



# **TIER 1 RETIREMENT BENEFITS SEMINAR**



# Attention

1. This presentation is intended to provide a summary of the benefits established by the Los Angeles City Charter, Los Angeles Administrative Code, and LACERS Board Rules (referred to as the Plan provisions). In the event of discrepancies in this presentation the Plan provisions will govern at all times.
2. Representatives of LACERS cannot offer financial, legal, or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.
3. This presentation is for **Tier 1 Members**. Tier 1 Members are LACERS Members hired prior to February 21, 2016.

*As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodations to ensure equal access to its programs, services and activities.*

# Topics to be Discussed

## First Half

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- LACERS Overview
- Service Explained
- Retirement Eligibility and Allowance Calculation
- Your Retirement Option Selections
- Taxes, SS, and COLAs
- When You're Ready to Retire
- The Retirement Process

## Second Half

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- Leaving City Service Prior to Retirement
- Survivor Benefits
- Health & Dental Benefits
- Health & Dental Enrollment
- Medicare
- Legal Planning

# LACERS Board of Administration

## 7 Members

LACERS is a Commission-Controlled Department

- (4) Members Appointed by the Mayor
  - (1) must be a Retired City Employee\*
- (2) Members elected by Active City Employees\*
- (1) Member is elected by Retired City Employees\*

\* Must be a LACERS Member

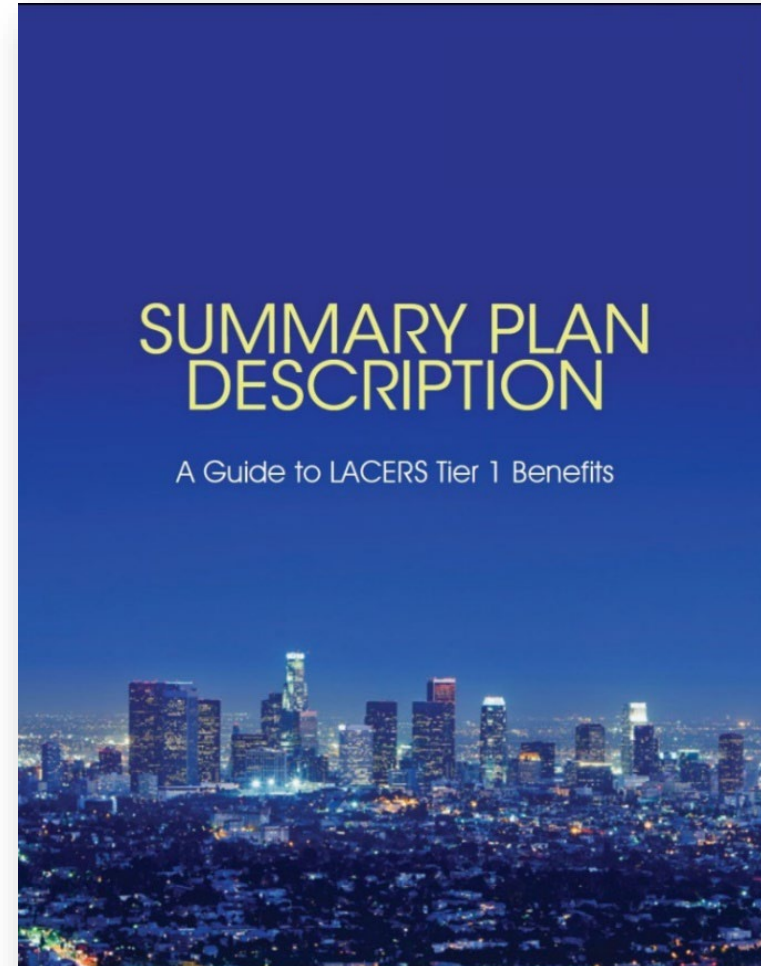
# Summary Plan Description

**Your user's manual for your LACERS  
Retirement Plan**

**Topics covered:**

- ✓ **Retirement Eligibility**
- ✓ **Retirement Allowance  
Calculation**
- ✓ **Survivor benefits and more**

Available 24/7 at [lacers.org](https://lacers.org)



# LACERS: A Defined Benefit Plan (401a)

**Defined Benefit Plans**, like LACERS, are professionally managed trust funds that provide specific benefits at retirement based on a formula

- ✓ **Offers lifetime benefits** to it's Members who are vested (5 or more years of continuous service)
- ✓ The LACERS plan also may include cost of living adjustments



# LACERS Membership

## LACERS has Two Tiers

**Tier 1** Members were hired on or before February 20, 2016

**Tier 3** Members were hired on or after February 21, 2016



## LACERS Members are:

Non-sworn, non-DWP City of Los Angeles Employees

## Membership is Automatic

Once hired by the City and your employing department certifies you to the LACERS plan

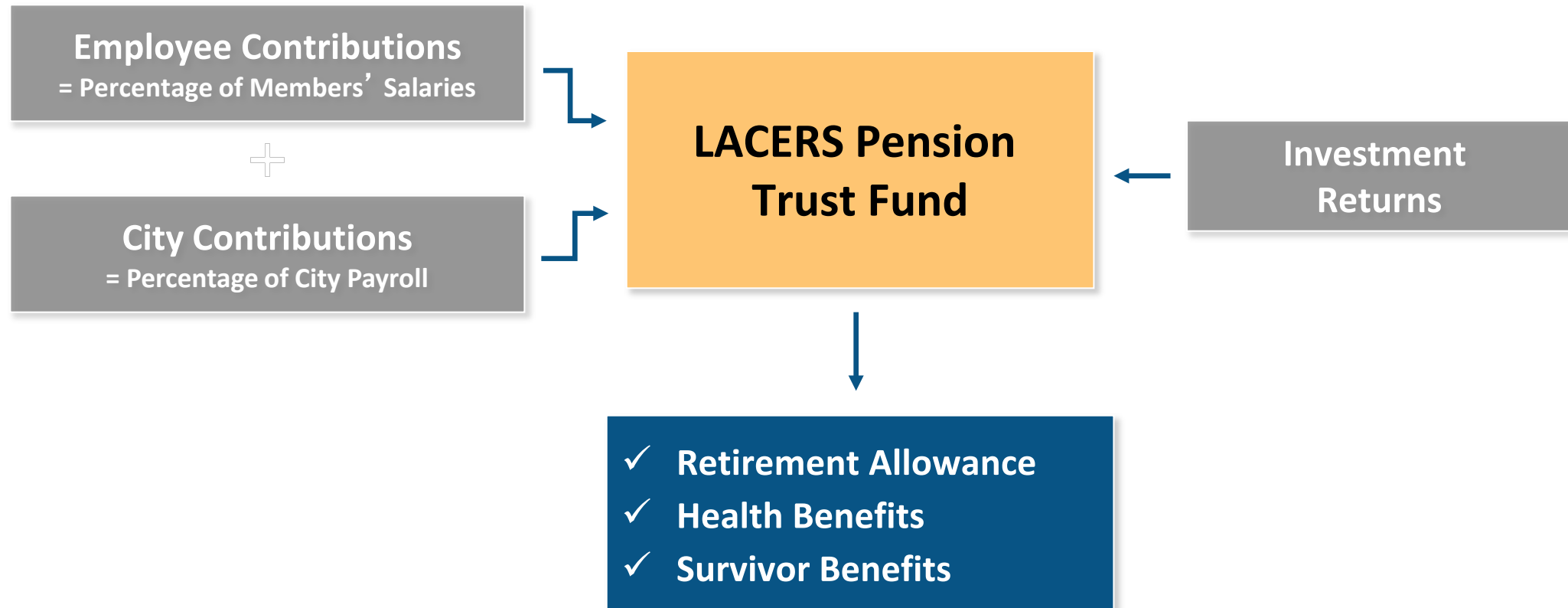


## Mandatory Contributions

All Members contribute **11%** of their gross salary bi-weekly, towards their retirement



# LACERS PENSION TRUST FUND



**02**

## **Service, Service Credit, & Continuous Service**

# Service vs. Service Credit

- **Full-time** employees receive 0.03835 years of Service Credit per pay period
- **Part-time** employees will be prorated based on the actual hours worked divided by 80 hours

## Service

Accounts for the **years** you've been a City employee contributing to LACERS



## Service Credit

Accounts for the **hours** you've worked as an Active LACERS Member



# Service vs. Service Credit Example

Liz works full-time (40-hour week) for 6 years.

Dan works half-time (20-hour week) for 6 years.

What is Liz's total Service? 6 years

What is Liz's total Service Credit? 6 years

What is Dan's total Service? 6 years

What is Dan's total Service Credit? 3 years



# What Each Term Helps Determine

## Service

Service helps determine your **retirement eligibility**:

- ✓ When you can retire
- ✓ If you can receive a health subsidy

## Service Credit

Service Credit helps determine **the amount** of your retirement allowance:

- ✓ How much you will receive on your monthly allowance
- ✓ How much health subsidy you receive towards your health plan premiums

# Continuous Service

## What is it?

- This is the sum of your uninterrupted City Service (with no break in service of more than 3 years).
- The service may be a combination of City employment service and governmental service purchased.



