LACERA
News for Retired Members
Spotlight
March 2025
Vol. 36, No. 1
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Supporting You Through the Wildfire Recovery

A Message From CEO Santos H. Kreimann

Dear members: LACERA remains acutely aware of the immense challenges faced by our retired members and the entire Los Angeles region in the wake of the devastating January wildfires. We mourn the loss of lives, homes, community spaces, and our sense of security. Yet amidst this tragedy, we are moved by the bravery and compassion of those who fought the fires, evacuated residents, cared for displaced families, provided essential services, and donated generously. On behalf of LACERA's Boards, executive team, and staff members, a heartfelt **thank-you** to our members and the countless volunteers who have stepped up to help, bringing hope and light during dark times.

You Can Count on LACERA

I want you to know that during this emergency, our organization remained responsive to members due to our remote capabilities, business continuity planning, and—most importantly—the all-hands-on-deck approach of our staff members. They worked tirelessly to help members and each other, some while experiencing losses of their own. I'm inspired and humbled by their generosity, strength, and dedication.

As we transition from grief to recovery, LACERA stands firm in our commitment to fulfill our mission of producing, protecting, and providing your promised benefits—now and into the future. You can rely on and reach out to us for:

- **Ongoing support for relocated/displaced members:** We will work with you to ensure you receive your LACERA benefits and can provide resource information for any additional assistance you may need. LACERA is just a phone call away at 800-786-6464.
- **Uninterrupted service and benefits:** Our flexible operations and remote capabilities mean that even in times of crisis, LACERA can conduct regular business and provide service. Your pension will continue to be paid on time and your healthcare benefits provided without interruption.
- **Access to knowledgeable, caring staff:** Our dedicated retirement benefits specialists and retiree healthcare team

Cont. on pg. 2

IN THIS ISSUE

Disaster Relief From the County Assessor's Office

The Assessor's Office is providing assistance for property owners affected by the January wildfires. For reassessment and tax relief information and forms, visit **www.assessor.lacounty.gov/tax-relief/disaster-relief.**

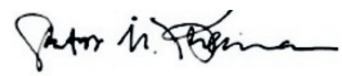
Supporting You, cont. from cover

are available to answer your questions and help you utilize your benefits. For assistance, call us at 800-786-6464, visit lacera.com to make an in-person or virtual appointment, or log in to My LACERA to send us a secure message.

- **Financial security:** LACERA's investment portfolio is resilient because it is diversified. Despite the wildfire devastation, there is no significant impact on capital markets or our portfolio. Our diversified, long-term investment strategy aims to maintain stability and growth, preserving value despite market fluctuations and global events. These tragic events will not impact our ability to provide the promised benefits.

Since LACERA's founding 87 years ago, we have stood steadfast and strong through the most challenging days and disasters impacting Southern California. We pledge to continue fulfilling our commitment to you, and we thank you for your trust in LACERA. Let's continue supporting each other as we begin the hard work of rebuilding our neighborhoods and healing our community.

Stay safe and strong.



Board of Retirement Approves Maximum COLA Increase

On February 5, 2025, the Board of Retirement approved a 3.5 percent cost-of-living adjustment (COLA) award for retirees and eligible payees. All retirees and eligible payees will receive the maximum allowable COLA under their plans:

- General and Safety Plan A: 3.0 percent increase
- General Plans B, C, D and Safety B: 2.0 percent increase
- General Plan E* members who retired on and after June 4, 2002: up to a 2.0 percent increase
- PEPRA General Plan G and Safety C: 2.0 percent increase

The increase, effective April 1, 2025, will be reflected in your April 30 benefit payment.

**See footnote 3 under the Accumulation Chart on page 3 for more details.*

How the COLA Increase Was Determined

The increase is based on the change in the cost of living from December 2023 to December 2024, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles–Long Beach–Anaheim metro area. The 2024 calendar year-to-date change is 3.4 percent. As prescribed by law, the CPI change is rounded to the nearest one-half percent to determine and apply the COLA change under each plan. For 2025, rounding the 3.4 percent CPI change results in a COLA award of 3.5 percent. This award is then applied to each plan according to the maximum allowable COLA increase.

COLA Accumulation

If the COLA percentage change exceeds the maximum allowable plan increase amount, under the provisions of LACERA retirement plans, the excess CPI percentage is accumulated to supplement future COLA benefits. The longer you have been retired or receiving a survivor's allowance, the higher your COLA Accumulation balance may have reached. In years when the COLA change is below the plan maximum, LACERA deducts amounts from the COLA Accumulation to fund the maximum increase allowable under each plan.

