed by Board of Supervisors

YVES CHERY

Elected by General Members

JOSEPH KELLY

County Treasurer and Tax Collector
Ex-Officio Member

KEITH KNOX

Chief Deputy County Treasurer and Tax Collector
Alternate Ex-officio Member

DAVID L. MUIR

Alternate Retired Member
Elected by Retired Members

RONALD A. OKUM

Appointed by Board of Supervisors

WILLIAM R. PRYOR

Alternate Member
Elected by Safety Members

LES ROBBINS

Appointed by Board of Supervisors

Board of Investments:

DAVID GREEN

Chair
Elected by General Members

SHAWN R. KEHOE

Vice Chair
Elected by Safety Members

JOSEPH KELLY

Secretary
County Treasurer and Tax Collector
Ex-Officio Member

KEITH KNOX

Chief Deputy County Treasurer and Tax Collector
Alternate Ex-Officio Member

DIANE A. SANDOVAL

Elected by Retired Members

HERMAN B. SANTOS

Elected by General Members

MICHAEL SCHNEIDER

Appointed by Board of Supervisors

KENNETH M. SIMRIL

Appointed by Board of Supervisors

ESTEVAN R. VALENZUELA

Appointed by Board of Supervisors

VALERIE ROSE VILLARREAL

Appointed by 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



Membership Numbers Increase, LACERA Responds

We now serve more than 162,500 current and former Los Angeles County employees – or, as we call them, active and retired members – up from about 159,800 in fiscal year 2014. There are a couple reasons for this increase in membership. People are living longer after retirement than previously, and the population is growing. With more L.A. County residents comes the need for new and/or expanded County services and more County employees.

As the membership number grows, so does our need for continued improvement to the scope and quality of our services and systems. We must devise strategies that help us accommodate more members while continuing to fulfill our mission to produce, protect, and provide the promised benefits.

LACERA develops strategic plans to internally communicate the association's goals and the strategic initiatives needed to achieve them. A strategic plan is formed every three years and updated as necessary during that time, acting as a dynamic guide, with initiatives added to it as necessary. The next strategic plan will detail initiatives planned for fiscal years 2017 through 2019.

Shaping Our Plan

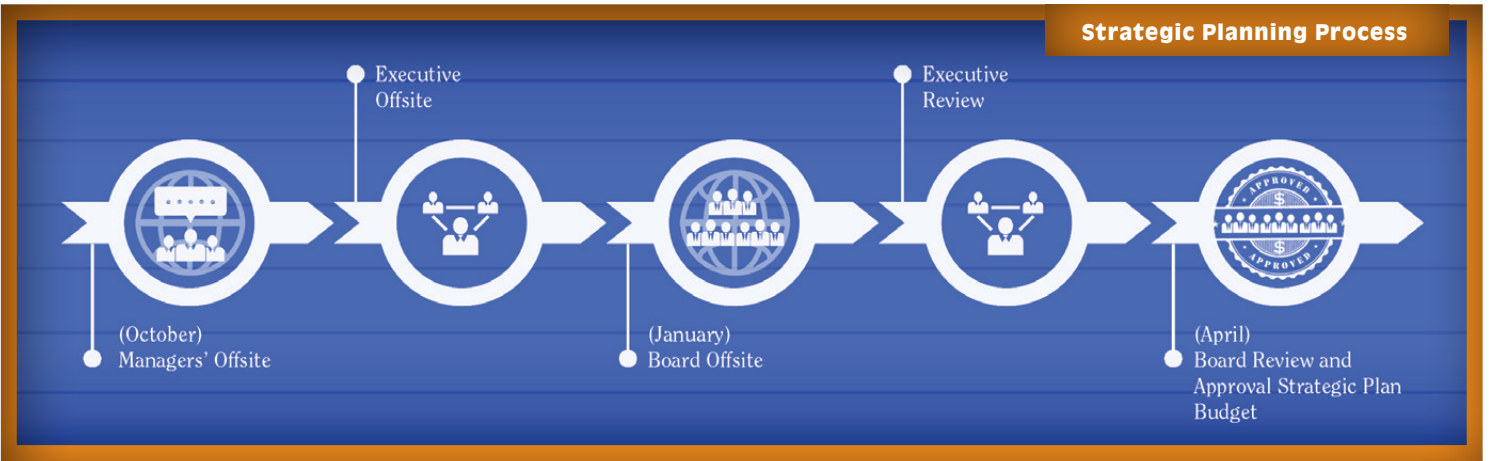
Our strategic plans are the product of discussion and debate among LACERA's executives, management,

