

The Guardian

Los Angeles Police Relief Association, Inc.



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LAPRA 2016 Fitness Challenge Starts July 1

For all fans of fitness and good health, the Los Angeles Police Relief Association (LAPRA) 2016 Fitness Challenge runs from July 1 through September 30. Are you ready? Now in its ninth year, this muscle-shaping, fat-burning, team-bonding challenge is designed to keep you motivated and focused as you work toward achieving your individual wellness goals. From start to finish, you can expect healthy improvements in your nutrition and fitness regimen, along with spirited encouragement from teammates who will inspire you to stay the course and do your best.

Sounds pretty incredible, right? Not only can the Fitness Challenge make reaching your health and wellness goals for 2016 fun and achievable, it can also help you build healthy habits to last a lifetime. Build habits that boost energy, reduce stress, improve your mood, control weight, combat diseases and help you live longer. As a bonus, you may even earn cash prizes for yourself and your Division Station Fund!

Be accountable. Take a tip from the Training Division, a team with tireless enthusiasm that has made it to the winner's circle for the past seven years. Team co-captain Cynthia Morales says accountability is essential to team success. Every person matters. As grand prize winner

in 2015, the Training Division earned \$10,000 for their station fund, with a cumulative weight loss of 12.97%.

You've got this. Regardless of your age, weight or athletic ability, the LAPRA Fitness Challenge provides special incentives and a supportive team environment to help you achieve your health and wellness goals. Cash prizes are awarded to the top teams (for your Division Station Fund) and top individuals that lose the greatest percentage of weight. Each division can have up to three teams, with up to 25 people per team. The final weigh-in will be from the top 20 people with the highest weight loss from each team.

Did we mention prizes? Team prizes are awarded to the top six teams that lose the greatest percentage of total team weight with prizes range from \$1,500 to \$10,000 that go toward your Division Station Fund. Teams that don't take one of the top six prizes can still earn a \$500 prize toward their Division Station Fund if they lose five percent or more of total team weight. You can also

win individual prizes that range from \$1,000 to \$5,000.

No sweat. Exercising and losing weight can be an isolating experience, but don't sweat it—you don't have to go it alone. The support of teammates will keep you focused and help you make small, daily changes that can pay off today and years from now.

Just do it! The sign-up deadline is **Thursday, June 30, 2016 at 5:00 p.m.** Visit the LAPRA website at www.lapra.org for an application. Participants will receive a free LAPRA 2016 Fitness Challenge t-shirt, gym bag, water bottle and other special incentives. If you are on medication or have a chronic health condition, be sure to get your doctor's approval before you sign up. Also, a LAPRA scale will be provided to each team or facility. If your team or facility has a LAPRA scale from a prior Fitness Challenge, bring it to the LAPRA office to be re-certified before the beginning weigh-ins to receive \$20 for your Division Station Fund. ■

LAPRA
LOS ANGELES POLICE RELIEF ASSOCIATION, INC.



Need Medical Attention? Avoid This Mistake.

It's late at night on a weekend and you can't sleep because your head is congested and your throat feels like it's on fire. There's never a good time to get sick, but what should you do when your doctor's office is closed?

Your first thought might be to go to an emergency room (ER). But is it really an emergency? If you're not bleeding uncontrollably, don't have a broken bone or other life-threatening symptoms, stop and think before you head to the ER. Here's the thing... it's going to cost you much more to use the ER if it's not a real emergency. Also, you may have to wait for hours to see a doctor while more serious issues are handled first.

So what are your other options to get the medical care you need? If you're enrolled in the Anthem Blue Cross PPO, consider the following:

Doctor's Office After-hours Nurse Line: If your doctor has an after-hours nurse line, that's a good place to start. They may have access to your medical records and can give you medical advice. And if necessary, they can reach your doctor (including if you need a prescription).

Anthem Blue Cross 24/7 NurseLine: If your doctor's office doesn't have a nurse line, call the Anthem Blue Cross 24/7 Nurseline at **1-800-224-0336** anytime day or night. The call is free. After a nurse asks you a few questions to determine the seriousness of your illness or injury, they may refer to your regular doctor, retail clinic, LiveHealth Online, in-network Urgent Care or Emergency Room.

