

LIVE VIRTUAL COMMITTEE MEETING

*The Committee meeting will be held following the meeting scheduled prior.



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

You may submit a request to speak during Public Comment or provide a written comment by emailing PublicComment@lacera.com. If you would like to remain anonymous at the meeting without stating your name, please let us know.

Attention: Public comment requests must be submitted via email to PublicComment@lacera.com.

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION
300 N. LAKE AVENUE, SUITE 650, PASADENA, CA

AGENDA

MEETING OF THE INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE and BOARD OF RETIREMENT*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810
PASADENA, CA 91101

THURSDAY, JULY 15, 2021 - 9:00 A.M.**

This meeting will be conducted by the Insurance, Benefits and Legislative Committee by teleconference under the Governor's Executive Order N-29-20.

Any person may view the meeting online at
https://members.lacera.com/lmpublic/live_stream.xhtml

*The Committee may take action on any item on the agenda,
and agenda items may be taken out of order.*

COMMITTEE MEMBERS:

Les Robbins, Chair
Vivian H. Gray, Vice Chair
Shawn R. Kehoe
Ronald A. Okum
Wayne Moore, Alternate

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of June 10, 2021

II. PUBLIC COMMENT

(Written Public Comment – You may submit written public comments by email to PublicComment@lacera.com. Correspondence will be made part of the official record of the meeting. Please submit your written public comments or documentation as soon as possible and up to the close of the meeting.

Verbal Public Comment – You may also request to address the Committee. A request to speak must be submitted via email to PublicComment@lacera.com. We will contact you with information and instructions as to how to access the meeting as a speaker. If you would like to remain anonymous at the meeting without stating your name, please let us know.)

III. ACTION ITEMS

- A. Recommendation as submitted by Cassandra Smith, Director, Retiree Healthcare Division: That the Committee recommends the Board of Retirement approve an extension of the Retiree Healthcare Benefits Consulting contract with Segal Consulting for the period of July 1, 2022 through June 30, 2024. (Memorandum dated June 24, 2021)

IV. FOR INFORMATION

- A. Engagement Report for June 2021
Barry W. Lew, Legislative Affairs Officer
- B. Staff Activities Report for June 2021
Cassandra Smith, Director, Retiree Healthcare
- C. LACERA Claims Experience
Stephen Murphy, Segal Consulting
- D. Federal Legislation
Stephen Murphy, Segal Consulting
(for discussion purposes)

V. ITEMS FOR STAFF REVIEW

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

***The Board of Retirement has adopted a policy permitting any member of the Board to attend a standing committee meeting open to the public. In the event five or more members of the Board of Retirement (including members appointed to the Committee) are in attendance, the meeting shall constitute a joint meeting of the Committee and the Board of Retirement. Members of the Board of Retirement who are not members of the Committee may attend and participate in a meeting of a Board Committee but may not vote on any matter discussed at the meeting. The only action the Committee may take at the meeting is approval of a recommendation to take further action at a subsequent meeting of the Board.**

****Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Board of Retirement meeting preceding it. Please be on call.**

Any documents subject to public disclosure that relate to an agenda item for an open session of the Committee, that are distributed to members of the Committee less than 72 hours prior to the meeting, will be available for public inspection at the time they are distributed to a majority of the Committee, at LACERA's offices at 300 North Lake Avenue, Suite 820, Pasadena, California during normal business hours from 9:00 a.m. to 5:00 p.m. Monday through Friday.

Requests for reasonable modification or accommodation of the telephone public access and Public Comments procedures stated in this agenda from individuals with disabilities, consistent with the Americans with Disabilities Act of 1990, may call the Board Offices at (626) 564-6000, Ext. 4401/4402 from 8:30 a.m. to 5:00 p.m. Monday through Friday or email PublicComment@lacera.com, but no later than 48 hours prior to the time the meeting is to commence.

MINUTES OF THE MEETING OF THE
INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
and
BOARD OF RETIREMENT*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

GATEWAY PLAZA - 300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

JUNE 10, 2021, 10:12 A.M. – 10:34 A.M.

This meeting was conducted by the Insurance, Benefits & Legislative Committee by teleconference under the Governor's Executive Order No. N-29-20.

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
Shawn R. Kehoe
Ronald Okum
Wayne Moore, Alternate

ABSENT; Vivian H. Gray, Vice Chair

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Alan Bernstein
JP Harris
William Pryor
Herman B. Santos

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare
Santos H. Kreimann, Chief Executive Officer
JJ Popowich, Assistant Executive Officer
Johanna Fontenot, Interim Chief Counsel
Steven Rice, Chief Counsel
Barry W. Lew, Legislative Affairs Officer

Stephen Murphy, Vice President
Segal Consulting

Paul Sadro
Segal Consulting

STAFF, ADVISORS, PARTICIPANTS (Continued)

Richard Ward, Senior Vice President
Segal Consulting

Michael Szeto, Senior Actuarial Associate
Segal Consulting

The meeting was called to order by Chair Robbins at 10:12 a.m. Due to the absence of Ms. Gray, the Chair announced that Mr. Moore, as the alternate, would be a voting member of the Committee.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the special meeting of May 5, 2021

Mr. Okum made a motion, Mr. Kehoe seconded, to approve the minutes of the special meeting of May 5, 2021. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement approve a visit in 2021 to Sacramento, CA (or alternatively, to local district offices within Los Angeles County) with the California State Legislature by staff as designated by the Chair of the Board of Retirement. (Memorandum dated May 28, 2021)

Mr. Okum made a motion, Mr. Robbins seconded, to approve the recommendation. The motion passed unanimously.

IV. FOR INFORMATION

A. Semi-Annual Report on Approved Engagements
Barry W. Lew, Legislative Affairs Officer

The semi-annual report on approved engagements was discussed.

IV. FOR INFORMATION (Continued)

- B. Engagement Report for May 2021
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

- C. Staff Activities Report for May 2021
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- D. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through April 2021 were discussed.

- E. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

V. ITEMS FOR STAFF REVIEW

There was nothing to report.

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

The meeting adjourned at 10:34 a.m.

***The Board of Retirement has adopted a policy permitting any member of the Board to attend a standing committee meeting open to the public. In the event five or more members of the Board of Retirement (including members appointed to the Committee) are in attendance, the meeting shall constitute a joint meeting of the Committee and the Board of Retirement. Members of the Board of Retirement who are not members of the Committee may attend and participate in a meeting of a Board Committee but may not vote on any matter discussed at the meeting. The only action the Committee may take at the meeting is approval of a recommendation to take further action at a subsequent meeting of the Board.**



June 24, 2021

TO: Each Trustee
Insurance, Benefits & Legislative Committee

FROM: Cassandra Smith, Director 
Retiree Healthcare Division

FOR: **July 15, 2021 Insurance, Benefits & Legislative Committee Meeting**

SUBJECT: TWO-YEAR EXTENSION REQUEST FOR RETIREE HEALTHCARE BENEFITS CONSULTING SERVICES CONTRACT FOR THE PERIOD OF JULY 1, 2022 THROUGH JUNE 30, 2024

RECOMMENDATION

The Insurance, Benefits & Legislative Committee recommends the Board of Retirement approve an extension of the Retiree Healthcare Benefits Consulting contract with Segal Consulting for the period of July 1, 2022 through June 30, 2024.

BACKGROUND

Since the inception of the LACERA-administered Retiree Healthcare Benefits Program in 1970, the Board of Retirement has utilized the services of an insurance consultant in the area of plan design, program evaluation, rate renewals, selection of carriers (when necessary), and the design and production of communications for participants.

Most recently, in 2016, through a competitive bid process, the Board of Retirement at its meeting of January 12, 2017, selected Segal Consulting to provide Retiree Healthcare Consulting Services. The contract is for a five (5) year period beginning July 1, 2017 and ending June 30, 2022.

This past year has been a very active and busy one for LACERA. In addition, the healthcare landscape has become more complex than it has ever been with a lot of uncertainty as to what changes are in the making with Medicare and our senior population. Additionally, we have many projects on our agenda for the coming year. Therefore, staff believes that it is very important to have consistency and a trusting collaborative relationship with the people we are working with to assist us in making the right decisions for our members.

The projects we are currently involved in and have scheduled are:

- Anthem Blue Cross \$1 Million Lifetime maximum
- Retiree Healthcare Disability Reciprocity
- Kaiser Rate Structure
- Dual Coverage
- 2022-2023 healthcare premium contract renewal negotiations
- Board of Supervisors approval of the Medicare Part B Reimbursement Program
- Development of RHC Customer Service training manual
- Implementing provisions of federal legislation
- Continuing to network and collaborate with carriers, vendors, national organizations, and federal agencies involved in retiree healthcare
- We are monitoring the transition incentives occurring in the healthcare landscape from fee form service to value based models

Over the last four years, Segal Consulting has been providing LACERA with high-level service during our annual healthcare premium contract renewal negotiations, monthly carrier reports, RDS actuarial attestation, OPEB valuation, and other technical healthcare industry questions. Segal's team is always been collaborative with staff and Trustees and they are meticulous with meeting all set deadlines.

CONCLUSION

This past year has been a very active and busy one for LACERA. We implemented remote working capabilities and servicing members using more technology than ever. In addition, Retiree Healthcare also began working with our health plans toward being able to submit our enrollment and eligibility files electronically.

Segal Consulting is already familiar with the uniqueness of our Retiree Healthcare Program, as well as the benefits and claims experience. We have critical projects in process and scheduled that would best be served having a firm familiar with our program to continue through the completion of most of these projects accurately and as efficiently as possible.

Insurance, Benefits & Legislative Committee

June 24, 2021

Page 3 of 3

IT IS THEREFORE RECOMMENDED THAT The Insurance, Benefits & Legislative Committee recommends the Board of Retirement approve an extension of the Retiree Healthcare Benefits Consulting contract with Segal Consulting for the period of July 1, 2022 through June 30, 2024.

Reviewed and Approved



Santos H. Kreimann
Chief Executive Officer

Attachments

Fee Proposals



Stephen Murphy
Vice President
smurphy@segalco.com

500 North Brand Boulevard
Suite 1400
Glendale, CA 91203-3338
segalco.com

May 18, 2021

Cassandra Smith
Director, Retiree Healthcare
LACERA
300 N. Lake Avenue, Suite 300
Pasadena, CA 91101

Re: LACERA – Contract Extension

Dear Cassandra,

On behalf of the entire Segal team, we are excited to submit for your consideration our proposed extension of the Retiree Healthcare Benefits Consulting Services contract with LACERA.

We propose continuing the existing scope of services at the current annual fixed fee of \$741,600, invoiced monthly in arrears, for the periods:

- 7/1/2022 – 6/30/2023
- 7/1/2023 – 6/30/2024

We look forward to discussing our proposal with you at your convenience and finalizing a mutually agreeable contract extension.

Sincerely,

A handwritten signature in blue ink, appearing to read "S Murphy", written over a light blue horizontal line.

Stephen Murphy
Vice President

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
JUNE 2021
FOR INFORMATION ONLY**

PPIC Survey: Californians & Their Government

The Public Policy Institute of California released its periodic survey *Californians & Their Government* that examines the attitudes of Californians on a variety of issues on not only the state but also the national level.

Key findings for state issues include—

- Fifty-five percent of Californians approve of Governor Newsom’s handling of his job overall; 64 percent approve his handling of COVID-19; 49 percent approve of the Legislature.
- Among likely voters, 40 percent would vote to remove Governor Newsom from office, with Republicans more likely than others to vote yes.
- Californians name jobs, the economy, and COVID-19 as the top issues facing the state. Fifty-six percent say California is going in the right direction, but 53 percent say the state is in a recession.
- Regarding personal finances, fewer than half of adults rate their situation as excellent (11%) or good (36%). Compared to a year ago, 20 percent say they are better off, 24 percent say they are worse off, and 56 percent say they are about the same.
- On inequality, sixty-two percent say that the gap between the rich and the poor is getting larger. About 65 percent say the state government should do more to reduce that gap.
- Thirty-six percent say the state budget situation is a big problem today, which is an all-time low since PPIC started asking this question in 2006. Overwhelming majorities favor assistance with overdue rent and utilities (81%) and another round of stimulus checks (70%).

