



Delta Dental Open Enrollment is from May 1–31, 2017

This year we are again pleased to announce there will be **no cost increase** to members and several enhanced benefits, while retaining all the outstanding benefits that members who participate in Delta Dental currently enjoy. The new enhancements include: Orthodontic coverage will be increased from \$2,000 to \$2,250; and a wellness D&P Maximum Waiver Option is now available where costs for covered diagnostic and preventive dental services don't accrue against plan year maximum. This benefit will allow members to have more dollars available for other needed dental services. For more details, go to the League's new online Benefit Solver website at LAPPLBenefits.com. It provides updated information and tools you need to review or change your dental coverage effective July 1, 2017. Please don't forget that Open Enrollment is the time to make any changes to your profile, include new family members or enroll if you do not currently participate in the League's dental plan!

Last year, many members took advantage of the many enhanced benefits our plan provides, such as no deductibles for PPO dentists and increased orthodontic and implant benefits, to name a few. If you are not a Delta Dental member, we urge you once again to look at the League's Delta Dental plan and see for yourself if the number one name in dental coverage, with the country's largest PPO network, is right for you.

I would like to take a moment to thank the following delegate benefit trustees for their hard work over these last several years in improving the benefits to our members and keeping costs low. Their dedication, loyalty, expertise and all the hours that they volunteer on behalf of our membership are very much appreciated. The delegate benefit trustees are **Joseph Kalyn, Silva Atwater, John Mumma and Kent Oderinlo**.

Pension Updates from 2016 LAFPP newsletter—LAFPP now offers Financial Planning Education Seminars!

These new seminars include a greater emphasis on topics that will help you prepare for retirement and assist you with your overall financial plan. The seminars: Early-Career, Late-Career and DROP Exit will cover topics designed to meet your needs based on your specific stage of career and retirement planning.

Seminar registration is by invite only.

Please ensure that your employing department has your most up-to-date address. You will be invited based on your years of service and age, and may RSVP online by logging in to “MyLAFPP,” at www.lafpp.com/members/how-to/access-mylafpp, or calling the Communications and Education Section at (213) 279-3155.

Early-Career seminar

A full-day seminar covering:

- LAFPP pension benefits
- Debt management
- Budgeting
- Deferred compensation and other eligible savings plans
- College planning
- Life insurance

The Early-Career seminar’s intended audience are active members with at least 10 or less years of service. The upcoming dates are: May 10, June 14, Aug. 22 and Oct. 25.

Mid-Career seminar

The Mid-Career seminar’s intended audience are active members with 10 to 15 years of service. The upcoming dates are: April 25 and Aug. 9.

Late-Career seminar

A full-day seminar covering:

- LAFPP Pension Benefits
- Debt management
- Deferred compensation and other eligible savings plans
- Federal and state taxes
- Social Security
- Long-term care
- Life insurance
- Estate preservation

The Late-Career seminar’s intended audience are active members within three to five years of retirement eligibility. The upcoming dates are:

- Tiers 3 and 4: June 28 and Nov. 8
- Tier 5: April 12, May 24, Sept. 27 and Dec. 6

DROP Exit seminar

A full-day seminar covering:

- Debt management
- Deferred compensation plan
- DROP account distribution elections
- Federal and state taxes
- Social Security
- Long-term care

- Life insurance
- Estate preservation

The DROP Exit seminar's intended audience are DROP members within two and half years of exiting the DROP program. Upcoming dates are Sept. 13, Oct. 11, Nov. 14 and Dec. 13. (*This seminar is not tier-specific.*)

If you have any questions, please call me at (213) 792-1089 or email me at CorinaLee@lappl.org. Be safe.