



Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • SEPTEMBER 2018 • VOL. 29, NO.3

PLAN AHEAD The LACERA Special Durable Power of Attorney

Accidents and illnesses happen. It's an unfortunate part of life. That's why it's important to have the right documents in place in the event that something goes wrong and you become unable to handle your own affairs. In regard to your LACERA benefits, this means having a Special Durable Power of Attorney on file with us. If you have not completed this form, consider the following scenario and if you have properly prepared for your loved ones in case something similar happens:

A retired LACERA member, Jerry

has started misplacing his keys with regularity, forgetting the names of everyday objects, and struggling to manage the household finances and pay bills on time. Then one day he gets lost driving to the grocery store near the house that he and his wife, Anne, have lived in for decades. Jerry sees his doctor and is diagnosed with middle-stage Alzheimer's disease. Although Jerry has granted Anne a general Power of Attorney, it's important that they review all of their paperwork and make sure that they have submitted a LACERA Special Durable Power of Attorney.

Otherwise, once Jerry's illness progresses to the point that he is incapacitated, Anne may be unable to conduct important LACERA business on Jerry's behalf, including endorsing checks, completing a change of address, and making tax withholding elections.

What Is the LACERA Special Durable Power of Attorney?

You are likely familiar with the Power of Attorney, which is a legal

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**Los Angeles County Employees
Retirement Association**

Board of Retirement:

VIVIAN H. GRAY

Chair
Elected by General Members

HERMAN B. SANTOS

Vice Chair
Elected by General Members

MARVIN ADAMS

Secretary
Appointed by Board of Supervisors

ALAN J. BERNSTEIN

Appointed by Board of Supervisors

JAMES P. HARRIS

Alternate Member
Elected by Retired Members

SHAWN R. KEHOE

Elected by Safety Members

JOSEPH KELLY

County Treasurer and Tax Collector
Ex-Officio Member

KEITH KNOX

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

WILLIAM R. PRYOR

Alternate Member
Elected by Safety Members

LES ROBBINS

Elected by Retired Members

THOMAS WALSH

Appointed by Board of Supervisors

GINA ZAPANTA-MURPHY

Appointed by Board of Supervisors

Board of Investments:

DAVID GREEN

Chair
Elected by General Members

SHAWN R. KEHOE

Vice Chair
Elected by Safety Members

WAYNE MOORE

Secretary
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

Elected by Retired Members

RONALD A. OKUM

Appointed by Board of Supervisors

GINA V. SANCHEZ

Appointed by Board of Supervisors

HERMAN B. SANTOS

Elected by General Members

MICHAEL SCHNEIDER

Appointed by Board of Supervisors

Interim Chief Executive Officer

ROBERT R. HILL

Interim Deputy Chief Executive Officer

JAMES BREKK

Assistant Executive Officer

JJ POPOWICH

Interim Assistant Executive Officer

BERNIE BUENAFLO

From the
Executive Desk

Robert R. Hill – Interim CEO, LACERA



Business as Usual

Hello, LACERA members! It's hard to believe, but it has been nearly a year since our former CEO retired. Anytime there's a major change in organizational leadership, there's a heightened risk that something can go wrong. The ability to weather major change is an indication of the overall strength of an organization's core values, its governance structure, and its greatest resource of all — its staff members.

Despite the major change that took place last year, it is business as usual at LACERA, as we continue to produce, protect, and provide the promised benefits to you, our members. Since October 2017, we have welcomed more than 3,000 new members, met with more than 12,000 members in our Member Service Center, held around 200 workshops throughout the County, and paid around \$2 billion in benefits. The numbers are impressive, but actually they do not represent anything out of the ordinary for us. This is our normal scope and pace of activity, and I'm proud of our ability to keep on top of our impressive workload in the face of organizational changes.

Accomplishments

In addition to keeping up with our business as usual, I'm pleased to

share that LACERA has won a few important awards recently, and our employees have been giving back to the community by contributing their time and money. My congratulations to Board members Herman Santos and Vivian Gray, who were re-elected to their positions at the end of July, as

“I'm proud of our ability to keep on top of our impressive workload in the face of organizational changes.”

well as to Ms. Gray on her election to Vice President of SACRS. Learn more about our accomplishments on the next page.

