

# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • JUNE 2017 • VOL. 28, NO.2

## NOTICE OF LACERA ELECTIONS



An election will take place for the Second and Eighth Members of the Board of Investments and the Eighth and Alternate Retired Members of the Board of Retirement because their terms expire on December 31, 2017. An election will also take place for the Second Member of the Board of Retirement because the seat recently became vacant. The Second Members are elected by general members and the Eighth Members are elected by retired members. The newly elected members will take office on January 1, 2018, except for the Second Member of the Board of Retirement, who will take office immediately after the L.A. County Board of Supervisors declares the election results

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## LACERA Remembers Yves Chery

With sadness in our hearts, we share the news that LACERA Board of Retirement member Yves Chery passed away this past April. Mr. Chery served the Los Angeles County community as a



Deputy Probation Officer and dedicated his time to helping at-risk youths, advocating for working families as a labor leader, volunteering with the State Association of County Retirement Systems, and making sure LACERA paid

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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

**MARVIN ADAMS**

Appointed by Board of Supervisors

**ALAN J. BERNSTEIN**

Appointed by Board of Supervisors

**ANTHONY BRAVO**

Appointed by Board of Supervisors

**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

**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

**WAYNE MOORE**

Appointed by Board of Supervisors

**RONALD A. OKUM**

Appointed by Board of Supervisors

**DIANE A. SANDOVAL**

Elected by Retired Members

**HERMAN B. SANTOS**

Elected by General Members

**MICHAEL SCHNEIDER**

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



# Take a Tour of LACERA

In our March 2017 issue of *Spotlight*, we introduced a new series of articles for the purpose of providing you with an inside look at each LACERA division, starting with Member Services. Although everyone at LACERA works with the same mission in mind—to produce, protect, and provide the promised benefits—the nature of our work and the methods we employ to fulfill that mission vary significantly from division to division.

As a forward-thinking association, we are constantly integrating new technologies into our business procedures and enhancing the scope and quality of services we offer our more than 165,000 members, including close to 62,000 benefit recipients. We wouldn't be able to do that without the unique skills and resources that exist in our 15 divisions, composed of Administrative Services, Benefits, Communications, Disability Litigation, Disability

Retirement Services, Executive Office, Financial and Accounting Services, Human Resources, Internal Audit, Investment Office, Legal Services, Member Services, Quality Assurance & Metrics, Retiree Healthcare, and Systems.

Join me in taking a quick tour around LACERA to learn just a few of the ways our divisions serve members, both directly and indirectly.

## Connecting with You

The **Benefits, Disability Retirement, Member Services, and Retiree Healthcare** divisions are where our

“Durability and cohesion in processes, technology, and communication throughout LACERA are necessary to facilitate smooth operations.”

highly trained Retirement Benefits Specialists and Disability Retirement Specialists reside. These are the professionals you talk with over the phone, via email, and/or in person



## EXECUTIVE DESK **cont'd**

about retirement. With unique areas of expertise, they share the common task of providing you with the service you need in a positive, supportive, and equitable manner. To speak with one of our specialists, call LACERA at 800-786-6464.

### **Behind the Scenes**

It takes a great deal of behind-the-scenes work to keep LACERA running. The **Executive Office** directs and coordinates the efforts of every LACERA organizational unit toward the effective realization of LACERA's mission as articulated through policies adopted by the Boards of Retirement and Investments. **Human Resources** provides performance and workforce management, ensuring that LACERA is staffed appropriately to best serve our members, while **Internal Audit** provides independent, objective assurance and consulting activities to ensure our operations are always improving. Also in support of streamlining and improving operations, **Quality Assurance & Metrics** trains staff and monitors staff output. This enables LACERA to provide the promised benefits in a timely and accurate manner.

Durability and cohesion in processes, technology, and communication throughout LACERA are necessary to facilitate smooth operations. **Administrative Services** is where you'll find our business management

staff. Among other duties, they maintain our records and image all of our incoming and outgoing correspondence, which enables electronic distribution to the correct work group. They serve as an integral part of a multi-division approach to business continuity. Also integral to business continuity is **Systems**, which maintains all of LACERA's computer systems, thereby connecting staff and facilitating our ability to provide services to our members. Additionally, they provide programming and technical expertise to help solve problems and innovate new and improved ways to serve members. This newsletter is among the various materials created by **Communications**, which is tasked with communicating retirement information through web, video, print, and graphics, both internally and externally.

