

LAPRA 2020 Fitness Challenge Extended Through August 31

With the COVID-19 pandemic continuing to impact daily life, the 2020 Fitness Challenge is extended through August 31, 2020. Here are details:

- Participation requirements were updated so that all teams were eligible to continue, even if they have less than 20 participants, as long as 50% of team members are sworn officers. There are currently 51 teams competing in the Fitness Challenge.
- Final ending weigh-ins will be completed between August 26 and August 31. A final weigh-in application will be emailed to all Team Captains and must be completed with each participating team member's name, serial number, division of assignment and end weight. The application must be signed by the Team Captain or co-Captain and Commanding Officer and submitted to LAPRA by the end of the day on August 31.

We want to commend all Fitness Challenge teams and participants who have continued to focus on improving their health.

LAPRA Office Remains Closed

As the COVID-19 health crisis continues, LAPRA staff are continuing to work from home and are available during regular business hours (Monday-Friday 8 a.m. to 5 p.m.). Please contact us by:

- Email: benefits@lapra.org
- Telephone: 213-674-3701 or 888-252-7721

If you are nearing retirement, please call to set up a telephone appointment with a LAPRA Benefits Representative. Any required forms can be completed and submitted via email or regular mail.

Lose to Win!

The LAPRA Fitness Challenge provides special incentives to help you achieve your health and wellness goals. Cash prizes are awarded to the top six teams that lose the greatest percentage of total team weight with prizes ranging from \$1,500 to \$10,000 that goes toward the team's Division Station Fund. An additional team prize of \$2,000 that goes toward the team's Division Station Fund is awarded to any team that wins one of the top six team prizes with the all members being sworn officers assigned to a field position (as defined by the LAPPL MOU, Article 5.4 Uniform Field Officer Incentive). Teams that don't take one of the top six prizes can still earn a \$500 prize toward their Division Station Fund if the team loses five percent or more of their total team weight.

Individual prizes are awarded for the greatest percentage of individual weight loss over the course of the Fitness Challenge. Individual prizes range from \$750 to \$3,500. Individuals can also earn a Keep It Off incentive worth \$350 for participants who lose 15% or more of their entry weight by the end of the 2020 Fitness Challenge and manage to keep the weight off through December 31, 2020.

If you have questions about the challenge, email FitnessChallenge@lapra.org or call 213-674-3701 or 888-252-7721. ■



A Farewell Message from Tim McBride

For the past 40 years, I have served as the Treasurer and Chief Investment Officer for the Los Angeles Police Relief Association (LAPRA), and more recently the Los Angeles Police Relief and Assistance Foundation (LAPRAF). I also served as the President of the Foundation, and as acting Executive Director of LAPRA for a short stint during a transition period in early 2000.

Previously LAPRA Officers were elected by members. Several years ago, members approved the selection of Officers by LAPRA's Board of Directors based on expertise, availability and desire to serve.

Being the Treasurer and Chief Investment Officer for LAPRA were both challenging and rewarding. Serving LAPRA for 20 years while I was an active LAPD Officer and 20 years as a retired Officer has been one of the most fulfilling undertakings of my life. Thank you for the many years you have allowed me to continue serving LAPRA, and helping it grow into the organization it is today. Now 78 years old, I know I can't do this job forever. So, I've decided this is the time to retire completely.

It's mind-boggling to consider with my mother's 21 years of service as an LAPD Officer combined with my service with the LAPD and time



served as an Officer of LAPRA, I have received comprehensive medical benefits administered by LAPRA more than 76 years of my life.

I am fortunate to be able to retire when the Association is in its strongest financial position ever. We are coming off a banner year in our investment portfolio. Our financial reserves required to pay future member medical claims are on solid footing. We own two properties; one is LAPRA's office building and the other we rent out.

The LAPRA Board sent out a Request for Proposal (RFP), and several qualified firms were interviewed to serve as consultants and manage our investment portfolio. Beacon Pointe

of Newport Beach was selected, and I am currently working with them to ensure an orderly transition of my duties as Treasurer and Chief Investment Officer is complete.

