

## General Manager's Message

After several months of careful planning and testing, LAFPP has successfully transitioned to a new benefit payment system administered by Northern Trust. This transition was necessary due to the City phasing out the outdated system that generated your monthly pension payments. Staff has made a concerted effort to make the transition as seamless as possible.

You have also been receiving a new Earnings Statement (pension/direct deposit statement) which includes some of your personalized payment information. After reviewing their statement, many members have expressed concerns about it,

particularly the small print and confusing deduction codes.

Customer service is our number one priority and we are working closely with Northern Trust to address these issues. Within the next few months we expect to present an improved statement that is more legible and allows for more descriptive deduction codes. Until that time, we hope that the voluntary deduction code descriptions on page 12 will assist you in identifying deductions that may appear on your statement.

**Michael Perez**  
**General Manager**  
**Michael.Perez@lafpp.com**



## Inside

**General Manager's Message**  
*page 1*

**Health Insurance Subsidy Requirements**  
*page 2*

**Member Dental Subsidy**  
*page 3*

**Medicare Part B Premium Reimbursement**  
*page 3*

**Medicare Part B Premium Increase for 2011**  
*page 4*

**Health Insurance Coverage**  
*page 5*

**Health Administrators**  
*page 5*

**Health Corner**  
*page 6*

**Funding Status**  
*page 7*

**Form 1099-R News Flash**  
*page 7*

**Two Ways To Go Green!**  
*page 8*

**New Pension Statement**  
*page 10*

**How to Read Your Earnings Statement**  
*page 11*

**Board Members Honored**  
*page 13*

**We Have News for You!**  
*page 14*

**Contact Information**  
*page 15*

# Health Insurance Subsidy Requirements

## To qualify for a health insurance subsidy, members must:

- Enroll in Medicare to the full extent of eligibility (usually at age 65);
- Have at least 10 complete years of service; AND
- Be at least age 55 with a retirement date after June 30, 1998; OR be at least age 60 with a retirement date before July 1, 1998.
- Members between ages 55 and 60 who retired after June 30, 1988 but before July 1, 1998 with at least 20 years of service may be eligible for a special Memorandum of Understanding flat-rate subsidy.
- Be enrolled in a City-approved health plan.

## To qualify for a health subsidy, Qualified Surviving Spouses/Domestic Partners must:

- Enroll in Medicare to the full extent of eligibility (usually at age 65);
- The member must have had at least 10 complete years of service;
- The Qualified Surviving Spouse/Domestic Partner must not be receiving an active death health subsidy from the Personnel Department; AND
- The member would have been at least 55 years of age.
- Be enrolled in a City-approved health plan.

## Non-Medicare Health Subsidies

Effective January 1, 2011, the Non-Medicare/Medicare Part B Only Health Insurance Subsidy for Qualified Surviving Spouses/Domestic Partners increased from \$562.36 to \$595.60 per month.

The health insurance subsidy for Retired Members who are not yet eligible for Medicare or who are eligible for Medicare Part B only does not change at this time. These subsidies are reviewed annually and any changes would become effective on July 1, 2011.

## Medicare Health Insurance Subsidy Increase

Effective January 1, 2011, the maximum Medicare Health Insurance Subsidy increased from \$440.09 to \$480.41. This subsidy increase affects Retired Members and Qualified Surviving Spouses/Domestic Partners enrolled in both Medicare Parts A and B. Consult the chart to the right to find out how this new maximum affects you.

**Depending on their health care plan and their years of service, Retired Members enrolled in both Medicare Parts A and B may receive an additional subsidy amount for dependent health care.**

The Medicare Health Insurance Subsidy for Qualified Surviving Spouses/Domestic Partners is limited to the single-party cost of their health plan, and no subsidy for dependent health coverage is provided to them. Qualified Surviving Spouses/Domestic Partners may cover their dependents but are responsible for the additional cost above the single-party premium.

## Medicare Health Subsidies

Years of Service	Maximum Monthly Subsidy for 2011
Less than 10	No Subsidy
10 - 14	The lessor of: \$360.31 or 75% of the single-party premium of the participant's plan.
15 - 19	The lessor of: \$432.37 or 90% of the single-party premium of the participant's plan.
20 or more	The lessor of: \$480.41 or 100% of the single-party premium of the participant's plan.

