

News for  
Retired Members

# Spotlight

June 2024  
Vol. 35, No. 2

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

## Appointments and Tools Customized to You

LACERA has always prided itself on its highly personalized service to its members, and we continue to explore ways to improve upon your member experience in every way that you interact with LACERA.

Your first stop for LACERA information and knowing how to take action regarding your benefits is [lacera.com](https://lacera.com), since it is accessible to you any time! Under the Retirees and Families and Retiree Healthcare tabs, we provide summaries on key post-retirement topics such as paystub information, cost-of-living adjustments, post-retirement divorce, survivor benefits, and managing your healthcare enrollment, along with resource guides, related forms, and links for action steps and self-service transactions on My LACERA.

Of course, even after reviewing the information available to you, sometimes you have questions and need to speak with a specialist during business hours. Helping you is what we are here for, and improving how we do it is a constant effort.

As you know, one of the most complex and important interactions we have with LACERA members is the retirement process. In January we went live with the My LACERA online service retirement application, and in February we rolled out our new retirement counseling model. The online application and counseling model are designed to complement each other and help members retire efficiently, and they are already yielding positive reviews and results.

The good news for retired members is that we are now applying the valuable lessons learned in creating a more streamlined retirement process to provide better service in a variety of other prioritized scenarios. Now when you make an online appointment, we ask you to select the reason for your session from a dropdown menu. This helps ensure we are fully prepared with the information and materials you need when your session starts, and we can make the most of your time.

We will continue to enhance the [lacera.com](https://lacera.com) and My LACERA platforms by adding specialized resources like walkthrough

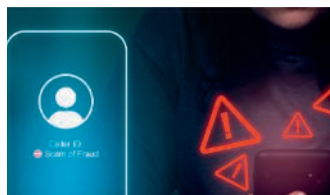
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# FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER

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

## BOARD OF RETIREMENT

### SHAWN R. KEHOE

#### Chair

Alternate Trustee  
Elected by Safety Members

### LES ROBBINS

#### Vice Chair

Elected by Retired Members

### RONALD OKUM

#### Secretary

Appointed by Board of Supervisors

### NANCY M. DURAZO

Elected by General Members

### ELIZABETH B. GINSBERG

County Treasurer and Tax Collector  
Ex-Officio Trustee

### VIVIAN H. GRAY

Elected by General Members

### JASON E. GREEN

Elected by Safety Members

### JAMES P. HARRIS

Alternate Trustee  
Elected by Retired Members

### WAYNE MOORE

Appointed by Board of Supervisors

### DAVID E. RYU

Appointed by Board of Supervisors

### ANTONIO SANCHEZ

Appointed by Board of Supervisors

## BOARD OF INVESTMENTS

### PATRICK L. JONES

#### Chair

Appointed by Board of Supervisors

### ELIZABETH B. GINSBERG

#### Vice Chair

County Treasurer and Tax Collector  
Ex-Officio Trustee

### VACANT

#### Secretary

### TREVOR G. FAY

Appointed by Board of Supervisors

### MIKE GATTO

Appointed by Board of Supervisors

### JASON E. GREEN

Elected by Safety Members

### DEBBIE MARTIN

Elected by Retired Members

### NICOLE MI

Elected by General Members

### DAVID E. RYU

Appointed by Board of Supervisors

Hello, members! Here we are, already halfway through 2024! I wish you an enjoyable and safe summer.

## Fund Update

Thanks to the Board of Investments' strategic asset allocation, LACERA's fund achieved a 10.3 percent return in 2023, outperforming its annual, five- and 10-year benchmarks and actuarial return target. The Board recently approved adjustments to the strategic asset allocation to continue driving results that support our mission. See Chief Investment Officer Jon Grabel's article on page 3 for more details.

## Modern Tools Help With the March Rush

We have tied up the annual "March Madness" retirement season, which requires an all-out effort on the part of several LACERA divisions to manage and process the spike in member retirements. I want to acknowledge and give a big shout-out to our Member Services, Retiree Healthcare, Benefits, and Document Processing staff members for working diligently and collaboratively to retire 1,963 members this year.