Key findings for national issues include—

- Two in three Californians approve of President Biden’s job performance, and three in four approve his handling of COVID. Forty-three percent of adults and 31 percent of likely voters approve of the U.S. Congress.
- Fifty percent of adults and 45 percent of likely voters approve of Speaker Nancy Pelosi’s performance. Thirty-two percent of adults and 24 percent of likely voters approve of Minority Leader Kevin McCarthy.
- Fifty-three percent of Californians say things in the United States are going in the right direction. Fifty-five percent think the U.S. will have good times financially in the next 12 months.

- Three in 10 adults are very (10%) or somewhat (18%) concerned about getting COVID and being hospitalized. An overwhelming majority (86%) say the worst is behind us. One in six say they will not get vaccinated.
- Overwhelming majorities of Californians (71%) and likely voters (70%) support the 2021 Equality Act. Thirty-seven percent say society has not gone far enough in accepting people who are transgender.
- Six in 10 adults and likely voters have a favorable opinion of the Affordable Care Act. A majority of adults and likely voters are in favor of guaranteed health insurance, with about four in ten in favor even if it means raising taxes.

[\(Source\)](#)

Society of Actuaries Study: Financial Perspectives on Aging and Retirement Across the Generations

The Society of Actuaries commissioned the second iteration of a study on financial perspectives across generations. The sample group consisted of about 2,000 individuals with roughly 400 people in each generation: Millennials, Gen Xers, Late Boomers, Early Boomers, and Silent Generation.

The following are the Top 10 findings in the study—

- Financial impact of COVID-19: 36 percent say the pandemic negatively impacted their overall financial situation, while 14 percent say the impact was positive. All generations say they reduced spending as a result of the pandemic.
- Job disruption is most common with Millennials with 4 in 10 experiencing job loss or reduced pay, whereas the same was experienced by 33 percent of Gen Xers and 21 percent of Late Boomers.
- Thirty-five percent of workers have changed or considered changing their retirement date as a result of the pandemic with most respondents delaying their retirement.
- Worries about climate change impacting retirement is highest among Millennials, who believe it will impact their health, increase likelihood of property damage, and influence where they will retire.
- For most potential retirement risks, the level of concern is greatest with younger age groups. Although the pandemic has not caused a significant increase of concern regarding retirement risks in general, many are worried about the pandemic's impact on retirement savings.
- Since the beginning of the pandemic, 2 in 10 experienced changes in their living situation with housing the more common change among younger generations. 10 percent of Millennials and 7 percent of Gen Xers had trouble with rent or mortgage payments.

- Six in 10 report a negative impact of the pandemic on their feeling of well-being. Feelings of loneliness and isolation are most prominent among Millennials connected to use of social media or video calls with family and friends.
- A third have provided financial support to a family member and 16 percent have received support in the past year. Twenty-eight percent are concerned that their adult children need financial help, and 20 percent are concerned their parents need support.
- Debt is complicating the finances of about half of Millennials and 35 percent of Gen Xers. Stress from debt is highest among younger generations.
- Men are more likely to say they feel optimistic, in control, satisfied, happy, or smart while women more often report feeling overwhelmed and depressed. The differences are the most pronounced in the Boomer and Silent generations.

[\(Source\)](#)

Gen X Perceptions of Retirement

Blackrock's fifth annual DC Pulse Survey, which studied more than 1,000 participants and 300 retirees in 225 large defined contribution plans, found that members of Generation X have the gloomiest outlook about their retirement prospects than any other age group. Only 62 percent of Gen Xers believe their retirement savings are on track, compared to 76 percent of Millennials and 68 percent of Baby Boomers. Gen Xers are also the cohort most likely to report they are not on track at all (13%), compared to Millennials (8%) and Baby Boomers (11%). Cost of living and other expenses, as well as not saving enough, are the reasons cited for concerns. In terms of gender differences, women have lower levels of confidence in retirement readiness (59%) compared to men (78%). [\(Source\)](#)

State-Run IRAs

Maine

Governor Janet Mills of Maine just signed into law the Act To Promote Individual Retirement Savings through a Public-Private Partnership, which had passed the Maine Legislature on June 17. As with many of these plans, it auto-enrolls employees at a 5% contribution rate with the option to opt-out. The plan also provides for regular automatic re-enrollment as well for those who opted out. The current plan option is a Roth IRA, although a traditional IRA may be offered in the future. The law also allows the self-employed and independent contractors to participate. The program will be phased in over the course of a year for employers depending on the size of their workforce. [\(Source\)](#)

North Carolina

House Bill 899 is currently moving through the North Carolina General Assembly to create a small business savings and retirement program. It would establish a 12-member North Carolina Small Business Retirement Savings Board as part of the state's Department of Commerce. One of the board's mandates is to design, develop, implement, maintain, govern, and promote a retirement savings program for those employers that do not offer

one. The bill indicates that about 1.7 million North Carolina families do not have access to employer-sponsored retirement plans. ([Source](#))

Delaware

According to Delaware's State Treasurer's office, about 54 percent of Delaware businesses do not offer any form of retirement benefits, which affects 200,000 employees who lack access to a retirement plan. House Bill 205 proposes to create the Delaware EARNs program (Expanding Access for Retirement and Necessary Savings). Businesses with more than 5 employees would be required to participate unless they provide their own retirement plan, and employees will be auto-enrolled with an opt-out option. ([Source](#))

Milwaukee Pension System

Milwaukee Mayor Tom Barrett announced the formation of a 13-members Mayor's Task Force on Milwaukee's Pension System to deal with the city's increasing pension costs, which will require \$77 million annually starting in 2023 to fully fund its pension system. The city is constrained from raising property taxes and may need to consider layoffs. The city's pension plan is currently 80-percent funded, but the city charter requires it to be 100-percent funded. It has \$5.5 billion in assets, and the actuarial modeling will get it to 100% by 2043. The task force's report is expected to include all feasible approaches and will be released in mid-August 2021. ([Source](#))

New Jersey Pension Reform: Potential Rollback

New Jersey state lawmakers are seeking to undo a portion of former Governor Chris Christie's pension reform bill that was enacted in 2010. The bill closed the prosecutors' part of the pension system to new enrollees. Advocates say that it has become more difficult to recruit and retain county prosecutors and state attorneys general as a result. Those who are hired after 2010 are enrolled in a defined contribution plan, and the President of the Assistant Prosecutors' Association of New Jersey says that there is a lack of incentive for new prosecutors to stay on for a long-term career. The bill would reopen the prosecutors' part of the pension plan and allow those who are in the defined contribution plan to pay for service credit during their time in that plan. ([Source](#))

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
JUNE 2021
FOR INFORMATION ONLY**

July 1, 2021 – June 30, 2022 Insurance Premium Rate Table Update

Staff completed the insurance premium rate tables update for the LACERA-administered medical and dental/vision plans, for the June 30, 2021 Pay Period, for coverage effective July 1, 2021.

In addition, the insurance rate table update for the Los Angeles County Firefighters Local 1014 medical plan was also completed, based on the letter provided by LACFF Local 1014 to LACERA

We would like to thank Systems staff for their continued support with this annual project.

Retiree Healthcare Communications

The Retiree Healthcare member communications update for the July 1, 2021 – June 30, 2022 plan year was completed by staff and the Segal team. The following member communication pieces were updated and uploaded to the LACERA website:

- Premium Rate Booklet (CA), Effective July 1, 2021
- Out-of-State Premium Rate Booklet, Effective July 1, 2021
- Comparison Chart, Effective July 1, 2021
- Comparison Chart, with Medicare, Effective July 1, 2021
- Comparison Chart, Out-of-Area, Effective July 1, 2021
- Dental/Vision Chart, Effective July 1, 2021

Kudos to RHC staff, Segal team and LACERA Communications team for their assistance.

2021 Rate Booklet (Out-of-State) Mass Mailing

Staff completed the mass mailing of the 2021 Out-of-State Rate Booklet mailing to 491 members enrolled in the following out-of-state LACERA-administered medical plans: Kaiser Colorado, Kaiser Georgia, Kaiser Hawaii, Kaiser Oregon, Kaiser Washington, and Cigna Preferred with Rx (available in Maricopa County and Apache Junction, Pinal County, AZ only).

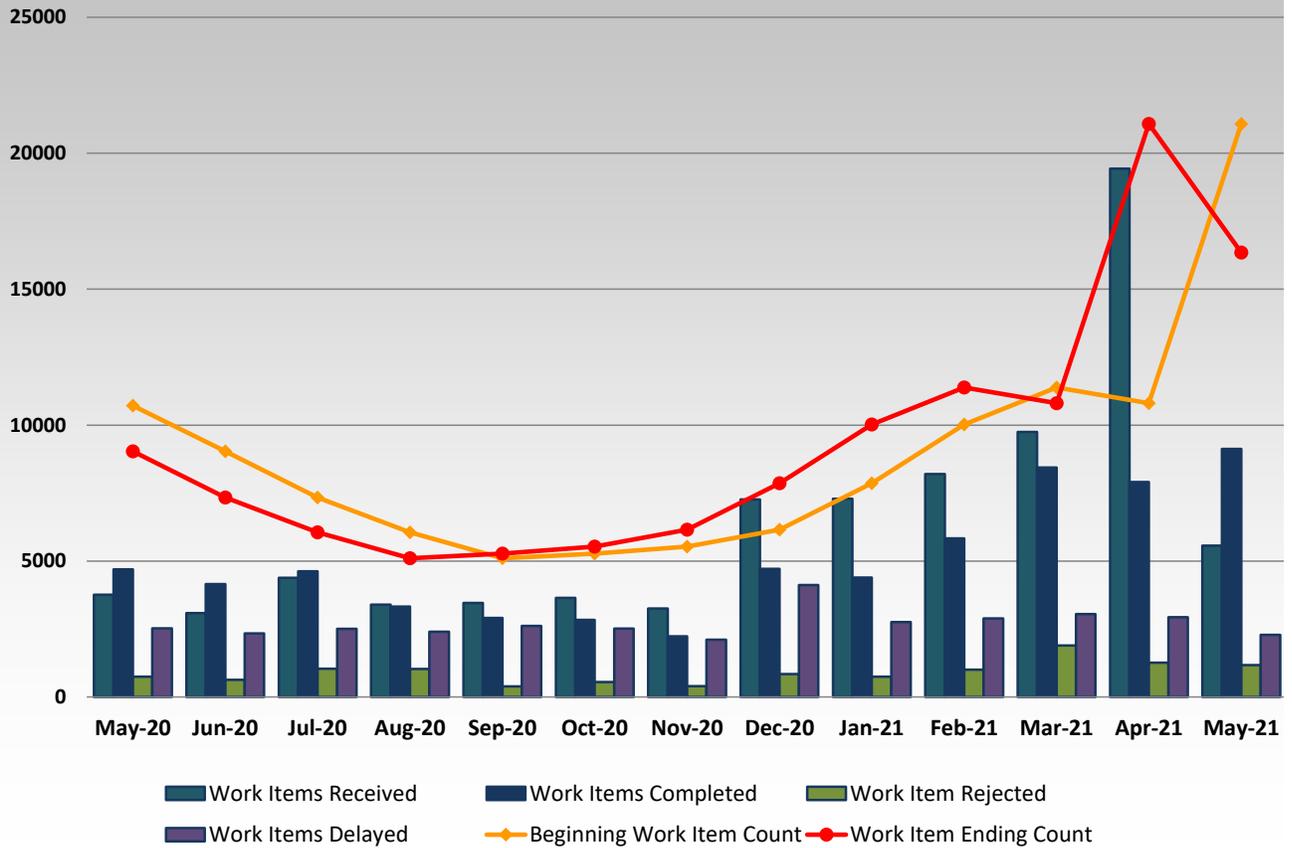
Kudos to RHC staff and the Systems team for their assistance.