and boards. The process begins each October at our Managers' Offsite. During that conference, the executive team meets with division managers to discuss the state of LACERA and exchange ideas regarding where we want the association to go in the upcoming years and how we propose to get it there. Based on that feedback, our executive team structures a framework for the Board Offsite, which we hold for our boards and management in January.

“As LACERA's membership grows, so does our need for continued improvement to the scope and quality of our services and systems.”

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 to the Boards of Retirement and Investments on the various components of the draft. The boards ask questions, provide feedback, and offer suggestions.

Following the Board Offsite, based on the interactions that take place there, our executive team updates the strategic plan. In April, as part of



the budget approval process, the executive team presents the updated strategic plan and the boards have an opportunity for a final review and approval.

A Closer Look

One of the initiatives we plan to focus on in the coming years is modernizing information technology. This will manifest itself in a number of ways. For instance, with regard to disability retirement, we want to examine the investigation and appeal processes with the intention of improving staff procedures and developing new assistive online technology tools.

The increasing number of LACERA members necessitates renewed focus

on providing quality service while protecting membership information. We regularly evaluate and update the system environment and programs for security and efficiency and will continue to improve the way we circulate members' electronic documents in the coming years. As always, LACERA's strategies to remain a premier retirement association include quality hiring, training, and auditing.

The Retiree Healthcare Program at LACERA requires up-to-date technology and quality interaction between staff and members. A couple of the ways we want to hone our skills in these areas is by streamlining the production and mailing of confirmation letters upon

member election via Workspace and automating the monthly premium reconciliation process.

Working for You

You deserve a high standard of service. We are committed to treating each member as they want to be treated, and we demonstrate this year after year by rising to meet the challenges that come our way. As we face the complications that come from serving more members, we will continue to develop strategies that ensure the security and growth of your promised benefits.



LACERA's Retiree Wellness Program: Staying Healthy Together

The Staying Healthy Together program consists of three parts: newsletter articles, web presence, and half-day wellness workshops held biannually (spring and fall):

- **Spotlight newsletter:** Read informative articles in the Staying Healthy Together section. The newsletters can be found at lacera.com by clicking About Us, Communications, Newsletters.
- **lacera.com:** Check out the links to healthcare programs and interesting health-related topics by clicking Retiree Healthcare from the

lacera.com homepage.

- **Workshop:** Attend a Staying Healthy Together workshop with other LACERA retirees, enjoy healthy snacks, win prizes, and learn more about how to stay healthy.

Spring's Staying Healthy Together workshop will be held in April. We'll mail you an invitation to the event. Let's do this together. Remember, your health is in your hands!





LACERA ACCOMPLISHMENTS

LACERA Welcomes Returning Board Members

Two elected and one appointed Board Member continue in their service to LACERA.

Board of Investments



Michael Schneider, a certified public accountant specializing in the real estate and entertainment industries, is a face familiar to many of us. Appointed by the County Board of Supervisors, he returns to LACERA

after having served with distinction on the Board of Investments from 2005 through 2014. We thank him for his longstanding commitment to LACERA.

Herman B. Santos, an attorney with the Public Defender's Office, was reelected by general members to serve his fifth consecutive term. A member of the Board of Investments since 2004, Mr. Santos has served as Chair of the Board of Investments and the Corporate Governance Committee and as Vice Chair of the Audit Committee.



