



June 2018

Dear LACERA Member:

The 2018 – 2019 benefits plan year is almost here! This packet contains important information about your LACERA-administered retiree healthcare plans.

Enclosed, you'll find the following items:

- ***Retiree Healthcare Benefits Update*** — what's new for 2018 – 2019. Periodically, there are regulatory changes that require modifications to some of the benefits offered by your LACERA-administered health plans. This year, the changes are minimal. Please read the enclosed *Benefits Update* carefully to learn about these important changes. Please note, you do not have to take any action unless you want to make changes to your current LACERA-administered healthcare coverage.
- ***Retiree Healthcare Benefits Guide*** — an overview of the health plans available to you and important details about your LACERA-administered healthcare benefits.
- ***Tier 1 and Tier 2 Monthly Premium Rates Booklet*** — 2018 – 2019 monthly contribution rates for LACERA-administered health plans. (If you're enrolled in the Kaiser plan outside of California, you'll receive a separate mailing from LACERA.)

For the upcoming plan year, the premiums for LACERA-administered health plans are increasing by an average of 5.7%. The premium increase will vary by plan, so some members will experience a higher increase than average, while others will experience a lower increase. Please review the enclosed *Monthly Premium Rates Booklet* (effective July 1, 2018) for your new monthly contribution rates for 2018 – 2019.

- ***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 standard plan. As a participant in the LACERA-administered Retiree Healthcare Benefits Program, you should not enroll in non-LACERA Medicare Part D plans because all LACERA-administered plans offer prescription drug coverage that is on average, as good as or better than that available through Medicare. **Enrolling in a non-LACERA Medicare Part D plan may jeopardize your LACERA medical plan.**

(please see reverse)

As you're learning about what's new for your health plans in the coming new plan 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, such as hypertension, congestive heart failure, and diabetes. Remember, the care of your health is in *your* hands. LACERA-administered health plans offer you the tools to take control.

Through LACERA, you also have access to Staying Healthy Together, a series of health-related programs and workshops that provide information, tools, and resources to help you make healthy decisions in your life. Every six months, the program focuses on a new health-related topic. You can explore each topic by reading the “Staying Healthy Together” section of LACERA’s Spotlight newsletter and attending a Staying Healthy Together workshop with other retirees. Visit www.lacera.com/healthcare/StayingHealthyTogether to learn more and explore links to other health-related websites.

As a note, the LACERA Retiree Healthcare Division member telephone number will be changing in the future. You will be notified in advance before this change takes place.

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,



Robert R. Hill
Interim Chief Executive Officer

Enclosures:

Retiree Healthcare Benefits Update
Retiree Healthcare Benefits Guide
Monthly Premium Rates Booklet
Notice of Creditable Coverage

