

New
LAFPP.com

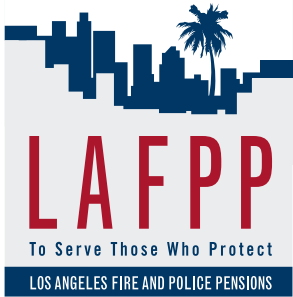
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RETIRED/
DROP
MEMBER
NEWSLETTER

LOS ANGELES FIRE & POLICE PENSIONS

AUGUST 2019



2019 Cost of Living Adjustment is 2.5%

A 2.5% Cost of Living Adjustment (COLA) was approved by the Board effective July 1, 2019. All eligible pensioners and DROP participants received an increase, accordingly, beginning with the pension payment/DROP account deposit dated July 31, 2019. For new pensioners or DROP entrants in Tiers 3-6, the first year's COLA is prorated based on the number of completed months since the pension effective date.

- Tiers 1 and 2 will receive 2.5%.
- Tiers 3 and 4 will receive up to 2.5%.
- Tiers 5 and 6 will receive the 2.5% and withdraw 0.5% from their COLA bank, for a total COLA of 3.0%. A balance of 0.1% will remain in the COLA Bank for future years. (NOTE: Must have retired or entered DROP prior to June 2, 2018 in order to have available COLA bank balance).

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General Manager's Message



Welcome to our 2019 Summer edition newsletter!

Over the past several months, LAFPP staff have worked diligently to bring you the newly redesigned website www.LAFPP.com and MyLAFPP, our member services web portal. We value your feedback, so we redesigned both our website and MyLAFPP with you in mind. The new sites now offer streamlined menus, easier navigation, and a much cleaner, fresher look. We continue to offer a variety of information and services through MyLAFPP and we invite your comments and continued feedback on any other features you would like to see offered in the future.

My staff have worked with our pension administration vendor over the past three and one half years to design and program the new system for members. And more work is yet to be done. We thank you for your understanding and patience throughout the transition period. We hope you enjoy all that the sites have to offer and take advantage of the added features. As always, please do not hesitate to contact us should you have questions regarding your pension benefits or retiree medical and dental plan options.

A handwritten signature in black ink that reads "Ray Ciranna". The signature is fluid and cursive.

Ray Ciranna, General Manager

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New LAFPP.com!

New MyLAFPP!

New Look & Feel!

They have arrived! The LAFPP website www.LAFPP.com and your self-service member portal, **MyLAFPP** were launched in Spring 2019! In just a few keystrokes you can learn more about your pension benefits or make changes to your personal account. Through July, over 10,093 members, both active and retired, have registered to access the new MyLAFPP portal.



Have You Navigated Through Our Website Yet?

The new website www.lafpp.com was launched on May 29, 2019. The redesign includes new links that immediately direct you to learn more about your benefit information (for Active, DROP, Retired, or Qualified Survivors), a carousel of LAFPP announcements and updates, shortcuts to our most visited pages, and an In-Memoriam section honoring those who served the City of Los Angeles and much more!

The new layout and features also provide our members with a better browsing experience. Some of the enhancements include:

- **Member information** - easily accessible by being featured at the forefront of the homepage
- **Quick links** - gives you quick access to the most visited pages, such as current events, Board of Commissioners, Tier Plan Information, and the monthly Pension Payment Schedule for the year
- **Responsive design** - scalable, making the site easier to view on mobile devices
- **Easy access to MyLAFPP** – two access links to log in to MyLAFPP

THE NEW MYLAFPP IS *here!*

MyLAFPP offers convenient 24-hour access to personalized benefit information and services through the new online portal.

If you wish to access your benefits information and/or make changes to your information online, you must first register to the new MyLAFPP using a Personal Identification Number (PIN). To request a PIN:

1. Visit www.lafpp.com
2. On the Navigation Menu (depending on your screen, you may first click the yellow circle icon with three lines) click **MyLAFPP**
3. Click Register to **MyLAFPP**
4. Click **Request a PIN** – Registration PIN will be mailed to you in 5-7 business days
5. Your old username and password are **no longer valid** and cannot be used to access the new MyLAFPP system.