In its rollout year, the My LACERA service retirement application proved to be a popular and successful tool, streamlining the retirement process for members and our employees alike. For the soft rollout in January, 5 percent of retiring members used the application. By February that number rose to 14 percent, and in March it rose to 22 percent. These percentages exceeded our expectations, and we are glad to see members take advantage of this convenient new way to retire.

The online application is a significant step toward meeting our first strategic priority of providing a superior (and modern) member experience. We are working out a few technical issues based on user feedback,

but overall members have reported they appreciate being able to complete their retirement online and are looking forward to more online processes, versus having to complete and mail or upload forms.

The application rollout is another step forward in our efforts to automate work processes through our new case management system (CMS). We are continuing to develop our CMS capabilities so that the online application triggers several work processes and cuts down on highly manual form scanning—so the retirement process will move much quicker while being highly accurate.

If this is your first issue of *Spotlight*, congratulations! We wish you a long and healthy retirement and thank you for your years of service.

## Implementing Our Strategic Plan

We held our annual Board of Retirement (BOR) offsite meeting at end of May, which is an intensive two-day information and strategy session that allows the BOR, executive team, managers, and key staff members to focus on planning, operations, budgeting, and other foremost topics for the organization. This year, our five-year strategic plan implementation continued to shape our activities, discussions, and decisions. The action planning groups assigned to each strategic priority and its underlying objectives presented their charters and action plans, with the BOR providing feedback and suggested modifications. The approved action plans should be posted on [lacera.com/leadership/strategic-plan](http://lacera.com/leadership/strategic-plan) by the time we print this issue, so be sure to check the strategic priority progress trackers for more details about our next steps.

## Hello, and Goodbye: Board Updates

In February, newly appointed Trustee Trevor

Fay joined the Board of Investments, and in March, Trustees Keith Knox and Herman Santos both retired. Welcome, Trevor; thank you, Keith and Herman, for your many years of service to County residents as well as LACERA members; and congratulations to Elizabeth Ginsberg, who has stepped into the ex-officio trustee position as part of her appointment to County Treasurer and Tax Collector. See Accomplishments on page 4 for more details about our new and departing trustees' service and contributions.

## Capitol Efforts

As part of our responsibility in protecting your benefits, it's important for LACERA to be involved in legislative efforts, foster constructive relationships with lawmakers,

and consistently promote the value and contributions of public service employees. In March, Legislative Officer Barry Lew, Deputy Chief Executive Officer Luis Lugo, Legislative Advocate Naomi Padron, and I met with over a dozen California assemblymembers and senators to advocate on your behalf and provide input on pending legislation. Our visit was specifically aimed at educating legislators on how our members strengthen the health and vitality of our communities, both while working and after retirement.

We have an ambitious schedule the next several months, and I look forward to updating you on our accomplishments and progress in the fall issue of *Spotlight*. Have a great summer!



## Update From the Chief Investment Officer



Jonathan Grabel

In 2023, LACERA achieved a 10.3 percent return, resulting in a net asset value of \$75.9 billion as of December 31, 2023. Over the past five and 10 years, the fund has produced net returns of 9.2 percent and 7.5 percent, respectively, surpassing both its benchmark returns as well as the fund's actuarial return target of 7 percent. The outperformance is due to LACERA's strategic asset allocation, which diversifies

exposure across different asset classes to maximize returns while minimizing uncompensated risk. LACERA's Board of Investments reviews and approves the fund's strategic asset allocation every three to five years to ensure an optimal long-term risk-adjusted portfolio.

The Board of Investments' strategic asset allocation review is thorough, encompassing discrete factors that allow the fund to drive returns as well as tolerate investment risks. These factors include, but are not limited to, the fund's current and

projected funded status, liquidity requirements, the long-term risk and return of different asset classes, and an assessment of future economic conditions. In an effort to continuously attain LACERA's mission, the Board of Investments approved a new strategic asset allocation. This decision was based on a comprehensive study that took place over 10 months and aligns with LACERA's Board-approved strategic initiatives. The new allocation continues to consist of a well-diversified portfolio, harmonizing with LACERA's investment beliefs. The proposed strategic asset allocation offers a higher probability of achieving LACERA's 7 percent target return without increasing the fund's risk compared to the previous policy allocation.

LACERA's investment performance stems from disciplined strategic asset allocation execution and further driving strategic initiatives. To continue delivering results, LACERA will maintain a steadfast focus on its asset allocation through its strategic initiatives and remain committed to fulfilling its mission of providing the promised benefits to its members.

