



# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • SEPTEMBER 2020 • VOL. 31, NO. 3

## Keeping You Connected

As LACERA continues to evolve our operations and expand online services to meet your needs, we're working hard to ensure your account security. This issue of *Spotlight* highlights new protocols and procedures we are deploying as well as measures you can take to keep your information safe. See the [Enhanced Online and Phone Services](#) article on page 8 to see

how to make use of our new Virtual Member Service Center, upload documents, contact us through our Remote Call Center, and attend online LACERA Board meetings. Throughout the rest of the issue, we've provided info on staying alert to new pandemic-themed scams, plus tips on staying cybersafe while taking advantage of the convenience of digital services.



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County Treasurer and Tax Collector  
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**GINA V. SANCHEZ**

Appointed by Board of Supervisors

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**SANTOS H. KREIMANN**

Assistant Executive Officer

**JJ POPOWICH**

# FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER



## YOU CAN COUNT ON US

Hello, members. I hope you and your families are staying safe and well as we move into autumn and toward the end of an extraordinary year.

Despite the uncertainty in so many areas of our lives at this time, LACERA continues to be here for you on all fronts. In this issue, we highlight the new ways you can communicate with us, learn about your retirement benefits, manage your retirement account, and stay secure online while taking advantage of virtual services.

“  
I commend our dedicated staff members for going above and beyond, day in and day out, throughout this year.  
”

You can also rest assured that your benefits remain secure. The portfolio has performed well during market turmoil, in large part because the Board of Investments modified our strategic asset allocation in 2018 to be more risk-aware. Our principal risk management tool is diversification, and the portfolio is more diversified than ever. This positioning has helped the fund weather the pandemic and maintain stability.

### Staff Accomplishments

In the previous issue, I described our transition to a remote working environment in the last several months. At the same time, our divisions have increased productivity and streamlined operations to **improve** and **expand** LACERA's services under the most challenging conditions. Space does not permit me to highlight all 15 divisions' efforts over the past year, but here are a few of many notable accomplishments, most of which involved extensive collaboration with internal and external partners.

- Our Financial and Accounting Services Division led an experience study that helped determine the contribution rates for active members.
- Our Internal Audit Division launched the internal Ethics Hotline.
- Our Investments Division received the U.N.-affiliated Principles for Responsible Investing A+ rating and has deftly handled our fund portfolio during the COVID-19 crisis.
- Our Legal Division reviewed and recommended negotiated pay items to the Board of Retirement, processed about 335 investment-related transactions and projects, and fulfilled 140 Public Records Act requests.
- Our Member Services Division handled about 400 to 500 member messages per day after we had to close the Member Services and Call Centers, and it helped create the Virtual Member Services Center.

## From the Executive Desk cont'd

- Our Quality Assurance and Metrics Division reviewed over 130 negotiated pay items in collaboration with the Legal Division and L.A. County CEO.
- Our Systems Division established remote operations and secure portals for staff members, as well as the Remote Call Center and virtual Board meetings.
- Our Member Services Division developed and is co-presenting Pre-Retirement webinars in coordination with Empower Retirement.
- Updating and bolstering our business continuity and disaster recovery plans
- Continuing IT security and infrastructure upgrades
- Continuing and evaluating internal performance improvements through expanded use of metrics and key performance indicators

On behalf of the Boards and executive and management teams, I commend our dedicated staff members for going above and beyond, day in and day out, throughout this year.

### Looking Forward

At the direction of the Boards, the executive and management teams are prioritizing strategic goals that are vital to improving internal processes, enhancing accountability, modernizing services, and ensuring security while we operate under the current pandemic and beyond. Some of these prioritized goals include:

In addition, we continue to move forward on the website redesign, an enhanced retirement summary and application, and the development of a social media program. Watch for announcements in upcoming newsletters and LACERA emails.

### Keeping You Informed

I send regular email updates about LACERA operations, services, and other timely announcements to members with email addresses on file with us. If you are not receiving these messages from LACERA, be sure to log in to your My LACERA account via [lacera.com](http://lacera.com) and update your profile to include your current email address.

### Board Updates

In early July, we welcomed Chief

Deputy Treasurer and Tax Collector Elizabeth Ginsberg as the alternate ex-officio Trustee for the Board of Retirement and Board of Investments.

Congratulations are also in order for Board of Investments Trustee Alan Bernstein. In June 2020, Mr. Bernstein received the NACD's highest level of certification, the Gold Standard, joining Board Trustees Vivian Gray and Shawn Kehoe as NACD Board Leadership Fellows.