DROP MEMBERS – will have access to:

- Summary of personal information
- View monthly DROP balance
- DROP exit estimates

New features!

- View beneficiary information
- Request DROP Exit appointment
- View service purchases
- DROP Statements

RETIRED MEMBERS – will have access to:

- Summary of personal information
- View monthly pension payment information
- Change tax withholdings
- Add/change direct deposit
- Update address and email

New features!

- Ability to view health subsidy information
 - Premium, subsidy and out of pocket costs
 - Health Insurance Premium Reimbursement (HIPR) program and the ability to fill out reimbursement claim form
- Request a pension verification letter
- Request a Survivor Benefit Purchase Program quote

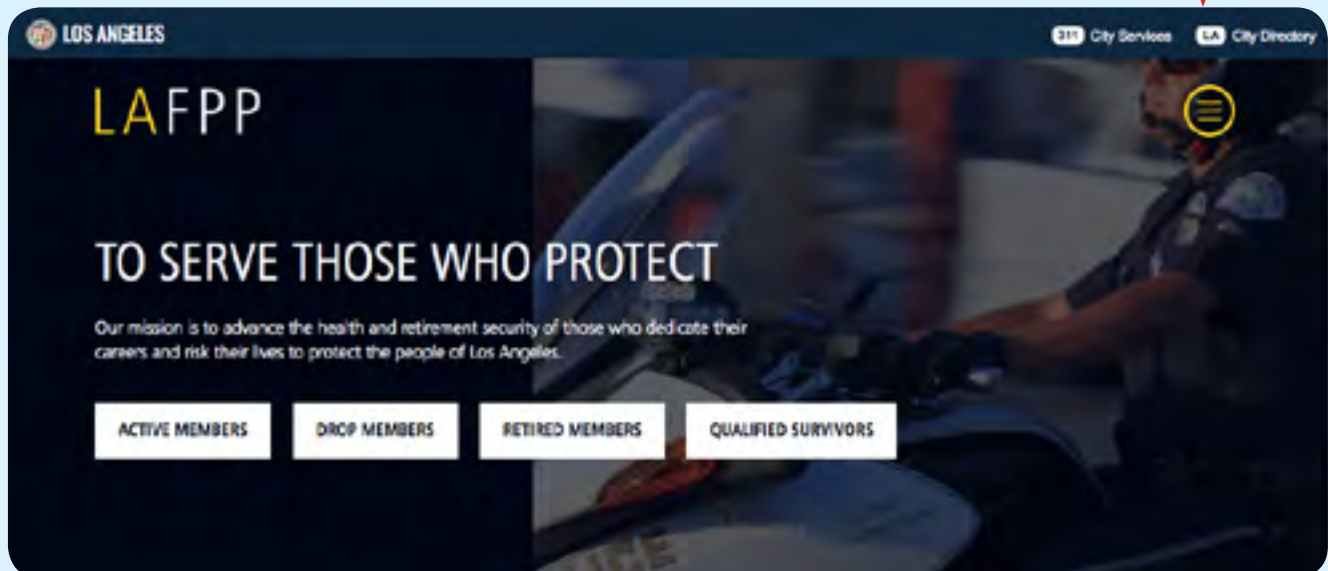
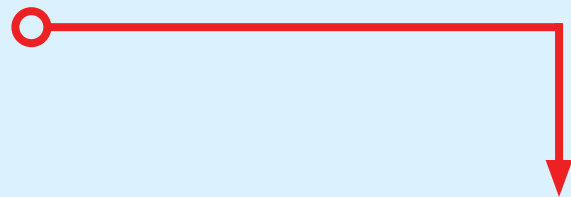
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HOW TO LOG IN TO MyLAFPP

You can find the MyLAFPP link at www.lafpp.com located on the homepage:

- Top right menu bar (and on all pages); or
- MyLAFPP box – scroll down to the middle of the page

To log into MyLAFPP from a mobile device, you must click on the yellow menu icon at the top of the screen to open MyLAFPP.



For questions on how to log in or register for an account, please contact the LAFPP Communications & Education section at (213) 279-3155 or visit our offices at 701 E. 3rd St., Los Angeles, CA 90013 (Monday - Friday, 8 a.m. to 5 p.m.)

