



DECEMBER 2022

# PENSION PERSPECTIVES

Los Angeles Fire & Police Pensions Retired/DROP Member Newsletter

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## LAFPP Board Appoints Interim General Manager

Earlier this year, LAFPP General Manager Ray Ciranna announced his intent to retire at the end of September 2022. To ensure a seamless transition of leadership for the Department, the Board appointed Joe Salazar as the Interim General Manager, effective September 25, 2022.

Joe has over 20 years of experience working in the City's retirement systems, including almost 15 years with LAFPP. He has served as Assistant General Manager for the Pensions Division, overseeing all member service functions, from April 2011 until his new appointment. Chief Benefits Analyst Greg Mack will serve as Acting Assistant General Manager – Pensions Division, during this period.

An executive recruitment for a permanent General Manager began on June 16, 2022. The Board plans to have the recruitment process completed by the end of the calendar year and the permanent General Manager in place by early 2023. A separate search for the Chief Investment Officer will commence once the permanent General Manager is appointed. Retired Chief Investment Officer, Tom Lopez, has returned on a temporary basis to serve as the Interim Chief Investment Officer until a permanent appointment is made.

We will continue to keep all members informed of the Board's actions and the status of the executive recruitment process.

DECEMBER 2022

# MESSAGE FROM THE General Manager



Let me begin by saying I am truly grateful for the opportunity to serve as Interim General Manager of Los Angeles Fire and Police Pensions. I have dedicated the last 14 years to overseeing member services, most recently as Assistant General Manager. I am excited to lead our amazing staff during this period and look forward to continuing to serve our valued members.

On behalf of the staff, I would also like to acknowledge the dedication and sacrifices all of you, our members, have made in your service to the City. We look forward to providing excellent service to you. If you have any questions or comments, please contact us at (213) 279-3000 or via email at [pensions@lafpp.com](mailto:pensions@lafpp.com).

Respectfully,

Joe Salazar  
Interim General Manager



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## 2023 HEALTH AND DENTAL SUBSIDY UPDATES

### MEDICARE HEALTH Subsidy Benefit

The maximum Medicare Health Subsidy will remain at \$494.67, effective January 1, 2023. The maximum Medicare Health Subsidy is set at the highest monthly premium of an approved plan supplemental to Part A of Medicare available to retired members of the Los Angeles City Employees' Retirement System (LACERS), pursuant to the City of Los Angeles Administrative Code Section 4.1154(c).

A Medicare Health Subsidy is provided to eligible retired members or Qualified Surviving Spouses/Domestic Partners who are enrolled in both Medicare Parts A and B. The monthly subsidy that you may receive is based on the number of whole years of service at the time of retirement (or DROP entry) as shown in the chart to the right.

### RETIRED MEMBER DENTAL Subsidy Benefit

The maximum retiree dental subsidy will decrease from \$44.60 to \$43.81 per month, effective January 1, 2023. Per City of Los Angeles Administrative Code Section 4.1164(b), the maximum dental subsidy for retirees shall be the lower of LACERS' maximum dental subsidy or any amount allowed active members of any LAFPP Tier.

You are eligible for a dental subsidy if you are retired with at least 10 years of service, are at least 55 years old, and are enrolled in a Board-approved dental plan. If you retire with more than 25 years of service, your eligibility is capped at 100% of the maximum subsidy. If you retire with 10 to 24 years of service, your subsidy is calculated at 4% of the current maximum for each whole year of service.

*Note: Qualified Survivors are not eligible to receive a dental subsidy from LAFPP but are allowed to enroll in a Board-approved dental plan.*

*Continues on page 4*

| Member's Whole Years of Service | Maximum Medicare Health Subsidy <sup>1</sup>   |
|---------------------------------|--|
| 20 or more                      | The lesser of \$494.67 or 100% of the single-party premium of the participant's health plan. |
| 15 - 19                         | The lesser of \$445.20 or 90% of the single-party premium of the participant's health plan.  |
| 10 - 14                         | The lesser of \$371.00 or 75% of the single-party premium of the participant's health plan.  |
| Less than 10 <sup>2</sup>       | No subsidy <sup>2</sup>  |

<sup>1</sup> For members who: (1) entered DROP or retired after July 14, 2011, and (2) did not opt-in during the designated period to make the additional 2% pension contributions, the Maximum Medicare Health Subsidy is equal to the July 1, 2011 amount of \$480.41.