Retiree Healthcare Division

Trend Report

MAY 2020 ~ MAY 2021

Updated 6/26/2021

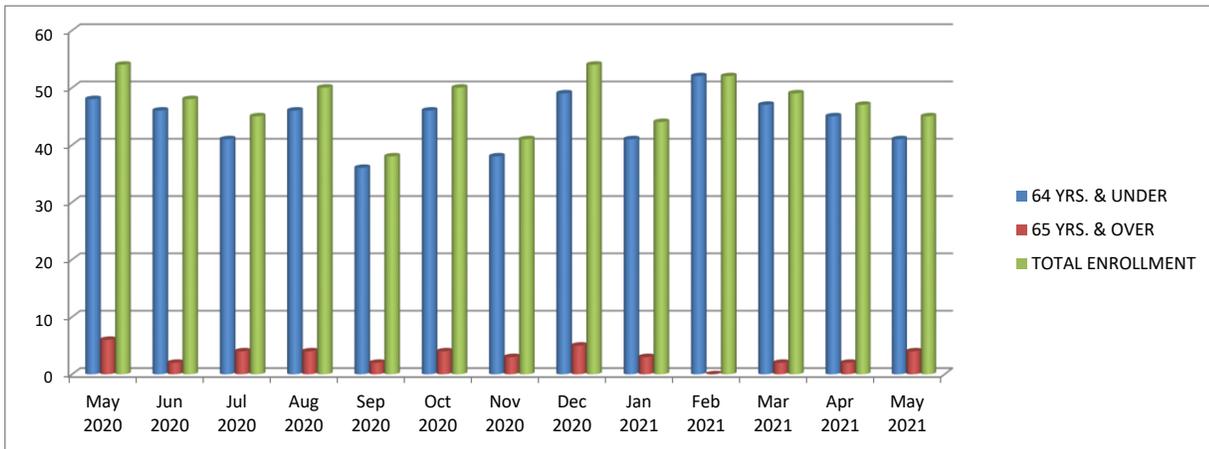


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
May-20	10715	3764	4697	748	2526	9034
Jun-20	9034	3084	4150	633	2334	7335
Jul-20	7335	4382	4623	1038	2510	6056
Aug-20	6056	3397	3324	1027	2400	5102
Sep-20	5102	3458	2903	386	2612	5271
Oct-20	5271	3648	2837	549	2514	5533
Nov-20	5533	3250	2235	396	2110	6152
Dec-20	6152	7263	4709	842	4117	7864
Jan-21	7864	7289	4388	746	2760	10019
Feb-21	10019	8195	5830	999	2885	11385
Mar-21	11385	9749	8436	1890	3046	10808
Apr-21	10808	19437	7902	1262	2932	21081
May-21	21081	5563	9121	1175	2288	16348

**Retirees Monthly Age Breakdown
MAY, 2020 ~ MAY, 2021**

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
May 2020	48	6	54
Jun 2020	46	2	48
Jul 2020	41	4	45
Aug 2020	46	4	50
Sep 2020	36	2	38
Oct 2020	46	4	50
Nov 2020	38	3	41
Dec 2020	49	5	54
Jan 2021	41	3	44
Feb 2021	52	0	52
Mar 2021	47	2	49
Apr 2021	45	2	47
May 2021	41	4	45



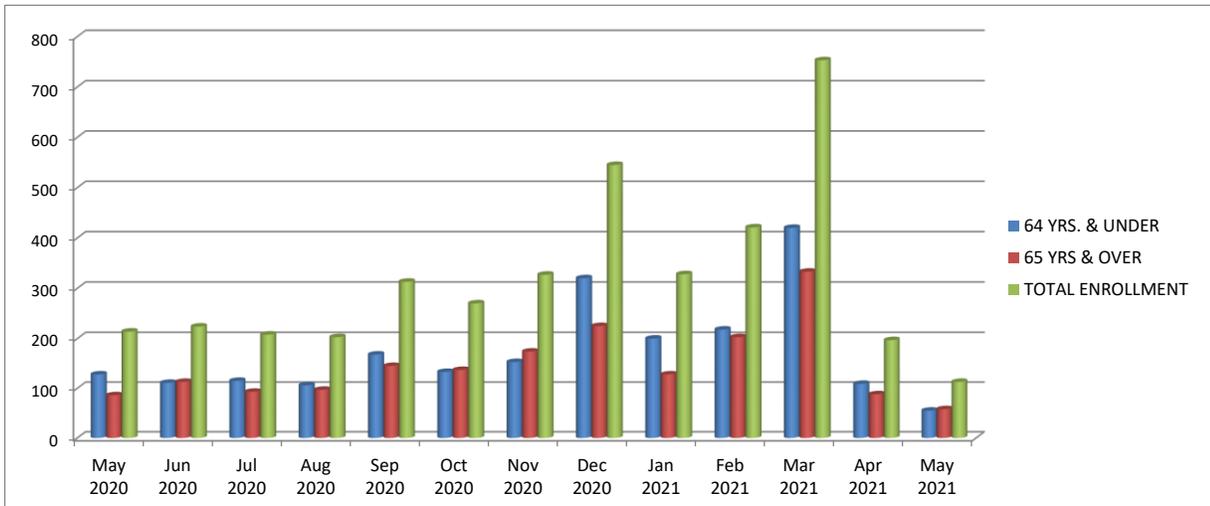
PLEASE NOTE:

- Next Report will include the following dates: June 1, 2021 through June 30, 2021.

Retirees Monthly Age Breakdown MAY, 2020 ~ MAY, 2021

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
May 2020	128	86	214
Jun 2020	111	113	224
Jul 2020	115	93	208
Aug 2020	106	97	203
Sep 2020	168	145	313
Oct 2020	133	137	270
Nov 2020	153	174	327
Dec 2020	320	225	545
Jan 2021	200	128	328
Feb 2021	218	203	421
Mar 2021	420	333	753
Apr 2021	109	88	197
May 2021	55	58	113



PLEASE NOTE:

- Next Report will include the following dates: June 1, 2021 through June 30, 2021.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 6/30/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6967	\$974,519.20	2	\$148.30
241	139	\$20,114.00	0	\$0.00
242	877	\$125,213.50	0	\$0.00
243	4175	\$1,176,183.60	1	\$54.20
244	18	\$2,682.30	0	\$0.00
245	56	\$7,666.20	0	\$0.00
246	22	\$2,874.00	0	\$0.00
247	135	\$20,535.00	0	\$0.00
248	11	\$4,522.20	1	\$43.00
249	52	\$15,537.20	0	\$0.00
250	15	\$4,421.90	0	\$0.00
Plan Total:	12,467	\$2,354,269.10	4	\$245.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	28	\$4,508.80	0	\$0.00
322	5	\$674.80	0	\$0.00
324	22	\$4,879.50	0	\$0.00
327	3	\$401.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	59	\$10,691.70	0	\$0.00
KAISER SR. ADVANTAGE				
394	11	\$1,564.80	0	\$0.00
397	4	\$569.30	0	\$0.00
398	2	\$687.60	0	\$0.00
403	11324	\$1,563,031.97	5	\$382.70
413	1590	\$229,191.20	0	\$0.00
418	5837	\$1,647,746.00	0	\$0.00
419	262	\$35,226.60	0	\$0.00
426	229	\$31,664.30	0	\$0.00
427	64	\$5,933.00	0	\$0.00
445	3	\$464.90	0	\$0.00
446	2	\$272.10	0	\$0.00
451	36	\$5,236.40	0	\$0.00
455	3	\$465.00	0	\$0.00
457	9	\$2,756.40	0	\$0.00
458	2	\$312.60	0	\$0.00
462	66	\$9,730.90	0	\$0.00
465	6	\$1,033.90	0	\$0.00
466	29	\$7,869.30	0	\$0.00
472	33	\$4,853.50	0	\$0.00
476	4	\$541.50	0	\$0.00
478	17	\$5,518.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	79	\$11,210.20	0	\$0.00
486	4	\$322.20	0	\$0.00
488	45	\$13,028.10	0	\$0.00
491	2	\$282.50	0	\$0.00
Plan Total:	19,664	\$3,579,657.67	5	\$382.70

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 6/30/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	322	\$45,743.10	0	\$0.00
613	88	\$26,273.40	0	\$0.00
Plan Total:	410	\$72,016.50	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1826	\$262,994.40	1	\$36.50
702	398	\$56,012.10	0	\$0.00
703	1168	\$338,796.65	0	\$0.00
704	92	\$14,109.00	0	\$0.00
705	36	\$10,255.00	0	\$0.00
Plan Total:	3,520	\$682,167.15	1	\$36.50
Grand Total:	36,120	\$6,698,802.12	10	\$664.70

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 6/30/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6967	\$974,519.20	2	\$148.30
241	139	\$20,114.00	0	\$0.00
242	877	\$125,213.50	0	\$0.00
243	4175	\$1,176,183.60	1	\$54.20
244	18	\$2,682.30	0	\$0.00
245	56	\$7,666.20	0	\$0.00
246	22	\$2,874.00	0	\$0.00
247	135	\$20,535.00	0	\$0.00
248	11	\$4,522.20	1	\$43.00
249	52	\$15,537.20	0	\$0.00
250	15	\$4,421.90	0	\$0.00
Plan Total:	12,467	\$2,354,269.10	4	\$245.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	28	\$4,508.80	0	\$0.00
322	5	\$674.80	0	\$0.00
324	22	\$4,879.50	0	\$0.00
327	3	\$401.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	59	\$10,691.70	0	\$0.00
KAISER SR. ADVANTAGE				
394	11	\$1,564.80	0	\$0.00
397	4	\$569.30	0	\$0.00
398	2	\$687.60	0	\$0.00
403	11324	\$1,563,031.97	5	\$382.70
413	1590	\$229,191.20	0	\$0.00
418	5837	\$1,647,746.00	0	\$0.00
419	262	\$35,226.60	0	\$0.00
426	229	\$31,664.30	0	\$0.00
427	64	\$5,933.00	0	\$0.00
445	3	\$464.90	0	\$0.00
446	2	\$272.10	0	\$0.00
451	36	\$5,236.40	0	\$0.00
455	3	\$465.00	0	\$0.00
457	9	\$2,756.40	0	\$0.00
458	2	\$312.60	0	\$0.00
462	66	\$9,730.90	0	\$0.00
465	6	\$1,033.90	0	\$0.00
466	29	\$7,869.30	0	\$0.00
472	33	\$4,853.50	0	\$0.00
476	4	\$541.50	0	\$0.00
478	17	\$5,518.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	79	\$11,210.20	0	\$0.00
486	4	\$322.20	0	\$0.00
488	45	\$13,028.10	0	\$0.00
491	2	\$282.50	0	\$0.00
Plan Total:	19,664	\$3,579,657.67	5	\$382.70

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 6/30/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	322	\$45,743.10	0	\$0.00
613	88	\$26,273.40	0	\$0.00
Plan Total:	410	\$72,016.50	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1826	\$262,994.40	1	\$36.50
702	398	\$56,012.10	0	\$0.00
703	1168	\$338,796.65	0	\$0.00
704	92	\$14,109.00	0	\$0.00
705	36	\$10,255.00	0	\$0.00
Plan Total:	3,520	\$682,167.15	1	\$36.50
LOCAL 1014				
804	184	\$33,646.20	0	\$0.00
805	186	\$30,323.70	0	\$0.00
806	642	\$213,093.60	0	\$0.00
807	51	\$8,731.80	0	\$0.00
808	14	\$4,930.20	0	\$0.00
812	242	\$39,738.60	0	\$0.00
813	1	\$148.50	0	\$0.00
Plan Total:	1,320	\$330,612.60	0	\$0.00
Grand Total:	37,440	\$7,029,414.72	10	\$664.70