IMPORTANT REMINDERS:

- Any changes to your contact/address information, tax withholding elections, or direct deposit information must be made by the monthly deadlines listed on the Pension Payment Schedule which was included in your last newsletter (March 2019) or on our website at <https://www.lafpp.com/pod/next-pension-payment>.
- Changes made after the deadline will not be processed until the following month.

Medicare Part B

Premium Reimbursement for 2019

Retired members and Qualified Surviving Spouses/Domestic Partners can receive reimbursement for their Part B premiums if they are eligible for a health subsidy and enrolled in both Medicare Parts A and B.

The standard Medicare Part B monthly premium for the 2019 calendar year was increased to \$135.50 by the Centers for Medicare & Medicaid Services (CMS), effective January 1, 2019. Pensioners who have recently enrolled in Medicare Part B will be charged this new standard monthly premium and will be reimbursed at the maximum amount of \$135.50.

Medicare Part B Reimbursements can be found in the ADJUSTMENTS section on your pension check or direct deposit advice.

DEDUCTIONS			ADJUSTMENTS		
Description	Amount	YTD	Description	Amount	YTD
Federal Tax Withholding			Medicare Reimbursement		
CA Tax Withholding					
			SUBSIDIES PAID BY LAFPP*		
			Health Subsidy		
			Dental Subsidy		

**Does not increase pension.*

If your current Medicare Reimbursement amount is different from your 2019 Medicare Part B premium, please submit a copy of either of the following:

1. Social Security Administration (SSA) New Benefit Amount statement for 2019, or

This statement lists your initial SSA benefit amount, details of your Medicare enrollment, and the amount that will be deducted every month for your Part B premium.

2. Current CMS billing statement.

If you are not eligible to receive SSA benefits, CMS sends you a bill for your 2019 Part B premiums.

Once your correct Medicare Part B reimbursement amount has been confirmed, changes will be reflected on the next available pension payment. If eligible, you may also be reimbursed retroactively up to 12 pension roll months from the date your documentation is received.

Frequently Asked Questions

Q. What document do I need to submit to receive my correct Part B reimbursement?

A. You may submit a copy of your SSA benefits verification statement (Your New Benefit Amount) or a copy of your 2019 CMS billing statement.

Q. My spouse (non-LAFPP member) is currently enrolled in Medicare Parts A and B. Does he/she need to submit Medicare Part B premium documentation?

A. No. Only the retired member or qualified survivor enrolled in Parts A and B are eligible for Medicare Part B premium reimbursement.

Q. I received a letter stating that I pay a higher Part B premium based on my income level (Income-Related Monthly Adjustment Amount, i.e., IRMAA). May I submit this letter as proof of my Part B premium?

A. Yes. You may submit a copy of the first page of your IRMAA letter as long as it contains your name, address, and 2019 monthly Medicare Part B premium deduction. LAFPP does not reimburse IRMAA fees. The Medicare Part B reimbursement will not exceed \$135.50 per month.

Q. I receive a monthly Social Security payment, but I did not receive / cannot locate my "New Benefit Amount" Statement. What can I do?

A. You may call or visit your local SSA office. You may also access proof of your 2019 Medicare Part B basic premium online at the SSA website: <https://www.ssa.gov/myaccount/>. You may be required to create or register your SSA account. Note that once you have an online account, your SSA notifications will be emailed to you.

Q. How do I submit proof of my Part B premium?

A. Please make a copy of your statement and send it to the Medical and Dental Benefits Section via:

(1) Email to: mdb@lafpp.com

(2) Fax to: (213) 628-7782; or

(3) Mail to:

Los Angeles Fire and Police Pensions
Attn: Medical & Dental Benefits,
701 E. 3rd Street, Suite 200
Los Angeles, CA 90013.

Q. When do I need to provide LAFPP documentation of my Part B Premium?

A. You may submit your documentation at any time during 2019 and receive a retroactive reimbursement of the balance of your 2019 basic Medicare Part B premiums for up to 12 pension roll months from the date your documentation is received.