<sup>2</sup> Tier 6 members who retire on a service-connected disability pension with less than 10 years of service may qualify for a minimum health subsidy at age 55 if they are not eligible for a subsidy from any other source.

# MEDICARE PART B PREMIUM REIMBURSEMENT

## QUALIFIED SURVIVOR NON-MEDICARE HEALTH Subsidy Benefit

The non-Medicare health subsidy maximum for Qualified Surviving Spouses/Domestic Partners (Qualified Survivors) will increase from \$900.24 to \$939.09 per month, effective January 1, 2023.

If you currently receive a survivorship pension from LAFPP, you may also be eligible for a health subsidy if the following qualifications are met:

- You must be enrolled in a Board-approved health plan offered by:
  - o Los Angeles Firemen's Relief Association (LAFRA)
  - o Los Angeles Police Relief Association (LAPRA)
  - o United Firefighters of Los Angeles City (UFLAC)

*Note: You may also be eligible to receive a health subsidy if you participate in the Health Insurance Premium Reimbursement (HIPR) Program (see HIPR article on page 10 for details).*

- The sworn member completed at least 10 whole years of service; and
- The sworn member received, or was eligible to receive, a health subsidy at the time of death, otherwise, you become eligible when the member would have been 55 years old.

If you receive a survivorship benefit pursuant to a purchase made by the retired member under the *Survivor Benefit Purchase Program for Retirees*, you are not eligible for a health subsidy.

If you would like more information about LAFPP's Health and Dental Subsidy Program, including eligibility requirements, please contact the Medical & Dental Benefits Section at (213) 279-3115, (844) 88-LAFPP ext. 3115, or via email at [mdb@lafpp.com](mailto:mdb@lafpp.com). Information is also available at [www.lafpp.com](http://www.lafpp.com).



The Centers for Medicare and Medicaid Services (CMS) has announced the new standard Medicare Part B monthly premium for 2023 is \$164.90. **However, some pensioners may pay less than this amount.**

- If you are a new Medicare Part B enrollee in 2023, you will be reimbursed the standard monthly premium of \$164.90 and do not need to provide additional documentation.
- If you received a Medicare Part B premium reimbursement that was more than \$164.90 per month on your pension check in 2022, you do not need to provide documentation and your Part B reimbursement will automatically decrease to \$164.90 for 2023.
- If you received less than a \$164.90 Medicare Part B reimbursement on your pension check in 2022, LAFPP will notify you by email or mail with instructions on how to update your Part B premium amount on record.

they are eligible for a health subsidy and are enrolled in both Medicare Parts A and B. If you are enrolled in a Board-approved health plan, your reimbursements will be automatically included in your monthly pension payment. If you are enrolled in a state-regulated health plan (e.g., through your spouse or another employer), you may also receive a quarterly reimbursement of your Part B premiums by participating in LAFPP's Health Insurance Premium Reimbursement (HIPR) Program.

**Important:**

You must maintain your Medicare enrollment to remain eligible for subsidy benefits. LAFPP does NOT make payments to SSA or CMS on your behalf for any Medicare premiums. LAFPP can only reimburse members for their basic Part B premium (i.e., no reimbursement for late enrollment penalties or income-related monthly adjustment amounts (IRMAA) charged by CMS).

**RETROACTIVE REIMBURSEMENT FOR 2022**

You may be retroactively reimbursed for your Part B premiums for up to 12 months if you have been receiving a Medicare Part B reimbursement that is lower than your basic Part B premium. To claim retroactive reimbursements, you may submit a copy of your 2022 tax Form 1099 from SSA, a copy of the SSA benefits statement you received in 2022, or a copy of the last CMS bill you received in 2022.

**PROOF OF PREMIUM**

The amount you pay for Medicare Part B is shown on the following documents provided to you by the Social Security Administration (SSA) or CMS:

- **“New Benefit Amount”** Annual Notice from SSA
- **Notice of Medicare Premium Payment** from CMS
- **Quarterly Billing Statement** from CMS

**REIMBURSEMENT AMOUNT**

The amount LAFPP reimburses you for your Medicare Part B premium is listed under the “ADJUSTMENTS” on your LAFPP pension check stub/direct deposit advice. See sample on the left.

