

LIVE VIRTUAL BOARD MEETING

*This meeting will take place following the Committee meeting being held 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

A REGULAR MEETING OF THE BOARD OF RETIREMENT
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION
300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

9:00 A.M., WEDNESDAY, AUGUST 3, 2022*

This meeting will be conducted by the Board of Retirement by teleconference under California Government Code Section 54953(e).

Any person may view the meeting online at
<https://LACERA.com/leadership/board-meetings>

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

- I. CALL TO ORDER
- II. APPROVAL OF MINUTES
 - A. Approval of the Minutes of the Regular Meeting of July 6, 2022
- III. 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 Board at PublicComment@lacera.com before and during the meeting at any time up to the end of the Public Comment item. 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.)

- IV. OTHER COMMUNICATIONS
 - A. For Information
 - 1. June 2022 All Stars
 - 2. Chief Executive Officer's Report
(Memo dated July 26, 2022)

V. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

VI. CONSENT ITEMS

- A. Recommendation as submitted by Steven P. Rice, Chief Counsel: That, under AB 361 and Government Code Section 54953(e)(3) of the Brown Act, the Board of Retirement and Board of Investments separately consider whether to find that the Governor's COVID-19 State of Emergency continues to directly impact the ability of each Board and its Committees to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that each Board and its Committees shall hold teleconference meetings for the next 30 days, subject to continuation of the State of Emergency, and if so, direct staff to comply with the agenda and public comment requirements of the statute. Action taken by each Board will only apply to that Board and its Committees. (Memo dated July 25, 2022)
- B. Ratification of Service Retirement and Survivor Benefit Application Approvals. (Memo dated July 26, 2022)
- C. Recommendation as submitted by Alan Bernstein, Chair, Operations Oversight Committee: That the Board approve the revised Policy on Policies, Procedures, and Charters. (Memo dated July 21, 2022)
- D. Recommendation as submitted by Fern M. Billingsy, Senior Staff Counsel, Legal Division: That the Board 1) Adopt the Resolutions, No. 2022-BR-001 and No. 2022-BR-002, specifying pay items as "compensation earnable" and "pensionable compensation;" and 2) Instruct staff to coordinate with the County of Los Angeles to establish necessary reporting mechanism and procedures to permit LACERA to include the qualifying items in the calculation of final compensation. (Memo dated July 19, 2022)

VII. EXCLUDED FROM CONSENT ITEMS

VIII. NON-CONSENT ITEMS

- A. Recommendation as submitted by Santos H. Kreimann, Chief Executive Officer: That the Board review the 2022 meeting schedule and consider rescheduling the Wednesday, October 5, 2022 meeting. (Memo dated July 13, 2022)

VIII. NON-CONSENT ITEMS

- B. Recommendation as submitted by Santos H. Kreimann, Chief Executive Officer and Ted Granger, Interim Chief Financial Officer: That the Board approve the July 1, 2021, Los Angeles County OPEB Program Actuarial Valuation Report prepared by LACERA's consulting actuary, Milliman. (Memo dated July 20, 2022)

IX. REPORTS

- A. Presentation by Cassandra Smith, Retiree Healthcare Director, regarding the Retiree Healthcare Call Center Wait Time. (Memo dated July 19, 2022)
- B. For Information Only as submitted by Santos H. Kreimann, Chief Executive Officer, regarding the Status Report on Recruitment Progress. (Memo dated July 21, 2022)
- C. For Information Only as submitted by Barry W. Lew, Legislative Affairs Officer, regarding the Monthly Status Report on Legislation. (Memo dated July 25, 2022)
- D. For Information Only as submitted by Ricki Contreras, Division Manager, Disability Retirement Services, regarding the Application Processing Time Snapshot Reports. (Memo dated July 19, 2022)
- E. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, regarding the following reports:
 - Staff Travel and Education Reports for Fiscal Year End 21-22
(Memo dated July 18, 2022)
 - Trustee Travel and Education Reports for Fiscal Year End 21-22
(Memo dated July 18, 2022)
- F. For Information Only as submitted by Ricki Contreras, Division Manager, Disability Retirement Services, regarding the 2022 Quarterly Reports of Paid Invoices - April 1, 2022 to June 30, 2022. (Confidential Memo dated July 19, 2022)

IX. REPORTS (Continued)

- G. For Information Only as submitted by Steven P. Rice, Chief Counsel, regarding the July 2022 Fiduciary Counsel Contact and Billing Report. (Memo dated July 25, 2022) (Privileged and Confidential Attorney-Client Communication/Attorney Work Product)

X. ITEMS FOR STAFF REVIEW

- XI. GOOD OF THE ORDER
(For information purposes only)

XII. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

- A. Applications for Disability

- B. Disability Retirement Appeals

- C. Staff Recommendations

1. Recommendation as submitted by Francis J. Boyd, Senior Staff Counsel, Legal Division: That the Board 1) Correct staff's error under Government Code section 31541; and 2) Grant Iris A. Castellanos a service-connected disability retirement with a salary supplement under Government Code sections 31720 and 31725.65. (Memo dated July 21, 2022)
2. Recommendation as submitted by Ricki Contreras, Division Manager, Disability Retirement Services: That the Board approve the service provider invoice for Jeffrey A. Hirsch, M.D. (Memo dated July 22, 2022)
3. Recommendation as submitted by Ricki Contreras, Division Manager, Disability Retirement Services: That the Board approve the service provider invoice for Perry Maloff, M.D. (Memo dated July 22, 2022)
4. Recommendation as submitted by Ricki Contreras, Division Manager, Disability Retirement Services: That the Board approve the service provider invoice for Perry R. Secor, M.D. c/o SoCal Medical Specialists. (Memo dated July 22, 2022)

XIII. EXECUTIVE SESSION

- A. Conference with Legal Counsel – Anticipated Litigation
Significant Exposure to Litigation (Pursuant to Paragraph (2) of
Subdivision (d) of California Government Code Section 54956.9)

1. Administrative Appeal of Jeffrey Castle

- B. Public Employee Performance Evaluation
(Pursuant to Paragraph (1) of Subdivision (b) of California
Government Code Section 54957)

Title: Chief Executive Officer

XIV. ADJOURNMENT

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

Documents subject to public disclosure that relate to an agenda item for an open session of the Board of Retirement that are distributed to members of the Board of Retirement 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 Board of Retirement Trustees at LACERA's offices at 300 N. Lake Avenue, Suite 820, Pasadena, CA 91101, during normal business hours of 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 REGULAR MEETING OF THE BOARD OF RETIREMENT
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

9:00 A.M., WEDNESDAY, JULY 6, 2022

This meeting was conducted by the Board of Retirement by teleconference under California Government Code Section 54953(e).

PRESENT: William Pryor (Alternate Safety), Chair

Shawn R. Kehoe, Vice Chair

Alan Bernstein, Secretary

Vivian H. Gray

JP Harris (Alternate Retired)

Keith Knox

Wayne Moore

Les Robbins

Antonio Sanchez

Herman Santos

ABSENT: Gina Zapanta

STAFF ADVISORS AND PARTICIPANTS

Santos H. Kreimann, Chief Executive Officer

Luis A. Lugo, Deputy Chief Executive Officer

Jonathan Gabel, Chief Investments Officer

JJ Popowich, Assistant Executive Officer

STAFF ADVISORS AND PARTICIPANTS (Continued)

Laura Guglielmo, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Dr. Glenn Ehresmann, Medical Advisor

Cassandra Smith, Retiree Healthcare Director

Ted Granger, Interim Chief Financial Officer

Carly Ntoya, Ph.D., Human Resources Director

Carlos Barrios, Interim Benefits Manager

Barry W. Lew, Legislative Affairs Officer

Francis J. Boyd, Senior Staff Counsel

Ricki Contreras, Disability Retirement Services Division Manager

Tamara Caldwell, Disability Retirement Specialist Supervisor

Vickie Neely, Disability Retirement Specialist Supervisor

Kerri Wilson, Disability Retirement Specialist Supervisor

Hernan Barrientos, Disability Retirement Specialist Supervisor

Ricardo Salinas, Disability Retirement Specialist Supervisor

Vincent Lim, Disability Litigation Manager

Eugenia Der, Senior Staff Counsel

Allison E. Barrett, Senior Staff Counsel

Jason Waller, Senior Staff Counsel

STAFF ADVISORS AND PARTICIPANTS (Continued)

Tony Roda, Legislative Advocate
Williams & Jensen, PLLC

Shane Doucet, Legislative Advocate
Doucet Consulting Solutions

I. CALL TO ORDER

The meeting was called to order virtually by Chair Pryor at 9:00 a.m.

II. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of June 1, 2022

Mr. Harris made a motion, Mr. Santos seconded, to approve the minutes of the regular meeting of June 1, 2022. The motion passed (roll call) with Messrs. Santos, Knox, Sanchez, Robbins, Moore, Kehoe, Bernstein, and Ms. Gray voting yes. Ms. Zapanta was absent for the vote.

III. PUBLIC COMMENT

There were no requests from the public to speak.

IV. OTHER COMMUNICATIONS

A. For Information

1. May 2022 All Stars

Mr. Popowich announced the winners for the month of May: Michael Romero, Ching Fong, Diana Luong, Jackson Hsu. The Web Watcher winner was Jonathan Gabel.

IV. OTHER COMMUNICATIONS

2. Chief Executive Officer’s Report
(Memo dated June 28, 2022)

Mr. Kreimann provided an update on the Safety Member election. In addition, he shared that the Board of Supervisors approved the Cost of Living Adjustment for represented staff. The second reading for approval for non-represented employees is scheduled for Tuesday, July 12, 2022.

V. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

Safety Law Enforcement
Service-Connected Disability Applications

On a motion by Mr. Kehoe, seconded by Mr. Santos, the Board of Retirement approved a service-connected disability retirement for the following named employees who were found to be disabled for the performance of their duties and have met the burden of proof. The motion passed (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Robbins, Kehoe, Bernstein, and Ms. Gray voting yes. Ms. Zapanta was absent for the vote.

| <u>APPLICATION NO.</u> | <u>NAME</u> |
|------------------------|-------------------|
| 730D* | LUIS A. TREJO |
| 731D | CARLOS A. SUTTON |
| 732D** | THOMAS D. HARRIS |
| 733D | JEFFREY M. STOSIC |

*Granted SCD – Employer Cannot Accommodate

**Granted SCD – Retroactive

V. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

Safety Law Enforcement (Continued)
Service-Connected Disability Applications

| <u>APPLICATION NO.</u> | <u>NAME</u> |
|------------------------|-------------------------|
| 734D | DEBORAH D. NAVA |
| 735D* | JOSEPH B. NUNEZ |
| 736D | KURT A. BUXKEMPER |
| 737D* | MARJORY L. JACOBS |
| 738D | CYNTHIA L. SELANDER |
| 739D** | ANDREW L. MYERS (DEC'D) |
| 740D | DAYANARA RAMIREZ |
| 742D | ANGELA R. PIEPER |
| 743D | MARIO CASTRO |
| 744D | GARY B. LEE |
| 745D*** | SANDRA A. CAPPS |
| 746D | JAMES D. WILLIAMS |
| 747D | JEFFREY SIROONIAN |
| 748D*** | BRIAN S. DUNN |
| 749D | BENJAMIN R. VERDUZCO |
| 750D | JOSIAH A. FABER |
| 751D | JAMES W. MEE |

*Granted SCD – Employer Cannot Accommodate

**Granted SCD – Survivor Benefit

***Granted SCD - Retroactive

V. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

Safety Fire, Lifeguards
Service-Connected Disability Applications

On a motion by Mr. Pryor, seconded by Mr. Robbins, the Board of Retirement approved a service-connected disability retirement for the following named employees who were found to be disabled for the performance of their duties and have met the burden of proof. The motion passed (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Robbins, Pryor, Bernstein, and Ms. Gray voting yes. Ms. Zapanta was absent for the vote.

| <u>APPLICATION NO.</u> | <u>NAME</u> |
|------------------------|----------------------|
| 1485B | ROBERT C. UNDERWOOD |
| 1486B* | RICHARD M. BALIGAD |
| 1487B | SCOTT A. WATSON |
| 1488B | DAVID M. BROOKHYSER |
| 1489B | GORDEN M. BUCHAN |
| 1490B | BRYAN L. KIDDER |
| 1491B | MANUEL V. CONTRERAS |
| 1492B | KURT FREDERICK |
| 1493B | THOMAS M. OVERSTREET |
| 1494B | STEPHEN R. KOLSTAD |
| 1495B** | MICKEY T. SCHAFFER |

*Granted SCD – Retroactive

**Granted SCD – Salary Supplement

V. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

Safety Fire, Lifeguards (Continued)

Service-Connected Disability Applications

| <u>APPLICATION NO.</u> | <u>NAME</u> |
|------------------------|----------------------|
| 1496B | DAREN W. HUGHES |
| 1497B | RICHARD A. FULLERTON |
| 1498B | MARK C. LORICK |
| 1499B | BRIAN T. MORGAN |
| 1500B | DAVID A. BROADWELL |

General Members

Service-Connected Disability Applications

On a motion by Mr. Knox, seconded by Mr. Robbins, the Board of Retirement made a motion to approve a service-connected disability retirement for the following named employees who were found to be disabled for the performance of their duties and have met the burden of proof. The motion passed (roll call) with Messrs. Knox, Santos, Moore, Robbins, Kehoe, Bernstein, and Ms. Gray voting yes. Mr. Sanchez and Ms. Zapanta were absent for the vote.

| <u>APPLICATION NO.</u> | <u>NAME</u> |
|------------------------|-------------------------|
| 2400C | MICHAEL MATA |
| 2401C | RYAN L. COX |
| 2402C* | LASHONDA D. CHAMBERLAIN |
| 2403C | ELOY TRINIDAD |

*Granted SCD – Salary Supplement Since Employer Cannot Accommodate

**Granted SCD – Salary Supplement

V. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

General Members (Continued)
Service-Connected Disability Applications

| <u>APPLICATION NO.</u> | <u>NAME</u> |
|------------------------|---------------------------------|
| 2404C* | DORETTA N. THOMPSON |
| 2405C** | JESUS DENNIS M. MANIAGO (DEC'D) |
| 2406C*** | JOANNE M. PELCHER |
| 2407C | KIM A. HOLLAND |
| 2408C* | FRANK AGUINIGA |
| 2409C**** | ANGEL G. SMITH |
| 2410C*** | MICHELLE D. DUNN |
| 2411C***** | DOMINIQUE D. GOFF |

VI. CONSENT ITEMS

Mr. Robbins made a motion, Mr. Bernstein seconded, to approve Consent Items A-F. The motion passed (roll call) with Messrs. Knox, Santos, Moore, Robbins, Kehoe, Bernstein, and Ms. Gray voting yes. Mr. Sanchez and Ms. Zapanta were absent for the vote.

*Granted SCD – Retroactive Since Employer Cannot Accommodate

**Granted SCD – Survivor Benefit

***Granted SCD - Employer Cannot Accommodate

****Granted SCD – Retroactive

*****Granted SCD – Salary Supplement Employer Cannot Accommodate

V. CONSENT ITEMS (Continued)

- A. Recommendation as submitted by Steven P. Rice, Chief Counsel: That, under AB 361 and Government Code Section 54953(e)(3) of the Brown Act, the Board of Retirement and Board of Investments separately consider whether to find that the Governor's COVID-19 State of Emergency continues to directly impact the ability of each Board and its Committees to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that each Board and its Committees shall hold teleconference meetings for the next 30 days, subject to continuation of the State of Emergency, and if so, direct staff to comply with the agenda and public comment requirements of the statute. Action taken by each Board will only apply to that Board and its Committees. (Memo dated June 27, 2022)

- B. Ratification of Service Retirement and Survivor Benefit Application Approvals. (Memo dated June 28, 2022)

- C. Recommendation as submitted by Les Robbins, Chair, Insurance, Benefits and Legislative Committee: That the Board adopt a "Neutral" position on Assembly Bill 2493, which would make adjustments to retirement payments based on disallowed compensation. (Memo dated June 22, 2022)

- D. Recommendation as submitted by Ricki Contreras, Division Manager, Disability Retirement Services: That the Board grant the appeal and request for an administrative hearing for applicants Michael G. Metal and An L. Ning. (Memo dated June 22, 2022)

- E. Recommendation as submitted by Ricki Contreras, Division Manager, Disability Retirement Services: That the Board approve the applications of Stanley J. Majcher, M.D. – Internal Medicine/Gastroenterology; Samuel A. Berkman, M.D. – Internal Medicine/Oncology; Steven N. Brouman, M.D. – Orthopedic/Hand Surgery; Jonathan C. Green, M.D. – Internal Medicine/Occupational Medicine; Robert B. Weber, M.D. – Internal Medicine/Cardiovascular Medicine; and Paul J. Grodan, M.D. - Internal Medicine/Cardiology to the LACERA Panel of Examining Physicians. (Memo dated June 14, 2022)

VI. CONSENT ITEMS (Continued)

- F. Recommendation as submitted by Ricki Contreras, Division Manager, Disability Retirement Services: That the Board dismiss with prejudice the appeal of Alvin D. Poff, Jr. for a service-connected disability retirement. (Memo dated June 23, 2022)

VII. EXCLUDED FROM CONSENT ITEMS

There were no items excluded from the Consent Items.

