

Medicare Part B
Premium
Reimbursement
for 2017

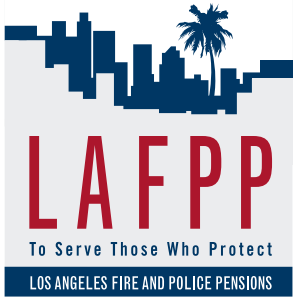
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Pension Perspectives



LOS ANGELES FIRE & POLICE PENSIONS

DECEMBER 2016



2017 Health & Dental Subsidy Updates

Medicare Health Subsidy Benefit

Effective January 1, 2017, the maximum Medicare Health Subsidy will increase from \$487.71 to \$505.93. This is an increase of 3.7% or \$18.22 from the current Medicare Health Subsidy. The Medicare Health Subsidy is for eligible retired members and their Qualified Surviving Spouses/Domestic Partners who are enrolled in Medicare Parts A and B. The new subsidy will appear on the

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General Manager's Message



Welcome to our Winter newsletter! LAFPP has been busy securing your benefits and providing the best possible service to members. This newsletter contains many pertinent articles on health subsidy benefits for members and their beneficiaries. Along with pension benefits, medical and dental benefits are very important to members and beneficiaries. Please also note the article on community property interests for State Registered Domestic Partnerships. Lastly, we have included a health tip on the necessity of adequate sleep to help you stay mentally sharp, productive and full of energy all day long. We believe it is important for you to stay active and healthy during your retirement years.

Should you have questions regarding your pension benefits or retiree medical and dental options, please do not hesitate to give us a call. We are here to help you!

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

Ray Ciranna, General Manager

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2017 HEALTH & DENTAL SUBSIDY UPDATES

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December 2016 pension checks for coverage effective January 1, 2017. The maximum monthly subsidy received is based on the member's whole years of service at retirement, as shown in the chart below.

Member's Whole Years of Service	Maximum Medicare Health Subsidy*
Less than 10	No subsidy
10 - 14	The lesser of: \$379.45 or 75% of the single-party premium of the participant's health plan.
15 - 19	The lesser of: \$455.34 or 90% of the single-party premium of the participant's health plan.
20 or more	The lesser of: \$505.93 or 100% of the single-party premium of the participant's health plan.

*If the member: (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 contribution, the Maximum Medicare Health Subsidy is equal to the July 1, 2011 amount of \$480.41.

Member Dental Subsidy

The Dental Subsidy will also increase in January 2017, to a maximum of \$44.60 for members who have retired with 25 or more years of service. Eligible retired members with less than 25 years of service receive 4% (up to 100%) of this maximum for each whole year of service, not to exceed their single-party dental plan premium. Members must be at least 55 years of age and have a minimum of 10 whole years of service to qualify for this subsidy. Dependents and Qualified Survivors are ineligible to receive a dental subsidy.



Questions? For questions concerning the LAFPP Health and Dental Subsidy program eligibility requirements, please contact the Medical and Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP, ext. 93115. Information is also available in the Retired Members section of www.lafpp.com.

HEALTH SUBSIDY BENEFITS FOR QUALIFIED SURVIVORS

If you are currently receiving a Qualified Surviving Spouse/Domestic Partner pension payment from us, you are 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), UFLAC or Fire & Police Pensions, or participate in the Health Insurance Premium Reimbursement 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 will be eligible when the sworn member would have been 55 years old.

Note: If you receive a survivor benefit due to a purchase made by the member under the Survivor Benefit Purchase Program for Retirees, you are not eligible for a health subsidy.

When You Reach Age 65

To continue receiving your health subsidy, you are required to enroll in Medicare to your fullest eligibility. Three months before you reach age 65, we will send you information on signing up

for Medicare. You may also receive information from your plan administrator (e.g., LAFRA, LAPRA), health plan and/or the Department of Health and Human Services/Social Security.