I presume the 2019 Annual Report included in this newsletter will be my last. So, I want to thank you for the opportunity to learn and serve our family. During my watch, we went from an \$8 million fund with nominal medical plan reserves to a thriving Association with over \$80 million in assets, not counting reserves. Thank you for the trust you placed in me.

Sincerely,

Tim McBride

Say Hello to Sydney, Anthem's Mobile App

If you are enrolled in the Anthem PPO, HMO or HMO Medicare Advantage Plan you have access to Sydney, Anthem's mobile app. The Sydney Health mobile app is all about you, your Anthem medical benefits and your health care needs. Sydney connects you to everything you need to know about your medical plan all in one place. With Sydney, you can:

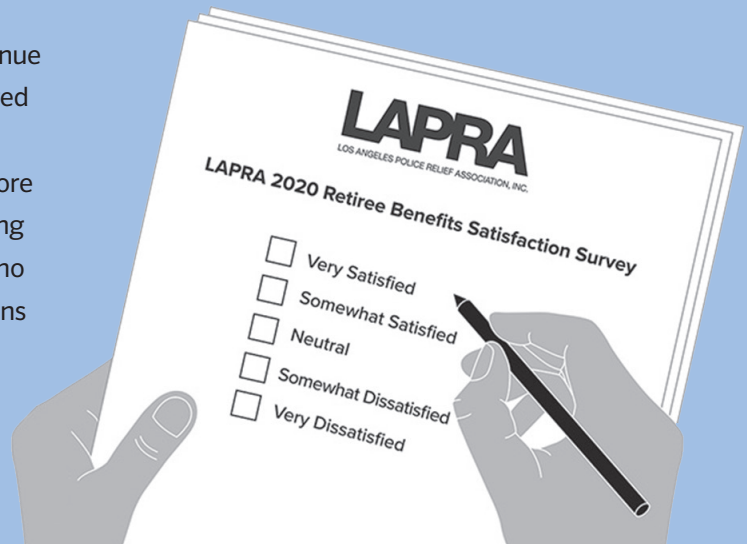
- Find care and check costs
- View claims
- View and use digital ID cards
- And more

Download the Sydney Health mobile app from the App Store or Google Play.



Retirees Shared Their Opinions in the 2020 LAPRA Benefits Satisfaction Survey

In order to ensure the LAPRA medical plans continue to be competitive and serve the needs of our retired members, we recently completed a benefits satisfaction survey. We were thrilled to receive more than 3,100 responses or 40% of retirees completing the survey! We want to thank all of the retirees who took the time to complete the survey. Your opinions and feedback matter. We are busy tabulating the survey results which we will help us understand member priorities as we design our medical plans in the years ahead. ■



Self-Service Tools on www.LAPRALive.org

You can access the LAPRALive self-service website any time during the year to:

- Update your personal information
- View your current benefits
- Make changes to your benefits (non-Medicare enrollees) due to a qualifying event (such as the birth of a child)
- Update beneficiary designation information
- Access forms and more

To access LAPRALive, go to www.LAPRALive.org and enter user name and password and click on the **LOGIN** button. ■



LAPRA Wellness Program Reminder

The LAPRA Wellness Program administered by Sharecare is free for active and retired members and their adult dependents who are enrolled in a LAPRA medical plan. While you may not be able to take advantage of the free gym membership as the COVID-19 pandemic continues, there are a number of other programs to help you stay healthy including:

- Monthly challenges you can join and earn 1,000 reward points when you meet the challenge goal. Enjoy some friendly competition and have fun while staying healthy and being active.
- An online well-being assessment that gives you a snapshot of your current health with personalized feedback based on your health risks.
- Individualized support from a health coach.
- Tailored action plans just for you.
- Reward points that you earn and can redeem for fitness gear, kitchen gadgets and other merchandise.

To get started:

1. Go to www.LAPRA.org and click on the LAPRA Wellness Program link on the home page.
2. Sign in to create your Sharecare account.
3. Once you create your account on the Sharecare website, you can also download the Sharecare mobile app from the App Store or Google Play.