If you have any questions, please contact the Medical and Dental Benefits Section at (213) 279-3115 or toll-free at (844) 88-LAFPP (52377).

NEW

ANNUAL APPROVAL OF HEALTH & DENTAL PLANS



Over the course of the last few years, the Board of Fire and Police Pension Commissioners (Board) has made significant progress in its effort to ensure health and dental plan offerings continue to provide value to the Plan and all current and future retirees. To increase transparency and improve oversight of the retiree healthcare program, the Board signed formal contracts with Los Angeles Firemen’s Relief Association (LAFRA), Los Angeles Police Relief Association (LAPRA), United Firefighters of Los Angeles City (UFLAC), and Los Angeles Police Protective League (LAPPL) (collectively “the Associations”). July

1, 2019 marked the first year of the Board approved health and dental plan administrator contracts. Since the contracts were first established, all parties have worked collaboratively to develop a new annual review and approval process, which was successfully implemented for the first time earlier this year.

On April 18, and May 2, 2019, each Board-approved administrator presented an update of their respective health and dental plans to the Board. All presentations included a review of plan design and benefit changes, new premium rates, as well as changes to their administrative fees. All premiums were analyzed against the provided aggregate claims data and proposed rates and benefits. LAFPP’s health plan consultant found each administrator’s overall premium was either fair or favorable, with few exceptions. As a result, the Board approved all LAFRA, LAPRA, UFLAC, and LAPPL health and dental plans as suitable and eligible for the retiree health subsidy program. Additionally, the Board approved LAPRA’s new Medicare Advantage HMO Plan. All retirees enrolled in Medicare Parts A, B, and D, now have access to a lower cost Medicare health plan.

Members should be reassured that they continue to have access to comprehensive medical and dental plans.

This new review process has begun again with UFLAC to have plans, effective January 1, 2020, approved prior to their open enrollment in the Fall. All other Board-approved health and dental plans will be evaluated early next year for the plan year starting July 1, 2020.

Please contact the Medical and Dental Benefits Section at (213) 279-3115, or via email at MDB@lafpp.com, if you have questions regarding the LAFPP subsidy program or available plans.

ANOTHER STEP TOWARDS



CUSTOMER SERVICE EFFICIENCY

When you call our LAFPP offices, we now have a phone tree to get you to the service or information you need, quickly and efficiently.

Once you select the requested service, based on your current member status (i.e., active or retired), you will immediately be directed to the appropriate section. Our benefits staff will then provide you with personal and professional assistance to respond to your inquiry.

Other benefits of our new telephone service structure are:

- Saving time to quickly connect you to the information you want
- Not having to explain your need or inquiry twice
- Ability to leave a voicemail message directly with a department section outside of regular business hours.

We continue to look for ways to provide you the most effective and personal customer service. We look forward to hearing from you!

Board Elects New Officers

The Board of Fire and Police Pension Commissioners Elects New Officers

Each year in July, the Board of Fire and Police Pension Commissioners elects its Officers of the Board to serve one-year terms. On July 18, 2019, the Board elected Commissioner Adam Nathanson and Commissioner Brian Pendleton as President and Vice President, respectively.

Pursuant to Board Policy (revised September 2018), members of the Board shall not serve more than one term consecutively as President or Vice President; the President is prohibited from being elected to the Office of the Vice President immediately upon completion of their term as President; and election of these positions is decided by majority vote. A copy of the Board's Governance Policy, which includes the duties and responsibilities of the Board President and Vice President, can be found on our website at www.LAFPP.com.

Congratulations to Commissioner Nathanson and Commissioner Pendleton as they begin their new roles on the Board!

APPOINTMENTS TO THE BOARD

Effective June 12, 2019, Commissioner Corrine T. Babcock was re-appointed by the Mayor to serve a new five-year term ending June 30, 2024. She was first appointed to the Board in December 2013 to serve the unexpired term of a former Commissioner.

Congratulations Commissioner Babcock on your re-appointment and thank you for your continued service!

BOARD DIRECTORY

The Board of Fire and Police Pension Commissioners consists of nine members, five members appointed by the Mayor and four members elected by active and retired Plan members.

