



# YOUR GUIDE TO RETIREMENT



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## Introduction

Retiring from Los Angeles Police Department (LAPD) is a big change. We understand that the process can seem complicated at times. We assure you that transitioning your benefits is not difficult; LAPRA is here to assist you along the way.

This guide is meant to help answer some common questions:

- What benefits am I eligible for as a retiree?
- What do I need to do to ensure I have health coverage after I retire?
- How will the cost of my coverage change?
- How do I stay informed of any benefit changes as a retiree?

LAPRA encourages you to plan ahead and contact us at [benefits@lapra.org](mailto:benefits@lapra.org) or (213) 674-3701 approximately three months prior to your retirement to begin the process. Our benefits representatives are available Monday – Friday from 8:00 a.m. to 5:00 p.m. to help answer questions you may have.

There are different agencies involved in making your retirement from the LAPD possible. The last page of this guide contains contact information for groups and organizations that you may need to contact to discuss updating other memberships or policies.

Please review this guide carefully. You can contact LAPRA at [benefits@lapra.org](mailto:benefits@lapra.org) or (213) 674-3701 if you have any questions.

LAPRA thanks you for your service to the LAPD and the City of Los Angeles. Best wishes upon your retirement.

## Transitioning from Active to Retired

A retired member is defined as a sworn employee of the Los Angeles Police Department, Los Angeles World Airports (LAWA) and Los Angeles Port Police (LAPP) who is receiving a pension from the City of Los Angeles Department of Fire & Police Pensions (LAFPP).

As mentioned, there are other departments and agencies with whom you will have to discuss your retirement prior to contacting LAPRA. When you decide that you are ready to retire, follow these steps:

1. **Schedule an appointment with your department's retirement counselor** to begin the application process. At your appointment, your counselor will help you prepare your Letter of Intent (LOI) to Retire and:
  - Provide information regarding unused sick, vacation and overtime balances.
  - Help you select a pension effective date that will be advantageous to you; and
  - Make your retirement appointment with LAFPP DROP/Service Pensions.
2. **Schedule an appointment with the LAFPP Benefits Specialist** to apply for service retirement. During this appointment you will complete required forms and receive information on your pension payment.
3. **Contact LAPRA** after you have discussed your retirement with the departments listed above. Then follow these steps approximately 2-3 months prior to your retirement date.
  - ✓ **Make a telephone appointment with a LAPRA Benefits Representative.**
    - During this meeting we will review your current benefits and walk you through enrolling in your retiree coverage. Contact LAPRA at (213) 674-3701 or [benefits@lapra.org](mailto:benefits@lapra.org) to make an appointment. Please allow a minimum of 30 minutes for this meeting.
  - ✓ **Provide a copy of your Letter of Intent to Retire to LAPRA.**
    - This letter is obtained from your department's retirement counselor (referenced above).
  - ✓ **Review, complete and submit the forms provided by LAPRA.**
    - LAPRA will review and provide you with the forms that your specific situation requires.

All forms, plan information and premium rates can also be found on [www.LAPRALive.org](http://www.LAPRALive.org).

**All** completed forms can be emailed to [benefits@lapra.org](mailto:benefits@lapra.org) or uploaded on [www.LAPRALive.org](http://www.LAPRALive.org). See the following page for more detailed information.

## Submitting Your Forms to LAPRA

You can email all your forms to [benefits@lapra.org](mailto:benefits@lapra.org)  
or upload them on [www.LAPRALive.org](http://www.LAPRALive.org).

*See the following page for more detailed information.*

## LAPRA's Member Portal

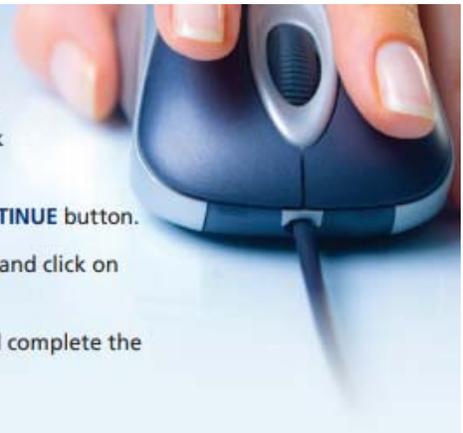
It is now easier than ever to stay on top of your LAPRA benefits with [www.LAPRALive.org](http://www.LAPRALive.org).