# Continuous Service Example



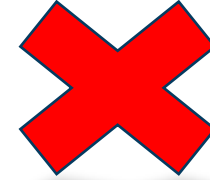
**4 Years Service**

Break of 2 Years

**5 Years Service**

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**9 Years Continuous Service**



**5 Years Service**

Break of 4 Years

**2 Years Service**

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~~7 Years~~ **5 Years Continuous Service**

**\* Continuous Service is used to determine *retirement eligibility* ONLY.**

# Member Statement via MyLACERS



202 W. First Street, Suite 500  
 Los Angeles, CA 90012-4401  
 Mail Stop 175  
 (800) 775-8328  
 TDD (888) 348-3886  
 Fax: (213) 687-4147  
[www.lacers.org](http://www.lacers.org)

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Member Statement for John Lacer Well  
 Statement Period: 05/15/2017 - 05/14/2018  
 Statement Run Date: 05/14/2018

MEMBER DEMOGRAPHIC INFORMATION

SSN: <sup>1</sup> XXX-XX-1234	Marital Status: <sup>1</sup> Married	
DOB: <sup>1</sup> 01/01/1970	Spouse Name:	
Address: <sup>1</sup> 123 Main Street	Spouse DOB:	
Los Angeles, CA 90012	Marriage Date:	
Phone: <sup>1</sup> (213) 111-1111	Domestic Relations Order:	Not on file
Email:		

<sup>1</sup> Corrections for Active Members must be made through your employing department.

MEMBERSHIP INFORMATION

Current Member Status: Active	Reciprocity: No	
Plan/Tier: Tier 1	DWP Service: No	
Membership Begin Date: 1/1/2014	Larger Annuity Participant: No	
	FDBP Participant: No	
	Service Purchase: No	

EMPLOYMENT INFORMATION

Employee ID: 390983	Hire Date: 1/1/2014	
Department: LACERS	Termination Date:	
Biweekly Salary Last Reported: \$1,859.60	Date Last Reported: 04/28/2018	

RETIREMENT CONTRIBUTION INFORMATION

Total Beginning Balance as of 05/15/2017	Pre-Tax Contributions During Statement Period	Post-Tax Contributions During Statement Period	Interest Earned During Statement Period	Total Ending Balance as of 05/14/2018
\$0.00	\$3,084.90	\$0.00	\$15.74	\$3,100.64

Your Online Gateway to Your LACERS Information : <https://MyLACERS.lacers.org>

- ✓ access real-time details about your retirement such as your service credit, beneficiaries on file, and more.
- ✓ send a confidential message
- ✓ schedule an appointment
- ✓ find out about and register for upcoming webinars and events.



03

## **Service Credit Purchases & Reciprocity**

# The Benefits of Service Credit Purchases



Purchasing service credit may:

- count toward your retirement eligibility
- increase your Retirement Allowance

# Service Credit Purchases: Re-Deposits

## What is it?

Allows current active Members who previously terminated City employment and withdrew their LACERS contributions to make a re-deposit and purchase Service Credit for prior membership.

## Who's Eligible?

An Active Member of LACERS, who:

- Withdrew their funds from LACERS after having separated from City Service; or
- Due to a divorce, their ex-spouse received a separate account with LACERS and subsequently withdrew the money from that account.

## How to Apply

Complete Section (A) of the *Application to Purchase Previous City Service*

# Service Credit Purchases: Back Contributions

## What is it?

Allows current active Members who were regularly employed by the City on a full/part-time, seasonal, or temporary basis and were not a LACERS Member to make the purchase of a Back Contribution.

## Who's Eligible?

An Active Member of LACERS, who:

- Was regularly employed by the City either full/part-time; and during that time, was not a LACERS Member or making contributions to LACERS; or
- Was regularly employed by the City and participating in the Pension Savings Plan; during that time, you were not a LACERS Member or making contributions to LACERS.

## How to Apply

Complete Section (B) of the *Application to Purchase Previous City Service*

# Service Credit Purchases: Public Service Buyback

## What is it?

Allows current active Members to purchase Service Credit for uncompensated leaves of absence from City Service (other than maternity leaves).

Allows current Active members to purchase Service Credit lost due to divorce when an ex-spouse is awarded a Separate Account Allowance.

## Who's Eligible?

An Active Member of LACERS, who:

- Has a total of at least six months of leave time while employed by the City; or
- Has any Service Credit awarded to an ex-spouse through a Separate Account Allowance.

## How to Apply

Complete the ***Application to Purchase Public Service*** and ***Acknowledgement of Public Service Buyback***

# Service Credit Purchases: Government Service Buyback

## What is it?

Allows current active Members to purchase Service Credit for periods of:

- Full-time service with other Governmental Entities; or
- Uncompensated maternity leave with the City of Los Angeles

## Who's Eligible?

An Active Member of LACERS, who:

- Has at least six months of uninterrupted, full-time service with a single governmental entity; or
- Was on an uncompensated leave of absence from City Service for maternity reasons. Purchase can be a minimum of one whole month and a maximum of twelve months.

## How to Apply

Governmental Entities: Complete a *Certification of Service Form* or,  
Maternity Leave: *Certificate of Uncompensated Maternity Leave Form*

# Service Credit Purchases: Reminders



- ✓ **Explore Service Credit Purchases early** to allow for the processing time
- ✓ Contracts must be completed prior to your retirement effective date
- ✓ Only Active City employees can purchase Service Credit

For additional information, please speak to a Buyback Representative at LACERS

# Reciprocity

**What is it**



An agreement among certain **California** public retirement systems allowing Members to move from one public employer to another within a specific time frame allowing some portability of retirement benefits.

**What are the benefits**



- ✓ Receive a retirement benefit from each system based on the Service Credit acquired with the agency and the benefit formula by that retirement system.
- ✓ Both retirement systems will calculate your benefits based on the highest salary you received, regardless of which agency it was paid by.

**Who is eligible**



Individuals who have worked for both LACERS and another California public retirement system (i.e. LACERA, CALPERS).

# Types of Reciprocity

## Full Reciprocity

Reciprocal Service is considered for vesting and your years of Service are combined from all reciprocal agencies for eligibility purposes.

*Transfer between the two agencies occurred on or after July 14, 1997.*

## Limited Reciprocity

You must vest on your own with each reciprocal agency to qualify for a benefit.

*Transfer between the two agencies occurred **prior** to July 14, 1997.*



# Rules of Reciprocity

To establish reciprocity you must:

1. Terminate from one reciprocal government entity and move to another within a six month period.
2. Leave your contributions and interest on deposit with each retirement system.
3. Apply for reciprocity and both retirement systems agree reciprocity exists.
4. Retire from both systems on the same date.

To apply: Fill out *Certification of Service* form, located at [lacers.org/forms](https://lacers.org/forms)



04

## **Retirement Eligibility & Allowance Calculation**

# Normal Service Retirement



## Eligibility Requirements for FULL Allowance

- Age 55 or older with at least 30 years of City Service \*



or

- Age 60 or older with at least 10 years of Continuous Service \*



or

- Age 70 or older

*\*At least five years of Continuous Service must come from City employment and/or service recognized under full reciprocity.*

# Early Service Retirement



## Eligibility Requirements for REDUCED Allowance

- Age 55 or older with at least 10 years of Continuous Service\*



or

- Younger than age 55 with at least 30 years of City Service\*\*

*\*At least five years of Continuous Service must come from City employment and/or service recognized under full reciprocity.*

*\*\*No health subsidy until age 55*




# Calculating Your Allowance

To calculate your Retirement Allowance, you will need:

- Your Final Compensation
- Your Total Service Credit
- LACERS Tier 1 Retirement Factor of 2.16%
- \* Early Retirement Reduction Factor for your age (if applicable)



# Understanding Final Compensation

<p>What is It</p>		<p>The monthly average of the highest 12 months of compensation earned by your classification</p>
<p>What's Included</p>		<ul style="list-style-type: none"> <li>▪ Base salary</li> <li>▪ Most regularly-assigned bonuses and premium pay</li> </ul>
<p>What's NOT Included</p>		<ul style="list-style-type: none"> <li>▪ Overtime</li> <li>▪ Daily or non-regularly-assigned bonuses</li> <li>▪ Reimbursements and car or uniform allowances</li> <li>▪ Payments in lieu of benefits</li> <li>▪ Acting Pay</li> </ul>

# Retirement Allowance Formula

**Final Compensation**

**X**

**Service Credit**

**X**

**Retirement Factor**

**X**

**Early Retirement Factor (if applicable)**

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**Retirement Allowance**



# Early Retirement Reduction Factors

AGE	FACTOR	AGE	FACTOR	AGE	FACTOR
51	.8050	55	.9250	59	.98500
51¼	.8125	55¼	.92875	59¼	.98875
51½	.8200	55½	.93250	59½	.99250
51¾	.8275	55¾	.93625	59¾	.99625
52	.8350	56	.9400	60	1.00

# Sample Calculations

Normal Service Retirement (Age 65)	Early Service Retirement (Age 55)
\$4,500	\$4,500
X	X
20.25	20.25
X	X
2.16%	2.16%
	X
	.9250
= \$1,968.30	= \$1,820.68

# Percent of Final Compensation

For each full year of Service Credit, you earn 2.16% of your salary.

