

LIVE VIRTUAL COMMITTEE MEETING



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

NOTICE OF MEETING AND AGENDA

SPECIAL 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

WEDNESDAY, SEPTEMBER 1, 2021 - 8:00 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 August 12, 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. FOR INFORMATION

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

IV. ITEMS FOR STAFF REVIEW

V. GOOD OF THE ORDER

(For information purposes only)

VI. 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.**

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

AUGUST 12, 2021, 10:40 A.M. – 11:16 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
Vivian H. Gray, Vice Chair
Shawn R. Kehoe
Ronald Okum
Wayne Moore, Alternate

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Alan Bernstein
Keith Knox
Herman B. Santos

STAFF, ADVISORS, PARTICIPANTS

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

Stephen Murphy, Vice President
Segal Consulting

The meeting was called to order by Chair Robbins at 10:40 a.m.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of July 15, 2021

Mr. Okum made a motion, Mr. Kehoe seconded, to approve the minutes of the regular meeting of July 15, 2021. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Cassandra Smith, Director, Retiree Healthcare Division: That the Committee authorize staff to submit a letter of support to the Attorney General's office supporting Providence Health System and Kaiser Permanente constructing a new hospital in the High Desert area. (Memorandum dated July 20, 2021)

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

B. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Watch" position on Assembly Bill 826, which would define compensation earnable to include any form of remuneration, whether paid in cash or as an in-kind benefit, if specified requirements are met. (Memorandum dated July 30, 2021)

Mr. Kehoe made a motion, Mr. Robbins seconded, to adopt a "Watch" position on AB 826, and to direct staff to present a discussion of the additional items addressed by the Committee. The motion passed unanimously.

C. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Support" position on H.R. 2337, which would enact the "Public Servants Protection and Fairness Act of 2021." (Memorandum dated July 30, 2021)

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

III. ACTION ITEMS (Continued)

- D. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Support" position on S. 1302, which would enact the "Social Security Fairness Act." (Memorandum dated August 1, 2021)

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

IV. FOR INFORMATION

- A. Engagement Report for July 2021
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

- B. Staff Activities Report for July 2021
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- C. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through June 2021 were discussed.

- D. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

V. ITEMS FOR STAFF REVIEW

Direct staff to look at all existing bills regarding on line meeting laws and bring a report back to the Committee.

VI. GOOD OF THE ORDER

(For information purposes only)

August 12, 2021

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VII. ADJOURNMENT

The meeting adjourned at 11:16 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.**

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

Financial Preparedness of Pandemic Retirees

A recent New York Times article profiles some workers who retired as a result of the pandemic (either for their own health or the health of others in their household) and how financially prepared they were to retire. For example, an airline worker with United Airlines retired after 28 years but had a nest egg as well as a retirement package from her employer that also provided health insurance. On the other hand, a special-education teacher who retired had her income reduced by half and is still in debt from a deferred \$426 monthly student loan payment.

About 3 million workers ages 55 to 70 have left their jobs since March 2020. According to research from the New School for Social Research, 2.9 million people left the work force during the first three months of the pandemic compared to 1.9 million who left in 2008 during the first three months of the financial crisis. Adding to the pressure of reluctant retirees is that debt rates among Americans age 65 and older are the highest they have ever been, according to Federal Reserve data from the Survey of Consumer Finances. Moreover, those without adequate retirement resources will tend to collect Social Security earlier than anticipated, which results in reduced benefits. ([Source](#))

EBRI Issue Brief on Five Distinct Lifestyles in Retirement

The Employee Benefit Research Institute provided an issue brief on retirement life satisfaction and identified five profiles based on financial assets, income, debt, and homeownership.

- *Average Retirees* report financial assets of \$99,000 or less and intermediate levels of annual income between \$40,000 and \$100,000. Most people in this group rely on defined benefit pensions and Social Security for retirement income.
- *Comfortable Retirees* report income levels similar to Average Retirees but assets of between \$99,000 and \$320,000. They report a wide variety of sources of income and on average believe their standard of living has not changed from their working years.
- *Affluent Retirees* tend to have high levels of financial assets of \$320,000 or more and annual income of \$100,000 or more. They are mostly mortgage-free with little to no debt. Their sources of retirement income are defined benefit pension plans and personal savings. They report being the most satisfied of all retiree groups.
- *Struggling Retirees* have low levels of financial assets (less than \$99,000) and income (less than \$40,000 annually). They were more likely renters than homeowners and tend to have unmanageable credit card and medical debt. They also rated their health status the worst out of all group. They tend to rely on Social Security to provide the bulk of their income.

- *Just-Getting-By Retirees* have similar assets and income to *Struggling Retirees*. However, just over half of them owned their homes free and clear. Most report no debt or manageable debt and were less likely to have credit card or medical debt. Although they also rely on Social Security as the main source of income, they believe their standard of living is similar to what they had when employed.