The Board is committed to acting in strict accordance with its fiduciary duties, including those of prudence, loyalty and care.

Board meetings are normally held on the first and third Thursdays of each month at 8:30 AM in the Sam Diannitto Boardroom, located at 701 E. 3rd Street, Suite 400, Los Angeles 90013. A valid form of photo identification (e.g., a driver's license, City issued ID, or military ID) is required to enter the building.

COMMISSIONER	APPOINTED/ELECTED	TERM EXPIRATION
Adam Nathanson, PRESIDENT	Appointed by the Mayor	June 30, 2020
Brian Pendleton, VICE PRESIDENT	Appointed by the Mayor	June 30, 2023
Corinne T. Babcock	Appointed by the Mayor	June 30, 2024
Kenneth E. Buzzell	Elected by Retired Fire Members	June 30, 2020
Ruben Navarro	Elected by Active Fire Members	June 30, 2022
Pedram Salimpour, MD	Appointed by the Mayor	June 30, 2022
Belinda M. Vega	Appointed by the Mayor	June 30, 2021
Paul M. Weber	Elected by Active Police Members	June 30, 2020
Garrett W. Zimmon	Elected by Retired Police Members	June 30, 2024

For additional Board information, please visit www.lafpp.com/board.

POLICE DEPARTMENT
RETIRED MEMBER

Of the Board of Fire & Police Pension Commissioners



AFPP welcomes Commissioner Garrett W. Zimmon, the Police Department Retired Member of the Board of Fire and Police Pension Commissioners! Commissioner Zimmon was elected to the Board by the retired members of the Los Angeles Police Department to fill the vacancy created by former Commissioner George Aliano. Commissioner Zimmon was sworn into office in early July 2019 to fulfill his fiduciary responsibilities as a Board member, effective July 1, 2019 through June 30, 2024.

Prior to becoming a Commissioner, Mr. Zimmon had a 37-year career at three law enforcement organizations. He joined the LAPD in 1973 and retired in 2002 at the rank of Commander. Over the course of his LAPD career, he worked assignments in patrol, administration, and detectives. A

few key LAPD career highlights include overseeing the development of a strategic plan for the LAPD, the implementation of Community Policing throughout the agency, and the assimilation of another law enforcement department into the LAPD. In his last assignment at the LAPD, Mr. Zimmon was directly responsible for managing the specialized detective divisions within the Detective Services Bureau.

Commissioner Zimmon retired from the LAPD to assume the position of Chief of Police in San Bernardino, California, where he oversaw an agency of approximately 350 employees.

In 2008, Commissioner Zimmon became an Assistant Director in the International Criminal Investigative Training Assistance Program (ICITAP) of the U.S. Department of Justice. In that role, he oversaw all ICITAP law enforcement assistance and development programs for the Europe, Eurasia, Latin America, and Caribbean regions of the world.

Welcome Commissioner Zimmon and congratulations on your election!

Farewell

COMMISSIONER GEORGE ALIANO



On June 20, 2019, George Aliano attended his last official meeting as Commissioner of the Board of Fire and Police Pensions (Board). After serving more than 18 years (February 14, 2001 – June 30, 2019) as the Police Retired Board member, Commissioner Aliano decided to not seek reelection for another term. He was first elected in February 2001 to serve the unexpired term of the former Police Department Retired Board Member and was since re-elected three times.

Commissioner Aliano's career spanned 34 years with the Los Angeles Police Department (LAPD).

He was elected as the Lieutenant member and served over 12 years with the Los Angeles Police Protective League (7 years as President) and one year as President of the Los Angeles Police Command Officers' Association. He worked closely with the United Firefighters of Los Angeles City (UFLAC) and was honored to receive their endorsement along with the Police Protective League's and the Command Officers' Association while a candidate for the Board of Fire and Police Pensions in 2001.

Thank you Commissioner Aliano for all of your service!

LETTER FROM COMMISSIONER GEORGE ALIANO

TIME TO HANG'EM UP

By George Aliano
Elected Retired Police Pension Commissioner

To my colleagues:

I have enjoyed representing active and retired Fire and Police members for eighteen years, but I've decided the time has come for me to retire from the Pension Commission.