## Better Than Snail Mail— Sign Up for Paperless ADRs

Avoid late delivery and potential theft by signing up for paperless delivery of your ADRs. Just log in to your My LACERA account, and on the dashboard under the Manage Your Retirement panel, select Paperless Delivery.





# LACERA Accomplishments

## Board Updates

In the March issue, we introduced you to four new LACERA trustees—Nancy Durazo, Mike Gatto, Debbie Martin, and Nicole Mi—and announced that Wayne Moore was returning to serve on the Board of Retirement. Since then, we have had additional movement on the Boards.



Trevor Fay

**Trevor Fay** was appointed to the Board of Investments in February to complete the term of Onyx Jones, who retired from service last December. Mr. Fay is an investment professional, entrepreneur, and innovator, with extensive expertise in real estate, alternative investments, capital markets, impact and ESG measurement, and financial analysis. He is also actively involved in industry and community leadership and is passionate about providing mentorship, learning, and career opportunities to future investment professionals from underrepresented groups.



Elizabeth Ginsberg

As of the end of April, after being named County Treasurer and Tax Collector, Trustee **Elizabeth Ginsberg** has moved from the acting ex-officio to the ex-officio position on both boards. Ms. Ginsberg has over 26 years of combined experience managing various areas of accounting, internal controls, treasury management, property collections, and public administration. She also serves as the ex-officio member on the County's three Deferred Compensation Plan administrative committees. We are glad to have her step into this role.

## Notable Retirements

Two long-time LACERA trustees retired at the end of March. Their leadership, insight, expertise, and engagement will be greatly missed.



Keith Knox

**Keith Knox** retired as L.A. County Treasurer and Tax Collector and, therefore, his ex-officio trustee positions on LACERA's Boards of Retirement and Investments. Mr. Knox served on the boards from 2015—first as acting ex-officio before being officially instated as County Treasurer and Tax Collector and LACERA ex-officio trustee

in 2020. Among other contributions, Mr. Knox served as the Board of Investments Chair and Vice Chair and was an officer and/or active member on several committees, including Audit, Joint Organizational Governance, Corporate Governance, Operations Oversight, Credit and Risk Mitigation, and Real Assets.



Herman Santos

**Herman Santos**, elected by general members, served on the Board of Investments from 2004 and Board of Retirement from 2017. He performed various leadership roles on both boards, including Chair, Vice Chair, and Secretary on the Board of Investments, and Chair and Vice Chair on the Board of Retirement.

He was also a valuable member and officer on various committees, including the Audit Committee, Corporate Governance Committee, Equity Public/Private Committee, Real Assets Committee, and Credit and Risk Mitigation Committee.



## CIO Jon Grabel Recognized by DEIC Power100

LACERA Chief Investment Officer Jonathan Grabel has been included in the Allocator's category of the Diversity, Equity, and Inclusive Capitalism Power100 List. Grabel has been recognized for his leadership in championing diversity in all aspects of LACERA's investment strategies—including the

nurturing of talent and development of the groundbreaking T.I.D.E initiative, which incorporates DEI into the evaluation process of all LACERA external managers.

Congratulations to Jon and the entire LACERA Investments team for this well-deserved recognition!

## Advocating for You at the State Capitol

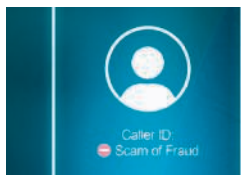
On March 19 and 20, CEO Santos Kreimann, Deputy CEO Luis Lugo, Legislative Officer Barry Lew, and Legislative Advocate Naomi Padron conducted a two-day visit to the State Capitol in Sacramento. The trip was aimed at providing legislators an overview of LACERA, our membership, and how both our active and retired members have a positive economic and social impact on the State of California and County of Los Angeles.

LACERA's team met with 13 state senators and assemblymembers, including Assemblymembers Tina McKinnor (D-Inglewood) and Tom Lackey (D-Palmdale), Chair and Vice Chair, respectively, of the Public Employment and Retirement Committee, and staff from the office of Senator Scott Wilk (R-Santa Clarita), Vice Chair of the Senate Labor, Public Employment, and Retirement Committee.