The retirees who were categorized as *Affluent*, *Comfortable*, and *Average* were more likely to have a guaranteed income stream from pension plans than the *Struggling* and *Just-Getting-By Retirees*. Across the board, retirees were loath to spend down their personal assets and maintained their nest eggs to deal with uncertainties in spending needs during retirement. ([Source](#)) ([Source](#))

NASRA COLA Brief

The National Association of State Retirement Administrators recently released an issue brief on cost-of-living adjustments (COLAs). The purpose of a COLA is to offset or reduce the effects of inflation, which erodes the purchasing power of retirement income. COLAs come in different types with different features:

- *Automatic vs. Ad hoc*: An automatic COLA occurs without action from a governing body and generally has a predetermined rate or formula, whereas an ad hoc COLA requires active approval or may be contingent on other factors.
- *Simple vs. Compound*: A simple COLA is calculated each year based on the employee's original benefit amount, whereas a compound COLA is based on the original benefit and prior benefit increases.
- *Inflation-based*: Many COLAs are based on a consumer price index (CPI), which measures inflation, and may be restricted to a maximum amount.
- *Performance-based*: Some public pension plans tie their COLA to the plan's funding level or investment performance. Performance-based COLAs may result in amounts that exceed inflation or only offsets a portion of lost purchasing power.
- *Delayed-onset or Minimum Age*: These COLAs become effective once a retiree meets a designated waiting period or reaches a minimum age.
- *Limited Benefit Basis*: These COLAs are based on a portion of a retiree's annual benefit instead of the entire amount. For example, one system provides a COLA based on their first \$13,000 of benefits.
- *Self-funded Annuity Option*: Under this design, a retiree effectively self-funds his or her COLA by choosing to receive a lower monthly benefit in exchange for a fixed rate COLA.
- *Reserve Account*: COLAs are paid from a pre-funded reserve account where the COLA amount is tied to investment performance and funded with excess investment earnings.

The issue brief notes that in an effort to contain costs, ensure sustainability, and in response to the recent period of low inflation, many states have made changes to COLA design elements with some changes having been challenged in court. Since 2009, 18 states have changed COLAs affecting current retirees, 7 states have addressed current employees' benefits, and 6 states have changed the COLA structure only for future employees. [\(Source\)](#) [\(Source\)](#)

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

Centers for Medicare and Medicaid Services (CMS) Medicare Part D Retiree Drug Subsidy (RDS) Reconciliation Plan Year 7/1/2019 – 6/30/2020 - UPDATE

In collaboration with our carriers, staff began the payment subsidy request process for the following RDS applications for plan year 2019/2020. This will provide an update on the subsidy payment request. So far, we received the following approval and have received the subsidy amount as confirmed by Financial and Accounting Services Division (FASD)

Plan	Subsidy Amount Received
Anthem Blue Cross	
Cigna Medical	\$271,985.89
Kaiser Permanente	
Local 1014	

We will continue to keep the Board apprised as we receive additional approvals and subsidy payments.

As a background, the Retiree Drug Subsidy (RDS) program was authorized by Medicare Part D of the Medicare Modernization Act and permits employers and unions with qualifying prescription drug plans to receive retiree drug subsidy payments from the federal government

(Correction from last month's SAR: the Plan Year is for 2019/2020, not 2020/2021)

RHC Meets with CEO Staff Opening LTM Discussion

On July 29, 2021, RHC and staff from the CEO office held our first a virtual meeting regarding LACERA's \$1 M lifetime maximum benefit on the Anthem Blue Cross (I, II, and Prudent Buyer) plans.

During this initial meeting, the following topics were discussed:

- Migration Assumptions
- Cash reimbursement option for those who reach their LTM

All agreed that there will be very specific guidelines and requirements that **must** be met prior to being considered as eligible for the proposed cash reimbursement. We are currently working through what those requirements are.