We thank Mr. Santos for continuing to serve LACERA.

Board of Retirement

Vivian H. Gray, Vice Chair of the Board of Retirement, ran in the last election unopposed and begins her second consecutive term. A practicing attorney with more than 25 years' experience, she also serves the State Association of County Retirement Systems as Chair of the Bylaws Committee, among other distinguished roles. We thank her for her commitment to serving LACERA.



(Board member profiles found on lacera.com)

Experts Offer Valuable Insight at Annual Board Offsite Conference

Remaining conversant in issues affecting retirement is a priority at LACERA. In keeping with this, we hold an offsite educational and fiscal planning conference every January. Attendees are the Boards of Retirement and Investments as well as LACERA's management team. The January 2016 conference included expert presentations on disability retirement, LACERA's strategic plan, retiree healthcare, and investment strategies. The following are highlights of the discussions that took place each day.

Day 1 – Board of Retirement

The first day's focus was on Board of Retirement topics, which included the following:

- Disability: Several disability processes were discussed,

including roles and responsibilities in administrating disability retirement applications and appeals.

- Strategic Plan: CEO Gregg Rademacher outlined LACERA's strategic plan – how the association will continue to deliver a premier retirement benefits service through short-, mid-, and long-term goals.
- California Politics: The upcoming California elections, political reforms, and other political topics as they relate to public retirement systems were presented and discussed.

Day 2 – Retiree Healthcare

The strategic plan for LACERA's Retiree Healthcare Program was presented. Additionally, experts from outside LACERA discussed

the fundamentals of specialty medications, including the conditions they treat and their associated costs; current and future trends and challenges in healthcare cost, delivery, and administration; and the Affordable Care Act's Excise Tax and its potential financial implications.

Day 3 – Board of Investments

Investments Office Staff provided overviews of the following investment programs, including the portfolios' current and future considerations and the forward calendar:

- Public and Private Equity
- Fixed Income, Hedge Funds, and Commodities
- Real Estate
- Corporate Governance

2016 COLA Accumulation Chart

The chart below reflects the Cost-of-Living Adjustment (COLA) Accumulation percentages for all retiree groups as of April 2016.

Retirement Dates*	Plan	Maximum Cost of Living	CPI Change	As of April 2015	April 2016 Withdrawals	As of April 2016
Prior to 4/1/81	A	3.0%	2.0%	8.0%	1.0%	7.0%
4/1/81 – 3/31/82	A	3.0%	2.0%	1.7%	1.0%	0.7%
4/1/82 – 3/31/16	A	3.0%	2.0%	0.0%	0.0%	0.0%
4/1/77 – 3/31/90	B, C, D	2.0%	2.0%	15.0%	0.0%	15.0%
4/1/90 – 3/31/91	B, C, D	2.0%	2.0%	12.4%	0.0%	12.4%
4/1/91 – 3/31/92	B, C, D	2.0%	2.0%	7.8%	0.0%	7.8%
4/1/92 – 3/31/00	B, C, D	2.0%	2.0%	7.2%	0.0%	7.2%
4/1/00 – 3/31/01	B, C, D	2.0%	2.0%	6.9%	0.0%	6.9%
4/1/01 – 3/31/02	B, C, D	2.0%	2.0%	5.2%	0.0%	5.2%
4/1/02 – 3/31/03	B, C, D	2.0%	2.0%	5.1%	0.0%	5.1%
4/1/03 – 3/31/05	B, C, D	2.0%	2.0%	3.4%	0.0%	3.4%
4/1/05 – 3/31/06	B, C, D	2.0%	2.0%	1.0%	0.0%	1.0%
4/1/06 – 3/31/16	B, C, D	2.0%	2.0%	0.0%	0.0%	0.0%
1/1/13 – 3/31/16	PEPRA Plans G and Safety C	2.0%	2.0%	0.0%	0.0%	0.0%
6/4/02 – 3/31/03	E**	2.0%	2.0%	5.1%	0.0%	5.1%
4/1/03 – 3/31/05	E**	2.0%	2.0%	3.4%	0.0%	3.4%
4/1/05 – 3/31/06	E**	2.0%	2.0%	1.0%	0.0%	1.0%
4/1/06 – 3/31/16	E**	2.0%	2.0%	0.0%	0.0%	0.0%