Social Security Fairness Act

The work we perform for members includes supporting and advocating for their rights. As an example, LACERA's Board of Retirement has consistently supported the federal



LACERA ACCOMPLISHMENTS

Board Members Re-Elected



HERMAN B. SANTOS
Third Member of
the BOI



VIVIAN H. GRAY
Third Member of
the BOR

The results are in from the election held on Tuesday, July 24, for one seat each on the Board of Investments (BOI) and Board of Retirement (BOR), both elected by general members.

Congratulations to Herman Santos and Vivian Gray for being re-elected as the Third Member of the BOI and Third Member of the BOR, respectively. Mr. Santos' and Ms. Gray's terms will run from January 1, 2019 to December 31, 2021.

LACERA Conducts Biggest Food Drive and Volunteer Day to Date

In June, LACERA employees took part in what has become a recent mid-year tradition: the third annual Volunteer Day benefiting the L.A. Regional Food Bank. The event continues to grow, with new records this year for volunteer participation as well as food contributions.

Volunteer Day and the associated food drive are coordinated by LACERA Senior Human Resources Analyst Connie Chan, who, in her professional role, created the event as a way to engage and inspire employees. "Due to the very nature of our work, LACERA tends to attract employees who value compassion, integrity, loyalty, and community responsibility," she says. Volunteer Day is the perfect vehicle

to "channel that sense of purpose to enhance our employee culture and give back in a meaningful way to the broader community as well."

Back when she first pitched the idea of a Volunteer Day to Human Resources Director John Nogales and Assistant Executive Officer JJ Popowich, Chan received their immediate buy-in and participation. "The L.A. Food Bank was selected because it is a reputable nonprofit, their facilities are able to accommodate our large group, and John and JJ are long-time supporters," she says.

Almost 50 LACERA staff, family, and friends volunteered for the first event in March 2016 at the Food Bank's facility just south of downtown. It was such a success

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EXECUTIVE DESK **cont'd**

Social Security Fairness Act, which was first introduced in 2001. Multiple versions of this act have been introduced since then — most recently in early 2017. The act seeks to repeal the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), enacted in 1983 and 1977, respectively. These two provisions reduce the Social Security benefits of

retirees and/or their survivors who also receive pensions.

We believe that to penalize those who worked in public service by reducing their Social Security benefits is unfair, and Congress has not yet adequately addressed these issues. Until it does, LACERA's Board of Retirement will continue to support and track the progress of the Social Security Fairness Act. For

more information about the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), visit www.ssa.gov/planners/retire/wep.html and www.ssa.gov/planners/retire/gpo.html.

800-786-6464

LACERA Conducts Biggest Food Drive and Volunteer Day to Date **cont'd from pg. 3**

that people were stopping Chan in the hallway to ask when the next Volunteer Day would be. The event was moved to June the following year, and the food drive was added.

Participation for 2018 is the highest yet, with 198 pounds of food donated in LACERA's lobby bins throughout the month of June and 65 volunteers (41 employees plus their family members and friends) reporting for duty on Saturday, June 30, at the Food Bank. Demonstrating how much impact a dedicated team can make, in just three hours the dozens of volunteers sorted 15,356 pounds of food, enough to feed an estimated 12,745 meals to those in need.

Administrative Services' Stacy Green, Facility Project Coordinator,

appreciated the opportunity to directly address a problem she sees all the time. "When I'm driving to work every day or anywhere in this city, I see homeless, hungry people," she says. "Volunteering today gives me a sense of helping in some kind of way."

Chan points out how, in addition to helping the community, Volunteer Day is beneficial to LACERA as an organization. First, it gives employees at all levels, from all divisions a chance to get to know and appreciate each other, which in turn, enhances teamwork and collaboration in the workplace. "By working together outside of our usual work roles, sharing a culture of giving back, and getting to know our colleagues' family and friends, we can connect

with each other on a human level that isn't found in an office environment," she says.

