



June 2009

Dear LACERA Member:

Welcome to the 2009 – 2010 plan year for your health care coverage! This packet contains important information about your LACERA-administered health care plans. In this packet you will find the following items:

- **Benefits Update** — what's new for 2009 – 2010,
- **Benefits Guide** — an overview of the health plans available to you and important administrative details about your LACERA-administered health benefits,
- **Rate Booklet** — 2009 – 2010 monthly contribution rates for all LACERA-administered plans, and
- **Notice of Creditable Coverage** — an official statement that your LACERA-administered medical plan provides you with prescription drug coverage that is, on average, as good as or better than the coverage offered by the Medicare Part D model plan.

Periodically, there are regulatory changes that require modifications to some of the benefits offered by our LACERA-administered plans. This year, the changes are minimal. **Please read the enclosed Benefits Update** carefully to learn about these important changes.

For the upcoming plan year, the premiums for LACERA-administered plans are increasing by an average of 4.5%. The premium increase will vary by plan, so some members will experience a higher increase than average, while others will experience a lower increase or none at all. **Please review the enclosed Rate Booklet** for your new monthly contribution rates for 2009 – 2010.

As a participant in the LACERA-administered health care benefits program, you should not enroll in other Medicare Part D plans because our LACERA-administered plans offer prescription drug coverage that is generally better than that available through Medicare.

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As you're learning about what's new for your health plans in the coming year, it's also a good idea to see what health and wellness programs your health plans offer. All of the LACERA-administered health plans offer Disease Management Programs — these programs offer support for the management and prevention of many common medical conditions. Remember that the care of your health is in your hands.

LACERA and the Board of Retirement will continue this year, as every year, to ensure cost-effective, high-quality, and comprehensive coverage for our retirees.

Sincerely,

A handwritten signature in black ink, appearing to read "Gregg Rademacher". The signature is stylized with a large, circular flourish on the left and a long, horizontal line extending to the right.

Gregg Rademacher
Chief Executive Officer