LiveHealth Online: LiveHealth Online is part of your medical benefits if you are enrolled in the Anthem Blue Cross PPO. You can have a virtual visit with a doctor by phone or video 24/7 to treat minor illnesses such as allergies, ear infections, nausea and vomiting, sinus problems, urinary tract infections and more. The cost of a LiveHealth Online visit is the same as or less than a primary care office visit. To get started, go to www.livehealthonline.com and click on Enroll or call **855-603-7985**.

Retail Health Clinic: This is a clinic staffed by health care experts who give basic health care services to "walk-in" patients. Retail health clinics are oftentimes located inside retail pharmacy chains such as CVS or Walgreens.

Urgent Care Center: Seek treatment at an in-network Urgent Care Center if it's not a true emergency but you can't wait it out. Most urgent care facilities are open late, with walk-in availability. Your bill will be much less than what you'd pay at the ER. To find an in-network Urgent Care in your area, go to www.anthem.com/ca/health-insurance/quickcare/urgentcare or call the Anthem Blue Cross 24/7 Nurseline at **1-800-224-0336** for assistance.

Here's the Bottom Line: If you feel sick or injured, stop and think about your options to receive medical care before you head straight to the ER. There may be a lower-cost, more convenient course of action for you to follow. ■





LAPRAF 2016 Scholarship Winners Announced Soon

The application period for the Los Angeles Police Relief and Assistance Foundation (LAPRAF) 2016 scholarship program closed on May 16, 2016 with 72 applications submitted online from high school seniors of LAPRA members competing for one of four \$10,000 awards

The LAPRAF scholarship committee is busy reviewing all of the applications evaluating the academic qualifications, service engagement

and leadership development of each applicant. Recipients of a 2016 LAPRAF scholarship each receive \$2,500 per year awarded over four years. Scholarship recipients must maintain an acceptable grade point average and a full load of college classes to maintain their scholarship each year.

Winners of the LAPRAF 2016 scholarship program will be announced in the coming weeks. ■



Remember the LAPRAF Foundation in Your Estate Planning

The Los Angeles Police Relief and Assistance Foundation (LAPRAF) exists to provide support to officers and their families in dire financial need, while respecting and protecting the privacy and dignity of officers and their families. The LAPRAF also supports the annual academic scholarship program.

We continue to encourage donations which allows us to help even more members and their families who need assistance. Consider adding the Foundation as a beneficiary to your trust or will. Please designate the Los Angeles Police Relief and Assistance Foundation (LAPRAF) as the beneficiary of either a specific legacy or a bequest that is a fixed percentage of your estate. You can also donate to the Foundation through regular paycheck or pension check deductions or by making a direct tax-deductible donation. For more information on how you can make a donation, please call (213) 674-3724. ■

HEALTHY LIFESTYLES INCLUDES A FREE GYM MEMBERSHIP – SIGN UP TODAY!

Healthy Lifestyles

Pack your (gym) bag.

Sign up at MyHealthyLifestyles.com or call 855-817-0647.





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 Los Angeles, California 90012

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**Join the LAPRA 2016
 Fitness Challenge
 starting July 1st.
 Look inside for details.**

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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LAPRA 2015 Annual Report

By Tim McBride

The LAPRA Annual Report is intended to provide a review of the previous year's (2015) financial activities. As most readers know from their own investments, including 401(k), 403(b) and deferred compensation plans, 2015 was a challenging year. For LAPRA, 2015 was only the third year of negative returns in the past 35 years, declining 2.9%.

Normally our investments provide greater returns than our benchmarks which compare LAPRA's specific investments to the market. Of LAPRA's six equity funds, four exceeded their benchmarks of the S&P 500, Russell 2000 and MSCI EAFE Index. Declines continued in January 2016. Since January, investments have seen significant improvement.

Stand out investments in 2015 were Jensen Growth Fund posting +1.8% and Primecap Odyssey Stock Fund +1.7% compared to the S&P 500 with a -0.7% return. With our fixed income investments, standouts were the DoubleLine Total Return Bond Fund at +2.3% and the Vanguard Short Term Investment Grade Fund at +1.0% compared to the Barclays Capitol Aggregate Bond Index at +0.6%. Other investment standouts in our portfolio were T Rowe Price Media and Telecommunications Fund at +12% and Vanguard Health Care Fund at +12.7%.