Additionally, such activities help with recruitment efforts and increase morale. "Studies have shown that high achievers are attracted to companies with a sense of social responsibility and healthy employee culture. In general, people want to be surrounded by positivity and purpose," says Chan. "Knowing that so many of my colleagues and managers have the same values and passion for giving back makes me proud to be an employee of LACERA."

To see a video from the event, visit: www.lacera.com/about_lacera/accomplishments/lacera_accomplishments.html



2018 Payday Calendar

09 September						
S	M	T	W	T	F	S
						1
2	H	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	M	27	D	29
30						

M = Check Mailing Date

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

D = Direct Deposit Date

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

H = Holiday

BOR Chair Vivian Gray Elected Vice President of SACRS



LACERA Board of Retirement Chair Vivian Gray was elected Vice President of the State Association of County Retirement Systems (SACRS) during the Spring 2018 Conference held in Anaheim. As part of the SACRS leadership team, Ms. Gray helps provide critical oversight and strategic guidance for the association, which consists of 20 independent county retirement systems in California.

Ms. Gray was elected by a roll call vote, and assumed her one-year term at the conclusion of the members' meeting. Ms. Gray also serves as Chair of the SACRS Program and Bylaws Committees.

Human Resources Division Wins Agency Awards

LACERA's Human Resources Division recently received Agency Awards for Excellence in Human Resources for both the California and Western Region chapters of the International Public Management Association for Human Resources (IMPA-HR). LACERA was one of just three organizations selected to receive the Award for the Western Region, which covers Arizona, California, Colorado, Idaho, Nevada, Oregon, Utah, and Washington.

These awards recognize the overall quality, accomplishments, and contributions of member agency human resource programs that exceed expectations and go beyond the normal standards of a good government human resources program. LACERA was nominated based on our WorldatWork Seal of Distinction, Career Development Program, Annual Core Benefits Training Program, Charitable Giving Program, Staff Volunteer Day at the Food Bank, and Lactation Support Program, the last of which won the Mother-Baby Friendly Workplace Award.



On behalf of LACERA's Human Resources Division, John Nogales and Roberta Van Nortrick accept the Agency Award for Excellence from the Western Region of the International Public Management Association for Human Resources.

LACERA a Charitable Giving Top Team

LACERA was recently recognized for having the County's highest percentage of employees participating in the Charitable Giving Campaign via voluntary payroll contributions in 2017. First, at the Tuesday, June 12, L.A. County Board of Supervisors meeting, Human Resources Director John Nogales accepted a top team commendation on behalf of LACERA. A few weeks later, on Tuesday, July 3, the L.A. County Human Resources Department presented the 2017 campaign's final results and a team award to LACERA representatives at the Music Center in downtown Los Angeles.

Of LACERA's 391 total permanent employees, 168 (42 percent) donated to charity out of each paycheck in 2017 for a total of \$16,293.72 — nearly \$100 per person per year. Altogether last year, L.A. County employees donated \$1,065,661 in payroll deductions and cash contributions to benefit the community.



L.A. County Human Resources Director Lisa Garrett, LACERA Charitable Giving Coordinator Donna Hansen, and Assistant Executive Officer JJ Popowich at the July 3 Charitable Giving Campaign's team awards presentation



800-786-6464

instrument used to delegate legal authority from one person (the Principal) to another (the Attorney-In-Fact) to make property, financial, and other legal decisions on the Principal's behalf.

LACERA's Special Durable Power of Attorney has distinguishing features. First, it is **special** because it is limited to your LACERA retirement benefits *only*. Second, while a general Power of Attorney *terminates* when the Principal becomes incapacitated, a **durable** clause *retains* your Attorney-In-Fact's decision-making authority if you become incapacitated. This is a critical distinction, because if you become incapacitated and do not have a Power of Attorney with a durable clause in place, no one will be able to manage your retirement benefits for you, and *by law LACERA must withhold your retirement allowance payments until a court appoints someone to handle your affairs.*

Delegating Your Power of Attorney

Your Attorney-In-Fact can be any person over the age of 18, including a relative, who is willing and able to act in your best interest. While the Power of Attorney goes into effect immediately once you have completed the paperwork, you can still handle your own affairs.