The group also discussed bills sponsored by the State



Association of County Retirement Systems (SACRS) that will come to the Assembly Public Employment and Retirement Committee during this legislative cycle and met with CalSTRS CEO Cassandra Lichnock and her team to discuss and strategize issues facing public pension organizations.



## Fraud Alert: Be Wary of Voice Clone Calls

The rise of artificial intelligence (AI) has many positive practical applications, but the availability of AI software has also opened the door for bad actors to create increasingly sophisticated scams.

With just a short audio clip, criminals can create a convincing voice clone to make fake calls. A common scheme is an “emergency” call from a loved one claiming they have been arrested or in an accident and asking you to send money. Here are some tips for handling suspicious calls.

- As a standard practice, be on your guard any time you get a call from someone who conveys a great sense of urgency to get you to take action.

- Even if the original call looks like it comes from your relative's phone number, the number may have been spoofed. Hang up and call back. If you can't reach them, try contacting other family members and friends to see if they have been in contact.
- Ask a specific question that only your loved one would know, for example, a detail about the last activity you did together, like where you went or what you ate for dinner.
- Planning ahead is always a good idea. Have a family discussion and create a password that you can ask for in the event you get a suspected voice clone call.

### Appointments and Tools Customized to You, cont. from cover

videos and step-by-step processes under the topic sections, right where you need them. These are aimed at helping you understand your benefits better, providing you with actionable

information, and empowering you to conduct self-transactions during nonbusiness hours. We'll keep you posted as we roll out more of these helpful tools!



# Three Things: Farmer's Markets

Enjoy the bounty of summer! In honor of National Farmers Market Week (August 4-10), here are several reasons why it's a great idea to visit your local farmer's market now and throughout the year. Visit the National Farmers Market Directory for a location near you at [www.nfmd.org](http://www.nfmd.org).

**1** Since local produce has spent more time ripening and less time in transport, not only is it higher in nutrients, it is significantly more flavorful. Nothing beats seasonal produce like berries, melons, tomatoes, and corn!

**2** Farmers markets promote education, providing an opportunity to ask questions about how your food is grown and discover new varieties. (Albion, Seascape, or Gaviota strawberries? Only a sample will help you decide.)

**3** Farm-to-table supports local jobs and revenues. California leads the nation in the number of farms that sell directly to consumers through on-farm stands or farmers' markets, accounting for 10 percent of total U.S. farms and 16 percent of total U.S. sales.


Sources: [www.hopkinsmedicine.org](http://www.hopkinsmedicine.org), [www.farmersmarketcoalition.org](http://www.farmersmarketcoalition.org), [www.nass.usda.gov](http://www.nass.usda.gov)



## Backpack and School Supply Drive

The Department of Public Social Services (DPSS) provides year-round opportunities for individuals and groups alike to participate in projects that help our community's in-need residents.

From June through August, DPSS is conducting a backpack and school supply drive to benefit low-income children and families and help them be well prepared for the fall school start. DPSS will be collecting backpacks and/or school supplies throughout the summer. Email [toyloan@dpss.lacounty.gov](mailto:toyloan@dpss.lacounty.gov) for more information on how to donate.



“If they don’t give  
you a seat at the  
table, bring a  
folding chair.”  
—Shirley Chisholm

## Highlight on Caribbean American Heritage Month

June is Caribbean American Heritage Month, honoring the profound contributions of Caribbean people to our society and culture. From valiant service in the military during the American Revolutionary War to pivotal roles in the Civil Rights Movement, Caribbean Americans have been integral to the nation's history. Their cultural traditions have significantly enriched the American cultural mosaic, influencing everything from music and cuisine to literature and politics.

Although Los Angeles lacks defined Caribbean neighborhoods (as opposed to distinct areas like Koreatown and Little Ethiopia), the vibrant spirit of the islands is still found throughout the city. This influence is celebrated through events such as the annual JazzReggae Fest and lively Hollywood Carnival, as well as beloved local establishments like Porto's Bakery and the Original Coley's, all of which highlight the enduring impact and deep roots of Caribbean Americans in the City of Angels.

