



# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2021 • VOL. 32, NO. 1



## Staying Sharp: Keep Your Mind Fit, Too

Staying healthy isn't limited to physical exercise or eating healthy, there are major benefits to staying mentally active, too. Here are some resources, ideas, and activities to keep your mind as fit as the rest of you.

### Embrace Lifelong Learning

There are many websites and online resources that offer university courses or general information for free on hundreds of subjects. Check out [www.openculture.com/freeonlinecourses](http://www.openculture.com/freeonlinecourses) for links to courses created by universities like Stanford, MIT, and Oxford.

You can also "audit" virtual classes from many universities for free through Coursera ([www.coursera.org](http://www.coursera.org)) and edX ([www.edx.org](http://www.edx.org)). Just search for the subject you're interested in and enroll.

Learning a new language is proven to enhance critical thinking skills and sharpen mental dexterity. There are many free options to learn new languages or practice ones you already know. Visit Open Culture's language portal at [www.openculture.com/freelanguagelessons](http://www.openculture.com/freelanguagelessons) for resources to learn more than 40 different languages.

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# FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER



## Hello members,

I hope the year is off to a good start for you and your families and that you are staying physically and mentally healthy.

It has already been an eventful first quarter of 2021. As we mark one year since the pandemic started, an ambitious national vaccine rollout is now underway.

Here at LACERA, we are focused on many simultaneous priorities, including reopening our Member Service Center (MSC) and bringing more of our staff back to our Pasadena offices this year. To ensure that happens successfully, we have robust health and safety protocols in place and have made physical modifications to create a safe working (and visiting) environment and ensure there are no interruptions due to illness. We are also encouraging our employees to get vaccinated when eligible, understanding that other County workers have higher priority. As planning efforts for our reopening continue, we will keep you posted via emails, lacera.com, and our newsletters. We hope to welcome you back soon!

“  
**Similar to how people start off the year with goals of self-improvement, LACERA's executive and management teams are focusing their efforts in 2021 on creating a better organization.**  
”

## March Madness

As of publication time, we are in the peak member retirement season we call March Madness, with a high volume of retirement requests this year. To compensate for the closure of the MSC, we expanded our call center hours to include Saturdays during the months of January and February, and continued to provide virtual one-on-one counseling sessions. Thank you to all of our staff members who worked under challenging conditions to ensure our members could transition seamlessly to retirement. A special shout-out goes to our Document Processing Center employees, who worked long hours onsite to ensure all members' retirement and healthcare paperwork was processed timely.

And if this is your first issue of *Spotlight*, congratulations! I wish you a long and healthy retirement.

## Setting Up for Success

Many people start off the year with goals of self-improvement. Likewise, LACERA's executive and management teams are focusing their efforts in 2021 on creating a better organization, now that we have transformed and stabilized our day-to-day operations in response to the pandemic. I am excited to tell you about the initiatives we are undertaking to improve LACERA not just this year, but into the future.

We recently changed our organizational structure to better delineate duties and refine operations, and created a deputy chief executive officer position, currently in recruitment. Our chosen candidate is slated to begin in March, at about the time this issue hits your mailbox. We should also fill the open assistant executive officer position by April to oversee the administrative



## From the Executive Desk cont'd

and support functions critical for the seamless delivery of services to our members. With these administrative and operational positions filled, we will be able to concentrate on LACERA's direction and vision, including completing our current strategic goals and setting our future path as approved by our Trustees.

As part of that, in January we launched an employee engagement program, facilitated by the Institute for Public Sector Employee Engagement, to create higher levels of employee satisfaction and performance. This will ultimately benefit members in the form of better services and a stronger, more stable LACERA. We began with a confidential LACERA-wide survey of all staff members, encouraging them to provide candid feedback about their jobs, duties, work environment, and connection to our mission. We will use the survey results to address areas of weakness by creating actionable items, addressing training and opportunity gaps, and setting accomplishment milestones for the months and years ahead. We have also progressively increased our cybersecurity, business continuity,

and data recovery capabilities to ensure that your benefits are adeptly delivered and your personal information remains protected in the event of any kind of natural disaster or other disruption. I am proud to report that we recently conducted successful data and application recovery exercises and tested our business continuity protocols, and are incorporating lessons learned as we make continual improvements to our systems.