VIII. REPORTS

- A. Presentation by Legislative Advocates, Tony Roda from Williams & Jensen, PLLC and Shane Doucet from Doucet Consulting Solutions, regarding the Federal Legislative Update. (Memo dated June 22, 2022)

Messrs. Roda and Doucet provided a presentation and answered questions from the Board. The item was then received and filed.

- B. Presentation by JJ Popowich, Assistant Executive Officer; Kelly Puga, Contact Center Manager; Gerald Bucacao, Sr. Retirement Benefit Specialist; Valerie Quiroz, Sr. Retirement Benefit Specialist; and Renee Copeland, Sr. Retirement Benefit Specialist, regarding Member Services Call Center Wait Time. (Memo dated June 28, 2022)

Staff from Member Services provided a presentation and answered questions from the Board. The item was then received and filed.

- C. For Information Only as submitted by Luis A. Lugo, Deputy Chief Executive Officer, regarding the SEIU Local 850/851 Meeting Held on May 25, 2022. (Memo dated June 29, 2022)

This item was received and filed.

- D. For Information Only as submitted by Barry W. Lew, Legislative Affairs Officer, regarding the Monthly Status Report on Legislation. (Memo dated June 26, 2022)

This item was received and filed.

VIII. REPORTS (Continued)

- E. For Information Only as submitted by Francis J. Boyd, Senior Staff Counsel, regarding LACERA's Procedures for Disability Retirement Hearings Update Presentation for Referees, Applicant Attorneys, and Staff. (Memo dated June 24, 2022)

This item was received and filed.

- F. For Information Only as submitted by Ricki Contreras, Division Manager, Disability Retirement Services, regarding the Application Processing Time Snapshot Reports. (Memo dated June 22, 2022)

This item was received and filed.

- G. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, regarding the following reports:

Monthly Trustee Travel and Education Reports for May 2022

(Public memo dated June 22, 2022)

(Confidential memo dated June 22, 2022 – Includes Anticipated Travel)

The Board requested that the staff travel and education report for fiscal yearend be agendized for the August meeting and quarterly thereafter. The item was then received and filed.

- H. For Information Only as submitted by Christine Roseland, Senior Staff Counsel, regarding the Legal Transactions Year End Report. (Memo dated May 31, 2022)

This item was received and filed.

- I. For Information Only as submitted by Steven P. Rice, Chief Counsel, regarding the June 2022 Fiduciary Counsel Contact and Billing Report. (Memo dated June 27, 2022) (Privileged and Confidential Attorney-Client Communication/Attorney Work Product)

This item was received and filed.

VIII. ITEMS FOR STAFF REVIEW

The Board requested that the topic of investment recruitment and all key recruitments be agendized for discussion at the next meeting. In addition, it was requested that the staff travel and education report for fiscal year end be agendized for the August meeting and quarterly thereafter. Lastly, the Board requested updates on the Member Service Call Center wait times.

IX. GOOD OF THE ORDER
(For information purposes only)

There was nothing to report.

X. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability

APPLICATION NO. & NAME

BOARD ACTION

741D – ANTHONY RIVERA*

This Item was pulled from the Consent Calendar for further discussion.

Mr. Kehoe made a motion, Mr. Santos seconded, to grant a service-connected disability retirement pursuant to Government Code Sections 31720 since the employer cannot accommodate. The motion passed unanimously (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Kehoe, Bernstein, and Ms. Gray voting yes; and Mr. Robbins voting no. Ms. Zapanta was absent from the vote.

X. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability (Continued)

APPLICATION NO. & NAME BOARD ACTION

5259B – FAYE A. QUINTAL-DISCIPULO

Mr. Harris made a motion, Mr. Knox seconded, to grant a nonservice-connected disability retirement pursuant to Government Code Sections 31720 and 31724. The motion passed unanimously (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Kehoe, Bernstein, Harris, and Ms. Gray voting yes. Ms. Zapanta was absent from the vote.

5260B – CARLISE L. THOMAS*

Mr. Knox made a motion, Mr. Harris seconded, to grant a nonservice-connected disability retirement without prejudice pursuant to Government Code Section 31720. The motion passed unanimously (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Kehoe, Bernstein, Harris, and Ms. Gray voting yes. Ms. Zapanta was absent from the vote.

5261B – IRIS A. CASTELLANOS**

Mr. Harris made a motion, Mr. Bernstein seconded, to deny a service-connected disability retirement without prejudice.

The makers of the motion amended their motion to grant a service-connected disability retirement with a two-year review based on the medical advisor's opinion. The motion passed unanimously (roll call) with Messrs. Santos, Sanchez, Moore, Kehoe, Bernstein, Harris, and

*Applicant Present

**Applicant Attorney Present

X. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability (Continued)

APPLICATION NO. & NAME BOARD ACTION

5261B – IRIS A. CASTELLANOS (Continued)

Ms. Gray voting yes; and Mr. Knox voting no. Ms. Zapanta was absent from the vote.

5104B – SARAH C. GILLIS*

Mr. Santos made a motion, Mr. Kehoe seconded, to grant a service-connected disability retirement to continue. The motion passed unanimously (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Kehoe, Bernstein, Harris, and Ms. Gray voting yes. Ms. Zapanta was absent from the vote.

678D – JANA T. MILLER

Mr. Santos made a motion, Mr. Kehoe seconded, to grant a service-connected disability retirement pursuant to Government Code Sections 31720. The motion passed unanimously (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Kehoe, Bernstein, Robbins, and Ms. Gray voting yes. Ms. Zapanta was absent from the vote.

X. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

B. Staff Recommendations (Continued)

Mr. Bernstein made a motion, Mr. Knox seconded, to approve staff's recommendation for Items X. B. 1 and X. B. 2.

Mr. Santos made a substitute motion, Mr. Kehoe seconded, to refer back to staff items X.B.1. and X.B.2. for additional information. The motion passed unanimously (roll call) with Messrs. Knox, Moore, Santos, Sanchez, Robbins, Kehoe, Bernstein, and Ms. Gray voting yes. Ms. Zapanta was absent from the vote.

1. Recommendation as submitted by Allison E. Barrett, Senior Staff Counsel, Disability Litigation Division: Pursuant to Government Code section 31533, it is recommended that the Board refer the matter to a LACERA Referee to weigh the evidence on the limited issue of (1) whether Gerard R. Smith can prove he was permanently incapacitated prior to the earliest date of commission of the felony for which he was convicted, August 18, 2011, and therefore eligible for disability retirement benefits; or, (2) whether he was permanently incapacitated after August 18, 2011, and therefore not entitled to disability retirement benefits, in accordance with the felony forfeiture statute, Government Code section 7522.72. (Memo dated June 9, 2022)
2. Recommendation as submitted by Jason E. Waller, Senior Staff Counsel, Disability Litigation Division: Pursuant to Government Code section 31533, it is recommended that the Board refer the matter to a LACERA Referee to weigh the evidence on the limited issue of: (1) whether Stephen E. Leavins can prove he was permanently incapacitated prior to the earliest date of commission of the felony for which he was convicted, August 18, 2011, and therefore eligible for disability retirement benefits; or (2) whether he was permanently incapacitated after August 18, 2011, and therefore not entitled to disability retirement benefits, in

X. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

B. Staff Recommendations (Continued)

accordance with the felony forfeiture statute, Government Code section 7522.72. (Memo dated June 9, 2022)

3. Recommendation as submitted by Ricki Contreras Division Manager, Disability Retirement Services: That the Board adopt the Proposed Findings of Fact and Conclusions of Law granting Cynthia A. Campbell a service-connected disability retirement pursuant to Government Code Section 31720. (Memo dated June 23, 2022)

Mr. Kehoe made a motion, Mr. Knox seconded, to approve staff's recommendation. The motion passed unanimously (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Robbins, Kehoe, Bernstein, and Ms. Gray voting yes. Ms. Zapanta was absent from the vote.

4. Recommendation as submitted by Ricki Contreras Division Manager, Disability Retirement Services: That the Board approve the service provider invoice for Referee Irene P. Ayala. (Memo dated June 21, 2022)

Mr. Bernstein made a motion, Mr. Knox seconded, to approve staff's recommendation. The motion passed unanimously (roll call) with Messrs. Knox, Santos, Sanchez, Moore, Robbins, Kehoe, Bernstein, and Ms. Gray voting yes. Ms. Zapanta was absent from the vote.

XII. ADJOURNMENT

There being no further business to come before the Board, the meeting was adjourned at 11:51 a.m.

ALAN BERNSTEIN, SECRETARY

WILLIAM PRYOR, CHAIR



July 26, 2022

TO: Each Trustee,
Board of Retirement
Board of Investments

FROM: Santos H. Kreimann
Chief Executive Officer

SUBJECT: CHIEF EXECUTIVE OFFICER'S REPORT – AUGUST 2022

The following Chief Executive Officer's Report highlights key operational and administrative activities that have taken place during the past month.

Strategic Plan Update

The LACERA Strategic Planning process is continuing to progress smoothly. Over the past month, the KH Consulting team has met with the various Action Planning Teams (APT). The APT's will be presenting their recommendations to the Advisory (Spark) team in September during the Strategic Planning Summit.

Additionally, the member survey has officially launched to all members on Thursday, July 14, 2022. We are leveraging various communication channels, to include email, mail, newsletter, and our website to increase the response rate. We partnered with the Los Angeles County CEO's Office to develop an internal communication plan to all county staff highlighting the launch of the member survey. In the first few days since launch, we have received over 3,600 survey submissions online, and over 6,000 paper surveys. Members will have four weeks from launch date to submit their surveys either online or via mail.

The findings and recommendations that come from the APTs, as well as member engagement surveys, will be presented to the Advisory team in September. KH Consulting and the Advisory team will continue to provide periodic updates on our Strategic Planning milestones, keeping staff and members regularly informed of important Strategic Planning information, dates, activities, and status updates throughout the process.

Cost of Living Adjustment Update

The Board of Supervisors administratively approved the successor Memorandum of Understanding (MOU) for LACERA represented employees and related salary and fringe benefit changes for LACERA non-represented employees during their June 28, 2022 meeting. LACERA has coordinated with the Office of the Auditor-Controller, and we anticipate staff will receive their increase in pay and retroactive adjustments as early as July 29, 2022, and their one-time bonus of \$1,000 as early as August 15, 2022.

2022 Safety Member Elections

Elections will be held Friday, August 5 through Wednesday, August 31, 2022 for the safety member trustee seats on both boards. The positions are: seventh trustee seat and alternate safety trustee seat on the Board of Retirement, and the fourth trustee seat on the Board of Investments. The trustees' three-year terms will run from January 1, 2023 through December 31, 2025.

LACERA's Communications Division continues to work with the County to update Safety members on the election process. Both the County and LACERA are scheduled to send a reminder to Safety members to check their email for their official voting instructions on or around August 4, 2022, and to remember to vote immediately thereafter.

Recruitment Updates

Vacancies and Hiring

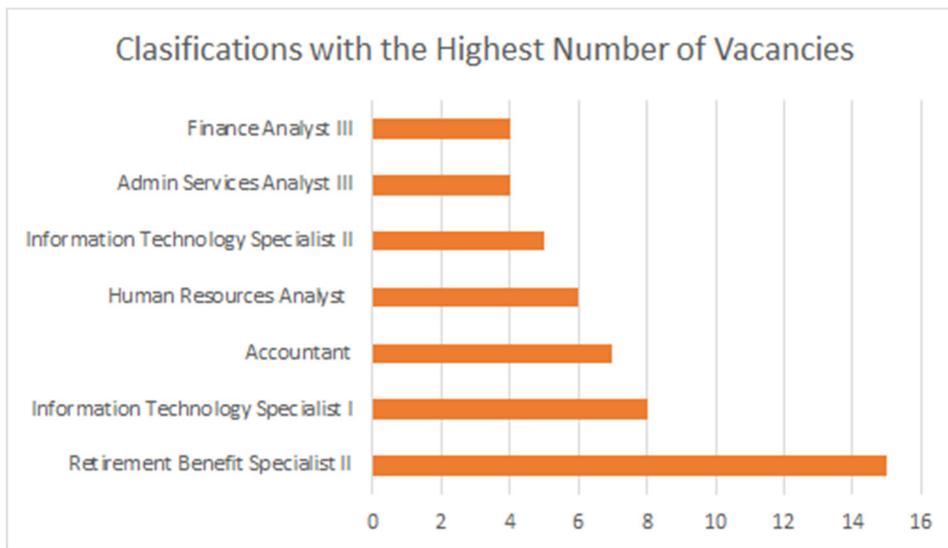
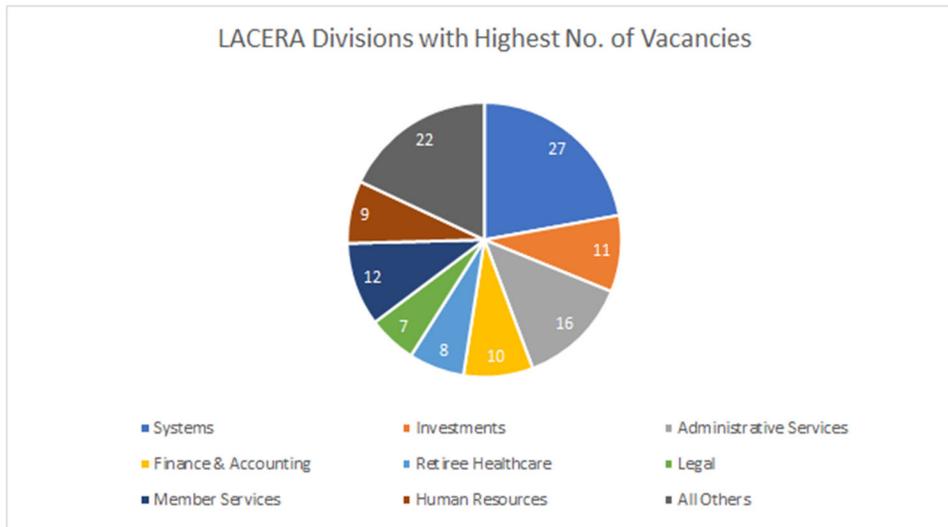
The current hiring priority in the Investments Division recruitment efforts is the Senior Investment Officer. There are eleven (11) vacancies in Investments (24% vacancy rate) and below is a summary of the recruitment status of these positions.

Status of Vacant Positions in the Investments Division

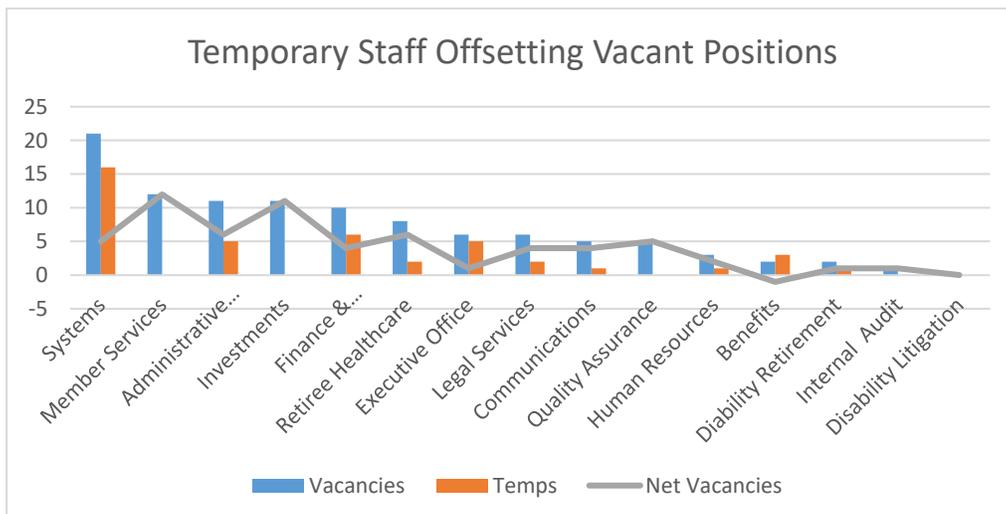
| Classification | # of Vacancies | LACERA Priority | Recruitment Stage |
|------------------------------------|----------------|------------------------|---|
| Deputy Chief Investment Officer | 1 | Tier 2 – December 2022 | Outsourced Recruitment |
| Senior Investment Officer (SIO) | 1 | Tier 1 – June 2022 | 9 – Division Interviews |
| Finance Analyst III (FA III) | 4 | Tier 1 – June 2022 | 8 List Promulgated 7 Assessment Review |
| Finance Analyst II (FA II) | 2 | Tier 2 – December 2022 | 1 – Exam Requested |
| Executive Administrative Asst. | 1 | Tier 2 – December 2022 | N/A |
| Principal Investment Officer (PIO) | 1 | Tier 2 – December 2022 | N/A |
| Senior Investment Officer | 1 | Unassigned | N/A |

Recruitment Stages: (1) Exam requested, (2) Classification review, (3) Test development, (4) Resume canvas, (5) Recruitment, (6) Assessment qualification, (7) Assessment review, (8) List promulgated, (9) Division interviews, (10) Background check, (11) Onboarding

LACERA has 530 budgeted positions, of which 122 are vacant (23% vacancy rate). The Divisions with the highest number of vacancies, and the classifications with the highest number of vacancies, are shown below.



