

2020 Health  
and Dental  
Subsidy Updates

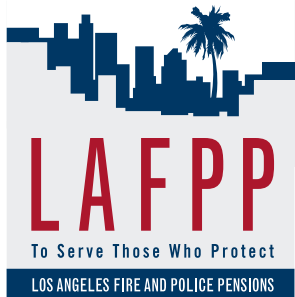
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# Pension Perspectives



LOS ANGELES FIRE & POLICE PENSIONS

DECEMBER 2019



## New LAFPP Business Hours

To improve customer service and to meet the needs of members, we are changing our business hours beginning January 1, 2020. Our new business hours will be 7:30 a.m. to 4:30 p.m., Monday through Friday, excluding City holidays.

As always, you can visit the LAFPP website at [www.lafpp.com](http://www.lafpp.com) for information or to access the member self-service web portal, or send questions by email to [pensions@lafpp.com](mailto:pensions@lafpp.com) anytime.

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# General Manager's Message



HAPPY HOLIDAYS!

As 2019 quickly comes to an end and we begin to prepare for 2020, the LAFPP team and I would like to wish you and your family a healthy and prosperous New Year!

2019 has been a very busy and exciting year with the LAFPP website redesign and the newly updated member portal, MYLAFPP. Staff worked diligently to provide useful tools to assist you with the management of your pension information online.

We invite you to read this edition of your quarterly newsletters which includes important information on the new 2020 Medicare rates, when to enroll in Medicare, the 2020 Monthly Pension Payment Schedule and much more.

We look forward to another great year and as always, if you have any questions regarding your retirement benefits, please do not hesitate to contact us.

Respectfully,  
Ray Ciranna, General Manager

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# 2020 Health & Dental Subsidy Updates

## Medicare Health Subsidy Benefit

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. Effective January 1, 2020, the maximum Medicare Health Subsidy will increase from \$542.51 to \$550.57. 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 below.



Member's Whole Years of Service	Maximum Medicare Health Subsidy <sup>1</sup>
20 or more	The lesser of \$550.57 or 100% of the single-party premium of the participant's health plan.
15 - 19	The lesser of \$495.51 or 90% of the single-party premium of the participant's health plan.
10 - 14	The lesser of \$412.93 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.

## Retired Member Dental Subsidy Benefit

Members who retired with at least 10 years of service, are at least age 55, and who are enrolled in a Board-approved dental plan are eligible for a dental subsidy. The maximum retiree dental subsidy, effective January 1, 2020, will remain at \$44.60 per month. Retired members can receive 4% of this maximum for each whole year of service.

Qualified Survivors are not eligible to receive a dental subsidy from LAFPP.

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## Qualified Survivor Non-Medicare Subsidy Benefit

The Qualified Surviving Spouse/  
Domestic Partner (QSS/QSDP) non-  
Medicare health subsidy maximum  
will remain at \$853.39 in 2020.

If you currently receive a  
survivorship pension payment 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:
  - ✓ Los Angeles Firemen’s Relief  
Association (LAFRA)
  - ✓ Los Angeles Police Relief  
Association (LAPRA)
  - ✓ United Firefighters of Los  
Angeles City (UFLAC)
 OR
  - ✓ Participate in the Health  
Insurance Premium  
Reimbursement (HIPR)  
Program
- The sworn member had at least  
10 years of service.
- 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  
due to a purchase made by the  
retired member under the *Survivor  
Benefit Purchase Program* for  
Retirees, you are **not** eligible for a  
health subsidy.

# Medicare Part B Reimbursement

**T**he Centers for Medicare and Medicaid Services  
(CMS) has announced the new standard Medicare  
Part B monthly premium for 2020.