### New Lacera.com Launches in July

I have more exciting news: A completely revamped lacera.com will be launching in July. This project has been produced entirely in-house by staff members from our Systems and Communications teams, with input from subject matter experts and divisions across LACERA, as well as member volunteers. The new site boasts a modern look, responsive design, and more interactivity. In addition, we have reorganized and streamlined the existing content so you can find the information you need quickly and easily. But that is only the start—going forward we will be adding more features, content, and self-service capabilities based on member needs and feedback. Look for

more details in our next issue, where we will be highlighting some of the site's new design and navigation features.

### Welcome Back

Congratulations to Trustees Alan Bernstein, Ronald Okum, and Gina Zapanta on their new seats and reappointment to the Boards, respectively. (See Accomplishments on page 4 for more details.) Thank you all for your continued service and leadership during this important time for LACERA.

### Forging Ahead

We have much to accomplish in the years to come, and I am committed to keeping you, our members, informed about the actions we are taking as we evolve LACERA. I appreciate all of you who have provided your feedback about your expectations of us and the services you need. Please continue to reach out, as your input is vital to our improvement.

Until next time, take care and stay safe.

*Santos H. Kreimann*

**CONNECT  
WITH US!**

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#### Call

800-786-6464

#### Website

lacera.com

#### Mail

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Pasadena, CA 91109-7060



# LACERA ACCOMPLISHMENTS

## LACERA Receives 18th PPCC Award

Last November, the Public Pension Coordinating Council (PPCC) awarded LACERA with the Public Pension Standards 2020 Award, in recognition of meeting professional standards for plan funding and administration as set forth in the Public Pension Standards. These standards are intended to reflect minimum expectations for public retirement systems management and administration and serve as a benchmark by which all defined benefit public plans should be measured. LACERA is an 18-time recipient of this important award.

## Welcome Back, Board Trustees

**Congratulations to Trustees Alan Bernstein, Ronald Okum, and Gina Zapanta on their appointments and reappointment to the Boards for 2021 to 2023.**



Alan Bernstein

Mr. Bernstein has been appointed to the fourth seat on the Board of Retirement, where he is serving as the Board's Chair. Mr. Bernstein serves on the Boards' Audit

Committee and Joint Organizational Governance Committee. In addition, he is concurrently serving on the Board of Investments.



Ronald Okum

Mr. Okum has been appointed to the sixth seat on the Board of Investments. He also currently serves on the Board of Retirement. Mr. Okum serves

on many of the Boards' committees, including the Audit Committee and Operations Oversight Committee.



Gina Zapanta

Ms. Zapanta has been reappointed to the ninth seat on the Board of Retirement. She is serving as the Board of Retirement's Secretary, and sits on the

Disability Procedures and Services Committee.

## Fraud Alert From the D.A.'s Office Scammers Offer Early Stimulus Payments to Steal Your Money



If someone offers to send you federal stimulus money by check or direct deposit, ignore it. It's a scam!

In the Stimulus Check Scam, con artists, possibly impersonating a popular retailer, target their victims with the promise of sending a quick stimulus check disbursement.

Crooks ask for an upfront payment to receive the aid or for your Social Security number, bank account, or credit card details to steal your personal information.

### Tips:

- Do not pay a fee to receive government aid.
- Do not give your Social Security number, bank account, or credit card information.
- If you suspect fraudulent activity, contact the Federal Trade Commission at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).

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



## Staying Sharp cont'd from pg. 1

Educating yourself can be as simple as reading a book. You can find pretty much every book written before 1922 for free online on sites like Project Gutenberg ([www.gutenberg.org](http://www.gutenberg.org)). Prefer to listen? You can find thousands of audiobooks on the L.A. Public Library website at <https://lapl.org/audiobooks>.



### All the World's Your Stage

Music can do more than improve your mood, it also eases pain, improves cognition, and can even curb cravings. Thankfully, free music isn't limited to the radio. Visit the Grammy Museum ([www.grammymuseum.org](http://www.grammymuseum.org)) to see their

exhibits, stream their collections, and take online mini lessons.



The Los Angeles Opera is currently streaming recorded performances of their operas for free online. Visit [www.laopera.org](http://www.laopera.org) to watch digital performances of *Modulation*, *The West Is a Land of Infinite Beginnings*, *Prism*, and many other operas and shows.