**REIMBURSEMENT ELIGIBILITY**

Retired members and Qualified Surviving Spouses/Domestic Partners can receive reimbursement for their standard Medicare Part B premiums if

| DEDUCTIONS              |        |     | ADJUSTMENTS                     |        |     |
|-------------------------|--------|-----|---------------------------------|--------|-----|
| Description             | Amount | YTD | Description                     | Amount | YTD |
| Federal Tax Withholding |        |     | Medicare Reimbursement          |        |     |
| CA Tax Withholding      |        |     |                                 |        |     |
|                         |        |     | <b>Subsidies paid by LAFPP*</b> |        |     |
|                         |        |     | Health Subsidy                  |        |     |
|                         |        |     | Dental Subsidy                  |        |     |

\*Does not increase pension.

All documentation should be sent to the Medical & Dental Benefits Section via:



**FAX:** (213) 628-7782  
**EMAIL:** [mdb@lafpp.com](mailto:mdb@lafpp.com)

**MAIL:** Los Angeles Fire & Police Pensions  
 Attn: Medical & Dental Benefits  
 701 E. 3rd Street, 2nd floor  
 Los Angeles, CA 90013.

# MEDICARE

## Medicare Enrollment Requirement For Subsidy

Timely enrollment in Medicare is critical to maintain your health subsidy eligibility. The Social Security Administration provides a seven-month window to enroll in Medicare, which includes the three (3) months before, and after, the month you turn age 65. LAFPP recommends that you enroll in Medicare as soon as you are eligible. If you enroll in Medicare during the three (3) months before you turn 65, you will ensure your continuous eligibility for a health subsidy and prevent any loss of subsidy or late enrollment penalties charged by CMS. If your Medicare Part B is not in effect by the month you turn 65, you will lose your subsidy benefit for that month and any following month that you are not enrolled in Medicare.

When you are eligible for Medicare and wish to receive a retiree health subsidy benefit, you must enroll to the fullest extent of your Medicare entitlement. This means you must enroll in Part B and pay a monthly premium to CMS. You must also enroll in Part A, but only if you receive it for free (i.e., you should NOT pay any premium for Part A coverage). Your Part B coverage will be effective one month after you enroll in Medicare.

If you wait until the month you turn 65 to enroll in Medicare, your LAFPP health subsidy will be discontinued for that month, and payment of the subsidy will not resume until you are fully enrolled. Please be aware that if you wait to enroll in Medicare the same month you turn 65 or during any month after turning 65, lost LAFPP subsidies cannot be paid retroactively, Social Security Administration may charge you a permanent late enrollment penalty, and you may be required to wait until the next annual Medicare open enrollment period.

To assist you in this process, LAFPP will send you a reminder at least 3 months prior to the date you turn 65, along with information regarding Medicare enrollment. You can also expect to receive information from your health plan administrator (LAFRA, LAPRA, UFLAC) and/or the U.S. Department of Health and Human Services/Social Security.

For additional information regarding Medicare, please visit their website at [www.medicare.gov](http://www.medicare.gov) or contact Social Security Administration at (800) 772-1213.

### Initial Medicare Enrollment Period

| 3 months before you turn 65 | 2 months before | 1 month before | Month you turn 65            | 1 month after you turn 65        | 2 months after                   | 3 months after                   | 4 months after                   |
|-----------------------------|-----------------|----------------|------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Enroll within these months  |                 |                | Medicare Subsidy begins here |                                  |                                  |                                  |                                  |
|                             |                 |                | Enroll Here<br>No Subsidy    | Medicare and Subsidy begins here |                                  |                                  |                                  |
|                             |                 |                | No Subsidy                   | Enroll Here                      | Medicare and Subsidy begins here |                                  |                                  |
|                             |                 |                | No Subsidy                   | No Subsidy                       | Enroll Here                      | Medicare and Subsidy begins here |                                  |
|                             |                 |                | No Subsidy                   | No Subsidy                       | No Subsidy                       | Enroll Here                      | Medicare and Subsidy begins here |



### Questions?

If you would like more information about LAFPP's Health and Dental Subsidy Program, including eligibility requirements, Medicare Part B Reimbursements, or the HIPR Program, please contact the Medical & Dental Benefits Section at (213) 279-3115, (844) 88-LAFPP ext. 3115, or via email to [mdb@lafpp.com](mailto:mdb@lafpp.com). Information is also available in the Retired Members section at [www.lafpp.com/post/health-insurance-subsidy-members](http://www.lafpp.com/post/health-insurance-subsidy-members).