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	520	\$460,079.47	\$70,147.16	\$387,283.10	\$457,430.26	(\$2,007.74)	\$455,422.52
202	283	\$491,358.75	\$47,538.41	\$447,770.00	\$495,308.41	\$0.00	\$495,308.41
203	77	\$150,866.10	\$32,328.45	\$122,994.99	\$155,323.44	\$0.00	\$155,323.44
204	25	\$29,500.38	\$8,885.79	\$18,189.81	\$27,075.60	\$0.00	\$27,075.60
SUBTOTAL	905	\$1,131,804.70	\$158,899.81	\$976,237.90	\$1,135,137.71	(\$2,007.74)	\$1,133,129.97
Anthem Blue Cross I							
211	633	\$807,329.26	\$54,638.83	\$767,455.07	\$822,093.90	(\$6,182.65)	\$815,911.25
212	247	\$573,765.00	\$30,623.43	\$513,905.28	\$544,528.71	(\$2,228.45)	\$542,300.26
213	60	\$162,423.60	\$22,019.75	\$148,289.20	\$170,308.95	\$0.00	\$170,308.95
214	18	\$32,006.07	\$3,479.88	\$25,205.96	\$28,685.84	\$0.00	\$28,685.84
215	2	\$861.78	\$34.48	\$827.30	\$861.78	\$0.00	\$861.78
SUBTOTAL	960	\$1,576,385.71	\$110,796.37	\$1,455,682.81	\$1,566,479.18	(\$8,411.10)	\$1,558,068.08
Anthem Blue Cross II							
221	2,217	\$2,833,292.75	\$157,270.06	\$2,727,685.52	\$2,884,955.58	(\$7,419.18)	\$2,877,536.40
222	1,993	\$4,594,710.12	\$113,760.35	\$4,365,966.62	\$4,479,726.97	(\$6,685.35)	\$4,473,041.62
223	847	\$2,306,415.12	\$87,702.39	\$2,185,677.74	\$2,273,380.13	(\$10,513.80)	\$2,262,866.33
224	180	\$303,215.40	\$29,639.33	\$306,044.94	\$335,684.27	\$1,832.00	\$337,516.27
225	1	\$430.89	\$215.44	\$215.45	\$430.89	\$0.00	\$430.89
SUBTOTAL	5,238	\$10,038,064.28	\$388,587.57	\$9,585,590.27	\$9,974,177.84	(\$22,786.33)	\$9,951,391.51

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,994	\$3,632,002.76	\$523,834.78	\$3,170,038.02	\$3,693,872.80	(\$8,979.61)	\$3,684,893.19
241	140	\$232,068.20	\$22,091.62	\$214,757.27	\$236,848.89	\$0.00	\$236,848.89
242	869	\$1,470,317.81	\$90,346.67	\$1,333,701.65	\$1,424,048.32	\$0.00	\$1,424,048.32
243	4,178	\$4,333,427.48	\$464,826.33	\$3,785,178.86	\$4,250,005.19	(\$7,017.01)	\$4,242,988.18
244	18	\$16,717.68	\$2,953.45	\$15,568.11	\$18,521.56	\$0.00	\$18,521.56
245	55	\$52,010.56	\$5,405.36	\$45,676.44	\$51,081.80	\$0.00	\$51,081.80
246	22	\$45,477.96	\$3,348.83	\$42,129.13	\$45,477.96	\$0.00	\$45,477.96
247	138	\$287,338.02	\$18,704.65	\$262,431.83	\$281,136.48	\$0.00	\$281,136.48
248	11	\$15,859.03	\$403.69	\$26,655.10	\$27,058.79	\$0.00	\$27,058.79
249	54	\$77,853.42	\$5,824.58	\$71,945.32	\$77,769.90	\$0.00	\$77,769.90
250	15	\$24,234.60	\$840.13	\$23,394.47	\$24,234.60	\$0.00	\$24,234.60
SUBTOTAL	12,494	\$10,187,307.52	\$1,138,580.09	\$8,991,476.20	\$10,130,056.29	(\$15,996.62)	\$10,114,059.67
CIGNA Network Model Plan							
301	258	\$428,854.79	\$113,097.62	\$322,246.91	\$435,344.53	(\$4,887.33)	\$430,457.20
302	79	\$236,138.90	\$59,052.07	\$177,086.83	\$236,138.90	\$0.00	\$236,138.90
303	7	\$24,706.43	\$8,310.64	\$16,338.75	\$24,649.39	\$0.00	\$24,649.39
304	15	\$32,953.80	\$14,423.95	\$18,529.85	\$32,953.80	\$0.00	\$32,953.80
SUBTOTAL	359	\$722,653.92	\$194,884.28	\$534,202.34	\$729,086.62	(\$4,887.33)	\$724,199.29

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Healthspring Pref w/ Rx - Phoenix, AZ							
321	28	\$11,150.21	\$1,322.65	\$12,518.99	\$13,841.64	\$0.00	\$13,841.64
322	6	\$10,306.68	\$687.11	\$7,901.79	\$8,588.90	\$0.00	\$8,588.90
324	21	\$16,741.56	\$1,917.68	\$10,258.00	\$12,175.68	\$0.00	\$12,175.68
327	3	\$6,776.55	\$451.77	\$6,324.78	\$6,776.55	\$0.00	\$6,776.55
329	1	\$1,342.91	\$0.00	\$1,342.91	\$1,342.91	\$0.00	\$1,342.91
SUBTOTAL	59	\$46,317.91	\$4,379.21	\$38,346.47	\$42,725.68	\$0.00	\$42,725.68

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,570	\$1,864,103.57	\$163,977.22	\$1,724,017.47	\$1,887,994.69	\$0.00	\$1,887,994.69
403	11,348	\$2,979,477.36	\$289,814.52	\$2,719,103.13	\$3,008,917.65	(\$6,339.74)	\$3,002,577.91
404	558	\$659,327.20	\$14,293.19	\$655,633.42	\$669,926.61	(\$3,710.60)	\$666,216.01
405	1,145	\$1,349,858.42	\$21,018.69	\$1,356,895.62	\$1,377,914.31	\$14,687.01	\$1,392,601.32
411	1,857	\$4,393,590.54	\$207,194.46	\$4,145,327.08	\$4,352,521.54	\$0.00	\$4,352,521.54
413	1,581	\$2,290,286.85	\$110,897.64	\$2,165,296.53	\$2,276,194.17	(\$2,736.04)	\$2,273,458.13
414	94	\$234,250.00	\$1,804.10	\$229,678.40	\$231,482.50	\$0.00	\$231,482.50
418	5,820	\$3,012,602.56	\$225,975.29	\$2,777,113.93	\$3,003,089.22	(\$5,683.40)	\$2,997,405.82
419	260	\$377,839.44	\$4,554.74	\$393,232.28	\$397,787.02	\$0.00	\$397,787.02
420	126	\$298,035.98	\$1,126.44	\$285,173.60	\$286,300.04	\$0.00	\$286,300.04
421	8	\$9,385.04	\$1,126.21	\$8,258.83	\$9,385.04	\$0.00	\$9,385.04
422	254	\$606,575.41	\$2,253.62	\$605,869.55	\$608,123.17	\$0.00	\$608,123.17
423	5	\$14,055.00	(\$4,312.44)	(\$11,943.55)	(\$16,255.99)	\$0.00	(\$16,255.99)
426	226	\$329,061.00	\$2,575.28	\$305,253.58	\$307,828.86	\$0.00	\$307,828.86
427	57	\$91,597.44	\$2,118.20	\$30,994.24	\$33,112.44	\$0.00	\$33,112.44
428	56	\$131,388.88	\$844.65	\$130,544.23	\$131,388.88	\$0.00	\$131,388.88
429	3	\$7,040.22	\$0.00	\$7,040.22	\$7,040.22	\$0.00	\$7,040.22
430	142	\$335,437.96	\$3,800.07	\$324,789.09	\$328,589.16	\$0.00	\$328,589.16
431	5	\$14,077.38	(\$2,084.32)	\$1,217.35	(\$866.97)	\$0.00	(\$866.97)
432	1	\$8,095.04	(\$78.61)	\$78.61	\$0.00	\$0.00	\$0.00
SUBTOTAL	25,116	\$19,006,085.29	\$1,046,898.95	\$17,853,573.61	\$18,900,472.56	(\$3,782.77)	\$18,896,689.79

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	6	\$6,169.02	\$1,192.68	\$4,976.34	\$6,169.02	\$0.00	\$6,169.02
451	36	\$11,050.56	\$1,203.29	\$9,847.27	\$11,050.56	\$0.00	\$11,050.56
453	7	\$15,910.23	\$0.00	\$15,910.23	\$15,910.23	\$0.00	\$15,910.23
454	1	\$3,068.62	\$361.56	\$2,707.06	\$3,068.62	\$0.00	\$3,068.62
455	3	\$3,981.39	\$0.00	\$3,981.39	\$3,981.39	\$0.00	\$3,981.39
457	9	\$5,453.28	\$1,272.44	\$4,180.84	\$5,453.28	\$0.00	\$5,453.28
458	2	\$4,575.94	\$91.52	\$4,484.42	\$4,575.94	(\$4,744.64)	(\$168.70)
SUBTOTAL	64	\$50,209.04	\$4,121.49	\$46,087.55	\$50,209.04	(\$4,744.64)	\$45,464.40
Kaiser - Georgia							
441	3	\$3,396.99	\$0.00	\$3,396.99	\$3,396.99	\$0.00	\$3,396.99
442	5	\$5,661.65	\$0.00	\$6,770.32	\$6,770.32	\$0.00	\$6,770.32
445	3	\$4,643.40	\$0.00	\$4,643.40	\$4,643.40	\$0.00	\$4,643.40
446	2	\$3,095.60	\$0.00	\$3,095.60	\$3,095.60	\$0.00	\$3,095.60
461	16	\$20,381.94	\$2,001.40	\$12,766.21	\$14,767.61	\$0.00	\$14,767.61
462	67	\$28,372.49	\$3,895.92	\$27,017.39	\$30,913.31	\$0.00	\$30,913.31
463	2	\$4,513.34	\$1,128.33	\$3,385.01	\$4,513.34	\$0.00	\$4,513.34
465	6	\$9,286.80	\$928.68	\$9,882.26	\$10,810.94	\$0.00	\$10,810.94
466	29	\$24,329.26	\$872.50	\$23,456.76	\$24,329.26	\$0.00	\$24,329.26
SUBTOTAL	133	\$103,681.47	\$8,826.83	\$94,413.94	\$103,240.77	\$0.00	\$103,240.77

