



LACERS/LAFPP Benefit Comparison Chart

		LACERS Public Safety Officer (PSO)		
PENSION PLAN FEATURES	T1E LACERS TIER 1 - ENHANCED	T1 LACERS TIER 1	T3 LACERS TIER 3	T6 LAFPP TIER 6
WHEN DOES MEMBERSHIP BEGIN?	Airport Peace Officer appointed prior to January 7, 2018, and paid the mandatory contributions	Public Safety Officers hired before February 21, 2016	Public Safety Officers hired on or after February 21, 2016	Upon graduation from recruit training.
RETIREMENT ELIGIBILITY				
NORMAL SERVICE RETIREMENT (This is the service retirement benefit payable to full-time Members who retire directly from active City employment.)	Normal Service Retirement: - Age 70+ regardless of years of Service. - Age 60+ with 10 years of continuous Service. - Age 55+ with 30 years of Service. Early Service Retirement: - At least 30 years of Service and no minimum age. - Age 55+ with at least 10 years of continuous Service.	Normal Service Retirement: - Age 70+ regardless of years of Service. - Age 60+ with 10 years of continuous Service. - Age 55+ with 30 years of Service. Early Service Retirement: - At least 30 years of Service and no minimum age. - Age 55+ with at least 10 years of continuous Service.	Normal Service Retirement: - Age 60+ with 10 years of Service. (5 years must be continuous Service) Enhanced Retirement: - Age 63 with 10 years of Service. (5 years must be continuous Service) Early Service Retirement: - Any age prior to age 60 with 30 years of Service. (5 years must be continuous Service)	Normal Service Retirement -At least age 50 and 20 years of service (YOS).
DEFERRED SERVICE RETIREMENT (This is the service retirement benefit payable to former full-time Members)	Deferred Retirement-Full Allowance: - Age 55+ with 30 years of Service - Age 60+, became a LACERS Member at least 10 years earlier and have 5 years of continuous Service - Age 70+ and 5 years of continuous Service Deferred Retirement - Reduced Allowance: - Age 55+, became a LACERS Member at least 10 years earlier and have 5 years of continuous Service Members must terminate from all City departments in order to receive a retirement benefit from LACERS.	Deferred Retirement-Full Allowance: - Age 55+ with 30 years of Service - Age 60+, became a LACERS Member at least 10 years earlier and have 5 years of continuous Service - Age 70+ and 5 years of continuous Service Deferred Retirement - Reduced Allowance: - Age 55+, became a LACERS Member at least 10 years earlier and have 5 years of continuous Service Members must terminate from all City departments in order to receive a retirement benefit from LACERS.	Deferred Retirement-Full Allowance: - Age 60+, became a LACERS Member at least 10 years earlier and have 5 years of continuous Service - Age 70+ and 5 years of continuous Service Deferred Retirement - Reduced Allowance: - Age 55, prior to age 60, became a LACERS Member at least 10 years earlier and have 5 years of continuous Service Members must terminate from all City departments in order to receive a retirement benefit from LACERS.	Deferred Retirement - Must have at least 20 Years of Service - Must terminate prior to age 50 - Leave contributions in Fund - Must not be receiving an LAFPP disability pension - At age 50, Member is entitled to receive a service pension using Tier 3 pension percentages: - 40% at 20 years of service, plus - 3% per year for years 21-30 - 70% maximum for 30 years of Service - Must make irrevocable election within 3 years of termination date to take a deferred pension If member dies while on deferred status, survivor only entitled to a refund of contributions, not a survivor's pension.

LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM (LACERS) AND LOS ANGELES FIRE AND POLICE PENSIONS (LAFPP)
COMPARISON TABLE

PENSION PLAN FEATURES	T1E LACERS TIER 1 - ENHANCED	T1 LACERS TIER 1	T3 LACERS TIER 3	T6 LAFPP TIER 6
SERVICE RETIREMENT FORMULAS	Maximum of 100% of final compensation Normal Retirement Benefit Formula: 2.3% x FAMC x Years of Service Credit Early Retirement Benefit Formula: 2.3% x FAMC x Years of Service Credit x Early Retirement Reduction Factor	Maximum of 100% of final compensation Normal Retirement Benefit Formula: 2.16% x FAMC x Years of Service Credit Early Retirement Benefit Formula: 2.16% x FAMC x Years of Service Credit x Early Retirement Reduction Factor	Maximum of 80% of final compensation Normal Retirement Benefit Formula: · Age 60+ with 10 years of Service. (5 years must be continuous Service) 1.5% x FAMC x Years of Service Credit · Age 60+ with 30 years of Service. (5 years must be continuous Service) 2% x FAMC x Years of Service Credit Enhanced Retirement: · Age 63 with 10 years of Service. (5 years must be continuous Service) 2% x FAMC x Years of Service Credit · Age 63 with 30 years of Service. (5 years must be continuous Service) 2.1% x FAMC x Years of Service Credit Early Service Retirement: · Any age prior to age 60 with 30 years of Service. (5 years must be continuous Service) NOTE: If the member is age 55 or older, their allowance shall not be subject to an age reduction factor 2% x FAMC x Years of Service Credit x Early Retirement Reduction Factor	Maximum of 90% for 33 or more years of service. Basic Pension Formula YOS% (see below) x Final Average Salary = Monthly Pension Amount Years of Service percentages · 40% at 20 years of service, plus · 3% per year for years 21-25 · 4% per year for years 26-30 · 5% per year for years 31-33
PAY USED TO CALCULATE YOUR MONTHLY RETIREMENT ALLOWANCE	Final Average Monthly Compensation (FAMC): The monthly average of your highest consecutive 12 months of salary.	Final Average Monthly Compensation (FAMC): The monthly average of your highest consecutive 12 months of salary.	Final Average Monthly Compensation (FAMC): The monthly average of your highest consecutive 36 months of salary.	Final Average Salary: Two-year average monthly salary.
COST OF LIVING ADJUSTMENT (COLA)				
ANNUAL COLA AND COLA BANK FOR RETIRED MEMBERS	Based on change in the Los Angeles area Consumer Price Index (CPI) for 12 months ending last day of February each year. Capped at 3%; any increase in the CPI above 3% is placed in a COLA bank for use in any year the CPI does not increase by at least 3%. Applied on July 1 of each year to pensions of all retired Members receiving monthly payments. First-year COLA is prorated based on the number of complete months Member has been retired.	Based on change in the Los Angeles area Consumer Price Index (CPI) for 12 months ending last day of February each year. Capped at 3%; any increase in the CPI above 3% is placed in a COLA bank for use in any year the CPI does not increase by at least 3%. Applied on July 1 of each year to pensions of all retired Members receiving monthly payments. First-year COLA is prorated based on the number of complete months Member has been retired.	Based on change in the Los Angeles area Consumer Price Index (CPI) for 12 months ending last day of February each year. Capped at 2%; No COLA bank Applied on July 1 of each year to pensions of all retired Members receiving monthly payments. First-year COLA is prorated based on the number of complete months Member has been retired.	Based on change in local Consumer Price Index (CPI) for 12 months ending last day in February of each year. Capped at 3%; any increase in the CPI above 3% is placed in a COLA bank for use in any year the CPI does not increase by at least 3%. Applied on July 1 of each year to pensions of all retired members receiving monthly payments. First year COLA is pro-rated and based on the number of completed months member has been retired.
COLA BENEFITS ARE EQUIVALENT IN BOTH PENSION PLANS	At intervals not to exceed three years, the City may grant a discretionary COLA of up to half the difference between the CPI increases and the COLAs applied during the preceding three years; percentage granted is taken from the COLA bank.	At intervals not to exceed three years, the City may grant a discretionary COLA of up to half the difference between the CPI increases and the COLAs applied during the preceding three years; percentage granted is taken from the COLA bank.	At intervals not to exceed three years, the City may grant a discretionary COLA of up to half the difference between the CPI increases and the COLAs applied during the preceding three years.	Once every 3 years the City Council may grant a discretionary COLA which cannot exceed ½ the difference between the CPI and actual increases granted during the preceding 3 years. Percentage granted is taken from the COLA bank.

LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM (LACERS) AND LOS ANGELES FIRE AND POLICE PENSIONS (LAFPP)
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PENSION PLAN FEATURES	T1E LACERS TIER 1 - ENHANCED	T1 LACERS TIER 1	T3 LACERS TIER 3	T6 LAFPP TIER 6
COLA FOR QUALIFIED SURVIVORS	Capped at 3% with a COLA bank. Your survivor's monthly retirement benefits may be adjusted every July 1 after he or she begins receiving payments.	Capped at 3% with a COLA bank. Your survivor's monthly retirement benefits may be adjusted every July 1 after he or she begins receiving payments.	Capped at 2% with no COLA bank. Your survivor's monthly retirement benefits may be adjusted every July 1 after he or she begins receiving payments.	COLA is capped at 3% with a COLA bank. Monthly benefit is adjusted effective July 1 following effective date of pension. For Service-Connected and Nonservice connected Active Death, survivor's COLA is prorated for the number of months pension is received for the first year by the survivor.
CONTRIBUTIONS				
MEMBER CONTRIBUTIONS	Contribution rate is 11%. After ERIP Contribution rate is: 10% pre-tax 1% post-tax	Contribution rate is 11%. After ERIP Contribution rate is: 10% pre-tax 1% post-tax	Contribution rate is 11%.	Less than 25 YOS: Same contribution rate as current LACERS tier or 11%, whichever is greater 25 – 33 YOS: Same contribution rate as current LACERS tier or 9%, whichever is greater. 33+ YOS: Same contribution rate as current LACERS tier. NOTE: If you elect to transfer from LACERS to LAFPP you will be required to make pre-tax contributions at the LACERS contribution rate that would have applied if you had not transferred to LAFPP. If the LACERS contribution rate is less than the contributions required under Tier 6, you will contribute the difference after tax. You must continue to make contributions until your retirement or DROP exit. Example 1: The LACERS contribution rate is 11%, but you have just reached 33 years of service. Normally, under the provisions of Tier 6, you would cease to make contributions. However, since the LACERS contribution rate is 11%, you continue to make contributions pre-tax of 11% of your pensionable pay. Example 2: The LACERS contribution rate decreases to 10%. You have less than 25 years of service and Tier 6 requires contributions of 11%. You will make contributions of 10% pre-tax and 1% post-tax on your pensionable pay.
REFUND OF CONTRIBUTIONS UPON TERMINATION OR RESIGNATION WITHOUT TAKING A RETIREMENT BENEFIT	Your contributions are refundable with interest subject to State and Federal income taxes, and excise taxes for early withdrawal if not rolled over into another qualified plan or Individual Retirement Account (IRA). Note: Members must terminate from all City departments in order to receive a refund of contributions.	Your contributions are refundable with interest subject to State and Federal income taxes, and excise taxes for early withdrawal if not rolled over into another qualified plan or Individual Retirement Account (IRA). Note: Members must terminate from all City departments in order to receive a refund of contributions.	Your contributions are refundable with interest subject to State and Federal income taxes, and excise taxes for early withdrawal if not rolled over into another qualified plan or Individual Retirement Account (IRA). Note: Members must terminate from all City departments in order to receive a refund of contributions.	Contributions and accrued interest are refundable if the member terminates employment prior to retirement. Contributions no longer earn interest upon termination. If member terminates prior to retirement and member has at least 20 YOS, the member has 3 years from date of termination to elect the Deferred Pension Option.

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PENSION PLAN FEATURES	T1E LACERS TIER 1 - ENHANCED	T1 LACERS TIER 1	T3 LACERS TIER 3	T6 LAFPP TIER 6
SERVICE RECIPROCITY				
RECIPROCITY WITH OTHER GOVERNMENT AGENCIES	LACERS has reciprocal agreements with certain California pension systems, such as with the California Public Employees' Retirement System (CalPERS) and the Los Angeles County Employees Retirement Association (LACERA). At full reciprocity (transfer on or after July 14, 1997), the years of Service may be combined from both reciprocal agencies for eligibility purposes, as well as using the highest salary for determining benefits at retirement. At limited reciprocity (transfer prior to July 14, 1997), the highest salary may be used for determining benefits, but the years of Service will not be combined for eligibility purposes. Note: other rules may apply. Members must contact both retirement systems prior to applying for retirement.	LACERS has reciprocal agreements with certain California pension systems, such as with the California Public Employees' Retirement System (CalPERS) and the Los Angeles County Employees Retirement Association (LACERA). At full reciprocity (transfer on or after July 14, 1997), the years of Service may be combined from both reciprocal agencies for eligibility purposes, as well as using the highest salary for determining benefits at retirement. At limited reciprocity (transfer prior to July 14, 1997), the highest salary may be used for determining benefits, but the years of Service will not be combined for eligibility purposes. Note: other rules may apply. Members must contact both retirement systems prior to applying for retirement.	LACERS has reciprocal agreements with certain California pension systems, such as with the California Public Employees' Retirement System (CalPERS) and the Los Angeles County Employees Retirement Association (LACERA). At full reciprocity (transfer on or after July 14, 1997), the years of Service may be combined from both reciprocal agencies for eligibility purposes, as well as using the highest salary for determining benefits at retirement. At limited reciprocity (transfer prior to July 14, 1997), the highest salary may be used for determining benefits, but the years of Service will not be combined for eligibility purposes. Note: other rules may apply. Members must contact both retirement systems prior to applying for retirement.	N/A
DISABILITY RETIREMENT BENEFITS				
ELIGIBILITY FOR DISABILITY REIREMENT	Physically or mentally disabled and unable to perform job duties (including light or restricted). Must be approved by the LACERS' Board of Administration. Non-service – connected disability retirement: - Not work-related - Eligible with five years of Service Service – connected disability retirement: - Work-related - No age or Service requirements. Eligibility begins after becoming a LACERS' Member.	Physically or mentally disabled and unable to perform job duties (including light or restricted). Must be approved by the LACERS' Board of Administration. Non-service – connected disability retirement: - Not work-related - Eligible with five years of Service Service – connected disability retirement: - Work-related - No age or Service requirements. Eligibility begins after becoming a LACERS' Member.	Physically or mentally disabled and unable to perform job duties (including light or restricted). Must be approved by the LACERS' Board of Administration. Non-service – connected disability retirement: - Not work-related - Eligible with five years of Service Service – connected disability retirement: - Work-related - No age or Service requirements. Eligibility begins after becoming a LACERS' Member.	Physically or mentally disabled and unable to perform job duties (including light or restricted). Must be approved by the Board of Fire and Police Pension Commissioners. Non-service – connected disability pension: - Not work-related - Eligible after five years of service Service – connected disability pension: - Work-related - No age or service requirements. Eligibility begins after graduation from recruit training.
SERVICE-CONNECTED DISABILITY	30% to 90% of FAMC depending on severity of disability, with a minimum retirement equal to the greater of 30% or 2% of FMAC for each year of Service.	30% to 90% of FAMC depending on severity of disability, with a minimum retirement equal to the greater of 30% or 2% of FMAC for each year of Service.	30% to 90% of FAMC depending on severity of disability, with a minimum retirement equal to the greater of 30% or 2% of FMAC for each year of Service.	30% to 90% of Final Average Salary (FAS) depending on severity of disability, with a minimum pension equal to the greater of 30% or 2% of FAS for each year of service.
NONSERVICE-CONNECTED DISABILITY	30% to 50% of FMAC depending on severity of disability.	30% to 50% of FMAC depending on severity of disability.	30% to 50% of FMAC depending on severity of disability.	30% to 50% of FAS depending on severity of disability.
DEATH BENEFITS				
BENEFICIARY DESIGNATION	If you do not designate a beneficiary, your benefits will be paid to the following and in this order: - Spouse or Domestic Partner* - Children - Parents - Estate * Domestic Partner may be registered with LACERS or the State of California.	If you do not designate a beneficiary, your benefits will be paid to the following and in this order: - Spouse or Domestic Partner* - Children - Parents - Estate * Domestic Partner may be registered with LACERS or the State of California.	If you do not designate a beneficiary, your benefits will be paid to the following and in this order: - Spouse or Domestic Partner* - Children - Parents - Estate * Domestic Partner may be registered with LACERS or the State of California.	If you do not designate a beneficiary, your benefits will be paid to the following and in this order: - Spouse or domestic partner* - Children - Parents - Estate * Domestic Partner may be registered with LAFPP or the State of California.

LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM (LACERS) AND LOS ANGELES FIRE AND POLICE PENSIONS (LAFPP)
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ACTIVE DEATH - SERVICE CONNECTED Active Death – service-connected death benefits payable to eligible spouse or eligible domestic partner	Work-related No age or Service requirements 80% of FAMC payable to eligible spouse or eligible domestic partner. (Additional benefits for other eligible survivors.)	Work-related No age or Service requirements 80% of FAMC payable to eligible spouse or eligible domestic partner. (Additional benefits for other eligible survivors.)	Work-related No age or Service requirements 80% of FAMC payable to eligible spouse or eligible domestic partner. (Additional benefits for other eligible survivors.)	Work-related No age or Service requirements 80% of FAS payable to eligible spouse or eligible domestic partner. (Additional benefits for other qualified survivors.)
ACTIVE DEATH - NONSERVICE CONNECTED (5+ YEARS) Active Death – Nonservice-connected death benefits with at least five years of Service	50% of FMAC payable to eligible spouse or eligible domestic partner. 50% of FMAC payable to eligible spouse or eligible domestic partner on death while on military leave. (Additional benefits for other qualified survivors.)	50% of FMAC payable to eligible spouse or eligible domestic partner. 50% of FMAC payable to eligible spouse or eligible domestic partner on death while on military leave. (Additional benefits for other qualified survivors.)	50% of FMAC payable to eligible spouse or eligible domestic partner. 50% of FMAC payable to eligible spouse or eligible domestic partner on death while on military leave. (Additional benefits for other qualified survivors.)	50% of FAS payable to qualified spouse or qualified domestic partner. (Additional benefits for other qualified survivors.)
ACTIVE DEATH - NONSERVICE CONNECTED (≤5 YEARS) Active Death – Nonservice-connected death benefit with less than five years of Service	Return of contributions plus accrued interest paid to designated beneficiary; and, if Member had at least one year of Service, the qualified survivor may elect the Basic Death Benefit: A limited monthly pension calculated as: For every year of Service, two monthly payments of ½ the FAMC, not to exceed 12 monthly payments for six or more year of Service.	Return of contributions plus accrued interest paid to designated beneficiary; and, if Member had at least one year of Service, the qualified survivor may elect the Basic Death Benefit: A limited monthly pension calculated as: For every year of Service, two monthly payments of ½ the FAMC, not to exceed 12 monthly payments for six or more year of Service.	Return of contributions plus accrued interest paid to designated beneficiary; and, if Member had at least one year of Service, the qualified survivor may elect the Basic Death Benefit: A limited monthly pension calculated as: For every year of Service, two monthly payments of ½ the FAMC, not to exceed 12 monthly payments for six or more year of Service.	Return of contributions plus accrued interest paid to designated beneficiary; and, if member had at least one year of service, the qualified survivor may elect the Basic Death Benefit: A limited monthly pension calculated as: For every year of service, two monthly payments of ½ the FAS, not to exceed 12 monthly payments for 6 or more YOS
POST SERVICE-RETIREMENT DEATH Survivor pension payable to your eligible spouse or eligible domestic partner if you die after your Service retirement begins	A monthly benefit equal to 70% of Member's retirement. (Additional benefits for other qualified survivors.)	A monthly benefit equal to 70% of Member's retirement. (Additional benefits for other qualified survivors.)	A monthly benefit equal to 70% of Member's retirement. (Additional benefits for other qualified survivors.)	A monthly benefit equal to 70% of member's pension. (Additional benefits for other qualified survivors.)
POST DISABILITY-RETIREMENT DEATH Survivor pension payable to your eligible spouse or eligible domestic partner if you die after your disability retirement begins	80% of FMAC if death due to service-connected cause(s) within 3 years after effective date of service-connected Disability retirement. Otherwise, 80% of Member's Service-connected disability retirement. A monthly benefit equal to 70% of Member's retirement (for non-service connected disability).	80% of FMAC if death due to service-connected cause(s) within 3 years after effective date of service-connected Disability retirement. Otherwise, 80% of Member's Service-connected disability retirement. A monthly benefit equal to 70% of Member's retirement (for non-service connected disability).	80% of FMAC if death due to service-connected cause(s) within 3 years after effective date of service-connected Disability retirement. Otherwise, 80% of Member's Service-connected disability retirement. A monthly benefit equal to 70% of Member's retirement (for non-service connected disability).	80% of Final Average Salary if death due to service-connected cause(s) within 3 years after effective date of Service-Connected Disability pension. Otherwise, 80% of member's Service-Connected Disability pension. A monthly benefit equal to 70% of member's pension (for non-Service connected disability).
BURIAL ALLOWANCE	\$2,500.00 for deceased retired Member's beneficiary. Note: The Burial Allowance is not available for deceased active Members, surviving spouses, domestic partners, or beneficiaries receiving a LACERS retirement allowance.	\$2,500.00 for deceased retired Member's beneficiary. Note: The Burial Allowance is not available for deceased active Members, surviving spouses, domestic partners, or beneficiaries receiving a LACERS retirement allowance.	\$2,500.00 for deceased retired Member's beneficiary. Note: You may only designate one person to receive the Burial Allowance. The Burial Allowance is not available for deceased active Members, surviving spouses, domestic partners, or beneficiaries receiving a LACERS retirement allowance.	N/A