# Member Dental Subsidy

## Remains the Same

The dental insurance subsidy did not change for 2011, with the maximum subsidy remaining at \$36.16 per month. To be eligible for the subsidy, Retired Members must be enrolled in a City-approved dental plan, must be at least age 55 and have a minimum of 10 complete years of service. Eligible Retired Members receive 4% of the maximum subsidy for each year of service completed, up to 25 years, not to exceed the single-party cost of the member's dental plan.

# Medicare Part B Premium Reimbursement

## For Those Enrolled in Medicare Parts A and B

### To Be Eligible for Medicare Part B Premium Reimbursement You Must:

- Be receiving a Medicare health insurance subsidy or health insurance premium reimbursement from the Los Angeles Fire and Police Pension Plan.
- Be enrolled in *both* Medicare Parts A and B

If you qualify for both Medicare Parts A and B, you may receive reimbursement of your monthly Medicare Part B premium up to the basic amount (\$96.40, \$110.50, or \$115.40 per month for the year 2011 – see article regarding Part B premium increase). LAFPP does not reimburse above the basic Medicare Part B premium amount.

Those who qualify for only Part B, but not Part A of Medicare do not receive Medicare Part B premium reimbursement.

Members and Qualified Survivors are still responsible for making their Part B premium payments to Medicare through one of three methods: (1) deductions from monthly Social Security checks, (2) automatic withdrawals from a checking account or (3) direct payments.

### Who do I call if I have questions?

If you have any questions regarding the Medicare program, or if you need to enroll in Medicare, please

contact Social Security at (800) 772-1213, Medicare at (800) 633-4227 or visit [www.medicare.gov](http://www.medicare.gov).

If you have any questions regarding your health subsidy or Medicare Part B premium reimbursement, please contact the Los Angeles Fire and Police Pensions, Medical and Dental Benefits Section at (213) 978-4560 or (800) 787-2489, extension 84560#. You may also visit our Web site at [www.lafpp.com](http://www.lafpp.com) or e-mail us at [pensions@lafpp.com](mailto:pensions@lafpp.com).

**PLEASE NOTE: LAFPP does not pay Medicare Part B premiums for its Members or Qualified Survivors. Rather, LAFPP reimburses the Medicare Part B premiums by adding the basic premium amount to the monthly pension check. As part of the rules adopted by the Board, the Department is only allowed to provide retroactive reimbursements for the Medicare premium increase for a period not to exceed 12 months.**

# Medicare Part B Premium Increase for 2011:

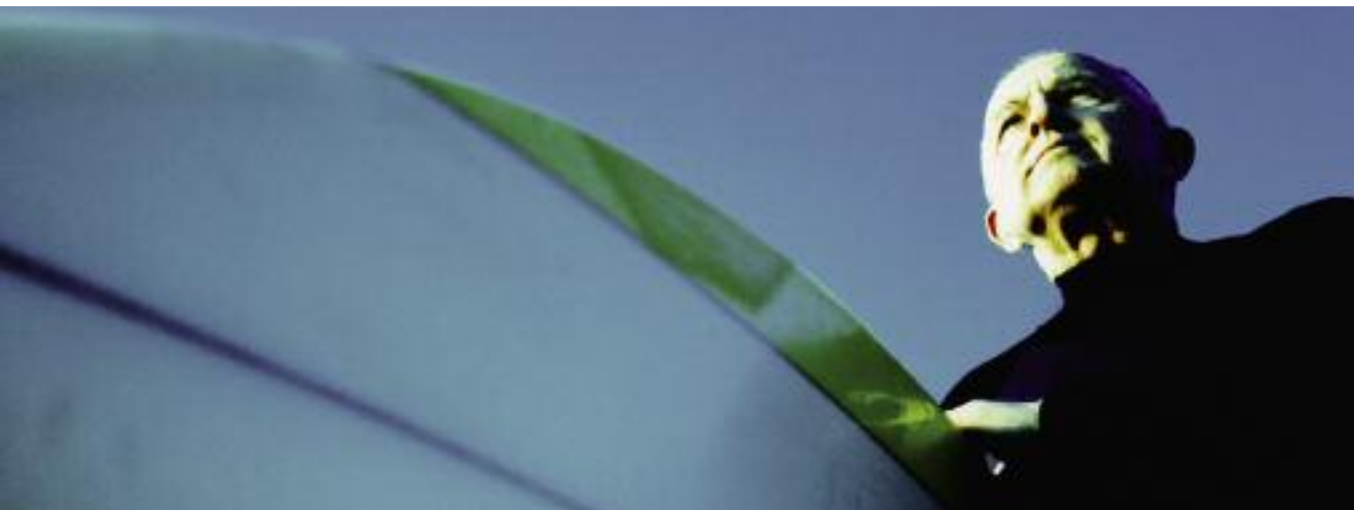
## For Medicare Members with Parts A and B

Effective January 2011, pursuant to newly imposed Social Security Administration rules, Medicare Part B standard premium rates will increase for approximately 25% of beneficiaries.

