

For Retired Club Members



The Best Years



By Mary Beetz,
RLACEI Publicity Chair

City Retiree Associations:

DWP Retirees Association



Dolores Foley, President
Phone: (626) 445-7376
E-mail: vinmar@altrionet.com

Los Angeles Retired Fire and Police Association

James R. Wilke, President
Phone: (323) 283-4441
Fax: (626) 285-1461
E-mail: larfpa@pacbell.net or
9521 Las Tunas Dr. #4,
Temple City, CA 91780

Retired Los Angeles City Employees, Inc. (RLACEI)



Ed Harding, RLACEI President
www.rlacei.com
Contact him: (800) 678-4145 Ext. 703
or via E-mail:
postmaster@rlacei.com

Change of Address?

If you change your address, notify Helen Salgado, Membership Chair, at (800) 678-4145 Ext. 713, or write to her at 8372 Arnett Dr. Huntington Beach, CA 92647. Also notify LACERS.

Have News About Yourself?

Contact Phil Skarin, 5301 Norwich Ave., Van Nuys, CA 91411-3910, or call (800) 678-4145 Ext. 709.

RLACEI UPCOMING EVENTS:

Here's a listing of all the RLACEI events, dates and locations for 2011:

April 14: General meeting, 11:30 a.m., Friendship Auditorium, 3201 Riverside Dr. Los Angeles, CA 90027

June TBA: Golf Tournament, Alhambra Municipal Course

Aug. 11: Picnic/board meeting, 11:30 a.m. (1 p.m. meeting), Grace E. Simons Lodge, 1025 Elysian Park, Los Angeles, CA

Oct. 6: Annual corporation meeting/elections, 1 p.m., Friendship Auditorium, 3201 Riverside Dr., Los Angeles, CA 90027

Dec. 1: Holiday party/board meeting, 1 p.m., Friendship Auditorium, 3201 Riverside Dr., Los Angeles, CA 90027

Call (800) 678-4145, ext. 701 for reservations.

RLACEI:

Retirees Health Subsidies Are Being Reconsidered

President, Ed Harding reports:



Ed Harding

Edward Harding, RLACEI President, reports: "On Dec. 17, the LACERS Board interviewed those who were interested and qualified to be General Manager of our Retirement System. At a later Commission meeting, Tom Moutes, Assistant General Manager and currently the interim General Manager of our Retirement System, was recommended for appointment, subject to the Mayor and City Council approval. Congratulations, Tom you deserve it, and we are very

happy for you, and looking forward to working with you.

"On Jan. 7, Americo Garza, Chairman of LACERS Entertainment Committee, and I met at the Friendship Auditorium, 3201 Riverside Dr., and paid the fees for the April 14 and Oct. 5 general membership meetings, as well as the Dec. 1 holiday party and board meeting.

"The Christmas holiday party for year 2011 has been moved from Grace E. Simons Lodge in

Elysian Park to the Friendship Auditorium. At our holiday party in December, we had more than 200 in attendance. The Grace E. Simons Lodge capacity is only 200, where the Friendship Auditorium capacity is 400. Americo and I also went to the Grace Simons Lodge and paid the fees for the Aug. 11 picnic."

RLACEI also reports some new leadership positions: Hal Danowitz, Secretary/Treasurer; Mary Beetz, Publicity Chair; and Phil Skarin, Director.

Pension Issues by Michael Karsh:



Michael Karsh

Health Subsidy Up for Grabs

"There appears to be considerable comment about amending the health subsidy that the pension system pays for its members. No one person is known for advancing this as a remedy, among many others, to the financial stress in the overall City's budget and the pension system. Charter and decisional law generally protect the pensions that everyone expects to get or is now getting. Most of the proposed reforms in the pension area focus on new hires (drastically lowering the

promised benefits, or changing to a defined contribution plan), or on those employees who are not near their retirement (increasing their contribution to the pension plan, aiming at a percentage level of seven to ten percent of salary). But the health care they also expect to receive, or (for retirees) are receiving, seems to have less sanctity, hence attention is also focusing on several strategies, including increases in the co-payments, and doing something to control the ever-increasing cost of medical care by the health care plans. What seems to be gaining

currency is to freeze the level of health care subsidy by the pension system and force members to pay for any increases in said health care in the future. The health subsidy by Los Angeles is hovering around \$1,000 per month per employee and retiree; hence increases by the plans of 10 to 20 percent would mean \$100 to \$200 per month per person. This is just in the discussion phase, with nothing formally announced or written, and no one person is named as advancing it. We will keep you informed of any decisions.