### **Financial and Legal Matters**

Over on the financial side, the **Investment Office** diligently oversees, administers, and implements the policies and decisions of LACERA's Board of Investments relative to the investment portfolio of the association. **Financial and Accounting Services** maintains financial and accounting records that are used to prepare LACERA's comprehensive and popular annual financial reports, which can be

found under the Investments tab on [lacera.com](http://lacera.com).

The complex laws and regulations we adhere to require expert legal counsel. LACERA is governed by the County Employees Retirement Law of 1937 (CERL), the California Public Employees' Pension Reform Act of 2013 (PEPRA), the Internal Revenue Code, and various rules and regulations. **Legal Services** provides legal representation, advice, and counsel to the Board of Retirement and the Board of Investments, LACERA, and LACERA's officers and employees. **Disability Litigation** works to achieve impartial justice based on the facts and the law, providing timely and effective legal representation to LACERA in disability retirement and service-connected survivors' benefit appeals.

Thanks for joining me on a speedy tour of LACERA; I hope you caught a glimpse of our various professions as we flew by each division. In this issue of *Spotlight*, on page 7, you can take a longer look at our Benefits division, which has the vital job of processing your retirement plan benefits. Be on the lookout for more division profiles in upcoming issues, where we will share specifics about how each division works to produce, protect, and provide your promised benefits.



## LACERA Remembers Yves Chery **cont'd from pg. 1**

our members their promised benefits. Mr. Chery was elected to the Board of Retirement in 2006. Since then, he served continuously every year and held various leadership positions,

including two years as Board Chair and five years as the Board Secretary. We will remember Mr. Chery for being a passionate supporter of members' retirement rights, a strong

champion of LACERA's Outreach programs, and for his charismatic positive energy. He is survived by his wife and two children.

800-786-6464

**Notice of LACERA Elections cont'd from pg. 1**

official, which is expected to be in September 2017. The terms of all new members will continue until December 31, 2020. On April 4, 2017 and May 9, 2017, the Board of Supervisors adopted resolutions establishing the procedures for the election.

The Registrar-Recorder/County Clerk will mail ballots to the mailing addresses of eligible general members

beginning June 26, 2017. Eligible members who do not receive a ballot by July 7, 2017, and desire to vote or who have made a mistake on their original ballot and wish to correct it, shall notify the Department Election Coordinator on or before July 13, 2017, and explain in writing why a duplicate ballot is being requested.

The Registrar-Recorder/County Clerk must receive the request by July 14, 2017.

**Ballots must be received by the Registrar-Recorder/County Clerk by 5:00 p.m. August 1, 2017, to be eligible for counting.**