Accordingly, Los Angeles Fire and Police Pensions will reimburse affected Members and Qualified Survivors who submit supporting documentation at the higher Part B standard premium of \$115.40 per month. Those who fall under the following categories may be subject to the increase:

- (1) If you reported earnings above \$85,000 on your 2009 individual tax return (or above \$170,000 on your 2009 joint tax return), you will be subject to the higher Part B standard premium of \$115.40 per month.
- (2) If you did not have the Social Security Administration deduct your Part B premium from your monthly benefit in 2010, you will be subject to the higher Part B standard premium of \$115.40 per month.
- (3) New Medicare beneficiaries, as of January 2011, are automatically subject to the higher Part B standard premium of \$115.40 per month. Members who receive Medicare benefits beginning January 2011 or later will automatically receive the higher Part B standard reimbursement and do not need to submit documentation.

If you are affected by the increase as noted in items (1) and/or (2), please refer to the 2011 Medicare Part B Premium Increase Form and Instructions at [www.lafpp.com](http://www.lafpp.com). To access the form, click on the Retired Members icon to the left, and then click on Health Subsidy/Reimbursement Information. You may also contact the Los Angeles Fire and Police Pensions, Medical and Dental Benefits Section at (213) 978-4560 or (800) 787-2489, ext. 84560# to request the instructions and form to be mailed to your residence. If you are not affected by the increase (your 2011 Part B premium is \$96.40 per month), your Part B standard reimbursement will continue as before and no further action is required.



# Health Insurance Coverage

## Keep Enrollment Information Up-to-Date

As a retired member of LAFPP, you are responsible for ensuring that the health enrollment information about you and your family members is accurate and for reporting any changes in a timely manner. If you fail to maintain current and accurate health enrollment information, you may be liable for the reimbursement of health premiums incurred and/or subsidy received during the period in question. Changes such as a dissolution of marriage, a termination of domestic partnership or the death of a dependent should be reported to your respective association to make the appropriate change to your health coverage.

Los Angeles Firemen's Relief Association (LAFRA) <ul style="list-style-type: none"><li>• Fire Medical (PPO)</li><li>• Kaiser (HMO)</li></ul>	(323) 259-5200 or (800) 244-3439 (323) 259-5290 fax <a href="http://www.lafra.org">www.lafra.org</a>
United Firefighters of Los Angeles City (UFLAC) <ul style="list-style-type: none"><li>• Blue Cross (PPO)</li><li>• Blue Cross California Care (HMO)</li></ul>	(213) 895-4006 (213) 250-5678 fax <a href="http://www.uflac.org">www.uflac.org</a>
Los Angeles Police Relief Association (LAPRA) <ul style="list-style-type: none"><li>• Blue Cross (PPO)</li><li>• Blue Cross California Care (HMO)</li><li>• Kaiser – CA only (HMO)</li></ul>	(213) 674-3701 or (888) 252-7721 (213) 674-3715 fax <a href="http://www.lapra.org">www.lapra.org</a>

Supporting documents such as a Dissolution Judgment or Decree or Termination of Domestic Partnership may be required when you delete a former spouse or registered domestic partner from your health plan. Please contact the organization (as listed above) for more information.

## HEALTH ADMINISTRATORS

### *Audit*

Los Angeles Fire and Police Pensions recently created an Internal Audit Section. One of the duties will be to conduct regular audits of the four organizations administering retiree health and/or dental plans including:

- Los Angeles Firemen's Relief Association (LAFRA)
- United Firefighters of Los Angeles City (UFLAC)
- Los Angeles Police Relief Association (LAPRA)
- Los Angeles Police Protective League (LAPPL)

These organizations have been audited previously and it was found that they were well run with respect to effective plan design and economies of administration. Additionally, the cost of the benefits being offered to retirees was found to be more than competitive to what other employers charge for similar benefits.

The Board has a fiduciary responsibility to ensure that funds LAFPP provides to the organizations are used for the intended purposes and that the organizations are well run. The results of the audits conducted by the Internal Audit Section will be presented to the Board of Fire and Police Pensions and posted on [www.lafpp.com](http://www.lafpp.com).

