

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • JUNE 2023 • VOL. 34, NO. 2

Phishing Is on the Rise: Protect Your Data



Phishing is a cybercrime where attackers use deceptive emails to trick recipients into revealing sensitive information, such as usernames, passwords, and financial details. The attackers disguise themselves as trustworthy entities, making it difficult to differentiate between legitimate and phishing emails.

LACERA vigilantly monitors for cyberattacks and phishing attempts targeting our organization, members, and employees. We have recently seen an uptick in sophisticated phishing attempts, including a recent email sent to active members from a purported “nonprofit employee organization” offering LACERA and Horizons account reviews. The email included a link to

make an appointment with an entity that was neither LACERA nor Empower Retirement.

To ensure the safety and security of our organization’s data and your personal information, here is some important information regarding LACERA emails to help you recognize phishing attempts. If you are unsure, you can always call LACERA to confirm that an email is legitimate.

- Official LACERA email communication will come from one of the following two addresses: welcome@lacera.com or notifications@lacera-email.com. If you’re not sure about a sender, hover your mouse over their email address to see if it matches the

sender’s claimed identity before clicking any links or responding to information requests.

- LACERA may also contact you about retiree healthcare from healthcare@lacera.com.
- LACERA does not send unsolicited emails asking for your personal information. If you receive an email of this nature, it is a phishing attempt. Remember, members must initiate service requests by scheduling an appointment, contacting us by phone, or logging into My LACERA and sending a secure message to our Member Services or Retiree Healthcare divisions.

Cont’d on pg. 3

IN THIS ISSUE

2	From the Executive Desk	4	Board Meetings Are Back Onsite	6	Payday Calendar
4	LACERA Accomplishments	6	3 Things: Summer Heritage Months	8	Staying Healthy Together
				12	Upcoming Holidays

BOARD OF RETIREMENT:

SHAWN R. KEHOE

Chair
Alternate Trustee
Elected by Safety Members

ALAN J. BERNSTEIN

Vice Chair
Appointed by Board of Supervisors

VIVIAN H. GRAY

Secretary
Elected by General Members

ELIZABETH B. GINSBERG

Chief Deputy County Treasurer and
Tax Collector
Acting Ex-Officio Trustee*

JASON E. GREEN

Elected by Safety Members

ELIZABETH GREENWOOD

Appointed by Board of Supervisors

JAMES P. HARRIS

Alternate Trustee
Elected by Retired Members

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

RONALD OKUM

Appointed by Board of Supervisors

LES ROBBINS

Elected by Retired Members

ANTONIO SANCHEZ

Appointed by Board of Supervisors

HERMAN B. SANTOS

Elected by General Members

BOARD OF INVESTMENTS:

GINA V. SANCHEZ

Chair
Appointed by Board of Supervisors

HERMAN B. SANTOS

Vice Chair
Elected by General Members

JOSEPH KELLY

Secretary
Elected by Retired Members

ELIZABETH B. GINSBERG

Chief Deputy County Treasurer and
Tax Collector
Acting Ex-Officio Trustee*

DAVID GREEN

Elected by General Members

JASON E. GREEN

Elected by Safety Members

ONYX JONES

Appointed by Board of Supervisors

PATRICK L. JONES

Appointed by Board of Supervisors

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

DAVID E. RYU

Appointed by Board of Supervisors

*When ex-officio trustee is absent



FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER

- LUIS A. LUGO, DEPUTY CHIEF EXECUTIVE OFFICER
- LAURA GUGLIELMO AND JJ POPOWICH, ASSISTANT EXECUTIVE OFFICERS

Hello, members! I hope you enjoyed our colorful spring and that your summer plans are taking shape. A special shout-out and congratulations to everyone whose children (or grandchildren) are graduating from high school or college this year, including my own! Completing these educational milestones is challenging enough without the interruptions and upheaval of the last few years thrown in. So, they really deserve extra applause for their hard work and perseverance in completing their studies. Well done, graduates!

