

The Guardian

Los Angeles Police Relief Association, Inc.



Volume 32, Number 4

Fourth Quarter 2013

A Healthy Tradition Continues with LAPRA 2013 Fitness Challenge

It's become tradition. July 1 of each year, hundreds of LAPD sworn and civilian employees band together in teams to begin an amazing 90-day fitness journey—the Los Angeles Police Relief Association (LAPRA) Fitness Challenge. In those 90 days, team members are challenged to improve their health by eating nutritiously and exercising regularly. Friendships are formed, physical endurance is tested and camaraderie takes on new meaning as team members work together toward the ultimate goal of enhanced health.

For Captain Ivan Minsal, the awards ceremony held every October at the Elysian Park Police Academy is an inspiring reminder of the spirit and fortitude of the LAPD family. Since 2008, more than 7,800 officers and civilians have participated in the competition, resulting in a total weight

loss of 70,381 pounds. The number of teams has risen steadily over the years, as has the cumulative percent weight loss among individual team members. For 2013, the average cumulative percent loss among the top six teams was 13.66 percent, compared to 10.61 percent for 2012.

"It's extremely satisfying to continue this tradition," Captain Minsal explains. "LAPD has always been known for its integrity and teamwork, which are two of the three key principles of the fitness challenge. The third principle, improved health, enhances our ability to do our jobs better, ultimately benefiting ourselves and our community. This is our sixth awards ceremony," he said smiling. "Today is an exceptional day."

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Chief of Police Charlie Beck presents a special recognition award to Beatrice Elena Avila of the Training Division.

Annual Holiday Open House Luncheon

The Directors and Staff of the Los Angeles Police Relief Association, Los Angeles Police Protective League, and Los Angeles Police Retirement Benefit & Insurance Association, Inc., invite you to join us for our **Annual Holiday Open House Luncheon**:

Date: Thursday, December 5, 2013

Time: 11:00 a.m. to 3:00 p.m.

Location: Los Angeles Police Relief Association, Inc.
600 North Grand Avenue
Los Angeles, CA 90012

LAPRA
LOS ANGELES POLICE RELIEF ASSOCIATION, INC.

A Healthy Tradition

(Continued from page one)

At the 2013 LAPRA Fitness Challenge awards ceremony, the biggest losers are the biggest winners, and every participant, supporter and family member is celebrated. In his welcoming remarks, Chief of Police Charlie Beck congratulated the 1,375 participants on their commitment, perseverance and success in losing a total of 13,262 pounds in this year's competition. "Thank you for working with each other to make each other healthier," he said. "And thank you for investing so much of yourselves in the Los Angeles Police Department."

Representatives from Anthem Blue Cross and Kaiser Permanente were on site to provide participants with health plan information. Gym bags containing fitness items and health products were distributed. Raffle tickets were also distributed for a variety of prizes, including a bicycle and gift cards. A heart-healthy lunch of turkey, salad, grilled vegetables, fruit and yogurt was served.

The LAPRA 90-day Fitness Challenge is open to all LAPD sworn and civilian employees each year at no cost. ■



Captain Ivan Minsal addresses Fitness Challenge participants, family members and friends at the 2013 LAPRA Fitness Challenge awards event.

Training Division Takes Grand Prize for Third Straight Year

What does it take to build an outstanding team? Is it the coaching? Is it the caliber and commitment of the athletes? If you ask five different members of the Training Division team, grand prize winners of the LAPRA Fitness Challenge for the third straight year, you are likely to get the same answer: peer support. Team co-captain Cynthia Morales says that she and co-captain Sam Gong have developed a winning

formula that works. "We're more than co-workers just trying to lose weight," she explains. We start and end the Fitness Challenge as a family committed to a common goal. We understand that working together makes us better and stronger, so we're always there for each other." As team grand prize winner, with a cumulative loss of 16.36%, the Training Division team earned \$10,000 for their station fund. ■



Grand Prize Team: Training Division — Elysian Park

No Change in LAPRA Medical Carrier

LAPRA has received a number of member calls asking whether LAPRA is changing medical carriers from Anthem Blue Cross to Blue Shield of California based on recent news articles and communications regarding a carrier change for the City Civilian plans effective January 1, 2014.