You may grant to your Attorney-In-Fact the authority to take the same actions as you would, including, but not limited to, the following:

- Elect any retirement option on your behalf, including the Unmodified Option or Unmodified+Plus Option, even though it may reduce your monthly allowance
- Designate or change any beneficiary(ies) on your behalf,

including your Attorney-In-Fact and/or minor child(ren)

- Submit a change of address
- Make tax withholding elections
- Access information regarding your benefit payments
- Endorse checks
- File applications to retire
- Designate a bank account to receive an electronic transfer of your retirement benefit
- Elect healthcare insurance plans and designate healthcare dependents under those plans
- Withdraw your contributions and interest

You can terminate the Power of Attorney as long as you are competent and have submitted written notification to LACERA. If you do not revoke the document, it will terminate upon your death.

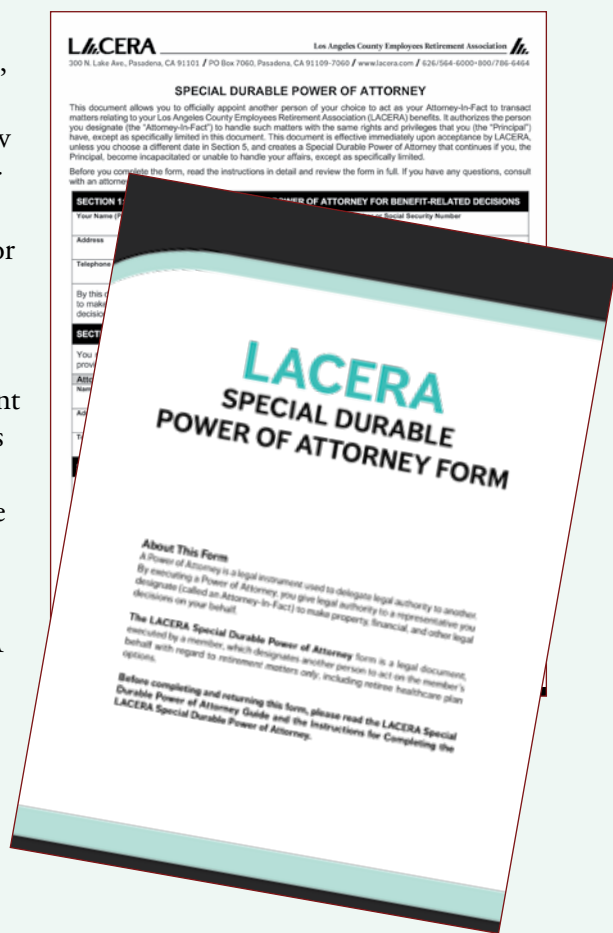
2018 Form Updates

The LACERA Special Durable Power of Attorney guide, form, and instructions were revised in the summer of 2018, so now is a perfect time to review your Power of Attorney documents and make changes as needed, or submit new forms. The forms include new sections allowing the Principal to designate an Alternate Attorney-In-Fact, grant (or limit) an Attorney-In-Fact's authority to conduct specific transactions, and/or specify the duration of the Attorney-In-Fact's authority.

If you already have a LACERA Special Durable Power of Attorney on file, you do not need to complete a new form unless you wish to update it to include these options.

To access the new Special Durable Power of Attorney package, visit lacera.com and click on the Brochures & Forms tab at the top right of the homepage. Click on Change Your Personal Information and scroll down to select the Special Durable Power of Attorney package in the dropdown menu. You can download it to print yourself or order by mail.

See the accompanying **FAQs: LACERA Special Durable Power of Attorney** for more information. You can also call our Member Service Center at 800-786-6464 or make an appointment to visit in person if you have additional questions. Remember that LACERA cannot offer legal advice. If you have legal questions about whom to appoint as Attorney-In-Fact or which powers to grant them, or if your questions regard a non-LACERA Power of Attorney, you will need to consult an attorney.