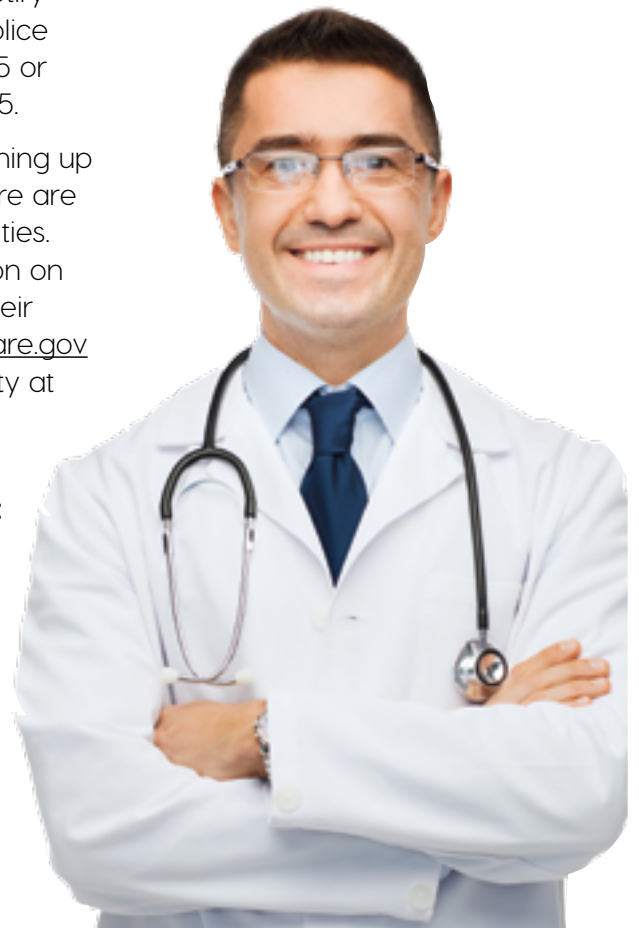
If you are entitled to both Parts A & B of Medicare, you must enroll in both. If you are only entitled to Part B, you are not required to purchase Part A; however, you must enroll in Part B to continue receiving a health subsidy after age 65. If you do not sign up for Medicare to the extent of your eligibility by your 65th birthday, you will not receive a LAFPP health subsidy. If you become eligible for Medicare before turning age 65 (due to a disability), you must notify Los Angeles Fire and Police Pensions at (213) 279-3115 or (844) 88-LAFPP, ext. 93115.

Note: If you are late signing up for Medicare Part B, there are significant lifetime penalties. For additional information on Medicare, please visit their website at www.medicare.gov or contact Social Security at (800) 772-1213.

You may be eligible for the Basic Medicare Part B Reimbursement

If you are receiving a survivor's pension and you qualify for Medicare Parts A & B at age 65, you are eligible to receive a

reimbursement for your basic Medicare Part B premium from LAFPP if you also meet the qualifications to receive a LAFPP health subsidy. It's as simple as completing the *Medicare Part B Premium Reimbursement Agreement* available at www.lafpp.com. Mail it in (as instructed on the form) along with a COPY of your Medicare card. If you are unsure whether you're already being reimbursed for Part B, please check your monthly pension statement under "Adjustments" for the Medicare Part B reimbursement or call the LAFPP Medical & Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP, ext. 93115.



Medicare Part B

Premium Reimbursement for 2017



The new maximum standard Medicare Part B premium will increase from \$121.80 in 2016 to \$134.00, effective January 1, 2017. The Centers for Medicare and Medicaid Services (CMS) estimates that roughly 30% of Medicare beneficiaries will be paying this higher rate.

The other 70% of Medicare beneficiaries will see their 2017 Medicare Part B premium increase from \$104.90 in 2016 to an *estimated* average of about \$109.00 per month in 2017. The estimated increase to \$109 is due to the statutory “hold harmless” provision designed to protect seniors and the 0.3% cost-of-living-adjustment (COLA) for Social Security benefits in 2017.

CMS has announced that the Social Security Administration (SSA) will inform Medicare beneficiaries who are subject to the “hold harmless” provision the exact amount that they will pay for Medicare Part B in 2017.