# TAX SEASON— FORM 1099-R INFORMATION

As you prepare to file your taxes, below are a couple of options for obtaining your 2022 Form 1099-R tax information.



## 1 Online beginning the week of January 31, 2023

You may view and/or print a copy of your 1099-R tax form by logging into your MyLAFPP portal. The link to MyLAFPP is available from our website at [www.lafpp.com/mylafpp](http://www.lafpp.com/mylafpp).

## 2 Mailed on January 31, 2023

If you prefer to wait for a hard copy of your 1099-R tax form, it will be mailed to your address on file via U.S. mail on January 31, 2023. Please allow up to 10 business days to receive your 1099-R by mail. If you have not received your 1099-R form by February 15, 2023, please contact the Accounting Section at (213) 279-3040, (844) 88-LAFPP ext. 3040, or via email at [accounting@lafpp.com](mailto:accounting@lafpp.com) to request a copy.

Some members may receive more than one 1099-R tax form in a year. Here are some of the possible reasons why this may occur:

- 1 You exited DROP and received the proceeds of your DROP account via a rollover, a lump-sum cash distribution, and received at least one monthly pension check in the same year. In this case you would receive a total of three 1099-Rs. One 1099-R for the DROP rollover (Distribution Code G), one 1099-R for the DROP lump-sum (Distribution Code 2), and one 1099-R for monthly pension payments (also Distribution Code 2).
- 2 You have a non-tax dependent covered on your LAFPP-subsidized health insurance plan (e.g., domestic partner or child of a domestic partner). This 1099-R would have a Distribution Code 9.
- 3 Your IRS tax distribution code changed during the year (i.e., when member attains age 59 ½ by June of the same year). You would receive two 1099-Rs, one for when you were under 59.5 years old (Distribution Code 2) and another for when you were over 59.5 years old (Distribution Code 7).
- 4 You received pension payments based on your City service and from a qualified domestic relations order (QDRO) (Distribution Code 2) or as a beneficiary (Distribution Code 4).

# WHAT DOES EACH BOX REPRESENT ON THE 1099-R?

- Box 1** Total gross distribution
- Box 2a** Your total taxable amount. (If you are retired on a Service-Connected Disability pension, this box will show \$0.00)
- Box 4** Federal income tax withheld
- Box 5** Basis recovery distributed
- Box 7** Distribution codes
  - 1=Under 59.5 years old
  - 2=Under 59.5 years old, exceptions
  - 3=Disability 4=Death
  - 7=Over 59.5 years old, normal distribution
  - 9=Taxable Health Subsidy
  - G=Rollover of a distribution to a qualified plan (e.g., DROP distribution)
- Box 14** California State tax withheld
- Box 15** LAFPP's state and Payer Number (This reflects LAFPP's information only)
- Box 16** Total amount subject to California state taxes

## Need to make changes to your income tax withholding?

Make them electronically through the MyLAFPP portal! You can make changes in 5 easy steps:

- 1 Access MyLAFPP - [www.lafpp.com/mylafpp](http://www.lafpp.com/mylafpp)
- 2 Click **Retiree Benefits**
- 3 Click **Tax Withholding**
- 4 Click **Update Pension Tax Withholding Instructions**
- 5 Fill in all the information. Please fill in all information even if you are only changing either Federal or State of California withholdings.
- 6 Click **Submit**

**Important Note:** In addition to Federal taxes, LAFPP is responsible for tax withholding only in the State of California. Since LAFPP does not have an operating business presence in other states, we do not offer tax withholding for states other than California. If you reside outside the State of California, **no state taxes will be withheld.** The State tax withheld (Box 14) and State distribution (Box 16) on your Form 1099-R will be populated with \$0.00.

Tax year 2022 1099-Rs: The State/Payer's State No. (Box 15) will continue to reflect the LAFPP Tax ID CA/800-7968-4 regardless of your state of residence. Box 15 is an administrative 1099-R field for California payers.

## \$3,000 Healthcare Tax Exclusion

As a retired public safety officer, you may be able to exclude up to \$3,000 from your annual gross income for health, dental, and long-term care insurance premiums that were **deducted directly** from your pension payments in 2022. These year-to-date amounts are reflected on your December 31, 2022 pension payment statement.

