



63 Years of Dedicated Service
to L.A. County Retirees

RELAC *newsletter*

Your Pension and Health Care Watchdog

2021 Special Edition

RELAC Continues Lobbying to Eliminate Unfair Social Security Benefit Reductions

RELAC continues to lobby Congress to eliminate two provisions in the Social Security law that unfairly penalize many of our members – the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

WEP reduces Social Security benefits of LACERA retirees who worked for the County during the time the County did not participate in the Social Security system, or who earned Social Security benefits through other non-County employment. The most common application of this unfair penalty involves employees who worked in the private sector (and thus were covered by Social Security) before they became County employees. LACERA retirees who have 30 years or more of substantial earnings while a participant in the Social Security system are exempt from the WEP penalty. For retirees receiving a low retirement allowance, the WEP reduction in the Social Security benefit cannot exceed 50% of the retirement allowance.

The GPO applies to Social Security benefits of dependents (spouses, widows, and widowers). This unfair penalty reduces their Social Security benefits by an amount equal to two-thirds of the retirement allowance. In some cases, the Social Security dependent benefit is entirely wiped out by the GPO. This occurs when two-thirds of the LACERA retirement allowance is equal to or greater than the Social Security dependent benefit.

The Congressional Research Service reported that as of December 2017 in California alone, more than 249,000 beneficiaries were penalized by the WEP and nearly 99,000 by the GPO.

Legislation to repeal the WEP and GPO has been introduced during each session of Congress with widespread support, but has yet to win passage. RELAC will continue to fight to get relief for our members negatively impacted by these unfair laws.

We also encourage retirees to join the effort by writing their representatives to urge them to support legislation to put a stop to these reductions in Social Security benefits. Twenty-one personal statements from RELAC members describing how they are unfairly penalized by the WEP and GPO, submitted to Congress in 2020, can be found on our website.

To contact your member in Congress regarding the WEP and GPO, visit the following links: www.house.gov/representatives/find-your-representative and www.senate.gov/general/contact_information/senators_cfm.

Insurance, Supplemental Benefits Offered to Members

Insurance and supplemental benefits, offered exclusively to RELAC members through Pacific Group Agencies, Inc. (PGA), include home, auto, dental, vision, legal services, identity theft protection, pet care, travel, accident coverage and hearing aids. PGA may be reached at (800) 511-9065. Information is also available on RELAC's website at www.relac.org under Supplementary Benefits.



RELAC Members Receive Bimonthly Newsletter

One of the benefits of being a RELAC member is receiving a bimonthly 16-page newsletter that not only provides information about the organization and its activities, but also news about the County and former colleagues, both those who have retired and those still working. It also keeps you informed about your pension and health care benefits – what we consider our most important mission.

RELAC Website Is Packed With Information for County Retirees

Our website hosts a wealth of information valuable to RELAC members, including a calendar of events, announcements, supplementary benefits information, available discounts, past newsletters, membership applications, links to websites of interest, and more.

In addition, every month we post the latest list of new retirees and update the "In Memoriam" section.

Check out the website at www.relac.org and let us know if you have any ideas for improvement. Send comments to admin@relac.org. We welcome your suggestions.

Help Us Help You

Due to our aging membership, we must remain vigilant in signing up new members in order to remain a strong organization to protect your hard-earned pension and health benefits. We are the only organization that exclusively serves the interests of Los Angeles County retirees, so help us help you. For membership applications and brochures, call the RELAC office at (800) 537-3522, e-mail admin@relac.org, or go online at www.relac.org.

RELAC: OUR HISTORY

RELAC was incorporated on Feb. 5, 1958 as a non-profit organization consisting of retired employees of Los Angeles County (government) and those on the threshold of retirement. Its purpose was to preserve and promote the general welfare of its members. It has done so ever since.

Over the years we have variously been known by two different names: Retired Employees of Los Angeles County (RELAC) and the Alumni Employees of Los Angeles County (AEOLAC). Our organization adopted its final name change on Dec. 20, 1979 when it reverted to RELAC.