How the 2025 COLA Accumulation Was Calculated

Since this year's CPI percentage exceeds the applied COLA changes for each plan, LACERA is adding the excess amounts to the COLA Accumulation. The 3.4 CPI percentage exceeds the 3.0 percent maximum allowed in Plan A, so the difference of 0.4 percent will be added to the Plan A COLA Accumulation. For all other plans, the 3.4 CPI percentage exceeds the 2.0 percent maximum by 1.4 percent, so that amount will be added to those plans' accumulations.

The chart on the next page shows the COLA Accumulation percentages for all retirees and survivors as of April 2025.

2025 COLA Accumulation Chart

Retirement Dates	Plan	Maximum Cost-of-Living Increase	CPI Change	Accumulation as of April 2024	April 2025 Adjustment	Accumulation as of April 2025
Prior to 4/1/81	A	3.0%	3.4%	11.3%	0.4%	11.7%
4/1/81-3/31/22	A	3.0%	3.4%	6.0%	0.4%	6.4%
4/1/22-3/31/23	A	3.0%	3.4%	2.4%	0.4%	2.8%
4/1/23-3/31/24	A	3.0%	3.4%	0.5%	0.4%	0.9%
4/1/24-3/31/25	A	3.0%	3.4%	0.0%	0.4%	0.4%
4/1/77-3/31/91	B, C, D	2.0%	3.4%	20.0%	1.4%	21.4%[1]
4/1/91-3/31/92	B, C, D	2.0%	3.4%	20.0%	1.4%	21.4%[2]
4/1/92-3/31/00	B, C, D	2.0%	3.4%	19.7%	1.4%	21.1%
4/1/00-3/31/01	B, C, D	2.0%	3.4%	19.4%	1.4%	20.8%
4/1/01-3/31/02	B, C, D	2.0%	3.4%	17.7%	1.4%	19.1%
4/1/02-3/31/03	B, C, D	2.0%	3.4%	17.6%	1.4%	19.0%
4/1/03-3/31/05	B, C, D	2.0%	3.4%	15.9%	1.4%	17.3%
4/1/05-3/31/06	B, C, D	2.0%	3.4%	13.5%	1.4%	14.9%
4/1/06-3/31/18	B, C, D	2.0%	3.4%	12.3%	1.4%	13.7%
4/1/18-3/31/19	B, C, D	2.0%	3.4%	10.7%	1.4%	12.1%
4/1/19-3/31/20	B, C, D	2.0%	3.4%	9.5%	1.4%	10.9%
4/1/20-3/31/22	B, C, D	2.0%	3.4%	9.0%	1.4%	10.4%
4/1/22-3/31/23	B, C, D	2.0%	3.4%	4.4%	1.4%	5.8%
4/1/23-3/31/24	B, C, D	2.0%	3.4%	1.5%	1.4%	2.9%
4/1/24-3/31/25	B, C, D	2.0%	3.4%	0.0%	1.4%	1.4%
4/1/02-3/31/03	E[3]	2.0%	3.4%	17.6%	1.4%	19.0%
4/1/03-3/31/05	E[3]	2.0%	3.4%	15.9%	1.4%	17.3%
4/1/05-3/31/06	E[3]	2.0%	3.4%	13.5%	1.4%	14.9%
4/1/06-3/31/18	E[3]	2.0%	3.4%	12.3%	1.4%	13.7%
4/1/18-3/31/19	E[3]	2.0%	3.4%	10.7%	1.4%	12.1%
4/1/19-3/31/20	E[3]	2.0%	3.4%	9.5%	1.4%	10.9%
4/1/20-3/31/22	E[3]	2.0%	3.4%	9.0%	1.4%	10.4%
4/1/22-3/31/23	E[3]	2.0%	3.4%	4.4%	1.4%	5.8%
4/1/23-3/31/24	E[3]	2.0%	3.4%	1.5%	1.4%	2.9%
4/1/24-3/31/25	E[3]	2.0%	3.4%	0.0%	1.4%	1.4%
1/1/13-3/31/18	PEPRA Plans G and Safety C	2.0%	3.4%	12.3%	1.4%	13.7%
4/1/18-3/31/19	PEPRA Plans G and Safety C	2.0%	3.4%	10.7%	1.4%	12.1%
4/1/19-3/31/20	PEPRA Plans G and Safety C	2.0%	3.4%	9.5%	1.4%	10.9%
4/1/20-3/31/22	PEPRA Plans G and Safety C	2.0%	3.4%	9.0%	1.4%	10.4%
4/1/22-3/31/23	PEPRA Plans G and Safety C	2.0%	3.4%	4.4%	1.4%	5.8%
4/1/23-3/31/24	PEPRA Plans G and Safety C	2.0%	3.4%	1.5%	1.4%	2.9%
4/1/24-3/31/25	PEPRA Plans G and Safety C	2.0%	3.4%	0.0%	1.4%	1.4%

[1]Amount reflects -1.5 percent STAR benefit adjustment in 2025.

