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YOUR LACERS HEALTH BENEFITS

Because you have applied for the City's Early Retirement Incentive Program (ERIP), we wanted to take a few moments to inform you about your LACERS health benefits. In order to be eligible for retiree health benefits, you must be at least age 55 and have at least 10 years of Service or Service Credit (Service Credit if you are a part-time worker that became a LACERS member after April 22, 1990). Any age credit received under ERIP will count towards your eligibility for health benefits.

Your health benefits come in the form of medical and dental subsidies, which are based on your years of Service/Service Credit and Medicare status (if you are age 64 or older, please review our [Medicare requirements](#)). These subsidies can be applied towards the premium cost of your LACERS medical and dental plans. However, if your subsidy is not sufficient to cover the cost of your selected health plan, the remaining premium balance is deducted from your retirement allowance.

Our web site has a [medical subsidy calculator](#) and a [dental subsidy calculator](#) that can assist you in determining the amount of subsidy you will receive and the amount of your monthly payroll deduction, if any. When using these and entering your years of Service/Service Credit, be sure to include the Service/Service Credit you will receive from the ERIP, as it will increase your LACERS subsidy amount. You can learn more about our health benefits and health plan choices by referring to our [2010 Health Benefits Guide](#).

We are here to assist you with all your retirement needs. Be sure to contact us or visit our web site to learn more about your retirement benefits and the services we offer.

The ERIP Enrollment Period closes December 16, 2009.