If the play's your thing, the Getty and Center Theatre Group have partnered to bring The Greek Trilogy of Luis

Alfaro to on-demand streaming. These shows—*Electricidad*, *Oedipus El Rey*, and *Mojada*—are Chicanx adaptations of classic Greek plays, in streamed readings filmed at the Kirk Douglas Theatre. Visit [www.centertheatregroup.org/digitalstage/digital-stage/luis-alfaros-trilogy](http://www.centertheatregroup.org/digitalstage/digital-stage/luis-alfaros-trilogy) for more information on how to watch.



Working from home doesn't mean we can't live from home, too. Let's stay active, motivated, and healthy. Or, as Robert Collier once put it, "Success is the sum of small efforts repeated day in and day out."

# 3 THINGS: HOCKEY

Have you ever gone to a boxing match and had a hockey game break out? Joking aside, hockey is a lot more than brawling. It's a unique and challenging sport played at a fast pace. If you are new to hockey, here are three facts to help familiarize yourself with the NHL:



## 2

Wayne Gretzky, or "The Great One," tallied a career 894 goals and 1,963 assists for a total of 2,857 points. In distant second is Jaromir Jagr with 1,921 points.



## 1

While the exact origin of ice hockey is often disputed, there is a mixture of English, Scottish, Irish, and Native American influences in the sport's creation. The first indoor ice hockey game was played in Montreal, Quebec in 1875.

## 3

The Stanley Cup trophy has been awarded to the champions since 1893. The winning team members' names are engraved on it and each player gets to spend a day with the cup.

Sources: [britannica.com](http://britannica.com); [thehockeywriters.com](http://thehockeywriters.com); [mentalfloss.com](http://mentalfloss.com)



# STAYING HEALTHY TOGETHER

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About one out of every three people in the United States will develop shingles during their lifetime. And if you've had chickenpox, as more than 99 percent of the population born before 1980 has, you are at risk for shingles. Not only does your risk of getting shingles increase as you age, so does the potential for serious complications.

## What Is Shingles?

Shingles, also known as zoster or herpes zoster, is a painful skin rash caused by the varicella zoster virus—the same virus that causes chickenpox. Even after chickenpox clears, the virus remains dormant in the body, and can reactivate as you get older.

The older you are, the more likely it is that you could develop nerve pain that lasts for months or years after the rash goes away. This is known as postherpetic neuralgia (PHN), and is the most common complication of shingles. Other complications could include vision loss, neurological problems, pneumonia, hearing problems, and even death. You can greatly reduce your risk of shingles by getting the vaccine.

## About Shingrix, the Shingles Vaccine

Getting the shingles vaccine, known as Shingrix, is the only way to protect against shingles and PHN. The Centers for Disease Control and Prevention (CDC) recommends that healthy adults 50 years and older get two doses of the Shingrix (recombinant zoster) vaccine, spaced two to six months apart. Your doctor or pharmacist can give you Shingrix as a shot in your upper arm.

Shingrix provides strong protection against shingles and PHN. Two doses of Shingrix is more than 90 percent effective at preventing shingles and PHN. Protection stays above 85 percent for at least the first four years after you get vaccinated.

## Who Should Get Vaccinated?

Healthy adults 50 years and older should get two doses of Shingrix, separated by two to six months. There is no maximum age for getting Shingrix. You should get Shingrix even if:

- You have had shingles before. You can get Shingrix to help prevent future occurrences of the disease.

- You received the previous Zostavax vaccine. As of November 18, 2020, Zostavax is no longer available for use in the United States. If you had Zostavax in the past, you should still get Shingrix.
- You are not sure if you ever had chickenpox.

## What Else Should I Know About Shingrix?

There may be circumstances where you should not get the vaccine, such as if you have allergies to components of the vaccine or have tested negative for immunity to the varicella zoster virus (in which case you should get the chickenpox vaccine). There may also be side effects to the vaccine, so the best thing to do is talk to your doctor about getting Shingrix.

You can also find more information on the CDC's website. Go to [www.cdc.gov](http://www.cdc.gov), and in the search box at the top right of your screen, type in "Shingrix."

## Getting Vaccinated

Shingrix can be administered through the doctor's office or at a pharmacy, but it's a good idea to call ahead to see if your doctor or pharmacy has a supply in stock, since Shingrix is in high demand.

Check out the charts to the right to see how your LACERA-administered health plan covers the shingles vaccine. For more specifics about your coverage, call your health plan's customer service number or refer to their website.