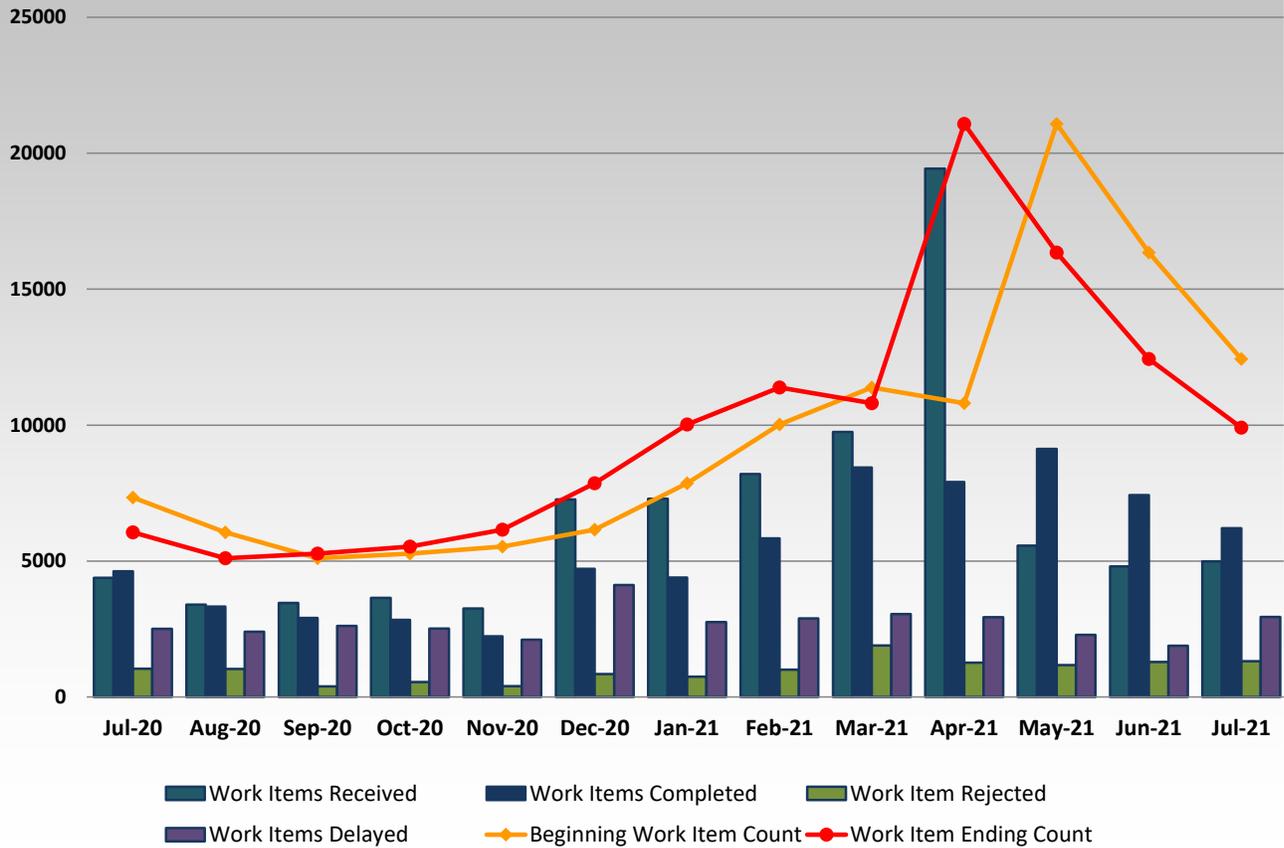
Staff will continue to keep the Trustees informed of the status of this major project.

Retiree Healthcare Division

Trend Report

JULY 2020 ~ JULY 2021

Updated 8/17/2021

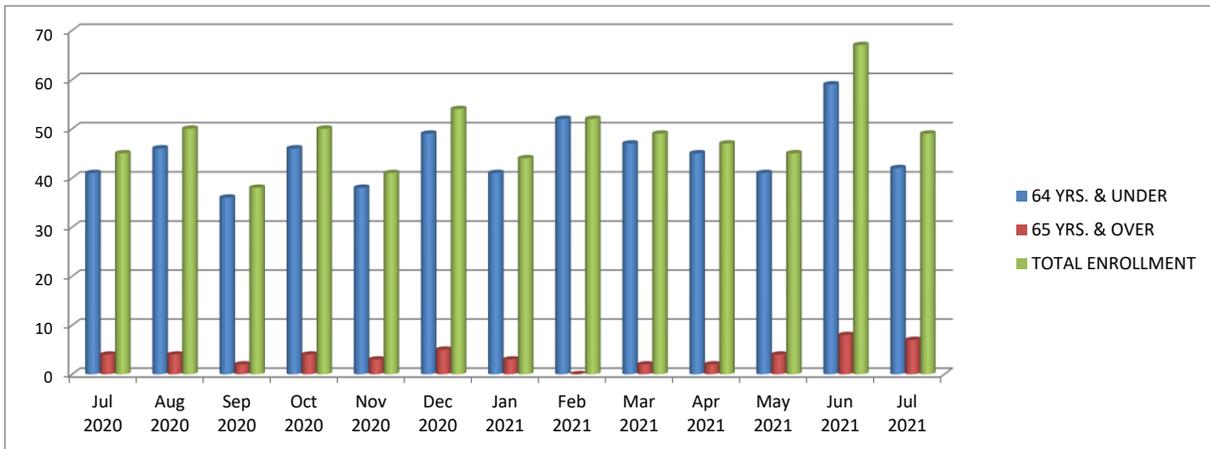


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Jul-20	7335	4382	4623	1038	2510	6056
Aug-20	6056	3397	3324	1027	2400	5102
Sep-20	5102	3458	2903	386	2612	5271
Oct-20	5271	3648	2837	549	2514	5533
Nov-20	5533	3250	2235	396	2110	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
Jun-21	16348	4797	7421	1289	1884	12435
Jul-21	12435	4989	6205	1315	2940	9904

Retirees Monthly Age Breakdown JULY, 2020 ~ JULY, 2021

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Jun 2021	59	8	67
Jul 2021	42	7	49