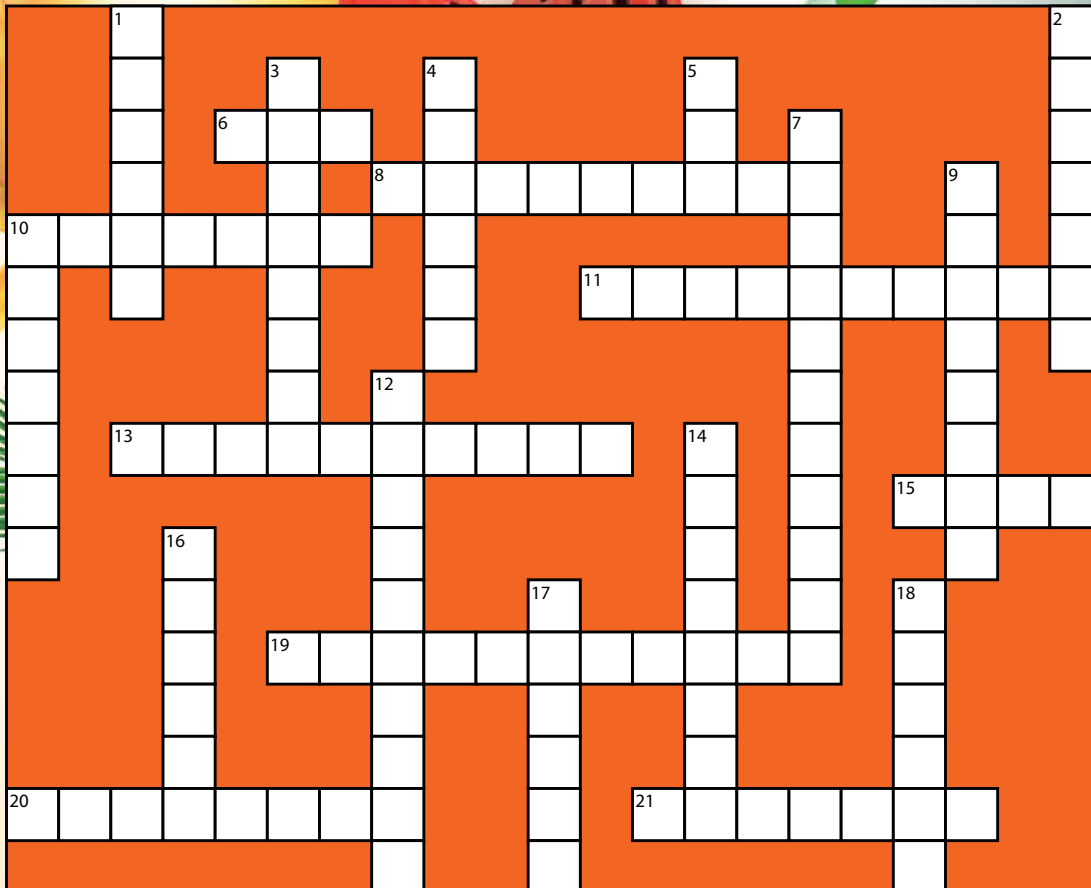
*For more information, visit [bos.lacounty.gov/Services/ConflictofInterestLobbyist/LACERAelection](http://bos.lacounty.gov/Services/ConflictofInterestLobbyist/LACERAelection).*

# Summer CROSSWORD

**Across**

- 6. \_\_\_\_\_ days of summer.
- 8. Lotion or spray that protects skin from the sun's UV rays.
- 10. Open wide for this healthcare provider.
- 11. Unit within LACERA's Benefits division, the Benefits \_\_\_\_\_ Unit.

- 13. CEO of LACERA, Gregg \_\_\_\_\_.
- 15. Daughters and Sons to \_\_\_\_\_ Day.
- 19. Mental state achieved by bringing attention to the present moment.
- 20. Embellishment for a sandcastle, found along the shore.
- 21. Having left employment and ceased working for pay.



**Down**

- 1. Daring two-piece swimsuit.
- 2. Riding a wave.
- 3. Frozen summertime treat.
- 4. Independence Day is the \_\_\_\_\_ of July.
- 5. Dip one in to test the water temperature.
- 7. Wayne Moore, newest member of LACERA's Board of \_\_\_\_\_.
- 9. Backless rubber or plastic sandal.
- 10. The L.A. \_\_\_\_\_ have themed fireworks after every Friday home game.
- 12. At a pool party, it's one way to make a big splash.
- 14. Fire up the grill for this summertime social event.
- 16. Famous song from the 1978 movie *Grease*, "Summer \_\_\_\_\_."
- 17. Summer month.
- 18. Tool used in sandcastle construction.

# EMBRACING AGING

## Keeping the Connection



**H**uman beings are fundamentally social in nature; having and sustaining an active social life is important for all of us. It's especially important for older adults, who are at a greater risk of becoming isolated and suffering the consequences isolation has for one's wellbeing.

### **The Wear and Tear of Loneliness**

It's estimated that one in five Americans is chronically lonely. Social isolation isn't simply a sad fact of life—it actually increases mortality rates for those aged 52 and older. Reasons for this include the fact that isolated adults may not have the support system necessary to sustain good health. If they suffer an acute illness, such as a heart attack, it may be some time before someone who could assist is aware of it. And chronic illnesses, which require consistent monitoring, are also a concern. Diabetes and depression, for example, can worsen over time without effective interventions.