- **Anthem Blue Cross:** [www.anthem.com](http://www.anthem.com) or 800-284-1110
- **CVS/Caremark:** [www.caremark.com](http://www.caremark.com) (Pharmacy Benefit Manager for Anthem Blue Cross Plans I, II, and III) or 800-450-3755
- **Cigna:** [www.mycigna.com](http://www.mycigna.com) or 800-244-6224
- **Kaiser Permanente:** [www.kp.org](http://www.kp.org) or 800-464-4000
- **Kaiser Permanente Senior Advantage:** [www.kp.org](http://www.kp.org) or 800-443-0815



- **SCAN Health Plan:** [www.scanhealthplan.com](http://www.scanhealthplan.com) or 800-559-3500
- **UnitedHealthcare:** [www.myuhc.com](http://www.myuhc.com) or 800-624-8822
- **UnitedHealthcare Medicare Advantage:** [www.uhcretiree.com](http://www.uhcretiree.com) or 800-457-8506

## Sources:

Centers for Disease Control and Prevention, "Shingrix Shingles Vaccination" [www.cdc.gov/vaccines/vpd/shingles/public/shingrix/](http://www.cdc.gov/vaccines/vpd/shingles/public/shingrix/); "About Shingles" [www.cdc.gov/shingles/about/index.html](http://www.cdc.gov/shingles/about/index.html)

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

## How LACERA's Healthcare Plans Cover the Shingles Vaccine

Call your health plan's customer service number (listed on your ID card) or refer to their website for more specifics about your coverage.

	Anthem Blue Cross <sup>1</sup>			Cigna	
	Prudent Buyer Plan	Plans I and II <sup>2</sup>	Plan III	Network Model Plan	Cigna-HealthSpring Preferred With Rx (Arizona)
<b>Retail Participating Pharmacy</b>	You pay 100% of negotiated rate and are reimbursed at 80%; deductible applies	You pay 20% of negotiated rate; deductible applies	You pay 20% of negotiated rate	\$0 copay	Tier 3 copay: \$45
<b>Participating Provider's Office</b>	Covered at 100% under routine preventive benefit	Covered at 100% under routine preventive benefit	If Medicare provides coverage, Anthem covers the vaccination	\$0 copay	\$0 copay if administered during preventive visit; otherwise office visit copay applies

	Kaiser Permanente	SCAN Health Plan		UnitedHealthcare <sup>3</sup>	
	California and Out-of-Area Plans	In-Network	Out-of-Network	UnitedHealthcare HMO	UnitedHealthcare Group Medicare Advantage (HMO)
<b>Retail Participating Pharmacy</b>	N/A	Tier 4 copay: \$15	Tier 4 copay: \$40	N/A	Tier 3 copay: \$7 (based on current formulary)
<b>Participating Provider's office</b>	\$0 copay if prescribed by Kaiser Permanente physician; office visit copay applies	You pay 100% of negotiated rate and are reimbursed in full minus \$15 Tier 4 copay	Not covered	Covered under preventive benefit and administered in physician's office. \$5 office visit copay applies	\$5 office visit copay

<sup>1</sup>Not covered at provider's office if you are in an out-of-area plan.

<sup>2</sup>Covered at 100 percent if you are in a California plan, you have Medicare, and Medicare denies the vaccination.

<sup>3</sup>Vaccine can be obtained at any pharmacy that carries and administers it, a doctor's office, or other site of service such as an outpatient hospital, acute care hospital, or skilled nursing facility.





## Staying Healthy Together Workshops

Due to the COVID-19 public health emergency and continuing country restrictions on gatherings, LACERA maintains a pause on planning our semiannual Staying Healthy Together workshops. The health and safety of our members is our No. 1 priority. Visit [lacera.com/healthcare/healthcare.html](http://lacera.com/healthcare/healthcare.html) for more information.

### Healthy Spring Recipe

# Eggplant Parmesan

Bake breaded eggplant for crispy results, with fewer calories to boot!



### Ingredients

Canola or olive oil cooking spray  
2 large eggs  
2 tablespoons water  
1 cup panko breadcrumbs  
3/4 cup grated Parmesan cheese, divided  
1 teaspoon Italian seasoning  
2 medium eggplants (about 2 pounds total), cut crosswise into 1/4-inch-thick slices  
1/2 teaspoon salt  
1/2 teaspoon ground pepper  
1 (24 ounce) jar no-salt-added tomato sauce  
1/4 cup fresh basil leaves, torn, plus more for serving  
2 cloves garlic, grated  
1/2 teaspoon crushed red pepper  
1 cup shredded part-skim mozzarella cheese, divided

### Directions

**Step 1:** Position racks in middle and lower thirds of oven; preheat to 400°F.

Coat two baking sheets and a 9-by-13-inch baking dish with cooking spray.