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	4	\$4,708.05	\$263.65	\$1,521.29	\$1,784.94	\$0.00	\$1,784.94
472	33	\$15,469.08	\$2,446.92	\$13,022.16	\$15,469.08	\$0.00	\$15,469.08
473	1	\$1,819.99	\$546.60	\$1,273.39	\$1,819.99	\$0.00	\$1,819.99
474	5	\$9,376.15	\$0.00	\$11,447.92	\$11,447.92	\$0.00	\$11,447.92
475	1	\$2,808.84	\$101.78	\$2,707.06	\$2,808.84	\$0.00	\$2,808.84
476	4	\$5,609.48	\$2,496.21	\$3,113.27	\$5,609.48	\$0.00	\$5,609.48
478	17	\$15,801.84	\$1,635.96	\$14,165.88	\$15,801.84	\$0.00	\$15,801.84
479	1	\$2,280.75	\$0.00	\$2,280.75	\$2,280.75	\$0.00	\$2,280.75
SUBTOTAL	66	\$57,874.18	\$7,491.12	\$49,531.72	\$57,022.84	\$0.00	\$57,022.84
Kaiser - Oregon							
481	4	\$4,618.64	\$854.45	\$3,764.19	\$4,618.64	\$0.00	\$4,618.64
482	80	\$38,348.80	\$6,711.02	\$31,637.78	\$38,348.80	\$0.00	\$38,348.80
484	4	\$9,205.28	\$300.44	\$8,904.84	\$9,205.28	\$0.00	\$9,205.28
486	3	\$6,504.08	(\$1.14)	\$3,250.32	\$3,249.18	\$0.00	\$3,249.18
488	45	\$42,782.40	\$6,331.82	\$37,401.30	\$43,733.12	\$0.00	\$43,733.12
489	1	\$1,096.82	\$0.00	\$1,096.82	\$1,096.82	\$0.00	\$1,096.82
491	2	\$3,136.36	\$0.00	\$3,136.36	\$3,136.36	\$0.00	\$3,136.36
495	1	\$2,686.64	\$391.58	\$2,295.06	\$2,686.64	\$0.00	\$2,686.64
498	2	\$4,987.96	\$397.84	\$4,590.12	\$4,987.96	\$0.00	\$4,987.96
SUBTOTAL	142	\$113,366.98	\$14,986.01	\$96,076.79	\$111,062.80	\$0.00	\$111,062.80
SCAN Health Plan							
611	321	\$91,319.20	\$20,307.17	\$72,093.43	\$92,400.60	\$0.00	\$92,400.60
613	88	\$49,768.80	\$8,184.17	\$40,487.43	\$48,671.60	\$0.00	\$48,671.60
SUBTOTAL	409	\$141,088.00	\$28,491.34	\$112,580.86	\$141,072.20	\$0.00	\$141,072.20

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,831	\$616,712.85	\$75,028.66	\$555,793.63	\$630,822.29	(\$2,058.90)	\$628,763.39
702	393	\$640,212.54	\$38,967.62	\$577,137.92	\$616,105.54	\$0.00	\$616,105.54
703	1,167	\$777,268.10	\$82,208.03	\$705,953.07	\$788,161.10	(\$2,034.90)	\$786,126.20
704	94	\$174,106.56	\$12,518.69	\$164,975.48	\$177,494.17	(\$1,779.38)	\$175,714.79
705	36	\$31,750.92	\$1,869.78	\$29,881.14	\$31,750.92	\$0.00	\$31,750.92
706	1	\$362.92	\$14.52	\$348.40	\$362.92	\$0.00	\$362.92
SUBTOTAL	3,522	\$2,240,413.89	\$210,607.30	\$2,034,089.64	\$2,244,696.94	(\$5,873.18)	\$2,238,823.76
United Healthcare							
707	460	\$594,734.21	\$56,252.54	\$529,261.64	\$585,514.18	\$0.00	\$585,514.18
708	435	\$1,021,100.22	\$43,582.66	\$986,075.87	\$1,029,658.53	\$0.00	\$1,029,658.53
709	374	\$1,040,449.75	\$61,817.85	\$964,678.10	\$1,026,495.95	\$2,669.40	\$1,029,165.35
SUBTOTAL	1,269	\$2,656,284.18	\$161,653.05	\$2,480,015.61	\$2,641,668.66	\$2,669.40	\$2,644,338.06

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	67	\$82,680.01	\$2,690.17	\$77,521.78	\$80,211.95	\$0.00	\$80,211.95
802	318	\$707,559.54	\$19,313.24	\$688,246.30	\$707,559.54	\$0.00	\$707,559.54
803	330	\$866,131.20	\$23,569.27	\$847,706.77	\$871,276.04	\$0.00	\$871,276.04
804	185	\$228,295.55	\$6,540.32	\$219,916.46	\$226,456.78	(\$34,855.68)	\$191,601.10
805	186	\$413,855.58	\$13,750.64	\$400,104.94	\$413,855.58	(\$30,323.70)	\$383,531.88
806	644	\$1,432,919.32	\$33,953.84	\$1,395,605.80	\$1,429,559.64	(\$208,732.08)	\$1,220,827.56
807	51	\$133,856.64	\$2,204.70	\$131,651.94	\$133,856.64	(\$8,731.80)	\$125,124.84
808	14	\$36,744.96	\$209.97	\$36,534.99	\$36,744.96	(\$4,930.20)	\$31,814.76
809	22	\$27,148.66	\$3,159.11	\$23,989.55	\$27,148.66	\$0.00	\$27,148.66
810	10	\$22,250.30	\$3,337.53	\$18,912.77	\$22,250.30	\$0.00	\$22,250.30
811	2	\$5,249.28	\$0.00	\$5,249.28	\$5,249.28	\$0.00	\$5,249.28
812	242	\$298,635.26	\$22,385.17	\$276,250.09	\$298,635.26	(\$39,738.60)	\$258,896.66
813	1	\$2,225.03	\$0.00	\$2,225.03	\$2,225.03	(\$148.50)	\$2,076.53
SUBTOTAL	2,072	\$4,257,551.33	\$131,113.96	\$4,123,915.70	\$4,255,029.66	(\$327,460.56)	\$3,927,569.10
Kaiser - Washington							
393	6	\$7,454.04	\$1,043.57	\$6,410.47	\$7,454.04	\$0.00	\$7,454.04
394	11	\$4,792.70	\$392.13	\$4,400.57	\$4,792.70	\$0.00	\$4,792.70
395	3	\$6,939.00	\$945.47	\$8,156.74	\$9,102.21	\$0.00	\$9,102.21
396	1	\$3,867.64	\$1,160.58	\$2,707.06	\$3,867.64	\$0.00	\$3,867.64
397	5	\$7,531.80	\$120.51	\$5,904.93	\$6,025.44	\$0.00	\$6,025.44
398	2	\$1,726.80	\$483.50	\$1,243.30	\$1,726.80	\$0.00	\$1,726.80
SUBTOTAL	28	\$32,311.98	\$4,145.76	\$28,823.07	\$32,968.83	\$0.00	\$32,968.83
Medical Plan Total	52,836	\$52,361,400.38	\$3,614,463.14	\$48,500,644.48	\$52,115,107.62	(\$393,280.87)	\$51,721,826.75

Medical and Dental Vision Insurance Premiums July 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	24,896	\$1,280,812.72	\$141,336.26	\$1,164,334.31	\$1,305,670.57	(\$3,288.10)	\$1,302,382.47
502	23,361	\$2,504,000.10	\$189,774.07	\$2,309,822.75	\$2,499,596.82	(\$3,165.93)	\$2,496,430.89
503	10	\$632.20	\$69.55	\$562.65	\$632.20	\$0.00	\$632.20
SUBTOTAL	48,267	\$3,785,445.02	\$331,179.88	\$3,474,719.71	\$3,805,899.59	(\$6,454.03)	\$3,799,445.56
CIGNA Dental HMO/Vision							
901	3,479	\$161,413.97	\$19,608.09	\$144,193.07	\$163,801.16	(\$465.10)	\$163,336.06
902	2,516	\$239,653.80	\$20,554.03	\$224,237.91	\$244,791.94	(\$480.65)	\$244,311.29
903	1	\$46.91	\$20.64	\$26.27	\$46.91	\$0.00	\$46.91
SUBTOTAL	5,996	\$401,114.68	\$40,182.76	\$368,457.25	\$408,640.01	(\$945.75)	\$407,694.26
Dental/Vision Plan Total	54,263	\$4,186,559.70	\$371,362.64	\$3,843,176.96	\$4,214,539.60	(\$7,399.78)	\$4,207,139.82
GRAND TOTALS	107,099	\$56,547,960.08	\$3,985,825.78	\$52,343,821.44	\$56,329,647.22	(\$400,680.65)	\$55,928,966.57

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
<u>Anthem Blue Cross Prudent Buyer Plan</u>		
\$630.26	201	Retiree Only
\$1,239.88	202	Retiree and Spouse/Domestic Partner
\$1,399.26	203	Retiree, Spouse/Domestic Partner and Children
\$810.01	204	Retiree and Children
\$172.06	205	Survivor Children Only Rates
<u>Anthem Blue Cross Plan I</u>		
\$904.25	211	Retiree Only
\$1,630.31	212	Retiree and Spouse/Domestic Partner
\$1,923.10	213	Retiree, Spouse/Domestic Partner and Children
\$1,196.44	214	Retiree and Children
\$299.58	215	Survivor Children Only Rates
<u>Anthem Blue Cross Plan II</u>		
\$904.25	221	Retiree Only
\$1,630.31	222	Retiree and Spouse/Domestic Partner
\$1,923.10	223	Retiree, Spouse/Domestic Partner and Children
\$1,196.44	224	Retiree and Children
\$299.58	225	Survivor Children Only Rates
<u>Anthem Blue Cross Plan III</u>		
\$365.20	240	Retiree Only with Medicare
\$1,167.61	241	Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross I)
\$1,167.61	242	Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross II)
\$726.87	243	Retiree and Spouse/Domestic Partner - Both with Medicare
\$653.93	244	Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross I)
\$653.93	245	Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross II)
\$1,456.25	246	Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross I)
\$1,456.25	247	Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross II)
\$1,015.45	248	Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross I)
\$1,015.45	249	Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross II)
\$1,138.02	250	Member, Spouse/Domestic Partner, Child (3 with Medicare)

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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CIGNA Network Model Plan

\$1,143.49	301	Retiree Only
\$2,064.71	302	Retiree and Spouse/Domestic Partner
\$2,438.35	303	Retiree, Spouse/Domestic Partner and Children
\$1,517.57	304	Retiree and Children
\$378.87	305	Survivor Children Only Rates

CIGNA Medicare Select Plus Rx (Available in the Phoenix, AZ area only)

\$328.00	321	Retiree Only with Medicare
\$1,249.22	322	Retiree and Spouse/Domestic Partner/Domestic Partner - One with Medicare
\$651.00	324	Retiree and Spouse/Domestic Partner -Both with Medicare
\$702.09	325	Retiree and Children
\$1,622.87	327	Retiree, Spouse/Domestic Partner and Children - One with Medicare
\$1,025.09	329	Retiree, Spouse/Domestic Partner and Children - Two with Medicare

Kaiser

\$774.10	401	Retiree Only ("Basic")
N/A	402	Retiree Only ("Supplement")
\$235.64	403	Retiree Only ("Senior Advantage")
\$894.95	404	Retiree Only ("Excess I")
\$795.39	405	Retiree Only - ("Excess II")
\$1,408.39	406	Retiree Only ("Excess III")
\$1,543.20	411	Retiree and Family (All family members are "Basic")
N/A	412	Retiree and Family (One family member is "Supplement"; others are "Basic")
\$1,004.74	413	Retiree and Family (One family member is "Senior Advantage"; others are "Basic")
\$1,664.05	414	Retiree and Family (One family member is "Excess I"; others are "Basic")
N/A	415	Retiree and Family (Two or more family members are "Supplement")
N/A	416	Retiree and Family (One family member is "Senior Advantage"; others are "Supplement")
N/A	417	Retiree and Family (One family member is "Excess I"; others are "Supplement")
\$466.28	418	Retiree and Family (Two or more family members are "Senior Advantage")
\$1,125.59	419	Retiree and Family (One family member is "Excess I"; others are "Senior Advantage")
\$1,784.90	420	Retiree and Family (Two or more family members are "Excess I")
N/A	421	Survivor Children Only Rates
\$1,564.49	422	Retiree and Family (One family member is "Excess II"; others are "Basic")
\$2,177.49	423	Retiree and Family (One family member is "Excess III"; others are "Basic")