Service Credit		30 years
Retirement Factor (2.16%)	x	.0216

Percent of Final Compensation	=	64.8%
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# Increasing Your Allowance

The three variables that impact your monthly Retirement Allowance are:

1. Timing of your retirement (Normal vs. Early)
2. Service Credit
3. Final Compensation

# Benefit Estimate: MyLACERS

1. Click on: Estimate a Benefit   2. Enter your: Separation and Retirement date   3. Click on: Generate

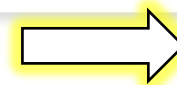
Step 1




Step 2



Step 3





202 W. First Street  
Suite 500  
Los Angeles, CA 90012-4401  
(800) 779-8328

### Estimate a Benefit

- Member Information
- Account Summary
- Service Detail
- My Contact Information
- Beneficiaries
- Estimate a Benefit
- Estimate History
- Service Purchases

- Education
- Events
- Counseling

- Communications
- Correspondence
- Forms
- Statements

- Help
- Help Contents
- Contact Us
- Site Tour

LACERS Member - xxxx

You are eligible to receive retirement benefits as of the dates listed below. Make sure the Retirement Date you use for your estimate is a date when you will be eligible for retirement.

**Early Retirement:** 7/16/2045  
**Service Retirement:** 5/31/2046

Benefit Options

Separation Date: 7/15/2045
Retirement Date: 7/16/2045

Age: 54.13

Add Additional Service Purchase: none

Override FAMC: use projected

[How is FAMC calculated?](#)

Beneficiary

Name:

Relationship:

Date of Birth:

Include Spouse/DP:

Generate

*Disclaimer* If a more complex benefit estimate is needed, please contact LACERS at (800) 779-8328.

# Disability Retirement

## Eligibility & Allowance

- ✓ 5 or more years of Continuous Service
- ✓ Generally 1/3 of your Final Compensation

## Disabling Condition

Doesn't have to be job related but it must prevent you from performing your regular job duties.

## Filing Period

Within one year of your last day on Active payroll. If you do not apply in time, you lose your eligibility for this benefit.

*\*If you have more than 15.4 years of Service Credit and are eligible for Normal Service Retirement Allowance, it may be larger than a Disability Retirement Allowance.*

# Your Retirement Contributions

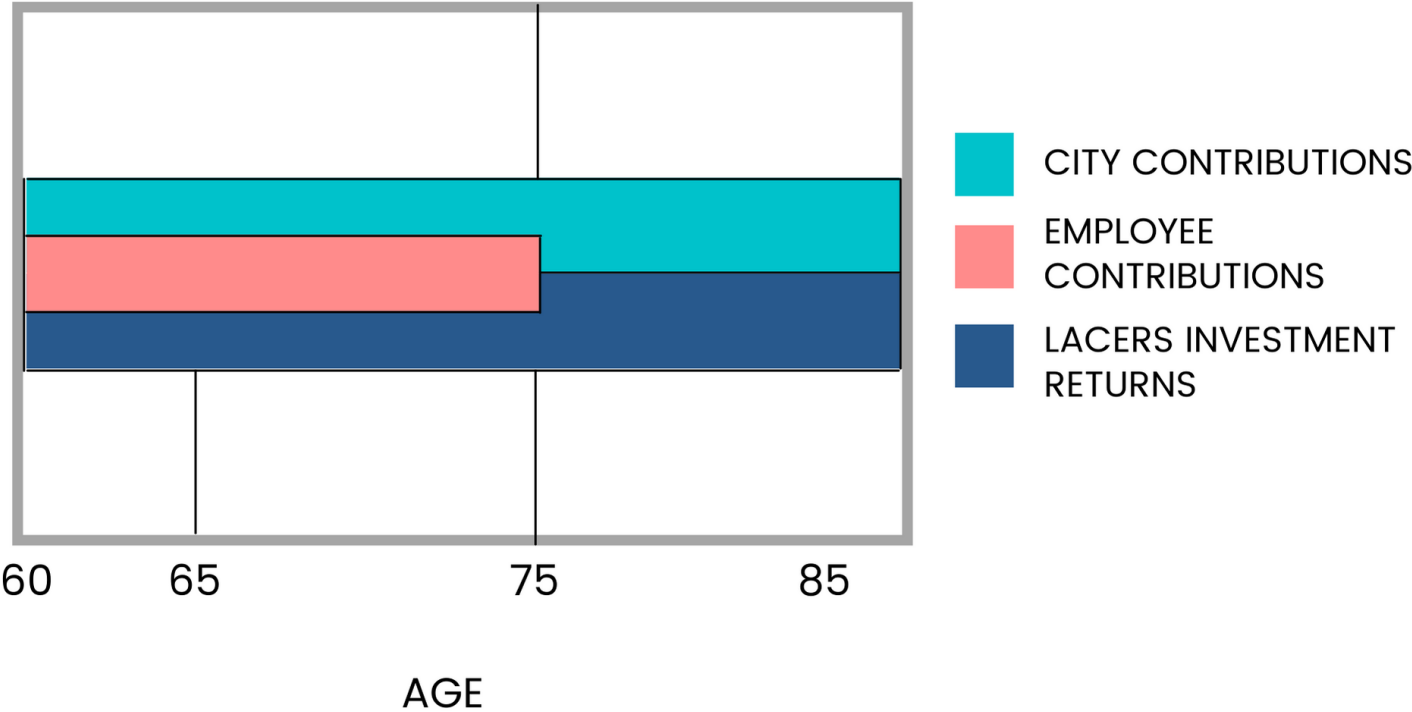
*Angelina*

SALARY: \$75,000

SERVICE CREDIT: 26 YEARS

RETIRED AT: AGE 60

CONTRIBUTIONS: \$100,000



**05**

# **Your Retirement Selection Options**

# Allowance Options for Unused Contributions



## Cash Refund

After your death and the death of your spouse /domestic partner (receiving a continuance), your designated beneficiaries will receive what's left of YOUR unused contributions.

## Life Annuity

After your death and the death of your spouse/domestic partner (receiving a continuance), what's left of YOUR unused contributions will NOT go to a beneficiary. The increase you received when selecting this option does not provide you the right to leave any unused contributions to a beneficiary.

Your selection becomes irrevocable once your retirement date passes.

# Continuance Benefit

- A Continuance is a lifetime monthly benefit provided to a qualified beneficiary as the result of the death of a Retired Member.
- A portion of your retirement contributions (Survivor Contributions) is set aside to provide a 50% lifetime monthly Continuance benefit to your eligible Spouse/Domestic Partner.
- You may provide a larger Continuance, **but a lifetime *actuarial reduction will be applied.***



# Eligible Spouse or Domestic Partner\* Requirements

1

You are legally married or in a LACERS/State registered domestic partnership at least one year before retiring; **AND**

2

You are legally married or in a LACERS/State registered domestic partnership when you retire; **AND**

3

You are legally married or in a LACERS/State registered domestic partnership on the date of your death

*\*Domestic Partnership must be filed with LACERS or State Registered*

# Options for Single Members

If you are single when you retire, you will have the following options:

## Lump Sum Payment

Take a one-time, lump sum cash payment of your survivor contributions; or

## Higher Allowance

Apply these contributions to increase your Retirement Allowance; or

## Elect a Continuance

Single Members may leave a Continuance to other persons, but a **lifetime** actuarial reduction will be applied that can drastically reduce your monthly allowance.

# Continuance Elections

Continuance elections are irrevocable once you retire.

If the individual, you designate for a Continuance, dies before you:

1. You cannot name a new person to receive a Continuance;
2. No Continuance payment will be made upon your death; and
3. Your retirement allowance will not be increased.

The background of the slide features a blurred image of a hand holding a pen, poised to write on a document. A line graph with a blue line and a shaded area is visible in the upper portion of the background.