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OTHER DEATH BENEFITS	Family Death Benefit Plan (FDBP) – an optional death benefit plan available to active LACERS' Members. Optional Retirement Allowance available for eligible survivor. Member may elect a higher allowance for eligible spouse/domestic partner. Additional allowance amounts for additional beneficiaries: minor child(ren) with or without an eligible survivor. Allowance for minor or dependent children where Member had no eligible survivor. Allowance for dependent parents where Member had no eligible survivor.	Family Death Benefit Plan (FDBP) – an optional death benefit plan available to active LACERS' Members. Optional Retirement Allowance available for eligible survivor. Member may elect a higher allowance for eligible spouse/domestic partner. Additional allowance amounts for additional beneficiaries: minor child(ren) with or without an eligible survivor. Allowance for minor or dependent children where Member had no eligible survivor. Allowance for dependent parents where Member had no eligible survivor.	Family Death Benefit Plan (FDBP) – an optional death benefit plan available to active LACERS' Members. Optional Retirement Allowance available for eligible survivor. Member may elect a higher allowance for eligible spouse/domestic partner. Additional allowance amounts for additional beneficiaries: minor child(ren) with or without an eligible survivor. Allowance for minor or dependent children where Member had no eligible survivor. Allowance for dependent parents where Member had no eligible survivor.	Optional Retirement Allowance available for eligible surviving spouse/domestic partner (Member may elect a higher allowance for eligible spouse/domestic partner prior to retiring/entering DROP). Additional allowance amounts for minor or dependent child(ren). Allowance for minor or dependent children where Member had no eligible surviving spouse/domestic partner. Allowance for dependent parents where Member had no other eligible survivors.
PURCHASE OF SURVIVOR BENEFITS - POST RETIREMENT	Member must be retired for one year. Member to pay the full actuarial cost through an actuarial reduction of his/her retirement. Only one election is allowed. The election is irrevocable	Member must be retired for one year. Member to pay the full actuarial cost through an actuarial reduction of his/her retirement. Only one election is allowed. The election is irrevocable	Member must be retired for one year. Member to pay the full actuarial cost through an actuarial reduction of his/her retirement. Only one election is allowed. The election is irrevocable	Member pays the full actuarial cost of the survivor benefit through an actuarial reduction of his/her monthly pension benefit. Only one election is allowed. The election is irrevocable.
DEFERRED RETIREMENT OPTION PLAN (DROP)	N/A	N/A	N/A	At least age 50 and 25 YOS to enroll. While in DROP, member's monthly pension, including any COLAs, is posted to a nominal account that is credited with guaranteed annual interest of 5%. Member may participate for a maximum of 5 years, after which he/she is required to terminate sworn employment and exit DROP. Participation in DROP will be suspended for any calendar month in which you do not spend at least 112 work hours on "active duty" status. If you sustain a serious injury while on and in the course and scope of duty and are admitted to the hospital for a minimum of 3 consecutive days as a direct result of that injury, and your hospital admission occurs during the work shift in which the injury occurred, your participation will not be suspended during the first 12 calendar months following the date of injury. If your DROP participation is suspended, you will be eligible to participate in DROP for a maximum of 30 additional months beyond your original 5-year/60-month participation period. Your participation period can only be extended for as many months as your participation was suspended. No interest accrues on your DROP account following the initial 5-year/60-month participation period, including any periods of participation suspension. The City has the right to suspend DROP and modify the program for future entrants as necessary to maintain cost neutrality and/or meet the City's DROP goals of retaining and lengthening the careers of