FAQs: LACERA Special Durable Power of Attorney

When should I submit my Power of Attorney form to LACERA?

You can submit your fully executed Power of Attorney form to LACERA at any time, or your Attorney-In-Fact can send it to us when the need first arises to transact business on your behalf. However, we encourage you to submit your Power of Attorney to us as soon as possible so that we can help ensure its completeness.

LACERA recommends that you keep your completed Power of Attorney form where it is accessible to your Attorney-In-Fact. This can ease distress for you and your family if there comes a time when you are unable to handle your own retirement affairs. We advise keeping a photocopy of the original form for your records.

Does a Power of Attorney authorize my Attorney-In-Fact to conduct business after my death?

No. Any Power of Attorney expires upon your death. You may wish to consult an attorney regarding an estate plan in order to authorize actions after your death.

Can I use the LACERA Special Durable Power of Attorney to appoint an administrator of my estate prior to my death?

No. You should consult an attorney regarding an estate plan if you wish to grant authority to an administrator of your estate after your death.

Can I execute the LACERA Special Durable Power of Attorney outside of California?

Yes, as long as it is properly notarized or witnessed as required on the form.

Can I use my California Power of Attorney for Health Care for LACERA retirement matters?

No. That document applies to healthcare matters only. However, the LACERA Special Durable Power of Attorney may be used to select LACERA-administered healthcare plans and healthcare dependents.

Can I have more than one Power of Attorney on file with LACERA?

No. Submitting a new Power of Attorney to LACERA immediately revokes all earlier dated forms on file. You can only have one valid Power of Attorney form on file with LACERA. If there is more than one, then the most recently executed form will control.

LACERA Again Honored for Excellence in Financial Reporting



For the 28th consecutive year, LACERA has been awarded the Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting for LACERA's Comprehensive Annual Financial Report (CAFR) for the fiscal year ended June 30, 2017. The GFOA award represents the highest form of recognition in governmental accounting and financial reporting.

In addition, our annual Popular Annual Financial Report (PAFR) — a condensed version of the CAFR that we send to all members with their December newsletter — has earned the GFOA award for Outstanding Achievement for the 20th consecutive year.

Congratulations to the LACERA employees who contributed to the annual reports for earning these prestigious national awards.

PULL UP A CHAIR WITH DISABILITY RETIREMENT SERVICES



RICKI CONTRERAS
Division Manager

Welcome to Disability Retirement Services. We're a team of around 40 employees responsible for administering LACERA's Disability Retirement Program in an equitable, timely, accurate, and courteous manner consistent with applicable laws, policies, and procedures. Our responsibilities include investigating and evaluating disability retirement applications from LACERA members. After investigating each disability retirement case, we present our recommendation to the Board of Retirement, which adjudicates the application. We also administer the disability appeals process in conjunction with LACERA's Disability Litigation Division.

800-786-6464

STAYING HEALTHY TOGETHER

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BUILDING A BETTER PLATE

If you live with diabetes, knowing what to eat and when can make all the difference in your health. When you eat, your body converts carbohydrates to sugar and uses it to fuel your body. If you have diabetes, or prediabetes, your body's cells don't properly absorb sugar, causing your blood sugar to spike. Chronic high blood sugar can cause other health risks such as heart disease, blindness, nerve problems, and kidney failure.

These steps can help anyone live healthier, and if you're diabetic, can help keep your blood sugar under control:

- **Eat regularly throughout the day.** Skipping meals can lead to major drops in blood sugar and cause drastic spikes when you finally do eat. Eat breakfast within an hour of getting up, then aim to eat at least every four to five hours throughout the day.
- **Try healthy snacks.** Limit the amount of processed snacks and baked goods you eat. Instead of pretzels or chips, choose a small portion of almonds or yogurt, or an apple with peanut butter. Buy plain low-fat yogurt and mix it with a teaspoon of fruit spread or a handful of berries.
- **Eat about the same amount of food at each meal.** This keeps your blood sugar at an even level and ensures you have energy throughout the day.
- **Use the "plate method" as your guide.** Fill half your plate with non-starchy vegetables like broccoli, spinach, and carrots; one quarter with protein; and one quarter with grains and starchy foods like beans, potatoes, pasta, or rice.
- **Remember: Homemade and fresh is best!** Cooking at home means you control what goes into your food, so you can use healthy ingredients and limit salt and unhealthy fats.
- **Stay hydrated throughout the day.** Aim to drink two or more liters a day of water or low- or non-calorie drinks. Avoid sugary drinks like sweet tea, soda, juice, and sports drinks.