Medicare beneficiaries subject to the “hold harmless” provision currently have their Medicare Part B premiums deducted from their Social Security checks and have incomes of \$85,000 or less (or \$170,000 or less for joint filers). However, those who are: 1) new Medicare Part B beneficiaries in 2017, 2) beneficiaries who do not currently have the Medicare Part B premium withheld from their Social Security benefit, or 3) higher-income beneficiaries, will pay the standard monthly premium amount of \$134.00.

As in 2016, **if you are currently eligible to receive a reimbursement for your Part B premium, you will need to provide LAFPP with documentation indicating how much you will be paying for your Part B premium in 2017 in order for us to apply the correct reimbursement amount.** You will have up to a year to submit your documentation and you will receive reimbursement retroactively to January 1, 2017.

Retired Members and Qualified Survivors can receive a Part B reimbursement if they are eligible for a health subsidy and are enrolled in Medicare Parts A and B. Please visit our website at www.lafpp.com for more information on how to submit proof of your 2017 Part B premium. You may contact the Medical and Dental Benefits Section toll free at (844) 88-LAFPP, ext. 93115 if you have any questions.

THE FRY CASE - UPDATE

The “freeze ordinance”
is still in effect.



This case concerns the City’s ordinance freezing the retiree health subsidy benefit for those active LAFPP members who retired or entered DROP on or after 7/15/11, and who did not elect to contribute an extra 2% of their salary. The last action in this case involved the Plaintiffs filing a Petition for Review with the California Supreme Court.

LATEST RULING

In April 2016, LAFPP was informed that the Plaintiffs filed a Petition for Review with the California Supreme Court and it was denied. The matter has been remanded to the trial court to resolve the issues in accordance with the court of appeal’s opinion. Based on this latest ruling, LAFPP will continue to provide a frozen subsidy to current and future pensioners who chose not to “opt-in” to contribute an additional 2% of their salary. If there are any new developments regarding this case, we will quickly update members through postings on our website.

For more information on the events and rulings in this case please visit the Newsroom page at www.lafpp.com.

HIPR PARTICIPANTS IN STATE OR FEDERAL HEALTH INSURANCE EXCHANGES

The Health Insurance Premium Reimbursement (HIPR) Program is available to retired members and Qualified Surviving Spouses/Domestic Partners (pensioners) who live outside of California, or within the state but outside a Board-approved HMO medical plan service area for more than 3 months of the year. Pensioners who qualify may receive reimbursement, up to the maximum monthly health insurance subsidy allowed, for health insurance premiums paid to a non-Board approved, state-regulated health plan.

Pensioners who purchase a health insurance plan through a state or federal health insurance exchange may receive a LAFPP HIPR payment up to their maximum health subsidy eligibility amount. However, please note that *pensioners who receive the premium reimbursement from LAFPP are ineligible to receive a federal premium tax credit or subsidy in addition to the LAFPP premium reimbursement.* For any month a pensioner receives a LAFPP health insurance reimbursement, the pensioner is considered to be in an employer health plan and thus ineligible for federal tax credits towards insurance premiums.

The consequence of a pensioner receiving both a LAFPP HIPR payment and a federal premium tax credit during the same month of health insurance coverage may require that the pensioner repay the premium tax credit amount to the IRS. Pensioners who are in this situation are encouraged to compare the federal subsidy to their LAFPP subsidy. Pensioners are also encouraged to contact their tax professional for advice in this matter.

Please contact the Medical and Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP, ext. 93115 if you have general questions regarding HIPR and health insurance offered on one of the federal or state health insurance exchanges.



Termination of Domestic Partnerships

When Is Community Property Interest Established?

We recognize domestic partnerships filed directly with LAFPP as well as State-Registered Domestic Partnerships (SRDPs) registered with the State of California. All eligibility requirements must have been met prior to the sworn member's retirement.