See more about Ms. Ginsberg's and Mr. Bernstein's accomplishments on page 4.

### Staying Strong

It's hard to predict what will happen in the coming months, but I know that we will get through it together. Collectively and as individuals, we have proved that we can adapt, and, as is the case with LACERA, harness the power of change to create a better organization.

We are grateful for the opportunity to serve you and will always strive to fulfill our mission and live up to the trust you have placed in us. Until next time, take good care and stay safe.

*Santos H. Kreimann*

## Scam Alert: Avoid COVID-19 Contact Tracing Scams



COVID-19 cases are growing in L.A. County. You might get a phone call, text message, or email from a "contact tracer" looking for more information about a supposed COVID-19 case. They say they are working to fight the spread of COVID-19 and

need more information, including your Social Security number, financial information, or immigration status.

However, these scammers are impersonating legitimate COVID-19 contact tracers. Their intent is

to profit from the current public health emergency, and they are trying to trick you into giving personal or financial information.

cont'd on pg. 9



# LACERA ACCOMPLISHMENTS

## Welcome, New Trustee Elizabeth Ginsberg



Congratulations and welcome to Elizabeth Ginsberg, who has joined both of LACERA's Boards as part of her new role as the County's

Chief Deputy Treasurer-Tax Collector. Ms. Ginsberg fills the alternate ex-officio position left open by Keith Knox, who stepped into the regular ex-officio Trustee role last year after the retirement of long-term LACERA Trustee Joseph Kelly.

Ms. Ginsberg has 23 years of combined experience in property taxes, accounting, and internal controls across three departments of the County. In her new

County role, she oversees all operations of the Treasury and Tax Collection Department, including the systems and services necessary for the collection and investment of County funds.

She holds a B.S. in Accounting from Cal Poly Pomona and is an Accredited Automated Clearing House Professional.

## Trustee Alan Bernstein Recognized as NACD Fellow



In June 2020, Board of Investments Trustee Alan J. Bernstein received the National Association of Corporate Director's

highest level of certification, the Gold Standard, joining Board Trustees Vivian Gray and Shawn Kehoe as NACD Board Leadership Fellows. Congratulations to Mr. Bernstein on joining a diverse and distinguished group of credentialed directors who serve on domestic and international corporate, private, and nonprofit boards.



## Chief Investment Officer Names Esmeralda del Bosque as a Rising Star



This year, *Chief Investment Officer* (CIO) honored LACERA Senior Investment Officer-Portfolio Analytics Esmeralda del Bosque for her

"continued success at LACERA and ensuring the fund is working to the best of its ability."

CIO is a publisher that provides the latest news and research for investment organizations like pensions, endowments, and foundations. Each year as part of its "NextGen" series, the

organization recognizes and interviews 25 outstanding individuals and leaders in the investment field who are "rising stars."

You can find the full interview with Ms. del Bosque on CIO's website at [www.ai-cio.com/lists/class-2020-nextgens/?pid=51964](http://www.ai-cio.com/lists/class-2020-nextgens/?pid=51964).



*"Act as if what you do makes a difference. It does."*

- William James





# Tips to Avoid

Now more than ever, it is important to protect your personal information against scams and other fraud. The Federal Trade Commission has created this helpful list of nine things you can do to avoid fraud.

- 1. Spot imposters.** Scammers often pretend to be someone you trust, like a government official, family member, or charity. Don't send money or give out personal information to any unexpected requests—whether it comes as a text, phone call, or email.
- 2. Do online searches.** Type a company or product name into your search bar with words like “review,” “complaint,” or “scam.” You can even search for phone numbers to see if other people have reported them as scams.
- 3. Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone is asking for money or personal information, hang up. If you think the caller is telling the truth, call back a number you know is genuine.
- 4. Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief,



- 5. Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards and gift cards. Government offices and honest companies will never require you to use these payment methods.
- 6. Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story online, or talk to a friend.
- 7. Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC at <https://ftc.gov/complaint>. These calls are illegal and often the products are bogus.
- 8. Be skeptical about free trials.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree, research the company and read the cancellation policy. Always review your monthly statements for charges you don't recognize.
- 9. Don't deposit a check and wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be fake, you're responsible for repaying the bank.

Sign up for free scam alerts from the FTC at <https://ftc.gov/scams>.