There are no LAPRA carrier changes. We continue to offer the Anthem Blue Cross PPO, Anthem Blue Cross HMO and Kaiser HMO for our medical plans. If you have questions, please contact a LAPRA Benefits Representative at (888) 252-7721.

LAPRA 2013 FITNESS CHALLENGE TOP 6 TEAMS

Team	Prize	Award	Cumulative Percentage Lost
Training Division—Elysian Park	Grand Prize	\$10,000	16.46%
Hollenbeck Division—Team 1	1st Prize	\$7,500	15.56%
Special Operations Division—Team 1	2nd Prize	\$5,500	14.64%
ITB “Rock N Roll”	3rd Prize	\$3,500	12.58%
Risk Management Group	4th Prize	\$2,500	11.58%
Special Operations—Team 2	5th Prize	\$1,500	11.25%



**1st Prize Team:
Hollenbeck Division, Team 1**



**2nd Prize Team:
Special Operations Division, Team 1**



**3rd Prize Team:
ITB “Rock N Roll”**



**4th Prize Team:
Risk Management Group**



**5th Prize Team:
Special Operations Division, Team 2**

First Prize Winner Robert Hernandez Just Kept Moving

Robert Hernandez is no stranger to athletic competition. Before his twenty years with the Los Angeles Police Department, he played professional baseball in Mexico. He hoped one day to join the Dodgers until sports injuries sidelined his baseball career. Eventually he married, became less active and began gaining weight. “I just got comfortable,” Hernandez explains. “As a kinesiology major and athlete, I knew my body was telling me to eat healthier and get moving, but I wasn’t listening.”

Four years ago when he entered his first Fitness Challenge, his weight had increased beyond his comfort level and he was ready to make a major lifestyle change. He started slowly by modifying his diet and gradually increasing the intensity of his workouts. He was seeing results



Robert Hernandez stays the course to earn the individual 1st prize in the 2013 Fitness Challenge.

and achieved a cumulative loss of 20 percent, but he wanted more. This year, he made a commitment to himself and to the ITB Team to give it his all. He set ambitious weekly goals, ate mostly vegetables and proteins, and rarely missed a day of exercise. “The three months seemed like an

eternity,” Hernandez says, “but I knew if I stayed the course and kept my body in motion I would get to where I wanted to be.” As the individual first prize winner, he achieved a cumulative loss of 33.33 percent and earned a cash prize of \$5,000.

His advice to anyone wanting to lose weight is to stay clear of sugars and fried foods, eat plenty of protein and take one day at a time. “Losing weight isn’t complicated,” he says, “but you sometimes have to think outside the box. Trick your taste buds by limiting special treats to very small bites. If you sprained your ankle and can’t walk, then get on the bike or in the pool. Don’t get discouraged. The key is to give your body the nutrients it needs and keep on moving. It’s not a race and the finish line isn’t about pounds lost—it’s about a healthy life-long lifestyle that keeps you moving forward.” ■

Inspired to Succeed

She traded her Dr. Pepper for a “Mean Green” liquid concoction of kale, cucumber, celery, apples and a squeeze of lemon. Autumn Fernandez of the Legal Affairs Division was juiced and energized to achieve her weight loss goal and she knew her team was pulling for her. “The support I received from teammates was second to none,” she explains. Weekly meetings, pep talks, cardio workouts and Zumba were among the activities that powered her team to achieve a cumulative weight loss that exceeded 10 percent. Added inspiration came from quotations and gift cards pulled from the team’s motivational jar. “It helps to be reminded to stay strong and keep your head in the game,” Fernandez says. “Our motivational jar kept us engaged.” ■



Autumn Fernandez (left) with Fitness Challenge supporters Adriana Belmares, Anna Ruiz and Maurilia Aviles.