LACERA Exposure to Banking Collapse Limited

Members can rest assured that LACERA's funds remain secure in the wake of several high-profile bank collapses this year. We did not maintain any operational or custody accounts with the involved banks. Additionally, our Board of Investments' strategic asset allocations have ensured that LACERA's direct exposure of private market holdings was minimal at less than .005 percent. Finally, thanks to the vigilant monitoring and swift action by our Investments team, our cash management processes were only temporarily and minimally impacted.

Strategic Planning and Budget Updates

Our strategic planning process is wrapped up, and I will be sharing the plan's details in the next issue of *Spotlight*. Although I intended to present the plan in this issue, we had to make some last adjustments before presenting the final version to the boards for approval (still pending as of early May). Despite the brief delay, we continue to make good progress on our current initiatives and are advancing those that are aligned with the draft plan.

At press time we are also in the final stages of our 2023–2024 budget process.

The LACERA budget goes hand in hand with the strategic plan by ensuring that we allocate the appropriate resources to achieve our strategic goals and objectives within the specified time frames. We recently revised the budget policy to include the Boards' review and approval of the strategic plan as part of the budget process, which will ensure going forward that the budget directly supports achieving our identified strategic priorities.

March Madness Recap and Trends

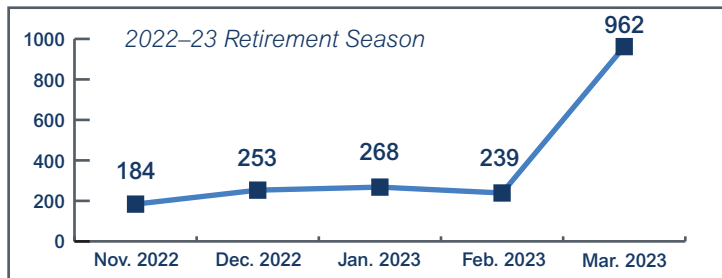
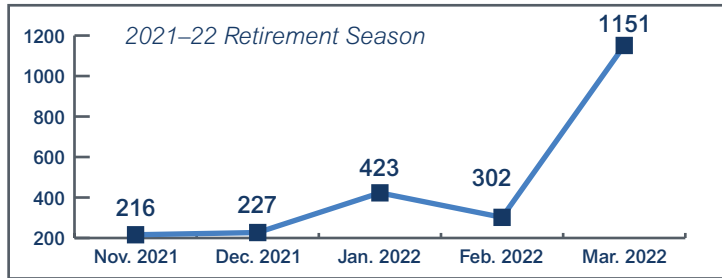
We have completed the 2022-2023 "March Madness" season for retirements, which is the annual December to March period when we typically see the highest number of members retire. If you are newly retired, congratulations! I wish you a healthy and happy retirement after your years of service.

The trend of the last few years has been increasing numbers of retiring members, driven by the crest of the baby boomer generation reaching retirement age as well as the impacts of the COVID-19 pandemic. This year, however, we saw a decrease in the number of retiring members, which was expected given that County employees received MOU-negotiated COLA increases in 2021 and 2022. (The final increase is scheduled for January 2023. Historically, members choose to work longer after receiving increases so that their higher earnings are calculated as part of their final average compensation.) See the following graphic for a comparison of our 2021–22 and 2022–23 retirement seasons.

Despite the decreased number of retirements this year, we still saw high call volumes and demand for one-on-one counseling sessions during the peak months. Kudos to our staff specialists from the Member Services, Call Center, Benefits, and Document Processing Center divisions, who worked extra hours

From the Executive Desk continued

Year-Over-Year Retirements



and weekends to ensure our members were fully informed during their retirement process and were retired timely, with no lapse in payments or healthcare benefits.

In prior issues, we have described our efforts to decrease Call Center waiting times through boosting our ranks and leveraging technology. I am proud to report that in early May, we welcomed 31 new retirement benefits specialists to the LACERA team and have the next training class in the works. A big thanks to our hardworking Human Resources professionals for actively recruiting and setting up training for our newest employees to help us achieve optimum staffing for all of our member service operations.