The chart below highlights temporary hires across divisions to address critical vacancy needs in the short term.



Development

Human Resources works with the hiring Division to review the classification description, create an ideal candidate profile, and discuss the assessment process. This information is used by HR to create the job bulletin and recruiting brochure (management positions only). The recruitments/assessments for the following classifications are currently in development:

- Accountant
- Retirement Systems Specialist
- Staff Counsel (Benefits)
- Human Resources Analyst
- Senior Human Resources Analyst
- Senior Human Resources Assistant

Recruiting & Assessment

The Human Resources Team has open recruitments for the following positions:

- Retirement Benefits Specialist I, Temporary (Trainee Class)
- Staff Counsel (Investments)
- Financial Analyst III (Real Estate)
- Financial Analyst III (Corporate Governance and Stewardship)
- Senior Investment Officer (Real Estate)
- Financial Analyst III (Portfolio Analytics)

New Lists Promulgated

A new eligibility register (list) has been promulgated for Senior Investment Officer – Real Estate and Financial Analyst III – Portfolio Analytics. Selection interviews are being scheduled by Investments staff. Recruitment for these positions continues. Additional candidates are in the assessment phase and those that pass will be added to the eligibility register (list). Four (4) candidates were added to the Senior Accountant eligibility register. The FASD Division is making their hiring selections.

Hiring

Four (4) Data Systems Analyst I positions will be hired, two (2) starting August 1, one (1) on August 16, 2022, and the fourth on September 1, 2022. Three (3) Retirement Benefits Specialist I (Temporary) for Retiree Health Care have completed the background process and will begin a three-month training on Monday, August 1, 2022.

Retiree Healthcare (RHC) Update

Kaiser Permanente – Privacy Breach Affects Patients in Southern California Region

On May 20, 2022, Kaiser Permanente discovered that an unknown individual broke into a locked storage area at the Kaiser Permanente Los Angeles Medical Center earlier that same day and stole a Kaiser Permanente iPad. The password to access the iPad was stolen along with the device. The iPad was used at a Kaiser Permanente COVID-19

testing site by employees and contained photos of COVID-19 lab specimen labels (there were no photos of any individual patients).

Kaiser does not have any specific evidence that specific patients' information was accessed and/or viewed by the unknown individual, however, out of an abundance of caution they are reaching out to all patients whose health information may have been contained on the stolen iPad. The photos on the iPad potentially accessed include patients' first name, last name, medical record number, date of birth, and the date and location of service. **Lab results and sensitive information such as Social Security numbers and credit card numbers were not included in the information.**

Upon discovering the theft, Kaiser Permanente immediately initiated an investigation into the matter and notified law enforcement. In addition, while they do not have any evidence that specific patients' information was accessed and/or viewed by the unknown individual, Kaiser Permanente remotely erased all data from the iPad, including the photos.

Kaiser is taking appropriate steps to prevent this type of incident from recurring including, but not limited to, relocating devices to a more secure location, and strengthening internal practices and procedures. They have assured us that safeguarding our retirees' information is one of their highest priorities.

Kaiser Permanente's Agreement with Cigna

As more retirees and employees return to traveling to visit family and for vacation, the last thing they want to worry about while away from home is how to get good health care. In August, Kaiser Permanente will launch a new feature that will give members who are away from home access to Cigna's national network of physicians and providers, should they need emergency or urgent care during their travels away from home.

This new agreement with Cigna's U.S. provider network and Kaiser's new kp.org/getcare options, provide 24/7 access to care by Kaiser Permanente health care professionals by phone or video. This gives members another option to get quality care how and when they need it.

\$1 Million Lifetime Maximum Benefit (LMB) for Non-Medicare Plans - Update

LACERA staff continues to be engaged with the Board of Supervisors and County of Los Angeles CEO's office on the elimination of the \$1 million Lifetime Maximum Benefit (LMB). The LMB applies to over 8,700 County active members and retirees enrolled now (or in the future) in the PPO and indemnity plan options.

On June 10, 2022, the County CEO's office, LACERA staff, LACERA's Healthcare consultant, and actuary, met to discuss the findings of the County's actuarial analysis. We expect to schedule a meeting with the County CEO the first week of August to discuss options related to the \$1 million LMB.



CEO DASHBOARD



August 3, 2022



Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: June 2022

| | | | | |
|--|---|---|--|---|
|  WORKSHOP ATTENDANCE 1,092 Year-to-Date: 12,103 |  OUTREACH EVENTS 16 Year-to-Date: 208 |  WORKSHOP SATISFACTION N/A Mo. To Mo. Change: N/A |  MSC SATISFACTION N/A Mo. To Mo. Change: N/A |  MEMBER SERVICES CALL CENTER 11,858 3 Month Average: 13,433 |
|--|---|---|--|---|

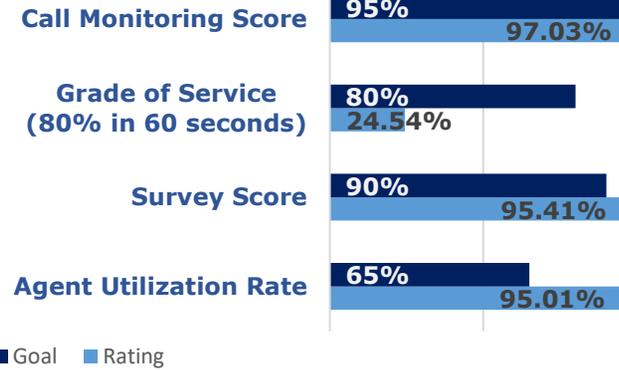
Member Services

Key Performance Indicator (Overall Performance)

Goal: 100%



Key Performance Indicator (Components)



■ Calls Answered ■ Calls Abandoned

Top Calls

1. Retirement Counseling: Process Overview
2. Retirement Counseling: Estimate
3. Insurance Benefits: Call Transferred-Direct



Emails

583
Avg. Response Time (ART)

24:00 hours

Secure Message
1,029



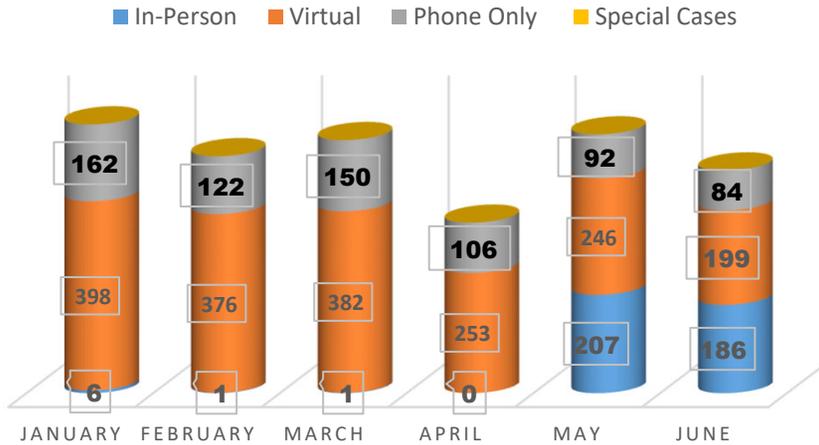


Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: June 2022

Member Services

Member Service Center Appointments



COMING SOON

Retiree Healthcare



Total RHC Calls: 7,198



■ Calls Answered ■ Calls Abandoned

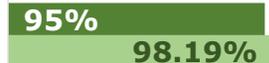
Top Calls

1. Medical/Dental Enrollments

2. Medicare Part B Inquiries

3. General Inquiries

Call Monitoring Score



Grade of Service (80% in 60 seconds)



Survey Score



Agent Utilization Rate



■ Goal ■ Rating



Emails 510

Avg. Response Time (ART) 5 Days



Secure Messages

531



Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: June 2022

Applications
842

In Process
As Of
6/30/2022

844 Pending on: 5/31/2022

67 Received

766 Year-to-Date

0 Re-Opened

0 Year-to-Date

64 To Board - Initial

593 Year-to-Date

5 Closed

70 Year-to-Date

Appeals
73

In Process
As Of
6/30/2022

72 Pending on: 5/31/2022

5 Received

31 Year-to-Date

4 Admin Closed/Rule 32

32 Year-to-Date

0 Referee Recommended

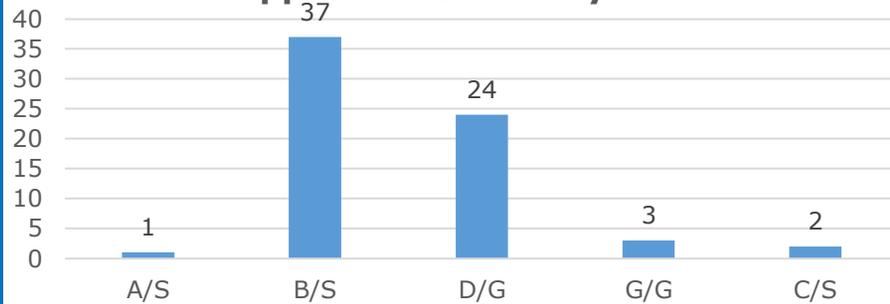
6 Year-to-Date

0 Revised/Reconsidered for Granting

0 Year-to-Date

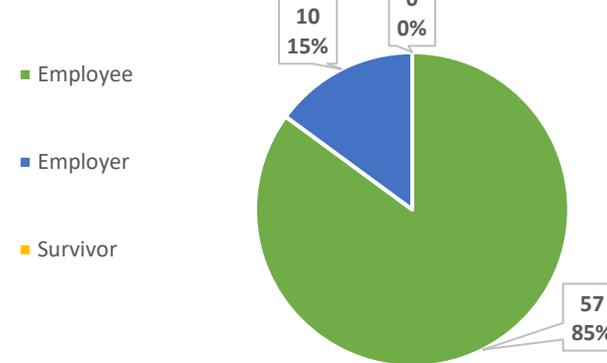
Disability

Applications Filed By Plan

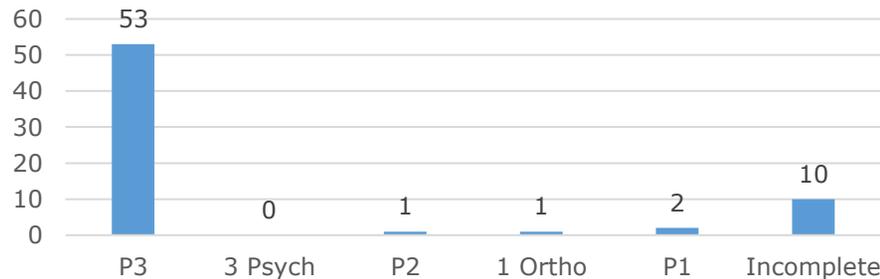


A/S: Plan A Safety - B/S: Plan B Safety - D/G: Plan D General
G/G: Plan G General - C/S Plan C Safety

Applications Filed By Source

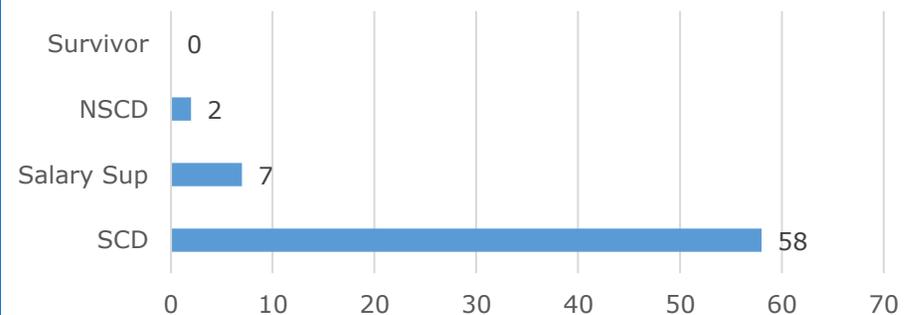


Applications Filed By Priority Level



Priority Level

Applications Filed By Type

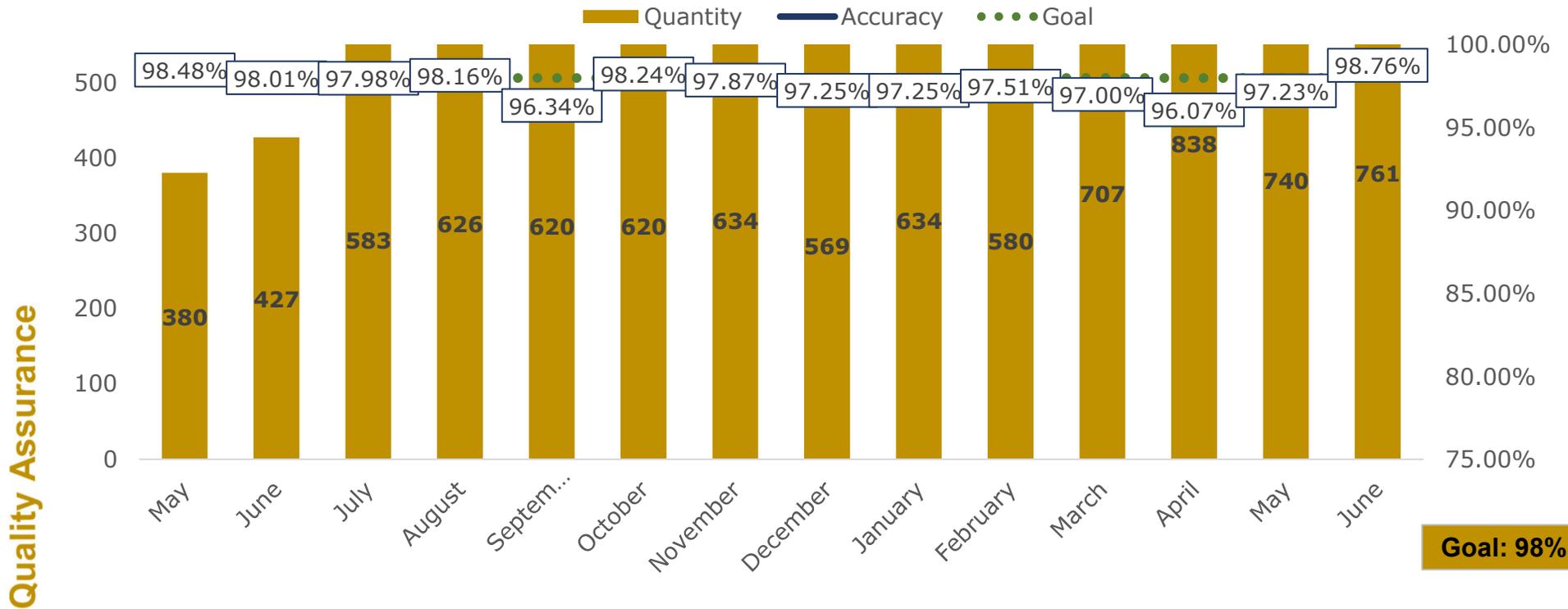




Striving for Excellence in Quality

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: June 2022

Audits of Retirement Elections, Payment Contracts, and Data Entry Completed by QA



June 2022

98.76%



Retirement Elections

211 Samples

98.51% Accuracy

Payment Contracts

460 Samples

97.77% Accuracy

Data Entry

90 Samples

100.00% Accuracy

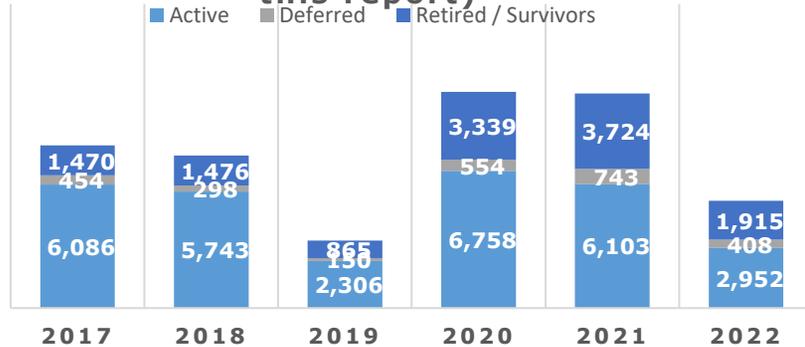


Service On-Line for All

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: June 2022

Serving Members Through LACERA.com and MyLACERA

MyLACERA Annual Registration
(as of the 15th of the month prior to this report)