- If you recently enrolled in Medicare Part B, you will  
pay the new standard monthly premium of \$144.60,  
effective January 1, 2020, and your reimbursement  
amount will automatically increase.
- For all others, your 2018 modified adjusted gross  
income is used to determine your 2020 Part B  
premium and your reimbursement amount must  
be updated manually. If so, LAFPP will notify you by  
mail with instructions on how to update your Part B  
reimbursement amount on record; and
- In either case, if your modified adjusted gross income  
is above a certain amount, you’ll pay the standard  
premium amount and an Income Related Monthly  
Adjustment Amount (IRMAA). IRMAA is an extra charge  
added to your premium.

The amount you will pay for Medicare Part B is provided to you  
by the Social Security Administration (SSA) or CMS through:

- **SSA Benefit Statement** – Social Security Administration  
(SSA) provides a new benefit statement with the new  
premium amount for the following year, details of your  
Medicare enrollment, and the amount that will be  
deducted every month for your Medicare insurance; OR
- **CMS Billing Statement** – If you are not eligible to  
receive SSA benefits, CMS will send you a periodic  
billing statement that shows your Part B premium and  
how much you must pay directly to CMS.

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

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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.*

If your current reimbursement amount is different from your standard Medicare Part B premium, please promptly submit a copy of your SSA Benefit Statement, or CMS Billing Statement, to LAFPP so that your reimbursement amount can be updated.

Retired members and qualified survivors can receive reimbursement for their standard Medicare Part B premiums if 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 through your spouse or another employer, you can also receive a quarterly reimbursement of your Part B premiums by participating in LAFPP's Health Insurance Premium Reimbursement (HIPR) Program.

**IMPORTANT:** LAFPP does NOT make payments to Social Security or CMS on your behalf for any Medicare Premiums. LAFPP can only reimburse members for their basic Part B premium (i.e., no late enrollment penalties or IRMAA's charged by CMS).

### Retroactive Medicare Part B Reimbursement Payments

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 collect retroactive reimbursements, you must submit a copy of the SSA benefits statement you received in 2019 or a copy of the last CMS bill you received in 2019. If you do not have access to either document, you may submit a copy of the most recent tax Form 1099 from SSA, which shows how much you have paid for Medicare insurance in 2019.

All documentation should be sent to the Medical & Dental Benefits Section via fax at (213) 628-7782 or emailed to [mdb@lafpp.com](mailto:mdb@lafpp.com). You may also mail a copy to: Los Angeles Fire & Police Pensions, Attn: Medical & Dental Benefits, 701 E. 3rd Street, 2nd floor, Los Angeles, CA 90013.

# MEDICARE ENROLLMENT REQUIREMENT FOR *Subsidy*

## **Timely enrollment in Medicare is critical to maintain your health subsidy eligibility.**

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 65. LAFPP recommends that you enroll in Medicare as soon as you are eligible. By enrolling in Medicare during the three (3) months prior to

your 65th birthday, you can ensure your continuous eligibility for a health subsidy and prevent any loss of subsidy or late enrollment penalties.

When you are eligible for Medicare and you 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 the monthly premium. You must also enroll in Part A, but only if you are eligible for it premium-free. 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 until you are fully enrolled. Please be aware that if you enroll in Medicare the same month you turn 65 or during any month after that, any lost subsidy cannot be paid retroactively, Social Security Administration may charge you a permanent late enrollment penalty, and you could 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 your 65th birthday along with information regarding Medicare enrollment. You can also expect to receive information from your health plan administrator (LAFRA, LAPRA, UFLAC) and/or the 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 at (800) 772-1213.

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# INITIAL MEDICARE ENROLLMENT PERIOD

3 Months Before You Turn 65	2 Months Before You Turn 65	1 Month Before You Turn 65	Month You Turn 65	1 Month After You Turn 65	2 Months After You Turn 65	3 Months After You Turn 65	4 Months After You Turn 65	5 Months After You Turn 65	6 Months After You Turn 65	
Enroll Within These Months	→		Medicare is Effective							
			Enroll Here <b>NO SUBSIDY</b>	Medicare and Subsidy Begins Here						
			<b>NO SUBSIDY</b>	Enroll Here	→		Medicare and Subsidy Begins Here			
			<b>NO SUBSIDY</b>		Enroll Here	→			Medicare and Subsidy Begins Here	
			<b>NO SUBSIDY</b>			Enroll Here	→			Medicare and Subsidy Begins Here



Questions? If you would like more information about LAFPP’s Health and Dental Subsidy Program eligibility requirements, Medicare Part B Reimbursements, or the HIPR Program, please contact the Medical & Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP ext. 93115. Information is also available in the Retired Members section at [www.lafpp.com](http://www.lafpp.com).