RLACEI Website

Hal Danowitz asks you to visit the RLACEI Website at www.rlacei.com to find the latest retirement news. If you find it helpful, or have suggestions for improvement, call Hal at (800) 678-4145 Ext. 707.

Contact LACERS

The Los Angeles City Employees Retirement System is at 360 E. Second Street, second floor, Los Angeles, CA 90012. Phone (213) 473-7200 or (800) 779-8328. Contact them to arrange direct deposit of your retirement checks, change your tax withholding or beneficiary, or for questions about your health plans.

The Best Years

ADVENTURES
with HAL!

The Golden Princess.

By Hal Danowitz,
Secretary, RLACEI

Retiree Hotlines

Who to call? Call the Helpline and reach the officers of the Retired Los Angeles City Employees, Inc. If you move or change your address, contact Helen Salgado. Also notify LACERS, ACEBSA, and LAFCU.

City Employees Retirement System:
(213) 473-7200

RLACEI Retirement Counselors and Retiree Helplines: (800) 678-4145

• Mary Beetz	Ext. 711
• Hal Danowitz	Ext. 707
• Americo Garza	Ext. 710
• Edward Harding	Ext. 703
• Michael Karsch	Ext. 704
• Gary Mattingly	Ext. 702
• Neil Ricci	Ext. 714
• Helen Salgado (membership)	Ext. 713
• Phil Skarin	Ext. 709
• Ken Spiker	Ext. 705
• Tom Stemnock	Ext. 708
RSVP:	Ext. 701

DWP Retirement Plan Office: (213) 367-1722

RLACEI:

Officers

Mary Beetz: Publicity Chair
Hal Danowitz: Secretary/Treasurer
Edward Harding: President
Michael Karsch: Treasurer
Phil Skarin: Director
Kenneth Spiker: First Vice President
Tom Stemnock: Second Vice President

Committee Chairpersons

Hal Danowitz: Bylaws
Americo Garza: Picnic, Holiday Party and Installation
Neil Ricci: Health and Nominating
Helen Salgado: Membership
Phil Skarin: Publicity and Parliamentarian
Ken Spiker: Legal and Legislative
Tom Stemnock: Audit
Tom Stemnock and Phil Skarin: Golf

Directors

Mary Beetz
Americo Garza
Michael Karsch
Neil Ricci
Helen Salgado
Phil Skarin



Island Breezes

■ Hal and Co. cruise to the 50th state.

After 2009's 35-day trip on a European cruise, my wife, Evelyn, and I decided not to do a big trip in 2010. That didn't mean that we didn't travel: We spent a week in Mexico with the grandkids; a few days in Palm Springs to see the *Follies*; Napa and San Francisco; and a number of trips to Las Vegas. For a sort-of big trip, we took a 14-day cruise to Hawaii.

At first I mentioned a week cruise to the Mexico Rivera, but no one was very interested. Our cousins, Myrna and Don, wanted to go with us and suggested the Hawaiian cruise. All of us have been to the islands many times, so the important part was the cruise over and back. Both Princess and Holland-America have 14-day cruises to Hawaii, but we picked Princess because it departed and returned to San Pedro. Not having to take a plane, we could take as much luggage as we liked.

We both booked mini-suites on the *Golden Princess*. Our travel agent was able to get us a very good fare and upgrade, using my American Express Platinum card.