# Health Corner

## VITAMIN D

### *Natural Immune Boosting Strategy*



Vitamin D is a vitamin that is often overlooked. However, did you know that Vitamin D has a profound effect to your immune system and it can prevent you from getting colds? Using Vitamin D for cold and flu symptoms is an underused, effective and natural immune boosting strategy. Vitamin C and zinc may get all the press about colds and flu, but Vitamin D is a real winner too.

We know that we're more likely to get sick in the winter, and we also know that we get Vitamin D primarily from sun exposure. Is this a coincidence? One theory behind the seasonality of the flu is that lower levels of Vitamin D during the winter leads to lower immunity. Indeed, research has shown at least two ways in which Vitamin D boosts our immune systems. First, it enhances the strength of our white blood cells, whose primary function is to fight off invaders – such as flu

viruses. Second, it has anti-inflammatory properties, which means that it can lessen symptoms when you have been infected with a virus.

Your body makes Vitamin D when you are exposed to the ultraviolet B (UVB) rays in sunlight. If you live in a sunny climate, you are probably getting an adequate amount. However, the amount of sun exposure also depends on the time of the year. Since exposure to sunlight is a risk for skin cancer, you should use sunscreen after a few minutes in the sun, even in the winter and on hazy, cloudy days.

It is especially important for individuals with limited sun exposure to include good sources of Vitamin D in their diet. Vitamin D is found in oily fish like tuna and salmon as well as in fortified foods like milk and breakfast cereals. Also, the ability of skin to convert Vitamin D to its active form decreases as we age.

The kidneys, which help convert the vitamin to its active form, sometimes do not work as well when people age. Therefore, some older Americans may need to take a supplement as well as those individuals who are unable to meet their daily dietary need for Vitamin D.

While Vitamin D has not been proven in studies to be an effective flu treatment or a cure for the common cold, Vitamin D for cold and flu symptoms could prove to be a formidable way to combat these illnesses.

As always, caution should be taken when interpreting these results. If you decide to use Vitamin D for cold and flu symptoms, be sure that you research normal Vitamin D levels and requirements for information on how to take it safely and effectively. It's always a good idea to consult with your physician.

## Health Care Reform

Don't forget to check our Web site for Health Care Reform information. You can find Frequently Asked Questions (FAQs) in the "What's New" box. If you have any questions regarding Health Care Reform or suggestions to add to our FAQs, please contact the Medical and Dental Benefits Section at (213) 978-4560 or (800) 787-2489, ext. 84560#.

# Funding Status

The Los Angeles Fire and Police Pension Plan is 91.6% funded for paying pension benefits on an actuarial basis for the period ending June 30, 2010.

An actuarial study is conducted once a year to determine whether the plan assets and contributions are sufficient to provide member benefits. Actuaries use a schedule of benefits, membership data and a set of actuarial assumptions (i.e., life expectancy, inflation rates, etc.) to estimate the cost of benefits. The 2010 study determined that health

benefits are 32.2% funded and the combined funded status of health and pension benefits is 83.3%. We have been pre-funding health insurance premium subsidy benefits since 1989 and are one of the few public pension systems to do so.

The actuarial study also includes the calculation of the City's contribution rate. The Charter specifies that the City will contribute an amount equal to: (1) the City's share of defined entry-age normal costs (designed to fund a member's total plan benefit over the course of a member's career);

(2) the percentage necessary to amortize the "unfunded liability" of the system; and (3) the amount to provide for health plan subsidies.

If made by July 15, 2011, the City contribution rate for FY 2011-2012 would be:

- Pension Benefits - 27.21% of sworn payroll, an increase of 5.77% from FY 2010-2011;
- Health Benefits - 11.86% of sworn payroll, an increase of 3.18% from FY 2010-2011.

Valuation Year Ending	Pension % Funded	Health % Funded	Combined % Funded	City Contribution*	Received for Fiscal Year
6/30/2010	91.6	32.2	83.3	\$499,823,140**	2011-2012
6/30/2009	96.2	39.7	89.4	\$385,704,037	2010-2011
6/30/2008	99.1	41.8	92.6	\$355,157,134	2009-2010

\*Does not include the Harbor Department contribution.

\*\*Estimated contribution for FY 2011-12 based on the City's budgeted sworn payroll for FY 2010-11.

## FORM 1099-R NEWS FLASH

### Two 1099-Rs for Tax Year 2010



It is that time of the year again, tax season! Form 1099-Rs for tax year 2010 were mailed by February 1, 2011.