**06**

## **Taxes, COLAs**

# Your Allowance is Taxable

State Tax	\$	<p>Taxed according to the state you reside in while retired. If you don't reside in CA in retirement, you are not subject to CA state taxes.</p> <p>Resource: <a href="http://www.retirementliving.com/taxes-by-state">www.retirementliving.com/taxes-by-state</a></p>
Federal Tax	\$	<p>Taxed based on all of your sources of income in retirement i.e. LACERS pension, outside 401k, Social Security benefit, combined.</p>
Out of Country Tax	\$	<p>Federal taxes still apply. No state tax is applicable.</p>

# Cost-of-Living Adjustments (COLAs)

- ✓ Based on the Consumer Price Index (CPI) for the Los Angeles area
- ✓ May increase your Retirement Allowance a maximum of 3% per year
- ✓ Excess CPI (over 3%) **banked** for future years



# Historical COLAs & Banking

COLA Effective Date	CPI	Approved COLA	Max COLA	Difference	Impact on Your Banked Benefits (COLA Bank %)
07/01/23	7.4%	7.4%	3.0%	+4.4%	4.4% banked
07/01/22	3.8%	3.8%	3.0%	+0.8%	0.8% banked
07/01/21	1.6%	1.6%	3.0%	-1.4%	Up to 1.4% used
07/01/20	3.1%	3.1%	3.0%	+0.1%	0.1% banked
07/01/19	3.8%	3.8%	3.0%	+0.8%	0.8% banked
07/01/18	2.8%	2.8%	3.0%	-0.2%	Up to 0.2% used
07/01/17	1.9%	1.9%	3.0%	-1.1%	Up to 1.1% used
07/01/16	0.9%	0.9%	3.0%	-2.1%	Up to 2.1% used
07/01/15	1.3%	1.3%	3.0%	-1.7%	Up to 1.7% used



**07**

# **Supplementing Your LACERS Allowance**

# Supplementing Your Income

## Your LACERS Retirement Allowance:

- Should be considered the foundation of your retirement financial planning **but,**
- It *may or may not* cover all your expected retirement expenses

Make sure to put things in perspective and understand the real difference between your current take-home pay and your projected retirement income.



# Understanding Your Current Income

[illegible]

# Understanding Your Income Cont'd

Consider that if you retire with:

Service Credit Years	Percentage of Final Compensation
15	32.4%
20	43.2%
25	54.0%
30	64.8%
35	75.6%
46.3	100%



Compare your current percent of pay to your projected retirement pay, i.e.

82% while working

vs.

65% while retired

# LACERS Larger Annuity Program

<b>What is it?</b>	An <b>optional</b> retirement or investment account that allows you to invest more money toward your retirement.
<b>How does it work?</b>	<ul style="list-style-type: none"> <li>▪ <b>Contribute post-tax monies:</b> <ul style="list-style-type: none"> <li>▪ Lump-sum contribution; or</li> <li>▪ Biweekly contribution; or</li> <li>▪ Rollover from other qualified retirement fund (Roth IRA rollovers are not permitted).</li> </ul> </li> <li>▪ <b>Invest based on:</b> <ul style="list-style-type: none"> <li>▪ The average five-year Treasury Note; or</li> <li>▪ The LACERS rate of return for publicly traded portion of the LACERS investment portfolio.</li> </ul> </li> <li>▪ <b>At time of retirement:</b> <ul style="list-style-type: none"> <li>▪ Convert funds into a lifetime monthly annuity that would be in addition to your retirement allowance.</li> </ul> </li> </ul>
<b>How to participate?</b>	Complete the Larger Annuity Initiation or Change of Contribution Amount.

# Deferred Compensation



## CITY OF *Los Angeles* DEFERRED COMPENSATION PLAN

- **Voluntary** tax-advantaged governmental 457(b) plan that allows you to save pre-tax and/or post-tax portions of your salary now so you can enjoy it later in retirement.
- You decide how much to save, how to invest, and how to manage your taxes in retirement.

Visit [www.la457.com](http://www.la457.com) for more information



**08**

# **When You're Ready to Retire**

# Retirement: Meaning & Perception



## Definition of Retirement:

Your choice to leave your occupation, business or office.

## Common Perceptions:

- The reward for a lifetime of hard work
- The end of regular employment or salary
- Isolation, loss

## Retirement today is seen as positive:

- Freedom – do what you want to do instead of what you have to do

# Three Phases of Retirement



The Go-Go Years

The Settling-In Years



The Caregiving Years

# What's Your Retirement Plan?



**Retire “to” something instead  
of “away” from something**



**Have plans, goals, hobbies**



**Plan for the changes that  
come with retirement**

# Retirement Lifestyle Changes

## What Work Provides

- ✓ Structures our time
- ✓ Stimulates intellect
- ✓ Provides social contacts
- ✓ Builds self-esteem
- ✓ Gives an Identity

## Retirement Substitutes

- ✓ Join a club or volunteer
- ✓ Take free courses online or a local community college
- ✓ Participate in LACERS *Well*
- ✓ Set goals and complete them
- ✓ Maintain and cultivate friendships

**09**

# **The Retirement Process**

# Retirement Application Portal (RAP)

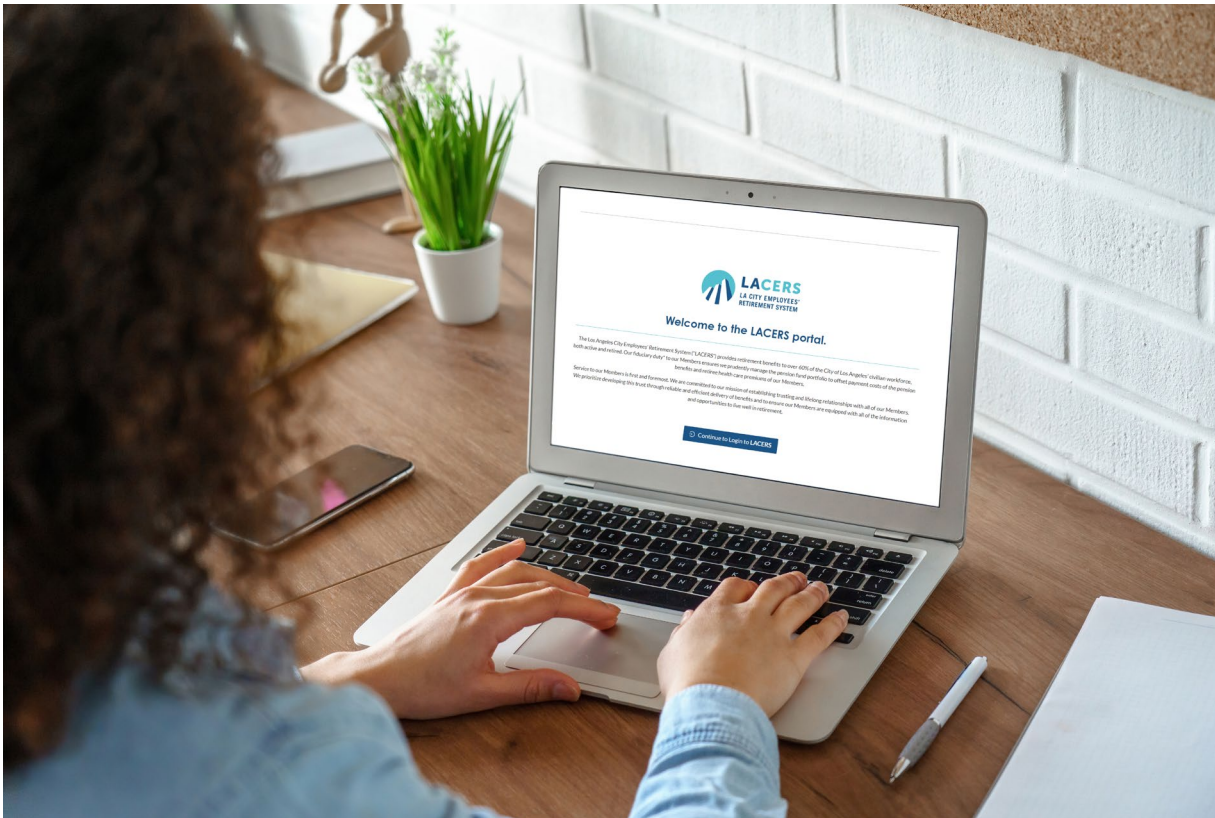
**retire.lacers.org**



**This new, easy to use portal allows you to apply for retirement online!**

- **Upload and submit your required documents securely via the portal**
- **Sign application electronically**
- **Check your application status**

**...and more from the comfort of your home.**



# Steps to Take Prior to Accessing RAP

1. **90 days prior to** your anticipated retirement date call LACERS to notify us of your intent to retire, request an official retirement benefit estimate and to register for Retirement Counseling and Health Counseling sessions.
2. **Gather** your required documents, scan them and save them to your computer for easy uploading. The required documents list can be found at [lacers.org/submit-your-required-documents](https://lacers.org/submit-your-required-documents).
3. **Use** the LACERS Decision Sheet found at [lacers.org/forms-info-sheets](https://lacers.org/forms-info-sheets), to assist you in writing down your selections to important decisions you will need to make in the RAP.
4. **Review** Retirement Application Portal (RAP) FAQs at [lacers.org/frequently-asked-questions](https://lacers.org/frequently-asked-questions).