Your COLA At A Glance

Retirement Plan	Retirement Date	2016 COLA Adjustment	+	Withdrawal from COLA Accumulation	=	Total 2016 COLA Increase
Plan A	Prior to 4/1/1982	2.0%	+	1.0%	=	3.0%
Plan A	After 4/1/1982	2.0%	+	0	=	2.0%
Plans B, C, D, PEPRA Plans C & G	All Dates	2.0%	+	0	=	2.0%
Plan E**	6/4/02 – 3/31/16	2.0%	+	0	=	Up to 2.0%

*Date also applies to retiree's survivor or beneficiary(ies) and/or alternate payee.

**Plan E COLA increases apply only to service credit earned after June 4, 2002. Plan E members who retired after June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned after June 4, 2002, divided by the total months of service and if COLA was purchased.

Board of Retirement Approves a 2.0 Percent COLA Increase cont'd from pg. 1

Plan B, C, D, E, and G Retirees and Eligible Survivors Will Receive a 2.0 Percent Increase

LACERA members in Plans B, C, D, E, and G will obtain a 2.0 percent COLA increase, which is the maximum allowed by their plans.* Therefore, they have no need to draw from their COLA Accumulation.

Plan A Retirees and Eligible Survivors Will Receive at

Least a 2.0 Percent Increase

Plan A allows for a maximum annual COLA adjustment of 3.0 percent. The 2016 COLA of 2.0 percent affects Plan A retirees and survivors as follows:

- **Plan A retirees and survivors with retirement dates prior to April 1, 1982**, will draw from their COLA Accumulations to fully supplement this year's COLA, making their total COLA increase 3.0 percent.
- **Plan A retirees and survivors with retirement dates**

of April 1, 1982, or later have no accrued COLA Accumulations from which to draw and will therefore receive a 2.0 percent COLA.

*Plan E COLA increases apply only to service credit earned after June 4, 2002. Plan E members who retired after June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned after June 4, 2002, divided by the total months of service.

STAYING HEALTHY TOGETHER

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From the surgeon who performs an operation to the medical assistant who helps a patient into a chair, everyone involved in a patient's care has a part in keeping that person safe. But as the one person who's always involved in your healthcare, you have

the biggest role in your wellbeing. When you check in for your next medical appointment, keep the following in mind:

1. Be attentive and ready to speak up if something's not right.

- **Bring a family member** or friend to your appointment, if possible. It helps to have a trusted individual with you to take notes so that you don't miss anything or to speak on your behalf.
- **Understand that mistakes can happen.** Anyone can make a mistake, even a busy physician or pharmacist.
- **Say something.** If your healthcare provider gives instructions or information that you don't understand, ask him/her to restate it or provide a visual aid. It may clear things up to tell your physician, in your own words, what you were told. You can begin the statement with, "So, you're suggesting that I should ...," for example.

2. Keep your physician informed.

Clear communication with your treating team will improve the quality of your healthcare. Be sure to talk to your healthcare providers about:

- **Medications you're taking.** Whether it's a supplement, a vitamin, an over-the-counter medication, or something you were prescribed, letting your doctor know will enable him or her to avoid prescribing something that could cause a negative reaction.
- **Your concerns.** Be open and honest, whether you need to discuss something sensitive or admit that a recommendation is unrealistic for you. Your healthcare providers are there to help you and doctor-patient confidentiality laws ensure that what

you say remains private. So, tell it like it is.

- **Treatment you're receiving elsewhere.** Let your physician know about other providers you're seeing to address your medical concerns, including alternative therapies. Give them the complete picture of your current health practices.