In the mood for Caribbean culture? Here are a few of this year's events to check out:

- CariCon, June 1 and 2: more info at [www.cari-con.org](http://www.cari-con.org)
- Hollywood Carnival 2024, June 20 to 23: more info at [www.carnivaland.net/hollywood-carnival](http://www.carnivaland.net/hollywood-carnival)



- Long Beach Reggae and Food Fest 2024, July 6: more info at [www.cahfla.org](http://www.cahfla.org)

## Other Heritage Months

### June

- LGBTQ+ Pride Month
- Caribbean American Heritage Month
- Immigrant Heritage and Refugee Awareness Month

### July

- French American Heritage Month
- Muslim American Heritage Month

*Editorial note: In the last issue, we did not include Armenian History Month in the list of recognized April heritage months. LACERA greatly values the contributions of our Armenian colleagues and greater community, and deeply regrets the omission.*

## Payday Calendar

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

June 2024						
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	<b>H</b>	20	21	22
23	24	25	<b>M</b>	27	<b>D</b>	29
30						

July 2024						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	<b>H</b>	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	<b>M</b>	30	<b>D</b>			

August 2024						
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	<b>M</b>	29	<b>D</b>	31

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



# STAYING HEALTHY TOGETHER

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## Tools and Resources to Help You Manage Your Health

We are pleased that your health plan offers a plethora of tools and resources to help make your life easier when it comes to managing your healthcare needs. We're talking about websites, apps, and other tools that can help you along your wellness journey and ensure that you get the information you need, whenever you need it. Although we can't begin to list every resource and tool that your plan offers—because there are so, so many—we'd like to remind you of a few of them, so read on.

### Online Resources

Each LACERA-administered group health plan allows you access to its website, and once you register, you can view your health plan benefits, search for providers, view and download your ID Cards, view claims, and manage your prescription medications. Here's a bit more information about other things you can do on your plan's website:

- **Anthem Blue Cross plan members:** You can go to [www.anthem.com/ca](http://www.anthem.com/ca) and navigate the homepage to submit or track a claim, get an ID card, and have a live chat with a

representative. You can also view wellness programs via the My Health dashboard.

- **Cigna plan members:** You can go to [www.myCigna.com](http://www.myCigna.com) and, once you activate your myCigna account, you will have access to a personalized dashboard and be able to find what providers charge for care in your area, review your claims, and view, print, or request another ID card.
- **Kaiser Permanente plan members:** You can go to [www.kp.org](http://www.kp.org) and view most lab test results, email your doctor's office with nonurgent

questions, and schedule and cancel routine appointments.

- **SCAN plan members:** You can go to [www.scanhealthplan.com/members](http://www.scanhealthplan.com/members) and access the drug formulary, wellness articles, and more. The site is your go-to source for informative and engaging content on all things related to your SCAN Medicare Advantage plan.
- **United Healthcare plan members:** You can go to [www.myuhc.com](http://www.myuhc.com) and register for a personalized website where you can choose reward activities that inspire you, access



wellness programs, view clinical recommendations, and engage in a virtual visit with a network provider.

## Help When You're On the Go

Each plan has one or more free apps that can be downloaded to a smartphone or tablet and used as an accessway to its website content. This means you can view your plan information and more whenever you want, wherever you are. It's like having a personal health assistant in the palm of your hand.

- Anthem has its **SydneySM Health** app, which makes it easy to find doctors near you, access virtual care and wellness programs, get important information about benefits and claims, and more.
- Cigna has its **myCigna** app.
- Kaiser\* has several apps that provide support for emotional wellness, including:
  - **Calm** for sleep, medication, and relaxation
  - **Headspace Care** (formerly called Ginger) for one-on-one emotional support coaching and self-care activities to help with common healthcare challenges
  - **myStrength**, a personalized program designed to help you set mental health goals, learn coping skills, and make positive changes to your life
- SCAN has its **ABRIDGE for Patients** app that you can use to have conversations with your doctor. You can record the conversations, get an interactive summary, and share conversations with caregivers. For more information about this app, go to [www.abridge.com/patients](http://www.abridge.com/patients).
- United Healthcare has its **UnitedHealthcare®** app. Once you download the app, you can use your [www.myuhc.com](http://www.myuhc.com) credentials to sign in and access your ID card, benefit information, and much more.

The apps are available for download from the App Store and Google Play.