As previously mentioned in prior newsletters and in a separate June 2010 mailing to our retired members, if any portion of your pension is taxable, you should have

received two (2) 1099-Rs for tax year 2010. One was generated by the City and the other by Northern Trust. Each form will report the payments made and filed with the Internal Revenue Service accordingly. In future years, you will only receive one tax form issued by Northern Trust.

If you did not receive either of the 1099-Rs you expected to receive (City issued and Northern Trust issued) or if you have any other related Form 1099-R inquiries, you may contact the Accounting Section at (213) 978-4420 or (800) 787-2489 ext. 84420#.

# TWO WAYS TO GO GREEN!

## Choose One of our Paper-free Options

You can do yourself and the environment a big favor by switching to paper-free options. Your choice to elect paper-free can:

- save paper;
- save gasoline;
- avoid the release of wastewater into the environment (created in the production of paper); and
- keep greenhouse gases out of the atmosphere.

Take advantage of the following paper-free options offered by LAFPP.

## Direct Deposit

Direct deposit is a banking option that replaces paper checks with the automatic electronic transfer of funds into your bank or other financial institution. It is a fast, easy and secure way of depositing directly to your account. Enroll and join the 93% of LAFPP pensioners already enjoying the following benefits:

- You will receive a statement in the mail (direct deposit advice) that summarizes your payment information. (See schedule on page 9 for pension deposit and statement mailing dates.)
- Your payment reaches your account the day it is issued – even if you are out of town, sick or unable to get to your financial institution.
- There are no checks to be lost or stolen.

- It saves you the time and cost to go to the bank and use a teller (a fee applied by some institutions).

More importantly, direct deposit may be the most reliable option during an emergency. Natural disasters could disrupt mail services in your area. Those enrolled in direct deposit would likely avoid the delay and continue to have their payments transferred into their account.

### How to Enroll Enrolling is easy!

- Download the “Direct Deposit” form available on our Web site at [www.lafpp.com](http://www.lafpp.com) (click on the Forms icon) or use the form provided on your Earnings Statement from Northern Trust.
- Complete the form as

requested. (Note: Transit routing and account numbers can usually be located at the bottom of your bank checks and may also be available on-line through your financial institution.)

- Mail the original form to us at:  
  
LAFPP – Retirement Services  
360 Second Street, STE 400  
Los Angeles, CA 90012
- Your completed form must be received by LAFPP no later than the 15th day of the month in order to begin direct deposit in that month.

For questions regarding direct deposit, please contact the Retirement Services Section at (213) 978-4495 or (800) 787-2489 ext. 84495#.



# E-Newsletters

E-newsletters are coming. You will soon have the option to have your retired newsletters sent to you electronically via e-mail. We can send you important benefit information at the click of a button.

Look for upcoming details on how to request your

E-newsletters in future newsletters or on the Web site at [www.lafpp.com](http://www.lafpp.com). If you do not prefer electronic communications, you will still have the option to receive paper copies. Please stay tuned for further instructions.

For more information on E-newsletters, please contact the Communications and Special Projects Section at (213) 978-4530, or (800) 787-2489 ext. 84530#.



## 2011 Pension Payment Schedule

<b>Pension Payment For:</b>	<b>Will Be Mailed By or Directly Deposited* On:</b>
January 2011	January 31, 2011
February 2011	February 28, 2011
March 2011	March 31, 2011
April 2011	April 29, 2011
May 2011	May 31, 2011
June 2011	June 30, 2011
July 2011	July 29, 2011
August 2011	August 31, 2011
September 2011	September 30, 2011
October 2011	October 31, 2011
November 2011	November 30, 2011
December 2011	December 30, 2011

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

# NEW PENSION STATEMENT

The new benefit payment system administered by Northern Trust is in place and has been disbursing your pension checks since October 2010. This new system, which generates your monthly pension checks, was implemented to replace an outdated mainframe system, which was being phased out by the City.

A new Earnings Statement is included with your new monthly pension payment and provides personal information including your earnings for the current period and earnings year-to-date, voluntary deductions, withholding elections and some conveniently provided forms. Take a moment to review the information detailed on your Earnings Statement as provided by Northern Trust.

## Important Reminders

### Income Tax Withholdings

- Pensioners receiving taxable pensions may elect to have Federal and California State Taxes withheld from their pension payment. Each pensioner decides whether or not taxes will be withheld and specifies a withholding option. Please note: **YOU MAY INCUR PENALTIES IF NOT ENOUGH TAX IS WITHHELD.** You may want to consult your tax advisor to evaluate your tax withholding elections.
- The forms provided on your earnings statement are to be used for any changes to your current withholding and are provided for your convenience. It is not necessary to fill one out every month.
- Remember to sign, date and provide a contact number, as requested on the Tax Election Forms, if you are submitting any changes.