3. Watch out for errors with prescribed medication and other therapies. There are three points at which errors most often occur:

- **Prescribing a medication,** a physician may put in an order for something other than the one he or she intended to prescribe.
- **Dispensing the medication,** a pharmacist may accidentally give the wrong drug, dosage, or form of the prescribed medication. Make sure that the medication in the container matches what you were told to expect and is what is described on the label.
- **Administering the medication** or other therapy, a treatment provider or you, yourself, may miss an important step or not use the medication exactly as it's prescribed. Be sure that you understand whether to take your medications with food or on an empty stomach, when to take them, and all other instructions.

When a medication is prescribed to you, it's important that you understand what it's for, what effects and potential side-effects to expect, and how to take it. You'll be better equipped to address your medical condition if you know this information.

Sources: <https://www.anthem.com/ca/health-insurance/health-and-wellness/patient-safety>

RHC TIP Save Your Healthcare Dollars

When a health concern comes up, consider these options:

1. **Call your provider's Nurseline.**
(See Nurseline #'s on page 7.)
2. **Visit urgent care.**
3. **Get to the E.R.**

Connect With Your Treatment Options

You can contact your insurance carrier's **NurseLine** any time day or night using the phone numbers below. To find an in-network urgent care facility, call your insurance carrier Monday through Friday during business hours, or visit your carrier's website.

HEALTH INSURANCE CARRIERS CONTACT INFORMATION AND NURSELINE

Insurance Carriers	Toll-Free Numbers	Website	NurseLine 24/7
Anthem Blue Cross I, II, and III	800-284-1110	www.anthem.com/ca	800-977-0027 livehealthonline.com
Anthem Blue Cross Prudent Buyer Plan	800-284-1110	www.anthem.com/ca	800-977-0027 livehealthonline.com
Cigna Network Model Plan	800-244-6224	www.cigna.com	800-244-6224
Kaiser Permanente	800-464-4000	www.kp.org	888-576-6225
Kaiser Permanente Senior Advantage	800-443-0815	www.kp.org	888-576-6225
SCAN Health Plan	800-559-3500	www.scanhealthplan.com	N/A
UnitedHealthcare	800-624-8822	www.myuhc.com	866-747-4325
UnitedHealthcare Medicare Advantage	800-457-8506	www.uhcretiree.com	877-365-7949

Talk with your doctor about any health concerns. If you experience a life-threatening emergency, always seek emergency care as soon as possible!

This material is given for general informational purposes only; LACERA does not offer medical or other healthcare advice. For medical or other healthcare advice, consult with a medical or healthcare professional.

Ask Your Health Insurance Carrier for **YOUR 1095-B**

New! On your tax return, you must verify that you and your dependents had the minimum qualifying health insurance coverage in 2015. To do this, use the information reported on your 1095-B Health Coverage tax form.

In most cases, your insurance carrier is responsible for sending you this form by March 31; however, if you are enrolled in a LACERA-administered Medicare Advantage-Prescription Drug Plan (MA-PD) such as Kaiser Senior Advantage, UnitedHealthcare Group Medicare Advantage, or SCAN Health Plan, you should

receive this form from Medicare.

If you have not received your 1095-B form, please **do not** contact LACERA. Instead, **call your insurance carrier or Medicare. We've provided the insurance carriers' toll-free numbers as a handy reference on the chart above.** Contact Medicare by calling 800-633-4227 or visiting medicare.gov.





LACERA ACCOMPLISHMENTS

Women's Leadership Conference Well Attended by LACERA Staff and Board Members

On December 10, 2015, the Los Angeles County Women's Leadership Conference hosted 900 County participants at its annual leadership conference. The corporate-sponsored event was attended by 34 LACERA employees (33 women and one man) and Board of Retirement members Yves Chery, Vivian Gray, and Joseph Kelly, who participated in the conference program.