Instead of That, Try This!

Try the healthy food alternatives suggested below to make better food choices.

Instead of	Try
Pan-fried and deep-fried foods	Baked, boiled, or steamed foods
French fries, chips, crackers, and cookies	Fruits, veggies and hummus, or nuts
White bread, white rice, and potatoes	Whole wheat bread, brown rice, and quinoa
High-fat dairy foods, such as whole milk, cheese, cream, and ice cream	Nonfat milk, low-fat milk (1 percent), and some reduced-fat cheeses
Seasoning salts	Fresh herbs and/or a squeeze of lemon juice
Proteins high in saturated fat, such as beef, hot dogs, and bacon	Beans, fish, lean chicken, and turkey
Butter or margarine	Trans-fat-free vegetable oils, such as canola, olive, coconut, and avocado

Sources: "Create Your Plate," American Diabetes Association, September 2016; "Diabetes Diet: Create Your Healthy-Eating Plan," Mayo Clinic, March 2017; "Diabetic Hypoglycemia," Mayo Clinic, May 2018; "Diabetes Management: How Lifestyle, Daily Routine Affect Blood Sugar," Mayo Clinic, May 2017; "Eat Well!" Centers for Disease Control and Prevention, May 2018; "Eating Well With Diabetes and Carbohydrate Basics," Kaiser Permanente, 2006; "Pre-Diabetes: Frequently Asked Questions," Kaiser Permanente, 2008

Know the Facts: How to Read Nutrition Labels

Ever wonder whether products marked as “healthy,” “organic,” or “all natural” are really better for you? Read the nutrition label to compare and see for yourself! Here are some things to look for:

- **Serving size:** Keep in mind that the nutrition information shown is only for one serving. The label shows how much is in a serving and how many servings are in the container.
- **Calories:** Generally, women need about 2,000 calories a day and men need about 2,500 to maintain their weight, but this varies depending on age and activity level.
- **Total cholesterol and sodium (salt):** Limit these whenever possible. Avoid trans fat (found in many processed baked goods), and keep saturated fat (found in red meat, whole milk, and cheese) to 10 percent of your daily calories.
- **Total carbohydrates:** Generally, adults with diabetes should limit carbohydrates to 45 to 60 grams a day.
- **Vitamins A and C, calcium, and iron:** These nutrients are key to a healthy diet. This percentage tells you how much the food will contribute to the daily recommended amount, based on a 2,000-calorie diet.

Sources: “Eating Well With Diabetes and Carbohydrate Basics,” Kaiser Permanente, 2006; “How to Understand and Use the Nutrition Facts Label,” U.S. Food and Drug Administration, November 2004; “The Truth About Fats: the Good, the Bad, and the In-Between,” Harvard Health Publishing, August 2017; “Understanding Food Nutrition Labels,” American Heart Association, March 2017.

Did you know the nutrition label is getting a makeover that will make it even easier to know what’s in the foods you buy? Some companies have already made the changes; you

can find their updated labels on store shelves now. Over the next few years, all labels will transition to adhere to new Food and Drug Administration guidelines.

For more info, visit www.fda.gov and type “Changes to the Nutrition Facts Label” in the search tool.

Diabetes Word Scramble

Unscramble the following diabetes symptoms. You do not need to unscramble the order of the words, just the letters. After unscrambling the words, record the letters in yellow, in order, to solve the secret message.