Trustee News

Since the COVID-19 emergency declaration has been lifted, we have resumed our onsite board meetings. Additionally, there are changes to the Board of Retirement (BOR) and Board of Investments (BOI) rosters. LACERA welcomes Trustee Jason Green to the BOR and BOI and Trustee David Ryu to the BOI. We also welcome back Trustee Elizabeth Greenwood, now assigned to the BOR, and Trustee Ronald Okum, also assigned to the BOR. (See Accomplishments on page 4 for more details and bios of our new trustees.) We are glad to have all of you helping to set LACERA's direction!

Calling all candidates! Are you interested in serving your fellow retired members as a representative on LACERA's BOR or BOI? Three seats will expire at the end of 2023, with new three-year terms starting in January 2024: the regular retired member seat on the BOI, and the regular and alternate retired member trustee seats on the BOR.

Elections will be held this summer. Nomination papers may be obtained and filed with the Registrar-Recorder no later than June 20, 2023. The voting period will start Friday, August 4 and end Thursday, August 31. For more information, watch your email inbox and mailbox. LACERA and the County of Los Angeles will be sending candidacy information and voting details.

Until the next issue, stay safe and healthy—and thank you for your membership and ongoing service to the community.

Phishing Is on the Rise cont'd from cover

Cybersecurity Is a Community Effort

It's essential for all of us to maintain a proactive and informed approach to keeping personal and LACERA data secure. You can further bolster your defenses against phishing attacks and other scams with the following strategies:



- Be cautious about unexpected emails, especially those containing attachments or links. Phishing emails often try to create a sense of urgency, prompting you to act immediately. Always take a moment to assess the situation and verify the legitimacy of the email before clicking on any links or downloading any attachments.

- Familiarize yourself with common phishing techniques and email red flags, such as poor grammar, misspelled words, and generic greetings like "Dear User."

- Enable multi-factor authentication (MFA) on all your accounts. MFA provides an additional layer of security by requiring users to verify their identity through a second factor, such as a text message, an authenticator app, or a fingerprint. This can prevent unauthorized access to your account, even if your login credentials have been compromised.
- Keep your software

up to date, including your operating system, antivirus software, and web browsers. Software updates often contain security patches that help protect your devices from new threats and vulnerabilities.

- Utilize email filters and security tools offered by your email provider to help block potential phishing emails from reaching your inbox.
- Regularly monitor your financial accounts and credit reports for any suspicious activity. Early detection is crucial to minimizing the damage caused by a successful phishing attack.

To help you identify and avoid malicious emails, watch this video from Microsoft using your smartphone's camera QR code reader.





LACERA Accomplishments

Welcome, New and Returning Trustees

There have been several changes to the makeup of LACERA's Boards of Retirement and Investments over the last several months, with one recently elected trustee, one new appointee, and two appointees with prior service. Welcome (and welcome back)!



Jason Green

Trustee Jason Green, who was elected by safety members to the seventh seat on the Board of Retirement and fourth seat on the Board of Investments last year, started his three-year terms on January 2023. Trustee Green is a Los Angeles County Fire Department Captain who has served the residents of Los Angeles for more than two decades. He has also advocated for his fellow firefighters as an elected Local 1014 board member since 2018 and volunteers with the Surfrider Foundation and Wildland Firefighter Foundation.



Ronald Okum

On December 20, 2022, The Board of Supervisors approved the appointment of Ronald Okum to the sixth seat on the Board of Retirement for a three-year term starting January 2023. Trustee Okum was first appointed to the Board of Retirement in July 2013, serving through 2017, and again from 2019 through 2021. He also served on the Board of Investments from 2017 through 2019.



Elizabeth Greenwood

In November 2022, the L.A. County Board of Supervisors approved the appointment of Elizabeth Greenwood to the ninth seat on the Board of Retirement through the end of 2023, to complete Trustee Gina Zapanta's term. Trustee Greenwood was first appointed to the Board of Investments in late 2019 and served from January 2020 to December 2022.



David Ryu

On February 7, 2023, the Board of Supervisors appointed David Ryu to the fifth seat on the Board of Investments for a three-year term through December 2025. Trustee Ryu is the first Asian Pacific Islander American (APIA) to be appointed to the Board of Investments. An ethics reformer, mental healthcare advocate, and former L.A. City Councilmember, Mr. Ryu is also the founder of the Pacific Bridge Arts Foundation, President and Executive Director of the Asian Pacific American Leadership Foundation, and Chief Strategy and Advancement Officer at Kedren Community Health.