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
<u>Kaiser (continued)</u>		
N/A	424	Retiree and Family (One family member is "Supplement"; others are "Excess II")
N/A	425	Retiree and Family (One family member is "Supplement"; others are "Excess III")
\$1,026.03	426	Retiree and Family (One family member is "Senior Advantage"; others are "Excess II")
\$1,639.03	427	Retiree and Family (One family member is "Senior Advantage"; others are "Excess III")
\$1,685.34	428	Retiree and Family (One family member is "Excess I"; others are "Excess II")
\$2,298.34	429	Retiree and Family One family member is "Excess I"; others are "Excess III")
\$1,585.78	430	Retiree and Family (Two or more family members are "Excess II")
\$2,198.78	431	Retiree and Family (One family member is "Excess II"; others are "Excess III")
\$2,811.78	432	Retiree and Family (Two or more family members are "Excess III")
<u>Kaiser Colorado</u>		
\$793.06	450	Retiree Only ("Basic" under age 65)
\$327.27	451	Retiree Only ("Senior Advantage")
\$1,754.57	453	Retiree and Family (Two family members are "Basic")
\$2,369.25	454	Retiree and Family (Three or more family members are "Basic")
\$1,115.33	455	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic")
\$649.55	457	Retiree and Family (Two family members are "Senior Advantage")
\$1,857.56	458	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$1,437.60	459	Retiree and Family (Two family members are "Senior Advantage"; one or more are "Basic")
<u>Kaiser Georgia</u>		
\$847.24	440	Retiree Only ("Basic" over age 65 with Medicare Part B only)
\$847.24	441	Retiree Only ("Basic over age 65 with Medicare Part A only)
\$847.24	442	Retiree Only ("Basic over age 65 without Medicare Part A or Medicare Part B)
\$361.11	443	Retiree Only ("Basic" over age 65 - Medicare eligible who is classified as having renal failure)
\$1,203.35	444	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part B only)
\$1,203.35	445	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part A only)
\$1,203.35	446	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 without Medicare Part A and B)
\$847.24	461	Retiree Only ("Basic" under age 65)
\$361.11	462	Retiree Only ("Senior Advantage")

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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Kaiser Georgia (continued)

\$1,689.48	463	Retiree and Family (Two family members are "Basic")
\$2,531.72	464	Retiree and Family (Three or more family members are "Basic")
\$1,203.35	465	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
\$717.22	466	Retiree and Family (Two family members are "Senior Advantage")
\$2,045.59	467	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$1,559.46	468	Retiree and Family (Two family members are "Senior Advantage"; one is "Basic")
\$1,915.57	469	Retiree and Family (Three or more family members are "Senior Advantage"; one is "Basic")
\$2,045.59	470	Retiree and Family (Three or more family members are "Basic"; one is "Senior Advantage")

Kaiser Hawaii

\$795.16	471	Retiree Only ("Basic" under age 65)
\$346.45	472	Retiree Only ("Senior Advantage")
\$1,381.42	473	Retiree Only (Over age 65 without Medicare Part A or Medicare Part B)
\$1,585.31	474	Retiree and Family (Two family members are "Basic")
\$2,375.47	475	Retiree and Family (Three or more family members are "Basic")
\$1,136.61	476	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
\$2,171.58	477	Retiree and Family (One family member is "Basic" under age 65; one is over age 65 without Medicare Part A or Medicare Part B)
\$687.90	478	Retiree and Family (Two family members are "Senior Advantage")
\$1,722.87	479	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 without Medicare Part A or Medicare Part B)

Kaiser Oregon

\$806.67	481	Retiree Only ("Basic" under age 65)
\$465.92	482	Retiree Only ("Senior Advantage")
\$1,205.27	483	Retiree Only (Over age 65 without Medicare Part A or Medicare Part B)
\$1,608.34	484	Retiree and Family (Two family members are "Basic")
\$2,410.01	485	Retiree and Family (Three or more family members are "Basic")
\$1,267.59	486	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
N/A	487	Retiree Only (Medicare Cost "Supplement" program)
\$926.84	488	Retiree and Family (Two family members are "Senior Advantage")
\$1,110.84	489	Retiree Only (Over age 65 with Medicare Part A only)
\$1,205.27	490	Retiree Only (Over age 65 with Medicare Part B only)

*Benchmark premiums are bolded.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<u>Kaiser Oregon (continued)</u>		
\$1,571.76	491	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 with Medicare Par A only)
\$1,666.19	492	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 without Medicare Part A or Medicare Part B)
\$2,069.26	493	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$1,728.51	494	Retiree and Family (Two family members are "Senior Advantage"; one is "Basic")
\$2,405.54	495	Retiree and Family (Two family members are over age 65 without Medicare Part A or Medicare Part B)
\$2,216.68	496	Retiree and Family (Two family members are over age 65 with Medicare Part A only)
\$2,216.68	497	Retiree and Family (One family member is "Basic"; one is over age 65 with Medicare Part A only)
\$2,006.94	498	Retiree and Family (One family member is "Basic"; one is over age 65 without Medicare Part A or Medicare Part B)

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

- Includes people who have both Part A and Part B of Medicare, who were enrolled in Kaiser's Medicare supplement ("M" coverage) before July 1, 1987, and who chose to stay in that Kaiser arrangement.
- It is not open to new enrollments.
- People who have left it cannot return to it.

"Senior Advantage"

- Includes participants who are age 65 or older and who have assigned both Medicare Part A and Part B to Kaiser.

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

- Is for participants in the Excess Plan who either have Medicare Part B only or are not eligible for Medicare.

"Excess III"

- Is for participants in the Excess Plan who either have Medicare Parts A and B and have not assigned their Medicare benefits to Kaiser or have not provided their Medicare status to LACERA. Premium is above the Anthem Blue Cross I and II Benchmark rate. and II Benchmark.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<u>SCAN Health Plan</u>		
\$304.00	611	Retiree Only with SCAN
\$603.00	613	Retiree and 1 Dependent - Both with SCAN (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child. Both Retiree and Dependent must have Medicare.)
<u>United Healthcare Medicare Advantage (UHCMA)</u>		
(For both members and dependents who are enrolled in UHCMA, or a family combination of UHCMA/UHC)		
\$293.62	701	Retiree Only with Secure Horizons
\$1,203.81	702	Retiree and 1 Dependent - One with Secure Horizons (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child)
\$582.24	703	Retiree and 1 Dependent - Both with Secure Horizons (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child)
\$1,360.59	704	Retiree and 2 or More Dependents - One with Secure Horizons (Retiree and 2 or More Dependents = Retiree, Spouse/Domestic Partner and 1 or More Children OR Retiree and 2 or More Children)
\$739.02	705	Retiree and 2 or More Dependents - Two with Secure Horizons (Retiree and 2 or More Dependents = Retiree, Spouse/Domestic Partner and 1 or More Children OR Retiree and 2 or More Children)
\$261.24	706	Survivor Children Only Rates
<u>United Healthcare (UHC)</u>		
(For members and dependents under age 65 [no Medicare])		
\$915.18	707	Retiree Only
\$1,671.68	708	Retiree and 1 Dependent
\$1,982.16	709	Retiree and 2 Or More Dependents
<u>Local 1014 Firefighters</u>		
\$914.03	801	Member Under 65
\$1,648.06	802	Member + 1 Under 65
\$1,944.04	803	Member + 2 Under 65
\$914.03	804	Member with Medicare
\$1,648.06	805	Member + 1; 1 Medicare
\$1,648.06	806	Member + 1; 2 Medicare
\$1,944.04	807	Member + 2; 1 Medicare
\$1,944.04	808	Member + 2; 2 Medicare

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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Local 1014 Firefighters (continued)

\$914.03	809	Surviving Spouse Under 65
\$1,648.06	810	Surviving Spouse + 1; Under 65
\$1,944.04	811	Surviving Spouse + 2 Under 65
\$914.03	812	Surviving Spouse with Medicare
\$1,648.06	813	Surviving Spouse + 1; 1 Medicare
\$1,944.04	814	Spouse + 1; 1 Medicare
\$1,648.06	815	Surviving Spouse + 1; 2 Medicare

CIGNA Indemnity - Dental/Vision

\$46.55	501	Retiree Only
\$99.61	502	Retiree and Dependent(s)
\$57.81	503	Survivor Children Only Rates

CIGNA HMO - Dental/Vision

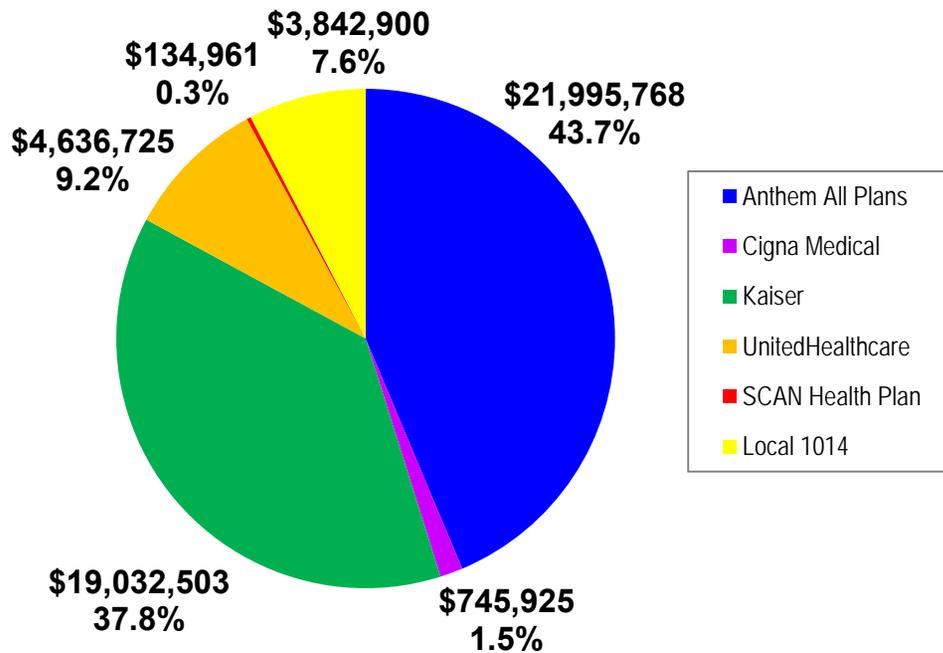
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending May 2021

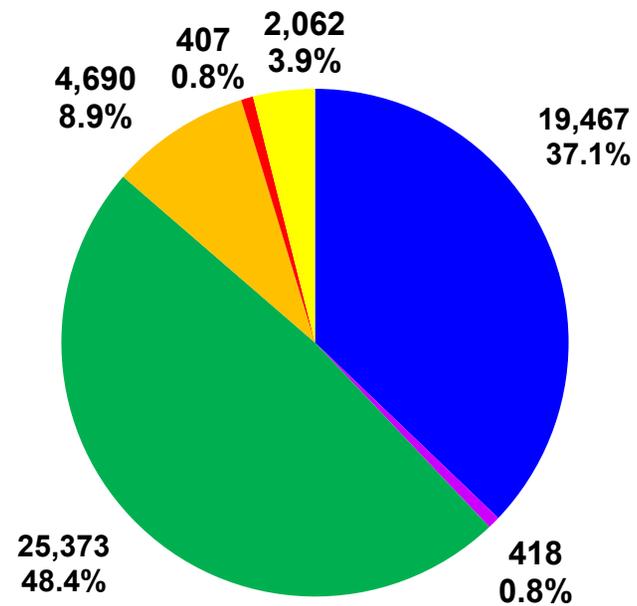
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$21,995,768	43.7%	19,467	37.1%
Cigna Medical	\$745,925	1.5%	418	0.8%
Kaiser	\$19,032,503	37.8%	25,373	48.4%
UnitedHealthcare	\$4,636,725	9.2%	4,690	8.9%
SCAN Health Plan	\$134,961	0.3%	407	0.8%
Local 1014	\$3,842,900	7.6%	2,062	3.9%
Combined Medical	\$50,388,782	100.0%	52,417	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,178,112	53,855
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Monthly Premium