LAFPP DOMESTIC PARTNERSHIP

To terminate a domestic partnership, one of the domestic partners must file a *Notice of Termination of Domestic Partnership* form with LAFPP (available on-line). A domestic partnership automatically terminates when any one of the following occurs:

- One partner gives or sends to the other partner a written notice by certified mail that he/she is terminating the partnership
- One of the domestic partners dies
- One of the domestic partners marries

STATE-REGISTERED DOMESTIC PARTNERSHIP (SRDP)

A SRDP establishes community property interests in your contributions and other pension benefits as provided by State law. As a result, LAFPP may be required to process community property claims and divisions of benefits for members who terminate these domestic partnerships filed with the State. In this event, the member will be treated as the distributee for tax purposes during the member's lifetime - not the former domestic partner. For SRDP information, please visit the California Secretary of State's website at www.sos.ca.gov/dpreistry.

For more information regarding filing or terminating a post-retirement domestic partnership, please contact Medical and Dental Benefits at (213) 279-3115 or (844) 88-LAFPP, ext. 93115. The *Notice of Termination of Domestic Partnership* may be downloaded from www.lafpp.com under Members, then Forms.

For questions regarding SRDP community property claims, please contact Retirement Services at (213) 279-3125 or (844) 88-LAFPP, ext 93125. You can also visit www.lafpp.com.

TAX SEASON

IS JUST AROUND THE CORNER

As you prepare to file your taxes, please note the following:

- **Form 1099-Rs for tax year 2016 will be available [online](#) beginning the week of January 23, 2017.**

You may view and print a copy of your 1099-R tax form by logging into the Northern Trust Benefit Payment Participant (BPP) Web Passport System at www.ntrs.com/bppweb. A link to BPP is also available from the *Retired* and *Qualified Survivors* pages of www.lafpp.com.

- **Form 1099-Rs will be mailed on January 31, 2017.**

If you prefer to wait for a hard copy of your 1099-R tax form, it will be sent to members via US mail on January 31, 2017. 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 your 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 by your 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.

- **Need to make changes to your income tax withholdings?**

Make them electronically using BPP Web Passport! Log in and click on the **Tax Elections** link from the **My Information** tab. Enter your elections and then click **Save**. You may also submit a completed "Income Tax Withholding Form" to the Retirement Services Section. The form may be downloaded from the *Retired* and *Qualified Survivors* pages of www.lafpp.com.

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

- **LAFPP retired members may claim the \$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 2016. These year-to-date amounts are reflected on your December 31, 2016 pension payment statement. **Note:** This exclusion is not available to Qualified Surviving Spouses/Domestic Partners or HIPR Participants.

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. 93115.

SOCIAL SECURITY BENEFITS COULD BE IMPACTED BY YOUR LAFPP PENSION

As a LAFPP retiree, your Social Security Benefits could be impacted by the Windfall Elimination Provision or the Government Pension Offset because you are receiving a government pension.



WINDFALL ELIMINATION PROVISION (WEP)

If you are eligible for a Social Security retirement or disability benefit because *you contributed to Social Security*, your benefit from Social Security may be reduced, but not eliminated. The amount of the reduction, if any, depends on the amount of your earnings for which you contributed to Social Security and the number of years you contributed. Exceptions may apply – note that the most common exception is for those who have earned 30 or more years of “substantial” income from Social Security-covered employment.

GOVERNMENT PENSION OFFSET (GPO)

If you are eligible for a Social Security spousal or survivor benefit because *your spouse contributed to Social Security*, then your benefit will most likely be reduced or eliminated. Your Social Security benefit would be reduced by two-thirds of the amount of your LAFPP service or disability pension. Depending on the difference between the two benefits, your Social Security benefit could be eliminated entirely.

Example: Your monthly LAFPP service or disability pension is \$5,400 and the monthly Social Security benefit you would collect as a spouse or survivor is \$1,200. Two-thirds of your LAFPP benefit is \$3,600, which exceeds the \$1,200 Social Security benefit. Therefore, your Social Security benefit would be reduced to \$0.