**Note:** This exclusion is not available to Qualified Surviving Spouses/Domestic Partners or retired members participating in the Health Insurance Premium Reimbursement (HIPR) program.

For assistance with determining the total amount which may be eligible for exclusion, we recommend that you consult with your tax professional.

For questions, please contact the Medical and Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP, ext. 3115.



# Health Insurance Premium Reimbursement Program

## Access To Your Health Subsidy

If you are looking for another way to access or maximize your eligible subsidy benefit, the Health Insurance Premium Reimbursement (HIPR) Program may be a possible solution. HIPR is available to you if you meet the eligibility requirements to receive a health subsidy, even if you reside within the state of California or are enrolled as a dependent on your spouse or domestic partner's health plan. (Subsidy eligibility requirements can be found on page 3.) With an approved HIPR claim, you can be reimbursed for up to your maximum eligible health subsidy benefit.

Most pensioners enroll in a health plan offered by the Los Angeles Firemen's Relief Association, Los Angeles Police Relief Association, or United Firefighters of Los Angeles City (collectively referred to as "Association plans"), which are annually approved by the LAFPP Board. By enrolling in a Board-approved Association plan, you can expect to have your eligible health subsidy applied automatically towards the monthly premium and these transactions are reflected directly on your monthly pension direct deposit advice/check stub.

Depending on your situation, it may not be possible or practical for you to enroll in an Association plan. Although you may have access to a Board-approved Association plan, it is possible that you:

- Have access to health insurance through another employer;
- Have access to group health insurance through your spouse or domestic partner;
- Prefer to enroll in a non-Association health plan due to cost or place of residency; or
- Are not required to pay for your health insurance and are eligible for a Medicare Part B reimbursement.

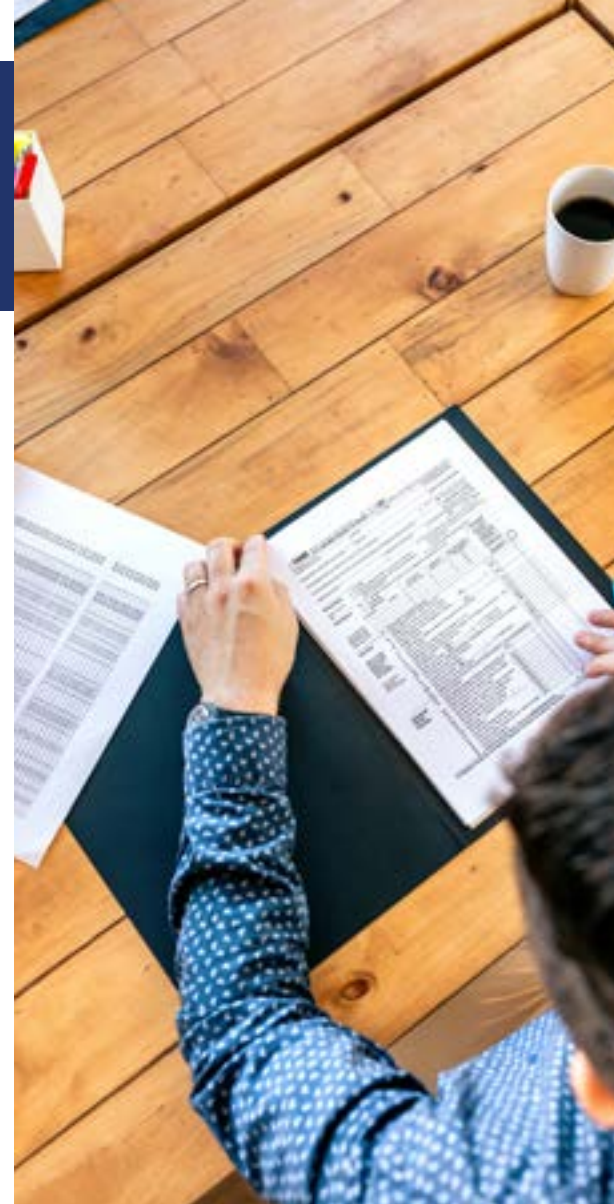
These are some of the most common reasons why you might consider the HIPR program. If you are enrolled in a subsidized group health plan through your spouse/domestic partner or employer, you may have a premium balance for which you are responsible. If you have a limited subsidy, you may be able to find an individual health plan that better meets your financial situation. If you permanently reside outside of the United States and cannot take advantage of a Board-approved plan, you may still participate in HIPR.