*\* Certain restrictions or activation requirements may apply to the apps, so contact Kaiser for further details.*

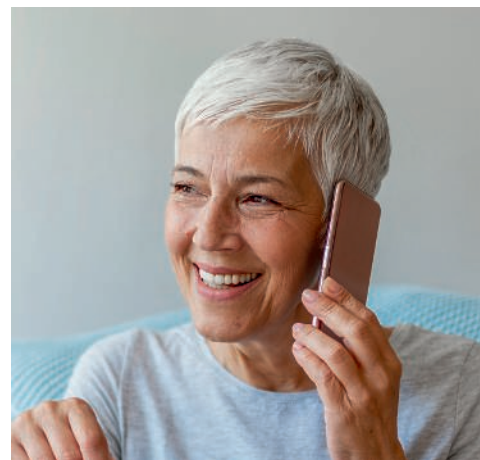
## Other Programs and Resources

Let's not forget that in addition to the useful technology and tools your healthcare plan makes available to you, there are also other free programs and resources available that are meant to help you get and stay fit. We think it's also important that we mention a few of those, as well:

- Anthem Blue Cross provides access to discounts on gym memberships, fitness equipment, coaching, and other services. You can also get discounts on fitbit trackers and smartwatches.
- Cigna's **Healthy Rewards** program provides discounts on a range of health and wellness programs and services.
- Kaiser Permanente offers access to its **Silver&Fit** healthy aging and exercise program, fitness center memberships, and virtual and at-home options.
- SCAN offers access to **One Pass** fitness, which includes premium gym facilities (Club Pilates, Life Time, Pure Barre, Orangetheory, LA Fitness, 24 Hour Fitness, and more). It also offers **BrainHQ**, which provides online exercises that enhance memory, brain speed, and other functions to boost brain health.
- UnitedHealthcare offers a new incentive program, **UHC Rewards**, where you can earn money for completing simple tasks. Sign up through [www.myuhc.com](http://www.myuhc.com) or the UnitedHealthcare app. UnitedHealthcare also offers **Real Appeal**, a weight-management program that's designed to help you get and stay healthy. It's available to you and your eligible family members at no additional cost as part of your benefits. You can join at [www.enroll.realappeal.com](http://www.enroll.realappeal.com).

## Want to Know More?

Remember, we couldn't list everything, but once you register onto your plan's website and/or download your plan's app(s), you'll be amazed at the amount of information and resources available at your fingertips.



## Need Help or Have Questions?

If you need help registering onto your plan's website or finding an app, or if you have any questions about your coverage or claims, please **contact your carrier** directly—not LACERA—at the phone numbers or websites provided below. You can also refer to the phone number listed on your ID card.

**Anthem Blue Cross PPO Plans**  
800-284-1110  
[www.anthem.com/ca](http://www.anthem.com/ca)

**Cigna Network Model Plan**  
800-244-6224  
[www.mycigna.com](http://www.mycigna.com)

**Kaiser Permanente Group Model HMO**  
800-464-4000  
[www.kp.org](http://www.kp.org)

**Kaiser Permanente Senior Advantage MAPD HMO**  
800-443-0815  
[www.kp.org](http://www.kp.org)

**SCAN Health Plan:**  
800-559-3500  
[www.scanhealthplan.com](http://www.scanhealthplan.com)

**UnitedHealthcare**  
800-624-8822  
[www.myuhc.com](http://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.*



## Retiree Healthcare Annual Benefits Packets Mailed

If you are currently enrolled in a LACERA-administered health plan, your Retiree Healthcare Annual Benefits Packet for the July 1, 2024–June 30, 2025 fiscal 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, 2024, 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 Medicare 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.



If you have not received your packet by June 22, please contact the Retiree Healthcare Division.

- Call us at 800-786-6464, between 7 a.m. and 5:30 p.m. (Pacific Time), Monday through Friday, except holidays.
- Send us a secure message by logging in to your My LACERA Account.

You can also view or download your healthcare packet information under the Retiree Healthcare tab on [lacera.com](http://lacera.com). Click on Healthcare Resources located on the left side of the page, then click on Retiree Healthcare Forms and Publications.

## Word Search: Technology Applications

Find the words in the grid by looking diagonally, forward, backward, up, and down.