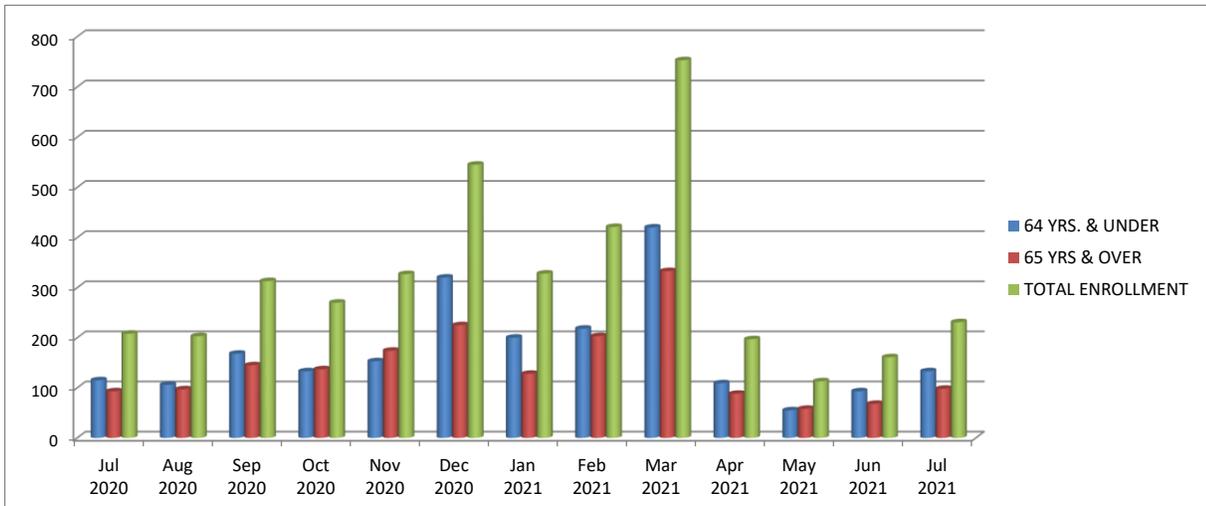
PLEASE NOTE:

- Next Report will include the following dates: August 1, 2021 through August 31, 2021.

Retirees Monthly Age Breakdown JULY, 2020 ~ JULY, 2021

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Jun 2021	93	68	161
Jul 2021	133	98	231



PLEASE NOTE:

- Next Report will include the following dates: August 1, 2021 through August 31, 2021.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7052	\$970,654.90	2	\$148.30
241	142	\$18,829.30	0	\$0.00
242	861	\$118,145.10	0	\$0.00
243	4207	\$1,187,667.49	1	\$54.20
244	17	\$2,586.70	0	\$0.00
245	55	\$7,480.70	0	\$0.00
246	20	\$2,635.10	0	\$0.00
247	137	\$20,667.90	0	\$0.00
248	12	\$3,870.80	1	\$43.00
249	51	\$13,587.60	0	\$0.00
250	17	\$5,247.60	0	\$0.00
Plan Total:	12,571	\$2,351,373.19	4	\$245.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	27	\$3,511.90	0	\$0.00
322	5	\$651.40	0	\$0.00
324	20	\$5,419.60	0	\$0.00
327	3	\$401.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	56	\$10,211.50	0	\$0.00
KAISER SR. ADVANTAGE				
394	11	\$1,549.20	0	\$0.00
397	3	\$424.70	0	\$0.00
398	4	\$1,180.20	0	\$0.00
403	11381	\$1,536,596.33	4	\$104.30
413	1591	\$223,913.80	0	\$0.00
418	5933	\$1,656,896.70	0	\$0.00
419	259	\$34,319.50	0	\$0.00
426	233	\$32,518.30	0	\$0.00
427	50	\$6,278.40	0	\$0.00
445	3	\$441.50	0	\$0.00
446	2	\$276.00	0	\$0.00
451	39	\$5,454.90	0	\$0.00
455	4	\$590.10	0	\$0.00
457	9	\$2,200.20	0	\$0.00
458	2	\$297.00	0	\$0.00
462	70	\$9,819.50	0	\$0.00
465	7	\$981.90	0	\$0.00
466	29	\$7,888.20	0	\$0.00
472	32	\$4,316.00	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,066.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	78	\$10,216.50	0	\$0.00
486	3	\$427.10	0	\$0.00
488	45	\$11,962.20	0	\$0.00
491	2	\$282.50	0	\$0.00
Plan Total:	19,812	\$3,554,435.13	4	\$104.30

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	319	42621.8	0	0
613	88	24328.9	0	0
Plan Total:	407	\$66,950.70	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1821	\$251,688.60	1	\$36.50
702	390	\$55,154.50	0	\$0.00
703	1190	\$337,024.10	0	\$0.00
704	88	\$14,028.70	0	\$0.00
705	37	\$10,558.40	0	\$0.00
Plan Total:	3,526	\$668,454.30	1	\$36.50
Grand Total:	36,372	\$6,651,424.82	9	\$386.30