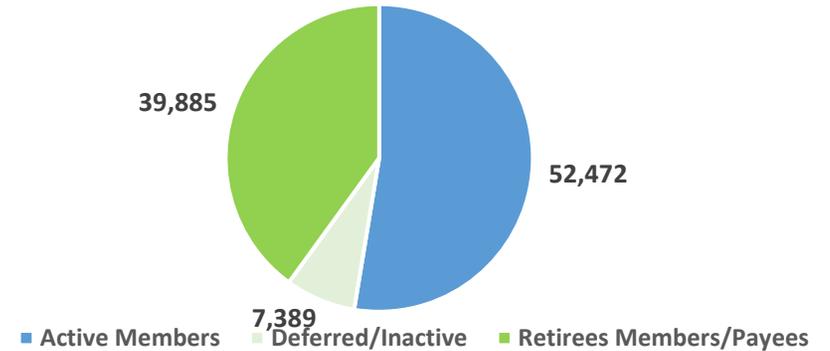


Total Registered Members

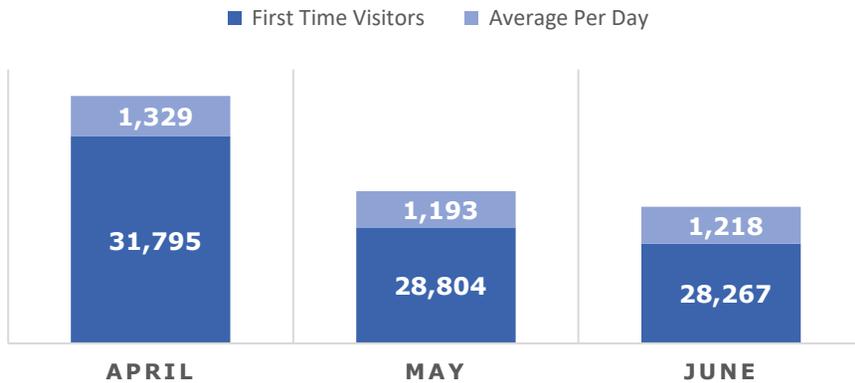
99,746

59%

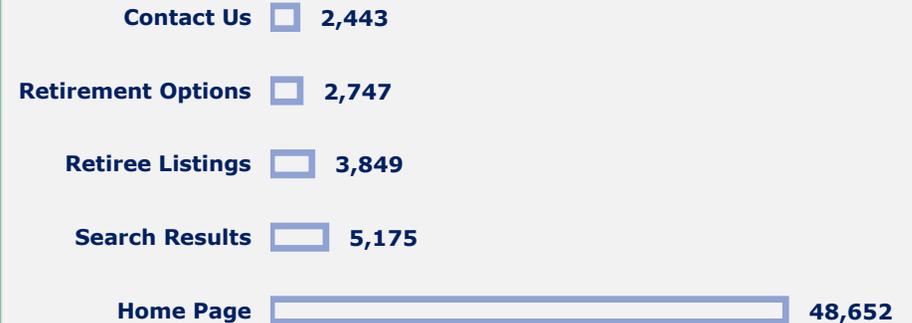
Total Registrations By Member Type



LACERA.com User Traffic



Top Five LACERA.com Page Views



| Home Page "I Would Like To" View | Views | % of Change | Home Page Tile Views | Views | % of Change |
|----------------------------------|-----------------------------|-------------|--------------------------|-------|-------------|
| Print a Payday Calendar | 945 | -28% | My LACERA | 2,401 | 18% |
| Download 2022 RHC Forms* | 1,119 | N/A | Pre-Retirement Workshops | 1,195 | 16% |
| Learn About Service Credit* | 663 | N/A | Careers | 1,587 | 25% |
| Print a Payday Calendar | 945 | 0% | Investments | 1,053 | 15% |
| Set up a Power of Attorney* | 2,411 | N/A | Annual Reports | 608 | 20% |
| Busiest Day of the Month: | Monday, June 1, 2022 | | Forms & Publications | 188 | 0% |

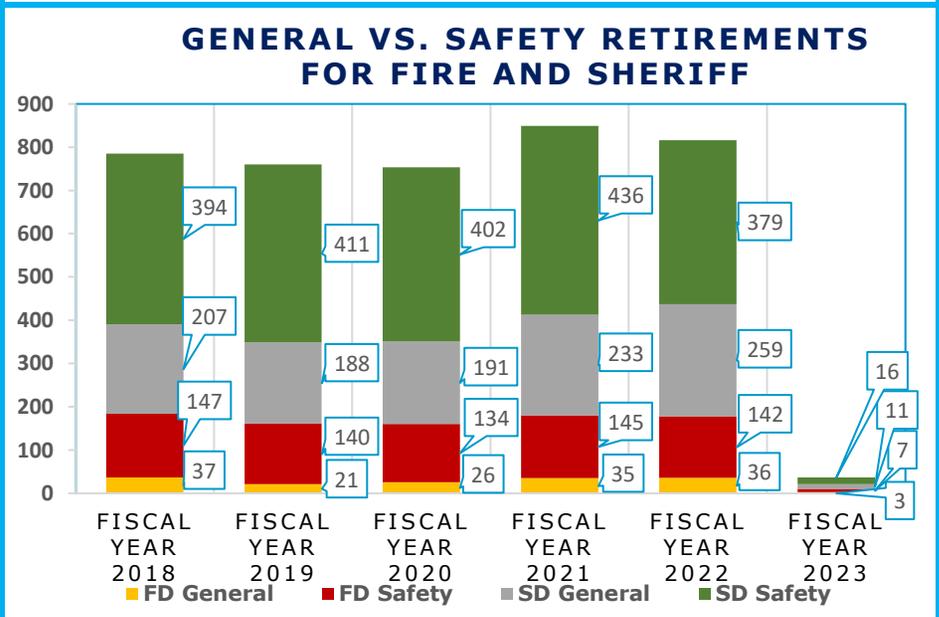
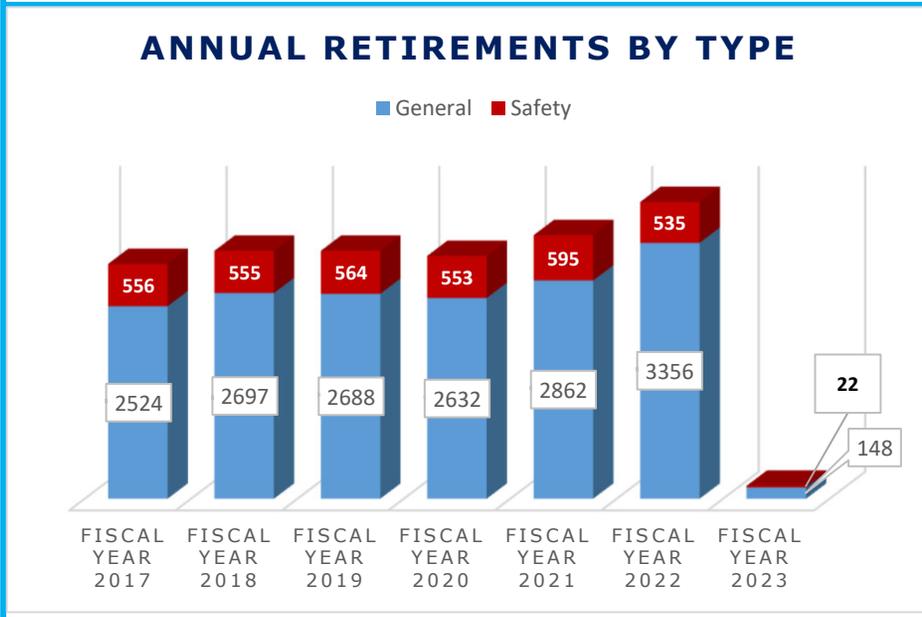
*Added these topics in June, no data to compare to this month.



Member Snapshot

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: June 2022

| Members as of 07/15/2022 | | | | | |
|--------------------------|----------------------|---------------|---------------|----------------|----------------|
| General | Plan | Active | Retired | Survivors | Total |
| | Plan A | 54 | 13,916 | 4,151 | 18,121 |
| | Plan B | 15 | 642 | 71 | 728 |
| | Plan C | 17 | 419 | 66 | 502 |
| | Plan D | 35,766 | 20,014 | 1,834 | 57,614 |
| | Plan E | 13,992 | 14,872 | 1,528 | 30,392 |
| | Plan G | 33,614 | 182 | 13 | 33,809 |
| | Total General | 83,458 | 50,045 | 7,663 | 141,166 |
| Safety | Plan A | 1 | 4,528 | 1,649 | 6,178 |
| | Plan B | 8,094 | 7,420 | 384 | 15,898 |
| | Plan C | 4,726 | 19 | 2 | 4,747 |
| | Total Safety | 12,821 | 11,967 | 2,035 | 26,823 |
| TOTAL MEMBERS | 96,279 | 62,012 | 9,698 | 167,989 | |
| % by Category | 57% | 37% | 6% | 100% | |





Member Snapshot

Average Monthly Benefit Allowance Distribution June 23, 2022

| | General | Safety | Total | % |
|-----------------------------|---------|--------|--------|-------|
| \$0 to \$3,999 | 30,093 | 1,498 | 31,591 | 51.0% |
| \$4,000 to \$7,999 | 14,184 | 3,451 | 17,635 | 28.5% |
| \$8,000 to \$11,999 | 4,045 | 4,273 | 8,318 | 13.4% |
| \$12,000 to \$15,999 | 1,121 | 2,115 | 3,236 | 5.2% |
| \$16,000 to \$19,999 | 368 | 430 | 798 | 1.3% |
| \$20,000 to \$23,999 | 113 | 137 | 250 | 0.4% |
| \$24,000 to \$27,999 | 30 | 41 | 71 | 0.1% |
| > \$28,000 | 23 | 4 | 27 | 0.0% |
| Totals | 49,977 | 11,949 | 61,926 | 100% |

Average Monthly Benefit Amount:

\$ **4,718.00**

Healthcare Program

(Mo. Ending: 6/30/2022)

| | Employer | Member |
|--------------|----------------|---------------|
| Medical | \$584.1 | \$43.2 |
| Dental | \$46.5 | \$4.5 |
| Part B | \$82.8 | \$0.0 |
| Total | \$713.4 | \$47.7 |

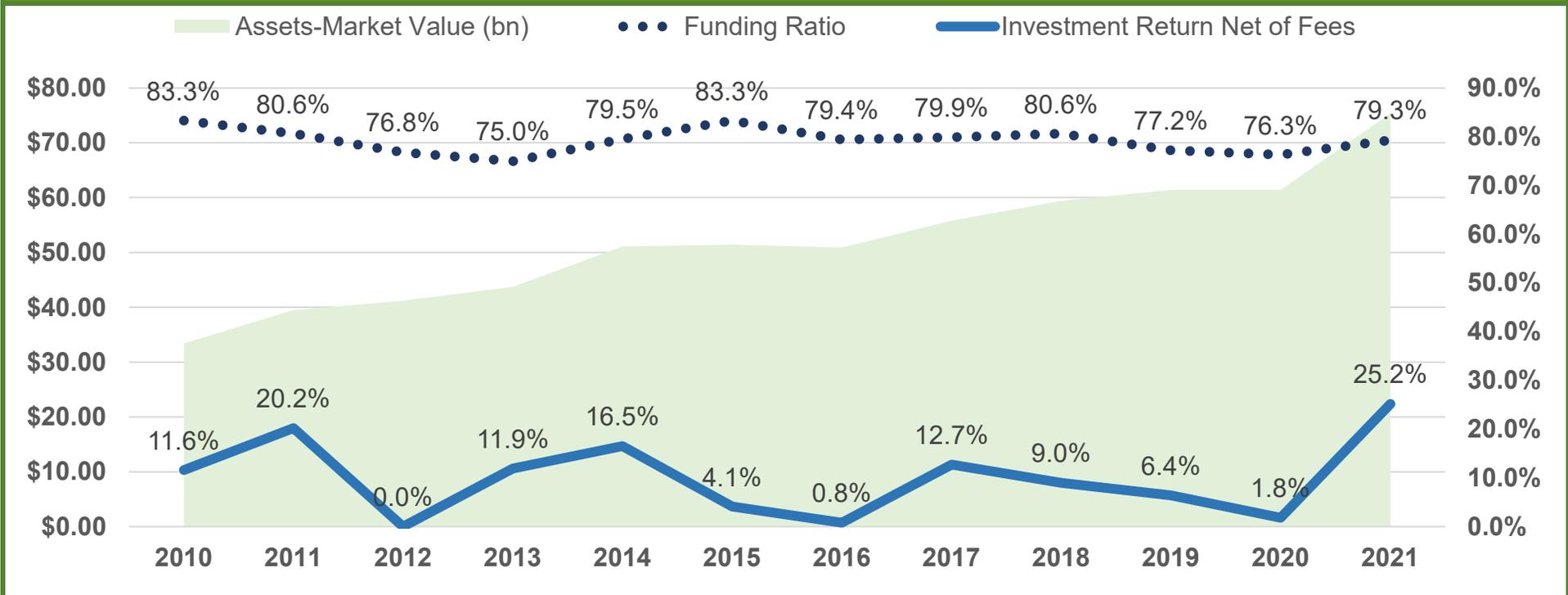
Health Care Enrollments

(Mo. Ending: 6/30/2022)

| | |
|--------------|----------------|
| Medical | 53,932 |
| Dental | 55,653 |
| Part B | 36,964 |
| LTC | 536 |
| Total | 147,085 |

KEY FINANCIAL METRICS

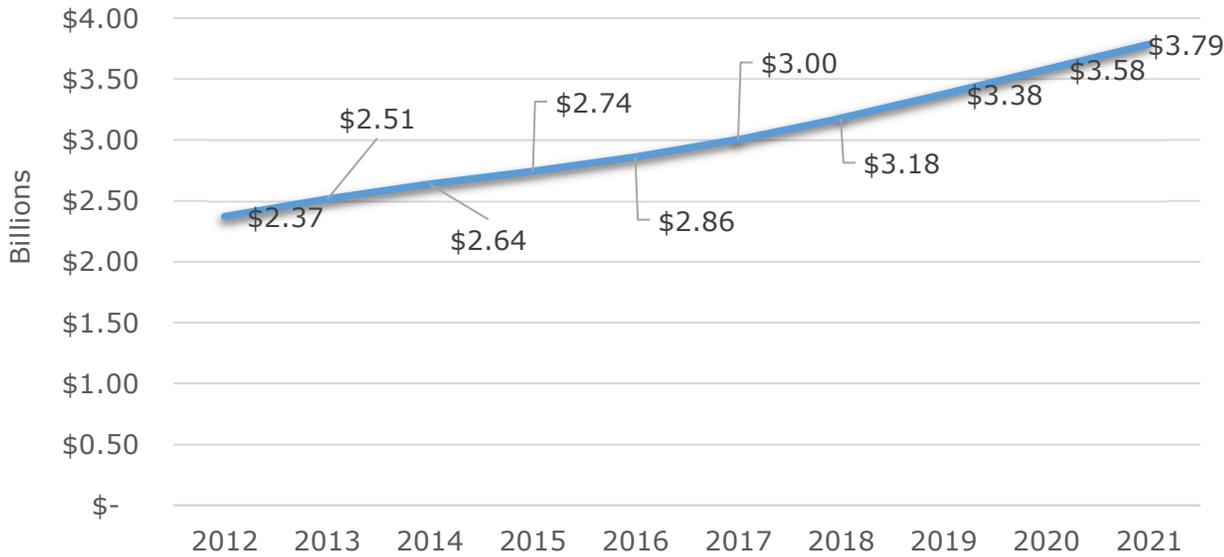
Fiscal Year End Financial Update (as of 06/30/2021)





Key Financial Metrics

Retiree Payroll by Year



FUNDING METRICS (as of 6/30/21)

| | |
|--------------|---------|
| Employer NC | 10.88% |
| UAAL | 13.58% |
| Assumed Rate | 7.00% |
| Star Reserve | \$614m |
| Total Assets | \$73.0b |

Contributions (as of 6/30/21)

| | <u>Employer</u> | <u>Member</u> |
|--------------|-----------------|---------------|
| Annual Add | \$2.0b | \$761.0m |
| % of Payroll | 24.46% | 7.87% |

Contributions (as of 6/30/21)

(Net of Fees)

| | | | |
|--------------|-------|---------------|------|
| 5 YR: | 10.8% | 10 YR: | 8.6% |
|--------------|-------|---------------|------|

Retired Members Payroll

(As of 6/30/2022)

| | |
|---------------------------|-----------|
| Monthly Payroll | \$352.50m |
| Payroll YTD | \$4.1b |
| New Retired Payees Added | 279 |
| Seamless % | 96.06% |
| New Seamless Payees Added | 5,156 |
| Seamless YTD | 96.72% |
| By Check % | 2.00% |
| By Direct Deposit % | 98.00% |