CABLE	MEMORY
HEADPHONES	SOFTWARE
PRINTER	CURSOR
CLICK	MONITOR
KEYBOARD	SPEAKERS
RAM	DESKTOP
COMPUTER	MOTHERBOARD
LAPTOP	USB
SCANNER	HARDWARE
CPU	MOUSE

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



## Spring Workshop a Hit; Fall Session Planned

We're pleased to report that our recent Retiree Wellness Program in-person workshop, called Staying Healthy Together, was a roaring success! The event was held in April at Almansor Park in Alhambra. Here is a sampling of our attendees' feedback: "Very well organized," "This was my first event, and it was surprisingly great!," "I found the workshop very useful

and informative!," "LACERA reps were great, thank you," and "Thanks for bringing it back!"

Stay tuned for more information on the next workshop in September. We will provide details as we get closer to the date of the event, and we hope to see you there!

### A Message From Empower



## Did You Know ...?

### Did you know that Empower provides Retirement Planning Education Webinars, at no cost to you?

Each month, Empower provides a variety of Retirement Planning Education webinars, designed for people in all phases of the retirement journey. Here are a couple:

- **Stay in the Plan:** Did you know you can remain with your Horizons 457(b) and/or Savings 401(k) Plan after you've retired? Learn about the benefits of staying with the plan, and some of the pitfalls of leaving.
- **Market Volatility:** Market Volatility doesn't go away once you retire. Learn to navigate the unpredictable nature of the market, while also learning about the different investment options offered by your County of Los Angeles' 457(b) Horizons and/or 401(k) Savings Plans.

For this month's schedule, visit [www.countyla.com](http://www.countyla.com).

### Do you know why it's so important to keep your beneficiary up to date?

The easiest way to make sure your retirement plan assets go to the people you want is by naming them as beneficiaries of your account. When you add a valid beneficiary, your assets go directly to them when you pass away, possibly skipping a costly and lengthy court process.

If you die without naming (or renaming when required) a beneficiary or fail to submit any requested documentation prior to your death (for example, a copy of your Trust document), or if there is no existing beneficiary (for example, because the beneficiary predeceased you and you did not designate any contingent beneficiary(ies)), your beneficiary(ies) will be designated as:

- Your spouse (or registered domestic partner), if living 30 days after the date of your death
- If the above doesn't apply, then your children, by blood or adoption, sharing equally (with children of a deceased child sharing equally the deceased child's portion)

- Your estate, if your beneficiary(ies) cannot be determined under this provision

To name a beneficiary simply log into your account at [www.CountyLA.com](http://www.CountyLA.com), and in the Account overview section, click Beneficiaries from the left-hand side menu.

### Do you know how account consolidation can keep it simple?

If you have retirement accounts from previous employers, you may want to consider rolling those accounts into your County of Los Angeles Horizons 457(b) and/or Savings 401(k) Plans. The roll-in process—also called account consolidation—offers several potential benefits, including:

- **The potential for lower fees:** The County of Los Angeles works to keep fees as low as possible, so more from every dollar you invest stays in your account to help you maintain future retirement income.
- **Simplicity:** By consolidating accounts, you have one account to monitor and manage—and one statement to read.
- **A single set of account management tools:** When you consolidate accounts, you can use the same online tools to manage all your retirement assets.
- **A wide range of quality investment options:** Your plan features a diverse lineup of investment options in multiple asset classes.

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

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## How to Connect With LACERA



### Call Us

M-F, 7 a.m.-5:30 p.m. PT  
800-786-6464



### Visit Us Online

[lacera.com](http://lacera.com)



### Make an Appointment

We offer virtual and in-person services. An appointment is required for in-person visits to our Member Service Center. Visit [lacera.com](http://lacera.com) and click "Appointment Reservations."



### Log in to Your Account

Visit [lacera.com](http://lacera.com) and click on the green My LACERA button at the top right of any page.



### Email Us

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



### Mail Us

LACERA  
PO Box 7060  
Pasadena, CA 91109-7060



### Drop Off Documents

Our secure onsite mailbox is available 24/7 at 300 N. Lake in Pasadena. It is located outside, to the right of the lobby doors nearest the Member Service Center.

## Upcoming Holidays

LACERA will be closed on:

**Wednesday, June 19**

For Juneteenth

**Thursday, July 4**

For Independence Day



Email: [welcome@lacera.com](mailto: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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