[2]Amount reflects -0.3 percent STAR benefit adjustment in 2025.

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

Victory! Social Security WEP/GPO Penalties Repealed

On January 5, 2025, (now former) President Biden signed the Social Security Fairness Act into law, legislation that will repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

This repeal marks a significant victory for LACERA retirees—both those currently impacted by the WEP/GPO penalties as well as future LACERA retirees who will receive the full Social Security benefits to which they are entitled.

What Happens Next?

The effective date for the WEP/GPO repeal for those receiving Social Security benefits is January 2024. In his January 5th remarks, Biden announced that in addition to full monthly benefits, affected retirees will receive lump-sum payments retroactive to January 2024. If you are a retired member who has been subject to the WEP or GPO, you do not need to take action at this time. Once the law is implemented, Social Security will automatically apply the changes and make the lump-sum payments.

As of the end of January 2025, **LACERA has not become aware of any implementation plan released by the Social Security Administration**. Visit the Social Security website for WEP/GPO updates at www.ssa.gov/benefits/retirement/social-security-fairness-act.html.

More About the WEP/GPO Repeal

Since 1983, the WEP has reduced the Social Security benefits for workers who receive a pension but who also qualified for benefits under the Social Security system (e.g., County workers employed before 1983 or LACERA members who were formerly employed in the private sector). Since 1977, the GPO has reduced Social Security benefits for spouses, widows, or widowers who also receive a government pension by 2/3rds of their pension amount, sometimes eliminating the Social Security benefit completely.

The repeal of the WEP/GPO penalties comes after decades of efforts by public pension plans and public sector unions. Why did it take so long? Legislation to repeal the WEP/GPO has been successively introduced since 2001 and historically garnered bipartisan support, but it was never brought up for a vote. Frustrated with inaction on the legislation, the bill's chief House sponsors led an effort to use the House's rules to discharge the bill from the Ways and Means Committee and bring it to the full House for a direct vote. On September 19, 2024, the cosigners of the discharge petition reached the crucial threshold of 218 signatures, a simple majority in the House. This paved the way for House passage of the bill (327 to 75) on November 12, 2024, and subsequent transmission to the Senate, where it passed in a historic vote (76 to 20) on December 21, 2024.

Over the years, LACERA has been in contact with every House member and senator, urging for support of this repeal. Up to the final congressional votes, LACERA was a consistent advocate on behalf of its 187,000 members and beneficiaries.

Good News for Plans G and Safety C

LACERA Changes Final Average Compensation Calculation Method for PEPRA Plans

LACERA has made a significant change to the final average compensation (FAC) calculation method for Plans G and Safety C, plans created to address requirements of the Public Employees' Pension Reform Act of 2013 (PEPRA). This change is expected to **benefit PEPRA members** who retired before March 1, 2025 and had absences without pay that decreased their FAC, and future retirees whose calculations will not be affected by such absences.

Effective March 1, 2025, all FAC calculations will be based on a member's scheduled pensionable compensation rather than actual pensionable earnings. What's the difference? The scheduled amount is the member's regular base pay, and what they receive if there are no periods of absence without pay within a pay period. The actual amount is the member's take-home earnings. If that member has any kind of absence that results in earning less than the scheduled amount within that pay period, it can affect their FAC calculation at retirement if the FAC is based on actual earnings.

This change is expected to **benefit retired PEPRA members who had absences without pay during their active service**. It is not expected to adversely affect any members. LACERA is recalculating the FACs for all retired PEPRA members who had absences without pay and will recalculate your allowance based on the new FAC rule. If there is an increase in your allowance based on the recalculation, you will receive a letter with a full explanation and payment information. Any increase in your retirement allowance from your retirement date to March 1, 2025—including COLA—will be paid retroactively. This increase also applies to PEPRA members' survivors receiving continuing benefits.

Background on PEPRA FACs and Justification for Change

PEPRA plans calculate the FAC using the highest three consecutive years of earnings, differing from LACERA's legacy plans, which use a 12-month window (except Plan E). The FAC is

cont'd on pg. 5

Final Average Compensation, cont. from pg. 4

a key factor in determining your monthly retirement allowance, which is a percentage of your salary depending on your age and years of service.