## Fraud Alert: Prescription Drug Scam



Online scams are everywhere. In the prescription drug scam, internet retailers tout benefits or cure for ailments that haven't been scientifically supported or have been

debunked by the medical industry. These businesses also promise better prices.

In some instances, the thieves take the money and never deliver a product.

More dangerously, they may deliver counterfeit “drugs” that pose serious and, possibly, fatal health risks.

Visit [lacera.com/about\\_lacera/fraud\\_alerts.html](http://lacera.com/about_lacera/fraud_alerts.html) for a link with more details.

# STAYING HEALTHY TOGETHER

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## Self-Care During Challenging Times

In today's uncertain world, it's natural to feel stress and worry—whether about world news, the health and safety of family and friends, or our own health and security. While there are things that are out of our control, we know what we can do to help keep ourselves, our loved ones, and our communities safe—like keeping social distance, wearing a mask, washing hands, and being diligent about cleaning and personal hygiene.

It's also important to remember what more we can do to take care of ourselves during these challenging times, to protect our personal health and safety. Things like eating healthy, getting enough sleep, exercising, and staying in touch with loved ones are all critical components to what's known as "self-care." And there's no time like the present to conduct a self-care checkup to ensure you're taking care of all your health needs. This means continuing to get regular medical care and managing your mental health, stress, and anxiety.

## Don't Put Off Getting the Preventive Care You Need

In the early days of the COVID-19 pandemic, many health care providers closed their offices or postponed in-office visits, exams, annual physicals, lab work, and other preventive care services and screenings. Many people were encouraged to postpone non-urgent appointments and elective procedures. However, some facilities continued to offer care, and many have since reopened, following strict COVID-19 protocols.

While you may be worried about getting care, rest assured that all health care providers and facilities are following the latest COVID-19 safety and security procedures, and that there are different ways to access care—including virtual visits with your doctor by phone or video that don't require you to show up in person.

It's important not to delay too long in getting your annual or regular maintenance check-ups and exams. Keeping up with preventive care can help you avoid more serious or chronic health issues down the road.



So how should you schedule preventive care exams or screenings? Or should you consider delaying any upcoming appointments? Talk with your doctor's office about what's safest and best for your personal situation. Call your doctor's office directly or contact your medical plan carrier for assistance with how to access care.

- **Anthem Blue Cross:**  
www.anthem.com/ca or 800-284-1110
- **Cigna:**  
www.mycigna.com or 800-244-6224
- **Kaiser Permanente:**  
www.kp.org or 800-464-4000
- **Kaiser Permanente Senior Advantage:**  
www.kp.org or 800-464-4000
- **SCAN Health Plan:**  
www.scanhealthplan.com or 800-559-3500
- **UnitedHealthcare:**  
www.myuhc.com or 800-624-8822
- **UnitedHealthcare Medicare Advantage:**  
www.uhcretiree.com or 800-457-8506

## See a Doctor From Anywhere by Phone or Video

Remember, you don't have to leave your house to get the medical care you need. Telehealth visits have the doctor come to you! Plus, these phone or video visits are available 24 hours a day, 7 days a week. All of LACERA's healthcare plans offer telehealth through different platforms and providers, as described in the June 2020 *Spotlight* newsletter.

- **Anthem Blue Cross:**  
LiveHealth Online, www.livehealthonline.com
- **Cigna Network Model Plan:**
  - Amwell at 855-667-9722 for medical virtual care only
  - MDLIVE at 800-400-6354 for medical and behavioral/mental health virtual care
- **Cigna-HealthSpring Preferred with Rx:**  
Cigna Medical Group (CMG) Arizona at 800-233-3264 or www.cigna.com/cmga
- **Kaiser Permanente:**  
www.healthy.kaiserpermanente.org/southern-california/get-care
- **SCAN Health Plan:**  
www.scanhealthplan.com/supplemental-benefits/telehealth-benefit

- **UnitedHealthcare (UHC) HMO:**  
www.uhc.com/individual-and-family/member-resources/health-care-tools/virtual-visits
- **UnitedHealthcare Group Medicare Advantage (HMO):**  
UHC's "Virtual Doctor Visits for Group Retiree Members" at www.uhcvirtualvisits.com

## Don't Forget Your Mental Health Needs Care, Too

Today's climate is filled with unexpected challenges, and you may be uncertain about how to deal with or work through them. You may find you're in need of extra support, such as talking things through with someone, using digital apps or tools to boost your mental health or well-being, or learning new strategies to help you manage with daily life. Each of the LACERA healthcare plans offer mental health benefits and free resources, so be sure to contact your plan for assistance. Visit their webpages, listed above under the Preventive Care section, for more information.