We all have been on a number of Princess cruises, and that provides a level of status in the Captain's Circle, the passenger loyalty club. Don and Myrna are gold-level members, and Evelyn and I are platinum. You'll read some of the benefits further on in the article.

Our cruise's itinerary was: departure from San Pedro on Oct. 13; four days to cruise to Hilo on the Big Island, the first port; then on to Honolulu, Kauai and Maui; four days back to Ensenada, Mexico; and then home the next day. We stopped in Ensenada because of the Jones Act, which prohibits foreign carriers from departing from a United States port and then returning to a United States port without first stopping in a foreign country.

The *Golden Princess* was built in Italy in 2001, weighs 108,865 tons and is 950 feet long. Its maximum passenger capacity is 3,500 and has a crew of 1,150. This is the biggest ship that we have been on. There are three dining rooms, two specialty restaurants, the grill, a pizzeria, the Horizon Court

buffet, the International Café and a lot of bars. Even with more than 3,000 passengers, it didn't feel crowded.

Packing for this trip was easy – we took whatever we wanted. I didn't have to yell at Evelyn at all. The biggest problem was how we were going to get our liquor on board for our evening cocktail time. There were a number of formal nights on the ship, so I took my tux. We would also be celebrating our 21st wedding anniversary, so I brought two bottles of very good wine. Princess allows you to bring a bottle of wine for each passenger.



Hal on the iPad.

Don and Myrna drove to our house, and then I drove to San Pedro to board the ship. We left the car at the parking lot at the dock. The cost was \$12 a day. I dropped our luggage at the curb, and a porter took it aboard the ship. We have platinum status with Princess, so check-in and boarding were quick. All cruise lines want repeat passengers, so they have a loyalty club, which provides a number of perks to return passengers. After dropping our carry-on bags in our cabin, we walked up four decks to the Horizon Court buffet for a bite to eat. After lunch, we found the Internet room and signed up for my 250 minutes that come free with our Platinum status, a savings of \$100.

After the mandatory lifeboat drill, which

took place before we left the dock, we headed back to our cabin to see if our luggage had arrived. We had mini-suites, which are nice-sized and well appointed. We had a walk-in closet, a tub in the bathroom, two flat-panel televisions and lots of storage space. We found a bottle of champagne and a plate of chocolate-covered strawberries, a gift from the Princess public relations department.

The ship sailed at 4:30 p.m., and we were on the upper deck for the sailing. Afterward, we went to the Sky Bar, where they had a private cocktail party for passengers in suites, and platinum and elite (highest status) members.

That night was very casual, so we didn't change for dinner. We had the "anytime dining" plan, so we could set our own dining schedule; we had dinner in the Donatello dining room. Princess has both traditional dining – seating at 5:45 and 8 p.m. – and anytime dining, which provides a lot more flexibility. Both the service and food were good. We saw the 8:30 p.m. show in the Princess Theater. It was an overview of what we will be seeing over the next two weeks.

That night, we gained an hour as we sailed west.

Both Evelyn and I slept pretty well, and we woke about 7 a.m. The next day was the first of four sea days. We found the workout room and exercised. Both of us have been using the stairs instead of the elevator. There are a lot of big people on this ship; if Princess charged passengers by the pound, they would make a lot more money.

After I finished my workout, I had breakfast in the buffet – standard bacon and eggs. The weather was overcast and cool, and the seas were calm with just a little roll. We were told it was to warm up after tomorrow.

We had wireless Internet in our cabin. I brought both a laptop and an Apple iPad with us. At first, the laptop seemed easier to use, but in the end I used the iPad almost all the time. On one happy note, Evelyn also received 250 free minutes on the Internet.

The ship had cell phone service, but it is very pricy. It would have been cheaper to use

ADVENTURES with HAL!

Skype to call home, but the Internet manager told me the ship's Internet service was not strong enough to support Skype video and audio.

There was a bridge lesson at 11 a.m., and both of us attended.