LACERA is committed to ensuring that member benefits are calculated accurately and fairly in compliance with the laws and regulations that apply to our plans. When PEPRA was implemented, LACERA interpreted the legislation to mean actual earnings should be used for calculating PEPRA member FACs. However, over time, staff members have identified an inconsistent application under the following scenario.

If a PEPRA plan member applies for service retirement and has an entire pay period with zero pay due to an unpaid absence, LACERA calculates their FAC using a rule that substitutes scheduled earnings for that period. However, if a PEPRA member has partial earnings (in which they both worked and had an absence without pay within the same pay period), their FAC is calculated using their actual earnings. This creates an unfair situation where a member with a partial earnings period would have a lower FAC (and consequently, a lower monthly benefit) than a member who had a zero-earnings pay period.

This inconsistency triggered an extensive review and change to our interpretation of PEPRA regulations. This change to using

scheduled earnings for all FACs results in fairer FAC calculations for all PEPRA members, and it is consistent with how members pay contributions (which are based on scheduled earnings); how LACERA calculates legacy plan FACs; how our peer plans calculate PEPRA FACs; and how our actuarial projections are calculated. It is also supported by fiduciary and tax counsel.

There's a Webinar for You—Join Us!

LACERA offers convenient online workshops to help you make the most of your benefits, even after you've retired. To take a look and register online, visit **lacera.com**, then click on the **Resource Center** tile on the homepage to access the **Workshop Schedule** page.

Webinars offered on a rotating basis include:

- **LACERA Special Durable Power of Attorney**: Provides you and your family options in the event you become incapacitated or unable to handle your LACERA benefits. This webinar takes you through completing all the appropriate paperwork, including filling out the LACERA Special Durable Power of Attorney form.
- **My LACERA**: Shows you how to sign up for My LACERA, access your information, and securely and conveniently conduct self-service transactions with our easy-to-use tools.
- **LACERA Active and Retired Death Benefits:** Covers the various benefits available to your loved ones should the worst happen—helping you make sure your survivors will have the ability to take care of themselves and giving you peace of mind.
- **LACERA Domestic Partnership**: Helps you understand the many details regarding the domestic partnership requirements and the types of domestic partnerships LACERA can accept for benefit eligibility.

- **LACERA Post-Retirement**: Provides all the important information you need to know as a newly retired LACERA member, including financial and medical processes.
- **Empower Mini-Webinars** for managing your savings accounts post-retirement, such as: Comprehensive Account Review; Stay in the Plan; Inflation Risk/Equity Risk: What Is It and How to Manage It; Navigating the Website; Market Volatility and Building Your L.A. County Investment Strategy; and Fraud Prevention.

"Success is not the key to happiness. Happiness is the key to success."

—Albert Schweitzer

LACERA Accomplishments

Board Updates

Alma Martinez

In January, LACERA welcomed Trustee **Alma Martinez**, appointed by Supervisor Solis, to the Board of Investments. Ms. Martinez has served as City Manager for the City of El Monte since 2019—the first woman and first Latina to hold this position—where she oversees day-to-day operations. She has previously served as the Assistant City Manager for the City of El Monte; City Manager for the City of Lynwood; and Assistant City Manager for the City of Compton.

Ms. Martinez earned a master's degree in urban planning from the UCLA Luskin School of Public Affairs. Her areas of expertise include building private-public relationships, identifying development opportunities, managing development projects, and applying public financing tools to revitalization efforts.

Also in January, Trustee **Aleen Langton**, elected by general members to the third seat on both boards in 2024, began her full three-year terms. Ms. Langton had already taken her seat on the Board of Investments (BOI) in October 2024.

Notable Retirement

On December 31, 2024, Trustee **Vivian Gray** retired from the Board of Retirement (BOR). Ms. Gray was elected by general members to four consecutive terms, beginning her first term January 1, 2013. Her advocacy and leadership on the board will be greatly missed. LACERA thanks Ms. Gray for her dedicated service to the community and LACERA's members during her long career.

We also extend our gratitude to appointed Trustees **Antonio Sanchez** (BOR) and **Trevor Fay** (BOI) for their service on the boards. Both completed their terms at the end of 2024.

Ms. Gray's last Board of Retirement meeting as a trustee on December 4, 2024. L to R: CEO Santos Kreimann and Trustees Wayne Moore, Elizabeth Ginsberg, Shawn Kehoe, Antonio Sanchez, Vivian Gray, J.P. Harris, Les Robbins, David Ryu, Ronald Okum, Jason Green, and Nancy Durazo.

Three Things: Daylight Saving Time

Daylight Saving Time (DST) is more than just changing your clocks twice a year. It has a fascinating origin story that you may not be aware of. (Bonus fact: The proper name is Daylight **Saving** Time, not Saving**s**.) Here are three other facts to enlighten you about DST.