This year's theme, "Mission: Empowerment," was expressed in breakout sessions and keynote speeches throughout the day, including a welcome from County of Los Angeles Chief Executive Officer Sachi Hamai; a presentation by California State Controller Betty Yee entitled, "Ascending in Leadership: Your Personal Journey"; and "Leadership Legacy: Using Your Voice to Change the World" by Hilda Solis, the Chair of the Los Angeles County Board of Supervisors. According to participants, it was a great day, full of encouragement and motivations to move forward in professional capacities and personal areas.

The Los Angeles County Women's Leadership Conference, a product of the Public Works Women's Leadership Council formed in 2004 to provide mentorship and support to women, held its first conference in 2010.

Public Service Announcement

Become a Marriage Ceremony Volunteer

The Los Angeles County Registrar-Recorder/County Clerk's office is currently seeking volunteers to perform civil wedding ceremonies. Volunteers become part of a special and memorable event in the lives of loving couples by performing ceremonies in branch offices and the department's headquarters in Norwalk.

To learn more about this opportunity, send a letter of interest to:

Portia Sanders
P.O. Box 389
Norwalk, CA 90651-0389



NEW: One-on-One Counseling Available on Some Saturdays

On Saturday, March 5, 2016, our knowledgeable Retirement Benefits Specialists will offer one-on-one counseling sessions in LACERA's Member Service Center. Appointments are available beginning at 7:00 a.m. Please note that walk-in appointments are not available on Saturdays.

Use the **Online Appointment System on lacera.com** to schedule your counseling session at our Pasadena location.

2016 Payday Calendar

March						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	M	D		

April						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	B	30

May						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	M	28
29	H	D				

M = Check Mailing Date **D** = Direct Deposit Date **H** = Holiday **B** = Both Mailing and Direct Deposit Date



Retirement Lifestyle

RETIREMENT MATTERS: Returning to Work in Retirement

How's retirement treating you? We hope it's a series of unrushed mornings, leisurely rounds of golf on a Tuesday afternoon, and just generally doing whatever you like when the mood strikes. If, on the other hand, you find yourself growing nostalgic about your pre-retirement work routine – or invigorated by a brand new career ambition – read on.

In our series of Retirement Matters articles, we've explored an emerging concept of retirement through profiles outlined in a 2014 study, "Work in Retirement: Myths and Motivations." The study, which challenges mistaken impressions regarding retirement, identifies four categories of working retirees: entrepreneurs, volunteers and employees at nonprofit organizations, those who work for additional income, and retirees whose work serves to keep them socially connected.

Among the many reasons you may decide to return to work is for additional income. A study by AARP, "Staying Ahead of the Curve 2013: The Work and Career Study," shows that a growing number of working adults in the U.S. – from 19 percent in 2002 to 23 percent in 2012 – intend to work part-time out of financial need. The best-laid plans sometimes meet circumstances we didn't anticipate, such as an inspired urge to fill up a passport with international travel stamps.

Employment Opportunities ABOUND

If you're interested in exploring some out-of-the-cubicle ideas, here are

several resources to get started:

- **CoolWorks**, at www.coolworks.com, is a job-search site that posts seasonal jobs for seasoned workers, at amazing locations like Yellowstone, Hawai'i Volcanoes National Park, and Arctic National Wildlife Refuge.
- Take to the Internet and work from wherever you want, at home or on-the-go. You'll find flexible online job opportunities on freelance hubs such as Elance (www.elance.com) and **Rat Race Rebellion** (www.ratracerebellion.com).
- AARP sponsors **Back to Work 50+**, a collaboration with the American Association of Community Colleges, to connect jobseekers with training, information, and access to full-time employment in their communities. You'll find resources by searching "Back to Work 50+" at www.aarp.org.
- **All Cruise Jobs** offers job listings, advice, and even fun and interesting day-in-the-life diary entries of on-board cruise ship employees. Read more about off-shore job prospects at www.cruiselinejobs.com.