Board Meetings Are Back Onsite

During the COVID-19 pandemic, LACERA's two boards met virtually to ensure the safety of our staff, members, and trustees. Now that the state and local emergency declarations have been lifted, the Board of Retirement (BOR) and Board of Investments (BOI) are once again able to meet in person at our Pasadena office.

If you are interested in viewing or speaking at a board meeting, we have recently upgraded our board meetings page on lacera.com. Improvements include a livestream feed, reconfigured calendar of upcoming meetings, archives of prior meetings, agenda materials, and an enhanced search feature.

Visit lacera.com/leadership/board-meetings at the time of the meeting for the livestream link or at any time to access board resources.

As a reminder, the BOR meets at 9 a.m. on the first Wednesday of each month unless noted otherwise. BOR committee meetings are scheduled on the same day as BOR meetings.

The BOI meets at 9 a.m. on the second Wednesday of each month unless noted otherwise. BOI committee meetings are scheduled on the same day as BOI meetings.

You can also view previous board meetings on LACERA's YouTube channel. Visit www.youtube.com and search "LACERA" for a variety of videos including recorded meetings and retirement information.

Disclaimer: LACERA's YouTube channel is an external website. LACERA does not have control over external websites, and you are subject to those sites' privacy, security, accessibility, and other policies. LACERA is not responsible for, nor does it endorse, content on external websites, including advertisements, promotions, and other videos.



LACERA Meets With Congressional Representatives

In January, LACERA legal staff attended the National Conference on Public Employee Retirement Systems (NCPERS) to address important legislation that affects our members and meet with local congressional representatives, including Representative Linda Sánchez, who has served southeastern Los Angeles since 2002. In addition, LACERA met with Danny Hartl, a Legislative Assistant to Representative Ken Calvert, who has served the Inland Empire since 1993.



L to R: Legislative Affairs Officer Barry Lew, Rep. Linda Sánchez (CA-38), Legislative Advocate Anthony Roda of Williams & Jensen, Retiree Healthcare Director Cassandra Smith, Trustee Jason Green, Legislative Advocate Shane Doucet of Doucet Consulting Solutions, Trustee Herman Santos, and Retiree Healthcare Advisor Kathy Migita



L to R: Trustee Jason Green; Trustee Herman Santos; Danny Hartl, Legislative Assistant to Rep. Ken Calvert (CA-41); and Legislative Affairs Officer Barry Lew

Update on Retirement Legislation

In recent months, there have been several proposed federal and state changes to retirement legislation that could affect you and other members.

At the federal level, HR 82 (Graves, LA) and S. 597 (Brown, OH) are the latest bills attempting to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

This repeal would affect members and their spouses who receive Social Security benefits by repealing the reductions to those benefits. If passed, the elimination of these reductions would be effective beginning in January 2024. LACERA has long advocated for the repeal of the WEP and GPO, and we encourage you to reach out to your federal representatives to urge them to support these bills.

In state news, AB 1020 (Grayson) would expand the number of diseases and injuries that are presumed

to be service connected if a member is permanently incapacitated by one of them.

Another bill, AB 1637, would require local government agencies to maintain a public website and email addresses that end in “.gov” or “.ca.gov.” These changes are intended to enhance security for local agency websites and email communications. If passed, local agencies must implement these changes by January 2025.

We will keep you informed about any significant updates regarding these bills.



3 Things: Summer Heritage Months

Every summer, we celebrate the unique contributions made to our country by its diverse cultures and peoples. Here are some quick facts about three seasonal heritage months and the people they recognize.

1 Pride Month is celebrated each year in June to honor the 1969 Stonewall Uprising in Manhattan, a pivotal event in the modern LGBTQ+ rights movement. The month-long celebration promotes self-affirmation, dignity, equality, and increased visibility for the LGBTQ+ community through various events, including parades, parties, workshops, and concerts.