### Electronic Deposit Authorization Form (on the back of your earnings statement)

- You may use this form to enroll in Direct Deposit.

- You may also use the form on our Web site at [www.lafpp.com](http://www.lafpp.com) (under the Forms icon).
- Mail either of the above-mentioned original forms to us at:  
  
LAFPP – Retirement Services  
360 E. Second Street, STE 400  
Los Angeles, CA 90012
- Remember to sign, date and provide a contact number, as requested on the form.

### Permanent Address Change form (on the back of your earnings statement)

- You may use this form to change your address. You may also use the "Change of Address for Pensioners" form available on our Web site at [www.lafpp.com](http://www.lafpp.com) (under the Forms icon).
- Mail or fax the form to us at:  
  
LAFPP – Retirement Services  
360 E. Second Street, STE 400  
Los Angeles, CA 90012
- If your permanent change of address indicates that you have moved outside of California, CA state withholding elections will

be cancelled and a default of "no withholding" will be established in your new state.

- Remember to sign, date and provide a contact number as requested.

We have received many comments and inquiries regarding the lack of health and dental subsidy information provided and the "hard to read" print. We are working with Northern Trust to resolve these issues so that we may provide you with a clear and informative statement.

Also, for your reference, we have included a table on Page 12 to help you identify any voluntary deduction codes that may be deducted from your pension payment.

If you have any further questions regarding your Earnings Statement, please contact the Retirement Services Section at (213) 978-4495 or (800) 787-2489 ext. 84495.

# How to Read Your Earnings Statement

1

**EARNINGS/DEDUCTIONS** - Provides the amount of your current monthly payment and the year-to-date earnings. Also, provides a list of voluntary deductions. See the table on Page 12 for a list of all voluntary deductions available.

2

**WITHHOLDING ELECTIONS** – This indicates the current federal and state withholding elections.

3


**IMPORTANT NOTES** – Look for important information or reminders here!

4

**FEDERAL TAX ELECTION FORM** – Use this form when you need to make any changes to your current Federal tax withholdings.

5

**STATE TAX ELECTION** – Use this form when you need to make any changes to your CA State tax withholding.



Please send all correspondence to:  
Los Angeles Fire and Police Pensions  
ATTN: Retirement Services  
380 E Second Street  
Suite 400  
Los Angeles CA 90012  
1 213 670 4495

On the reverse side of this document, you will find: Electronic Deposit  
Authorization, Address Correction Form, Important Federal Tax Election Notice.

**EARNINGS STATEMENT**  
CITY OF LOS ANGELES  
FIRE & POLICE TIER 5-P PENSION

Check Number	Payable Date	Reference Number	ID Number	Client/Plan
XXXXXXXXXX	- -	XXXXXXXXXX		6226/LAOP

**MEMBER'S NAME**  
**ADDRESS**

EARNINGS	THIS PERIOD	YEAR-TO-DATE
25% SERVICE PEN	\$XXXX.XX	\$XXXX.XX
<b>GROSS PAY</b>	<b>\$XXXX.XX</b>	<b>\$XXXX.XX</b>

DEDUCTIONS	THIS PERIOD	YEAR-TO-DATE
FEDERAL	\$XXXX.XX	\$XXXX.XX
CA STATE	\$XXXX.XX	\$XXXX.XX
<b>TOTAL DEDUCTIONS</b>	<b>\$XXXX.XX</b>	<b>\$XXXX.XX</b>
<b>NET PAY</b>	<b>\$XXXX.XX</b>	

WITHHOLDING ELECTIONS	
CURRENT FEDERAL WITHHOLDING ELECTIONS	
CURRENT CA STATE WITHHOLDING ELECTIONS	

**IMPORTANT NOTES**

**REMINDER:**  
You will be receiving two 1099-R forms for the Tax Year 2010.

**Federal Tax Election Form**(please complete only one of the following)

1)  I do not want Federal income tax withheld from my payment.

2)  I want to have Federal income tax withheld from my payment based on the elections I have indicated below:  
 Single  Married  # of Exemptions \_\_\_\_\_

**State Tax Election Form**(please complete only one of the following)

1)  I do not want State income tax withheld from my payment.

