

Section 5.0 OTHER**5.3 CUSTOMER SERVICE POLICY**

Adopted: October 13, 2026

Purpose

The LACERS Board and Staff are committed to delivering excellent customer service to Members and their beneficiaries to ensure prompt delivery of benefits and related services, while upholding integrity, exercising prudence, and defraying the reasonable expenses of administering the Plan.

Policy Direction

This Policy outlines the foundational principles that guide all LACERS interactions with Members and their beneficiaries. These principles emphasize informed decision-making, respect for the diversity of our membership, and expectations for constructive communication. They form the basis for the detailed service commitments described in the sections that follow.

I. LACERS Strives to Keep Members Fully Informed About Their Benefits

LACERS is committed to empowering Members with clear, timely, and accessible information so they can make confident and informed decisions at every stage of their careers and retirement. Ensuring Members understand their statutory rights, available options, and the long-term implications of their choices is central to LACERS' fiduciary responsibility.

II. We Respect Our Diverse Membership

LACERS recognizes that retirement is a life stage that requires stability, assurance, and consistent access to human assistance—and we are committed to meeting those needs.

To ensure equitable service for all, LACERS will:

- Maintain various methods of communication preferred by Members, including Members who may face physical, cognitive, or technological challenges.
- Meet ADA accessibility standards in facilities and digital platforms.
- Offer language support and interpretation services when required.
- Ensure services are reachable regardless of technology access, physical limitations, or socioeconomic barriers.
- Adapt communications for readability, clarity, and cultural sensitivity.

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III. Expectations for Respectful Communications

To ensure productive dialogue and effective service delivery, Members are expected to communicate respectfully with LACERS staff and consultants. In instances where a Member:

- Acts or communicates in a disrespectful manner,
- Is belligerent or uses demeaning or degrading language or behavior,
- Is combative or personally attacks staff or consultants, and/or
- Withholds information necessary for LACERS to help resolve an issue,

LACERS management reserves the right to require the Member to communicate solely in writing. LACERS will continue fulfilling its obligations through written communication until respectful dialogue can resume. Alternatively, the Member may authorize a representative to communicate with LACERS by establishing a Power of Attorney.

IV. Core Commitments to High-Quality Service

Our customer service philosophy is built upon the principles above. We commit to carrying out high-quality customer service in the following ways:

A. Education Throughout a Member's Career.

- Actively engage Members through routine communications such as the Active Newsletter, Retiree Newsletter, and e-blasts.
- Provide educational content available 24/7 through the LACERS YouTube channel.
- Provide various pre-retirement planning seminars virtually, in-person, and available at department worksites.
- Conduct educational campaigns to reach out to groups by key career milestones or key topics.
- Educate City departments on employee life events when referrals to LACERS are needed.
- Conduct annual Open Enrollment seminars on retiree health benefit plans.

B. Timely and Accurate Delivery of Benefits — deliver benefits correctly and without delay.

- Provide accurate calculations and benefit information.
- Respond promptly and courteously to Member inquiries.
- Communicate clearly about timelines, required documents, and next steps.
- Keep Members updated when research or additional review is required or when delays occur.

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- Process retirement, disability, survivor, and health benefit enrollments with care and diligence.
- C. Ensure the Member is heard, respected, and fully informed.**
- Provide comprehensive guidance with patience until the Member feels informed and confident.
 - Maintain confidentiality.
 - Support Members regardless of their comfort with technology.
 - Provide extra patience, support, and follow-up for retirees navigating complex issues such as healthcare changes and survivor benefits.
 - Use plain language and avoid technical jargon whenever possible.
 - When appropriate, reference the legal or fiduciary principles informing the decision.
 - Provide explanations of all benefit options available. Describe potential long-term impacts or limitations associated with each option.
 - Ensure the Member understands outcomes before finalizing a choice.
 - Explain the reasoning for any denials of benefits clearly and compassionately.
 - Ensure instructions and forms are simple and accessible.
 - Document and communicate information in plain, accessible language.
 - Design communications with readability and clarity in mind, including larger text options and simplified layouts.
- D. Demonstrate professionalism and integrity in every interaction.**
- Take ownership of issues and work toward resolution across the department.
 - Uphold a high standard of service by investing in the professional competence of all Member-facing staff in the topics of: fiduciary duties; retirement law and plan provisions (retirement and retiree health insurance); member confidentiality; empathy, communication, and de-escalation skills; cultural competency and accessibility needs; tools and systems used for Member service delivery.
 - Maintain professionalism and provide clear, constructive boundaries when interacting with difficult or abusive Members, including exercising LACERS' right to end hostile calls and limit future interactions to written communication when necessary.
- E. Maintain a culture of listening and learning by:**
- Collecting feedback from Members to identify needs and service gaps.
 - Reviewing processes regularly for clarity, efficiency, and equity.
 - Updating communications, forms, and tools based on Member experience.
 - Engaging with retirees and active employees to ensure evolving needs are understood.