LAFPP requires participants to be enrolled in a state-regulated health plan, which ensures you will have comprehensive medical coverage. HIPR participants living outside the U.S. must provide proof of comprehensive medical coverage. It is important to make sure your desired health plan will qualify for the HIPR program by contacting LAFPP prior to enrolling. Please note that you cannot be reimbursed for dental or standalone vision insurance premiums through the HIPR program. Dental subsidies are only available to retired members enrolled in an Association-sponsored dental plan.



## Need More Information?

If you would like more information regarding the HIPR program, please contact the Medical and Dental Benefits Section at (213) 279-3115, (844) 88-LAFPP ext. 3115, or via email to [mdb@lafpp.com](mailto:mdb@lafpp.com). Related HIPR forms and guidelines can also be found at [www.lafpp.com](http://www.lafpp.com).



## NEW IRS TAX WITHHOLDING FORM W-4P FOR 2023

The IRS has created a new Form W-4P that will be used for requesting any federal tax withholding changes to monthly pension payments beginning in 2023. The new Form W-4P will be posted on the IRS's website, as well as on [www.lafpp.com](http://www.lafpp.com).

### Summary of Changes for IRS Form W-4P

- 1 You may select one of the following filing status options:**
  - Single or Married filing separately
  - Married filing jointly or Qualifying widow(er)
  - Head of household
- 2 Captures income from multiple jobs/pensions/annuities:**

The form allows you to calculate your withholding by also considering taxable income you (and/or your spouse) receive from jobs or other lower-paying pensions/annuities.
- 3 Claim dependent and other credits:**

In lieu of entering a number of Allowances, the form provides for determining a dollar amount of the child tax credit and the credit for any other dependents you may be able to claim. Additionally, you may also include other tax credits for which you are eligible (e.g., the foreign tax credit and the education tax credit).
- 4 Optional adjustments:**

The form provides an optional section for you to include any other adjustments, such as annual income from sources other than any job(s) or pensions/annuities, deductions other than the basic standard deduction, and any additional tax you want withheld from each payment.

## INFORMATION TO CONSIDER

The former LAFPP tax withholding form (which combined California and federal tax withholdings) will no longer be accepted once the new Form W-4P is published by the IRS and implemented by LAFPP in 2023. The new Form W-4P will be posted on the IRS's website and on [www.lafpp.com](http://www.lafpp.com).

Pensioners can still make tax withholding changes directly through the MyLAFPP portal. The portal will be updated to accommodate the new Form W-4P format for making federal tax withholding changes.

If you live in California and wish to change your state tax withholding election after the new Form W-4P is implemented by LAFPP in 2023, you will need to submit a separate state tax withholding form,

which will be posted on [www.lafpp.com](http://www.lafpp.com).

The default withholding for federal tax is now Single with no adjustments (changed from Married with three (3) allowances). If you do not submit a Form W-4P and your monthly pension benefit is effective on or after 1/1/2023, federal taxes will be withheld as if your filing status is Single with no adjustments. If your monthly pension benefit is effective on or before 12/31/2022, your current withholding election (or the Married with three allowances default) will remain in effect until you submit a new Form W-4P. **You do not need to submit a new Form W-4P unless you need to change your tax withholding on or after 1/1/2023.**

While not directly related to the new Form W-4P, you may notice a difference in the

federal taxes withheld due to the change in the 2023 tax brackets. Los Angeles Fire and Police Pensions cannot give tax advice. Questions regarding your tax liability or the amount of tax withholding which is best for your personal circumstances should be directed to your tax advisor or the taxing agency.

**Note:** If you are a retiree receiving a non-taxable disability pension or a survivor receiving a non-taxable survivor pension, you are not required to submit a Form W-4P.

For more information, please contact the Retirement Services Section by email ([rs@lafpp.com](mailto:rs@lafpp.com)) or by phone at (213) 279-3125 or toll-free at (844) 88-LAFPP (52377).

# LAFPP's ONGOING COMMITMENT TO CYBERSECURITY

LAFPP remains focused and committed to keeping member data/information safe and secure. As more and more members conduct business online, we recognize the increased need to manage cybersecurity risks and have adopted a strategic cybersecurity initiative to mitigate those risks.