If you have questions, call 855-817-0647. ■

Stay Active from Anywhere with ClassPass from Kaiser

With gym closures and physical distancing, it can be challenging to stay physically and mentally fit. LAPRA members enrolled in the Kaiser HMO have access to **ClassPass** making it easier to exercise from the comfort of your home. With **ClassPass**, Kaiser members get:

- **Online video workouts at no cost:** More than 4,000 on-demand fitness classes, including cardio, dance, meditation and more.
- **Discounts on livestream fitness classes:** Real-time online classes, like bootcamp, yoga and Pilates from top gyms and fitness studios.

To get access to **ClassPass**, go to kp.org/exercise. ■



Taking Care of Our Own During the COVID-19 Crisis

When a 911 call goes out, the police must respond. Unlike millions of Americans who can work from home during the COVID-19 crisis, police officers are on the front line keeping the public safe. Protective measures like shelter-in-place and social distancing aren't always an option for police officers, leaving them at a higher risk for catching the coronavirus as they perform their critical jobs. We want to thank all LAPD officers and other first responders for the incredible job they do every day to ensure the safety and well-being of our communities.

Now more than ever, the Los Angeles Police Relief and Assistance Foundation (LAPRAF) needs your help to ensure we have the resources available to provide financial aid and other assistance to active and retired police officers and their families who find themselves in dire financial circumstances. Please consider a financial donation, small or large, so we can continue to provide help to officers and their families in need. To make a donation, you can download a form at <https://www.lapra.org/support/forms/LAPFRA-Donation-Form.pdf>. If you have questions, call LAPRA at (213) 674-3724. ■



COVID-19 Support from Our Medical Plan Carriers

As the COVID-19 health crisis continues, your health, well-being and peace of mind are top priorities. Get the latest on coronavirus and your medical benefits from our carrier websites:

- Anthem Blue Cross:
<https://www.anthem.com/ca/coronavirus/>
- Kaiser Permanente:
<https://healthy.kaiserpermanente.org/health-wellness/coronavirus-information>



Your Digital Member ID Card

Your digital member ID card is available on your smartphone or computer through Anthem or Kaiser.



Anthem Members

To access your digital member ID card, sign in at [anthem.com/ca](https://www.anthem.com/ca) or use the **Sydney mobile app**.

Kaiser Members

Register on [kp.org](https://www.kp.org) to get secure access to **My Health Manager** — your one-stop resource for managing your care online. Once you are registered, download the Kaiser mobile app from the App Store or Google Play. Use the mobile app to access your digital member ID card by tapping the card icon at the bottom of the Kaiser app dashboard.

The GUARDIAN is a quarterly publication for members of the Los Angeles Police Relief Association. All rights reserved. Members with specific concerns are urged to contact Diane Whisnant, Executive Director at dianew@lapra.org, and she will forward your concern to the appropriate director.

Los Angeles Police Relief Association Board of Directors — 2020

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The 2020 Fitness Challenge
is extended through Aug. 31.
Look inside for details.



Los Angeles Police Relief Association, Inc.
600 North Grand Avenue
Los Angeles, California 90012

LAPRA

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LAPRA 2019 Annual Report

By Tim McBride, Treasurer

Each year, the Los Angeles Police Relief Association (LAPRA) provides members a financial review of the prior calendar year through the LAPRA Annual Report. In light of recent events in our city and throughout the country, LAPRA's annual report may seem less interesting. However, it's important for members to know about as the events around us impact LAPRA's operations financially and otherwise.

LAPRA continues to administer member benefits including medical, dental and long-term care insurance, LAPRA wellness program and emergency relief. Also, the Los Angeles Police Relief and Assistance Foundation (LAPRAF) continues to provide financial assistance and other support to active and retired officers and their families who find themselves in dire financial circumstances.

A summary of LAPRA's annual financial audit is reported in the 2019 Summary Financial Statement on the next page. As part of the 2019 Annual Report, Mercer Co. completed an actuarial study to determine if there are sufficient funds to provide for member benefit obligations now and in the future. With strong investment returns in 2019, the actuarial study concluded the Association is overfunded after accounting for upgrades to our computer system and the long-term care insurance subsidy.

Regarding annual investment returns, the gains in 2019 offset the modest losses we experienced in 2018. LAPRA's 2019 investment return was 13.39%.

The Foundation's 2019 investment return was 16.83%. In 2019, our claims experience declined resulting in excess obligation reserves. With outstanding investment returns in 2019, our investment return assumption remains at 7.5% going forward.