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PENSION PLAN FEATURES	T1E LACERS TIER 1 - ENHANCED	T1 LACERS TIER 1	T3 LACERS TIER 3	T6 LAFPP TIER 6
SERVICE CREDIT PURCHASES	LACERS allows the following Service Credit Purchases: 1) Redeposits—Members who return to City Service and previously withdrew their retirement contributions, or Members who have withdrawn Community Property funds due to a divorce. 2) Back Contributions – Members who had full-time, part-time, or temporary City employment during which time he/she was not Members or making contributions to LACERS; Members who received temporary disability (State rate) under the Worker's Compensation; or Members with DWP non-membership Service that was not purchased at WPERP. 3) Government Service Buybacks (GSB) - For periods of at least six months of continuous full-time Service with other governmental entities not covered by reciprocity, including military time; or for periods of uncompensated maternity leave with a minimum of one whole month and a maximum of twelve months, per pregnancy. 4) Public Service Buybacks (PSB) - For periods of uncompensated leaves of absence from City Service or Members who lost Service Credit due to a divorce. (Note: Can only be used to increase monthly retirement allowance and cannot be used to meet eligibility requirements or to enhance health benefits).	LACERS allows the following Service Credit Purchases: 1)Redeposits —Members who return to City Service and previously withdrew their retirement contributions, or Members who have withdrawn Community Property funds due to a divorce. 2)Back Contributions – Members who had full-time, part-time, or temporary City employment during which time he/she was not Members or making contributions to LACERS; Members who received temporary disability (State rate) under the Worker's Compensation; or Members with DWP non-membership Service that was not purchased at WPERP. 3)Government Service Buybacks (GSB) - For periods of at least six months of continuous full-time Service with other governmental entities not covered by reciprocity, including military time; or for periods of uncompensated maternity leave with a minimum of one whole month and a maximum of twelve months, per pregnancy. 4)Public Service Buybacks (PSB) - For periods of uncompensated leaves of absence from City Service or Members who lost Service Credit due to a divorce. (Note: Can only be used to increase monthly retirement allowance and cannot be used to meet eligibility requirements or to enhance health benefits).	LACERS allows the following Service Credit Purchases: 1)Redeposits —Members who return to City Service and previously withdrew their retirement contributions. 2)Back Contributions – Members who had full-time, part-time, or temporary City employment during which time he/she was not Members or making contributions to LACERS; Members who received temporary disability (State rate) under the Worker's Compensation. 3)Government Service Buybacks (GSB) - For periods of at least six months of continuous full-time Service with other governmental entities not covered by reciprocity, including military time (first five years at Tier 1 cost); or for periods of uncompensated maternity leave with a minimum of one whole month and a maximum of twelve months, per pregnancy. GSB will not help meet the eligibility requirement for a Service Retirement, Vested Retirement, or Disability Retirement. 4)Public Service Buybacks (PSB) - Not available for Tier 3 Members.	Years of Service credit which can be purchased: •Prior service if contributions were previously withdrawn for such service. •For time during which member received temporary disability under state workers' compensation laws. •Time spent on a Nonservice-Connected Disability Pension can be purchased after returning to active duty. •Recruit Training time may be purchased. Time spent in the Fire Department drill tower or police academy. •Military, federal, state, local or postal service under Public Service Purchase provisions (minimum 6 months to maximum of 4 years).
HEALTH BENEFITS				
MEDICAL SUBSIDY ELIGIBILITY FOR RETIRED MEMBERS	Retired Members of LACERS are eligible for a subsidy toward their medical plan premium costs if the Retired Member: •Is 55 or older, •Has at least 10 years of Service, and •Is enrolled in a LACERS-sponsored medical plan or is a participant in the Medical Premium Reimbursement Program (MPRP). For a part-time employee who became a LACERS Member after April 22, 1990, City Service is used to determine eligibility, and Service Credit (which is based on the number of actual hours worked) is used to calculate the medical and dental plan subsidies.	Retired Members of LACERS are eligible for a subsidy toward their medical plan premium costs if the Retired Member: •Is 55 or older, •Has at least 10 years of Service, and •Is enrolled in a LACERS-sponsored medical plan or is a participant in the Medical Premium Reimbursement Program (MPRP). For a part-time employee who became a LACERS Member after April 22, 1990, City Service is used to determine eligibility, and Service Credit (which is based on the number of actual hours worked) is used to calculate the medical and dental plan subsidies.	Retired Members of LACERS are eligible for a subsidy toward their medical plan premium costs if the Retired Member: •Is 55 or older, •Has at least 10 years of Service, and •Is enrolled in a LACERS-sponsored medical plan or is a participant in the Medical Premium Reimbursement Program (MPRP). For a part-time employee who became a LACERS Member after April 22, 1990, City Service is used to determine eligibility, and Service Credit (which is based on the number of actual hours worked) is used to calculate the medical and dental plan subsidies.	Retired Members of LAFPP are eligible for a subsidy toward their medical plan premium costs if the Retired Member: •Is 55 or older •Has at least 10 years of Service OR retired on a service-connected disability pension. •Is enrolled in a LAFPP-approved medical plan or is a participant in the Health Insurance Premium Reimbursement Program (HIPR) Retired Members with less than 10 years of service and retired under a service-connected disability pension and who are not in Medicare are eligible to receive the lesser of: • 40% of the maimum medical subsidy, OR • 40% of the single-party cost of the retiree's health plan.
MEDICAL SUBSIDY ELIGIBILITY FOR RETIRED MEMBERS' ELIGIBLE SURVIVING SPOUSE/DOMESTIC PARTNER	•The Retired Member must have had at least 10 years of Service. •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is enrolled in a LACERS-sponsored medical plan or is a participant in the Medical Premium Reimbursement Program (MPRP). •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is receiving a Continuanace or Survivorship allowance. •Eligibility begins once the Member would have turned age 55 or the month following the Member's death, whichever is later.	•The Retired Member must have had at least 10 years of Service. •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is enrolled in a LACERS-sponsored medical plan or is a participant in the Medical Premium Reimbursement Program (MPRP). •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is receiving a Continuanace or Survivorship allowance. •Eligibility begins once the Member would have turned age 55 or the month following the Member's death, whichever is later.	•The Retired Member must have had at least 10 years of Service. •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is enrolled in a LACERS-sponsored medical plan or is a participant in the Medical Premium Reimbursement Program (MPRP). •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is receiving a Continuanace or Survivorship allowance. •Eligibility begins once the Member would have turned age 55 or the month following the Member's death, whichever is later.	•The Retired Member must have had at least 10 years of Service •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is enrolled in a LAFPP-approved medical plan or is a participant in the Health Insurance Premium Reimbursement Program (HIPR) •The Eligible Surviving Spouse/Eligible Surviving Domestic Partner is receiving a pension •Eligibility begins once the member would have turned age 55 or the month following the member's death, whichever is later.

LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM (LACERS) AND LOS ANGELES FIRE AND POLICE PENSIONS (LAFPP)
COMPARISON TABLE

PENSION PLAN FEATURES	T1E LACERS TIER 1 - ENHANCED	T1 LACERS TIER 1	T3 LACERS TIER 3	T6 LAFPP TIER 6																																																																																																																																								
MAXIMUM RETIREE MEDICAL SUBSIDY	Those who have made additional retirement contributions pursuant to Los Angeles Administrative Code Section 4.1003(c) have a maximum Retiree medical subsidy of: \$2,318.58 in 2025. Each year, the LACERS Board will set the increase in the maximum medical plan subsidy for these Retirees at an amount not less than the dollar increase in the LACERS Kaiser two-party non-Medicare premium. (Los Angeles Administrative Code Section 4.1111(c))	Those who have made additional retirement contributions pursuant to Los Angeles Administrative Code Section 4.1003(c) have a maximum Retiree medical subsidy of: \$2,318.58 in 2025. Each year, the LACERS Board will set the increase in the maximum medical plan subsidy for these Retirees at an amount not less than the dollar increase in the LACERS Kaiser two-party non-Medicare premium. (Los Angeles Administrative Code Section 4.1111(c))	The maximum medical plan subsidy is equal to the Kaiser two party non-Medicare premium: \$2,234.56 in 2025. Tier 3 medical subsidy may differ from Tier 1 due to Tier 1 historical decisions on premiums and subsidies.	Pursuant to Los Angeles Administrative Code Section 4.1167, Retired Members in Tier 6 have a maximum Retiree medical subsidy of: \$2,398.29 in 2025. Each year, the Board of Fire and Police Pension Commissioners is authorized to make discretionary changes to the maximum monthly subsidy, so long as no increase exceeds the lesser of a 7% increase or the actuarial assumed rate for medical inflation for pre-65 health benefits established by the Board for the applicable fiscal year. (Los Angeles Administrative Code Section 4.1154(e)) Retired Members who retired under a service-connected disability pension are also eligible for a subsidy calculation using this maximum medical subsidy amount.																																																																																																																																								
MAXIMUM RETIREE MEDICAL SUBSIDY FOR ELIGIBLE SURVIVING SPOUSE/DOMESTIC PARTNER NOT IN MEDICARE OR MEDICARE PART B ONLY	The Eligible Surviving Spouses/Domestic Partners of those who have made additional retirement contributions pursuant to Los Angeles Administrative Code Section 4.1003(c) have a maximum medical subsidy of: \$1,117.28 in 2025. Each year, the maximum medical subsidy for Eligible Surviving Spouses/Domestic Partners not in Medicare is set at the lowest cost single-party non-Medicare plan premium.	The Eligible Surviving Spouses/Domestic Partners of those who have made additional retirement contributions pursuant to Los Angeles Administrative Code Section 4.1003(c) have a maximum medical subsidy of: \$1,117.28 in 2025. Each year, the maximum medical subsidy for Eligible Surviving Spouses/Domestic Partners not in Medicare is set at the lowest cost single-party non-Medicare plan premium.	The Eligible Surviving Spouses/Domestic Partners have a maximum medical subsidy of: \$1,117.28 in 2025. Each year, the maximum medical subsidy for Eligible Surviving Spouses/Domestic Partners not in Medicare is set at the lowest cost single-party non-Medicare plan premium.	The eligible surviving spouses/domestic partners of Retired Members in Tier 6 pursuant to Los Angeles Administrative Code Section 4.1167 have a maximum Retiree medical subsidy of: \$1,117.28 in 2025. Each year, the maximum medical subsidy for Eligible Surviving Spouses/Domestic Partners not in Medicare is set at the LACERS Kaiser single-party non-Medicare rate.																																																																																																																																								
SUBSIDY FORMULA FOR RETIREES NOT IN MEDICARE OR WITH MEDICARE PART B ONLY	Eligible Retirees receive 4% of the maximum medical subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th>Years of Service</th><th>% of Maximum Subsidy</th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> Any unused subsidy cannot be received as cash compensation.	Years of Service	% of Maximum Subsidy	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%	Eligible Retirees receive 4% of the maximum medical subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th>Years of Service</th><th>% of Maximum Subsidy</th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> Any unused subsidy cannot be received as cash compensation.	Years of Service	% of Maximum Subsidy	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%	Eligible Retirees receive 4% of the maximum medical subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th>Years of Service</th><th>% of Maximum Subsidy</th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> Any unused subsidy cannot be received as cash compensation.	Years of Service	% of Maximum Subsidy	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%	Eligible Retirees receive 4% of the maximum medical subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th>Years of Service</th><th>% of Maximum Subsidy</th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> Retired Members with less than 10 years of service and retired under a service-connected disability pension and who are not in Medicare are eligible to receive the lesser of: 40% of the maimum medical subsidy, OR 40% of the single-party cost of the retiree's health plan. Any unused subsidy cannot be received as cash compensation.	Years of Service	% of Maximum Subsidy	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%
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SUBSIDY FORMULA FOR RETIREES WITH BOTH MEDICARE PARTS A AND B	Eligible Retirees receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> The amount of subsidy available to Retirees enrolled in both Medicare Parts A and B for dependent coverage will be the same as if the Retiree were enrolled in the corresponding non-Medicare plan. In no case will the amount of subsidy available for dependent coverage exceed the cost of the dependent's portion of the medical plan premium.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%	Eligible Retirees receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> The amount of subsidy available to Retirees enrolled in both Medicare Parts A and B for dependent coverage will be the same as if the Retiree were enrolled in the corresponding non-Medicare plan. In no case will the amount of subsidy available for dependent coverage exceed the cost of the dependent's portion of the medical plan premium.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%	Eligible Retirees receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> The amount of subsidy available to Retirees enrolled in both Medicare Parts A and B for dependent coverage will be the same as if the Retiree were enrolled in the corresponding non-Medicare plan. In no case will the amount of subsidy available for dependent coverage exceed the cost of the dependent's portion of the medical plan premium.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%	Eligible Retirees receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Pursuant to Los Angeles Administrative Code Section 4.1154 the above formula is applied to the lower of: •the LAFPP-approved Medicare plan premium •or the highest monthly premium of a LACERS Medicare plan, currently \$581.56. The amount of subsidy available to Retirees enrolled in both Medicare Parts A and B for dependent coverage will be the same as if the Retiree were enrolled in the corresponding non-Medicare plan. In no case will the amount of subsidy available for dependent coverage exceed the cost of the dependent's portion of the medical plan premium. Service-connected disability retirees who are at least age 55, who have less than 10 years of service, and who are enrolled in both Medicare Part A and B are eligible to recieve the lesser of: •75% of the maximum single-party Medicare medical subsidy, OR •75% of the single-party cost of the retiree's health plan.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%																																																																																																								
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LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM (LACERS) AND LOS ANGELES FIRE AND POLICE PENSIONS (LAFPP)
COMPARISON TABLE