*Only after completing the steps above should you access the RAP.*

# Selecting a Retirement Date

- Your **application** must be submitted within the appropriated filing period of **30 - 60 days prior to your selected retirement date**
- Your last day on payroll will be the day before your retirement effective date
- If you want your last active check to be a full check, retire at the end of the pay period



# Required Documents



- Marriage License or State Registered Domestic Partnership
- Birth Certificate or Passport\*
- Dissolution documents *for any and all* prior marriages or domestic partnerships
- Medicare card, if applicable\*
- State or Federal issued photo identification\*

\*Spouse/domestic partner must also provide these documents

LACERS will also require a W-9 form and an Affidavit of Identity form be completed.

**IMPORTANT!** Failure to upload these document will prevent you from submitting your application through the RAP and therefore delay your retirement date.

## Required Documents Cont'd

- If you or your spouse/domestic partner have **birth date** or **name discrepancies** on documents, you may be required to provide additional documentation.
- **If your divorce is not finalized**, you will retire married unless the divorce is finalized prior to your retirement date.
- **Documents in a foreign language must be translated** or transcribed by a certified translator. Notarized copies are not acceptable.

# Specialized Counseling is Available

Speak to a retirement counselor at LACERS to make informed decisions if:

- You have a life threatening condition
- Have an urgent need to retire or need to resign for a refund of your contributions





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## **Leaving City Service Prior to Retirement Eligibility**

# Transferring / Promoting to DWP

If you are planning to transfer or promote to DWP, explore how your retirement benefits may be impacted

Contact WPERP to determine what your benefits with them will be:

Phone: (213) 367-1712

E-mail: [Retire@ladwp.com](mailto:Retire@ladwp.com)



## **Leaving City Service** **Less Than 5 Years of Continuous Service**

### **Option 1**

**Leave your contributions on deposit with the Plan. Funds can remain on deposit until you reach age 73**

### **Option 2**

**Take a refund of your contributions and/or roll funds over into another qualified retirement plan**

# Leaving City Service More Than 5 Years of Continuous Service

## Option 1

Take a refund of your contributions\* and/or roll funds over into another qualified retirement plan

*\*If you take a refund of your contributions, you will be required to complete a Waiver of Benefits*

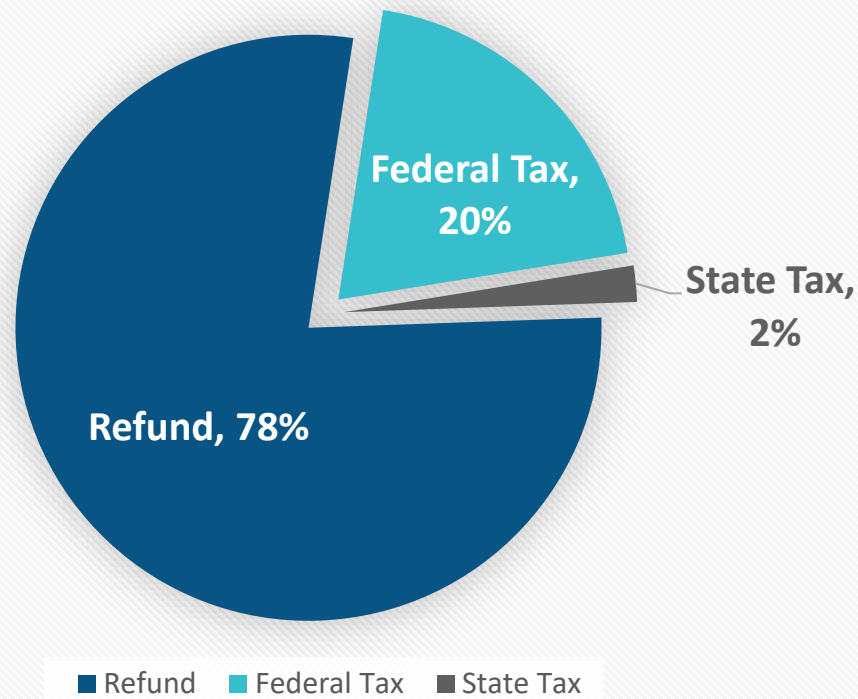
## Option 2

Leave your contributions on deposit with the Plan until you are eligible for a Deferred Service Retirement

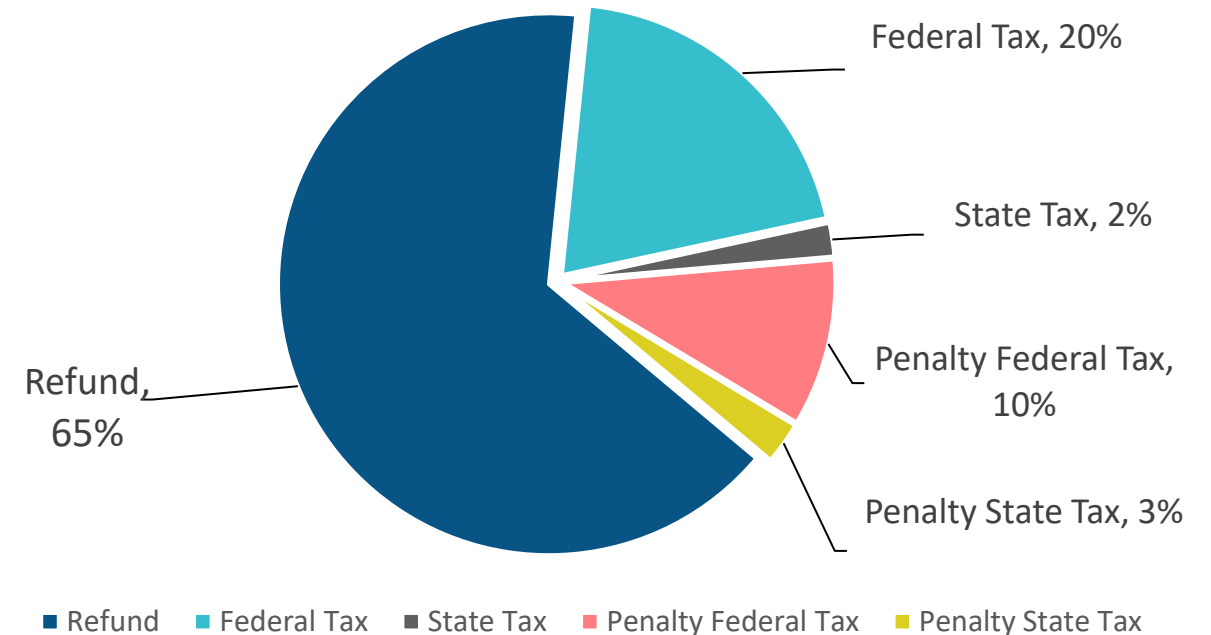
# Refund of Contributions

Example Member Contributions: \$100,000

Distribution



Early Withdrawal Penalties  
Separation from City Service under Age 55



# Deferred Normal Retirement



## Eligibility Requirements for Full Allowance:

- ✓ Age 55 or older and you have 30 or more years of Service
- ✓ Age 60 or older, your first date of membership was at least 10 years prior to your effective retirement date and you have at least five years of Continuous Service\*
- ✓ Age 70 or older and have five or more years of Continuous Service\*

\*At least five years of Continuous Service must come from City employment and/or service recognized under full reciprocity

# Deferred Early Retirement

## Eligibility Requirements for Reduced Allowance

- ✓ Age 55 or older and your first date of membership was at least 10 years prior to your retirement effective date *and* you have at least five years of Continuous Service\*

\*At least five years of Continuous Service must come from City employment and/or service recognized under full reciprocity





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## **Survivor Benefits: Active & Retired**

# Survivor Benefits – Active Member



If you die **while working** for the City, there may be benefit options available to your survivors, depending on your:

- Years of Service & Service Credit
- Age
- Survivor's relationship to you
- Your designation of beneficiary(ies), if any




# Survivor Benefits : Retired Members

Upon your death **after retirement**, your designated beneficiary may be entitled to:

- A Continuance Benefit (if applicable)
- Health benefits for an eligible Survivor
- Any Unused Contributions (if applicable)
- \$2,500 Burial Allowance
- The accrued amount of your Retirement Allowance for the month of your death