County Employment

If you're ready to return to work and have a unique skill set, another option is returning to County employment. An eligible retiree may return to work for the County for a period of up to 120 days (960 hours in any July 1-June 30 fiscal year) and continue to receive a retirement allowance. Although additional LACERA pension benefits wouldn't be accrued, working on a temporary basis as a retired LACERA member means that you won't pay contributions as you did while you were an active member. Retired members generally must wait 180 days from the date of retirement before returning to work for the County on a temporary basis.*

Maybe you want to return to full-time County employment and active LACERA membership. If you're an eligible retiree, read "Working After Retirement" in the Retired Member section of lacera.com to learn about the process.

Whatever adventure you choose, as a retired job-seeker your experience, wisdom, and history of professional commitment are assets to potential employers.

**Exceptions to the 180-day waiting interval are if the employer can certify that it is necessary to fill a critically needed position and the hiring has been approved by the Board of Supervisors (or the Board of Retirement, for LACERA positions) in an open meeting or if the retiree is a public safety officer or firefighter. A 90-day waiting period applies to excepted members who are under the Normal Retirement age. See the Retired Member section of lacera.com for detailed information.*

Disclaimer: This material is given for general informational purposes only. LACERA is not affiliated with and does not endorse the above-referenced organizations and resources.

CALIFORNIA PUBLIC RECORDS ACT

Please note that under existing California law, certain of LACERA members' data are subject to disclosure. The California Public Records Act (CPRA) is a law enacted in 1968 that grants public access to information in possession of all California state and local agencies, including LACERA. Under the CPRA (Govt. Code §§ 6250 - 6276.48), any person or organization is free to file a request for public information.

LACERA Protects Members' Confidential Information

Financial information about active County employees, as well as retired members and their beneficiaries, is subject to disclosure. The California Supreme Court has held that, under the CPRA, the public has a right to know the names, salaries, and pension amounts of public officials and employees.

According to § 6254.4 of the CPRA, the following information is "confidential and **shall not** be disclosed to any person":

- home address
- telephone number
- email address

- California driver's license number
- California identification card number
- Social Security number
- health information

Rest assured, LACERA does not release this confidential information to any agency or individual.

LACERA Honors Requests for Information

In the past, we have received requests from news organizations and/or individuals for retiree information and expect to receive them in the future. Although we are unable to notify members each time we receive a request, LACERA always complies with all lawful requests for information.

Any organization or individual that accesses records under the CPRA may use the information as it sees fit. LACERA has no control over how the information is used, and the law prohibits LACERA from inquiring about the nature of its use.

For More Information

Visit the Benefits section of lacera.com for additional information regarding the CPRA.

"You're braver than you believe, and stronger than you seem, and smarter than you think."

-Christopher Robin, to Pooh



3 THINGS: April Fool's Day!

Whether you're planning clever pranks to play or you brace yourself for the inane high jinks every year, April 1st is on its way! Here are three facts about this dastardly day:

- Though its exact origin is unknown, April Fool's Day was well established by the middle of the 16th century as a festive spring rite that allowed for a certain amount of mischief, deception, and misbehavior.
- The Internet is Shenanigan Central each April 1st, and Google is among the most well-known pranksters. Last year, they created a backward version of their search page that produced backward search results.
- In the U.S. and other English-speaking countries, it's tradition to perpetrate hoaxes prior to noon and confess to the hoax after noon. Anyone who plays a prank after 12 p.m. is liable to be scolded with traditional rhymes, such as: "April Fool's gone past, and you're the biggest fool at last."

Sources: <http://hoaxes.org/about>
<http://www.cnn.com/2015/04/01/world/april-fools-day-pranks/>

Cost-of-Living Adjustment (COLA) FAQs

1. What is COLA?

A: COLA stands for Cost-Of-Living Adjustment, which is designed to reduce the impact of inflation for LACERA retirees and their survivors. Adjustments are based on changes in the Consumer Price Index (CPI) and are approved by the Board of Retirement (BOR). (Please note: There is no guarantee of a cost-of-living-increase each year.)