2 National Immigrant Heritage Month is observed annually in June to celebrate the rich history and contributions of immigrants in the United States. The month-long event aims to recognize the diverse cultural heritage of our nation, highlighting the role immigrants have played in shaping American society and its progress.

3 Juneteenth, also known as Freedom Day, is celebrated on June 19th each year to commemorate the end of slavery in the United States. On this day in 1865, Union General Gordon Granger arrived in Galveston, Texas, and announced that all enslaved African Americans were free, in accordance with President Lincoln's Emancipation Proclamation. Juneteenth is marked by festivities, parades, and educational events to honor Black history, culture, and achievements.

We Also Celebrate:

<p><u>June</u> Caribbean American Heritage Month</p>	<p><u>July</u> French American Heritage Month</p>
--	---

Retiree Payday Calendar

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

June 2023						
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	H	20	21	22	23	24
25	26	27	M	29	D	

July 2023						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	H	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	D					

August 2023						
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	28	M	30	D		

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

Stop! You Don't Have to Go!

Retiring? Leaving County service for a new adventure? Congratulations! But did you know that you can keep your assets in your 457(b) Horizons and/or 401(k) Savings Plans even after you separate from County service? Keeping your money in the Plans with Empower may provide you with better opportunities than other investment products.

Here are a few reasons why you might want to stay in the Plans:

- **Low fees** – The Plans' 100,000-plus participants help keep fees low and generally more competitively priced than retail investment accounts. The lower the fees you pay, the more money that stays in your account to help you build retirement income.
- **A wide choice of investment options** – You can build a portfolio that matches your goals. Investment options include Target Date Funds, Asset Class Funds, and the self-directed brokerage account (SDBA). The SDBA is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDBA.
- **Convenient account management** – You can contact the County online at www.countyla.com, by phone at (800) 947-0845, or in person (appointments required) at the local Pasadena office at 300 N. Lake Avenue, Suite 210, Pasadena, CA 91101. Please call to make an appointment.
- **Local noncommissioned representatives** – Empower representatives cannot offer investment advice, but they can help you understand your choices and answer your questions about the features of your Plans.
- **Account consolidation** – You may be able to roll over eligible retirement accounts from other employers and/or IRAs into your 457(b) Horizons and/or 401(k) Savings Plan accounts. Consolidating accounts can make it easier to apply your

strategy across all your assets—with fewer statements, less paperwork, and possibly fewer fees to pay! Consider all your options and their features and fees before moving money between accounts.

- **Flexible payout options** – There are many distribution options available, including periodic payments (which you can schedule like a regular retirement paycheck), lump-sum withdrawals, partial withdrawals, or purchase an annuity contract from one of the annuity providers of the Plan. Call (800) 947-0845 to learn more about your options.

Things to consider:

- **Before moving to a Roth IRA rollover upon retirement** – Roth IRA contributions are made with after-tax money, meaning that there's no tax deduction in the year of the contribution. The impact to rolling out pre-tax deferred compensation dollars, such as the ones you've contributed to your 457(b) Horizons and/or 401(k) Savings Plans to a Roth account in retirement, is that those funds become immediately subject to taxation versus taxation over a lifetime in retirement. For some individuals, having taxation implemented all in the same year can significantly impact your retirement savings. Another drawback is that withdrawals of account earnings must not be made until at least five years have passed since the first Roth contribution, or in this case, rollover. So bear in mind that if you move your funds to a Roth IRA, you would not be permitted to take any distributions until five years have passed from your initial deposit to the Roth. In contrast, withdrawals from your 457(b) Horizons and/or 401(k) Savings Plans are available to you upon retirement or separation from service.

Keeping your 457(b) Horizons and/or 401(k) Savings Plan accounts after you stop working for the County may be a smart part of your own plan for the future. Contact your Empower representative at (800) 947-0845.

Money from other types of plans or accounts that are rolled over into a governmental 457 plan may still be subject to the 10% federal early withdrawal penalty upon distribution from the 457 account prior to the investor reaching age 59½.