LAPRA 2013 FITNESS CHALLENGE TOP 5 INDIVIDUALS

Name	Prize	Award	Cumulative Percentage Lost
Robert Hernandez—ITB “Rock N Roll”	1st Prize	\$5,000	33.33%
Rafael Acosta—Hollenbeck Team 1	2nd Prize	\$4,000	32.77%
Christopher Tan—RMD	3rd Prize	\$3,000	32.29%
Oscar Garza—Hollenbeck Team 2	4th Prize	\$2,000	30.41%
Christine Pham— ITB “Rock N Roll”	5th Prize	\$1,000	29.58%



**2nd Prize Individual:
Rafael Acosta**



**1st Prize Individual:
Robert Hernandez**



**3rd Prize Individual:
Christopher Tan**



**4th Prize Individual:
Oscar Garza**



**5th Prize Individual:
Christine Pham**

Fitness Challenge Tips

Hollenbeck Team Kept It Friendly

When you're with the Hollenbeck Team you're family. These are teammates who tease each other and laugh together like the tightest of siblings. Their bond is strong and obvious, to the point that they sometimes finish each other's sentences. As first prize winners, with a cumulative loss of 15.56 percent, the Hollenbeck Team earned \$7,500 for their station fund this year. "We kept it a friendly competition and worked together as a unit," says co-captain Rafael Acosta who also won second prize in the individual competition



The Hollenbeck Team kept the competition friendly.

with a cumulative loss of 32.77 percent. First-time participant Angel Sandoval, who desperately missed his Oreo cookies, credits Acosta for the Hollenbeck Team's positive energy and success. "It was leadership," Sandoval says. "The whole unit was involved and our co-captains made it clear that the ultimate goal was to develop better health habits that we could apply to all aspects of our lives." This is the third consecutive year the Hollenbeck Team has received special recognition for their efforts. ■

2013 LAPRA Fitness Challenge Team Special Recognition (Cumulative Percentage Weight Loss of 5% and Above)

Team	Award	Cumulative Percentage Loss
VTD - Roll o Feeders	\$500	10.41%
IAID	\$500	8.68%
DSVD	\$500	8.11%
Hollenbeck Division - Team 2	\$500	7.97%
Commercial Crimes Division (CCD)	\$500	7.90%
Van Nuys Area	\$500	7.89%
Rampart Division	\$500	7.85%
Pacific Division	\$500	7.37%
Topanga Area	\$500	7.37%
Personnel Division	\$500	7.11%
South Traffic Division - Team 1	\$500	7.00%
ITB - Weapons of Mass Reduction	\$500	6.93%
RACR	\$500	6.76%
Jail Division	\$500	6.19%
Gang And Narcotics Division (GND)	\$500	6.05%
West LA	\$500	5.99%
Professional Standards Bureau (PSB)	\$500	5.96%
South Traffic Division - Team 2	\$500	5.96%
77th St Division	\$500	5.93%
Hollywood Division - Team 1	\$500	5.85%
Central Division	\$500	5.69%
Hollywood Division - Team 2	\$500	5.64%
Mission Area- Team 2	\$500	5.58%
Metro Division	\$500	5.11%
Hollywood Division - Team 3	\$500	5.06%

Fitness Challenge Tips

Strength Among Friends

Richard Flores of the Professional Standards Bureau is not a doctor, but he can tell you first-hand about the physical and emotional benefits of proper nutrition and regular exercise. Ask him about the LAPRA Fitness Challenge and he will tell you that the strength he gained from the experience is far more significant than the many pounds he lost. This past year he felt the weight of the world on his shoulders due to a family member's tragic accident. "My teammates, peers and coworkers were there for me during very hard times," Flores explains. "I was stressed and eating poorly; they motivated me to make changes and led me back to the gym. Despite what you have on your plate, I learned that if you set your sights on a goal you can achieve it with the support of friends." Flores achieved a cumulative weight loss of 16 percent. ■



Detective II Richard Flores (right) with Officer Jorge Aranda and Sergeant II Andrew Garcia.