1. DST was first introduced during World War I to conserve fuel. By shifting daylight into the evening hours, people could keep their lights off longer, meaning less energy consumption and more productivity.
2. It's a common misconception that DST was designed for farmers. In fact, farmers were among the loudest critics, arguing that crops and livestock would be negatively affected by the time change.
3. One unexpected beneficiary of DST has been the golf industry. Longer evening daylight means more rounds played, which translates into millions of dollars in extra revenue for golf courses. One study from the 1980s estimated that extending DST by just one month would boost revenue by $400 million!

Sources: www.defense.gov, www.fb.org, www.golfweek.com

Highlight on Armenian History Month

This April, LACERA celebrates Armenian History Month — honoring the rich cultural roots and contributions of the Armenian community. With over 200,000 Armenian Americans calling Los Angeles home, the county has become a haven for Armenian culture.

Community staples like the St. Mary's Armenian Apostolic Church and Glendale Central Library host lectures, workshops, and storytelling events that highlight Armenian heritage. Meanwhile, restaurants delight Angelenos with Armenian dishes like khorovats (grilled meats), dolma (stuffed grape leaves), manti (dumplings), lahmajun (pizza), and baklava.

This month also serves as a time for reflection. Armenian Genocide Remembrance Day, April 24, honors the lives lost and recognizes the resilience of the Armenian people. Through reflection and remembrance, this day underscores the enduring spirt of the Armenian community that continues to enrich Los Angeles.

Sources: www.lacountylibrary.org, www.armenian-history.com

More Heritage Months

March

- Women's History Month
- Gender Equality Month
- Irish American Heritage Month
- Greek American Heritage Month

April

- Arab American Heritage Month
- Scottish American Heritage Month

May

- Military Appreciation Month
- Asian American and Pacific Islander Heritage Month
- Jewish American Heritage Month
- Older Americans Month

Payday Calendar

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

March 2025

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	M	28	29
30	H/D					

April 2025

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	M	29	D			

May 2025

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	H	27	M	29	D	31

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

ARTICLES | WEB RESOURCES | WORKSHOPS | RETIREE WELLNESS

STAYING HEALTHY TOGETHER

VOL. 19, ISSUE #1 • SPRING 2025

Boost Your Immunity

With winter's cooler temperatures and darker days drawing us inside for indoor activities, it's more important than ever to keep our immune system in top shape. This issue focuses on some ways to build your immune system to fight off colds, viruses, and other illnesses so you can enjoy the coziness that winter brings and be ready for a healthy spring!

Vitamin D: The Vitamin Superhero

If vitamins were superheroes, vitamin D would surely be wearing the most colorful cape.

Its superpowers are extensive. According to the Mayo Clinic, vitamin D is a nutrient your body needs to absorb calcium for healthy, strong bones and to regulate cellular functions. Its anti-inflammatory and antioxidant properties support immune health, muscle function, and brain cell activity and may even protect against depression and certain cancers including breast, prostate and colorectal.

Make sure you're getting enough. Adults under 70 should get at least 600 IU per day, and adults over 70 should get 800 IU per day. A simple blood test ordered by your doctor can assess your levels to make sure you're getting enough.

How do you get it? Your skin synthesizes vitamin D from exposure to sunlight, although dermatologists generally do not recommend UV exposure due to risk of skin cancer. So, getting it through your diet and supplements can ensure adequate vitamin D intake.

- Milk (including alternative milks like soy and oat), many ready-to-eat cereals, and some brands of yogurt, orange juice and cheese are fortified with vitamin D. Cheese naturally contains small amounts of vitamin D.
- Fatty fish, such as salmon, tuna, and mackerel, are very good sources of vitamin D. Beef liver and egg yolks have small amounts of vitamin D.
- Greens including spinach, kale and broccoli are good sources of vitamin D.

Vitamin D can interact with certain medications so be sure to check with your doctor about your vitamin D intake.

Keys to a Healthier You

Did you know that malnutrition can lead to you becoming more susceptible to infections? Numerous factors can contribute to malnutrition, and poor diet is one of them. By depriving your body of the macronutrients (carbohydrates, fats, and proteins) and micronutrients (vitamins and minerals) it needs, you can affect healthy tissues and disrupt bodily functions, including weakening your immune system.

Developing and maintaining a healthy diet can provide added support for your immune system, which fights off bacteria, viruses, and other illnesses. Here are some healthy nutrients that, when added to your daily diet, can support your body's natural defense system.