**Step 2:** Whisk eggs and water in a shallow bowl. Mix breadcrumbs, 1/4 cup Parmesan and Italian seasoning in another shallow dish. Dip eggplant in the egg mixture, then coat with the breadcrumb mixture, gently pressing to adhere.

**Step 3:** Arrange the eggplant in a single layer on the prepared baking sheets. Generously spray both sides of the eggplant with cooking spray. Bake, flipping the eggplant and switching the pans between racks halfway, until the eggplant is tender and lightly browned, about 30 minutes. Season with salt and pepper.

**Step 4:** Meanwhile, mix tomato sauce, basil, garlic and crushed red pepper in a medium bowl.

**Step 5:** Spread about 1/2 cup of the sauce in the prepared baking dish. Arrange half the eggplant slices over the sauce. Spoon 1 cup sauce over the eggplant and sprinkle with

1/4 cup Parmesan and 1/2 cup mozzarella. Top with the remaining eggplant, sauce and cheese.

**Step 6:** Bake until the sauce is bubbling and the top is golden, 20 to 30 minutes. Let cool for five minutes. Sprinkle with more basil before serving, if desired.

### Nutrition Facts

Serving Size: 1 1/2 cups  
Per serving: 241 calories; 14 g. protein; 28 g. carbohydrates; 6 g. dietary fiber; 9 g. sugars; 9 g. fat; 4 g. saturated fat; 83 mg. cholesterol; 1227.9 IU vitamin A; 44.7 mg. vitamin C; 84.7 mcg. folate; 209.4 mg. calcium; 1.9 mg. iron; 53.4 mg. magnesium; 761 mg. potassium; 553 mg. sodium; 0.3 mg. thiamin

Source: *EatingWell Magazine*, September/October 1995; October 2020 30th Anniversary





# LACERA-Sponsored Long-Term Care Insurance Workshops

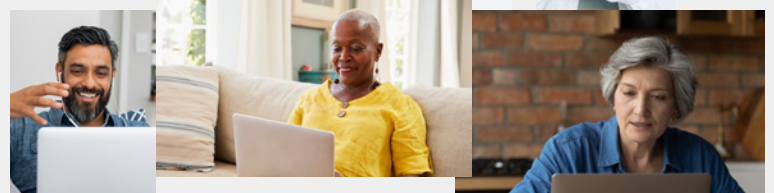
Life Secure is the Board of Retirement-approved long-term care insurance program carrier. Following are dates for one-hour virtual workshops presented by Life Secure. To make a reservation to attend a workshop, please call to speak to a Life Secure long-term care insurance program coordinator at 626-818-2673 (not LACERA). Provide your name, phone number, and email address. A coordinator will contact you with a link to the virtual workshop.

## 2021 Long-Term Care Virtual Workshop Schedule

The one-hour workshops are held on the second Wednesday of each month at 10:30 a.m.

- March 10, 2021
- April 14, 2021
- May 12, 2021
- June 9, 2021
- July 14, 2021
- August 11, 2021
- September 8, 2021
- October 13, 2021
- November 10, 2021
- December 8, 2021

Please note these dates and times are subject to change.



## A Message From the County and Empower Retirement: We Would Like to Hear From You!



The County of Los Angeles 457(b) Horizons and 401(k) Savings Plans, in partnership with Empower Retirement, are conducting a survey of our participants. This survey is voluntary and confidential.

The Participant Satisfaction Survey is more than gauging how employees feel about the Deferred Compensation

Plans; it helps the County and Empower Retirement determine what products and services may be needed to help support your overall goal of retirement readiness.

We are interested in your feedback, and your input will help us identify ways to better meet your needs.

Visit [bit.ly/3igoo0V](https://bit.ly/3igoo0V) to access the survey!



*“Life must be lived and curiosity kept alive. One must never, for whatever reason, turn their back on life.”*

– Eleanor Roosevelt



# Board of Retirement Approves COLA Increase

On February 3, 2021, the Board of Retirement approved a 1.5 percent cost-of-living adjustment (COLA) increase for retirees and eligible survivors. The increase, effective April 1, 2021, will be reflected in your April 30 benefit payment.