[LAPRALive.org](http://www.LAPRALive.org) is our secure website where you can view and access benefits information anytime. Once you are registered, you can:

- **Update** personal information about yourself and your dependents.
- **View** your current benefits.
- **Enroll** or make changes to your benefits during Annual Enrollment (if you are not enrolled in a Medicare plan).
- **View and update** your beneficiary designations for any life insurance you have through LAPRA or RB&I.
- **Find** information about your benefits and access LAPRA benefit guides.
- **Contact** a LAPRA representative and **submit** your forms securely.

### How to Register on [www.LAPRALive.org](http://www.LAPRALive.org)

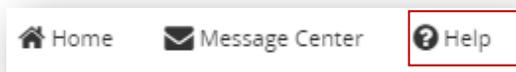
- 1) Open your web browser and delete your browser history/cookies. Then go to [www.LAPRALive.org](http://www.LAPRALive.org).
- 2) The first time you log in, click on the **REGISTER** button.
- 3) For Company Key, enter **LAPRA**. Then enter your **Social Security Number** and **date of birth**.
- 4) Click the **CONTINUE** button.
- 5) Fill in the information requested to create your account including a **user name** and **password**. Complete the three security questions and click the **CONTINUE** button.
- 6) On the Confirm screen, click the **CONTINUE** button.
- 7) Enter your user name and password and click on the **LOGIN** button.
- 8) Follow the onscreen instructions and complete the information requested.



### How to Submit Documents to LAPRA

You can submit documents to LAPRA using one of the 3 ways below.

1. Upload securely via [www.LAPRALive.org](http://www.LAPRALive.org). Click on "Help"



2. Email to [benefits@lapra.org](mailto:benefits@lapra.org); or
3. Mail to: LAPRA, 600 N. Grand Avenue, Los Angeles, CA 90012

Please contact a LAPRA representative if you have any questions regarding [www.LAPRALive.org](http://www.LAPRALive.org).

## Benefits Eligibility as a Retiree

As a retiree, you are eligible to continue many of the benefits provided to you by LAPRA. You are permitted to change medical and/or dental plans upon your retirement.

For detailed plan information, click on this link for the [Benefits Guide \(Retired Members\)](#).

### Medical Options

- Anthem PPO
- Anthem HMO (CA only)
- Kaiser HMO (CA only)
- Anthem HMO Medicare Advantage Plan (CA only)

All medical plans provide coverage for preventive care, office visits, hospitalization, surgery and prescription drugs for you and your eligible dependents.

### Vision Options

- Vision Service Plan (VSP)
- Kaiser Vision (CA only)

Vision coverage is bundled with your medical plan. LAPRA members, and their eligible dependents, who enroll in an Anthem plan automatically receive vision coverage through VSP.

For enrollees in the Kaiser HMO, vision care is provided through Kaiser.

### Dental Options

- Anthem PPO Dental
- Anthem HMO Dental (CA Only)

If you are enrolled in dental coverage through the Los Angeles Police Protective League (LAPPL) and you wish to retain that coverage, you must contact LAPPL.

### LAPRA Wellness Program

You and your adult dependents who are enrolled in a LAPRA medical plan will retain this benefit, which includes the free gym membership benefit.

### LAPRA Membership

You may continue with your LAPRA Membership upon retirement. Once you have been a LAPRA member for 25 years, membership is considered paid in full and dues are no longer required.

As a member of LAPRA, you may retain these LAPRA benefits upon retirement:

- **LAPRA Basic Life** – Life Insurance in the amount of \$6,000.
- **United Healthcare Optional Life & AD&D** – If you were enrolled in this plan as an active member, you may continue your coverage.
- **Unum Long Term Care (LTC)** - If you were enrolled in this plan as an active member, you may continue your coverage. LAPRA will contribute \$7.53 per month toward the cost of the Core LTC benefit for retired members.