Vitamin A: Vitamin A is a crucial micronutrient needed to maintain healthy vision and promote bodily growth and development. It is also an anti-inflammation vitamin that plays a crucial role in the development and regulation of the immune system. You can find vitamin A in the following foods:

- Winter squash
- Carrots
- Sweet potatoes
- Spinach
- Red bell peppers
- Apricots
- Eggs

Vitamin C: Vitamin C is a common nutrient people turn to after catching a cold, but it can also help prevent it. Vitamin C increases the production of white blood cells, which then helps produce antibodies that help your body fight off infections. You can find vitamin C in the following foods:

- Citrus fruits
- Papaya
- Strawberries
- Garlic
- Tomatoes
- Cauliflower
- Brussels sprouts

Zinc: Zinc is a mineral found throughout your body and is essential for proper immune and metabolic function, wound healing, and your ability to taste and smell. You can find zinc in the following foods:

- Lean meats
- Poultry
- Shellfish
- Ginger
- Whole grain products
- Beans
- Seeds and nuts

Boosting your immune system requires more than just a healthy diet. While it's beneficial to eat a variety of fruits, vegetables, whole grains, herbs, and spices, exercising regularly, getting adequate sleep, maintaining a healthy weight, and limiting habits such as smoking and alcohol intake are essential for good health.

Remember—while eating a balanced diet and maintaining healthy habits are key to boosting your immunity, they cannot fully replace medical treatment. Always seek medical care if you begin exhibiting signs or symptoms of a developing illness or condition.

Don't Forget to Get Vaccinated

Getting vaccinated is the safest way to stay protected against preventable diseases. If you haven't already gotten your flu, COVID, or shingles vaccination, check with your primary care physician (PCP) first to make sure vaccinations are right for you given your personal medical history.

Don't have a PCP? Get connected with one easily—simply reach out to the vendor of the health care plan you're enrolled in or visit their website to find a provider near you:

Anthem Blue Cross PPO Plans
800-284-1110
www.anthem.com/ca

CVS Caremark
800-450-3755
www.caremark.com

Cigna Network Model Plan
800-244-6224
www.mycigna.com

Cigna Preferred Medicare with Rx MAPD HMO
800-627-7534
www.cigna.com/medicare

Kaiser Permanente Group Model HMO
800-464-4000
www.kp.org

Kaiser Permanente Senior Advantage MAPD HMO
800-443-0815
www.kp.org

SCAN Health Plan
800-559-3500
www.scanhealthplan.com

UnitedHealthcare
800-624-8822
www.myuhc.com

UnitedHealthcare Group Medicare Advantage (MAPD HMO)
800-457-8506

This article is for general informational purposes only. Consult with professional advisors regarding medical matters; LACERA does not offer medical advice.
Sources: www.mayoclinic.org, www.nih.gov, www.uclahealth.org, www.healthline.com, www.cancer.gov, www.webmd.com

Retiree Healthcare Disease Management Programs

Disease management programs help LACERA members with certain chronic conditions (for example, hypertension, congestive heart failure, or diabetes) to take advantage of support, tools, and information to help them manage their diseases. These programs also help LACERA fulfill one of its long-standing objectives regarding our members: to give you the tools you need to enjoy the best possible quality of life.

All LACERA-administered medical plans have disease management programs as part of their benefits.

- If you are in **Anthem Blue Cross Plan I, II, or III**:
  - Call **Accordant** at 800-948-2497
  - For Pharmacy Advisor Counseling (with Anthem Blue Cross Plans I, II, and III) call 866-624-1481. The Pharmacy Advisor is a program that provides personal pharmacy care for adults managing conditions like diabetes, high blood pressure, and heart disease.
- If you are in **Anthem Blue Cross Prudent Buyer:**
  - Call **ConditionCare** at 800-522-5560.
- If you are enrolled in a **Cigna medical plan**, your disease management program is called **Your Health First**:
  - Call 855-246-1873 for more information.
- If you are in **Kaiser Permanente**, your disease management programs are automatically integrated in your care.
  - For Wellness Coaching by phone in English or Spanish, call 866-862-4295 to make an appointment.
- If you are enrolled in **United Healthcare**, register or log in to www.myuhc.com to access information about their disease management program.

Remember, your health is in your hands!

Save the Date: Next Staying Healthy Together Workshop Is April 29

The spring Staying Healthy Together workshop is just around the corner. Mark your calendar now for April 29, 2025, and plan to attend this in-person event for tips and tricks on developing new healthy eating and fitness habits. Visit lacera.com for more details as the date approaches and keep a lookout for your invitation in the mail.