That night we had dinner reservations in the Crown Grill, a specialty steak house; it cost \$25 extra per person, but we had a comp from American Express because we used our Platinum card to book the trip. The Princess platinum status and American Express Platinum card are not the same, but each gave us benefits.

We had our first bridge lesson, and the

teacher was Tom Hammond. There was to be a one-hour lesson each of the eight sea days, and each afternoon there was duplicate bridge playing for two hours. Princess does not have a card or game room, so we met in one of the dining rooms. You would think a ship weighing 100,000 tons could have at least a card room.

After the bridge lesson, we had lunch on the lido (pool) deck. That's the location of the buffet, the pizza place, and the hamburger and hot dog stand.

I will pick up the trip next month and finish our crossing to Hawaii.



Our cabin.

LACERS Update:



Mary Beetz

Mary Beetz, LACERS representative, reports:

"New Medicare Part D IRMAAs for 2011:

As part of the recent federal health care legislation, effective in January (last month), an income-related monthly adjustment will be made in the premiums for enrollees in Medicare Part D (for prescription drug coverage).

"Like Medicare Part B premiums, retired members whose annual income is greater than \$85,000 (if a single filer) or \$170,000 (for joint filers) will be assessed an Income-Related Monthly Adjustment Amount (IRMAA). Members will be notified by Social Security about their Medicare premiums and whether they are required to pay Medicare Part B and Part D IRMAAs. The Social Security notification will refer to Medicare Part D as "your prescription drug coverage." Retirees who receive a Social Security benefits check the IRMAAs will be deducted from their Social Security checks. Retirees who do not receive a Social Security benefit check will be billed directly for their IRMAAs by the Centers for Medicare and Medicaid Services (CMS).

"It is important that members who are assessed for Medicare Part B and Part D IRMAAs in 2011 pay them. LACERS requires its members to maintain their Medicare enrollments to continue receiving their medical plan premium subsidies. Failure to pay their IRMAAs may result in the termination of their LACERS medical benefits.

"Members who are enrolled in LACERS Anthem Medicare Supplement, SCAN, Secure Horizons, or Kaiser Permanente Senior Advantage plan (requiring enrollment in both Medicare Parts A and B) are

automatically enrolled in Medicare Part D, and therefore their medical plan premiums cover the cost of their Medicare Part D basic premiums.

"Dental Plans: As LACERS entered its new health plan year last month, here are a few reminders that members need to know with regard to their dental plans:

"Before authorizing your dentist to begin any treatment, make sure it is pre-approved and covered by your LACERS dental plan (MetLife Dental PPO or SafeGuard Dental HMO);

"Know how much of the cost you will be responsible for and the maximum coverage amount your dental plan allows; and

"Don't feel pressured to agree to treatment that you find questionable. If necessary, take the time to call your dental plan for benefit information or request to get a second opinion from another dentist.

"For more information on your plan benefits and to discuss your options, contact your dental plan MetLife PPO at (866) 526-0981, TDD (888) 638-4863, www.metlife.com/dental; SafeGuard HMO at (800) 880-1800, TTY (800) 880-3165, www.safeguard.net; or LACERS at (800) 779-8328, www.LACERS.org

"Spring Wellness Workshop: The first of two annual LACERS wellness workshops is tentatively scheduled to take place in this spring. More information and invitations will be sent to retired members by mail. Because seating is limited and reservations are on a first-come, first-serve basis, LACERS will begin taking reservations on the day stated in the flyer in order to allow enough time for all retirees to receive their invitations."

— F o r R e t i r e d C l u b M e m b e r s

Sprint wins top two!

Two of the best phones on the market: Samsung Epic™ 4G and HTC EVO™ 4G voted PC World's best. Only from Sprint. Only on the Now Network.™ Use them with discounts for employees of City of Los Angeles.

Save 20%

Select regularly priced monthly service plans

Requires a new two-year Agreement.

"America's Best Smartphones"
— PCWorld, September 9, 2010



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Sprint Govt Account Executive
Mobile: 310-704-6677
Geoff.Jaime@sprint.com

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