## How does LAFPP protect you?

- LAFPP frequently conducts network vulnerability assessment testing and institutes best practices in securing member data;
- Conducts periodic department-wide staff training; and,
- Makes continuous enhancements to our cybersecurity program to improve and defend against cyber-attacks, including implementation of a 2-Factor Authentication (2FA) member portal login.



## What can you do to secure your LAFPP information?

Protecting your information is a shared responsibility and cybersecurity starts with you. Here are some tips to protect your personal information with LAFPP:

### MyLAFPP

- Register online to view and maintain your personal information through the MyLAFPP member web portal.
- Keep your contact information up to date to receive timely notices in the event that we may need to reach you. Download forms to update your information from our website or submit a change request via the member portal.
- Utilize strong passwords by creating passwords that use a combination of upper and lower case letters, numbers, and special characters. Consider a password manager to help create and track passwords. It is advisable not to share, reuse, or repeat passwords.

### Direct Deposit

- Consider enrolling in direct deposit, which saves time and is more secure than paper checks.
- Check with your bank and confirm that your monthly pension is being deposited regularly.
- Contact LAFPP if you are not receiving your monthly itemized pension statement, which is mailed to your address on file.
- Update your bank account and tax withholding information by downloading forms from our website or utilizing MyLAFPP.

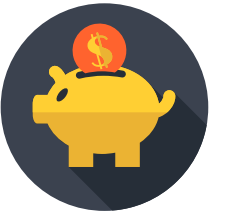
### Contacting LAFPP

- Do not include any personally identifiable information (PII) in your email messages, such as Social Security numbers, dates of birth, driver's license numbers, or addresses.
- Consider encrypting your emails before sending to LAFPP, especially when attaching files for Health Insurance Premium Reimbursement (HIPR) requests.
- For enhanced security during phone calls, staff will confirm your identity by requesting your date of birth, mailing address, last 4 digits of your Social Security Number, and a security question known only to you.

**Reminder:** LAFPP will never initiate a phone call, email, or text message to request your MyLAFPP login credentials or any other personal information.

Do not respond to phone calls or click on links requesting your personal information. When in doubt, contact LAFPP directly by dialing (213) 279-3000 or (844) 88-LAFPP or by sending an email to [pensions@lafpp.com](mailto:pensions@lafpp.com).

# 2023 PENSION PAYMENT SCHEDULE



The schedule below will assist you in determining when you can expect to receive your 2023 pension payments.

| Pension payment | Make changes no later than 3pm PT* | Payable date**     |
|-----------------|------------------------------------|--------------------|
| December        | December 15, 2022                  | December 30, 2022  |
| January         | January 15, 2023                   | January 31, 2023   |
| February        | February 15, 2023                  | February 28, 2023  |
| March           | March 15, 2023                     | March 31, 2023     |
| April           | April 15, 2023                     | April 28, 2023     |
| May             | May 15, 2023                       | May 31, 2023       |
| June            | June 15, 2023                      | June 30, 2023      |
| July            | July 15, 2023                      | July 31, 2023      |
| August          | August 15, 2023                    | August 31, 2023    |
| September       | September 15, 2023                 | September 29, 2023 |
| October         | October 15, 2023                   | October 31, 2023   |
| November        | November 15, 2023                  | November 30, 2023  |
| December        | December 15, 2023                  | December 29, 2023  |

\*This is the deadline to make any changes to your contact information, tax withholding elections, or direct deposit information for the pension payment indicated.

\*\*Availability of funds from direct deposit may vary according to your financial institution.

For questions regarding your pension payments, please contact the Retirement Services Section at (213) 279-3125 or email to: [rs@lafpp.com](mailto:rs@lafpp.com).



## LAFPP QUARTERLY MEMBERSHIP REVIEW

Statistical Facts—As of September 30, 2022\*

### DROP Program

|  |              |
|--|--------------|
| <b>Total Entries:</b> Fiscal Year thru 9/30/2022 | <b>97</b>    |
| Fire   | 28           |
| Police   | 69           |
| Harbor Port Police                               | 0            |
| Airport Police                                   | 0            |
| <b>Total Exits:</b> Fiscal Year thru 9/30/2022   | <b>102</b>   |
| Fire   | 43           |
| Police   | 59           |
| Harbor Port Police                               | 0            |
| Airport Police                                   | 0            |
| <b>Total Current Participants</b>                | <b>1,454</b> |

\*This information is unaudited.