Important Retiree Healthcare Reminder

Notify LACERA of Qualifying Events or Changes in Family Status or Medicare Part B Entitlements Within 30 Days

Qualifying Event or Change in Family Status

If you have a qualifying event or change in family status (marriage, birth, adoption, divorce, registration or termination of a domestic partnership, death, or disenrollment), you have 30 days to add or remove a dependent from your plan. To ensure that you do not pay premiums for **dependents who are no longer covered**, you must contact LACERA and submit the enrollment form(s) within 30 days of the qualifying event. Any premiums paid for ineligible dependents may be refunded to you for a period of up to 12 months only.

If LACERA does not receive your enrollment forms within 30 days of the qualifying event, mandatory waiting period rules will apply (six-month wait for medical; one-year wait for dental/vision).

Contact the Retiree Healthcare Division to request an enrollment change form(s) or visit **lacera.com** and click on **Retiree Healthcare**, then click on **Manage Your Enrollment** to access downloadable forms and completion instructions.

Change in Medicare Part B Entitlement

You must notify LACERA in writing within 30 days of any change to your or your dependent's Medicare entitlement. If LACERA pays for any Medicare Part B premium reimbursements that you are no longer entitled to after the date your Medicare Part B coverage ends, you will be responsible for repayment of the full amount already reimbursed to you and/or to your eligible dependent.

Please contact the Retiree Healthcare Division if you have questions.

Healthy Recipe: Miso & Butternut Soup

Here's a nice, savory soup recipe to help you stay warm and promote a healthy immune system!

Ingredients:

- 2 tsp. canola oil
- 1 large onion, chopped
- 1 small to medium butternut squash (about 2 lbs.), peeled, pulp and seeds removed, and cut into chunks
- 2 cloves garlic, chopped
- 1 cup (8 oz. can) white beans, drained
- 2 tsp. vegetable bouillon
- 1 1/2 cups shredded kale, finely chopped
- 2 tsp. sesame oil
- 2 tsp. toasted sesame seeds
- 2 tsp. finely grated fresh ginger
- 1 tbsp. brown rice miso paste

Instructions:

- Heat the oil in a large pan and sauté the onion for 5 minutes to soften. Add the squash and garlic and stir for a minute. Add the beans and bouillon along with 4 cups of water (or chicken stock if you prefer), then cover and simmer for 20 mins until the squash is tender.
- Meanwhile, steam the kale for 10 mins, then toss together with the sesame oil, seeds, and ginger.
- Add the miso to the soup, then puree until smooth using a hand blender or regular blender. Pour into bowls and top with the sesame kale mix to serve.

Staying Healthy Together

Hygiene Product Drive to Help the Unhoused Population

The L.A. County Department of Public Social Services (DPSS) is coordinating its Help Everyone Reach Others (HERO) campaign, which entails collecting personal care items such as feminine hygiene products, toilet paper, wipes, dental items, new socks, etc., to create care kits and provide them to shelters and unhoused persons. This campaign runs annually from April to May and is a great way to help those in need of the basics. Email dpssvolunteers@dpss.lacounty.gov for more information about the list of acceptable donations and how to participate.

We're Here for You and Ready to Help

Empower is aware of the devastating wildfires in the Los Angeles area and the effect they may be having on L.A. County employees. Please know, Empower remains committed to answering any questions you may have about accessing your account under these emergency circumstances.

For participants experiencing wildfire emergencies who would like to take an eligible withdrawal from your retirement plan:

- Visit **www.countyla.com**, log in to your account, and click *Account-> Withdrawals*.
  - To expedite a withdrawal from your account, add and/or verify your banking information today. Click Account -> Overview, then click Manage bank accounts.
- Call us at **800-947-0845** for more information on how we can help or say "request a withdrawal" to speak to a live representative. Empower representatives are available Monday through Friday from 5 a.m.-7 p.m. PT, Saturday from 6 a.m.-2:30 p.m. PT, and the automated system is available 24/7.

Attention: Your Opinion Is Needed!

Just because you're no longer working, doesn't mean we don't want your feedback on the 457(b) Horizons and/or 401(k) Savings Plans! The County has teamed up with Empower to survey our Plan participants. This is your opportunity to tell us how you feel about the 457(b) Horizons and/or 401(k) Savings Plans. Your feedback helps the County and Empower identify what services to provide and what products may help you during your retirement years. This survey is voluntary and confidential.

Thank you for helping us to identify better ways to serve you and meet your needs.

Use the URL below or scan the QR code to take the survey!

www.surveymonkey.com/r/2025COLASurvey

Introducing Oso!

Oso is the new mascot of the County of Los Angeles Defined Contribution Plans, and he is here to let you know about all the benefits to staying with the plans in retirement! Visit the News & Updates section of **www.countyla.com** to meet Oso and see why the right move may be not moving at all and staying in the plans.