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SUBSIDY FORMULA FOR ELIGIBLE SURVIVING SPOUSES/ DOMESTIC PARTNERS WITH BOTH MEDICARE PARTS A AND B	These Surviving Spouses/Domestic Partners receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Surviving Spouses/Domestic Partners are not eligible for any subsidy toward dependent coverage.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%	These Surviving Spouses/Domestic Partners receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Surviving Spouses/Domestic Partners are not eligible for any subsidy toward dependent coverage.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%	These Surviving Spouses/Domestic Partners receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Surviving Spouses/Domestic Partners are not eligible for any subsidy toward dependent coverage.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%	These Surviving Spouses/Domestic Partners receive the following monthly subsidy toward the cost of their single-party Medicare plan coverage: <table><tr><th>Years of Service</th><th>Single-Party Medicare Plan Premium</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Pursuant to Los Angeles Administrative Code Section 4.1154 the above formula is applied to the lower of: •the LAFPP-approved Medicare plan premium •or the highest monthly premium of a LACERS Medicare plan, currently \$581.56. Surviving Spouses/Domestic Partners are not eligible for any subsidy toward dependent coverage.	Years of Service	Single-Party Medicare Plan Premium	10 – 14	75%	15 – 19	90%	20+	100%
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MEDICARE PART B PREMIUM REIMBURSEMENT	Retired Members are eligible for reimbursement of their basic Medicare Part B premiums if they meet all of the following criteria: •Are enrolled in both Medicare Parts A and B •Are enrolled in a LACERS Senior Plan or are participants in the LACERS Medical Premium Reimbursement Program •Are eligible to receive a medical subsidy LACERS does not reimburse Income-Related Monthly Adjustment Amounts (IRMAAs) charged by Medicare for either Parts B or D. LACERS does not reimburse any Late Enrollment Penalties (LEPs) charged to retirees for Medicare Parts B or D either. Medicare Part B Premium Reimbursement is available to Retirees only. Neither dependents nor Surviving Spouses/Domestic Partners are eligible for Medicare Part B Premium Reimbursement. An eligible Retired Member who is a dependent on their spouse or domestic partner's LACERS Retiree plan is eligible for the Medicare Part B premium reimbursement.	Retired Members are eligible for reimbursement of their basic Medicare Part B premiums if they meet all of the following criteria: •Are enrolled in both Medicare Parts A and B •Are enrolled in a LACERS Senior Plan or are participants in the LACERS Medical Premium Reimbursement Program •Are eligible to receive a medical subsidy LACERS does not reimburse Income-Related Monthly Adjustment Amounts (IRMAAs) charged by Medicare for either Parts B or D. LACERS does not reimburse any Late Enrollment Penalties (LEPs) charged to retirees for Medicare Parts B or D either. Medicare Part B Premium Reimbursement is available to Retirees only. Neither dependents nor Surviving Spouses/Domestic Partners are eligible for Medicare Part B Premium Reimbursement. An eligible Retired Member who is a dependent on their spouse or domestic partner's LACERS Retiree plan is eligible for the Medicare Part B premium reimbursement.	Retired Members are eligible for reimbursement of their basic Medicare Part B premiums if they meet all of the following criteria: •Are enrolled in both Medicare Parts A and B •Are enrolled in a LACERS Senior Plan or are participants in the LACERS Medical Premium Reimbursement Program •Are eligible to receive a medical subsidy LACERS does not reimburse Income-Related Monthly Adjustment Amounts (IRMAAs) charged by Medicare for either Parts B or D. LACERS does not reimburse any Late Enrollment Penalties (LEPs) charged to retirees for Medicare Parts B or D either. Medicare Part B Premium Reimbursement is available to Retirees only. Neither dependents nor Surviving Spouses/Domestic Partners are eligible for Medicare Part B Premium Reimbursement. An eligible Retired Member who is a dependent on their spouse or domestic partner's LACERS Retiree plan is eligible for the Medicare Part B premium reimbursement.	Retired Members are eligible for reimbursement of their basic Medicare Part B premiums if they meet all of the following criteria: •Are enrolled in both Medicare Parts A and B •Are enrolled in a LAFPP-approved Medicare Plan or are participants in the LAFPP Health Insurance Premium Reimbursement Program •Are eligible to receive a medical subsidy LAFPP does not reimburse Income-Related Monthly Adjustment Amounts (IRMAAs) charged by Medicare for either Parts B or D. LAFPP does not reimburse any Late Enrollment Penalties (LEPs) charged to retirees for Medicare Parts B or D either. Medicare Part B Premium Reimbursement is available to Retirees and their Surviving Spouses/Domestic Partners.																																