The increase is based on the cost of living from December 2019 to December 2020, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles-Long Beach-Anaheim area. The calendar year-to-date change is 1.45 percent. When rounded to the nearest one-half of one percent, as prescribed by law, the result is a 1.5 percent increase.

According to the provisions of LACERA retirement plans, if the COLA percentage exceeds the maximum allowable amount, the excess percentage is accumulated to supplement future COLA benefits (called the COLA Accumulation). The longer you have been retired or receiving a survivor's allowance, the more COLA carryover you may have accumulated. In years when the COLA increase does not meet the plan maximum, LACERA deducts amounts from the COLA Accumulation. LACERA uses the COLA Accumulation balances available to fund the maximum increase allowable under each plan.

**Since a 1.5 percent increase is below the maximum allowable COLA, most eligible retirees and payees will be able to draw from their accumulation to supplement an increase. Review the accompanying chart to determine your COLA increase for 2021; plan adjustments are summarized below.**

Plan A allows for a maximum annual COLA increase of 3.0 percent. Depending on retirement date, Plan A retirees and payees will receive a 1.5 to 3.0 percent increase; most will receive 2.0 percent.

- Those with retirement dates up to March 31, 1981 will draw 1.5 percent from their accumulation, making their total increase 3.0 percent.

- Those with retirement dates between April 1, 1981 and March 31, 2018 will draw the entire 0.5 percent available from their COLA accumulation, making their total increase 2.0 percent.
- Those with retirement dates between April 1, 2018 to March 31, 2021 do not have enough accumulation to draw from and will receive an increase of 1.5 percent.

Plans B, C, D, and G allow for a maximum annual COLA of 2.0 percent. Depending on retirement date, Plan B, C, D, and G retirees and eligible payees will receive a 1.5 to 2.0 percent increase; most will receive 2.0 percent.

- Those with retirement dates up to March 31, 2020 will draw 0.5 percent from their accumulation, making their total increase 2.0 percent.
- Those with retirement dates between April 1, 2020 and March 31, 2021 do not have enough COLA accumulation to draw from and will receive a 1.5 percent increase.

Plan E allows for a maximum annual COLA of 2.0 percent. Depending on retirement date, almost all Plan E members are eligible to receive up to the maximum amount. Increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. (The portion of the 2.0 percent is based on the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA divided by the total months of service.)

- Those with retirement dates on and after June 4, 2002 are eligible to receive up to 2.0 percent.
- Those with retirement dates between April 1, 2020 and March 31, 2021 are eligible to receive up to 1.5 percent.

## 2021 Accumulation Chart

Retirement Dates	Plan	Maximum Cost-of-Living Increase	CPI Change	Accumulation as of April 2020	April 2021 Adjustment	Accumulation as of April 2021
Prior to 4/1/81	A	3.0%	1.5%	6.5%	-1.5%	5.0%
4/1/81 - 3/31/18	A	3.0%	1.5%	0.5%	-0.5%	0.0%
4/1/18 - 3/31/21	A	3.0%	1.5%	0.0%	0.0%	0.0%