Under IRS regulations, you must receive at least the minimum amount required at your required beginning date (RBD). Your RBD is April 1 of the calendar year following the calendar year in which you reach age 73 (age 70½ for years before 2020) or leave employment with the County of Los Angeles, whichever is later. If you wait until April 1 of the calendar year following the calendar year in which you reach age 73, you will be required to take a

second distribution by December 31 of the same calendar year.

Withdrawals may be subject to ordinary income tax. Withdrawals made prior to the investor reaching age 59½ may incur a 10% early withdrawal penalty.

Withdrawals may be subject to ordinary income tax. The 10% federal early withdrawal penalty does not apply to 457 plan withdrawals except for withdrawals attributable to rollovers from another type of plan or account.

"EMPOWER" and all associated logos and product names are

trademarks of Empower Annuity Insurance Company of America.

Investing involves risk, including possible loss of principal.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice. ©2023 Empower Annuity Insurance Company of America. All rights reserved. RO2460970-1022

How to Connect With LACERA



Call Us

M–F, 7 a.m.–5:30 p.m. PT
800-786-6464



Make an Appointment

We offer virtual and in-person services. Visit lacera.com and click "Appointment Reservations."



Email Us

Retirement info: welcome@lacera.com
Retiree Healthcare: healthcare@lacera.com
To send a secure email, log in to your My LACERA account.



Visit Us Online

LACERA.COM



Log in to Your Account

Visit lacera.com and click on the green My LACERA button at the top right of any page.



Mail Us

LACERA
PO Box 7060
Pasadena, CA 91109-7060

Scan Here to Visit My LACERA

My LACERA is your LACERA account management and message center, accessible 24/7. Use your smartphone or tablet's camera to view this QR code and visit My LACERA now!

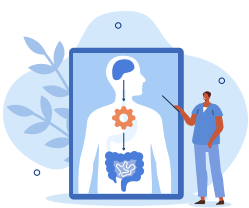


STAYING HEALTHY TOGETHER

Vol. 17, Issue #2 • June 2023

Preventive Care Saves Lives!

Make time to get your annual screenings and immunizations.



Your health is important, not just to you, but to your family and friends—people who care about

your well-being. So it's important you take care of yourself and make time to get your annual screenings and immunizations. They could save your life.

The Value of Screenings

During regular checkups and age- and gender-appropriate health screenings,

your doctor may be able to detect life-threatening chronic illnesses like heart disease, high blood pressure, and diabetes. And there are simple preventive medical procedures that can detect certain cancers early enough to possibly prevent the spread of the diseases. For example:

- **Cervical Cancer Screening:** A Pap test can detect abnormal cells in the cervix that may turn into cancer, catching cervical cancer early, when the chance of being cured is high. An HPV (human papillomavirus) test looks for the virus that can cause cell changes.
- **Colorectal (Colon) Cancer Screening:** Colorectal cancer almost always develops from precancerous polyps (abnormal growths) in the colon or rectum.

Screening tests can find precancerous polyps so they can be removed before they turn into cancer. Screening tests can also detect colorectal cancer early, when treatment works best.

- **Lung Cancer Screening:** A lung cancer screening with low-dose computed tomography is recommended for people 50 to 80 years of age who either have a history of heavy smoking and smoke now, or have quit smoking within the past 15 years.
- **Breast Cancer Screening for Women:** Mammograms are used to check for breast cancer, even before there are any signs or symptoms. According to the National Cancer Institute, random clinical trials and other

studies show that screening mammography can help reduce the number of deaths from breast cancer among women ages 40 to 70, and especially for women over age 50.

- **Prostate Cancer Screening for Men:** Prostate-specific antigen (PSA) blood tests are performed to check for prostate cancer. PSAs are also used to monitor prostate cancer during and after treatment.

Learn more about screening tests recommended by the Centers for Disease Control and Prevention (CDC) by visiting www.cdc.gov/cancer/dcpc/prevention/screening.htm.

The Value of Immunizations



Vaccinations are one of the safest and most convenient preventive care measures

available, and they're not only for children. You need to keep your vaccinations up to date as well, because adults are at risk for different diseases and your immunity from childhood vaccines can wear off over time.