IMPORTANT REMINDERS

- WEP may affect the member’s Social Security benefit he/she earned through covered employment.
- GPO affects the member’s Social Security benefit as a spouse or survivor based on his/her spouse’s Social Security eligibility.
- WEP and GPO do not affect an LAFPP survivor’s Social Security benefit, unless:
 - The qualified survivor is also an LAFPP member, or
 - He/she is also eligible for a government pension earned in his/her own right.
- WEP and GPO do not affect the LAFPP Retired member or Qualified Survivor’s Medicare eligibility or coverage.

More information about WEP, GPO, and exceptions that may apply is available on the Social Security Administration’s website, www.ssa.gov. For questions concerning your Social Security benefits, please contact the Social Security Administration at (800) 772-1213. Information is also available from the FAQs section of our website - www.lafpp.com.

OTHER NEWS & INFORMATION



2017 Pension Payment Schedule

PENSION PAYMENT	MAKE CHANGES NO LATER THAN 3PM PT	PAYABLE DATE
January	January 20, 2017	January 31, 2017
February	February 16, 2017	February 28, 2017
March	March 22, 2017	March 31, 2017
April	April 19, 2017	April 28, 2017
May	May 22, 2017	May 31, 2017
June	June 21, 2017	June 30, 2017
July	July 20, 2017	July 31, 2017
August	August 22, 2017	August 31, 2017
September	September 20, 2017	September 29, 2017
October	October 20, 2017	October 31, 2017
November	November 20, 2017	November 30, 2017
December	December 19, 2017	December 29, 2017

Upcoming Alternative Medical & Dental Plans

While the vast majority of LAFPP pensioners are enrolled in retiree medical and dental plans through either the Los Angeles Firemen's Relief Association (LAFRA), Los Angeles Police Relief Association (LAPRA), Los Angeles Police Protective League (LAPPL), or United Firefighters of Los Angeles City (UFLAC) (collectively, "the Associations"), a small group of pensioners receive their coverage through Los Angeles City Employees' Retirement System-sponsored (LACERS) health plans since LACERS took over civilian retiree health plan administration from the City's Personnel Department in 1999.

Through an agreement with LACERS, LAFPP has continued to offer this coverage through LACERS health plans for Harbor Port Police who retired from LAFPP, as well as retired firefighters and police officers (and their survivors) who either chose not to enroll in an Association-sponsored health plan while active, or are not eligible to participate in their plans for a variety of reasons.

LACERS has agreed to continue to offer medical and dental coverage to those pensioners who were

enrolled in the Personnel Department plans prior to the transition to LACERS in 1999. However, LACERS will be ending all other LAFPP pensioner enrollment in its health plans on December 31, 2017. As a result, LAFPP is researching alternative health plan options to make the transition as least disruptive as possible. Some of the topics considered include:

1. The use of a private health insurance exchange and Health Reimbursement Arrangement (HRA);
2. Expanding the LAFPP Health Insurance Premium Reimbursement (HIPR) Program to include vision coverage and dependent coverage subsidies for Medicare-eligible members; and
3. Group medical and dental insurance plans sponsored by LAFPP.

LAFPP will continue to update all impacted pensioners as we move forward in this process. If you have any questions regarding this matter, please contact the Medical and Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP, ext. 93115.

How To Request a Pension Verification Letter

Pensioners often request pension verification letters to verify their income with lending institutions, Social Security Administration, housing authorities, or nursing homes. Verification letters are confidential and require a signed, written request by the pensioner with the following information:

- Full Name
- Last 4 digits of Social Security Number
- Statement that he/she is requesting a "Verification of Pension"
- Contact telephone number
- Delivery instructions – e.g., U.S. mailing address or e-mail address
- Signature *(Note: If written request is not signed, the request will not be processed.)*

Written requests can be submitted by U.S. mail, e-mail, or fax. Your request will be processed

within two business days of receipt. Any requests for verification of pension that are made by someone other than the pensioner must be accompanied by a signed authorization from the pensioner allowing the release of the information. Digital signatures are not acceptable.