2013 LAPRA Fitness Challenge Individual Special Recognition (Cumulative Percentage Weight Loss of 20% and Above)

Name	Award	Cumulative Percentage Loss
Roger Nunez - ITB - "Rock N Roll"	\$500	28.40%
Beatrice Elena Avila - Training Division - EP	\$500	27.03%
Rudy Barragan - Hollenbeck - Team 1	\$500	26.19%
Mauricio Valdovinos - VTD - "Roll O Feeders"	\$500	26.00%
Cynthia Morales - Training Division - EP	\$500	25.38%
Robert Hoebink - Pacific	\$500	25.19%
Dan Hanabusa - Hollenbeck - Team 1	\$500	24.75%
Brandon Houle - Mission - Team 2	\$500	24.59%
Michael Lambrath - Van Nuys	\$500	23.31%
Ivan Gracia - Training Division - EP	\$500	23.02%
Jessamyn Morales - Detective Bureau	\$500	22.47%
Vincent Chan - DSVD	\$500	22.39%
Ben Yi - Hollenbeck - Team 1	\$500	21.93%
Brian Hagerty - Detective Bureau	\$500	21.43%
Brandy Arzate - FID	\$500	21.35%
Sam Gong - Training Division - EP	\$500	21.31%
Irma Garcia - Hollenbeck - Team 1	\$500	21.23%
Yolanda Alaniz - Training Division - EP	\$500	20.85%
Connie Lee - Training Division - EP	\$500	20.80%
Joy Edrosolano - RMD	\$500	20.47%
Elia Fernandez - ITB - "Rock N Roll"	\$500	20.39%
John Wong - SOD - Team 1	\$500	20.30%
Janell Scharbach - SOD - Team 1	\$500	20.20%
Jerry Chaney - Training Division - EP	\$500	20.17%
Eugene Arreola - CCD	\$500	20.08%
Angel Sandoval - Hollenbeck - Team 1	\$500	20.00%



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See inside for
 2013 LAPRA Fitness
 Challenge Results!

The GUARDIAN is a quarterly publication for members of the Los Angeles Police Relief Association. All rights reserved. If you have an idea for a future newsletter article, send an email to guardianeditor@lapra.org. Members with specific concerns are urged to contact the appropriate Board member at the number listed below.

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**Your Donation Helps Us
 Take Care of Our Own**

The Los Angeles Police Relief and Assistance Foundation (LAPRAF) provides financial assistance and other support to active and retired officers and family members in need. Help the foundation take care of its own by making a donation today. For information on how you can make a donation, please call (213) 674-3724.

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Inside This Issue

Affordable Care Act (ACA)

What is It and How Does It Impact Me if I am Enrolled in a LAPRA Medical Plan?

The LAPRA medical plans meet all of the mandated ACA requirements. Because in most cases you will not be eligible for either a City subsidy or a Federal subsidy if you enroll in coverage through the Exchange, your LAPRA plan may be more advantageous for you.

Health Care Reform Mandate	Who is Impacted by This Mandate?	What Does This Mandate Mean?
Individual Mandate	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Active Members <input checked="" type="checkbox"/> Retirees - (But coverage under Part A of Medicare or a Medicare advantage plan will satisfy the mandate.) 	<p>You are required to have minimum essential health insurance, or pay a penalty, starting in 2014. There are three types of assistance available to help certain lower-income individuals:</p> <ol style="list-style-type: none"> 1) Medicaid expansion - States may choose to expand Medicaid to people with incomes of up to 138% of the Federal Poverty Level (FPL). Some states are choosing to forgo this federal funding. 2) Tax credits (or premium subsidies) - People with incomes between 100% and 400% of the FPL (approximately \$94,200 for a family of four) may be eligible for tax credits to help pay insurance premiums for coverage purchased through a Health Insurance Exchange (see below). 3) Reduced cost sharing - People with incomes up to 250% of the FPL will have access to coverage with lower deductibles and co-payments.
Employer Mandate	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Active Members 	<p>LAPRA's benefit plans meet all of the following requirements.</p> <p>To satisfy the Mandate requirements, a plan must:</p> <ul style="list-style-type: none"> • Be affordable (your premium contribution may not exceed 9.5% of your household income). The household income qualification is met if your contribution for individual coverage does not exceed 9.5% of your W-2 wages. • Provide minimum value, meaning it must cover at least 60%, on average, of your health care costs, in a given year. For example, if you incur \$1,000 in health care expenses, the plan must cover at least \$600.
Health Insurance Exchanges	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Active Members <input checked="" type="checkbox"/> Retirees - No Medicare <input checked="" type="checkbox"/> Retirees - Medicare 	<ul style="list-style-type: none"> • Active Employees - The City of Los Angeles provided you with a Federally-mandated notice, in early October, informing you of coverage options available through the new Exchanges (also called Health Insurance Marketplaces). It is NOT RECOMMENDED that you enroll for coverage through the Exchange because you will not be eligible for either a City subsidy or a Federal subsidy. • Non-Medicare Retirees - It is NOT RECOMMENDED that you enroll for coverage through the Exchange because you may not be eligible for either a City subsidy or a Federal subsidy, assuming a LAPRA medical plan is affordable as described above for you. If you are enrolled in the Pension Department's Health Insurance Premium Reimbursement Program (HIPR), please contact the Pension Department at 213-978-4560 for information regarding your subsidy. • Medicare Enrolled Retirees - May not purchase coverage through the Exchange. However, if you are enrolled in Part B of Medicare only and not Part A, you must have coverage in a Plan such as LAPRA's that provides minimum essential health insurance or pay a penalty.