2)  I want to have State income tax withheld from my payment based on the elections I have indicated below:  
 Single  Married  Head of Household  # of Exemptions \_\_\_\_\_  
 Additional Amount Withheld \$ \_\_\_\_\_

3)  22% of Federal  
 If this option is chosen, federal withholding must be requested.

Under penalties of perjury, I certify that I am entitled to the above elections.  
 Requests for flat dollar amount withholding, or any election options that are not consistent with those which are stated on this form will not be processed.

Required Signature \_\_\_\_\_ Phone # \_\_\_\_\_ Date \_\_\_\_\_

# LOS ANGELES FIRE AND POLICE PENSIONS

## DEDUCTION LEGEND

DEDUCTION CODE	DESCRIPTION
ACEBSA	ALL CITY EMPLOYEES BENEFITS SERVICE ASSOCIATION
AFSRCH36	AFSCME RET CHAPT 36
DSTRFGPO	DESERT REFUGE PEACE OFFICERS
FPBCPPO	F&P BLUE CROSS PPO/MEDI SUPP
FPDENMET	METLIFE DENTAL
FPDENTAD	DENTAL INS ADJ
FPHLTHAD	HLTH INS ADJ
FPKAISER	F&P KAISER/SR ADVANTAGE
FPSCHZAZ	F&P SECURE HORIZONS – AZ
FPSCHZCA	F&P BLUE CROSS HMO/S HORIZONS
FPSCHZNV	F&P SECURE HORIZONS – NV
FREIFASS	FIRE RELIEF ASSESSMENT
FRELDULA	FIRE RELIEF DUE L&A
FRKAISER	FIRE RELIEF KAISER
FRMEDPPO	FIRE RELIEF MEDICAL
HLTINSSC	HLTH INS SURCHARGE
LACLFEIN	CITY EMPLOYEES CLUB LIFE INS
LACRDTUN	L.A. CREDIT UNION
LAFHISSC	L.A. FIRE HISTORICAL SOCIETY
LAPHSTSC	L.A. POLICE HISTORICAL SOC.
LAPMENFN	L.A. POLICE MEMORIAL FNDTN
LAPRTPAC	L.A. PORT POLICE ASSOC
LARETFPA	L.A. RETIRED F&P ASSN
LATNALEA	LATIN ALEA
P381ALEG	POST 381-AM. LEGION
POCRDTUN	POLICE CREDIT UNION
POLPLINS	POL PROTECT LEAGUE INS
PPLDENT	POL PROTECT LEAGUE DENTAL INS
PRADUES	POLICE RELIEF DUES
PRAEXTD	POLICE RELIEF EXTRA DEDUCTIONS
PRALIFE	POLICE RELIEF GROUP LIFE INS
PRBCPPO	POLICE RELIEF BLUE CROSS
PRCALCRE	POLICE RELIEF CALIFORNIA CARE
PRDENHMO	POLICE RELIEF BLUE CROSS HMO DENTAL
PRDENPPO	POLICE RELIEF BLUE CROSS PPO DENTAL
PRKAISER	POLICE RELIEF KAISER
RBIDUES	POLICE RELIEF RBI DUES
STENTRNS	STENTORIANS
UFLACBC	UFLAC BC PRUDENT BUYER PPO
UFLACCC	UFLAC CA CARE
UFLACDEN	UFLAC DENTAL INSURANCE
UFLGRPIN	UFLAC GROUP INS
UNCOLFND	UNITED NEGRO COLLEGE FUND
USSVGBND	US SAVINGS BONDS
UWAYACE	UNITED WAY – ACE
WKCMPRCP	WORK. COMP. RECAP

# BOARD MEMBERS HONORED

At the meeting of January 20, 2011, Dean Hansell, President of the Board of Fire and Police Pension Commissioners made a special presentation awarding the newly established "Distinguished Service Medal" to Commissioner Sam Diannitto and Commissioner George Aliano for their years of service and commitment to the Board. The purpose of the "Distinguished Service Medal" is to recognize present or former Commissioners, department employees or others in the community who have made an outstanding contribution to the Board or to the Department of Fire and Police Pensions.

Commissioner Diannitto was honored for his 43 years of dedicated service. He retired from the City of Los Angeles in 1997 as an Assistant Fire Chief. He was elected to the position of retired Fire Department representative to the Board of Fire and Police Pension Commissioners on July 1, 2000. He was reelected in 2010 for a third term which will end June 30, 2015. He has been a committed member of the Board for over 25 years, beginning in 1972 when he was first elected by the active membership

to serve a five-year term. He was also re-elected to serve four more five-year terms. His Board experience also includes serving as Vice President in 1975-1976, and as President in 1976-1977 and 1991-1992.