### **Lonely, But Not Alone**

If you count yourself in the cohort of lonely Americans, one consolation is that there are others around who're lonely too. Social interaction, by definition, decreases isolation and its detrimental effects. Developing social ties can even promote wellness, and

many people are waiting for someone more courageous to reach out. If you're ready to rectify the loneliness in your life, there are numerous concrete actions you might consider:

- Take the initiative to strike up a conversation. If you're actively engaging others, you'll increase your opportunities to forge a friendship on the basis of a common interest.
- Attend a Staying Healthy Together wellness fair. This will give you a great opportunity to chat up other LACERA retirees—and you'll already have that much in common!
- Get to know your neighbors. They're conveniently located, at least.
- Make the most of your existing relationships. Be available to support the people in your life, offering to help when trouble comes and celebrating their successes. If you invest your time and energy with the right people, you'll get that much more out of your relationships.
- Take up a regularly scheduled volunteer activity, if you're able.
- Contact a relative with whom you haven't spoken recently. There's no reason to wait for a special occasion; reconnecting is occasion enough.

If you're feeling acutely lonely and unsure who to call, you may want to try the Institute on Aging's 24-hour, toll-free Friendship Line, at 800-971-0016. The Friendship Line is a national service that supports individuals 60 and older and disabled adults who find connecting within their communities challenging. The Friendship Line's trained volunteers specialize in offering a caring ear and will even make ongoing outreach calls.

### **Get Technical**

If you don't already have one, consider buying a laptop or desktop computer so those you care about can take advantage of email and social media to connect with you. Social media and email accounts are usually easy to set up and make you available to almost anyone you'd like to hear from. Technology can provide you with a means of communicating inter-generationally, with a niece or grandson, for example, who may be more open to conversing via mobile devices than they are face to face, even with those their own age.

Technology can be particularly beneficial to people with physical limitations who find it difficult or unrealistic to leave their homes to connect with other people. If you're a homebound adult who has

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800-786-6464





# LACERA ACCOMPLISHMENTS

## LACERA Welcomes Wayne Moore to Board of Investments

Wayne Moore brings to the Board of Investments over 25 years of experience as an executive public administrator in the County of Los Angeles. He served as director of the L.A. County MTA Office of Management and Budget, assistant general manager of the Los Angeles Department of Transportation, and chief financial officer of the City Department of Public Works and of the Southern California Association of



Governments before retiring from public service employment in 2012.

An active member of the L.A. community, Mr. Moore serves as board president of the Los Angeles Child Guidance Clinic; board president of the Bridge Foundation; and a board member of the Brookmore Apartment Corporation. We thank him for his ongoing commitment to serving our community on LACERA's Board of Investments.

A group of LACERA employees' children, ages 8 to 12, joined us on April 20 for the annual Take Your Daughters and Sons to Work Day. A non-profit educational program more than 20 years old, Take Our Daughters and Sons to Work provides opportunities for girls and boys to explore the possibilities that come from developing a balanced work and family life and to share how they envision their futures. LACERA is proud to be one of the millions of workplaces across the United States to participate each year.

The 36 kids marked the day with hands-on activities coordinated around the theme, "Count on Me." LACERA's CEO, Gregg Rademacher, welcomed our guests before they began their tour of LACERA.

## LACERA HOSTS DAUGHTERS AND SONS TO WORK DAY



Highlights of the day included playing BINGO with the Disability Retirement division and visiting the Communications division to illustrate a booklet, which was copied and printed for them to take home. The kids played educational games with our Benefits, Legal, and the Financial and Accounting Services divisions; toured the Retiree Healthcare division; had Subway sandwiches and ice cream for lunch; and rounded out the day with exercises led by a visiting YMCA instructor.

On behalf of LACERA's management and staff, we wish each of our young guests all the best for this academic year and the amazing things they'll do in the future. We had a fun and meaningful day with the kids, and we look forward to seeing them again next year.

# PULL UP A CHAIR WITH BENEFITS

Welcome to LACERA's Benefits division. In compliance with retirement law, board regulations, and organizational policies, our team of 70 is responsible for processing timely and accurate requests for retirement plan benefits. Four sections currently comprise the Benefits division: Process Management, Core Benefits Services, Special Benefits Services, and the Benefit Protection Unit. Whether you're changing your direct deposit account, purchasing service credit, or applying for retirement, LACERA's most knowledgeable Retirement Benefits Specialists stand ready and able to help.