see reverse side

Affordable Care Act (ACA) (continued)

What is It and How Does It Impact Me if I am Enrolled in a LAPRA Medical Plan?

Health Care Reform Mandate	Who is Impacted by This Mandate?	What Does This Mandate Mean?
W-2 Reporting	<input checked="" type="checkbox"/> Active Members	The City is required to report your total group health premium on your W-2 form. Currently, the requirement is informational only and coverage is not subject to income tax.
Summary of Benefits and Coverage (SBC)	<input checked="" type="checkbox"/> Active Members <input checked="" type="checkbox"/> Retirees - No Medicare <input checked="" type="checkbox"/> Retirees - Medicare	In 2012, the ACA required group health plans and health insurance companies to provide access to a brief, standardized document that describes the benefits and coverage under your health plan, so you can compare plan benefits between carriers. A Summary of Benefits and Coverage (SBC), is available on the LAPRA website (www.lapra.org).
Out-of-Pocket Maximums	<input checked="" type="checkbox"/> Active Members <input checked="" type="checkbox"/> Retirees - No Medicare <input checked="" type="checkbox"/> Retirees - Medicare	LAPRA's current Out-of-Pocket maximums meet all federal requirements. Beginning July 1, 2014, all cost sharing, including flat-dollar copayments, toward services that are defined as Essential Health Benefits must accumulate to a plan's out-of-pocket maximum (OOPM). This will also include your prescription drug copays.
Pre-Existing Conditions	<input checked="" type="checkbox"/> Active Members <input checked="" type="checkbox"/> Retirees - No Medicare <input checked="" type="checkbox"/> Retirees - Medicare	LAPRA's plans do not contain any exclusions for pre-existing conditions for children under the age of 19. Beginning July 1st of 2014, pre-existing condition exclusions will be removed for all members.
New Taxes and Fees to Fund the Patient-Centered Outcomes Research Institute (PCORI)	<input checked="" type="checkbox"/> Active Members <input checked="" type="checkbox"/> Retirees - No Medicare <input checked="" type="checkbox"/> Retirees - Medicare	This fee will likely impact our premiums in 2014. These funds will be used by the Federal government to fund the Patient-Centered Outcomes Research Institute (PCORI). PCORI will conduct research that compares different medical treatments and interventions to provide evidence on which strategies are most effective in different populations and situations. For the first year, the fee is \$1 per covered individual per year, increasing to \$2 in the second year. The fee will then increase, in line with national inflation trends until 2019, when it will no longer be collected.
Transitional Reinsurance Fee	<input checked="" type="checkbox"/> Active Members <input checked="" type="checkbox"/> Retirees - No Medicare	This fee will also likely impact our premiums in 2014. The purpose of this program is to help support the individual-market premiums that cover high-cost individuals. The fee for 2014 is \$5.25 per covered individual per month.