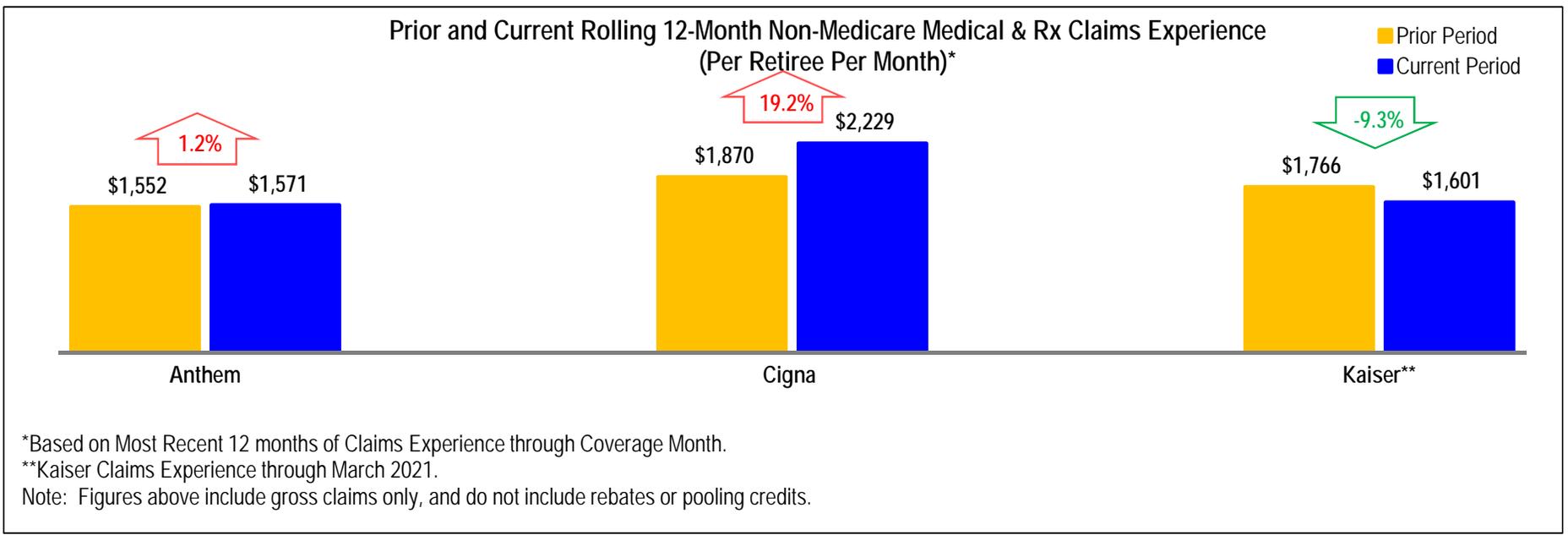
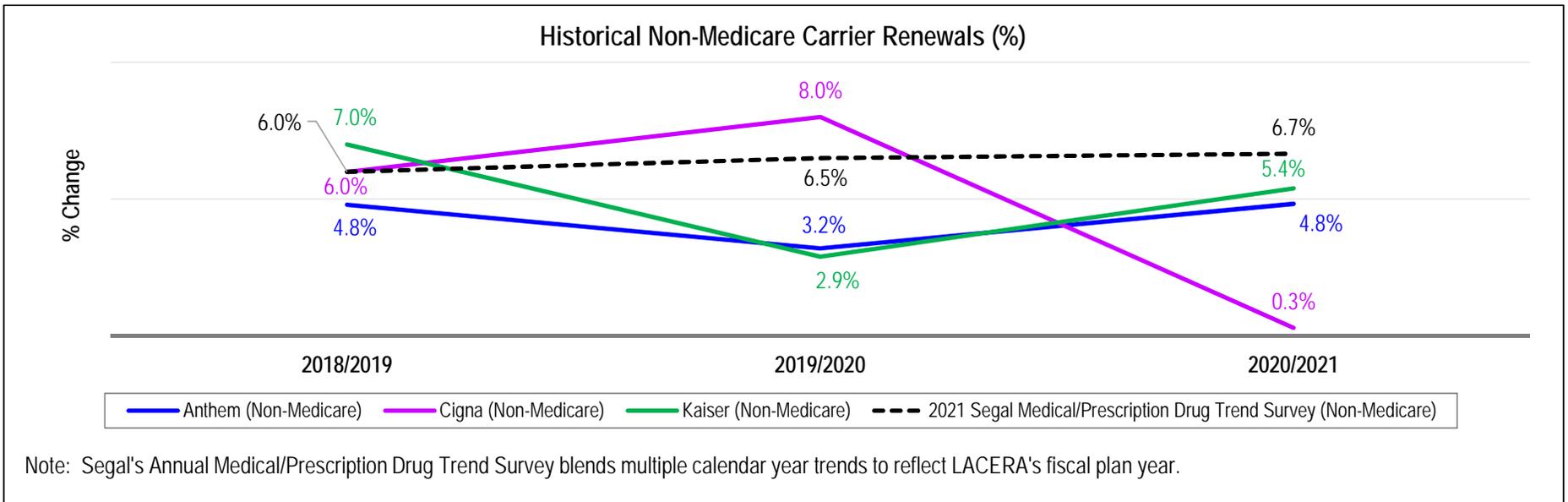


Retirees



Note: Premiums **include** LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

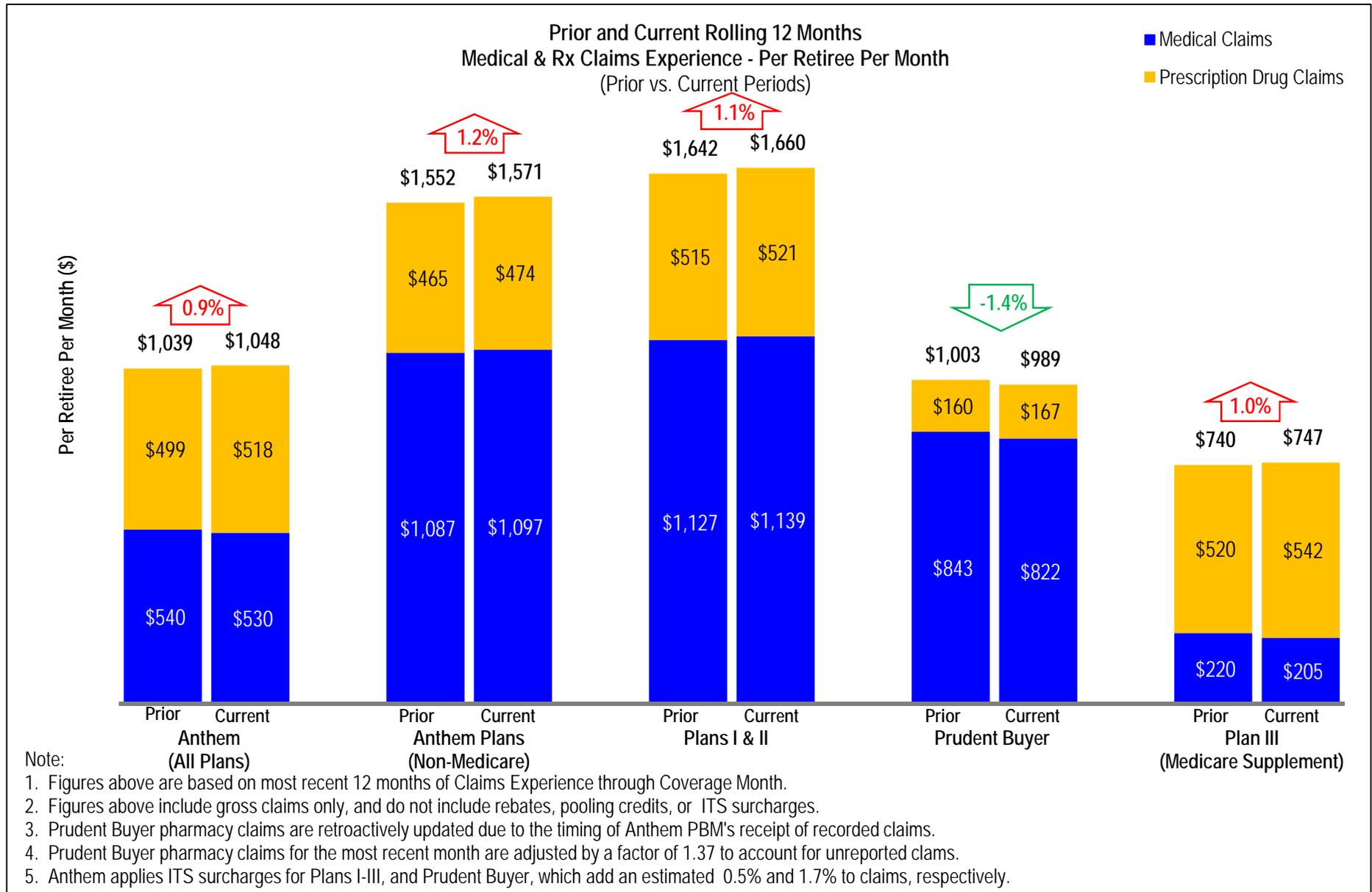
Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending May 2021



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending May 2021



Los Angeles County Employees Retirement Association

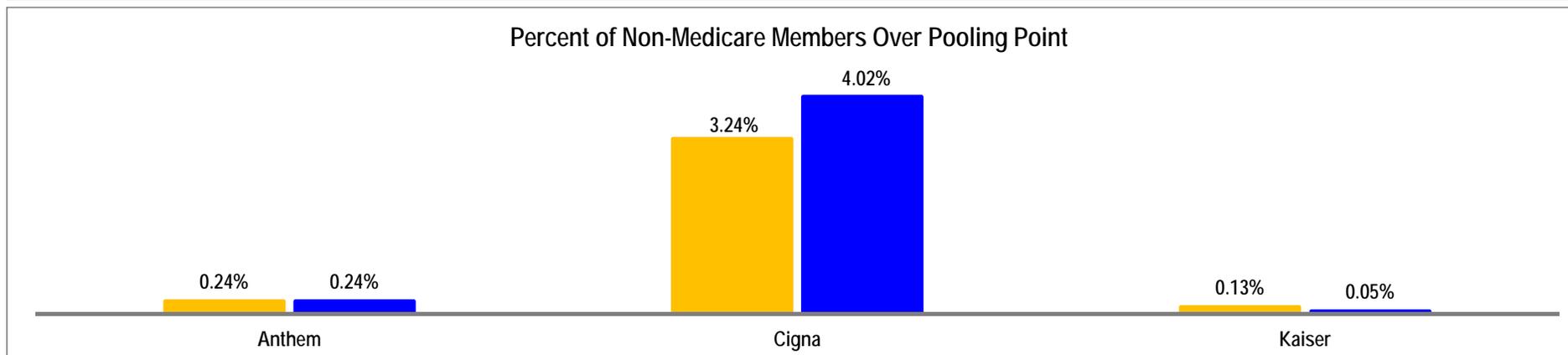
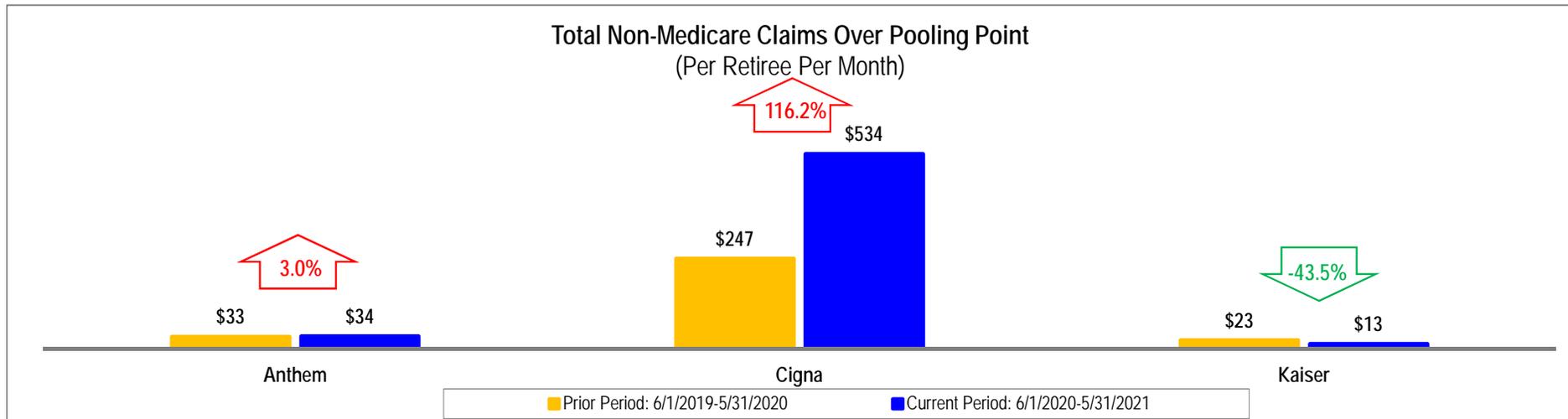
Kaiser Utilization