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7052	\$970,654.90	2	\$148.30
241	142	\$18,829.30	0	\$0.00
242	861	\$118,145.10	0	\$0.00
243	4207	\$1,187,667.49	1	\$54.20
244	17	\$2,586.70	0	\$0.00
245	55	\$7,480.70	0	\$0.00
246	20	\$2,635.10	0	\$0.00
247	137	\$20,667.90	0	\$0.00
248	12	\$3,870.80	1	\$43.00
249	51	\$13,587.60	0	\$0.00
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Plan Total:	12,571	\$2,351,373.19	4	\$245.50
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321	27	\$3,511.90	0	\$0.00
322	5	\$651.40	0	\$0.00
324	20	\$5,419.60	0	\$0.00
327	3	\$401.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	56	\$10,211.50	0	\$0.00
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394	11	\$1,549.20	0	\$0.00
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413	1591	\$223,913.80	0	\$0.00
418	5933	\$1,656,896.70	0	\$0.00
419	259	\$34,319.50	0	\$0.00
426	233	\$32,518.30	0	\$0.00
427	50	\$6,278.40	0	\$0.00
445	3	\$441.50	0	\$0.00
446	2	\$276.00	0	\$0.00
451	39	\$5,454.90	0	\$0.00
455	4	\$590.10	0	\$0.00
457	9	\$2,200.20	0	\$0.00
458	2	\$297.00	0	\$0.00
462	70	\$9,819.50	0	\$0.00
465	7	\$981.90	0	\$0.00
466	29	\$7,888.20	0	\$0.00
472	32	\$4,316.00	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,066.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	78	\$10,216.50	0	\$0.00
486	3	\$427.10	0	\$0.00
488	45	\$11,962.20	0	\$0.00
491	2	\$282.50	0	\$0.00
Plan Total:	19,812	\$3,554,435.13	4	\$104.30

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	319	\$42,621.80	0	\$0.00
613	88	\$24,328.90	0	\$0.00
Plan Total:	407	\$66,950.70	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1821	\$251,688.60	1	\$36.50
702	390	\$55,154.50	0	\$0.00
703	1190	\$337,024.10	0	\$0.00
704	88	\$14,028.70	0	\$0.00
705	37	\$10,558.40	0	\$0.00
Plan Total:	3,526	\$668,454.30	1	\$36.50
LOCAL 1014				
804	183	\$33,438.30	0	\$0.00
805	188	\$31,125.60	0	\$0.00
806	649	\$215,321.10	0	\$0.00
807	52	\$9,266.40	0	\$0.00
808	16	\$5,524.20	0	\$0.00
812	241	\$39,590.10	0	\$0.00
813	1	\$148.50	0	\$0.00
Plan Total:	1,330	\$334,414.20	0	\$0.00
Grand Total:	37,702	\$6,985,839.02	9	\$386.30

Medical and Dental Vision Insurance Premiums September 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	521	\$463,611.75	\$71,441.77	\$392,532.38	\$463,974.15	(\$2,649.21)	\$461,324.94
202	276	\$489,622.50	\$38,122.92	\$405,945.11	\$444,068.03	(\$1,736.25)	\$442,331.78
203	74	\$148,906.80	\$33,543.21	\$107,526.39	\$141,069.60	\$0.00	\$141,069.60
204	26	\$29,500.38	\$10,098.17	\$19,402.21	\$29,500.38	\$0.00	\$29,500.38
SUBTOTAL	897	\$1,131,641.43	\$153,206.07	\$925,406.09	\$1,078,612.16	(\$4,385.46)	\$1,074,226.70
Anthem Blue Cross I							
211	638	\$816,242.99	\$54,386.16	\$796,318.86	\$850,705.02	(\$7,603.48)	\$843,101.54
212	239	\$562,289.70	\$27,363.25	\$460,388.45	\$487,751.70	\$0.00	\$487,751.70
213	62	\$167,837.72	\$21,494.06	\$154,386.23	\$175,880.29	\$0.00	\$175,880.29
214	19	\$32,006.07	\$3,807.02	\$33,203.81	\$37,010.83	\$0.00	\$37,010.83
215	2	\$861.78	\$34.48	\$827.30	\$861.78	\$0.00	\$861.78
SUBTOTAL	960	\$1,579,238.26	\$107,084.97	\$1,445,124.65	\$1,552,209.62	(\$7,603.48)	\$1,544,606.14
Anthem Blue Cross II							
221	2,241	\$2,874,041.23	\$163,555.95	\$2,745,107.26	\$2,908,663.21	\$13,321.89	\$2,921,985.10
222	2,001	\$4,624,545.90	\$109,301.15	\$4,401,490.90	\$4,510,792.05	(\$4,590.12)	\$4,506,201.93
223	848	\$2,303,708.06	\$87,510.97	\$2,210,547.14	\$2,298,058.11	\$8,121.18	\$2,306,179.29
224	182	\$308,268.99	\$30,826.81	\$277,442.18	\$308,268.99	\$0.00	\$308,268.99
SUBTOTAL	5,272	\$10,110,564.18	\$391,194.88	\$9,634,587.48	\$10,025,782.36	\$16,852.95	\$10,042,635.31