LAPRA continues with its conservative investment policy with 60% in fixed income investments and 40% in U.S. and international equities. Investment returns in 2019 for some of the funds held by LAPRA and the Foundation are shown in the table below.

Now in the middle of 2020, the market has seen historic lows in the first quarter followed by historic highs in the second quarter fueled by the federal government subsidizing the economy in an attempt to moderate the current recession, and in my opinion,

prevent a depression. To date, the unprecedented tactic has worked as second quarter gains offset 2020 first quarter losses.

To help prevent exposure to the COVID-19 virus, LAPRA employees have been working from home. LAPRA's online benefits enrollment system continues to evolve with active members selecting their 2020-2021 benefits online during the recent Annual Enrollment period. In the future, retired members will also be able to choose their benefits online or talk with a LAPRA Benefits Representative if they prefer. While most interactions with members are handled by email or telephone, face-to-face visits with a LAPRA Representative are available by appointment. To request an appointment send an email to benefits@lapra.org or call 213-674-3701 or 888-252-7721. ■

Investment returns on some funds held by LAPRA and the Foundation in 2019.

Fund	1 Year	3 Years Annualized	10 Years Annualized
Jensen Growth Fund*	29.0%	17.6%	13.1%
Primecap Growth Fund*	24.0%	16.1%	14.2%
AMG Yacktman Fund	17.7%	13.7%	11.2%
Dodge and Cox Value Fund	24.8%	11.1%	12.6%
Dodge and Cox Balanced Fund	19.6%	8.7%	10.3%
T. Rowe Price Comm & Tech Fund	33.9%	20.5%	17.0%
Vanguard Wellington Fund	22.5%	10.7%	9.9%
First Eagle Global Fund	20.2%	7.7%	7.9%
Vanguard GNMA Fund	5.8%	3.9%	3.3%
MetWest Total Return Bond Fund	8.9%	3.9%	4.8%

*Funds sold in 2020.

Los Angeles Police Relief Association, Inc.

Summary Financial Statement Statement of Net Assets Available for Benefits and Benefit Obligations December 31, 2019

NET ASSETS AVAILABLE FOR BENEFITS	Self-Insured and Insured Plans	Emergency Relief Fund	Total
ASSETS			
Investments, at Fair Value			
• Certificates of Deposit	\$ 6,759,783	-	\$ 6,759,783
• Mutual Funds	61,779,661	-	61,779,661
• Cash in Interest Bearing Accounts	<u>14,534,000</u>	-	<u>14,534,000</u>
TOTAL INVESTMENTS	<u>83,073,444</u>	-	<u>83,073,444</u>
Receivables	<u>552,698</u>	\$ 68,240	<u>620,938</u>
Prepaid Expenses and Deposits	79,800	-	79,800
Obligation Reserves	89,597,522	-	89,597,522
Cash	309,404	-	309,404
Net Property and Equipment	<u>7,364,440</u>	-	<u>7,364,440</u>
TOTAL ASSETS	<u>180,977,308</u>	<u>68,240</u>	<u>181,045,548</u>
LIABILITIES			
Accounts Payable and Accrued Expenses	1,359,013	-	1,359,013
Advanced Contributions and Deferred Income	9,178,345	-	9,178,345
Police Charity Plan	<u>88,913</u>	-	<u>88,913</u>
TOTAL LIABILITIES	<u>10,626,271</u>	-	<u>10,626,271</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>170,351,037</u>	<u>68,240</u>	<u>170,419,277</u>
BENEFIT OBLIGATIONS			
Amounts Currently Payable for Participants	733,221	-	733,221
Amounts Due to Insurance Companies	16,679,099	-	16,679,099
Dental Claims Liability	929,238	-	929,238
Paid-Up Life Insurance for Participants	1,261,006	-	1,261,006
Estimated Future Death, Policy Surrender and Sick Benefits	<u>24,578,148</u>	-	<u>24,578,148</u>
TOTAL BENEFIT OBLIGATIONS	<u>44,180,712</u>	-	<u>44,180,712</u>
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS	<u>\$ 126,170,325</u>	<u>\$ 68,240</u>	<u>\$ 126,238,565</u>