According to the CDC, everyone should continue to be vaccinated throughout their lives. The type of vaccinations that are best for you depend on your age, health, lifestyle, and travel habits. And based on those factors, your doctor may suggest that you not get certain vaccinations or that you wait before getting them. During your next medical appointment, ask your doctor which vaccines are best for you. In the meantime, the following provides some general information:

- Our immune system tends to weaken over time, putting us at higher risk for certain diseases. This is why, in addition to the seasonal flu (influenza) vaccine and Td or Tdap vaccine (tetanus,

diphtheria, and pertussis), your doctor may suggest that you also get a shingles vaccine and/or a pneumococcal vaccine.

- Over 60 percent of seasonal flu-related hospitalizations occur in people age 65 years and older.
- Almost one in three people in the United States will develop shingles in their lifetime. Your risk of shingles increases as you grow older.
- A pneumococcal conjugate vaccine (PCV15 or PCV20) protects against serious pneumococcal disease and pneumonia (recommended for all adults age 65 years or older who have never received a PCV).
- Hepatitis B can cause serious health problems, including liver damage, cirrhosis, liver cancer, and death. The hepatitis B vaccine is recommended for all adults age 19 through 59, and adults age 60 years or older with risk factors for hepatitis B infection. Adults aged 60 years or older without any known risk factors for hepatitis B infection may also get the hepatitis B vaccine.

The Value of *You*: Take Charge of Your Health

If you haven't already, we recommend that you choose a primary care physician (PCP) to manage your care and that you see your PCP on a regular



basis. Of course, in addition to seeing your PCP regularly and getting your annual screenings and immunizations, it's

important that you take charge of your own health. There are things you can do that are critical to your health and well-being, including:

- Being physically active
- Eating a healthy diet

- Maintaining a healthy weight
- Taking preventive medicines as directed by your doctor
- Being tobacco free
- Seeing a dentist regularly
- Getting your eyes examined regularly

Remember, your life is tied to the lives of others, so take good care of yourself. Do it for yourself, and do it for the important people in your life!

If you have any questions about your coverage, you can always reach out to our vendor partners directly at the phone numbers or websites provided below. You can also refer to the phone number on your ID card or go to lacera.com and click the Retiree Healthcare tab for provider contact information.

Anthem Blue Cross PPO Plans

800-284-1110
www.anthem.com/ca

Cigna Network Model Plan

800-244-6224
www.mycigna.com

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



Preventive Services Checklist

Ask your doctor which of these preventive measures is right for you, and when you should be screened.

- Abdominal Aortic Aneurysm Screening—once in a lifetime
- Alcohol Misuse Screening and Counseling—once a year
- Bone Mass Measurement (bone density test)—once every 24 months (or more often if medically necessary)
- Cardiovascular Disease (behavioral therapy)—once a year
- Cardiovascular Screenings (cholesterol, lipids, triglycerides)—once every 5 years
- Colorectal Cancer Screenings—once every 24 months if you're at high risk for colorectal cancer
- Depression Screening—once a year
- Diabetes Screening—up to two screenings each year
- Flu Shot—one flu shot per flu season
- Glaucoma Test—once every 12 months if you're at high risk for glaucoma
- Hepatitis B Screening—once a year
- Hepatitis C Screening—one time with certain criteria
- HIV Screening—once per year with certain criteria
- Lung Cancer Screening—once per year with certain criteria
- Mammogram (screening for breast cancer)—once every 12 months
- Obesity Screening and Counseling—if you have a body mass index (BMI) of 30 or more
- Pap Test and Pelvic Exam (includes a breast exam)—once every 24 months
- Pneumococcal Shots—up to 2 different pneumococcal shots
- Prostate Cancer Screening—digital rectal exams and prostate specific antigen (PSA) blood tests once every 12 months for men over 50
- Sexually Transmitted Infection Screening and Counseling—once every 12 months

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

Sources: www.cdc.gov/cancer/dcpc/prevention/screening.htm, <https://archive.ahrq.gov/patients-consumers/patient-involvement/healthy-men/men-over-50.html>, <https://archive.ahrq.gov/patients-consumers/prevention/lifestyle/women-over-50.html>, www.cdc.gov/chronicdisease/about/preventive-care/index.html, www.cdc.gov/vaccines/adults/rec-vacl/index.html, https://wordmint.com/public_puzzles/402090