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,077	\$3,677,681.80	\$518,105.37	\$3,217,472.79	\$3,735,578.16	(\$5,781.31)	\$3,729,796.85
241	140	\$237,041.09	\$19,294.77	\$212,725.38	\$232,020.15	\$0.00	\$232,020.15
242	848	\$1,447,110.99	\$96,585.09	\$1,293,926.23	\$1,390,511.32	(\$8,288.15)	\$1,382,223.17
243	4,215	\$4,368,524.32	\$486,949.94	\$3,866,070.64	\$4,353,020.58	\$2,064.52	\$4,355,085.10
244	17	\$15,788.92	\$2,489.07	\$15,157.37	\$17,646.44	\$0.00	\$17,646.44
245	55	\$52,010.56	\$5,999.76	\$46,010.80	\$52,010.56	\$0.00	\$52,010.56
246	20	\$43,410.78	\$3,348.83	\$27,838.81	\$31,187.64	\$0.00	\$31,187.64
247	140	\$291,472.38	\$17,901.77	\$269,496.23	\$287,398.00	\$0.00	\$287,398.00
248	12	\$17,300.76	\$403.69	\$23,980.44	\$24,384.13	\$0.00	\$24,384.13
249	52	\$76,411.69	\$5,824.58	\$63,378.46	\$69,203.04	\$0.00	\$69,203.04
250	17	\$27,465.88	\$840.13	\$29,857.03	\$30,697.16	\$0.00	\$30,697.16
SUBTOTAL	12,593	\$10,254,219.17	\$1,157,743.00	\$9,065,914.18	\$10,223,657.18	(\$12,004.94)	\$10,211,652.24
CIGNA Network Model Plan							
301	260	\$432,166.41	\$112,087.09	\$320,079.32	\$432,166.41	(\$1,655.81)	\$430,510.60
302	77	\$233,149.80	\$58,358.03	\$174,791.77	\$233,149.80	\$0.00	\$233,149.80
303	6	\$21,176.94	\$5,790.53	\$11,856.92	\$17,647.45	\$0.00	\$17,647.45
304	13	\$28,559.96	\$12,860.12	\$15,699.84	\$28,559.96	\$0.00	\$28,559.96
SUBTOTAL	356	\$715,053.11	\$189,095.77	\$522,427.85	\$711,523.62	(\$1,655.81)	\$709,867.81

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	28	\$10,765.72	\$1,384.17	\$9,381.55	\$10,765.72	\$0.00	\$10,765.72
322	6	\$10,306.68	\$687.11	\$7,901.79	\$8,588.90	\$0.00	\$8,588.90
324	20	\$15,219.60	\$1,917.68	\$13,301.92	\$15,219.60	\$0.00	\$15,219.60
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	58	\$44,411.46	\$4,440.73	\$38,252.95	\$42,693.68	\$0.00	\$42,693.68

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,548	\$1,840,640.97	\$163,248.60	\$1,792,531.79	\$1,955,780.39	(\$2,260.88)	\$1,953,519.51
403	11,405	\$3,001,210.08	\$283,533.45	\$2,701,725.08	\$2,985,258.53	(\$625.17)	\$2,984,633.36
404	549	\$652,262.98	\$14,057.64	\$588,747.96	\$602,805.60	(\$2,354.74)	\$600,450.86
405	1,169	\$1,378,103.06	\$20,218.43	\$1,363,674.75	\$1,383,893.18	(\$4,707.44)	\$1,379,185.74
411	1,842	\$4,365,531.42	\$196,589.37	\$4,180,803.91	\$4,377,393.28	\$4,505.96	\$4,381,899.24
413	1,575	\$2,291,713.82	\$114,690.51	\$2,153,455.17	\$2,268,145.68	\$0.00	\$2,268,145.68
414	85	\$203,797.50	\$2,436.20	\$199,018.80	\$201,455.00	\$0.00	\$201,455.00
418	5,922	\$3,063,654.88	\$234,067.32	\$2,841,468.59	\$3,075,535.91	(\$3,094.08)	\$3,072,441.83
419	258	\$373,545.81	\$6,175.80	\$375,601.81	\$381,777.61	\$0.00	\$381,777.61
420	122	\$288,649.02	\$1,126.44	\$278,134.50	\$279,260.94	\$0.00	\$279,260.94
421	8	\$9,385.04	\$1,126.21	\$8,258.83	\$9,385.04	\$0.00	\$9,385.04
422	245	\$580,813.52	\$2,342.00	\$553,239.11	\$555,581.11	\$0.00	\$555,581.11
423	4	\$9,370.00	\$0.00	\$9,370.00	\$9,370.00	\$0.00	\$9,370.00
426	232	\$333,353.10	\$1,888.54	\$337,125.08	\$339,013.62	(\$1,430.70)	\$337,582.92
427	49	\$74,422.92	\$2,118.20	\$51,855.33	\$53,973.53	\$0.00	\$53,973.53
428	54	\$126,696.42	\$844.65	\$125,851.77	\$126,696.42	\$0.00	\$126,696.42
429	3	\$7,040.22	\$0.00	\$7,040.22	\$7,040.22	\$0.00	\$7,040.22
430	146	\$342,475.12	\$3,800.07	\$341,020.77	\$344,820.84	\$0.00	\$344,820.84
431	5	\$11,731.15	\$0.00	\$11,731.15	\$11,731.15	\$0.00	\$11,731.15
SUBTOTAL	25,221	\$18,954,397.03	\$1,048,263.43	\$17,920,654.62	\$18,968,918.05	(\$9,967.05)	\$18,958,951.00