It has been an honor to have been given the responsibility of watching over our pension fund: Taking part in all aspects of making our plan the best it can be; making you feel proud of the way our plan has grown and the improvements that have been made; and providing you with representation that meets your expectations.

I've benefited from your tremendous support which has provided me with the drive and ability to have given you all I had to offer. I hope, in return you have had confidence in knowing that what I offered was the best oversight I could have given, and I have done my best to represent you.

During my years on the Pension Commission many people working in our pension department have given outstanding reports, excellent advice and carried out our mandate in a professional and forward-thinking manner and I want to thank the pension staff for the excellent work they do for us. It has been gratifying to me to be a part of such an outstanding and well-managed organization.

I want to thank the L.A. Police Protective League, the United Fire Fighters of L.A., L.A. Retired Fire and Police Association Board Member Lee Kebler, Pension Department General Managers Mike Perez, and the late Gary Mattingly, and former United Firefighter President Ken Buzzell, and the late Sam Diannitto, Commissioner Emeritus (a Mentor), for their endorsements and support over the last eighteen years.

Thank you again for giving me the opportunity to serve as your representative on the L.A. Fire and Police Pension Commission.

*Arrivederci
partners*

2019 CALENDAR

HOLIDAY SCHEDULE

October 14	Indigenous Peoples Day
November 11	Veterans Day
November 28–29	Thanksgiving
December 25	Christmas Day

Our offices will be closed on these holidays, but you can still find information on our website.

BOARD MEETINGS

September 5 & 19	November 7 & 21
October 3 & 17	December 5 & 19

Please check the **Board of Commissioners** section of lafpp.com for meeting information.

Our staff is available to assist you Monday through Friday (excluding holidays) from 8:00 am to 5:00 pm PT. Please refer to the following information to contact us. When calling our toll-free number, (844) 88-LAFPP (52377), please enter the extension number as detailed below.

DEPARTMENT DIRECTORY

ACCOUNTING

(213) 279-3040
(toll-free ext.: 93040)
(213) 628-7782 (Fax)

- Form 1099-R (current and prior tax years)
- Workers' Compensation Recapture (balances due, offset inquiries, etc.)

COMMUNICATIONS & EDUCATION

(213) 279-3155
(toll-free ext.: 93155)
(213) 628-7716 (Fax)

- Annual Report
- MyLAFPP
- Newsletters
- Social Media (e.g., Facebook, Twitter)
- Website Updates

DISABILITY PENSIONS

(213) 279-3165
(toll-free ext.: 93165)
(213) 628-7782 (Fax)

- Disability Pension Inquiries, Processing and Reviews
- Review of Dependent Children/Parent Qualifications

DROP/SERVICE PENSIONS

(213) 279-3100
(toll-free ext.: 93100)
(213) 628-7716 (Fax)

- DROP – Information on the Deferred Retirement Option Plan
 - DROP Entry/Exit Inquiries and Processing
 - DROP Member Beneficiary Designation
- Service and Deferred Pension Inquiries and Processing

MEDICAL & DENTAL BENEFITS

(213) 279-3115
(toll-free ext.: 93115)
(213) 628-7782 (Fax)

- Health and Dental Insurance Subsidies
- Health Insurance Premium Reimbursement Program

- Medicare Part B Reimbursement
- Year-to-Date Insurance Deduction Totals

RETIREMENT SERVICES

(213) 279-3125
(toll-free ext.: 93125)
(213) 628-7716 (Fax)

- Retired Member Records and Information
 - Change of Address
 - Cost of Living Adjustments
 - Direct Deposit
 - Pension Verification Letters (for home loans, etc.)
 - Tax Withholding
- Post-Retirement Marriage Dissolutions
- Retired Member and Qualified Survivor Deaths
- Survivor Benefit Purchases – Post-Retirement Marriages/Domestic Partnerships
- Survivor Pensions

CONTACT US

Address 701 East 3rd Street
Suite 200
Los Angeles, CA 90013

Main (213) 279-3000

Fax (213) 628-7716

Toll Free (844) 88-LAFPP (52377)

TDD (213) 628-7713

Email pensions@lafpp.com

Website www.lafpp.com



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