Here are a few special resources worth checking out:

- **Psych Hub** (www.psychhub.com/individuals/): Several of LACERA's healthcare plans (Anthem, Cigna, and UnitedHealthcare) partner with Psych Hub, the world's largest online platform covering mental health education and support. Its free library hosts hundreds of videos and resources on a variety of mental health issues. They also have a special page dedicated to COVID-19 resources (www.psychhub.com/covid-19/covid-individuals/).
- **SCAN Health Plan** members can create an online account to access the SilverCloud mental health support program. Visit www.scanhealthplan.com/members/coronavirus-information for details.
- **Kaiser** members have free access to Calm, the No. 1 app for meditation and sleep—designed to help lower stress, reduce anxiety, and more. Find out more by visiting Kaiser's webpage about mental health resources and tools (https://healthy.kaiserpermanente.org/health-wellness/mental-health/tools-resources).

*This article is for general informational purposes only. Consult with your doctor or your medical provider regarding medical matters; LACERA does not offer medical advice.*



# Stay Tuned for *Staying Connected: Fall Workshop 2020*

Due to the COVID-19 public health emergency, LACERA had to cancel its Spring Staying Healthy Together workshop. Look for a postcard mailing to your home this month that updates you on our plans. LACERA is looking into alternative ways to host a virtual workshop or direct our members to safe and healthy activities that you can access while we continue to be impacted by the COVID-19 pandemic. Please know that we are dedicated to serve your needs through our Virtual Member Services Center, which launched in June. Visit [lacera.com](http://lacera.com) for more information.



## Our Enhanced Online and Phone Services



Because communicating effectively is increasingly important in a world where we are physically separated, we continue to expand the range of online services available to you. Following are highlights of the options for managing your benefits and staying connected with us.

### My LACERA

If you aren't signed up already, we strongly recommend creating a My LACERA account. You can quickly and easily upload documents, update your beneficiaries, view your retirement contributions, see your Retirement Benefit Estimate, apply to purchase service credit, and even schedule a virtual appointment with one of our retirement specialists.

It's important to keep your contact information current on My LACERA. Any time you move, change phone numbers, or switch emails, log in and update your info by clicking "Profile" in the top right corner. This contact info is how we keep you informed about everything you need to know about your LACERA membership.

### Document Uploads

You can upload and share vital info, documents, and forms with us directly and securely online. You can even submit forms you've been asked to sign and return. After logging into My LACERA, click the "Upload" button in the top right corner. Sometimes an original document is required, in which case mail it to P.O. Box 7060, Pasadena, CA 91109-7060.

### Remote Call Center

We created our Remote Call Center after Safer at Home orders went into effect in mid-March to provide uninterrupted service while also protecting the health and safety of our members and staff. As of mid-July, we had answered over 23,000 phone calls since our new system launched.

When you call LACERA, you are automatically routed to a Retirement Benefits Specialist who has been trained and equipped to work remotely. The speed and level of service you receive will be the same as if you called our on-site call center.

### Virtual Member Service Center

Our most recent digital deployment was the Virtual Member Service Center,

offering all the services of in-person appointments, at home. To utilize the virtual center, visit [lacera.com](http://lacera.com) and click on the appointment system link on the bottom of the page. You can select an online or phone appointment. (An online appointment will allow the Retirement Benefits Specialist to share their computer screen with you, for more effective service.)

### Digital Board Meetings

Our Board meetings are broadcast online so that all stakeholders can attend and participate. For attendance links or a phone number, access LACERA's Archived Agenda Packages at [lacera.com/archives/archivesBoards/archived\\_agenda\\_pkgs.html](http://lacera.com/archives/archivesBoards/archived_agenda_pkgs.html) and click on the date of the upcoming Board meeting you wish to attend.

To provide a public comment, you may submit a written comment or request to speak by emailing [publiccomment@lacera.com](mailto:publiccomment@lacera.com). If you are requesting to speak, please include your contact information, agenda item, and meeting date. Public comment requests must be submitted no later than 5 p.m. on the day before the scheduled meeting. We look forward to you joining us.



# Reminders for Keeping Your Information Secure in Retirement

Keeping your personal information secure requires a certain amount of vigilance. Following are a couple of reminders that are particularly important for LACERA retirees.