- U.S. mail
Los Angeles Fire & Police Pensions
701 E. 3rd Street, Suite 200
Los Angeles, CA 90013
- E-mail: pensions@lafpp.com
- Fax: (213) 628-7716

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



LAFPP IS 93.9% FUNDED

For the Fiscal Year ending June 30, 2016, on an actuarial basis, LAFPP is 93.9% funded for pension benefits and 48.1% funded for health benefits, an increase of 2.4% and 2.7%, respectively. The combined funded status of pension and health benefits is 87.4%, an increase of 2.4% from the previous year.

An actuarial valuation is conducted once a year to determine whether the Plan's assets and the employer (which is the City) and member contributions are sufficient to provide member benefits. A schedule of benefits, membership data and a set of actuarial assumptions (e.g., life expectancy, inflation, salary increases, etc.) are used to estimate the cost of benefits.

The study also includes the calculation of the City's contribution rate for the next fiscal year. The City will contribute an amount equal to: 1) the employer's share of defined entry-age normal costs (designed to fund a member's total plan benefit over the course of his/her career); 2) the percentage necessary to amortize the "unfunded liability" of the System (the Plan's obligations in excess of the Plan's projected assets); and 3) the amount to provide for health plan subsidies.

The aggregate employer contribution rate (the City and the Harbor Department combined) for FY 2017-18 is as follows (assumes payment is made on July 15, 2017):

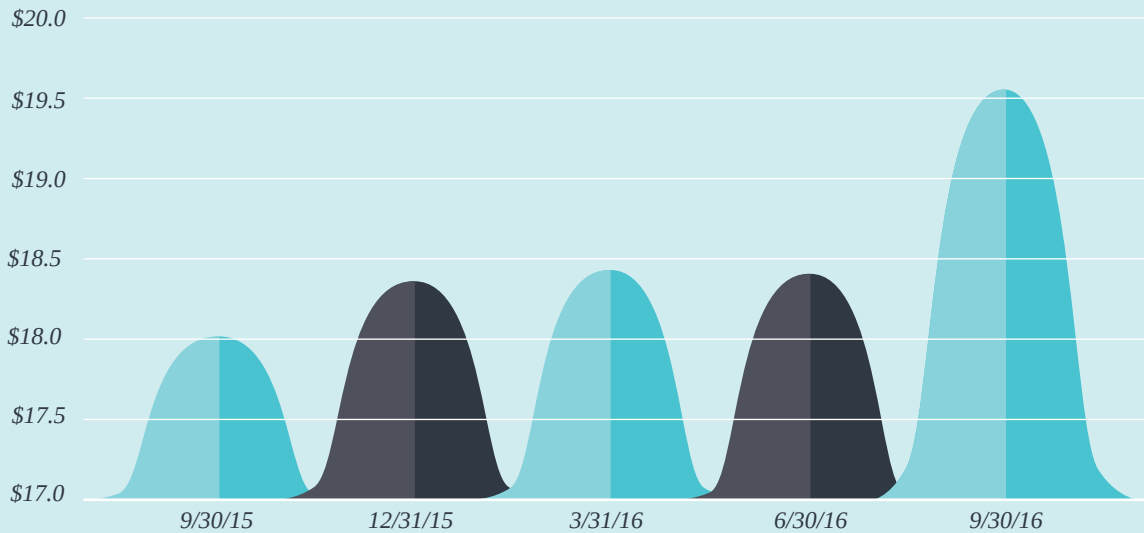
- **Pension Benefits** – 31.85% of sworn payroll, a decrease of 0.76% from FY 2016-17
- **Health Benefits** – 12.31% of sworn payroll, an increase of 0.48% from FY 2016-17

Based on the City and the Harbor Department's budgeted sworn payroll for FY 2016-17, the total employer contribution for FY 2017-18 is estimated to be \$629.26 million. The final contribution amount will be determined in late May 2017, when the budget is approved.

As of September 30, 2016*

Investment Portfolio

MARKET VALUE (IN BILLIONS)



This information is unaudited.
 More information for this period is available at www.lafpp.com in the *About LAFPP* and *Investments* sections.

Fast Facts!