# Survivor Benefit Options: Active Members

Refund of Contributions		<ul style="list-style-type: none"> <li>▪ A refund of contributions and interest only.</li> </ul>
Limited Pension		<ul style="list-style-type: none"> <li>▪ A monthly benefit equal to one-half of the deceased Member's average salary in the year before their death. Payments are based on the number of whole years worked by the Member. For each year, the Survivor may receive two payments. Maximum number of payments is 12.</li> </ul>
Survivorship		<ul style="list-style-type: none"> <li>▪ Spouse/DP must be eligible to receive all Member's contributions to receive this benefit.</li> <li>▪ A lifetime monthly allowance calculated as if the Member retired the day before death and selected a 100% Continuance benefit.</li> </ul>

# Survivor Benefit Options – Active Members

Years of Service/Service Credit	Survivor Benefit Options
<b>Less than one year</b> of Service Credit (non-duty-related death)	<ul style="list-style-type: none"> <li>Refund of Contributions</li> </ul>
<b>At least 1 year</b> of Service Credit, <b>but less than 5 years</b> of Continuous Service (non-duty-related death)	<ul style="list-style-type: none"> <li>Refund of Contributions and possible Limited Pension</li> </ul>
<b>Less than 5 years</b> of Continuous Service (duty-related death)	<ul style="list-style-type: none"> <li>Disability Retirement Survivorship, or</li> <li>Refund of Contributions and possible Limited Pension</li> </ul>
<b>5 Years or more</b> of Continuous Service	<ul style="list-style-type: none"> <li>Deferred or Service Retirement Survivorship, or</li> <li>Disability Retirement Survivorship, or</li> <li>Refund of Contributions and possible Limited Pension</li> </ul>

# Domestic Partners Eligibility

**For your Domestic Partner to be eligible for survivor benefits, your Domestic Partnership must be:**

☐ **Filed with LACERS by submitting a Declaration of Domestic Partnership form available on LACERS.org;**

**- or -**

☐ **Registered with the State of California**



PRINT

RESET

Mailing Address: PO Box 512218, Los Angeles, CA 90051-0218  
Visit LACERS at 202 W. First Street, Suite 500, Los Angeles, CA 90012  
[www.lacERS.org](http://www.lacERS.org) | [lacERS.services@lacERS.org](mailto:lacERS.services@lacERS.org) | Mail Stop 175  
(800) 779-8328 | Fax (213) 473-7297 | RTT (888) 349-3996

## DECLARATION OF DOMESTIC PARTNERSHIP - TIER 1

We, (Name) \_\_\_\_\_ and (Name) \_\_\_\_\_ declare:

1. We are each at least eighteen (18) years of age, or have met the requirements of Family Code Section 297.1; and
2. We have chosen to share one another's lives in an intimate and committed relationship of mutual caring; and
3. We are not related by blood to any degree that would bar marriage in the State of California; and
4. Neither of us is married to or legally separated from another person; and
5. Neither of us is currently in a domestic partnership with another person; and
6. We both have the capacity to freely and voluntarily enter into a domestic partnership.

We understand that our domestic partnership will terminate if any of the following occurs and that it is our responsibility to promptly file a Notice of Termination of Domestic Partnership with LACERS in the event:

- One of us gives, or sends by certified mail, to the other, a written notice terminating the partnership.
- One of us dies.
- One of us marries or enters into another domestic partnership with someone else.

We each declare that these representations are true, correct, and contain no material omissions of fact to the best of our knowledge.

We understand and comply with Page 2 of this document.

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_ at \_\_\_\_\_, California.

Member's Signature and Information:

Domestic Partner's Signature and Information:

Signature

Signature

Print Name

Print Name

Social Security Number

Social Security Number

Contact Telephone Number

Contact Telephone Number

☐ I'm also a Member of LACERS

Do you have a State Registered Domestic Partnership? ☐ Yes ☐ No

# Beneficiary Assignments: Important Reminders

- Keep your beneficiary information up to date so that, in the event of your death, benefits will be paid as you intended
- Designated beneficiaries remain in effect until you change them

If you do not choose a beneficiary or they predecease you or waive benefits, benefits will be paid in order of Succession:

1. Spouse or Registered Domestic Partner
2. Children
3. Parents
4. Your Estate



# Family Death Benefit Plan (FDBP)

**What is it?**



A **voluntary program** designed to provide increased financial protections for the families of LACERS Members who die prior to retirement.

**Who should consider enrolling?**



Employees who are not nearing retirement and have young families or dependent parents.

**When to cancel?**



Employees nearing retirement who no longer have young families and/or dependent parents. Additionally, FDBP benefits cannot be paid in conjunction with a Service Retirement Survivorship or Deferred Service Retirement Survivorship.

# FDBP: How to Cancel



[lacers.org/family-death-benefit-plan](https://lacers.org/family-death-benefit-plan)

## Members

Secure Document Upload

Understanding Your Retirement —

Eligibility

Mentally Preparing for Retirement

Health Benefits

Summary Plan Description

Separating from City Service

**Family Death Benefit Plan**

Designating Beneficiaries

## Family Death Benefit Plan

The Family Death Benefit Plan (FDBP) is a voluntary program that provides a monthly financial benefit that may give your family increased financial protection should you die before retiring. An employee becomes eligible for membership for the FDBP after 18 months of City Service. The cost is only \$.95 per pay period.

- FDBP Information Sheet
- Election to Participate in Family Death Benefit Plan
- Cancellation of Election to Participate in FDBP Form

## FDBP Monthly Benefits

**Payable After 240 Payments - Surviving Spouse/Domestic Partner**

### Surviving Spouse/Domestic Partner

Age 40	Age 41	Age 42	Age 43	Age 44	Age 45
\$413.04	\$441.93	\$470.78	\$499.64	\$528.52	\$557.40

Payments will be made to the surviving spouse/domestic partner until they reach age 40 if the payment is received at or below that rate. The benefit increases when a member reaches age 40 if the spouse/domestic partner is not receiving the benefit. The benefit is not payable if a Service or Dependent Service Survivorship is being received. The benefit is not payable if a Service or Dependent Service Survivorship is being received.

### Dependent Parents

Only if there is no surviving spouse/domestic partner

One Dependent Parent	Two Dependent Parents
\$1,081.25	\$1,876.00

The payment may be made to dependent parents who are of legal age 40 and the Member provided at least 30% of their net salary living expenses during the last year of City Service. Subject to surviving annuitants.

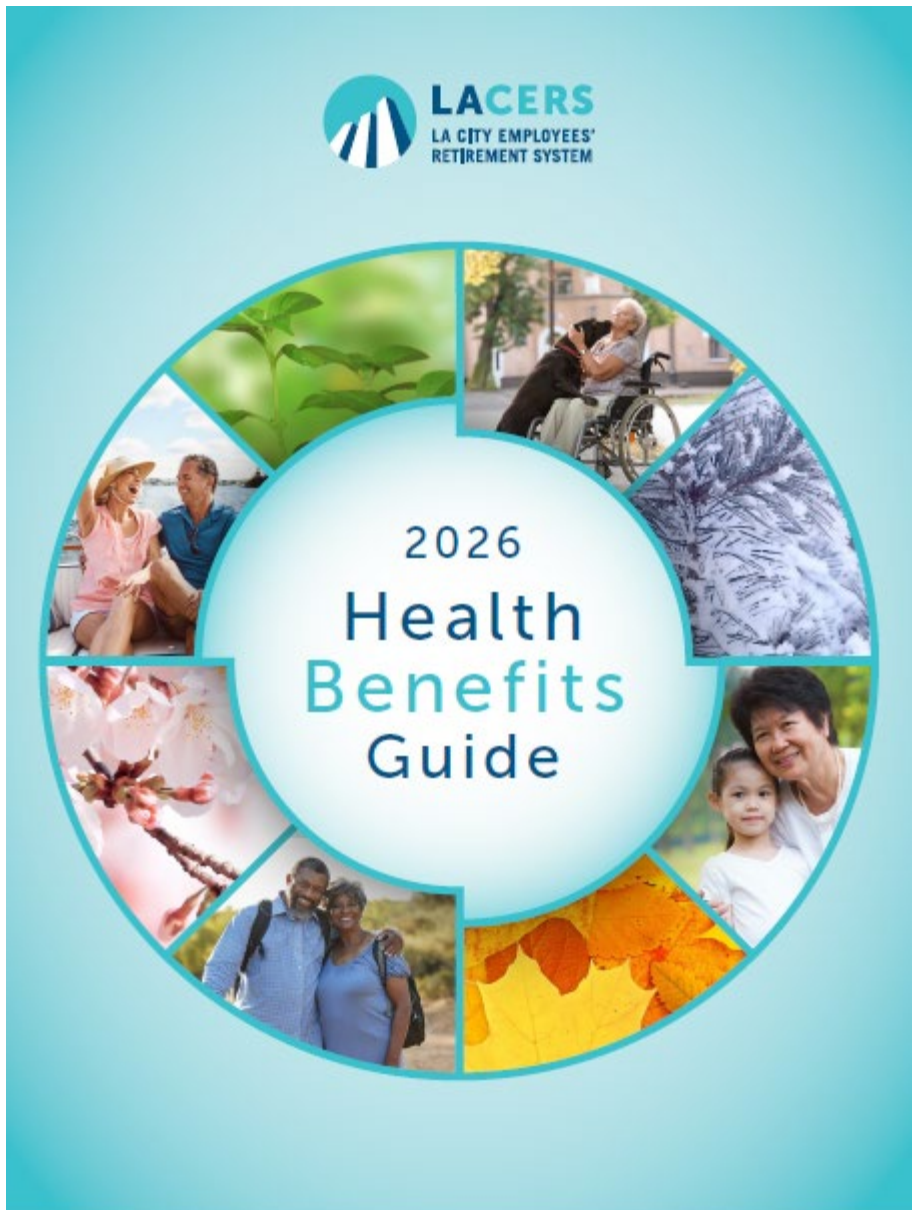


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## **Medical and Dental Benefits**