# TAX SEASON

## 1099-R INFORMATION

### AS YOU PREPARE TO FILE YOUR TAXES, HERE'S HOW TO OBTAIN YOUR 2019 1099-R INFORMATION:

- **Online beginning the week of January 31, 2020**

You may view and 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](http://www.lafpp.com).



- **Mailed on January 31, 2020**

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 US mail on January 31, 2020. Please be sure to submit any address changes to us by January 15, 2020 to ensure your 1099-R tax form is mailed to your correct address. If you have questions regarding Form 1099-R, please contact the Accounting Section at (213) 279-3040 or (844) 88-LAFPP ext. 93040.

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

1. You exited DROP and received at least one monthly pension check in the same year (one 1099-R for DROP, one 1099-R for monthly pension payments)
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)
3. Your IRS tax distribution code changed during the year (when member attains 59 ½ years old by June of the same year)
4. You moved to a different state during the year
5. You received pension payments based on your City service and from a qualified domestic relations order (QDRO) or as a beneficiary

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

Make them electronically through the MyLAFPP Portal!

You can make your changes in 6 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.

For questions, please contact the Retirement Services Section at (213) 279-3125 or (844) 88-LAFPP, ext. 93125.

## \$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 2019. These year-to-date amounts are reflected on your December 31, 2019 pension payment statement.

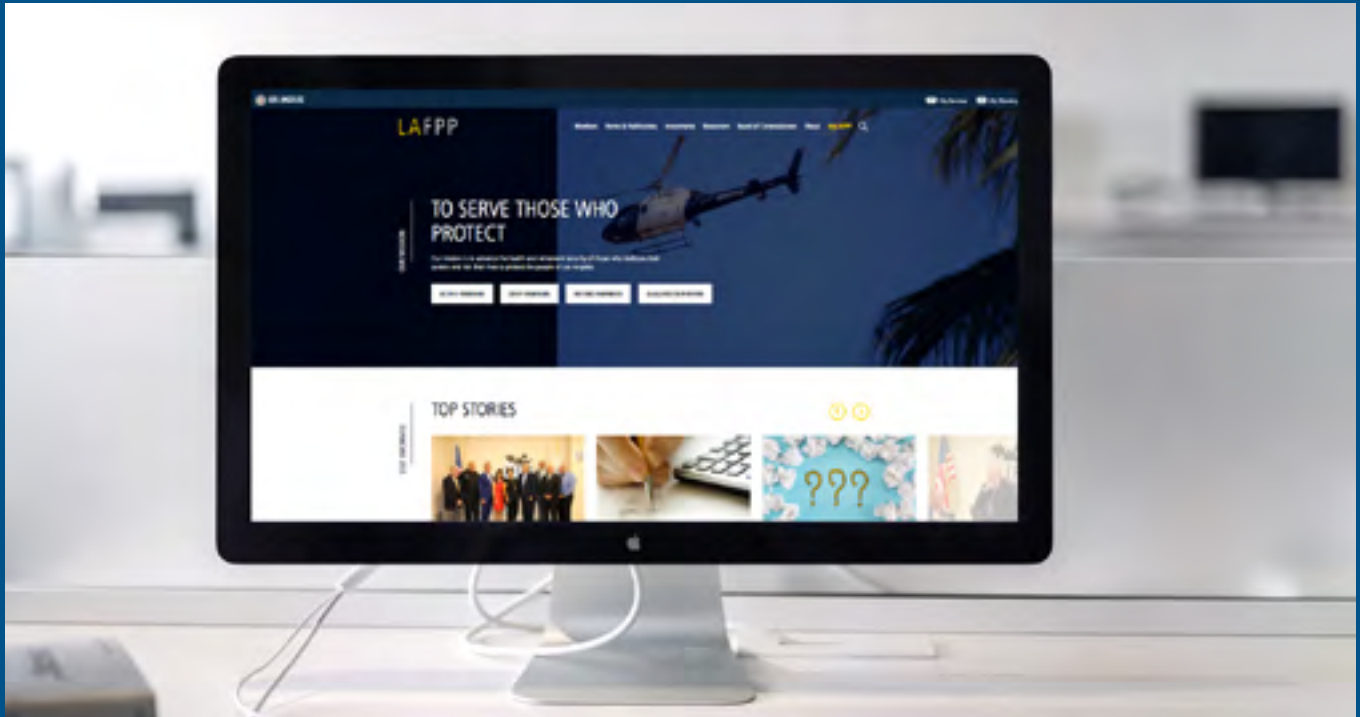
Note: This exclusion is not available to Qualified Surviving Spouses/Domestic Partners.