Commissioner Aliano served 34 years with the Los Angeles Police Department (LAPD). He worked closely with the United Firefighters of Los Angeles and was honored to receive their endorsement, along with the support of the L.A. Police Protective League and the Command Officers' Association, while running for the Board of Fire and Police Pension Commissioners. He was successfully elected to the position of retired Police Department representative to the Board in February 2001. On July 23, 2009, Commissioner Aliano was elected to serve as Board President and served in that capacity until July 2010. This is Commissioner Aliano's third term which will end June 30, 2014.

Congratulations Commissioners Diannitto and Aliano and thank you for your service.



# We Have News for You!

## Update Your Mailing Address

We have important pension benefit information to give you. This information could be delayed or not received at all if you don't have a current address on file with Los Angeles Fire and Police Pensions. More importantly, without a current address on file, your pension funds may be withheld. If we receive returned mail from your address on file, we will place a hold on your pension payments as a fraud prevention measure.

If you are planning to move or have moved, please send us a letter that includes:

- Pensioner's complete name
- Social security number (last 4 digits only)
- Complete new address
- Telephone number
- Pensioner's signature.

You may also download the "Change of Address for Pensioners" form available at [www.lafpp.com](http://www.lafpp.com) under Forms, then Retired Members, or there is a Permanent Address Change Form on the back of your monthly pension earnings statement.

Fax or mail your letter or form to:

LAFPP – Retirement Services  
360 E. Second Street, STE 400  
Los Angeles, California 90012  
Fax to: (213) 978-4504

Make sure to submit any changes to your mailing address to keep your records current. Avoid receiving your benefits late or not at all. If you have any questions, please contact the Retirement Services Section at (213) 978-4495 or (800) 787-2489 ext. 84495.



# CONTACT INFORMATION

## *Los Angeles Fire and Police Pensions*

Our staff is available to assist you Monday through Friday (except Holidays) from 8:00 am to 5:00 pm. Please refer to the following directory so that the right staff member can address your specific need. When calling in on the toll-free number (800) 787-2489, please use the extension numbers provided for each section, followed by the pound sign.

### **Accounting (for Pensioners only)**

(213) 978-4420 (or 84420#)

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

### **Communications & Special Projects**

(213) 978-4530 (or 84530#)

- Newsletters
- Web site Updates

### **Medical and Dental Benefits**

(213) 978-4560 (or 84560#)

- Health Insurance Subsidy
- Medicare Part B Reimbursement
- Dental Insurance Subsidy
- Health Insurance Premium Reimbursement

### **Disability Pensions**

(213) 978-4500 (84500#)

- Program
- Disability Pension Processing and Inquiries
- Survivor Pensions - Active Members
- Disability Pension Reviews
- Review of Dependent Children/Dependent Parent Qualifications

### **Retirement Services Section**

(213) 978-4495 (or 84495#)

- Service Pensions
  - Service Pension Processing and Inquiries
  - Survivor Pensions - Retired Members
  - Retired Member Records and Information
  - Change of Address (for pensioners only)

- Discontinuance of Benefits (on death or other ineligibility)
- Cost-of-Living Adjustments
- Direct Deposit
- Tax Withholding
- DROP - Information on the Deferred Retirement Option Plan

### **Other Ways to Contact Us**

Toll Free: (800) 787-CITY (2489)

Fax: (213) 978-4450

TDD: (213) 978-4455

E-mail: [pensions@lafpp.com](mailto:pensions@lafpp.com)

Web site: [www.lafpp.com](http://www.lafpp.com)

Address: 360 E. Second St.,  
STE 400  
Los Angeles, CA 90012

**For your convenience, the following forms and pamphlets can be printed from our Web site:** Change of Address for Pensioners, Direct Deposit (for pensioners only), Domestic Partnership Declaration, Notice of Termination of Domestic Partnership, DROP Beneficiary, DROP Distribution Election Form, Health Insurance Premium Reimbursement Claim, Income Tax Withholding, Survivor Benefits Handbook and the Voluntary Deduction Code Description List.



PRESORTED FIRST  
CLASS MAIL  
US POSTAGE PAID  
LOS ANGELES CA  
PERMIT NO. 12932

Return Service Requested

Los Angeles Fire & Police Pensions  
Mail Stop #390  
360 East Second Street  
Suite 400  
Los Angeles, CA 90012