Retirement Dates	Plan	Maximum Cost-of-Living Increase	CPI Change	Accumulation as of April 2020	April 2021 Adjustment	Accumulation as of April 2021
4/1/77 - 3/31/90	B, C, D	2.0%	1.5%	18.5%	-0.5%	18.0%
4/1/90 - 3/31/91	B, C, D	2.0%	1.5%	15.9%	-0.5%	15.4%
4/1/91 - 3/31/92	B, C, D	2.0%	1.5%	11.3%	-0.5%	10.8%
4/1/92 - 3/31/00	B, C, D	2.0%	1.5%	10.7%	-0.5%	10.2%
4/1/00 - 3/31/01	B, C, D	2.0%	1.5%	10.4%	-0.5%	9.9%
4/1/01 - 3/31/02	B, C, D	2.0%	1.5%	8.7%	-0.5%	8.2%
4/1/02 - 3/31/03	B, C, D	2.0%	1.5%	8.6%	-0.5%	8.1%
4/1/03 - 3/31/05	B, C, D	2.0%	1.5%	6.9%	-0.5%	6.4%
4/1/05 - 3/31/06	B, C, D	2.0%	1.5%	4.5%	-0.5%	4.0%
4/1/06 - 3/31/18	B, C, D	2.0%	1.5%	3.5%	-0.5%	3.0%
4/1/18 - 3/31/19	B, C, D	2.0%	1.5%	2.0%	-0.5%	1.5%
4/1/19 - 3/31/20	B, C, D	2.0%	1.5%	1.0%	-0.5%	0.5%
4/1/20-3/31/21	B, C, D	2.0%	1.5%	0.0%	0.0%	0.0%
1/1/13 - 3/31/18	PEPRA Plans G and Safety C	2.0%	1.5%	3.5%	-0.5%	3.0%
4/1/18 - 3/31/19	PEPRA Plans G and Safety C	2.0%	1.5%	2.0%	-0.5%	1.5%
4/1/19 - 3/31/20	PEPRA Plans G and Safety C	2.0%	1.5%	1.0%	0.5%	0.5%
4/1/20-3/31/21	PEPRA Plans G and Safety C	2.0%	1.5%	0.0%	0.0%	0.0%
6/4/02 - 3/31/03	E*	2.0%	1.5%	8.6%	-0.5%	8.1%
4/1/03 - 3/31/05	E*	2.0%	1.5%	6.9%	-0.5%	6.4%
4/1/05 - 3/31/06	E*	2.0%	1.5%	4.5%	-0.5%	4.0%
4/1/06 - 3/31/18	E*	2.0%	1.5%	3.5%	-0.5%	3.0%
4/1/18 - 3/31/19	E*	2.0%	1.5%	2.0%	-0.5%	1.5%
4/1/19 - 3/31/20	E*	2.0%	1.5%	1.0%	-0.5%	0.5%
4/1/20-3/31/21	E*	2.0%	1.5%	0.0%	0.0%	0.0%

Retirement dates also apply to retiree's survivor or beneficiary(ies) and/or alternate payee(s).

\*Plan E members who retired after June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service.

# Let's Get Vaccinated



COVID-19 has defined the last year of our lives. Thankfully, that may not be true for much longer. Several vaccines have already received FDA approval, and millions of individuals are already receiving their shots.

Because current vaccine supplies are limited and require two doses, the Centers for Disease Control (CDC) has prioritized the most at-risk groups (tiers) that should be vaccinated first—starting with healthcare workers, first responders, and seniors.

Many public facilities are being converted for vaccination distribution. To find out your tier and when you might have access to the vaccine, visit [www.publichealth.lacounty.gov/media/Coronavirus/vaccine](http://www.publichealth.lacounty.gov/media/Coronavirus/vaccine). You can provide your email address on the site to receive County updates regarding the rollout.

If you live outside of L.A. County, visit your state or county health department website for local vaccine distribution information. You can also check with your health provider at the website or phone number provided below for the following LACERA-administered group health plans.

- Kaiser Permanente: Visit <https://healthy.kaiserpermaente.org/southern-california/health-wellness/coronavirus-information/covid-vaccine> or call 800-464-4000
- Anthem Blue Cross: [www.anthem.com/coronavirus/blog/well-being-and-community/3-things-about-the-coronavirus-vaccine/](http://www.anthem.com/coronavirus/blog/well-being-and-community/3-things-about-the-coronavirus-vaccine/) or call 800-284-1110

- Cigna: [www.cigna.com/coronavirus/individuals-and-families](http://www.cigna.com/coronavirus/individuals-and-families) or call 800-244-6224
- Scan Health Plan: [www.scanhealthplan.com/members/coronavirus-vaccine](http://www.scanhealthplan.com/members/coronavirus-vaccine) or call 800-559-3500
- United Healthcare: [www.uhc.com/health-and-wellness/health-topics/covid-19/vaccine/vaccine-availability](http://www.uhc.com/health-and-wellness/health-topics/covid-19/vaccine/vaccine-availability) or call 800-624-8822

Los Angeles County is following the State of California's Blueprint for a Safer Economy to help reduce the spread of COVID-19. This color-coded tier system illustrates how widespread the rate of infection is across California.

Visit [covid19.ca.gov/safer-economy](http://covid19.ca.gov/safer-economy) for information about how the County infection rate affects when offices like LACERA's will reopen.



# ADJUSTING YOUR TAX WITHHOLDING ELECTIONS

It seems like everything is changing quickly in the world today. If you need to make a change to your tax situation, you can modify the amount deducted from your monthly benefit payment. Luckily, LACERA offers two easy ways to adjust your tax withholding election.

## 1. Use My LACERA to make adjustments securely online.

- Sign in to your My LACERA account.
- Select “Tax/1099-R.”
- Select “Adjust Election.”
  - ♦ To adjust your federal tax elections, provide the appropriate information, then click “Confirm.”
  - ♦ To adjust your California tax elections, provide the appropriate information, then click “Confirm.”
- After entering your name, click “Submit.”