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MEDICAL PREMIUM REIMBURSEMENT PROGRAM (MPRP) / HEALTH INSURANCE PREMIUM REIMBURSEMENT PROGRAM (HIPR)	Under this program, Retired Members and Eligible Survivors secure their own non-LACERS medical plan and receive their medical subsidy on a reimbursement basis. Retired Members and Eligible Survivors may participate in this program if they: •Reside outside of California but within the United States and its territories, OR •Reside within California, but outside the zip code service areas of a LACERS HMO or Medicare Advantage HMO plan. In order to be eligible for this program, the Retired Member must also: •Be 55 years of age or older, •Have at least 10 years of Service, and •Not be enrolled in a LACERS-sponsored medical plan. Non-Medicare Retirees may receive reimbursement up to the lesser of: •Their subsidy eligibility (see previous section, "Subsidy Formula for Retirees not Enrolled in Medicare or with Medicare B only), or •The premium for the plan in which they are enrolled. Retirees with both Medicare Parts A and B receive the following based on the highest cost Medicare plan premium: <table><tr><th>Years of Service</th><th>% of Maximum Reimbursement for MPRP participants in Medicare A&B</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Retirees with both Medicare Parts A and B also receive Medicare Part B Premium Reimbursement at the basic rate. Subsidy for an eligible dependent shall not exceed the amount of subsidy available to Members enrolled in the LACERS Kaiser Permanente Senior Advantage plan covering a non-Medicare dependent in the LACERS Kaiser Permanente HMO plan. Eligible Survivors are not eligible for any subsidy toward dependent coverage. Retiree may receive up to their medical subsidy or monthly cost of medical premiums, whichever is lower.	Years of Service	% of Maximum Reimbursement for MPRP participants in Medicare A&B	10 – 14	75%	15 – 19	90%	20+	100%	Under this program, Retired Members and Eligible Survivors secure their own non-LACERS medical plan and receive their medical subsidy on a reimbursement basis. Retired Members and Eligible Survivors may participate in this program if they: •Reside outside of California but within the United States and its territories, OR •Reside within California, but outside the zip code service areas of a LACERS HMO or Medicare Advantage HMO plan. In order to be eligible for this program, the Retired Member must also: •Be 55 years of age or older, •Have at least 10 years of Service, and •Not be enrolled in a LACERS-sponsored medical plan. 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Non-Medicare Retirees may receive reimbursement up to the lesser of: •Their subsidy eligibility (see previous section, "Subsidy Formula for Retirees not Enrolled in Medicare or with Medicare B only), or •The premium for the plan in which they are enrolled. Retirees with both Medicare Parts A and B receive the following based on the highest cost Medicare plan premium: <table><tr><th>Years of Service</th><th>% of Maximum Reimbursement for MPRP participants in Medicare A&B</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Retirees with both Medicare Parts A and B also receive Medicare Part B Premium Reimbursement at the basic rate. Subsidy for an eligible dependent shall not exceed the amount of subsidy available to Members enrolled in the LACERS Kaiser Permanente Senior Advantage plan covering a non-Medicare dependent in the LACERS Kaiser Permanente HMO plan. Eligible Survivors are not eligible for any subsidy toward dependent coverage. Retiree may receive up to their medical subsidy or monthly cost of medical premiums, whichever is lower.	Years of Service	% of Maximum Reimbursement for MPRP participants in Medicare A&B	10 – 14	75%	15 – 19	90%	20+	100%	Under this program, Retired Members and Eligible Surviving Spouses/Domestic Partners secure their own medical plan outside of LAFPP-approved plans and receive their medical subsidy on a reimbursement basis. Retired Members and Eligible Surviving Spouses/Domestic Partners may participate in this program if they are not enrolled in a LAFPP-approved medical plan. In order to be eligible for this program, (1) The Retired Member must also: •Be 55 years of age or older •Have at least 10 years of Service⁴. (2) The Eligible Surviving Spouse/Domestic Partner must also be the survivor of a Retired Member who: •Would have been 55 years of age or older •Had at least 10 years of Service. Non-Medicare Retirees and Eligible Surviving Spouses/Domestic Partners may receive reimbursement up to the lesser of: •Their subsidy eligibility (see previous section, "Subsidy Formula for Retirees not Enrolled in Medicare or with Medicare B only" or "Subsidy formula for Eligible Surviving Spouses/ Domestic Partners not in Medicare or with Medicare Part B only"), or •The premium for the plan in which they are enrolled. Retirees and Eligible Surviving Spouses/Domestic Partners with both Medicare Parts A and B receive the following: <table><tr><th>Years of Service</th><th>% of Maximum Reimbursement for HIPR participants in Medicare A&B</th></tr><tr><td>10 – 14</td><td>75%</td></tr><tr><td>15 – 19</td><td>90%</td></tr><tr><td>20+</td><td>100%</td></tr></table> Retirees and Eligible Surviving Spouses/Domestic Partners with both Medicare Parts A and B also receive Medicare Part B Premium Reimbursement at the basic rate. There is no additional subsidy provided for dependent coverage to Retirees and Eligible Surviving Spouses/Domestic Partners with both Medicare Parts A and B in the HIPR program.	Years of Service	% of Maximum Reimbursement for HIPR participants in Medicare A&B	10 – 14	75%	15 – 19	90%	20+	100%
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RETIREE DENTAL SUBSIDY ELIGIBILITY	Retired Members of LACERS are eligible for a subsidy toward their dental plan premium costs if the Retired Member: •Is 55 or older, •Has at least 10 years of Service, and •Is enrolled in a LACERS dental plan. Surviving Spouses/Domestic Partners are not eligible for a dental subsidy. For a part-time employee who became a LACERS member after April 22, 1990, City Service is used to determine eligibility, and Service Credit (which is based on the number of actual hours worked) is used to calculate medical and dental plan subsidies.	Retired Members of LACERS are eligible for a subsidy toward their dental plan premium costs if the Retired Member: •Is 55 or older, •Has at least 10 years of Service, and •Is enrolled in a LACERS dental plan. Surviving Spouses/Domestic Partners are not eligible for a dental subsidy. For a part-time employee who became a LACERS member after April 22, 1990, City Service is used to determine eligibility, and Service Credit (which is based on the number of actual hours worked) is used to calculate medical and dental plan subsidies.	Retired Members of LACERS are eligible for a subsidy toward their dental plan premium costs if the Retired Member: •Is 55 or older, •Has at least 10 years of Service, and •Is enrolled in a LACERS dental plan. Surviving Spouses/Domestic Partners are not eligible for a dental subsidy. For a part-time employee who became a LACERS member after April 22, 1990, City Service is used to determine eligibility, and Service Credit (which is based on the number of actual hours worked) is used to calculate medical and dental plan subsidies.	Retired Members of LAFPP are eligible for a subsidy toward their dental plan premium costs if the Retired Member: •Is 55 or older •Has at least 10 years of Service •Is enrolled in a LAFPP approved dental plan. Surviving Spouses/Domestic Partners are not eligible for a dental subsidy.																																

LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM (LACERS) AND LOS ANGELES FIRE AND POLICE PENSIONS (LAFPP)
COMPARISON TABLE

PENSION PLAN FEATURES	T1E LACERS TIER 1 - ENHANCED	T1 LACERS TIER 1	T3 LACERS TIER 3	T6 LAFPP TIER 6																																																																																																																																								
MAXIMUM RETIREE DENTAL SUBSIDY	The LACERS dental subsidy is based on the maximum dental subsidy available to City of Los Angeles' Active Members. To be eligible for a LACERS dental subsidy, Retired Members must: •Be at least age 55, •Have a minimum of 10 whole years of Service, and •Be enrolled in a LACERS-sponsored dental plan.	The LACERS dental subsidy is based on the maximum dental subsidy available to City of Los Angeles' Active Members. To be eligible for a LACERS dental subsidy, Retired Members must: •Be at least age 55, •Have a minimum of 10 whole years of Service, and •Be enrolled in a LACERS-sponsored dental plan.	The LACERS dental subsidy is based on the maximum dental subsidy available to City of Los Angeles' Active Members. To be eligible for a LACERS dental subsidy, Retired Members must: •Be at least age 55, •Have a minimum of 10 whole years of Service, and •Be enrolled in a LACERS-sponsored dental plan.	The maximum dental plan subsidy available to Retired Members is \$42.93 in 2025. For each LAFPP-approved plan, the maximum subsidy available is the lesser of: •The single-party premium of the dental plan, OR •The dental subsidy as calculated for the Retired Member (see next section, "Dental Subsidy Formula for Retirees").																																																																																																																																								
DENTAL SUBSIDY FORMULA FOR RETIREES	Eligible Retirees receive 4% of the maximum dental subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th><u>Years of Service</u></th><th><u>% of Maximum Subsidy</u></th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> There is no subsidy provided for dependent dental coverage. The dental subsidy is the lower of the maximum dental subsidy available or the premium of the plan.	<u>Years of Service</u>	<u>% of Maximum Subsidy</u>	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%	Eligible Retirees receive 4% of the maximum dental subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th><u>Years of Service</u></th><th><u>% of Maximum Subsidy</u></th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> There is no subsidy provided for dependent dental coverage. The dental subsidy is the lower of the maximum dental subsidy available or the premium of the plan.	<u>Years of Service</u>	<u>% of Maximum Subsidy</u>	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%	Eligible Retirees receive 4% of the maximum dental subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th><u>Years of Service</u></th><th><u>% of Maximum Subsidy</u></th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> There is no subsidy provided for dependent dental coverage. The dental subsidy is the lower of the maximum dental subsidy available or the premium of the plan.	<u>Years of Service</u>	<u>% of Maximum Subsidy</u>	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%	Eligible Retirees receive 4% of the maximum dental subsidy for each whole year of City Service (a minimum of 10 years of City Service is required, a maximum of 25 years of City Service count toward the subsidy). <table><tr><th><u>Years of Service</u></th><th><u>% of Maximum Subsidy</u></th></tr><tr><td>10</td><td>40%</td></tr><tr><td>11</td><td>44%</td></tr><tr><td>12</td><td>48%</td></tr><tr><td>13</td><td>52%</td></tr><tr><td>14</td><td>56%</td></tr><tr><td>15</td><td>60%</td></tr><tr><td>16</td><td>64%</td></tr><tr><td>17</td><td>68%</td></tr><tr><td>18</td><td>72%</td></tr><tr><td>19</td><td>76%</td></tr><tr><td>20</td><td>80%</td></tr><tr><td>21</td><td>84%</td></tr><tr><td>22</td><td>88%</td></tr><tr><td>23</td><td>92%</td></tr><tr><td>24</td><td>96%</td></tr><tr><td>25</td><td>100%</td></tr></table> There is no subsidy provided for dependent dental coverage.	<u>Years of Service</u>	<u>% of Maximum Subsidy</u>	10	40%	11	44%	12	48%	13	52%	14	56%	15	60%	16	64%	17	68%	18	72%	19	76%	20	80%	21	84%	22	88%	23	92%	24	96%	25	100%
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HEALTH RECIPROCITY WITH (LOS ANGELES COUNTY EMPLOYEES’ ASSOCIATION) LACERA	In order to qualify for Health Reciprocity with LACERA, the Retiree must: •Establish either full or limited reciprocity with both LACERS and LACERA, and •Have a combined total of 10 years of health insurance subsidy credit in aggregate between their service under LACERA and under LACERS The Retiree may, at retirement, elect to combine their health insurance subsidy credit earned at both LACERA and LACERS for use in either LACERA's or LACERS' retiree medical insurance program. This election is irrevocable. If electing health reciprocity, the Retiree receives their combined LACERA and LACERS health service credit under whichever system they have the most eligible service. However, if the retiree has at least 8 years of eligible health service with LACERA and at least 8 years of eligible health service with LACERS, the retiree may elect under which system he or she will receive his/her combined health service credit. This election is made at retirement and is irrevocable. This is a separate election from reciprocity.	In order to qualify for Health Reciprocity with LACERA, the Retiree must: •Establish either full or limited reciprocity with both LACERS and LACERA, and •Have a combined total of 10 years of health insurance subsidy credit in aggregate between their service under LACERA and under LACERS The Retiree may, at retirement, elect to combine their health insurance subsidy credit earned at both LACERA and LACERS for use in either LACERA's or LACERS' retiree medical insurance program. This election is irrevocable. If electing health reciprocity, the Retiree receives their combined LACERA and LACERS health service credit under whichever system they have the most eligible service. However, if the retiree has at least 8 years of eligible health service with LACERA and at least 8 years of eligible health service with LACERS, the retiree may elect under which system he or she will receive his/her combined health service credit. This election is made at retirement and is irrevocable. This is a separate election from reciprocity.	In order to qualify for Health Reciprocity with LACERA, the Retiree must: •Establish either full or limited reciprocity with both LACERS and LACERA, and •Have a combined total of 10 years of health insurance subsidy credit in aggregate between their service under LACERA and under LACERS The Retiree may, at retirement, elect to combine their health insurance subsidy credit earned at both LACERA and LACERS for use in either LACERA's or LACERS' retiree medical insurance program. This election is irrevocable. If electing health reciprocity, the Retiree receives their combined LACERA and LACERS health service credit under whichever system they have the most eligible service. However, if the retiree has at least 8 years of eligible health service with LACERA and at least 8 years of eligible health service with LACERS, the retiree may elect under which system he or she will receive his/her combined health service credit. This election is made at retirement and is irrevocable. This is a separate election from reciprocity.	Health Reciprocity is not available to Members of the Los Angeles Fire and Police Pensions system.																																																																																																																																								