Coverage Month Ending May 2021

- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 4/1/2020 - 3/31/2021	Prior Period 4/1/2019 - 3/31/2020	Change
Average Contract Size	2.39	2.38	0.42%
Average Members	8,862	8,819	0.49%
Inpatient Claims Per Member Per Month	\$161.13	\$160.29	0.52%
Outpatient Claims Per Member Per Month	\$283.77	\$361.75	-21.56%
Pharmacy Per Member Per Month	\$111.23	\$102.87	8.13%
Other Per Member Per Month	\$113.76	\$116.76	-2.57%
Total Claims Per Member Per Month	\$669.89	\$741.67	-9.68%
Total Paid Claims	\$71,242,911	\$78,488,825	-9.23%
Large Claims over \$475,000 Pooling Point			
Number of Claims over Pooling Point	2	5	
Amount over Pooling Point	\$572,472	\$1,014,884	-43.59%
% of Total Paid Claims	0.80%	1.29%	
Inpatient Days / 1000	327.3	324.1	0.99%
Inpatient Admits / 1000	49.4	51.4	-3.89%
Outpatient Visits / 1000	11,461.3	13,223.5	-13.33%
Pharmacy Scripts Per Member Per Year	10.1	10.4	-2.88%

Los Angeles County Employees Retirement Association
 High Cost Claimants (Anthem, Cigna, & Kaiser)
 Coverage Month Ending May 2021



Stop-Loss & Pooling Points Overview:

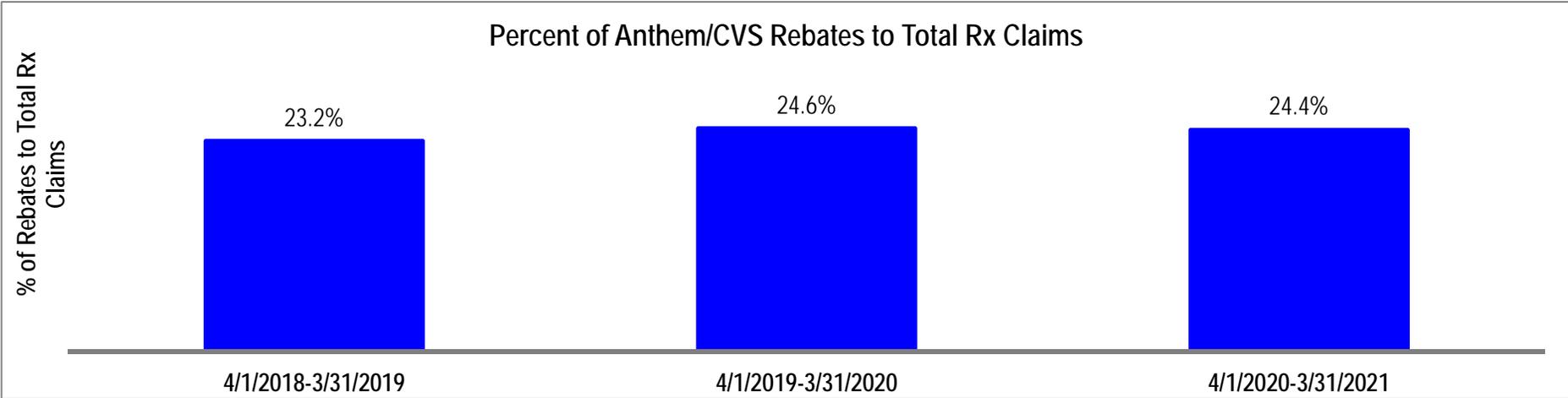
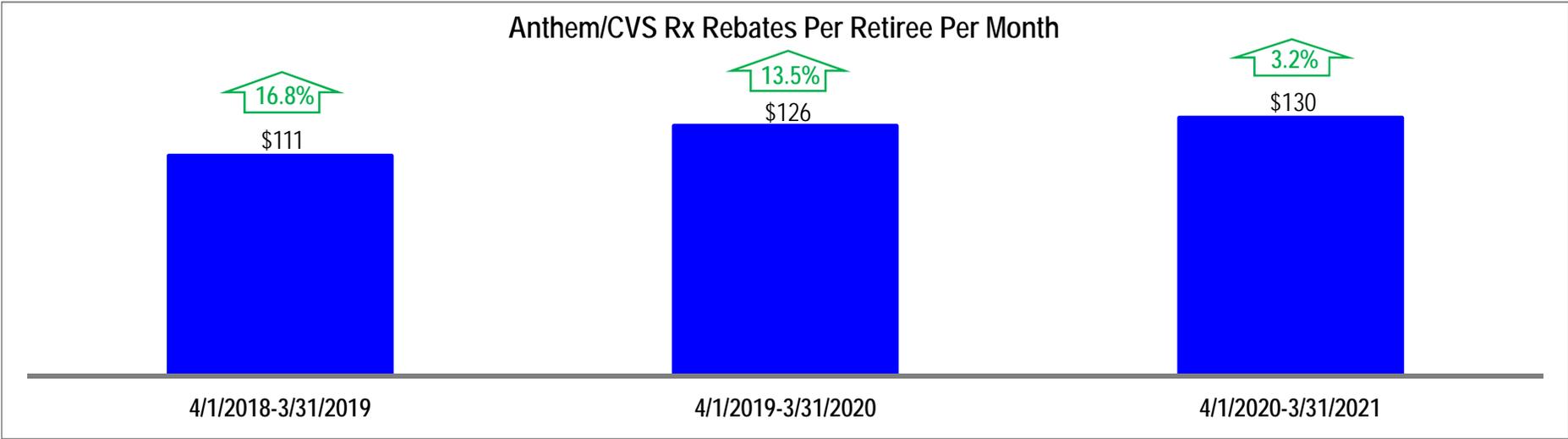
Plan sponsors mitigate the financial risk associated with individual large claimants through reinsurance. Claims exceeding the specified individual pooling threshold are deducted from the carrier's renewal calculation. The pooling credit is offset by the carrier's pooling expense, which is applied to all policyholders.

Anthem and Cigna's figures are based on most recent 12 months of Claims Experience through Coverage Month. Kaiser's figures are based on claims experience period between April through March.

Pooling Points by Carrier:

1. Anthem's pooling points are \$350,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$475,000.

Los Angeles County Employees Retirement Association
Prescription Drug Rebates (Anthem)
Coverage Month Ending May 2021



Rebates Overview:

Pharmacy Benefit Managers negotiate volume-based rebates with drug manufacturers of brand medications. Manufacturer rebates are passed on to plan sponsors and are used to offset pharmaceutical claims expenses.

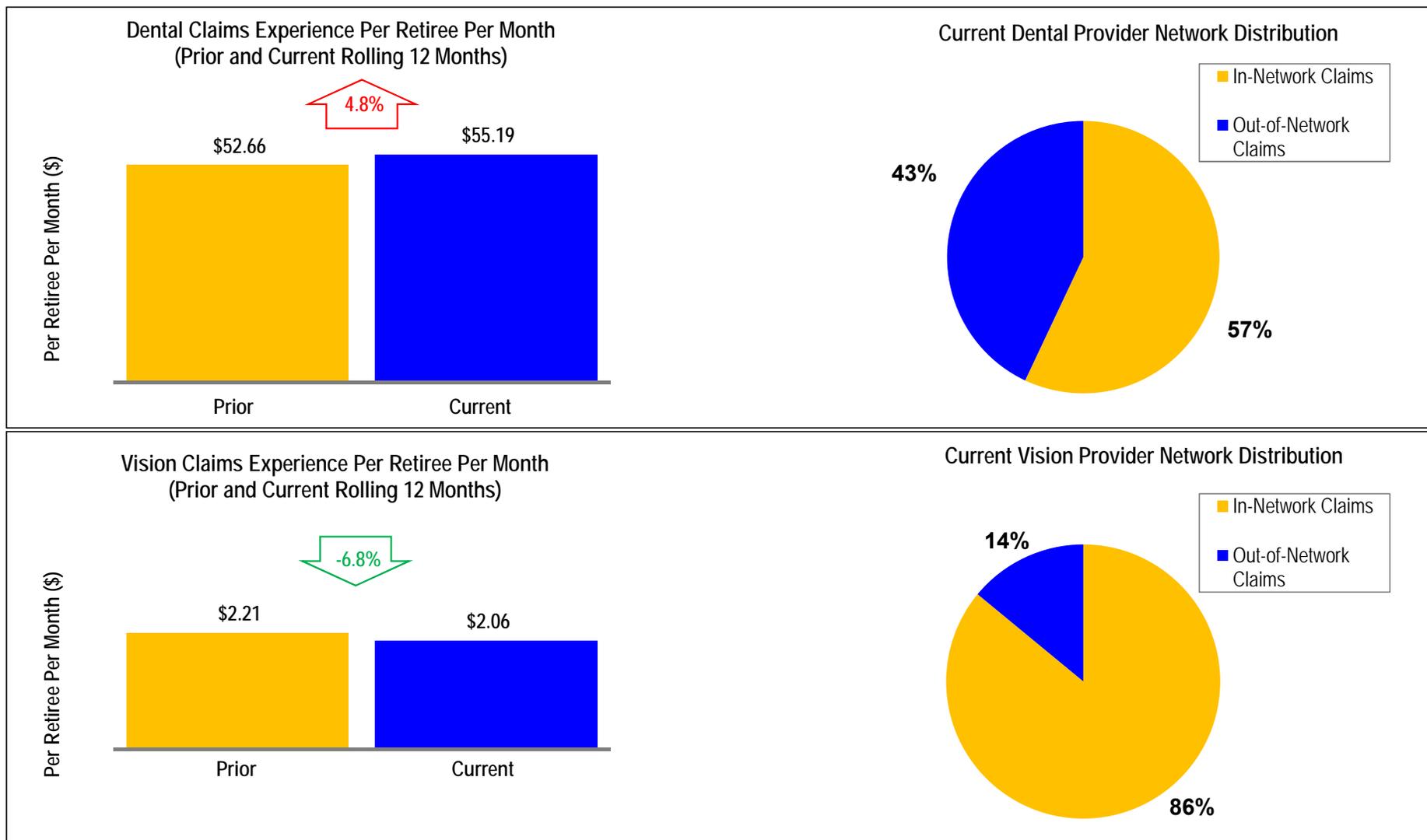
Note:

- 1. Prescription Claims and Rebates Data were provided by CVS.
- 2. Anthem Prudent Buyer prescription drugs are provided by Express Scripts Inc. and are not included in the charts above.

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending May 2021



Notes:

1. Figures above are based on most recent 12 months of Claims Experience through Coverage Month.
2. Dental Claims Experience reflects passive use of Cigna's PPO Dental Network.