QUIET PERIOD LIST
Administrative/Operations
 Last Update:7/20/2022

| RFP/RFI Name | Issuing Division | RFP Issued | Status* | Quiet Period for RFP Respondents* |
|--|-------------------------------------|-------------------|---|---|
| Search for Classification & Compensation Study Services (HR) | Human Resources | 5/24/2021 | Bid Review | <ul style="list-style-type: none"> • Koff and Associates • Magnova Consultant • Grant Thornton • Reward Strategy Group |
| Search for Classification & Compensation Study Services (RHC) | Human Resources | 5/24/2021 | Bid Review | <ul style="list-style-type: none"> • Koff and Associates • Magnova Consultant • Grant Thornton • Reward Strategy Group |
| Contract Lifecycle Management Application | Administrative Services/ Systems | 3/4/2022 | Executive Management Presentation – Vendor Recommendation | <ul style="list-style-type: none"> • Cobblestone • Icertis |
| Case Management Software Solution | Systems Division | 10/6/2021 | Contract Negotiation and SOW Finalization | <ul style="list-style-type: none"> • Eccentex |
| Investments Operational Due Diligence | Internal Audit | 5/20/2022 | Solicitation Process | <ul style="list-style-type: none"> • KPMG • Deloitte |
| Prepaid Debit Card Services | Benefits | 6/15/2022 | Solicitation Process | <ul style="list-style-type: none"> • US Bank |
| Executive Recruitment Services | Human Resources | 2/23/2022 | Bid Review | <ul style="list-style-type: none"> • Alliance Consulting • David Gomez Partners, Inc • EFL • Ralph Anderson • Spencer Stuart • WBCP |



| RFP/RFI Name | Issuing Division | RFP Issued | Status* | Quiet Period for RFP Respondents* |
|------------------------|----------------------------------|------------|-------------------------|---|
| Budget Software | Administrative Services/ Systems | 3/10/2022 | Vendor Proof of Concept | <ul style="list-style-type: none"> • Neubrain • ClearGov • Workday • Vena • Prophix • Questica • Denovo/Oracle • Board • TruEd/TruGov • IGM/Gravity |

*Subject to change

INVESTMENTS QUIET PERIOD FOR SEARCH RESPONDENTS

Illiquid Credit Emerging Manager Program Search

- ✓ BlackRock Alternative Advisors
- ✓ Blackstone Alternative Asset Management
- ✓ Cambridge Associates
- ✓ GCM Grosvenor
- ✓ Stable Asset Management

Global Equity Emerging Separate Account Manager Search

- ✓ Attucks Asset Management, LLC
- ✓ Bivium Capital Partners, LLC
- ✓ Leading Edge Investment Advisors, LLC
- ✓ New Alpha Asset Management
- ✓ Stable Asset Management
- ✓ Xponance, Inc

OPEB Private Markets Investments Search

- ✓ BlackRock Financial Management Inc.
- ✓ Cambridge Associates LLC
- ✓ Goldman Sachs Asset Management, L.P.
- ✓ Hamilton Lane Advisors, LLC
- ✓ HarbourVest Partners, LLC
- ✓ J.P. Morgan Asset Management
- ✓ Morgan Stanley Investment Management
- ✓ Neuberger Berman Alternatives Advisers, LLC
- ✓ Pathway Capital Management, LP
- ✓ StepStone Group Holdings, LLC

Custody Bank Search

- ✓ State Street Bank and Trust Co.

| Date | Conference |
|-------------------------------|---|
| August, 2022 21-23 | NCPERS (National Conference on Public Employee Retirement Systems) Public Pension Funding Forum Los Angeles, CA |
| 29-September 1 | CALAPRS (California Association of Public Retirement Systems) Principles of Pension Governance for Trustees Tiburon, CA |
| September, 2022 16 | CALAPRS (California Association of Public Retirement Systems) Round Table – Benefits Virtual |
| 20-22 | Council of Institutional Investors (CII) Fall Conference Boston, MA |
| October, 2022 8-11 | National Association of Corporate Directors (NACD) Summit 2022 National Harbor, MD (<i>or virtual</i>) |
| 9-10 | CRCEA (California Retired County Employees Association) Fall Conference Sacramento, CA |
| 10-14 | Investment Strategies & Portfolio Management Wharton School, University of Pennsylvania |
| 19-21 | PREA (Pension Real Estate Association) Annual Institutional Investor Conference Washington D.C. |
| 19-21 | Pacific Pension Institute (PPI) Asia Roundtable Singapore |
| 23-26 | NCPERS (National Conference on Public Employee Retirement Systems) Public Safety Conference Nashville, TN |
| 23-26 | IFEBC (International Foundation of Employment Benefit Plans) Annual Employee Benefits Conference Las Vegas, NV |
| 28 | CALAPRS (California Association of Public Retirement Systems) Round Table – Trustees Virtual |
| November, 2022 8-10 | Institutional Limited Partners Association (ILPA) General Partner Summit New York, NY |
| 8-11 | SACRS Fall Conference Long Beach, CA |



Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.

**For further information, contact:
LACERA
Attention: Public Records Act Requests
300 N. Lake Ave., Suite 620
Pasadena, CA 91101**

July 25, 2022

TO: Each Trustee,
Board of Retirement
Board of Investments

FROM: Steven P. Rice, *SPR*
Chief Counsel

FOR: August 3, 2022 Board of Retirement Meeting
August 11, 2022 Board of Investments Meeting

SUBJECT: Approval of Teleconference Meetings Under AB 361 and Government Code Section 54953(e)

RECOMMENDATION

That, under AB 361 and Government Code Section 54953(e)(3) of the Brown Act, the Board of Retirement and Board of Investments separately consider whether to find that the Governor's COVID-19 State of Emergency continues to directly impact the ability of each Board and its Committees to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that each Board and its Committees shall hold teleconference meetings for the next 30 days, so long as the State of Emergency remains in effect, and direct staff to comply with the agenda and public comment requirements of the statute. Action taken by each Board will only apply to that Board and its Committees.

LEGAL AUTHORITY

Under Article XVI, Section 17 of the California Constitution, the Boards have plenary authority and exclusive fiduciary responsibility for the fund's administration and investments. This authority includes the ability of each Board to manage their own Board and Committee meetings and evaluate legal options for such meetings, such as whether to invoke teleconferencing of meetings under AB 361 and Government Code Section 54953(e) of the Brown Act to protect the health and safety of Trustees, staff, and the public. The Boards previously took this action at their meetings since October 2021. Findings made under this memo will be effective for meetings during the next 30 days, so long as the State of Emergency remains in effect.

DISCUSSION

A. Summary of Law.

On September 16, 2021, the Governor signed AB 361 which enacted new Government Code Section 54953(e) of the Brown Act to put in place, effective immediately and through

Re: Approval of Teleconference Meetings

July 25, 2022

Page 2 of 5

December 31, 2023, new teleconferencing rules that may be invoked by local legislative bodies, such as the LACERA Boards, upon making certain findings and following certain agenda and public comment requirements.

Specifically, Section 54953(e)(3) provides that the Boards may hold teleconference meetings without the need to comply with the more stringent procedural requirements of Section 54953(b)(3) if a state of emergency under Section 8625 of the California Emergency Services Act impacts the safety of in person meetings or state or local officials have imposed or recommended social distancing rules, provided that the Board makes the following findings by majority vote:

(A) The Board has considered the circumstances of the state of emergency; and

(B) Any of the following circumstances exist:

- (i) The state of emergency continues to directly impact the ability of the Trustees to meet safely in person; or
- (ii) State or local officials continue to impose or recommend measures to promote social distancing.

If each Board makes the required findings, that Board and its Committees may hold teleconference meetings for the next 30 days without the need to comply with the regular rules of Section 54953(b)(3) provided that: agendas are prepared and posted under the Brown Act; members of the public are allowed to access the meeting via a call-in option or an internet-based service option; and the agenda provides an opportunity for public comment in real time and provides notice of the means of accessing the meeting for public comment.

B. Information Supporting the Required Findings and Process if the Boards Determine to Invoke Section 54953(e).

The Governor's State of Emergency for the COVID-19 pandemic as declared in the Proclamation of a State of Emergency dated March 4, 2020 remains active. The Proclamation was issued under the authority of Section 8625 of the California Emergency Services Act. It is unclear when the State of Emergency will end, although over the past year the Governor actively terminated many emergency provisions. See, e.g., Order No. N-21-21, issued November 10, 2021, Order No. N-04-22, issued February 25, 2022. Very recently, the Governor terminated additional COVID provisions. See Order No. N-11-22, issued June 17, 2022. In the press release for the June 17 Order, the Governor's Office stated that, after June 30, 2022, "only 5 percent of the COVID-19 related executive order provisions issued throughout the pandemic will remain in place."

The Los Angeles County Department of Public Health maintains guidance to "Keep your distance. Use two arms lengths as your guide (about 6 feet) for social distancing with

people outside your household when you are not sure that they are vaccinated.” <http://publichealth.lacounty.gov/acd/ncorona2019/reducingrisk/>. The County Public Health Department also maintains guidance that employers should, “Whenever possible, take steps to reduce crowding indoors and encourage physical distancing: ... Limit indoor occupancy to increase the physical space between employees at the worksite, between employees and customers, and between customers.... Continue, where feasible to offer telework options for employees. Offer teleworking options during times of high community transmission (100 or more new cases per 100,000 persons in the past 7 days). In addition, at other times, consider offering teleworking arrangements that do not interfere with business operations to reduce crowding indoors.” <http://publichealth.lacounty.gov/acd/ncorona2019/bestpractices/>.

As further indication of the County’s interpretation of the impact of the State of Emergency on public meetings, at its July 12, 2022 meeting, the Board of Supervisors voted to find that the State of Emergency remains active and “local officials continue to recommend measures to promote social distancing” and that the Board of Supervisors shall continue to hold teleconference meetings under the terms of Assembly Bill 361 and Government Code Section 54953(e)(3). On June 24, 2022, the Executive Office of the Board of Supervisors issued a press release announcing that “meetings will remain virtual until the transmission level drops to ‘low’ and remains at that level for 7 days.” The Board of Supervisors will resume meetings in the Board hearing room when this standard is met, although Public Comment will continue to be available telephonically. It does not appear that the standard will be met in the near future. Indeed, the County recently increased the community transmission level to “high” and may soon reinstate the indoor mask mandate, possibly before the August LACERA Board meetings.

The City of Pasadena (City), where LACERA’s offices are located and Board and Committee meetings are held, has substantially revised its guidance to give more flexibility. The City still offers guidance that businesses recognize that COVID-19 continues to pose a risk to communities, and it is important for employers to continue to take steps to reduce the risk of COVID-19 transmission among their workers and visitors. <https://www.cityofpasadena.net/economicdevelopment/covid-19-business-resources/>.

Earlier guidance promoting physical distancing by business in certain circumstances also remains posted on the City’s COVID web page as a reference. As of the date of this memo, the City Council continues to hold its meetings by videoconference/teleconference, although some council members attend in person in the council chambers. At its July 18, 2022 meeting, the City Council voted to extend the video and teleconference meeting process through August 17, 2022.

The Centers for Disease Control and Prevention (CDC) has updated its guidance, but the

CDC still advises the public to “Stay 6 feet away from others” and that, “Indoors in public: “If you are not up to date on COVID-19 vaccines, stay at least 6 feet away from other people, especially if you are at higher risk of getting very sick with COVID-19.” <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html#stay6ft%20>.

Under these circumstances, the Boards may reasonably conclude and find that teleconferencing under Section 54953(e) is appropriate for Board and Committee meetings during the next 30 days, so long as the State of Emergency remains in effect, because (1) the State of Emergency continues to impact the ability of the Trustees to meet safely in person, or (2) the County and other authorities continue to recommend measures to promote a safe workplace, including physical distancing, as required by the statute. Either finding is sufficient under Section 54953(e) to support continued teleconference meeting.

If each Board makes these findings and directs teleconferencing under Section 54953(e), procedures exist and will be implemented to ensure compliance with the agenda and public comment requirements of the statute, as stated above.

Finally, on July 18, 2022, LACERA management reimposed heightened workplace safety requirements, including telework for staff who are not required to be in the office, masks at all times for all employees in the office, and social distancing for in office staff. These restrictions followed LACERA staff’s return to the office on May 2, 2022 under hybrid work schedules for most employees. The return to office for staff was made under COVID safety protocols, including vaccination and testing procedures and encouraging masks and social distancing. No decision has yet been made by Board leadership as to when the Boards will return to in person meetings. When the Boards decides to return, management will implement protocols for the boardroom, which will present separate safety challenges, including, for example, the small size of the room, ingress and egress, and public access and comment requirements.

CONCLUSION

Based on the above information, staff recommends that, under AB 361 and Government Code Section 54953(e)(3) of the Brown Act, the Board of Retirement and Board of Investments separately consider whether to find that the Governor’s COVID-19 State of Emergency continues to directly impact the ability of each Board and its Committees to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that each Board and its Committees shall hold teleconference meetings for the next 30 days, so long as the State of Emergency remains in effect, and if so, direct staff to comply with the agenda and public comment

Re: Approval of Teleconference Meetings
July 25, 2022
Page 5 of 5

requirements of the statute. Action taken by each Board will only apply to that Board and its Committees.

c: Santos H. Kreimann Luis Lugo JJ Popowich
Jonathan Grabel Laura Guglielmo Carly Ntoya



July 26, 2022

TO: Trustees, Board of Retirement

FOR: Board of Retirement Meeting on August 3, 2022

SUBJECT: Ratification of Service Retirement and Survivor Benefit Application Approvals

The attached report reflects service retirements and survivor benefit applications received as of the date of this memo, along with any retirement rescissions and/or changes approved at last month's Board meeting. Any retirement rescissions or changes received after the date of this memo up to the date of the Board's approval, will be reflected in next month's report.