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	4	\$4,112.68	\$781.41	\$3,331.27	\$4,112.68	\$0.00	\$4,112.68
451	39	\$11,971.44	\$1,313.80	\$10,964.60	\$12,278.40	\$0.00	\$12,278.40
453	6	\$13,637.34	\$0.00	\$13,637.34	\$13,637.34	\$0.00	\$13,637.34
454	2	\$6,137.24	\$2,076.65	\$4,060.59	\$6,137.24	\$0.00	\$6,137.24
455	4	\$5,308.52	\$0.00	\$5,308.52	\$5,308.52	\$0.00	\$5,308.52
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	\$0.00	\$4,575.94
SUBTOTAL	66	\$51,196.44	\$5,535.82	\$45,967.58	\$51,503.40	\$0.00	\$51,503.40
Kaiser - Georgia							
441	3	\$3,396.99	\$0.00	\$3,396.99	\$3,396.99	\$0.00	\$3,396.99
442	7	\$7,926.31	\$0.00	\$7,926.31	\$7,926.31	\$0.00	\$7,926.31
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	15	\$16,984.95	\$1,834.36	\$14,018.26	\$15,852.62	\$0.00	\$15,852.62
462	71	\$30,066.37	\$4,471.82	\$26,864.96	\$31,336.78	\$0.00	\$31,336.78
463	2	\$4,513.34	\$1,128.33	\$3,385.01	\$4,513.34	\$0.00	\$4,513.34
465	7	\$10,834.60	\$928.68	\$9,905.92	\$10,834.60	\$0.00	\$10,834.60
466	29	\$24,329.26	\$872.50	\$23,456.76	\$24,329.26	\$0.00	\$24,329.26
SUBTOTAL	139	\$105,790.82	\$9,235.69	\$96,693.21	\$105,928.90	\$0.00	\$105,928.90

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	4	\$3,766.44	\$263.65	\$3,502.79	\$3,766.44	\$0.00	\$3,766.44
472	32	\$15,000.32	\$2,212.54	\$12,787.78	\$15,000.32	(\$20.52)	\$14,979.80
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	\$7,500.92	\$7,500.92	\$0.00	\$7,500.92
475	1	\$2,808.84	\$101.78	\$2,707.06	\$2,808.84	\$0.00	\$2,808.84
476	3	\$4,207.11	\$1,935.26	\$2,271.85	\$4,207.11	\$0.00	\$4,207.11
478	18	\$16,731.36	\$2,007.77	\$14,723.59	\$16,731.36	\$0.00	\$16,731.36
479	1	\$2,280.75	\$0.00	\$2,280.75	\$2,280.75	\$0.00	\$2,280.75
SUBTOTAL	65	\$55,990.96	\$7,067.60	\$47,048.13	\$54,115.73	(\$20.52)	\$54,095.21
Kaiser - Oregon							
481	4	\$4,618.64	\$854.45	\$3,764.19	\$4,618.64	\$0.00	\$4,618.64
482	78	\$37,869.44	\$6,327.54	\$29,624.46	\$35,952.00	\$0.00	\$35,952.00
484	4	\$9,205.28	\$300.44	\$8,904.84	\$9,205.28	\$0.00	\$9,205.28
486	3	\$4,878.06	\$650.41	\$4,227.65	\$4,878.06	\$0.00	\$4,878.06
488	44	\$42,782.40	\$5,723.36	\$34,206.88	\$39,930.24	\$0.00	\$39,930.24
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	139	\$111,261.60	\$14,645.62	\$91,846.38	\$106,492.00	\$0.00	\$106,492.00
SCAN Health Plan							
611	317	\$90,468.40	\$19,698.94	\$69,645.66	\$89,344.60	(\$283.60)	\$89,061.00
613	88	\$49,209.60	\$8,141.98	\$41,067.62	\$49,209.60	\$0.00	\$49,209.60
SUBTOTAL	405	\$139,678.00	\$27,840.92	\$110,713.28	\$138,554.20	(\$283.60)	\$138,270.60

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,821	\$614,357.70	\$72,162.25	\$542,511.59	\$614,673.84	(\$4,050.80)	\$610,623.04
702	385	\$627,440.22	\$36,524.27	\$578,000.53	\$614,524.80	\$28.22	\$614,553.02
703	1,187	\$791,895.90	\$82,274.67	\$715,565.13	\$797,839.80	\$1,329.80	\$799,169.60
704	92	\$166,852.12	\$11,170.46	\$166,460.63	\$177,631.09	\$0.00	\$177,631.09
705	37	\$32,632.89	\$2,046.17	\$30,586.72	\$32,632.89	\$0.00	\$32,632.89
706	1	\$362.92	\$14.52	\$348.40	\$362.92	\$0.00	\$362.92
SUBTOTAL	3,523	\$2,233,541.75	\$204,192.34	\$2,033,473.00	\$2,237,665.34	(\$2,692.78)	\$2,234,972.56
United Healthcare							
707	472	\$609,951.29	\$54,286.23	\$575,460.94	\$629,747.17	\$1,268.09	\$631,015.26
708	440	\$1,044,254.42	\$42,803.28	\$937,003.56	\$979,806.84	\$0.00	\$979,806.84
709	380	\$1,048,685.50	\$64,689.63	\$970,497.17	\$1,035,186.80	\$0.00	\$1,035,186.80
SUBTOTAL	1,292	\$2,702,891.21	\$161,779.14	\$2,482,961.67	\$2,644,740.81	\$1,268.09	\$2,646,008.90