## 2. Print and mail or upload your forms to LACERA.

- Find your federal and state tax withholding forms on lacera.com. They're available on the Brochures & Forms page under “Manage Your Retirement Payments.”
- Print out and complete the forms.
- Upload your forms by logging in to your My LACERA account or mail forms to:

LACERA  
PO Box 7060  
Pasadena, CA 91109-7060

Please note, **if you do not want to change your existing election, no action is necessary.** LACERA does not provide tax advice. Consult with a professional advisor to determine which withholding category is best for your personal situation.

## Retiree Payday Calendar

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

March 2021							April 2021							May 2021						
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S
1	2	3	4	5	6	7				1	2	3	4						1	2
8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9
15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23
<b>M<sub>H</sub></b>	30	<b>D</b>					26	27	<b>M</b>	29	<b>D</b>			24	25	<b>M</b>	27	<b>D</b>	29	30
													<b>H</b>							

**M** = Check Mailing Date    **D** = Direct Deposit    **H** = Holiday

# Encountering Wildlife in Southern CALIFORNIA



Los Angeles County and the surrounding areas are home to a large population of humans, pets, and wild animals. Many neighborhoods have seen a recent increase in wildlife activity. Common fauna in Southern California includes rattlesnakes, coyotes, racoons, mountain lions, bobcats, and opossums.

In case you encounter any of these creatures, here are some reminders to keep you safe:

- Do not leave out any garbage. Food waste is a major attractor for wild animals.
- Keep your pets inside at night to keep them safe.

- If you encounter a wild animal, pick up your children or pets and try to appear as large as you can to scare the animal away.
- Do not approach a wild animal. Make sure the animal has a clear path away from you, so it does not feel the need to fight its way out.
- Should you encounter a coyote, do not turn your back or run away from it. Instead, stand your ground, make loud noises, and wave your arms above your head.

We hope you continue to stay safe while enjoying all the natural beauty in our area.

## Stay Tuned in During an Emergency



You're prepared for anything; you already know what to do when a disaster strikes. But it's just as important to stay informed after an emergency occurs. Signing up for emergency alerts keeps you up to date on all the vital info you need.

The County offers a free, mass notification system for residents and businesses. The Sheriff's Department will contact you directly when there is a disaster in your community and provide information about evacuation or other instructions you'll need. Visit [www.lacounty.gov/emergency/alert-la/](http://www.lacounty.gov/emergency/alert-la/) to register, or find your specific

community's alert system at [www.lacounty.gov/emergency/alert-la/find-your-emergency-notification-system-2/](http://www.lacounty.gov/emergency/alert-la/find-your-emergency-notification-system-2/).

Remember that in an emergency, your internet access may be limited. Local radio stations will broadcast emergency alerts on the following stations: 640 AM, 1070 AM, 106.7 FM, and 93.1 FM, among others. For a full list of stations visit [www.ready.lacounty.gov/media/](http://www.ready.lacounty.gov/media/).

Don't forget to enroll in COVID-19 exposure tracking provided by the State of California at [www.canotify.ca.gov](http://www.canotify.ca.gov).





# You Can Now Go Paperless

LACERA now offers you the opportunity to opt out of receiving physical copies of certain documents and publications in the mail. To opt in to digital versions of your documents, log in to your My LACERA account and click on the Document Delivery Option. There you can choose digital or mail delivery for automatic deposit receipts (ADRs), annual benefits statements (ABS), and newsletters.

Once you enroll, you'll receive a confirmation email to ensure that your request has been processed and your email has been verified.



## Spring Word Search

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

### Answer Key



- |           |         |         |
|-----------|---------|---------|
| COLA      | COUGAR  | COYOTE  |
| EDUCATION | HOCKEY  | OPOSSUM |
| RACCOON   | SKUNK   | SNAKE   |
| UDEMY     | VACCINE |         |







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# The New LACERA.com Is Coming This Summer!

Our newly redesigned website is almost ready to launch! With input from our members, we have completely restructured and reorganized lacera.com.

We will go live this July. Watch for more details in our next issue!



## Upcoming Holidays

LACERA will be closed on:

- **Monday, March 29**  
Cesar Chavez Day
- **Monday, May 31**  
Memorial Day



**Email:** welcome@lacera.com

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

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