DROP PROGRAM

Total Entries <i>FY thru 09/30/2016</i>	64
Fire	18
Police	46
Harbor Port Police	0
Total Exits <i>FY thru 09/30/2016</i>	83
Fire	24
Police	59
Harbor Port Police	0
Total Current Participants	1,278

MEMBERSHIP

Total Membership	25,717
Active Members (including DROP)	12,720
Service Pensioners	8,418
Disability Pensioners	2,101
Qualified Survivors	2,478

*This information is unaudited.

BOARD INFORMATION

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.



BOARD DIRECTORY FISCAL YEAR 2016-2017

COMMISSIONER	APPOINTED/ELECTED	TERM EXPIRATION
Pedram Salimpour, MD PRESIDENT	Appointed by the Mayor	June 30, 2017
Ruben Navarro VICE PRESIDENT	Elected by Active Fire Members	June 30, 2017
George V. Aliano	Elected by Retired Police Members	June 30, 2019
Corrine T. Babcock	Appointed by the Mayor	June 30, 2019
Sam Diannitto	Elected by Retired Fire Members	June 30, 2020
Adam Nathanson	Appointed by the Mayor	June 30, 2020
Brian Pendleton	Appointed by the Mayor	June 30, 2018
Belinda M. Vega	Appointed by the Mayor	June 30, 2021
Robert von Voigt	Elected by Active Police Members	June 30, 2020

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

Our staff is available to assist you Monday through Friday (excluding holidays) from 8:00 am to 5:00 pm PT. Please refer to the following information to contact us. When calling our toll-free number, (844) 88-LAFPP, 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) 628-7720 (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)

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

CONTACT US

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

Main (213) 279-3000

Fax (213) 628-7716

Toll Free (844) 88-LAFPP (52377)

TDD (213) 628-7713

Email pensions@lafpp.com

Website www.lafpp.com

CALENDAR

HOLIDAY SCHEDULE

2016

December 26 Christmas Day (observed)

2017

January 2 New Year's Day (observed)
 January 16 Martin Luther King, Jr. Day
 February 20 Presidents Day
 March 27 Cesar Chavez Day
 May 29 Memorial Day

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

BOARD MEETINGS

December 1 & 15 March 16
 January 5 & 19 April 6 & 20
 February 2, 16 & 22* May 4 & 18

* Meeting will be held Off-Site at 1000 N. Alameda St, Los Angeles CA 90012.

Please check the *Board of Administration* section of our website for meeting information.



Los Angeles Fire & Police Pensions

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

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

HEALTH TIP



There is no magic cure—all for improving sleep. But, by better understanding the different sleep problems, you can identify your issues and rest better at night.

According to www.helpguide.org, the following tips can help improve the quality of your rest and with it, the quality of your life.

HOW TO SLEEP BETTER - Tips for Getting a Good Night's Sleep

When it comes to sleep, it's not just quantity that matters—it's quality. How you feel during your waking hours often hinges on how well you sleep. Similarly, the cure for daytime fatigue and sleep difficulties can often be found in your daily routine and lifestyle choices. Experiment with the following tips to find the ones that work best to improve your sleep and leave you feeling productive, mentally sharp, emotionally balanced, and full of energy all day long.

Try to go to sleep and get up at the same time every day

This helps set your body's internal clock and optimize the quality of your sleep. Choose a bed time when you normally feel tired, so that you don't toss and turn. If you're getting enough sleep, you should wake up naturally without an alarm. If you need an alarm clock, you may need an earlier bedtime.

Avoid bright screens within 1-2 hours of your bedtime

The blue light emitted by your phone, tablet, computer, or TV is especially disruptive. You can minimize the impact by using devices with smaller screens, turning the brightness down.

Say no to late-night television

Not only does the light from a TV suppress melatonin, but many programs are stimulating rather

than relaxing. Try listening to music or audio books instead.

For more information on mental health and well-being issues, visit www.helpguide.org

NOTE: The information provided is not intended as and does not substitute for medical advice.

Should a medical condition exist, please consult with your doctor or other qualified health care professional.