Annual Retiree Healthcare Benefits Packets Mailed

Plan year runs from July 1, 2023 through June 30, 2024

If you are currently enrolled in a LACERA-administered health plan, your Annual Retiree Healthcare Packet for the 2023–2024 plan year was mailed at the end of May. This packet contains important information about the LACERA-administered Retiree Healthcare Benefits Program (RHCBP), including the new healthcare monthly premium amounts effective July 1, 2023, and information on carrier-mandated benefits, if any. *No action is needed unless you would like to make changes to your current healthcare plan enrollments.*

For those enrolled in Kaiser Permanente outside California (Kaiser-Colorado, Kaiser-Georgia, Kaiser-Hawaii, Kaiser-Oregon, or Kaiser-Washington), you will receive a separate mailing from LACERA. Plan changes and rates are determined by the Kaiser Permanente region in which you reside.

If you are enrolled in Cigna Preferred with Rx (Phoenix, Arizona), SCAN Desert Health Plan-Arizona (Maricopa, Pima, and Pinal Counties), or SCAN Health Plan-Nevada (Clark and Nye counties), you will also receive a separate mailing. Keep an eye out.

If you have not received your packet by June 16, please contact the Retiree Healthcare Division at:

- 800-786-6464, between 7 a.m. and 5:30 p.m. (Pacific Time), Monday through Friday, except holidays
- My LACERA: Log in to your My LACERA account to send us a secure message

You may also view or download the information from lacera.com under the Retiree Healthcare tab. Click on Healthcare Resources, located on the left side of the dropdown menu, then click on RHC Forms and Publications.

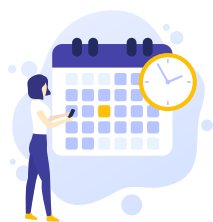


Immunization Word Search



- Pneumonia
- Protect
- Virus
- Bacteria
- Meningitis
- Sick
- Diphtheria
- Hepatitis A
- Tetanus
- Nurse
- Rotavirus
- Polio
- Influenza
- Measles
- Immunization
- Pertussis
- Smallpox
- Mumps
- Chickenpox

Reminder: Appointments Required for In-Person Member Services



Please note that if you want to make an in-person visit to the Member Services Center (MSC), you need to make a reservation using our online appointment system through lacera.com.

On the homepage, click “Appointment Reservations,” where you’ll find options to visit us at the MSC or make a virtual appointment to receive assistance via your computer or mobile device.

We’re here to answer all your questions, whether you’re just starting your LACERA journey or enjoying your retirement years, and both types of appointments include all the retirement counseling you need. Just click to make your appointment today!

Backpack and School Supply Drive

The Department of Public Social Services (DPSS) is collecting backpacks and/or school supplies to benefit low-income children and their families throughout L.A. County.

DPSS provides year-round opportunities for individuals and groups alike to participate in community projects that benefit low-income and homeless families and individuals. All donations are tax-deductible.

Email toyloan@dpss.lacounty.gov for more information on how to donate.



Public Service Announcement Become a Marriage Ceremony Volunteer

The Los Angeles County Registrar-Recorder/County Clerk's office is currently seeking volunteers to perform civil wedding ceremonies. Volunteers become part of a special and memorable event in the lives of loving couples by performing ceremonies in branch offices and the department's headquarters in Norwalk. Offices with urgent needs are in East Los Angeles, the Florence/Firestone neighborhood, Lancaster, and Beverly Hills.


To learn more about this opportunity, send a letter of interest to:

Portia Sanders
P.O. Box 389
Norwalk, CA 90651-0389

Upcoming Holidays

LACERA will be closed on:

- **Monday, June 19**
For Juneteenth
- **Tuesday, July 4**
For Independence Day



**“What good is the warmth of summer, without the cold of winter to give it sweetness.”
— John Steinbeck**

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.

Contributing Writers: Thomas Cohen, Sarah Scott, Retiree Healthcare Division
Senior Editor: Sarah Scott **Editor:** Thomas Cohen **Design:** Christian Ibarra