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------|----------------------------------|----------------|----------------|
| TONY T. BOWIE | SHERIFF Dept.#SH | 07-20-2022 | 34 YRS 03 MOS |
| ANDREW J. CLEVELAND | L A COUNTY FIRE DEPT Dept.#FR | 07-01-2022 | 21 YRS 02½ MOS |
| ALBERT COBOS | SHERIFF Dept.#SH | 06-30-2022 | 33 YRS 09 MOS |
| JOHN S. CUEVAS | SHERIFF Dept.#SH | 07-31-2022 | 27 YRS ½ MOS |
| JEFFREY J. CURRAN | SHERIFF Dept.#SH | 07-20-2022 | 30 YRS 02 MOS |
| JAMES R. DEXTER | SHERIFF Dept.#SH | 07-30-2022 | 33 YRS 03 MOS |
| MITCHEL A. DIEHL | L A COUNTY FIRE DEPT Dept.#FR | 06-25-2022 | 33 YRS 06 MOS |
| CASEY C. DOWLING | SHERIFF Dept.#SH | 07-30-2022 | 34 YRS 10 MOS |
| MICHAEL W. FLOWERS | L A COUNTY FIRE DEPT Dept.#FR | 07-01-2022 | 27 YRS 06½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|----------------------|----------------------------------|----------------|----------------|
| LAURA J. FRENCH | SHERIFF Dept.#SH | 07-05-2022 | 30 YRS 05½ MOS |
| JOHN D. HIRTH | L A COUNTY FIRE DEPT Dept.#FR | 07-29-2022 | 25 YRS 03 MOS |
| MICHAEL E. MARSHALL | SHERIFF Dept.#SH | 07-30-2022 | 30 YRS 02 MOS |
| JULIO C. MIRAMONTES | L A COUNTY FIRE DEPT Dept.#FR | 06-30-2022 | 27 YRS 01 MOS |
| DAVID A. MISCH | SHERIFF Dept.#SH | 08-31-2022 | 31 YRS 03½ MOS |
| ARTHUR E. MONTGOMERY | L A COUNTY FIRE DEPT Dept.#FR | 07-31-2022 | 27 YRS 11½ MOS |
| JOSE J. MUNOZ | SHERIFF Dept.#SH | 07-30-2022 | 30 YRS 06 MOS |
| DARYL L. OSBY | L A COUNTY FIRE DEPT Dept.#FR | 07-30-2022 | 38 YRS 02 MOS |
| TIMOTHY M. OWENS | SHERIFF Dept.#SH | 07-30-2022 | 32 YRS 07 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------|----------------------------------|----------------|----------------|
| DANIEL REYES | SHERIFF Dept.#SH | 08-27-2022 | 32 YRS 02 MOS |
| SEAN RIOS | L A COUNTY FIRE DEPT Dept.#FR | 06-24-2022 | 33 YRS 06 MOS |
| DANIEL E. RODRIGUEZ | L A COUNTY FIRE DEPT Dept.#FR | 08-30-2022 | 34 YRS 06 MOS |
| MICHAEL E. SELNICK | SHERIFF Dept.#SH | 07-29-2022 | 30 YRS 08 MOS |
| ROLAND L. SPREWELL | L A COUNTY FIRE DEPT Dept.#FR | 07-30-2022 | 27 YRS 07 MOS |
| RUSSELL P. THOMPSON | L A COUNTY FIRE DEPT Dept.#FR | 07-16-2022 | 30 YRS 00 MOS |
| DOMINIC J. VALENCIA | SHERIFF Dept.#SH | 10-01-2022 | 36 YRS 07½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------------|--|----------------|----------------|
| LUCIA A. ADAMS | PUBLIC WORKS Dept.#PW | 08-31-2022 | 40 YRS 04½ MOS |
| OLATEJU ADEYOLA | SHERIFF Dept.#SH | 08-30-2022 | 25 YRS 00 MOS |
| CLINTON ALMENDRAS | ASSESSOR Dept.#AS | 07-29-2022 | 33 YRS 02 MOS |
| NAHID J. AMELI | PUBLIC HEALTH PROGRAM Dept.#PH | 07-01-2022 | 11 YRS 03½ MOS |
| STEPHANIE L. ANAYA-SERNET | COUNTY COUNSEL Dept.#CC | 07-05-2022 | 15 YRS 02½ MOS |
| JULIUS A. BACLAYON | CORRECTIONAL HEALTH Dept.#HC | 07-30-2022 | 22 YRS 04 MOS |
| KEVIN A. BAXTER | PROBATION DEPARTMENT Dept.#PB | 07-30-2022 | 36 YRS ½ MOS |
| MARIA CYRIL R. BEASLEY | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 08-27-2022 | 14 YRS 01 MOS |
| GINA BENNETT | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-31-2022 | 27 YRS 05½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|-----------------------|--|----------------|----------------|
| ROSALIA BERMUDEZ | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-13-2022 | 32 YRS 08½ MOS |
| IDALIA L. BERRIOZABAL | MENTAL HEALTH Dept.#MH | 07-30-2022 | 39 YRS 07 MOS |
| MAURICE BORQUEZ | INTERNAL SERVICES Dept.#IS | 06-30-2022 | 46 YRS 04½ MOS |
| DAVID A. BUCKLEY | SHERIFF Dept.#SH | 07-31-2022 | 25 YRS ½ MOS |
| SHARON A. CAGE | AMBULATORY CARE NETWORK Dept.#HN | 07-07-2022 | 29 YRS 11½ MOS |
| CELESTINA CARGO | AMBULATORY CARE NETWORK Dept.#HN | 07-31-2022 | 17 YRS 08½ MOS |
| MAIDA F. CASANOVA | JUVENILE COURT HEALTH SERVICES Dept.#HJ | 07-01-2022 | 11 YRS ½ MOS |
| ROSE M. CASIAS | PUBLIC HEALTH PROGRAM Dept.#PH | 07-01-2022 | 31 YRS 05 MOS |
| GEORGE L. CASTRO | PROBATION DEPARTMENT Dept.#PB | 07-31-2022 | 29 YRS 01½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|-----------------------|--|----------------|----------------|
| LARRY CHIN | SHERIFF Dept.#SH | 07-29-2022 | 35 YRS 05 MOS |
| VICTOR K. COLEMAN | PROBATION DEPARTMENT Dept.#PB | 07-16-2022 | 35 YRS 09 MOS |
| CATHERINE COMEAUX | CHILD SUPPORT SERVICES Dept.#CD | 07-30-2022 | 41 YRS 10 MOS |
| LUIZE R. COOPER | PROBATION DEPARTMENT Dept.#PB | 07-08-2022 | 34 YRS 08 MOS |
| RENATTA COOPER | PUBLIC HEALTH PROGRAM Dept.#PH | 07-30-2022 | 17 YRS 06 MOS |
| INETTA M. DANTZLER | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-30-2022 | 35 YRS 09 MOS |
| PATRICIA D. DAVIS | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-05-2022 | 48 YRS 04½ MOS |
| ARMEN H. DJENDEREDJIA | MENTAL HEALTH Dept.#MH | 08-31-2022 | 25 YRS 03½ MOS |
| NINA DMITREVSKY | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 08-16-2022 | 17 YRS 01 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------|---|----------------|----------------|
| CHRISTINE M. DOWLER | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 07-21-2022 | 33 YRS 06 MOS |
| MARY L. DOYLE | PUBLIC HEALTH PROGRAM Dept.#PH | 09-30-2022 | 24 YRS 04 MOS |
| STEPHANUS EMAN | CORRECTIONAL HEALTH Dept.#HC | 07-30-2022 | 14 YRS 11½ MOS |
| SHIRLEY H. FAN | PUBLIC WORKS Dept.#PW | 07-29-2022 | 20 YRS 09 MOS |
| MARK A. FLORES | PROBATION DEPARTMENT Dept.#PB | 07-01-2022 | 16 YRS 06½ MOS |
| MARY JO FORESTA | MENTAL HEALTH Dept.#MH | 07-30-2022 | 05 YRS 01 MOS |
| YVETTE M. FORTNEY | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-30-2022 | 29 YRS 11 MOS |
| EUNICE K. FOSTER | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-30-2022 | 16 YRS 00 MOS |
| GENE A. FREEMAN | PROBATION DEPARTMENT Dept.#PB | 08-31-2022 | 13 YRS 06 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|----------------------|--|----------------|----------------|
| GENA M. FULLER | LACERA Dept.#NL | 07-08-2022 | 19 YRS 02 MOS |
| MICHAEL A. GARNER | PROBATION DEPARTMENT Dept.#PB | 07-05-2022 | 27 YRS 05½ MOS |
| KARINEH GHARIBIAN | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 06-30-2022 | 28 YRS 06 MOS |
| RONALD J. GLOVER | PUBLIC WORKS Dept.#PW | 07-30-2022 | 16 YRS 03 MOS |
| ANTHONY A. GOFF | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-11-2022 | 21 YRS 03 MOS |
| COURTNEY G. GONZALES | SHERIFF Dept.#SH | 07-30-2022 | 35 YRS 07½ MOS |
| JOSIE U. GONZALES | AMBULATORY CARE NETWORK Dept.#HN | 08-31-2022 | 11 YRS 09½ MOS |
| THOMAS GOWEN | DISTRICT ATTORNEY Dept.#DA | 07-30-2022 | 32 YRS 09 MOS |
| ELISA HAMPTON | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-01-2022 | 22 YRS 08 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|--------------------|--|----------------|----------------|
| KIM HAWKS | CHILDREN & FAMILY SERVICES Dept.#CH | 06-28-2022 | 27 YRS 09 MOS |
| JOCELYN P. HILVANO | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-31-2022 | 31 YRS 07½ MOS |
| DALE V. HOUGH | ASSESSOR Dept.#AS | 07-31-2022 | 38 YRS 01 MOS |
| LEONARD A. HOULKER | PUBLIC HEALTH PROGRAM Dept.#PH | 07-30-2022 | 14 YRS 08 MOS |
| MARY A. HUDGENS | CHIEF EXECUTIVE OFFICE Dept.#AO | 07-29-2022 | 27 YRS 00 MOS |
| DELBERT L. HUNTER | MENTAL HEALTH Dept.#MH | 05-31-2022 | 13 YRS 03 MOS |
| PEGGY J. JACKSON | SHERIFF Dept.#SH | 06-24-2022 | 17 YRS 00 MOS |
| DONN JAMES | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-01-2022 | 28 YRS 07½ MOS |
| SERENA C. JEN | ASSESSOR Dept.#AS | 07-31-2022 | 24 YRS 07 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|-------------------|--|----------------|----------------|
| RAFAEL A. JIMENEZ | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-30-2022 | 30 YRS 00 MOS |
| SHYRLE V. JOHNSON | PUBLIC DEFENDER Dept.#PD | 07-01-2022 | 13 YRS 07 MOS |
| ANDREA M. JONES | CHILDREN & FAMILY SERVICES Dept.#CH | 07-01-2022 | 34 YRS 01½ MOS |
| GWENDOLYN JONES | REG-RECORDER/COUNTY CLERK Dept.#RR | 07-30-2022 | 33 YRS 05 MOS |
| RUTH C. KAMENS | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-01-2022 | 25 YRS 10½ MOS |
| RASHIDA KHATUN | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-30-2022 | 25 YRS ½ MOS |
| SUNG H. KIM | PUBLIC WORKS Dept.#PW | 07-29-2022 | 40 YRS 05 MOS |
| PHYLLIS KNOX | PROBATION DEPARTMENT Dept.#PB | 07-30-2022 | 33 YRS 11 MOS |
| HOWARD KOVENSKY | PUBLIC LIBRARY Dept.#PL | 07-08-2022 | 14 YRS 01 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------|--|----------------|----------------|
| ALICE LEE HALL | SHERIFF Dept.#SH | 06-30-2022 | 35 YRS 07 MOS |
| NANCY T. LIMM | AUDITOR - CONTROLLER Dept.#AU | 07-30-2022 | 39 YRS 09 MOS |
| CARMEN O. LOPEZ | SHERIFF Dept.#SH | 07-16-2022 | 42 YRS 02½ MOS |
| JESUS F. LOPEZ | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-05-2022 | 22 YRS 02½ MOS |
| MARIE T. LOPEZ | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 07-30-2022 | 31 YRS 03 MOS |
| CAM Y. LY | INTERNAL SERVICES Dept.#IS | 07-29-2022 | 23 YRS 00 MOS |
| PATIENCE H. LYONS | CHILDREN & FAMILY SERVICES Dept.#CH | 08-31-2022 | 10 YRS 06½ MOS |
| JAMES M. MAHER | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 08-31-2022 | 25 YRS 11½ MOS |
| ALICIA O. MANCILLAS | PUBLIC HEALTH PROGRAM Dept.#PH | 07-30-2022 | 31 YRS 03 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|----------------------|--|----------------|----------------|
| JANE Q. MATSUZAKI | DEPARTMENT OF HUMAN RESOURCES Dept.#HM | 07-29-2022 | 30 YRS 03 MOS |
| THEODORAH E. MCKENNA | MENTAL HEALTH Dept.#MH | 07-30-2022 | 29 YRS 09 MOS |
| MONY MEN | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 06-30-2022 | 39 YRS 08 MOS |
| JOSE MENENDEZ | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-31-2022 | 28 YRS 05½ MOS |
| LELIETH MIDDLETON | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-01-2022 | 42 YRS 10½ MOS |
| ROBERT MORGENSTERN | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 07-30-2022 | 17 YRS 00 MOS |
| SIMON P. NEELANKAVIL | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-27-2022 | 21 YRS 04 MOS |
| KONG Y. NG | CHILDREN & FAMILY SERVICES Dept.#CH | 07-31-2022 | 33 YRS 01½ MOS |
| NGHIA T. NGUYEN | CHILDREN & FAMILY SERVICES Dept.#CH | 08-01-2022 | 34 YRS 05½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|--------------------|--|----------------|----------------|
| LIGIA A. OCAMPO | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 06-30-2022 | 17 YRS 08½ MOS |
| ROSA S. ONEAL | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 08-01-2022 | 26 YRS ½ MOS |
| JOY A. ONWULI | PUBLIC HEALTH PROGRAM Dept.#PH | 07-30-2022 | 25 YRS 00 MOS |
| ELLEN C. OQUENDO | CORRECTIONAL HEALTH Dept.#HC | 08-31-2022 | 37 YRS 09½ MOS |
| ROSE M. OSUNA | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-30-2022 | 33 YRS 00 MOS |
| PATRICIA M. OVIEDO | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-31-2022 | 16 YRS 10 MOS |
| BLANCA E. PAEZ | AMBULATORY CARE NETWORK Dept.#HN | 08-31-2022 | 18 YRS ½ MOS |
| MARK A. PARRA | MENTAL HEALTH Dept.#MH | 08-31-2022 | 30 YRS ½ MOS |
| FRANCINE J. PAVAN | RANCHO LOS AMIGOS HOSPITAL Dept.#HR | 07-31-2022 | 12 YRS 05½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|------------------------|--|----------------|----------------|
| NARCISA E. PEREZ | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-30-2022 | 22 YRS 01 MOS |
| DOMINICK PHILLIPS | BEACHES & HARBORS Dept.#BH | 08-31-2022 | 22 YRS 04½ MOS |
| LETICIA A. QUAN | INTERNAL SERVICES Dept.#IS | 08-31-2022 | 38 YRS 08½ MOS |
| MARIO RAMIREZ | COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH | 08-31-2022 | 19 YRS ½ MOS |
| DANNY B. ROBERTS | RANCHO LOS AMIGOS HOSPITAL Dept.#HR | 07-29-2022 | 31 YRS 03 MOS |
| SANDRA L. RODARTE | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 07-05-2022 | 35 YRS 01½ MOS |
| JOSEPHINE V. RODRIGUEZ | CHILD SUPPORT SERVICES Dept.#CD | 08-18-2022 | 32 YRS 11 MOS |
| SALAH RUBAYI | RANCHO LOS AMIGOS HOSPITAL Dept.#HR | 06-13-2022 | 40 YRS 06½ MOS |
| CHRISTINA B. RUIZ | PUBLIC HEALTH PROGRAM Dept.#PH | 07-01-2022 | 33 YRS 02½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------|--|----------------|----------------|
| ALBERT E. SACCOZIA | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-31-2022 | 16 YRS 03½ MOS |
| JEANETTE G. SALAZAR | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 07-30-2022 | 26 YRS 02½ MOS |
| PAULA SANCHEZ | DISTRICT ATTORNEY Dept.#DA | 07-30-2022 | 43 YRS 04 MOS |
| MORENA SANCHEZ DE D | PUBLIC HEALTH PROGRAM Dept.#PH | 07-30-2022 | 24 YRS 10 MOS |
| LINA SASUNYAN | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-27-2022 | 21 YRS 00 MOS |
| ELIZABETH G. SENA | INTERNAL SERVICES Dept.#IS | 07-30-2022 | 37 YRS 10 MOS |
| VERONICA SHAFER | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 08-27-2022 | 16 YRS 11½ MOS |
| YOGESH R. SHAH | SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO | 05-26-2022 | 04 YRS 09½ MOS |
| SALOME K. SIMPSON | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-30-2022 | 28 YRS 03 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|-----------------------|--|----------------|----------------|
| STEVEN D. SLANKARD | L A COUNTY FIRE DEPT Dept.#FR | 08-27-2022 | 30 YRS 00 MOS |
| ALICE TAHMASIAN | ASSESSOR Dept.#AS | 07-30-2022 | 15 YRS 09 MOS |
| LYANS TAING | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 08-31-2022 | 32 YRS 01½ MOS |
| VILLIE TASSEV | WORKFORCE DEV AGING & COMM SVC Dept.#CS | 07-30-2022 | 24 YRS 01 MOS |
| MARIA C. TEIRA | SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO | 06-30-2022 | 37 YRS 08 MOS |
| VICTOR A. TOPETE | SHERIFF Dept.#SH | 06-25-2022 | 39 YRS 00 MOS |
| GUILLERMINA F. TURNER | INTERNAL SERVICES Dept.#IS | 08-02-2022 | 20 YRS 02½ MOS |
| BERTHA A. VELAZQUEZ | BOARD OF SUPERVISORS Dept.#BS | 08-13-2022 | 07 YRS 07½ MOS |
| MARIA S. VELAZQUEZ | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-31-2022 | 15 YRS 11½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|-----------------------|--|----------------|----------------|
| KATHLEEN VILLAGOMEZ | MENTAL HEALTH Dept.#MH | 08-31-2022 | 26 YRS 05½ MOS |
| THIEU L. VUONG | CHILDREN & FAMILY SERVICES Dept.#CH | 07-30-2022 | 32 YRS 09 MOS |
| LYDIA T. WHITE-MANUEL | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-31-2022 | 40 YRS 08½ MOS |
| WILLA WILLIAMS | DISTRICT ATTORNEY Dept.#DA | 07-30-2022 | 47 YRS 05 MOS |
| AMY WONG | CHILDREN & FAMILY SERVICES Dept.#CH | 08-31-2022 | 20 YRS ½ MOS |
| TINA YUAN | INTERNAL SERVICES Dept.#IS | 07-30-2022 | 35 YRS 04 MOS |
| CAROLINE J. ZUCKERMAN | PUBLIC HEALTH PROGRAM Dept.#PH | 07-05-2022 | 18 YRS 01½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

SAFETY SURVIVOR APPLICATIONS

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---|---------------------|----------------|----------------|
| VIVIANA BRACKS | SHERIFF Dept.#SH | 05-11-2022 | 15 YRS 08½ MOS |
| WIFE of CHRISTOPHER M BRACKS dec'd on 05-10-2022, Sect. #31781.3 | | | |
| JOO HYUN JI | SHERIFF Dept.#SH | 09-17-2021 | 12 YRS 00 MOS |
| SPOUSE of CAMERON B FISH dec'd on 09-16-2021, Sect. #31781.1 | | | |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL SURVIVOR APPLICATIONS