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 & Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP, ext 93115.



# MyLAFPP – HAVE YOU REGISTERED?



**J**oin the over 10,000 members who have already registered and taken advantage of your new member portal! To access your personal pension information online, you must first request a personal identification number (PIN).

## To request a PIN:

1. Visit [www.lafpp.com](http://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

Note: Your old username and password are no longer valid and cannot be used to access the new 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, 7:30 a.m. to 4:30 p.m.)



# 2020 Pension Payment Schedule

The schedule below will assist you in determining when you can expect your 2020 pension payments.

PENSION PAYMENT	MAKE CHANGES NO LATER THAN 3PM PT*	PAYABLE DATE**
December	December 17, 2019	December 31, 2019
January	January 15, 2020	January 31, 2020
February	February 14, 2020	February 28, 2020
March	March 13, 2020	March 31, 2020
April	April 15, 2020	April 30, 2020
May	May 15, 2020	May 29, 2020
June	June 15, 2020	June 30, 2020
July	July 15, 2020	July 31, 2020
August	August 14, 2020	August 31, 2020
September	September 15, 2020	September 30, 2020
October	October 15, 2020	October 30, 2020
November	November 13, 2020	November 30, 2020
December	December 15, 2020	December 31, 2020

\*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.



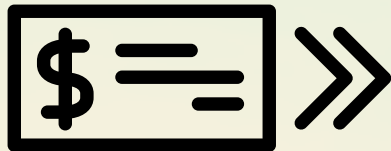
For questions regarding your pension payments, please contact the Retirement Services Section at (213) 279-3125.

# Direct Deposit **Transition**

Ninety-seven percent (97%) of pensioners currently use direct deposit to safely and quickly receive their monthly pension payments. LAFPP is currently working toward transitioning all monthly payments from paper checks to direct deposit.

## DIRECT DEPOSIT PROVIDES THE FOLLOWING BENEFITS:

- Funds available quicker than a paper check (your bank will receive the funds on the last working day of the month) – see the Pension Payment Schedule (found on page 12 for actual dates).
- Your pension benefit statement will continue to be mailed to the address we have on file; there is no option to discontinue such mailing.
- Your direct deposit is never delayed due to weather, natural disasters, or mail delivery errors.
- Paper checks can be misplaced, lost, or stolen. Replacement of checks requires the completion of a notarized affidavit and receiving your replacement check may take up to six weeks from the original payment date.
- If you are away from home or traveling, your pension payments will automatically be deposited to your bank account and the funds will be available immediately. Additionally, you won't need to worry about a paper check sitting in your mailbox.
- If you experience difficulties with your Direct Deposit account, corrections can be made to your account for payment the next business day.



You can make the transition to direct deposit directly from MyLAFPP: (<https://lafpp-members.cpushosting.com/member/MemberLogin.jsp>).