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	72	\$88,850.16	\$3,553.99	\$81,594.08	\$85,148.07	\$0.00	\$85,148.07
802	322	\$716,459.66	\$20,737.25	\$697,991.71	\$718,728.96	\$4,450.06	\$723,179.02
803	321	\$842,509.44	\$22,414.43	\$822,718.65	\$845,133.08	\$2,624.64	\$847,757.72
804	183	\$225,827.49	\$6,540.32	\$219,287.17	\$225,827.49	(\$33,438.30)	\$192,389.19
805	188	\$418,305.64	\$12,638.13	\$407,892.54	\$420,530.67	(\$31,125.60)	\$389,405.07
806	649	\$1,444,044.47	\$34,710.35	\$1,409,334.12	\$1,444,044.47	(\$213,096.07)	\$1,230,948.40
807	52	\$136,481.28	\$2,204.70	\$134,276.58	\$136,481.28	(\$9,266.40)	\$127,214.88
808	16	\$41,994.24	\$209.97	\$44,408.91	\$44,618.88	(\$5,524.20)	\$39,094.68
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	4	\$10,498.56	\$0.00	\$23,780.60	\$23,780.60	\$0.00	\$23,780.60
812	241	\$297,401.23	\$22,385.17	\$276,250.09	\$298,635.26	(\$40,824.13)	\$257,811.13
813	1	\$2,225.03	\$0.00	\$2,225.03	\$2,225.03	(\$148.50)	\$2,076.53
SUBTOTAL	2,081	\$4,273,996.16	\$131,890.95	\$4,162,661.80	\$4,294,552.75	(\$326,348.50)	\$3,968,204.25
Kaiser - Washington							
393	5	\$6,211.70	\$397.55	\$5,814.15	\$6,211.70	\$0.00	\$6,211.70
394	11	\$4,792.70	\$618.69	\$4,174.01	\$4,792.70	\$0.00	\$4,792.70
395	3	\$6,939.00	\$512.83	\$6,426.17	\$6,939.00	\$0.00	\$6,939.00
396	1	\$3,867.64	\$1,160.58	\$2,707.06	\$3,867.64	\$0.00	\$3,867.64
397	4	\$6,025.44	\$0.00	\$4,519.08	\$4,519.08	\$0.00	\$4,519.08
398	4	\$3,453.60	\$552.57	\$2,901.03	\$3,453.60	\$0.00	\$3,453.60
SUBTOTAL	28	\$31,290.08	\$3,242.22	\$26,541.50	\$29,783.72	\$0.00	\$29,783.72
Medical Plan Total	53,095	\$52,495,161.66	\$3,616,459.15	\$48,650,274.37	\$52,266,733.52	(\$346,841.10)	\$51,919,892.42

Medical and Dental Vision Insurance Premiums September 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	25,070	\$1,289,658.68	\$141,163.67	\$1,176,250.71	\$1,317,414.38	(\$2,266.61)	\$1,315,147.77
502	23,446	\$2,510,630.38	\$194,548.68	\$2,325,604.60	\$2,520,153.28	(\$909.68)	\$2,519,243.60
503	9	\$568.98	\$37.94	\$531.04	\$568.98	(\$63.22)	\$505.76
SUBTOTAL	48,525	\$3,800,858.04	\$335,750.29	\$3,502,386.35	\$3,838,136.64	(\$3,239.51)	\$3,834,897.13
CIGNA Dental HMO/Vision							
901	3,551	\$164,938.09	\$20,445.25	\$150,672.45	\$171,117.70	(\$232.27)	\$170,885.43
902	2,563	\$244,211.40	\$20,550.60	\$227,555.61	\$248,106.21	\$193.24	\$248,299.45
903	1	\$46.91	\$20.64	\$26.27	\$46.91	\$0.00	\$46.91
SUBTOTAL	6,115	\$409,196.40	\$41,016.49	\$378,254.33	\$419,270.82	(\$39.03)	\$419,231.79
Dental/Vision Plan Total	54,640	\$4,210,054.44	\$376,766.78	\$3,880,640.68	\$4,257,407.46	(\$3,278.54)	\$4,254,128.92
GRAND TOTALS	107,735	\$56,705,216.10	\$3,993,225.93	\$52,530,915.05	\$56,524,140.98	(\$350,119.64)	\$56,174,021.34

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



August 26, 2021

TO: Each Trustee
Board of Retirement

SUBJECT: Insurance, Benefits & Legislative Committee Meeting on September 1, 2021 –
Agenda Item III.C. – LACERA Claims Experience

The LACERA Claims Experience Report is not presently available. The report will be made available on Monday, August 30, 2021, and provided through Supplemental Documents. This item will also be posted for public access in advance of the meeting.