2. When I retire, how will COLA be applied to my monthly allowance?

A: California Government Code requires that each year, prior to April 1, the BOR will determine whether there has been an increase or decrease in the cost of living, as reflected in the Bureau of Labor Statistics CPI for all urban consumers for the Los Angeles–Riverside–Orange County area. If the BOR approves a COLA, the adjustment is reflected in the **April allowances** of retirees and eligible survivors.

3. I'm in Plan E. Will I get COLA when I retire?

A: Plan E retirees are eligible for COLA on the portion of their retirement allowance based on service credit earned on and after June 4, 2002. This annual adjustment can result in an adjustment of up to 2.0 percent. The actual percentage may vary each year based on inflation rates. Active Plan E members with pre-June 4, 2002, service credit may purchase Elective COLA to make a greater portion of their retirement allowance eligible for a cost-of-living adjustment.

Public Service Announcement

Become a Court Appointed Special Advocate

Apply your skills and experience to ensure that every child in L.A. County is safe and has the opportunity to thrive! Court Appointed Special Advocates (CASA) of Los Angeles is a non-profit organization that recruits, trains, and supports volunteers to transform the lives of children in our foster care system.

In L.A. County, 30,000 children are wards of the dependency court. CASA has more than 100 children currently waiting to be paired with a volunteer advocate who will work one-on-one with a child to gather information about the child's present circumstances in order to advocate for his or her best interests in the courtroom and the community.

To sign up for an information session or learn more about CASA, visit casala.org/volunteer or call (323) 859-2888.

Keep Your Address Updated

Expecting a moving truck to arrive? **We need to know!** It's important that you promptly advise LACERA when you change your address. Keeping us informed of current contact information will ensure that you receive your monthly allowance without an unexpected delay.

Important Mail, With No Place to Call Home

Unlike other pieces of mail, **LACERA checks and Automatic Deposit Receipts (ADRs) cannot be forwarded** to a new address. When a member is no longer at the address given on the check or ADR envelope, the post office returns the envelope to LACERA. When we receive the returned mail, the member is notified by letter – a letter the post office is able to forward to the new address – and asked to 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 notification letters, LACERA puts a hold on the account, which remains in effect until the member contacts LACERA to provide a new mailing address.



Update Your Address

We have several options for you to add or update your address. You can:

- Make changes online. Register or sign in to your My LACERA account on lacera.com
- Note: You may store several addresses – mailing address, home address, and payment address.
- Download and print a Change of Address Form from the Brochures & Forms page on lacera.com and return the completed form to LACERA

Forms page on lacera.com and return the completed form to LACERA

- Call us at 800-786-6464 to change your address or to request a Change of Address Form
- Visit LACERA's Member Service Center for one-on-one assistance

800-786-6464



LACERA
PO BOX 7060
PASADENA, CA 91109-7060

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Inside this issue of Spotlight, you'll find information about the 2016 COLA increase. Additional information about COLA may be found on lacera.com in the Benefits, Retired Member section.

Cost-of-Living Adjustment (COLA): Read about what drives the annual cost-of-living adjustment and how it affects LACERA retirement and survivor allowances.

2016 COLA: See the latest Board of Retirement-approved cost-of-living adjustment and how it affects all LACERA retirement plans, presented in a convenient chart.

Inside lacera.com

2016 COLA Accumulation: On this webpage, a comprehensive chart shows how much you've accumulated in your COLA Accumulation, to be applied in years when the CPI changes does not meet or exceeds the maximum amount provided for by the plan.

Cost-of-Living Increases and Decreases: If you've wondered how the cost of living affects retirement allowances when there's no increase, this page offers several scenarios with examples to illustrate how COLA Accumulation hedges against an adjustment below the maximum allowed by your plan.



You Say
"County Employee"



We Say
"Active Member"



Definition of "ACTIVE MEMBER" :

A member of LACERA who is currently employed by Los Angeles County.

Upcoming Holidays LACERA will be closed on:

- **Monday, May 30**, in observance of Memorial Day.



Email: welcome@lacera.com

Editor's Note: *Spotlight on Retirement* is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.