1. **olsw-gaheiln oress** s l o w - h e a l i n g s o r e s
2. **fnlgeie rietd** _ _ _ _ _
3. **cinreaeds hsitrt** _ _ _ _ _
4. **lruyrb vsiion** _ _ _ _ _
5. **refueqnt inratonui** _ _ _ _ _
6. **runbgni naip** _ _ _ _ _
7. **swlleon dre sumg** _ _ _ _ _
8. **eeffling rhuynng** _ _ _ _ _
9. **wgieth sosl** _ _ _ _ _
10. **itgnling hnads adn etef** _ _ _ _ _
11. **efrequent nficeotsni** _ _ _ _ _

Secret Message

Secret Answer: Notice your body's hints.
1. slow-healing sores 2. feeling tired 3. increased thirst 4. blurry vision
5. frequent urination 6. burning pain 7. swollen red gums 8. feeling hungry
9. weight loss 10. tingling hands and feet 11. frequent infections

This article is for general informational purposes only. Consult with professional advisors regarding medical matters; LACERA does not offer medical advice.

Get Motivated to Eat Healthy at Our Fall Workshop

Want to learn more about healthy eating? Join us for the fall Staying Healthy Together workshop for LACERA retirees on October 23 from 9 a.m. to 1 p.m. at Pickwick Gardens in Burbank. Hear practical tips for improving your diet, and attend our live cooking demonstration for healthy food preparation ideas and

recipes. Visit our vendor tables for giveaways and special activities, and enjoy our raffle and healthy refreshments. Plus, have fun connecting with your fellow retirees! Watch your mail for an invitation, and visit lacera.com for updates.



lacera.com

New Medicare Cards

According to the Centers for Medicare & Medicaid Services (CMS), personal identity theft affects a large and growing number of seniors. People age 65 or older are increasingly the victims of this type of crime. This is why CMS is readying a fraud prevention initiative that removes Social Security numbers from Medicare cards. Medicare is a federal agency that provides health insurance for people 65 and older, under 65 with certain disabilities, and any age with end-stage renal disease (ESRD).

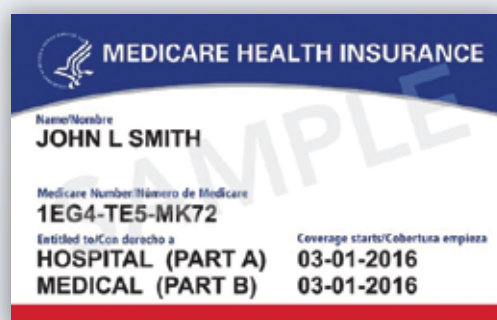
In April 2018, CMS — *not* LACERA — began mailing new Medicare cards that include a new Medicare number to all people with Medicare, with completion expected by April 2019. If you have Medicare, here is some information CMS would like you to know:

- Your new card will have a new Medicare number that is unique to you, instead of your Social Security number. This will help to protect your identity.

- Your Medicare coverage and benefits will stay the same.
- Once your new Medicare card arrives, you should destroy your old Medicare card to make sure no one can access your personal information.

Below is a sample copy of the new Medicare card, redesigned by CMS.

You may also refer to your copy of the 2018 *Medicare & You* handbook sent by Medicare for more information regarding the new Medicare cards.



Don't Sign Up for Non-LACERA Medicare Part D Plans

If you are currently enrolled in a LACERA-administered health plan, heads up! You may have seen the marketing campaigns that companies sponsoring Medicare prescription drug plans conduct in an effort to enroll Medicare-eligible beneficiaries in their Medicare Part D prescription drug programs. As a Medicare-eligible member enrolled in a LACERA-administered healthcare program, we want you to know that *you can safely ignore the advertisements of these companies*. No action is required on your part.

Remember, your prescription drug plan under your LACERA-administered healthcare program is creditable: *This means that it is as good, if not better, than the standard non-LACERA Medicare Part D plan.* Furthermore, signing up for a non-LACERA Medicare Part D plan may conflict with your LACERA-administered healthcare benefit or delay your reenrollment. Contact LACERA first if you have any questions.