Once you've decided to stay with the plans, it's important to know that you can't keep all the funds in your account indefinitely. The Internal Revenue Service (IRS) requires that you start taking withdrawals at some point. These mandatory annual withdrawals are known as required minimum distributions, or RMDs. Here are a few things you should ask yourself about RMDs.

Q: When will you start taking your RMD?

A: In general, you must begin taking RMDs by April 1 following the calendar year in which you reach age 73 or the year you leave employment with the County of Los Angeles, whichever is later.

Q: How much will you take?

A: There's no fixed amount for an RMD. It depends on your December 31st prior year-end account balance and the formula on the calculation worksheets the IRS provides.[1]

Q: Will you receive penalties for not taking an RMD, or not taking enough?

A: If you fail to take your entire RMD, you could face a strict penalty, known as an excise tax, of 25 percent on the amount of the RMD not withdrawn timely. Note: RMDs are a tax-reportable event.

Q: What are the distribution options available to meet your annual RMD?

A: You have several different options available. Pick the one that best meets your needs:

- **Automated required minimum distribution request**: You can choose to receive the required minimum annual payment required under current U.S. Treasury regulations by authorizing Empower to calculate the minimum amount each year and make payments to you.
- **Periodic payments**: You can schedule periodic payments from your account for a fixed dollar amount or for a fixed number of years. However, neither payment selection may exceed your life expectancy.[2] Please compare your periodic payments against your RMD amount annually. If your periodic payment does not cover your entire RMD, you are responsible to take an additional distribution(s) to meet your total RMD amount before the end of each calendar year, otherwise you may be subject to an excise tax penalty.
- **Partial lump-sum distributions:** You can take a partial distribution each year in an amount sufficient to meet the RMD. You are responsible for determining the annual RMD amount and ensuring the RMD requirement is met each year. Please note that RMDs are not eligible for rollover.
- **Full lump-sum distribution:** You can take a single lump-sum distribution of your entire account balance. By taking a full lump-sum distribution, you will have satisfied the RMD for the year of the distribution. Please note that RMDs are not eligible for rollover. If you choose a lump-sum distribution of your entire account balance, the responsibility for managing the money shifts from your employer/plan to you. Additionally, you increase the risk of outliving your money or losing your money. Please consider this option carefully.

Consider all your options and their features and fees before moving money between accounts.

- **Annuities**: An annuity is designed to provide you with a guaranteed,[3] long-term or even lifetime income stream regardless of market performance or interest rate changes. As a Plan participant, you can purchase an annuity with a portion or all your account balance. Keep in mind that with any annuity purchase, the decision is final. You cannot receive a refund of the funds that were used to make the purchase unless it's specified in your contract. It's a good idea to consult with a financial professional regarding the suitability, RMD eligibility, and tax consequence before making any annuity purchase.

Still confused about RMDs? Don't worry, we're here to help. If you have questions about when you should begin your RMD or would like to set up automated RMD distributions, call **800-947-0845**, Monday – Friday, 7am – 5pm, Pacific Time.

[1]Required Minimum Distribution calculation worksheets can be found here: www.irs.gov/retirement-plans/plan-participant-employee/required-minimum-distribution-worksheets

[2]More information on life expectancy and RMDs can be found here: www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds

[3]Guarantees are subject to the terms and conditions of the contract and the claims-paying ability of the insurer.

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Resolve Conflict and Create Harmony: County Mediation Program Seeks Volunteers

The Los Angeles County Department of Consumer and Business Affairs is seeking volunteers (unpaid) to assist in the County's mediation program. This opportunity is great for retirees or individuals working part-time who can accommodate a 12-month commitment (program not available for full-time employees). This unique experience provides the opportunity for mediation case support services alongside other volunteers. Once the foundation is set, volunteers will be provided with an opportunity to partake in 25-hour Mediation Certification training to then be able to independently mediate and resolve disputes in our local communities.

Minimum requirements for Dispute Resolution Program volunteers:

- Application packet submission, interview, and live scan clearance
- Commitment to one-year assignment, twice a week, with a minimum 4 hours per shift
- Basic computer skills like the ability to log in and navigate between applications
- Ability to listen and write notes objectively
- Comfortable communicating with others verbally and through email as well as suggesting potential confidential agreements (after 25-hour training)

If you are interested in this volunteer opportunity, please email your cover letter with your resume to DRPAVolunteer@dcba.lacounty.gov no later than May 30, 2025.

Upcoming Holidays

LACERA will be closed on:

Monday, March 31
For Cesar Chavez Day

Monday, May 26
For 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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