## Rates Information

Rates for all the plans listed are posted on [www.LAPRALive.org](http://www.LAPRALive.org) and [www.lapra.org](http://www.lapra.org).  
You can also request them from a LAPRA representative.

## Retiree Medical and Dental Plan Costs

The cost of your LAPRA medical and/or dental coverage will depend on your plan and your coverage tier.

Click on the link below for a complete list of premium rates for all medical and dental plans:

[Retiree Premiums Booklet](#)

Medical and/or dental premiums are typically deducted from your monthly LAFPP pension check.

Your first pension will be payable approximately one to two months after your employment termination date and normally includes a retroactive payment and retroactive deductions to your retirement date.

### Health Subsidy Qualifications

You are eligible for a LAFPP subsidy if you:

- Are at least 55 years old.
- Receive a pension check from the LAFPP.
- Are enrolled in an LAFPP Board-approved health insurance plan.
- Have a minimum of 10 years of service.
- Enroll in Medicare to the full extent of eligibility (usually 3 months before age 65).

Members who retire prior to meeting the LAFPP subsidy eligibility requirements may opt to decline enrolling in a LAPRA health plan at the time of their retirement. These members will still be eligible to enroll in a LAPRA plan during Annual Enrollment or if the member:

- Experiences a qualifying life event **or**
- Reaches age 55 and becomes eligible for an LAFPP subsidy

### Enrollment at Age 55

Approximately 3 months prior to your 55<sup>th</sup> birthday, the LAFPP will contact you to inform you of your subsidy eligibility.

If you are already enrolled in an LAFPP Board-approved health and/or dental plan, your subsidy benefit will be automatically applied to your account on the month of your 55<sup>th</sup> birthday; no action is required on your part.

If you are not enrolled in a LAFPP Board-approved health or dental plan, you should contact LAPRA once you receive notification from LAFPP about your subsidy eligibility. A LAPRA Benefits Representative will walk you through the enrollment process.

## Subsidy Questions?

The pension and subsidy information above is taken directly from [www.LAFPP.com](http://www.LAFPP.com). All questions regarding subsidies should be directed to LAFPP at [dropsp@lafpp.com](mailto:dropsp@lafpp.com) or 844.885.2377.

## Medicare

### Enrollment at Age 65

LAFPP requires that all retired members receiving health insurance subsidies enroll in Medicare to the fullest extent of their entitlement three months before turning 65.

Although you will be required to enroll in Medicare Part D, you will not have to enroll in it directly through Medicare or through another non-LAPRA plan. LAPRA's Medicare Part D Prescription plan has been determined by the Federal Government to be better than the benefits provided by other plans. If you enroll in Medicare Part D directly with Medicare, or with another plan that you purchase independent of LAPRA, you will be paying for a benefit that you already have.

### How to Enroll in Medicare

LAPRA will send you information and Medicare Part D enrollment forms approximately 3 months prior to turning 65. You will need to:

1. Enroll in Medicare Parts A and B by going to [www.medicare.gov](http://www.medicare.gov) or visit your local Social Security Office.
2. Enroll in Medicare Part D through LAPRA by completing the forms provided to you.
3. Within 31 days of your 65<sup>th</sup> birthday, submit the Medicare Part D forms, along with a copy of your Medicare Card to LAPRA. See page 5 for instructions on how to submit forms to LAPRA.

Once the Medicare enrollment has been processed and all required forms have been received by LAPRA, the cost of your coverage and/or your subsidy will be adjusted accordingly. You will also receive a new insurance card from your health plan.

### Your Dependent Turns 65

LAFPP also requires that covered dependents (e.g. spouse/domestic partner, dependent child) of retired members enroll in Medicare to the full extent of their eligibility at age 65.

LAPRA will follow the same process explained above when your dependent(s) turn age 65. Your dependent(s) will need to follow Steps 1 – 3 above under How to Enroll in Medicare.