Exercise caution if asked to report your personal or financial information, such as a Medicare ID number or credit card number, to anyone. If you are

contacted about a non-LACERA Medicare Part D plan and something doesn't seem right, report it immediately by contacting Medicare at 800-633-4227. You can also contact an SAIC Medicare Drug Integrity Contractor (MEDIC) at 877-772-3379.

Still have questions? For more information, contact LACERA Retiree Healthcare at 800-786-6464 (press 1) or 626-564-6132, send an email to healthcare@lacera.com, or log in to My LACERA. You may also contact Medicare, visit medicare.gov, or call 800-633-4227 (877-486-2048 for TTY users).

Watch Out for Scams

Medicare will never call you uninvited and ask you for your personal or private information to get your new Medicare number and card. Scam artists may try to get personal information (like your current Medicare number) by contacting you about your new card. If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up and call Medicare at 800-MEDICARE (800-633-4227).

If LACERA needs a copy of your or your eligible dependent's Medicare card for enrollment in a LACERA-administered group plan, we will inform you. You may send a copy of your new Medicare card to LACERA, if you wish.

If you have questions about the new Medicare card, please contact the agencies below.

The Centers for Medicare and Medicaid Services (CMS):

- Medicare Service Center: 800-633-4227
- Report Medicare fraud and abuse: 800-447-8477
- Website: www.cms.gov

Social Security Administration (SSA):

- Telephone: 800-772-1213 (TTY 800-325-0778)
- Website: www.ssa.gov

Source: www.cms.gov



FRAUD

Crooks Binge on Victims' Data with Streaming Service Scam

ALERT

Twice a month, the L.A. County District Attorney's Office releases a public service announcement (PSA) called the Friday Fraud Alert to warn the community about current financial scams (some perennial; some seasonal or tied to current events). One of the latest alerts describes an increasingly popular fraud that takes advantage of users of video and music streaming services.

In the Streaming Service Scam, victims receive an email that appears to be from a video or music streaming app claiming a subscription was canceled because the billing information couldn't be verified. It directs victims to click a link to a fraudulent website that requests their credit card information or other personal data to renew the subscription. Scammers then use the information to make purchases on the victims' credit cards or otherwise gain access to their accounts.

Visit www.lacera.com/about_lacera/fraud_alerts.html for a video link with more details about how the scam works and tips to avoid getting ripped off.

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THINGS Lobsters

Because they are arthropods — invertebrate animals consisting of an exoskeleton, segmented body, and paired, jointed appendages — lobsters are often referred to as bugs of the sea. Inspired by National Lobster Day, September 25, here are some interesting facts about these ocean creatures.

- Lobsters taste with their legs (they have ten) via chemosensory hairs, and they chew with the first of their two stomachs via a grinding structure called a gastric mill.
- Lobsters continue to grow throughout their lives and are in a constant state of molting. The largest documented lobster caught was off of the coast of Nova Scotia in

1977, weighing in at 44 pounds, 6 ounces. Research suggests lobsters can live 100 years or more.

- Lobsters grow more fertile with age. Female American lobsters carry thousands — sometimes tens of thousands — of eggs internally for up to a year, then under their tails for up to another year before releasing the larvae into the water. Only two out of 50,000 eggs are expected to survive to legal catch size.

Sources: University of Maine Lobster Institute, Northeast Fisheries Science Center, State of Maine Department of Marine Resources

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Public Service Announcement

Volunteer Opportunities at the Veterans Home of California

Do you want to make a difference in the lives of veterans? The Veterans Home of California is searching for volunteers at its West Los Angeles Campus. There are multiple ways to honor our veterans at this home, including companion care, escorting on outings, reading, writing letters, helping with special events, and maintaining a library for the residents. For more information about how you can make a difference, call Pamela White, Coordinator of Volunteer Services, at (424) 832-8554, or email her at pamela.white@calvet.ca.gov.



Upcoming Holidays

LACERA will be closed on:

- **Monday, September 3**, in observance of Labor Day
- **Monday, October 8**, in observance of Columbus Day
- **Monday, November 12**, in observance of Veteran's Day
- **Thursday and Friday, November 22-23**, in observance of Thanksgiving



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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.