RELAC officers were active during the 1960s in promoting the passage of retirement pay packages and the County adoption of the retirement COLA (cost-of-living adjustment). During that same period, they were likewise actively seeking out better health insurance for retirees. As they did so, they were at the same time advancing the revolutionary idea of paying dues via payroll deduction. More importantly, in 1965 there were discussions about "What if the Medicare Bill passes?" It did on July 1, 1966.

RELAC's most important mission today is defending our pensions and health benefits against the relentless attacks of their critics. Three of our directors have historically served on the LACERA Boards of Retirement and Investments, helping to ensure retirees' interests are protected. RELAC also works with the Los Angeles County Board of Supervisors and the California Retired County Employees Association.

While LACERA, County unions, the Board of Supervisors, and the state Legislature all care about retirees' well-being, they have to deal with other competing interests. Only RELAC is exclusively interested in protecting and improving retiree benefits.

Excerpts From Letters to Editor: What Members Say About RELAC

Thank you for all you do for us County employees and retirees. You are a great organization. We NEED you there for us. All the activities are great, but the important thing is to protect our retirement.
Christina Fuentes, Long Beach, California

I want to thank all of you for doing so much for us retirees. It's above and beyond the call of duty.
Nelle A. Mullinax, La Mirada, California

Love the newsletter and really enjoy your articles. It's fun to see what some of my former friends and colleagues are up to.
V. Leigh Nielsen, Durango, Colorado

I would like to thank you for all your hard work you do to keep us retirees informed on our pension and health care benefits. I very much enjoy the RELAC newsletter, which helps me to be informed with County news.
Linda Campos, Downey, California

I look forward to the newsletters and read them from cover to cover. I appreciate all the articles and updates on benefits. I love reading about the travels of fellow retirees and appreciate the names of co-workers who have passed on. Keep up the good work!
Cynthia Taylor, Longview, Texas

As a retiree, please know how much I appreciate being able to keep up with all the news and events. I look forward to getting the newsletter every month.
Lorena Pulliam, Jonesboro, Georgia

Many thanks for taking such good care of all of us!
Dolores Parrish, Belleville, Michigan

Thank you for all the services and information you provide.
Stephanie Franklin, Los Angeles, California

You continue to make (the newsletter) an entertaining must-read publication.
Susan Rogers, Eugene, Oregon

Great Discounts Are Available Nationwide to RELAC Members

RELAC members have access to great discounts nationwide on tickets and services – including theme parks, movie theaters, sporting events, concerts, plays, hotels, car rentals, and more.

RELAC has contracted with TicketsatWork, created to provide organizations of all sizes with a complete and comprehensive discount ticket and services program, to make the new benefit available to members.

The discounts, provided without cost to RELAC, are available nationwide, benefitting our many members who live outside the Los Angeles area.

RELAC members also qualify for See's Candies discounts.

For information on specific discounts, go to RELAC's website at www.relac.org and click on Member Discounts in the menu.

RELAC Provides Annual Scholarships To Members and Immediate Families

Wanting to further the educational goals of members and their families, RELAC offers a scholarship program that provides up to five \$1,000 scholarships annually. The first five scholarships were awarded in 2020. To qualify, applicants must be a RELAC member or a child, stepchild, grandchild or great-grandchild of a member. Information and applications are available on RELAC's website at www.relac.org.

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Retired Employees
of Los Angeles County
1000 S. Fremont Ave.
Unit 15, Alhambra, CA
91803-8802

(626) 308-0532
(800) 537-3522
Fax (626) 308-2901

E-mail: admin@relac.org

Website:
www.relac.org

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Editor: Judy Hammond

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Office Hours

9 a.m. - 4 p.m.

Monday - Thursday

Closed Friday,

Saturday, Sunday &

Public Holidays



Giving Back

RELAC supports various community special projects, including the March of Dimes' "March for Babies" campaign, L.A. Regional Food Bank, and L.A. County Fire Department's annual toy drive. Shown above in front are Board members Dave Muir, Linda C. Hopkins, Don Fandry, and Brian Berger.