**BERNIE BUENAFLOR**  
Division Manager

“Aspiring to perfection through teamwork” is our slogan. We recognize that individuals are imperfect. However, with teamwork, technology, creativity, and a commitment to excellence, we effectively aim for perfection in our ongoing mission to produce, protect, and provide the promised benefits.

## CONNECT WITH US!

Email  
[welcome@lacera.com](mailto:welcome@lacera.com)

Call  
800-786-6464

Visit  
300 N. Lake Ave.  
Pasadena, CA 91101

Website  
[lacera.com](http://lacera.com)

## Public Service Announcement

# The Los Angeles County Department of Public Social Services Seeks Volunteers

**Your help is needed.** The Los Angeles County Department of Public Social Services (DPSS), Volunteer Services Section, is seeking volunteers to provide clerical support on a variety of short- and long-term assignments. Volunteers are also invited to various outreach events countywide, and the time required each week generally ranges from 20 to 40 hours. Volunteers must complete fingerprinting. 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 to low-income residents of Los Angeles County, including temporary financial assistance, free and low-cost healthcare insurance, and food benefits for families. For more information, call Anthony Leoni, DPSS Volunteer Coordinator, at 213-744-4590, or email him at [DPSSvolunteers@dpss.lacounty.gov](mailto:DPSSvolunteers@dpss.lacounty.gov).

## Embracing Aging: Keeping the Connection cont'd from pg. 5

difficulty getting out and about, look into technologies that bring the socialization to you. For instance, there are software applications with webcams that allow you to see the person you're speaking with in real time—the next best thing to seeing someone in person.

Technology offers great ways to keep in touch, but it's not worthwhile unless you actually use it. Make sure that your phone, computer, keyboard, and screen suit you. If you have poor vision, for example, larger buttons or bigger fonts and icons may improve the ease and speed of communication. If social media and technology are

new to you and you're unsure where to begin, consider asking a tech-savvy acquaintance to talk you through setting up an account or device.

### Start Cultivating Relationships Today

Initiating and maintaining relationships are ongoing activities that may take some practice, but what you practice you'll get good at. And it doesn't have to be done all at once. Sustaining a relationship of any kind is an ongoing activity, so start out small. If you've been meaning to take the initiative in reconciling with your sister, for example, write down her

phone number and have it handy for when you feel ready to give her a ring. Even the small things you do have the potential to strengthen your connection to others and improve your overall health!

Sources:

- <http://aging.milkeninstitute.org/assets/Uploads/PAS-16.pdf>
- [http://www.huffingtonpost.com/entry/90-year-old-loneliness-list\\_us\\_5890e9d4e4b0522c7d3d9e25?section=us\\_healthy-living](http://www.huffingtonpost.com/entry/90-year-old-loneliness-list_us_5890e9d4e4b0522c7d3d9e25?section=us_healthy-living)

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# STAYING HEALTHY TOGETHER

Vol. 11, Issue #2 • June 2017

## Your Mouth Says a Lot About Your Overall Health

There's no question that getting a regular dental check-up is important for treating and preventing cavities, gingivitis, and other oral diseases. However, many people aren't aware that a dentist can identify other health issues too. Regular dental check-ups may help to preclude even serious illnesses and the medical expense associated with treating them.

### The Benefits of a Dental Checkup

As most of us know, consistent visits to a dentist mean early detection and treatment of cavities and gum disease, a review of your oral hygiene, fillings that stay securely in place, and fewer oral aggravations such as bad breath. But the advantages of getting dental check-ups include more than just a healthy mouth. Evidence demonstrates that regular dental visits may also:

- **Detect oral cancer early:** A dentist examines a patient's mouth for abnormalities that may indicate oral cancer, before it becomes advanced. This is especially important for individuals who use tobacco products.
- **Encourage proper nutrition:** Some people avoid certain foods because they have trouble chewing or swallowing due to tooth pain, ill-fitting dentures, or other issues.
- **Prevent other health issues:** Research suggests that gingivitis can increase the risk of developing diabetes, cardiovascular disease, and other chronic illnesses.