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|--|----------------------------------|----------------|----------------|
| JACQUELINE S. HERNDON | PARKS AND RECREATION Dept.#PK | 04-17-2022 | 24 YRS 09½ MOS |
| WIFE of MICHAEL C HERNDON dec'd on 04-16-2022, Sect. #31781.3 | | | |
| JACKIE S. HERNDON | PARKS AND RECREATION Dept.#PK | 04-17-2022 | 24 YRS 09½ MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|------------------|----------------------------------|----------------|----------------|
| BRIAN T. KEENEY | L A COUNTY FIRE DEPT Dept.#FR | 04-30-2022 | 26 YRS 08½ MOS |
| CESAR A. VAZQUEZ | SHERIFF Dept.#SH | 04-01-2022 | 01 YRS 11 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------|--|----------------|----------------|
| LUIS G. AGUILAR | SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO | 07-01-2022 | 23 YRS 09½ MOS |
| RACHAEL G. ANDINO | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 06-12-2022 | 23 YRS 04 MOS |
| CONNIE L. BAKER | PROBATION DEPARTMENT Dept.#PB | 06-30-2022 | 31 YRS 04 MOS |
| ROSS A. BALLESTEROS | PROBATION DEPARTMENT Dept.#PB | 07-22-2022 | 15 YRS 11 MOS |
| DEBORAH BERNAL | PUBLIC HEALTH PROGRAM Dept.#PH | 07-08-2022 | 37 YRS 01 MOS |
| DEBORAH S. CASTILE | NORTHEAST CLUSTER (LAC+USC) Dept.#HG | 07-08-2022 | 12 YRS 11 MOS |
| STELLA M. CLIFTON | MEDICAL EXAMINER-CORONER Dept.#ME | 06-23-2022 | 17 YRS 02 MOS |
| NICK D. CLOUGH | MENTAL HEALTH Dept.#MH | 06-24-2022 | 16 YRS 06 MOS |
| WILLETTE L. COLLINS | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 06-30-2022 | 43 YRS 05 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|-----------------------|--|----------------|----------------|
| CECILIA DOMINGUEZ | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 06-13-2022 | 15 YRS 05 MOS |
| MILLICENT A. EWING | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-11-2022 | 22 YRS 04 MOS |
| CATHERINE K. HAN | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 07-05-2022 | 11 YRS 05 MOS |
| AMERICO L. MIGLIACCIO | PROBATION DEPARTMENT Dept.#PB | 06-06-2022 | 30 YRS 09 MOS |
| DAVID L. MITCHELL | PROBATION DEPARTMENT Dept.#PB | 07-07-2022 | 08 YRS 07 MOS |
| NARA OHANYAN | CORRECTIONAL HEALTH Dept.#HC | 07-15-2022 | 15 YRS 04½ MOS |
| WILLIAM PARK | PUBLIC WORKS Dept.#PW | 06-09-2022 | 10 YRS 11 MOS |
| PATRICIA SABIJON | SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO | 06-03-2022 | 13 YRS 10 MOS |
| ROBIN M. SCHAEFER | SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO | 11-10-2021 | 11 YRS 06 MOS |

BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

| <u>NAME</u> | <u>DEPARTMENT</u> | <u>RETIRED</u> | <u>SERVICE</u> |
|---------------------|--|----------------|----------------|
| CYNTHIA A. SCOTT | BOARD OF SUPERVISORS Dept.#BS | 07-01-2022 | 10 YRS ½ MOS |
| MICHAEL J. SHULTZ | SUPERIOR COURT/COUNTY CLERK Dept.#SC | 07-13-2022 | 21 YRS 07 MOS |
| SHERETTA THOMAS LEE | MENTAL HEALTH Dept.#MH | 06-30-2022 | 06 YRS 04 MOS |
| DAVID N. UNG | DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS | 05-05-2022 | 09 YRS 06 MOS |
| JOSE L. VIERA | PUBLIC HEALTH PROGRAM Dept.#PH | 06-03-2022 | 26 YRS 03 MOS |
| CHERYL D. WEST | PROBATION DEPARTMENT Dept.#PB | 06-18-2022 | 31 YRS 11 MOS |
| RAPHAEL M. WHITE | COUNTY COUNSEL Dept.#CC | 06-30-2022 | 16 YRS 10 MOS |
| ESTHER M. WITLER | LACERA Dept.#NL | 06-15-2022 | 22 YRS 09 MOS |

**BOARD OF RETIREMENT MEETING OF AUGUST 3, 2022
RESCISSIONS/CHANGES FROM BENEFIT APPROVAL LIST
APPROVED ON JULY 6, 2022**

SAFETY MEMBER APPLICATIONS FOR SERVICE RETIREMENT

| NAME | DEPARTMENT | UPDATE |
|------------------|-------------------|--------------------------|
| STEVEN L SPRUILL | SHERIFF | RESCISSION OF RETIREMENT |

GENERAL MEMBER APPLICATIONS FOR SERVICE RETIREMENT

| NAME | DEPARTMENT | UPDATE |
|----------------------|-----------------------------------|--------------------------------------|
| JUAN R MUNOZ | HEALTH SERVICES ADMINISTRATION | CHANGE OF DATE TO June 22 2022 |
| STEPHANIE A MARTINEZ | SUPERIOR COURT/COUNTY CLERK | CHANGE OF DATE TO July 10, 2022 |
| SHIRLEY FLOURNOY | MENTAL HEALTH | CHANGE OF DATE TO August 15, 2022 |
| ANDREA JONES | MENTAL HEALTH | CHANGE OF DATE TO July 29, 2022 |
| CINDY NGUYEN | PUBLIC WORKS | CHANGE OF DATE TO July 29, 2022 |
| LISA M FREESE | SUPERIOR COURT/COUNTY CLERK | CHANGE OF DATE TO July 29, 2022 |
| SHERIFF | SUPERIOR COURT/COUNTY CLERK | CHANGE OF DATE TO July 5, 2022 |
| GUSTAVO B RUIZ | DEPT OF PUBLIC SOCIAL SERVICES | CHANGE OF DATE TO July 1, 2022 |
| ERNESTINE BROWN | LACERA | CHANGE OF DATE TO August 6, 2022 |
| ROSA GUTIERREZ | NORTHEAST CLUSTER (LAC+USC) | RESCISSION OF RETIREMENT |
| MARGO J SELLERS | CHILDREN & FAMILY SERVICES | RESCISSION OF RETIREMENT |



July 21, 2022

TO: Each Trustee,
Board of Retirement

FROM: Operations Oversight Committee
Alan Bernstein, Chair
Herman Santos, Vice Chair
Antonio Sanchez
Keith Knox
JP Harris

FOR: August 3, 2022 Board of Retirement Meeting

SUBJECT: POLICY APPROVAL: Policy on Policies, Procedures, and Charters

RECOMMENDATION

That the Board of Retirement approve the revised Policy on Policies, Procedures, and Charters (PPC).

LEGAL AUTHORITY

As part of their plenary authority and fiduciary responsibility for administration of the system under Article XVI, Section 17 of the California Constitution, the Board of Retirement (BOR) has discretion to adopt such policies as they deem prudent. The proposed PPC is reasonably within the scope of the Board's discretion and authority under the Constitution as a means of establishing LACERA-wide standards for the important administrative and governance function of developing policies, procedures, and charters (PPC), in that such documents provide formal guidelines for the operation of LACERA.

In LACERA's Board of Retirement Standing Committee Charters approved April 13, 2017, under Section I-Operations Oversight Committee (OOC) Charter, the OOC "advises the BOR in: the development, implementation, and review of LACERA's retirement and administrative operating policies and procedures." The PPC is therefore a proper subject for discussion and recommendation by the OOC to the Board of Retirement.

DISCUSSION

A. Background.

In early 2017, LACERA management created an interdivisional compliance committee to comply with the recommendations set forth by the 2016 Alston & Bird (Alston) privacy audit. The interdivisional compliance committee was responsible for developing solutions to privacy audit recommendations, including the "policy on policies." The committee included fourteen representatives from the Executive Office, Administrative Services, Benefits,

Each Trustee, Board of Retirement
RE: Revised Policy on Policies, Procedures, and Charters
July 21, 2022
Page 2

Communications, Internal Audit, Member Services, Legal, Human Resources, Quality Assurance, and Systems Divisions.

At its March 2018 meeting, the BOR approved the Policy on Policies, Procedures, and Charters (PPC). As part of BOR approval, the Policy on Policies, Procedures, and Charters (PPC) was scheduled for review within one year after the original effective date. Unfortunately, due to various organizational changes and the pandemic, we have not been able to review it earlier.

In addition, the BOR at its November 2021 meeting approved that staff create a master index of existing BOR (and BOI) policies, practices, and documents into a single, consolidated resource based on the Joint Organizational Governance Committee (JOGC) recommendation.

In March 2022, the interdivisional compliance committee was reconfigured since six members were no longer LACERA staff members. The interdivisional compliance committee, now called the Policy Committee, was re-established and an internal Charter was created. Six new members were added to complete the fourteen representatives on the Policy Committee.

The Policy Committee has reviewed the PPC and made the following changes:

- a) Changed the review date from one year to three years after the effective date
- b) Updated the Policy Statement to include the Policy Committee review and distribution process
- c) Added a Reference and Policy Review/Approval section to the PPC
- d) Separated the policy, procedures, and charter instructions into separate documents
- e) Combined the Policy and Charter template
- f) Updated the Procedure template
- g) Created a checklist for PPC authors

The current Policy Committee is actively working to address the following recommendations outlined by the Alston privacy audit and BOR approved recommendations as listed below:

- 1) Create a “staff policy committee”
- 2) Establish an “enterprise-wide policy development process”
- 3) Consider a “policy on policies” to create standardized policy development processes

Following is a status on the Policy Committee’s efforts:

1. Create a “Staff Policy Committee”

As mentioned, the Policy Committee was re-established, and an internal Charter was created. Six members were added to complete the fourteen representatives on the Policy Committee. The Policy Committee is now active and functioning.

2. Establish an “Enterprise-Wide Policy Development Process”

The Policy Committee’s main purpose is to review new and existing policies, procedures, and charters to ensure compliance with the PPC.

3. Consider A “Policy on Policies” To Create Standardized Policy Development Processes

The Policy on Policies, Procedures, and Charters (PPC) was approved by the BOR in March 2018 with a review cycle of one year after the original effective date. The Policy Committee has now revised the PPC for review and approval by the OOC and the BOR.

4. Master Index of Existing Policies, Practices, and Documents into a Single, Consolidated Resource

The Policy Committee has been tasked to complete this recommendation by the third quarter of FY 22-23. The Policy Committee has gathered all existing policies, procedures, charters, and documents in order to find the best application to store, organize, and monitor review dates.

IT IS THEREFORE RECOMMENDED THAT YOUR BOARD:

Approve the revised Policy on Policies, Procedures, and Charters (PPC).

SK:ll:bn

Attachments

- A – Policy on Policies, Procedures, and Charters - Approved in March 2018
- B – Revised Policy on Policies, Procedures, and Charters
- C – PPC Template Instructions
- D – PPC Templates

- c: MAC Team
- SAC Team
- LACERA Policy Committee

ATTACHMENT A

Policy on Policies, Procedures, and
Charters – Approved in March 2018

POLICY ON LACERA POLICIES, PROCEDURES AND CHARTERS (PPCs)**Attachment A: Policy Elements Required****Responsible Manager:** James P. Brekk, Interim Deputy Chief Executive Officer**Original Effective Date:****Last Updated:****Mandatory Review:** [One year after Original Effective Date]**Approval Level:** Board of Retirement (BOR)

1. POLICY ELEMENTS REQUIRED

A Policy shall include the following elements:

1.1 Header. The header shall contain the following elements:

1.1.1 Policy Name.

1.1.2 Responsible Manager's Name as well as title and/or division, as applicable.

1.1.3 Original Effective Date. The original effective date is the implementation date of the Policy and determined by the approving authority.

1.1.4 Last Updated. This is the most current revision date for the Policy.

1.1.5 Mandatory Review. The default review period for all policies created pursuant to the Policy on LACERA PPCs shall be one (1) year from the date of implementation. A Policy may specify an earlier review date based on the nature of the Policy.

1.1.6 Approval Level. The approval level will be based on whether the Policy is a Board Policy, Executive Policy, or Divisional Policy.

1.2 Table of Contents. A table of contents should not be included in any Policy that is less than five (5) pages. For any Policy five (5) pages or greater, a table of contents is mandatory.

1.3 Purpose. This section is a brief description of the philosophy and intent of the Policy. It is not meant to reference any particular member issue.

1.4 Legal Authority. This section is to state the legal authority under which the Policy is created, as well as any other laws or regulations on which the Policy is based.

1.5 Scope. This section is to clearly identify to whom the Policy is applicable and subject matter limitations.

POLICY ON LACERA PPCs

Attachment A: Policy Elements Required

[Date]

Page 2 of 2

- 1.6 Policy Statement.** This section will contain the substantive elements of the Policy. The author of the Policy may, at their discretion, create subsections within the Policy Statement as necessary.

- 1.7 History.** This section tracks the approval dates of a Policy as well as the current status, with original effective date, date last updated, mandatory review date, and version history.

POLICY ON LACERA POLICIES, PROCEDURES, AND CHARTERS (PPCs)**Attachment B:** Procedure Elements Required**Responsible Manager:** James P. Brekk, Interim Deputy Chief Executive Officer**Original Effective Date:****Last Updated:****Mandatory Review:** [One year after Original Effective Date]**Approval Level:** Board of Retirement (BOR)

1. PROCEDURE ELEMENTS REQUIRED

A Procedure shall include the following elements:

1.1 Header. The header shall contain the following elements:

1.1.1 Procedure Name.

1.1.2 Responsible Manager's Name as well as title and/or division, as applicable.

1.1.3 Original Effective Date. The original effective date is the implementation date of the Procedure and determined by the approving authority.

1.1.4 Last Updated. This is the most current revision date for the Procedure.

1.1.5 Mandatory Review. The default review period for all procedures created pursuant to the Policy on LACERA PPCs shall be one (1) year from the date of implementation. An earlier review date may be required based on the nature of the Procedure.

1.2 Table of Contents. A table of contents should not be included in any Procedure that is less than five (5) pages. For any Procedure five (5) pages or greater, a table of contents is mandatory.

1.3 Purpose. This section is a brief description of the philosophy and intent of the Procedure. It is not meant to reference any particular member issue.

1.4 Legal Authority. This section is to state the legal authority under which the Procedure is created, as well as any other laws or regulations on which the Procedure is based.

POLICY ON LACERA PPCs

Attachment B: Procedure Elements Required

[Date]

Page 2 of 2

- 1.5 Scope.** This section is to clearly identify to whom the Procedure is applicable and subject matter limitations.
- 1.6 Responsibilities.** This section provides a summary of the roles listed in the Procedure and the responsibilities of each role. The details of the responsibilities should be a brief list of the key tasks performed. This section should not be a complete summary of the Procedure.
- 1.7 Procedure.** This section is the main text of the Procedure. It details the specific steps or tasks to be performed. There should be sufficient detail, clearly expressed, to enable a trained person to perform the Procedure without supervision. There should also be sufficient detail to enable a trained person to use the document to train others to perform the task. The use of flow diagrams may be useful, especially in complex procedures.
- 1.8 Forms and Templates.** This section indicates where forms and/or templates are referenced in the text.
- 1.9 References.** This section lists all controlled internal references (e.g., other procedures) and external references referred to within the text of the Procedure only.
 - 1.9.1 Internal References.** Insert relevant references as required, sufficient for the user to find the source document.
 - 1.9.2 External References.** Insert relevant references as required, sufficient for the user to find the source document. Web references should be included where possible.
- 1.10 History.** This section tracks the approval dates of the Procedure as well as as well as the current status, with original effective date, date last updated, mandatory review date, and version history.

POLICY ON LACERA POLICIES, PROCEDURES AND CHARTERS (PPCs)**Attachment C:** Charter Elements Required**Responsible Manager:** James P. Brekk, Interim Deputy Chief Executive Officer**Original Effective Date:****Last Updated:****Mandatory Review:** [One year after Original Effective Date]**Approval Level:** Board of Retirement (BOR)

1. CHARTER ELEMENTS REQUIRED

A Charter shall include the following elements:

1.1 Header. The header shall contain the following elements:

1.1.1 Charter Name as well as the authorizing authority.

1.1.2 Responsible Manager's Name as well as title and/or division, as applicable.

1.1.3 Original Effective Date. The original effective date is the implementation date of the Charter and determined by the approving authority.

1.1.4 Last Updated. This is the most current revision date for the Charter.

1.1.5 Mandatory Review. The default review period for all charters created pursuant to the Policy on LACERA PPCs shall be one (1) year from the date of implementation. An earlier review date may be required based on the nature of the Charter.

1.2 Table of Contents. A table of contents should not be included in any Charter that is less than five (5) pages. For any Charter five (5) pages or greater, a table of contents is mandatory.

1.3 Purpose. This section is a brief description of the overall charge, purpose, of focus of the body in service to LACERA.

1.4 Legal Authority. This section is to state the legal authority under which the Charter was created, as well as any other laws or regulations on which the Charter is based.

1.5 Responsibilities. This section states the powers, duties, and responsibilities of the body, including relative to powers reserved to other LACERA bodies.

POLICY ON LACERA PPCs

Attachment C: Charter Elements Required

[Date]

Page 2 of 2

- 1.6 Rules.** This section identifies how decisions will be made effective within the body as well as the requirements for meetings, minutes, recommendations, and reports. The author of the Charter may, at their discretion, create subsections in this section as necessary.
- 1.7 Membership.** This section identifies the Committee composition and duration of service.
- 1.8 Resources and Budget.** This section identifies the budget source, budget approval process, as well as any designated staff and Executive support designated to the body.
- 1.9 History.** This section tracks the approval dates of the Charter as well as the current status, with original effective date, date last updated, mandatory review date, and version history.