Once you login to MyLAFPP, navigate to **Retiree Benefits > Pension Payment > Update Pension Payment** to make the change. There is no need to provide any forms if you sign up

for direct deposit online using MyLAFPP.

If you prefer to use a form, please download (<https://www.lafpp.com/post/start-change-or-cancel-direct-deposit>) and submit a completed Direct Deposit form to the Retirement Services Section. Once completed, you can mail, email ([rs@lafpp.com](mailto:rs@lafpp.com)) or fax (213-628-7716) your completed form.

If you sign up for direct deposit on MyLAFPP or we receive the completed form before the 15<sup>th</sup> of the month, your transition will take effect that same month.

If you have any questions please contact the Retirement Services Section at (213) 279-3125 or toll free at (844) 88-LAFPP, extension 93125, or by email at [rs@lafpp.com](mailto:rs@lafpp.com).



## 2019 Focus Communications Survey Announcement

### We Want to Hear From You!

Which pension benefit topics are you most interested in learning about? We invite you to participate in a short survey to gather your feedback to get you the information you need. Your responses are important to us and

we look forward to hearing from you.

Use this link <https://www.lafpp.com/members> to access the survey or you can go to our website at [www.lafpp.com](http://www.lafpp.com).



## 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 (on page 12) 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.**

# UPDATE YOUR EMAIL WITH LAFPP

Receive the latest and most up-to-date LAFPP information quickly and conveniently. To keep you informed we require that your email address is current with LAFPP. Please note that your old City of Los Angeles email address becomes invalid upon retirement. We encourage you to update your personal email address by using your member portal, MyLAFPP.

**To update your email using MyLAFPP, please follow these steps:**

1. Access MyLAFPP - [www.lafpp.com/mylafpp](http://www.lafpp.com/mylafpp)
2. Click **Personal Information**
3. Click **Update Email Address**
4. Click **Submit**

If you have any questions or require assistance updating your email address, you may contact the Retirement Services Section at (213) 279-3125 or by email ([rs@lafpp.com](mailto:rs@lafpp.com)).





## 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

- Adam Nathanson, PRESIDENT
- Brian Pendleton, VICE PRESIDENT
- Corinne T. Babcock
- Kenneth E. Buzzell
- Ruben Navarro
- Pedram Salimpour, MD
- Belinda M. Vega
- Paul M. Weber
- Garrett W. Zimmon

### APPOINTED/ELECTED

- Appointed by the Mayor
- Appointed by the Mayor
- Appointed by the Mayor
- Elected by Retired Fire Members
- Elected by Active Fire Members
- Appointed by the Mayor
- Appointed by the Mayor
- Elected by Active Police Members
- Elected by Retired Police Members

### TERM EXPIRATION

- June 30, 2020
- June 30, 2023
- June 30, 2024
- June 30, 2020
- June 30, 2022
- June 30, 2022
- June 30, 2021
- June 30, 2020
- June 30, 2024

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





## 2019-20 CALENDAR

### HOLIDAY SCHEDULE

December 25, 2019	Christmas Day
January 1, 2020	New Year's Day
January 20, 2020	Martin Luther King, Jr. Day
February 17, 2020	Presidents Day
March 30, 2020	Cesar Chavez Day
May 25, 2020	Memorial Day

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

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### BOARD MEETINGS

December 19	March 5 & 19
January 16	April 2 & 16
February 6 & 20	May 7 & 21

Please check the *Board of Commissioners* section of our website ([www.lafpp.com/meetings](http://www.lafpp.com/meetings)) 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 note that effective January 1, 2020, our new office hours will be 7:30 a.m. to 4:30 p.m. 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](mailto:pensions@lafpp.com)

**Website** [www.lafpp.com](http://www.lafpp.com)



**Los Angeles Fire & Police Pensions**

Mail Stop #390  
701 East 3rd Street  
Suite 200  
Los Angeles, CA 90013

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**FROM OUR LAFPP FAMILY TO YOURS!**

*Season's Greetings*