### Why Everyone Should Open Wide

In the course of a regular dental check-up, your dentist should look for suspicious spots and feel for lumps in and around your mouth. This may include the roof of your mouth, inside your cheeks, under your tongue, and other areas of the head and neck. Cancer can affect any body part,

even the mouth or throat. Most of the 45,000 people in the U.S. who are diagnosed with oral cancer each year are over 40 years old and smoke or chew tobacco. That said, oral cancer can occur at any age, regardless of tobacco use.

The most common symptom of oral cancer is a flat, painless white or red spot or a small sore. Having a spot or sore in your mouth is usually harmless. However, it's important that you tell your dentist so that he/she can decide if further investigation is needed. In order to detect cancerous or precancerous cells, most dentists now use a small brush to gather cell samples of a suspicious area. The specimen is then sent to a laboratory for analysis. This oral brush biopsy procedure is easy and can be done in the dentist's chair with very little or no pain. The results help to determine the need for a surgical biopsy or other follow-up.

Your dental examination is the time to discuss chronic issues like dry mouth (Xerostomia)—it's not always a normal consequence of aging! Although dry mouth is sometimes the first sign of a more serious issue, it's usually a side effect from medication. If you have a condition that causes dry mouth, such as asthma, or are taking medication that dries out your mouth, increase your water intake to keep your mouth well lubricated. Your dentist may apply a varnish or gel to prevent cavities from developing.

### Oral Health and Aging

Many oral health issues have long been understood as a consequence of aging, but no change in your health should be taken for granted. It wasn't so long ago that the need for dentures at a certain age was a foregone conclusion. Nowadays, more than half of individuals over age 65 retain some or all of their teeth, thanks in part to the dental industry's emphasis on prevention. However, tooth loss is still more likely to occur in older individuals.





## Your Mouth Says a Lot About Your Overall Health **cont'd**

If you wear dentures, it's important that you take care of them and that you maintain a healthful diet. It might help to take smaller bites and eat softer foods, such as unsweetened applesauce, if you're experiencing some discomfort or adjusting to new dentures.

### Stress and Its Impact on Oral Health

In addition to regularly visiting a dentist, it's advisable to minimize stress and its impact on your oral health, as much as possible. Besides its more familiar manifestations—headaches, stomachaches, and anxiety are familiar to many of us—stress can also trigger painful oral issues. Whatever symptoms stress tends to cause you, it's important to recognize both the sources of it and signs that it's time to reduce the stress you're experiencing.

Oral conditions caused by stress include:

- Jaw joint dysfunction includes disorders of the temporomandibular joint or chewing muscles and can cause pain around the ear or face.
- Bruxism, also known as teeth grinding, can occur during the day (especially when concentrating) or at night.
- Poor oral hygiene, caused by a lack of good brushing and flossing, can lead to tooth decay and periodontal (gum) disease.
- Cold sores, caused by the virus HSV-1, are commonly triggered by dental treatment, stress, and sunlight.
- Stress-induced oral infections or sores may show up as ulcers, white lines, or white or red spots.
- Decreased immune response can contribute to the development of periodontal disease.

Some of these stress-related ailments can cause pain. If you experience oral pain, even if it's intermittent, begin by informing your dentist. From there, you can discuss appropriate treatment options.

- If you grind your teeth, talk with your dentist about getting a custom-fitted night guard. It can be worn at

night to prevent tooth damage caused by grinding and clenching. The night guard also creates a cushion to remove stress on the muscles and joint tissues.

- Avoid hard or crunchy foods if you're experiencing oral pain.
- Abstain from tobacco and alcohol, which can aggravate oral symptoms.
- Try gentle massage, physical therapy, or pain-relief medications.
- Talk with your dentist or physician about prescription medications. Anti-inflammatory drugs may reduce inflammation of the jaw joint; antiviral drugs may prevent cold sores.
- To reduce the frequency of cold sores, use a sunscreen with an SPF of at least 30 or stay out of the sun.