When it comes to the financial markets, the future is difficult to predict. At LAPRA, we believe investors invest and stay invested

2015 Key LAPRA Investment Results

Jensen Growth Fund	+1.8%
Primecap Odyssey Stock Fund	+1.7%
DoubleLine Total Return Bond Fund	+2.3%
Vanguard Short Term Investment Grade Fund	+1.0%
Barclays Capitol Aggregate Bond Index	+0.6%
T Rowe Price Media and Telecommunications Fund	+12.0%
Vanguard Health Care Fund	+12.7%

all year, not just part of the year. Our investments remain balanced with a very conservative discipline of 60% fixed income and 40% equities. This has served us well over the past 35 years and we expect it to continue to balance returns with an acceptable level of risk. Some might say we are too conservative and could have earned greater returns with a less conservative approach. Keep in mind, that when the financial world seemed to fall apart in 2008, LAPRA's investments experienced less loss than 95% of other funds.

One concern the board is keeping a close eye on is a 30% decline in medical plan reserves resulting from increased plan usage and higher health care costs. Money designated as medical plan reserves is set aside to cover

several months of basic claims for all plan members and any catastrophic claims that may occur. The last few years our medical plan costs were lower than expected and we had a surplus in medical plan reserves.

To offset higher healthcare costs, we're making some changes to the medical plans which were outlined in your Open Enrollment communication materials mailed to your home at the end of April. With the new plan year starting July 1, 2016, we've included some tips on page 2 of this newsletter to help keep your health care costs in check.

A Summary Financial Statement for 2015 is included on the reverse side of this insert. LAPRA contracts with an outside accounting firm to conduct a financial audit, reviewing our operations during the year and at year-end. As in prior years, 2015 was deemed an "unqualified audit" which is the highest statement an auditor will make following their review.

LAPRA also contracts with an actuarial firm to complete an annual review of benefits to ensure we have adequate funds on-hand to pay all claims and administrative expenses. The 2015 actuarial audit revealed LAPRA is sufficiently funded to provide benefits to members based on actuarial assumptions. The actuarial audit also revealed we are living longer than ever before with 101 members between the ages of 90 and 94 and 15 non-disabled members over the age of 95. Enjoy each day and be safe. ■

Los Angeles Police Relief Association, Inc.

Summary Financial Statement Statement of Net Assets Available for Benefits and Benefit Obligations December 31, 2015

	Self-Insured and Insured Plans	Emergency Relief Fund	Total
NET ASSETS AVAILABLE FOR BENEFITS			
ASSETS			
Investments, at Fair Value			
• Certificates of Deposit	\$ 1,250,522	-	\$ 1,250,522
• Mutual Funds	51,277,092	-	51,227,092
• Cash in Interest Bearing Accounts	<u>6,909,109</u>	-	<u>6,909,109</u>
TOTAL INVESTMENTS	<u>59,386,723</u>	-	<u>59,386,723</u>
Receivables	<u>245,546</u>	<u>\$ 72,779</u>	<u>318,325</u>
Prepaid Expenses and Deposits	74,754	-	74,754
Obligation Reserves	73,458,024	-	73,458,024
Cash	186,760	-	186,760
Net Property and Equipment	<u>7,615,170</u>	-	<u>7,615,170</u>
TOTAL ASSETS	<u>140,966,977</u>	<u>72,779</u>	<u>141,039,756</u>
LIABILITIES			
Accounts Payable and Accrued Expenses	765,178	-	765,178
Advanced Contributions and Deferred Income	7,145,405	-	7,145,405
Police Charity Plan	<u>92,143</u>	-	<u>92,143</u>
TOTAL LIABILITIES	<u>8,002,726</u>	-	<u>8,002,726</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>132,964,251</u>	<u>72,779</u>	<u>133,037,030</u>
BENEFIT OBLIGATIONS			
Amounts Currently Payable for Participants	577,435	-	577,435
Amounts Due to Insurance Companies	13,572,135	-	13,572,135
Dental Claims Liability	928,299	-	928,299
Paid-Up Life Insurance for Participants	1,219,801	-	1,219,801
Estimated Future Death, Policy Surrender and Sick Benefits	<u>22,777,001</u>	-	<u>22,777,001</u>
TOTAL BENEFIT OBLIGATIONS	<u>39,074,671</u>	-	<u>39,074,671</u>
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS	<u>\$ 93,889,580</u>	<u>\$ 72,779</u>	<u>\$ 93,962,359</u>