# Health Benefits Guide

- Your user's manual for your LACERS Health Benefits
- May be mailed to Retired Members annually during Open Enrollment period
- Soft copy posted on Retired Members page of LACERS website: [lacers.org/health-benefits-guide](https://lacers.org/health-benefits-guide)



# Medical and Dental: Enrollment Eligibility

## Who is eligible to enroll in LACERS Medical and Dental plans?

- ✓ You, as a Retired LACERS Member
- ✓ Your eligible dependent(s)
- ✓ An eligible survivor who receives a Continuance or Survivorship Allowance (e.g., qualified surviving spouse/domestic partner) and their dependent.

# Eligible Dependents

- ✓ Legal Spouse/Domestic Partner (Plan or state-registered)
- ✓ Dependent Child under age 26
  - ✓ *Unless eligible for medical coverage by their employer*
- ✓ Disabled child with a disability that occurred prior to age 26 and is unable to engage in gainful employment
- ✓ Grandchild under age 26 if Member is the legal guardian, has legal custody, or is the child of a dependent child



# Health Plan Subsidies

To be eligible for a subsidy, **you must:**

- ✓ Be at least age 55
- ✓ Be receiving a service or disability retirement benefit from LACERS
- ✓ Have a minimum of 10 whole years of Service
- ✓ Be enrolled in a LACERS-sponsored medical plan or be a participant in the Medical Premium Reimbursement Program (MPRP)

## TIER 1 RETIRED MEMBERS

Service/ Service Credit	% of Maximum Subsidy	2026 Subsidy Amount
10	40%	\$963.14
11	44%	\$1,059.45
12	48%	\$1,155.76
13	52%	\$1,252.08
14	56%	\$1,348.39
15	60%	\$1,444.70
16	64%	\$1,541.02
17	68%	\$1,637.33
18	72%	\$1,733.64
19	76%	\$1,829.96
20	80%	\$1,926.27
21	84%	\$2,022.59
22	88%	\$2,118.90
23	92%	\$2,215.21
24	96%	\$2,311.53
25+	100%	\$2,407.84

# Medical Subsidy

- Retired Members are eligible to receive 40% of the maximum subsidy with 10 years of Service
- For each additional whole year of Service Credit, members receive an additional 4%
- With 25 years of Service Credit, you are eligible to receive 100% of the maximum subsidy

# Dental Subsidy

To be eligible for a Dental subsidy, you must:

- ✓ Be at least age 55
- ✓ Have a minimum of 10 whole years of Service

**Note:** LACERS *does not* provide dental subsidies to dependents or eligible Survivors. But they may be enrolled and have their premiums deducted from your retirement allowance or their Continuance/Survivorship allowance, if an eligible survivor.

2026 DENTAL SUBSIDY FOR TIER 1 AND TIER 3 RETIRED MEMBERS

Service/Service Credit*	% of Maximum	Delta Dental PPO Subsidy Amount	DeltaCare USA DHMO Subsidy Amount
10	40%	\$17.17	\$6.28
11	44%	\$18.89	\$6.91
12	48%	\$20.61	\$7.54
13	52%	\$22.32	\$8.16
14	56%	\$24.04	\$8.79
15	60%	\$25.76	\$9.42
16	64%	\$27.48	\$10.05
17	68%	\$29.19	\$10.68
18	72%	\$30.91	\$11.30
19	76%	\$32.63	\$11.93
20	80%	\$34.34	\$12.56
21	84%	\$36.06	\$13.19
22	88%	\$37.78	\$13.82
23	92%	\$39.50	\$14.44
24	96%	\$41.21	\$15.07
25+	100%	\$42.93	\$15.70

# Understanding Your Health Plan Deductions

Your monthly LACERS health plan deductions (out-of-pocket costs) depend on:

**01**

**The monthly premium(s)  
of the plan(s) you choose**

**02**

**The number of  
dependents you enroll in  
your health plan(s) and  
your and your dependent's  
Medicare status\***

**03**

**Your LACERS subsidies  
based on your service  
credit**

# Medical Plan Options

## Health Maintenance Organizations (HMO)

- Kaiser Permanente
- Anthem Blue Cross

## Preferred Provider Organization (PPO)

- Anthem Blue Cross

## Medicare Advantage HMO Plans

- Kaiser Senior Advantage
- UnitedHealthcare Medicare Advantage
- Senior Care Action Network (SCAN Health Plan)

## Medicare Supplemental Plan

- Anthem Blue Cross Medicare Preferred PPO
- Anthem Blue Cross Life & Health Medicare Plan (Medicare Supp.)



# Medical Plans: Where You Live Matters

California*	Nevada and Arizona*	United States and Its Territories	Worldwide
<ul style="list-style-type: none"> <li>✓ Anthem Blue Cross HMO &amp; PPO</li> <li>✓ Kaiser Permanente HMO &amp; Kaiser Senior Advantage HMO</li> <li>✓ United Healthcare Medicare Advantage HMO</li> <li>✓ SCAN Health Plan (Medicare Advantage HMO)</li> <li>✓ Anthem Blue Cross Medicare Preferred PPO</li> <li>✓ Anthem Blue Cross Life &amp; Health Medicare Plan (Medicare Supp.)</li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>United Healthcare Medicare Advantage HMO</i></li> <li>✓ Anthem Blue Cross PPO</li> <li>✓ Anthem Blue Cross Medicare Preferred PPO</li> <li>✓ Anthem Blue Cross Life &amp; Health Medicare Plan (Medicare Supp.)</li> </ul>	<ul style="list-style-type: none"> <li>✓ Anthem Blue Cross PPO</li> <li>✓ <i>Anthem Blue Cross Medicare Preferred PPO</i></li> <li>✓ <i>Anthem Blue Cross Life &amp; Health Medicare Plan (Medicare Supp.)</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ Anthem Blue Cross PPO Out-of-Country Plan</li> </ul>

\*Not all areas of the state. Plans in ***italics*** are senior plans for Medicare-eligible retirees.

# Dental and Vision Plans

## Dental

### DeltaCare<sup>®</sup> USA (HMO)

*Available in California and select areas of Nevada*

### Delta Dental (PPO)

*Available Nationwide; Includes California and Out of Country*



## Vision

### Anthem Blue View Vision

- For Anthem Blue Cross members
- For UnitedHealthcare members
- For SCAN Health Plan members
- For Anthem Blue Cross Life & Health Medicare Plan (Medicare Supp.)

### Kaiser Permanente

- For Kaiser members



# When to Enroll in Medical & Dental Plans

- If you choose LACERS Retiree health coverage, you will enroll as part of the retirement process. Coverage begins the first of the month after your retirement date.
- Your Active City employee health benefits continue to the end of the month you retire.

*LACERS health plans are available to you if you need them but you are not required to enroll. If you do not enroll at the time of retirement, you may enroll during Open Enrollment or if you experience a Qualifying Event.*



# Health Enrollment at Retirement

- Enrollment in a LACERS retiree health plan is **not** automatic
- You may enroll in a LACERS health plan within **60 days** of your retirement effective date and coverage will begin on the first of the month following your retirement effective date
- If you do not enroll in a LACERS health plan at the time of retirement, you may enroll during Open Enrollment or if you experience a Qualifying Event

# Medical & Dental Enrollment: Qualifying Events

You may enroll or change plans within:

- LACERS' Annual Open Enrollment period: **Oct. 16<sup>th</sup> - Nov. 16<sup>th</sup>**
- **60 days** of turning age 55
- **90 days** of turning age 65 (based on your Medicare eligibility)
- **30 days** of:
  - Moving (zip code/outside of service area)
  - Family status change (marriage, domestic partnership, birth/adoption of child)
  - Being involuntarily terminated from a non-LACERS medical plan
  - LACERS HMO plan zip code service area becoming available or unavailable



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# **Medical Premium Reimbursement Plan (MPRP)**

# Medical Premium Reimbursement Program (MPRP)

What is it



**Helps you pay the premium** of your chosen plan with your LACERS medical subsidy

Who's Eligible



**Retirees and Eligible Survivors who:**

- Reside more than three months of the year outside a LACERS California HMO service area or outside the state of California, but within the United States and its territories
- Are eligible for a medical subsidy
- Are not enrolled in a LACERS medical plan

How does it work



- **Enroll** in a federally-qualified or state regulated insurance plan
- **Pay** your premiums directly to the provider
- **Submit proof** of enrollment and payment to LACERS
- **LACERS will reimburse** you quarterly up to the amount of your medical subsidy
- You may also be reimbursed for vision insurance and Medicare Part D premiums if they are not part of the non-LACERS medical plan

# MPRP Example



You plan to reside in Washington State in retirement and want to enroll in Kaiser Permanente Washington which is not part of the LACERS Kaiser Permanente Group Plan.