### Mouth Maintenance at Every Age

If you learned good dental care habits at an early age and have practiced them over your lifetime, you're familiar with what's necessary to take care of your teeth: Floss every day, brush twice daily with fluoride toothpaste, and schedule dental exams and cleanings on a regular basis. Now, let's brush up on some other actions you can take to maintain your oral health as you age:

- Avoid tobacco products. Using tobacco in any form greatly increases the risk of periodontal disease.
- Replace your toothbrush every three or four months or sooner if the bristles become frayed. A worn toothbrush won't clean your teeth very well.
- If you wear dentures, remember to remove them for at least four hours every day and to clean them every day.

### LACERA-Administered Dental Plans

So that you can better attend to your dental health, we've outlined the preventive care benefits for the LACERA-administered Cigna Dental HMO and Cigna Dental PPO plans.

**cont'd on pg. 10**

Benefit Provisions	Cigna Dental HMO	Cigna Dental PPO
<b>Adults</b>		
Cleaning (Limit to two visits per plan year)	\$0.00	Member pays 20% of usual and customary charges. Deductible does not apply.
Additional Cleaning (In addition to the two visits listed above)	\$45.00	Member pays 20% of usual and customary charges. Deductible applies.
<b>Children</b>		
Cleaning (Limit to two visits per plan year)	\$0.00	Member pays 20% of usual and customary charges. Deductible does not apply.
Additional Cleaning (In addition to the two visits listed above)	\$30.00	Member pays 20% of usual and customary charges. Deductible applies.

## Your Mouth Says a Lot About Your Overall Health *cont'd from pg. 9*

If you are enrolled in the LACERA-administered Cigna dental/vision plan and have questions about your dental plan benefits, network access, or another issue related to your dental plan, please contact Cigna directly. Here is their contact information:

Dental Carrier	Toll-free Number	Website
CIGNA Dental HMO	800-244-6224	www.mycigna.com
CIGNA Indemnity Dental	800-244-6224	www.mycigna.com

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.

Sources:

- <http://oralcancerfoundation.org/facts/>
- <http://www.cancer.net/cancer-types/oral-and-oropharyngeal-cancer/diagnosis>
- <http://www.webmd.com/oral-health/healthy-mouth-14/your-healthy-mouth/stress-teeth>
- [https://www.cdc.gov/oralhealth/publications/factsheets/adult\\_oral\\_health/adult\\_older.html](https://www.cdc.gov/oralhealth/publications/factsheets/adult_oral_health/adult_older.html)
- <http://www.southfloridadentalcare.com/5-health-benefits-regular-dental-visits/>

# Staying Healthy Together with LACERA's Retiree Wellness Program

**O**n Tuesday, April 18, LACERA retirees participated in LACERA's semiannual Staying Healthy Together half-day workshop. This workshop, themed "Staying Connected," addressed the fact that while smart phones and the Internet offer us more ways to connect, they don't always help us to feel connected.

Attendees learned about mindfulness, the cultivation of deep, purposeful attention to whatever arises in the present moment, either inside or outside us. Nowadays, being mindful of the present moment is increasingly challenging.

Kristie Holt, our speaker sponsored by Anthem Blue Cross, guided participants in exploring how to use mindfulness to stay connected. What we sense in our environment affects our ability to be fully mindful. Having a designated space to relax, reducing clutter, and simply going outdoors are great ways to develop an awareness of our mindfulness. Even something as simple as laughing more often can be important in improving mindfulness. Kristie also discussed

the benefits of relaxation techniques, such as deep breathing and palming.

The workshop was a successful event, thanks to the nearly 300 LACERA retirees who attended and stayed connected with LACERA, former colleagues, and friends. Participants visited carrier booths, won raffle prizes, strolled through the garden, and enjoyed lunch together. To each LACERA member who made this workshop possible, we say, "thank you!" We would also like to thank our carrier partners who attended the workshop and provided the raffle prizes and other giveaways.

The next Staying Healthy Together half-day workshop will be in September—we hope to see you there!



## 2017 Payday Calendar

June						
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	<b>M</b>	29	<b>D</b>	

July						
S	M	T	W	T	F	S
						1
2	3	<b>H</b>	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	<b>M</b>	29
30	<b>D</b>					

August						
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>M</b>	30	<b>D</b>		

**M** = Check Mailing Date

**D** = Direct Deposit Date

**B** = Both Mailing Date and Direct Deposit Date

**H** = Holiday

# 3 THINGS SANDCASTLES

There are few things more evocative of summer than an afternoon dedicated to the construction of a spectacular sand structure. Water, sand, and sun are the only building materials needed; the rest is up to the architects and their colorful buckets of tools. Though it's often considered child's play, constructing a sandcastle isn't just fun in the sun. It's serious science, too!