## Keep Your Medicare Number Safe

You should never give out your Medicare number to anyone except your doctor or insurance company. If someone is emailing or calling you requesting your Medicare number, do not provide them with it. Instead, call 1-800-MEDICARE to report them. Representatives from Medicare plans are never allowed to ask for your Social Security, banking, or credit card information. They will also never visit you unannounced.

## Enroll in Direct Deposit

If you are still receiving your retirement allowance by mailed check, we strongly recommend that you enroll in Direct Deposit because it is quicker, easier, and more secure. With Direct Deposit, your money is instantly and securely delivered into your account, and you'll never have to wait for your check to arrive in the mail.

Enrolling in Direct Deposit for your LACERA benefit will greatly reduce the chances of your financial information falling into the wrong hands. This will prevent criminals from accessing your checks in the mailbox, forging your signature, and stealing your money. If

you use mobile deposits for your checks, Direct Deposit will also prevent hackers from accessing your information on your phone.

To enroll in Direct Deposit, visit My LACERA, sign in to your account and select Direct Deposit from the menu. You can also call LACERA at 800-786-6464, be ready to provide your account and bank routing number.

Sources: [fdic.gov](https://www.fdic.gov); [consumer.ftc.gov](https://www.consumer.ftc.gov); [medicare.com](https://www.medicare.com)



## Upcoming Security Update: Account Text Message and Email Confirmations

Please check, update, or add your cell phone number on My LACERA to receive text message confirmations.

We are currently updating our account notification system. Soon, when you make a change to your My LACERA profile, you will be sent a confirmation text message.

We will send this notification to keep you informed about your account and its security, as well as to ensure you are the one who made any updates. In the event you did not make the changes, you will be provided instructions on how to contact us immediately to fix the issue.

We take an additional step for your security in the form of email alerts. For example, we will notify you via email when there has been a login on a new device to your My LACERA account. We will also email you if there have been too many unsuccessful login attempts or if your password is changed. If it was not you who attempted to login or made a change to your password, then alert LACERA immediately using the information provided in the alert.

## Avoid COVID-19 Contact Tracing Scams cont'd from pg. 3

If you are contacted by someone claiming to be a contact tracer, remember the following:

- Be cautious of suspicious emails, phone calls, or text messages.
- Never provide personal information about your finances, Social Security number, or detailed health information.
- Contact your local health department to verify that the calls or messages are valid.
- Be careful about clicking on email links. (Hover your mouse above the link to see if it comes from a legitimate organization website or email address.)
- Do not open suspicious attachments.

result for COVID-19, expect a public health specialist from L.A. County Public Health to contact you by phone to interview you about possible exposures and to identify others who may have been exposed. They will leave a call-back number if necessary. If they cannot reach you, they will send a letter.

Please answer these calls and call them back if they leave a message. The information is protected and cannot be shared with others except in emergency situations.

For more information, visit <https://dcba.lacounty.gov>.

## How to Identify Real Contact Tracers

Los Angeles County is doing legitimate contact tracing, but trained public health specialists will never ask for a Social Security number, payment, or documented status. If you have a positive lab



# Fruit Energy Balls



These no-bake energy balls are simple to make and good to keep on hand when hunger strikes or you need a healthy pick-me-up.

Makes 20 servings. Dairy free; soy free; gluten free; low added sugars; low carbohydrates; low sodium; vegetarian; egg free; diabetic appropriate; heart healthy; low calorie; low fat; vegan.

## Ingredients

- 1 cup chopped almonds
- 1 cup dried figs
- 1 cup dried apricots
- 1/3 cup unsweetened shredded coconut

## Directions

Combine almonds, figs and apricots in a food processor; pulse until finely chopped. Roll the mixture into small balls and dredge in coconut.

**Make-ahead tip:** Cover and refrigerate for up to 3 days or freeze up to 3 months.

## Nutrition Facts

**Serving Size: 1 Ball**

Per Serving: 70 calories; 3.3 g total fat; 0.9 g saturated fat; 2 mg sodium. 167 mg potassium; 10.1 g carbohydrates; 2 g fiber; 7 g sugar; 1.5 g protein; 235 IU vitamin A; 3 mcg folate; 28 mg calcium; 1 mg iron; 21 mg magnesium.

Exchanges: 1/2 fat, 1/2 fruit.

Source: EatingWell Magazine

# Retiree Payday Calendar

Your monthly retirement allowance check is payable the last business day of the month.