### Membership

|                                 |               |
|---------------------------------|---------------|
| <b>Total Membership</b>         | <b>26,505</b> |
| Active Members (including DROP) | 12,492        |
| Service Pensioners              | 9,849         |
| Disability Pensioners           | 1,645         |
| Qualified Survivors             | 2,519         |



## BOARD DIRECTORY

The Board of Fire and Police Pension Commissioners will continue to meet as scheduled. However, given the evolving City and County COVID-19 safety protocols, please review the respective Board Meeting Agenda for the most current information.

| Commissioner                         | Appointed/Elected                 | Term Expiration |
|--------------------------------------|-----------------------------------|-----------------|
| <b>Kenneth E. Buzzell, President</b> | Elected by Retired Fire Members   | June 30, 2025   |
| <b>Sumi Parekh, Vice President</b>   | Appointed by the Mayor            | June 30, 2024   |
| <b>Andrea Ambriz</b>                 | Appointed by the Mayor            | June 30, 2026   |
| <b>Rigo Arellano</b>                 | Elected by Active Fire Members    | June 30, 2027   |
| <b>William "Billy" Chun</b>          | Appointed by the Mayor            | June 30, 2027   |
| <b>Brian J. Churchill</b>            | Elected by Active Police Members  | June 30, 2025   |
| <b>Megan Hernandez</b>               | Appointed by the Mayor            | June 30, 2023   |
| <b>Michael A. Lawson</b>             | Appointed by the Mayor            | June 30, 2025   |
| <b>Garrett W. Zimmon</b>             | Elected by Retired Police Members | June 30, 2024   |

For additional Board information, please visit [www.lafpp.com/board](http://www.lafpp.com/board).

## DEPARTMENT DIRECTORY

Toll-Free (844) 88-LAFPP (52377)

### ACCOUNTING

(213) 279-3040 (toll-free ext.: 3040)  
 (213) 628-7782 (Fax)  
 Email: [accounting@lafpp.com](mailto:accounting@lafpp.com)

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

### COMMUNICATIONS & EDUCATION

(213) 279-3155 (toll-free ext.: 3155)  
 (213) 628-7716 (Fax)  
 Email: [pensions@lafpp.com](mailto:pensions@lafpp.com)

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

### DISABILITY PENSIONS

(213) 279-3165 (toll-free ext.: 3165)  
 (213) 628-7782 (Fax)  
 Email: [disability@lafpp.com](mailto:disability@lafpp.com)

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

### DROP/SERVICE PENSIONS

(213) 279-3100 (toll-free ext.: 3100)  
 (213) 628-7716 (Fax)  
 Email: [dropsp@lafpp.com](mailto:dropsp@lafpp.com)

- 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.: 3115)  
 (213) 628-7782 (Fax)  
 Email: [mdb@lafpp.com](mailto:mdb@lafpp.com)

- 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.: 3125)  
 (213) 628-7716 (Fax)  
 Email: [rs@lafpp.com](mailto:rs@lafpp.com)

- 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







**Los Angeles Fire &  
Police Pensions**  
701 East 3rd Street, Suite 200  
Los Angeles, CA 90013

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## 2022-23 HOLIDAY SCHEDULE

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

### CONTACT US

#### ADDRESS

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

#### BUSINESS HOURS

Monday - Friday  
7:30 AM – 4:30 PM

#### CONTACT

Main (213) 279-3000  
Fax (213) 628-7716  
Toll Free (844) 88-LAFPP (52377)  
TDD (213) 628-7713  
Email [pensions@lafpp.com](mailto:pensions@lafpp.com)  
Website [www.lafpp.com](http://www.lafpp.com)

**DECEMBER 26, 2022**  
Christmas Holiday

**JANUARY 2, 2023**  
New Year's Holiday

**JANUARY 16, 2023**  
Martin Luther King, Jr. Day

**FEBRUARY 20, 2023**  
Presidents Day

**MARCH 27, 2023**  
Cesar Chavez Day

**MAY 29, 2023**  
Memorial Day

## 2022-23 BOARD MEETINGS

- December 1 & 15
- January 5 & 19
- February 2 & 16
- March 2 & 16
- April 6 & 20
- May 4 & 18

Please check the Board of Commissioners section of our website ([www.lafpp.com/meetings](http://www.lafpp.com/meetings)) for meeting information.