- The surface tension of water is critical in a successful sandcastle. Water bridges the space between each grain of sand, and with the right ratio of sand to water (eight parts sand to one part water is optimal), the bridges are strong enough for construction to commence.
- Currently, the tallest sandcastle in the world measures 48 feet 8 inches

and was created on the beach at Puri, Odisha, India, on February 10, 2017.

- Not all sand is created equal: The finer the grain, the easier it will be to pack. In Southern California, professional sand sculptors recommend Imperial Beach, Coronado Beach, and Oceanside Pier View South Beach, among others.

## Retiree Healthcare Benefits Program Letter Packet Mailing: 2017-2018 Plan Year

If you're currently enrolled in a LACERA-administered health plan, your Annual Retiree Healthcare Packet for the 2017-2018 Plan Year was **mailed at the end of May**. This packet contains important information about the LACERA-administered Retiree Healthcare Benefits Program, including the 2017 healthcare monthly premium rates and mandated benefits update. If you haven't already done so, please review the information about your health plan coverage. **No action is needed unless you would like to make changes to your current healthcare plan enrollments.**

If you have not received your packet, please contact the Retiree Healthcare division by calling 800-786-6464 (press 1 when prompted) or 626-564-6132. You may also sign in to My LACERA to send a secure message to us, or send an email to us at [healthcare@lacera.com](mailto:healthcare@lacera.com).

**Please note:** If you are enrolled in a LACERA-administered Kaiser Permanente plan outside of California, LACERA will mail a different packet to you. Plan changes and premium rates are determined by the Kaiser Permanente region in which you reside.

## RHC TIP

### Who to Call for Help

Contact the Retiree Healthcare division at 800-786-6464, then press 1; or 626-564-6132 in order to:

- Enroll in a LACERA-administered health plan;
- Have the Retiree Healthcare Benefits Program's administrative rules clarified for you; or
- Change/cancel your enrollment in a LACERA-administered healthcare plan.

Contact your LACERA-administered health plan carrier when you:

- Want to request a plan book or explanation of benefits;
- Have questions about I.D. cards;
- Need specific healthcare claim forms; or
- Have eligibility or billing questions.

To access contact information for your health plan carrier, visit the "Contact Insurance Companies" page in the Retiree Healthcare section on [lacera.com](http://lacera.com).



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## Inside lacera.com:

The 2016 tax season may have given you a refund or found you writing a check to the IRS. If you've decided to make an adjustment to your federal and/or California tax withholding elections, My LACERA is the place to do it. **Sign in to My LACERA anytime to adjust and submit your tax elections online.**

Requests to adjust tax elections received by the 15th of the month will be applied to that month's allowance; requests received after the 15th will be applied to the following month's allowance. Copies of Form W-4P and Form DE-4P are available on the Brochures & Forms page of lacera.com or by calling 800-786-6464.

*Check with a professional advisor to determine which withholding category is best for your personal situation; LACERA does not provide tax advice.*

## LACERA-Sponsored Long-Term Care Plan

On December 15, 2016, the Board of Retirement approved LifeSecure as the LACERA-sponsored Long-Term Care insurance program carrier.

### 2017 Long-Term Care Seminar Schedule

LACERA hosts educational seminars that begin at 10:30 a.m. on the second Wednesday of each month. To make a reservation, please call 626-818-2673.

- February 8, 2017 • March 8, 2017 • April 12, 2017 • May 10, 2017
- June 14, 2017 • July 12, 2017 • August 9, 2017 • September 13, 2017
- October 11, 2017 • November 8, 2017 • December 13, 2017

### Seminar Location

LACERA Office — Gateway Plaza  
 300 N. Lake Ave., Pasadena, CA 91101  
 First Floor, Workshop Room

## Upcoming Holidays

LACERA will be closed on:

- **Tuesday, July 4**, in observance of Independence Day
- **Monday, September 4**, in observance of Labor 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.