Once the Medicare enrollment has been processed and all required forms have been received by LAPRA, the cost of your coverage and/or your subsidy will be adjusted accordingly. Your dependent(s) will receive a new insurance care from your health plan.

Please feel free to contact a LAPRA representative when the time comes to help assist you with the enrollment process.

All the pension and subsidy information above is taken directly from [www.LAFPP.com](http://www.LAFPP.com). All questions regarding subsidy amount should be directed to LAFPP at [drosp@lafpp.com](mailto:drosp@lafpp.com) or 844.885.2377.

## IMPORTANT

If you do not enroll in Medicare Parts A, B and/or D, your premiums will be higher, and you may even be required to pay the full premium.

## Continuation of Health Coverage (COBRA)

Federal law requires that group health plans give employees and their covered dependents the opportunity to continue their health care coverage when there is a qualifying life event, including retirement.

As such, LAPRA will provide you with this notice when your employment ends and your active coverage terminates. Please note that domestic partners are not eligible for COBRA.

You will be eligible to continue your group medical, dental and/or vision coverage on an individual basis (18-36 months) when you or your dependent(s) become ineligible for LAPRA benefits.

Under COBRA you are responsible for the full cost of coverage, plus 2% for administrative fees.

Some retirees who are ineligible for a subsidy opt to enroll in COBRA, prior to enrolling in their retiree coverage, because it could be more cost effective.

If you would like more information about COBRA including rates, please request it from a LAPRA representative.

## How to Stay Informed After Retirement

LAPRA strives to maintain active communication with retirees regarding all issues related to their LAPRA benefits. We encourage you to access the various modes of communication that we provide.

1. **LAPRA's Member Portal ([www.LAPRALive.org](http://www.LAPRALive.org)):** LAPRA's secure portal allows you to view and update your benefits information. See page 5 for more details
2. **The Guardian Newsletter:** LAPRA's quarterly newsletter is available online or by mail and contains informative articles and updates about benefits and the LAPD related issues.
3. **LAPRA website ([www.LAPRA.org](http://www.LAPRA.org)):** LAPRA regularly posts announcements, events, updates, forms and documents on the website.
4. **Annual Enrollment (AE) Communications:** As a retiree, you are eligible to make annual changes to your benefits during AE. Please review the material sent to you in May of every year as it contains plan and rate updates.
5. **Contact LAPRA:** You can email LAPRA at [benefits@lapra.org](mailto:benefits@lapra.org) or call at 213.674.3701 or 888.252.7721 with questions or issues you may have. If you prefer, you can make a telephonic appointment with a Benefits Representative during business hours: 8:00 a.m. – 5:00 p.m. (PST)

## Key Contacts

### Los Angeles Police Relief Association, Inc. (LAPRA)

E: [benefits@lapra.org](mailto:benefits@lapra.org)

T: 213.674.3701 or 888.252.7721

[www.LAPRALive.org](http://www.LAPRALive.org) or [www.lapra.org](http://www.lapra.org)

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### Department of Fire & Police Pensions (LAFPP)

E: [dropsp@lafpp.com](mailto:dropsp@lafpp.com)

T: 213.279.3100 or 844.885.2377

[www.lafpp.com](http://www.lafpp.com)

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### Los Angeles Police Protective League (LAPPL)

E: [benefits@lappl.org](mailto:benefits@lappl.org)

T: 800.736.7070

[www.lapd.com](http://www.lapd.com)

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### LAPD Retirement Counselors

T: 213.486.6610

[www.lapdonline.org](http://www.lapdonline.org)

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### Anthem Blue Cross Medical & Dental Plans

Medical Plans: 800.289.2250

Prescriptions: 833-284-7514

Prescriptions Medicare Part D: 855-871-5489

Dental Plans: 866.527.5801

[www.anthem.com/ca](http://www.anthem.com/ca)

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### Kaiser HMO

T: 800.464.4000

[www.kp.org](http://www.kp.org)

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### Vision Service Plan

T: 800.877.7195

[www.vsp.com](http://www.vsp.com)

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### LAPRA Wellness Program

T: 855.817.0647

[lapra.sharecare.com](http://lapra.sharecare.com)

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