You contact LACERS Health staff to verify that your new zip code is outside of LACERS coverage area.



You contact Kaiser Permanente in Washington state to enroll in plan.



Fill out required MPRP enrollment paperwork provided by LACERS.



Send proof of premium payments to LACERS quarterly to receive reimbursement up to your maximum health subsidy amount.

# How to Enroll in the MPRP

## Enrolling At Retirement

- Inform the LACERS Health staff that you will be residing outside of the covered zip codes for the LACERS Medical plans
- Provide your zip code to LACERS staff to determine if eligible to participate in MPRP
- LACERS Health staff will provide you a packet with the necessary forms to enroll, including a reimbursement schedule

## Enrolling After Retirement

- Contact LACERS Health staff within **30 days** of your move outside of a service area zip code
- Provide your zip code to LACERS staff to determine if eligible to participate in MPRP
- Submit a signed Change of Address form to update your address
- LACERS Health staff will provide you a packet with the necessary forms to enroll, including a reimbursement schedule



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# Medicare Requirements

# Aging into Medicare



## What is Medicare?

Medicare is the federal insurance program for people who:

- ✓ Are age 65 or older; or
- ✓ Are disabled; or
- ✓ Have specific medical conditions.



## What is the LACERS Medicare Requirement?

At age 65 (or sooner if eligible for Medicare insurance), anyone enrolled in a LACERS medical plan **must enroll** in all parts of Medicare in which they are qualified

# Medical Subsidy Scale for Medicare Participants

- Your subsidy amount is calculated differently once you age into Medicare
- The maximum monthly subsidy amount will be based on your years of Service Credit and the one-party premium of the LACERS Senior plan in which you are enrolled

Service Credit	% of Maximum Subsidy
10*-14	75% of one-party monthly premium
15-19	90% of one-party monthly premium
20+	100% of one-party monthly premium

\*Refer to the Retired Member Medical Subsidy in LACERS Health Benefits Guide



## Required: Medicare Part B

All LACERS Retired Members & dependents, upon turning age 65, must enroll in Medicare Part B, which covers doctor visits, and provide proof of enrollment to LACERS

- Failure to enroll in Medicare Part B or pay your Part B monthly premiums on time will result in **termination** of your LACERS coverage and subsidy
- The basic Medicare Part B premium in 2026 is \$202.90 per month
- Consider enrolling in the Medicare Easy Pay Program: <https://www.medicare.gov/your-medicare-costs/ways-to-pay-part-a-part-b-premiums/medicare-easy-pay>

# Medicare Part A: Required if Free

If you are eligible for Medicare Part A *premium-free*, retired members and dependents *must* enroll in Medicare Part A

You may receive *premium-free Part A*:

- ✓ If you have 10 years of earnings history with Social Security outside of City employment, *or*
- ✓ If you started with the City after April 1, 1986, by paying FICA Medicare payroll taxes, *or*
- ✓ Through your spouse when they reach age 62 if they are eligible for Part A premium-free

## Not Eligible for Part A Premium-Free

If you do not qualify for Medicare Part A premium-free:

- ✓ Your LACERS medical plan will cover your hospitalization costs
- ✓ There is no change in the subsidy formula at age 65
- ✓ LACERS will not provide you a Part B premium reimbursement (*will be discussed on an upcoming slide*)

# Medicare A + B

LACERS will **reimburse** you, the Member, for the basic Medicare Part B premium if you are:

- ✓ Enrolled in Medicare Parts A & B ; and
- ✓ Enrolled in a LACERS Senior Plan or MPRP; and
- ✓ Receive a medical subsidy.

*\*LACERS does not reimburse dependents or Survivors for their Medicare Part B premium*





## Medicare Part D

- **DO NOT** enroll in a non-LACERS Medicare Part D plan separate from your LACERS Senior Plan

*(Part D covers prescription drugs and LACERS plans include Medicare Part D)*

- Enrolling in a Medicare plan outside of LACERS will result in the *termination* of your LACERS medical coverage.
- You can only assign one medical plan to your Medicare.

# Income-Related Monthly Adjustment Amount (IRMAA)

You **may** be charged additional premiums for Medicare Parts B and D called IRMAAs.

You are responsible for paying these additional amounts to remain eligible for your LACERS Health benefits.

IRMAAs are determined annually by the income you reported to the Internal Revenue Service from your filing two years prior.

Examples:

- Your 2023 Tax Return determines 2025 IRMAA
- Your 2024 Tax Return determines 2026 IRMAA

2026 IRMAA Brackets:

- **If you are single** and your Modified Adjusted Gross Income (MAGI) is more than \$109,000 per year, or
- **If you are married** and file taxes jointly, and your MAGI is more than \$218,000

IRMAA brackets can be found on the Social Security website at [ssa.gov](https://ssa.gov).

**LACERS does not reimburse these additional premiums.**

# When to Enroll into Medicare

## If you retire before age 65

- LACERS requests that you enroll three months prior to turning age 65
- LACERS will mail you an Age-In packet letting you know what you need to do

## If you are retiring after you've turned 65

- LACERS will assist you in enrolling during the retirement process with a Special Enrollment Form to give to Social Security to avoid late-enrollment penalties

***\*Important: If you are continuing to work for the City past age 65 and have medical coverage through Employee Benefits, you do not need to apply for Medicare until you retire\****



## LACERS WELL

Your Health Matters

**LACERS Well** is a free program that provides resources and activities for retirees that promotes optimal health and wellness to enhance the quality of life and retirement

### What's offered:

- Health and Wellness seminars and workshops
- Participation incentives and rewards
- Group activities – such as hikes, book clubs, museum trips

Visit [lacers.org/lacerswell](https://lacers.org/lacerswell) to find out more and to view a calendar of upcoming events





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# **Legal Planning for Your Future**

# Things to Consider

## During Life

- LACERS Special Durable Power of Attorney
- Living Trust
- California Uniform Statutory Power of Attorney
- Living Will
- Long-term Care Insurance

## After Death

- Estate Taxes
- Probate
- Will
- Trust

# Durable Power of Attorney



## LACERS Special Durable Power of Attorney

- A legal document designating an agent of your choosing to act on your behalf regarding your LACERS benefits
- This form is available at [lacers.org/forms](https://lacers.org/forms)

## California Uniform Statutory Power of Attorney

- A legal document appointing an agent of your choosing to act for you in any lawful way regarding property, financial, retirement plan transactions and other legal decisions

# After Retirement: When to Contact LACERS

- ✓ If you move or change your contact information\*
- ✓ If you want to make beneficiary changes
- ✓ If you have a change in family status
- ✓ If you have issues with your Health Plans

*\*If your contact information is out of date and we are unable to reach you, LACERS may withhold your retirement allowance until the information is updated*



# After Retirement: How LACERS Communicates with You

- ✓ LACERS Retiree Newsletters
- ✓ LACERS Retiree Paycheck Flyers
- ✓ Health Plan Open Enrollment Meetings/Mailings
- ✓ LACERS.org
- ✓ LACERS YouTube Channel
- ✓ MyLACERS online account access
- ✓ LACERS Well Newsletters



# On Demand Benefit Information on LACERS Youtube

**Make sure to subscribe to the official LACERS YouTube channel to view other informational videos and be notified when new content is available before anyone else!**



[youtube.com/@lacersofficial](https://youtube.com/@lacersofficial)



# How to Contact LACERS



## CALL

(800) 779-8328

RTT (888) 349-3996



## MAIL

LACERS

977 N Broadway

Los Angeles, CA 90012-1728



## EMAIL

Lacers.services@lacers.org

Lacers.health@lacers.org



## WEBSITE

LACERS.org



## IN-PERSON / VIRTUAL APPOINTMENTS

977 N Broadway  
Los Angeles, CA 90012  
M-F 8 a.m. -4 p.m.



## YOUTUBE

Youtube.com/@lacersofficial