09   SEPTEMBER 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	H	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	M	29	D			

10   OCTOBER 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	
4	5	6	7	8	9	10
11	H	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	M	29	D	31

11   NOVEMBER 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	H	12	13	14
15	16	17	18	19	20	21
22	23	24	M	H	H	28
29	D					

**M** = Check Mailing Date

**D** = Direct Deposit

**H** = Holiday



# 3 THINGS: Chewing Gum

Whether you snap, pop, or quietly gnaw it, September 30 is your opportunity to celebrate National Chewing Gum Day. Pick out your favorite pack of spearmint, bubble, cinnamon, or fruit gum and savor these fun facts:

**1** Humans have been using some form of chewing gum for more than 5,000 years! A 2007 archeology dig in Finland uncovered tar with tooth imprints. It's believed to be the oldest piece of chewing gum ever discovered.

**2** Chewing a piece of gum has been shown to increase focus and memory, and reduce stress. Enjoying some sugar-free gum can also help your oral hygiene or curb hunger cravings.

**3** Uh oh! Did you get some gum stuck in your hair? Don't worry, the oils in a pantry staple can help remove it. Just cover the gummy area with some peanut butter and start rubbing to get it out.



## Word Search

D G A A O P H E S E P I R O X  
 Z I B U P E I A W S E F K W T  
 Q D R A G A K C Q K H N A F D  
 Q D A E O N A G Z A W G L M C  
 C A Z C C U F A J X N A I H T  
 F Y B B T T Q L C V T Y E P D  
 Y R O J A B D Y E I Z W E U N  
 W Q U F B U F E G S I I A C A  
 U P L I D T V I P N R H L N L  
 C O P H T T D E G O H U T D N  
 S E C U R E Z G I N S H O L I  
 K D A P Y R U S E X F I O Y F  
 W P A T T M Q C G N J T T D V  
 R E T N E C L L A C W I J L K  
 X E L E H K G S B Z R D I Z M

Following are words and phrases found throughout this issue of *Spotlight*.

CALL CENTER  
 CHEWING GUM  
 DIGITAL  
 DIRECT DEPOSIT  
 FINLAND  
 FRUIT  
 PEANUT BUTTER  
 SECURE  
 YOURSELF

### Answer Key

D G A A O P H E S E P I R O X  
 Z I B U P E I A W S E F K W T  
 Q D R A G A K C Q K H N A F D  
 Q D A E O N A G Z A W G L M C  
 C A Z C C U F A J X N A I H T  
 F Y B B T T Q L C V T Y E P D  
 Y R O J A B D Y E I Z W E U N  
 W Q U F B U F E G S I I A C A  
 U P L I D T V I P N R H L N L  
 C O P H T T D E G O H U T D N  
 S E C U R E Z G I N S H O L I  
 K D A P Y R U S E X F I O Y F  
 W P A T T M Q C G N J T T D V  
 R E T N E C L L A C W I J L K  
 X E L E H K G S B Z R D I Z M





**LACERA**  
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**Public Service Announcement**

**DPSS Adopt-A-Family for the Holidays**

The Department of Public Social Services (DPSS) is gearing up for its annual Adopt-A-Family Program. With the holiday season around the corner, everyone is invited to get involved!

Adopt-A-Family is a special program that allows individuals the opportunity to provide sponsorship to families in need who are currently being served by DPSS.

Each year, an increasing number of donors have taken part in this worthy DPSS tradition and have helped create a positively memorable holiday season for many families. New items such as toys, clothing, and household items are just a few of the thoughtful gifts given. This meaningful act of sharing brings a sense of warmth to everyone involved.

Sponsors can choose the family size, general location, and how many families that they would like to sponsor, as there is no limit. Group sponsorships are highly encouraged and once a sponsor is matched, they can review the family's wish list and decide what and how to give.

No gift is too small. Employees or groups interested in adopting a family may fill out an online sponsor application at <https://bit.ly/DPSSAAF>. For any questions, contact Brenda Gonzalez, DPSS Volunteer Coordinator at [AdoptAFamily@dpss.lacounty.gov](mailto:AdoptAFamily@dpss.lacounty.gov).



**Upcoming Holidays**

LACERA will be closed on:

- **Monday, September 7**  
Labor Day
- **Monday, October 12**  
Indigenous Peoples Day
- **Wednesday, November 11**  
Veterans Day
- **Thursday, November 26**  
Thanksgiving
- **Friday, November 27**  
Day after Thanksgiving



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

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