ATTACHMENT B

Revised Policy on Policies, Procedures,
and Charters



POLICY ON POLICIES, PROCEDURES AND CHARTERS (PPC)

**LACERA Board of Retirement
PENDING ADOPTION**

Policy on Policies, Procedures, and Charters

Responsible Manager: Luis A. Lugo, Deputy Chief Executive Officer

Effective Date: Pending **Last Updated:** March 15, 2018

Mandatory Review: Pending (Three Years After the Effective Date)

Approval Level: Board of Retirement (BOR)

I. Purpose

The purpose of this Policy is to do the following:

- Establish standards for the development and implementation of LACERA Policies, Procedures, and Charters (PPC).
- Set standards for compliance and periodic review.
- Ensure compliance with and periodic review of this policy.

Standardizing the development and implementation of LACERA's PPC will serve to:

- 1) Identify relevant parties and define their roles and responsibilities.
- 2) Guide staff and management on policy development and implementation.
- 3) Set uniform guidelines for policy development and implementation.
- 4) Document LACERA's business processes and operations.

II. Scope

This policy applies to all LACERA staff, including full-time, part-time, or contract employees, responsible for the development and implementation of any Policies, Procedures, and Charters (PPCs).

III. Legal Authority

The Board of Retirement (BOR) may promulgate policies, standards, and procedures, such as this Policy on Policies, Procedures, and Charters (PPC), to support LACERA's operations and to exercise the Board's fiduciary duty under Article XVI, Section 17 of the California Constitution, the County Employees Retirement Law of 1937 (CERL), the California Public Employees' Pension Reform Act of 2013 (PEPRA), and other relevant statutory or case law.

IV. Definitions

Definitions. The following definitions clarify the differences between policies, procedures, and charters. Despite their differences, they each relate to and rely on one another. For instance, the creation of a policy may require forming a charter to ensure the guidelines of the policy can be met. This may in turn require a procedure to be

IV. Definitions (Continued)

drafted that instructs the team on how to carry out the charter.

Authorizing Manager. Responsible Manager/s authoring the PPC.

Policy. A Policy is a formal, brief, and high-level statement of principles, rules, or guidelines that embrace LACERA’s Mission, Vision, and Values as applied to specific subject matter. Policies communicate important,

enduring governing principles and practices, rather than specifying operational details or restating laws and regulations.

Procedure. A Procedure is a specific method, or set of methods, employed to execute a specific Policy or management intent in day-to-day operations of the organization. They represent an implementation of a Policy or management intent and should evolve over time as new tools emerge, new processes are designed, and the risks associated with an area change in response to internal or external environmental changes. Procedures are generally linked to one or more “Policies.”

Charter. A Charter is created based on the need for a team to carry out a Policy, Procedure, or other LACERA activity. A Charter describes a team, working group, or committee’s mission, membership, scope of operation, objectives, and authority, including the process by which the Committee will make decisions, resolve conflicts, and deliver expected outcomes. In some cases, the Charter itself may serve as a policy because the policy is to set up a team to deal with a particular event or issue.

V. Policy Statement (Continued)

At the direction of a LACERA Manager, any LACERA staff member or contractor may author a Policy, Procedure, and/or Charter and submit it for review. Policies may be considered a legal document.

A. Creation/Revision of a Policy, Procedure, and Charters

All LACERA Policies, Procedures, and Charters shall be formatted using a template with certain elements included when applicable. Please see PPC Template Instructions and Section VI. Related Forms/Templates for details.

Once a PPC has been created or revised, the author of the document shall submit the document to the Policy Committee for review. The PPC should be sent, along with the Policy Essential Elements Checklist, to the [Policy Committee](#) to process.

V. Policy Statement (Continued)

1. Types Of Policies, Procedures, and Charters (PPC) & Approval Process

LACERA Policies, Procedures, and Charters fall within any one of the following types:

- BOR PPC and Joint Board PPC
- Administrative – All LACERA PPC
- Divisional PPC

BOR PPC and Joint Board PPC

The Board of Retirement (BOR) shall approve the following:

- a) PPC containing subject matter outlined in the Board's Charter.
- b) PPC applicable to Board Trustees' procedural or substantive rights.
- c) PPC applicable to the Plan Sponsor.
- d) PPC applicable to LACERA members' procedural or substantive rights.
- e) PPC applicable to the Board's operations or fiduciary duties.
- f) PPC applicable to LACERA governance or Code of Ethical Conduct.

The joint Boards shall approve PPC's related to matters over which both Boards have authority.

Administrative – All LACERA PPC

The Chief Executive Officer (CEO) may delegate authority under this Policy to any designee at his or her discretion. For purposes of this Policy, any reference to the CEO will include such delegated authority. The CEO, Deputy Chief Executive Officer (DCEO), or designee shall sign and approve the following:

- PPCs that are organization wide.
- PPCs involving the day-to-day management and operations of LACERA and its staff.
- PPCs that have an "administrative" impact across divisions and business units.

A. Creation/Revision of a Policy, Procedure, and Charter (Continued)

Divisional PPC

The Divisional Manager or their designee shall sign and approve the following:

- PPC limited to a single division or unit
- PPC involving more than one division or unit

The Policy Essential Elements Checklist shall be used for PPCs being submitted to the Policy Committee to ensure the standards set forth in this policy are met. The essential elements include, but are not limited to the following:

V. Policy Statement (Continued)

- Triggering event
- Stakeholders
- Communication Plan
- Action Items
- Monitoring
- Implementation Plan

B. Distribution, Implementation, Training, and Enforcement

All approved LACERA Policies must be accessible to all LACERA staff. LACERA will maintain a digital Policy Library on LACERA Connect (Intranet) and within other shared resources and ensure that all staff and contractors are informed on how to access the LACERA Policy Library.

Managers shall do the following:

- a) Distribute their PPC to relevant persons.
- b) Take necessary steps to implement and arrange for appropriate training on their PPC.
- c) Enforce the terms of their PPC as appropriate.
- d) Obtain requisite acknowledgement forms documenting staff's receipt and review of LACERA Policies, Procedures, and Charters when applicable.

VI. References

The following information complements and supplements this document. The information is intended to explain this policy and is not an all-inclusive list of policies, procedures, laws, and requirements.

Related Policies:

- Policy Committee Charter

Related Procedures:

- LACERA PPC Template Instructions

Related Forms/Templates:

- Policy/Charter Template
- Procedure Template
- Policy Essential Elements Checklist

Other Related Information: Not Applicable

VII. Version History

Approved by the Board of Retirement on March 15, 2018.

Policy Issue Date: Board of Retirement March 15, 2018

Policy Effective Date: March 15, 2018

Policy Update/Review Summary:

Policy on Policies, Procedures, and Charters - Operations, Oversight Committee – July 6, 2022: Approved

Policy on Policies, Procedures, and Charters – Board of Retirement – August 3, 2022: Pending

VIII. Policy Review/ Approval

This policy shall be reviewed by the Operations Oversight Committee and the Board of Retirement (BOR) every three years or as needed and may be amended by the BOR at any time.

ATTACHMENT C

Policies, Procedures, and Charters
Template Instructions



POLICIES, PROCEDURES, AND CHARTERS (PPC) TEMPLATE INSTRUCTIONS

Following you will find the instructions to be used for LACERA Policies, Procedures, and Charters (PPC).

Format Overview

In order to have a cohesive appearance, the following document standards should be used:

- **Font:** Arial
- **Font size:** 12
- **Punctuation Spacing:** Single space after a period or colon
- **Table of Contents:** Not required
- **Paragraphs:** Single-spaced, justified
- **Section Numbering:** Per editable template format – Style I.A.1.a., with bolded headings
- **Margins:** Three quarters of an inch
- **Header/Footer:** Three quarters of an inch (footer may be adjusted for readability)
- **Defined Terms:** Capitalize all definitions/terms used in the text (i.e., terms defined in section V. Definitions)

The cover sheet is not required.

- Insert PPC Title
- Insert PPC Type (i.e., Board, Administrative, Divisional)
- Insert Adoption/Approval Date

The Header is required.

Policy, Procedure, Charter Title

Authorizing Manager:

Effective Date:

Last Updated:

Mandatory Review:

Approval Level:

The Header shall contain the following elements:

PPC Title: The Title identifies the Policy, Procedure, or Charter Title. The title should be clear so it can be easily searchable, and users can quickly find what they are looking for from the title alone.

Authorizing Manager: Responsible Manager/s, title and/or division/s, as applicable.

Format Overview (Continued)

Effective Date: The original effective date is the implementation date of the PPC as determined by the approving authority.

Last Updated: The most current revision date.

Mandatory Review: The default review period stated in the PPC.

Approval Level: The approval level will be based on whether the PPC is at the Board, Administrative, or Divisional level.

Procedure Template Instructions

LACERA Procedures shall be formatted using a template (Procedure Template) with the suggested elements therein, when applicable.

Policy/Charter Template Instructions

LACERA Policy/Charter shall be formatted using a template (Policy/Charter Template) with the suggested elements therein, when applicable.

Template Elements

Include multi-level numbered section headings with at least the following high-level headings; if not applicable, please write “Not Applicable” under the heading:

I. Purpose

This section is a brief description of the philosophy, objective, and intent of the Policy/Charter. It is not meant to reference any particular issue.

II. Scope

This section is to clearly identify to whom the Policy/Charter is applicable and subject matter parameters and limitations.

III. Legal Authority

This section is to state the legal authority under which the Policy/Charter is created, as well as any other laws or regulations on which the Policy/Charter is based.

IV. Definitions

Term: Definition of Term (Note: *do not add a number in front of the definition; capitalize defined terms when used in the text of the Policy/Charter.*)

V. Policy Statement

This section will contain the substantive elements of the Policy/Charter. The author of the Policy/Charter may, at their discretion, create subsections within the Policy/Charter Statement as necessary.

VI. References

These references are intended to help explain this Policy/Charter and are not an all-inclusive list of policies, procedures, laws, and requirements. The following information complements and supplements this document.

Related Policies: List specific policies by policy title, or “Not Applicable” after the colon.

- Policy/Charter title

Related Procedures: List specific procedures by title, or “Not Applicable” after the colon.

- Procedure title

Related Forms/Templates: List related forms, or “Not Applicable” after the colon.

- Form/Template title

Other Related Information: List other related information by title or “Not Applicable” after the colon.

- Document Title

VII. Version History

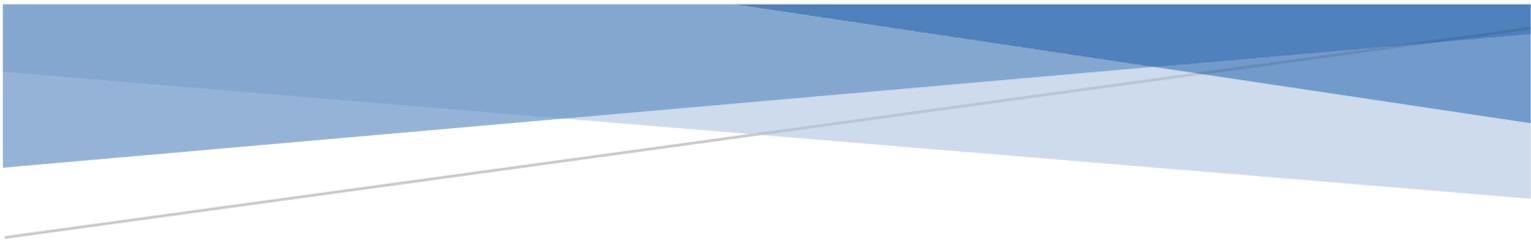
This section tracks the approval dates of a Policy/Charter as well as the current status, with original effective date, date last updated, mandatory review date, and version history.

VIII. Policy or Charter Review/Approval

The approval level will be based on whether the Policy is a Board Policy/Charter, Administrative Policy/Charter, or Divisional Policy/Charter. Policy/Charter review shall include a time frame for periodic review.

ATTACHMENT D

Policy, Procedure, and Charter
Templates



L.A. CERA

[INSERT
POLICY/CHARTER
TITLE]

[INSERT POLICY/CHARTER TYPE]
[INSERT ADOPTION DATE]

Policy/Charter Title

Authorizing Manager:

Effective Date:

Last Updated:

Mandatory Review:

Approval Level:

I. Purpose

This section is a brief description of the philosophy, objective, and intent of the Policy/Charter. It is not meant to reference any particular issue.

II. Scope

This section is to clearly identify to whom the Policy/Charter is applicable and subject matter parameters and limitations.

III. Legal Authority

This section is to state the legal authority under which the Policy/Charter is created, as well as any other laws or regulations on which the Policy/Charter is based.

IV. Definitions

Start this section with the following disclaimer:

For the purpose of this Policy/Charter, the terms below have the following definitions:

Term: Definition of Term (Note: *do not add a number in front of the definition; capitalize defined terms when used in the text of the policy.*)

V. Policy or Charter Statement

This section will contain the substantive elements of the Policy/Charter. The author of the Policy/Charter may, at their discretion, create subsections within the Policy/Charter Statement as necessary.

Always follow a subsection number by a title.

A. Subsection title

1. Additional subsection title

a. Subsection title

b. Subsection title

c. Subsection title

2. Additional subsection title

VI. References

Start this section with the following disclaimer:

. These references are intended to help explain this policy and are not an all-inclusive list of policies, procedures, laws, and requirements. The following information complements and supplements this document:

Related Policies: List specific policies by policy title, or “Not Applicable” after the colon.

- Policy/Charter title

Related Procedures: List specific procedures by title, or “Not Applicable” after the colon.

- Procedure title

Related Forms/Templates: List related forms, or “Not Applicable” after the colon.

- Form/Template title

Other Related Information: List other related information by title or “Not Applicable” after the colon

- Document Title

VII. Version History

This section tracks the approval dates of a Policy, Procedure, or Charter as well as the status, with original effective date, date last updated, mandatory review date, and version history.

Policy Issue Date: The oldest known approval date; if unknown or a new policy enter: Pending Approval. *Use Month DD, YYYY for all dates.*

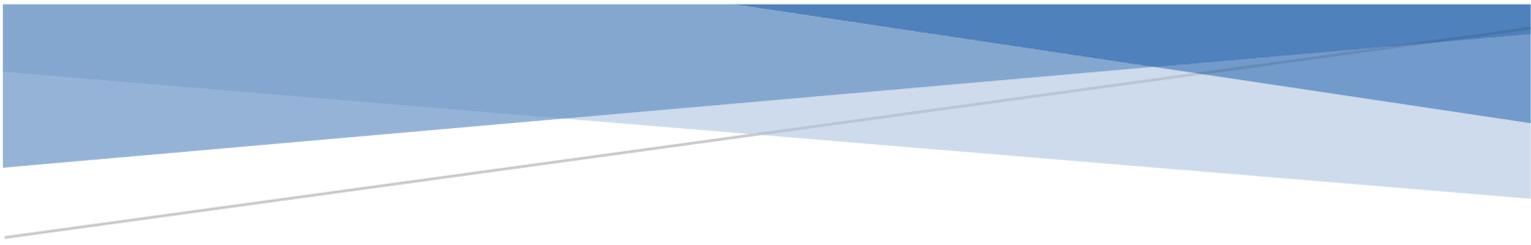
Policy Effective Date: The approval date. This date is also the Effective Date in the header.

Policy Update/Review Summary: Previous policy/charter version(s) superseded by this policy/charter:

- Previous Policy Title, Effective Date: Month DD, YYYY (*add to list as required*)

VIII. Policy Review/Approval

The approval level will be based on whether the Policy/Charter is a Board Policy/Charter, Administrative Policy/Charter, or Divisional Policy/Charter. Policy/Charter review should include a time frame for periodic review.



L.A. CERA

[INSERT PROCEDURE
TITLE]

[INSERT PROCEDURE TYPE]
[INSERT POLICY/CHARTER TITLE]
[INSERT ADOPTION DATE]

Procedure Title for Policy/Charter Title

Authorizing Manager:

Effective Date:

Last Updated:

Mandatory Review:

Approval Level:

I. Purpose

This section is a brief description of the philosophy, objective, and intent of the Procedure. It is not meant to reference any particular issue.

II. Scope

This section is to clearly identify to whom the Procedure is applicable and subject matter parameters and limitations.

III. Responsibilities

This section provides a summary of the roles listed in the Procedure and the responsibilities of each role. It indicates *who* will be charged with carrying out *which* specific tasks. The details of the responsibilities should be a brief list of the key tasks to be performed or implemented. This section should not be a complete summary of the Procedures.

IV. Definitions

Start this section with the following disclaimer:

For the purpose of this procedure, the terms below have the following definitions:

Term: Definition of Term (Note: *do not add a number in front of the definition; capitalize defined terms when used in the text of the policy.*)

V. Procedure

This section is the main text describing the Procedure. It details steps or tasks to be performed or implemented. There should be sufficient detail, clearly expressed, to enable a trained person to perform or implement the Procedure without supervision. and to use the document to train others to perform the task. The use of flow diagrams may be useful, especially with complex procedures.

Always follow a subsection number by a title.

A. Subsection title

- B. Additional subsection title**
 - 1. Subsection title**
 - a. Additional subsection title**

V. References

Start this section with the following disclaimer:

V. References (Continued)

These references are intended to help explain this policy and are not an all-inclusive list of policies, procedures, laws, and requirements. The following information complements and supplements this document:

Related Policies: List specific policies by policy title, or “Not Applicable” after the colon.

- Policy/Charter title

Related Procedures: List specific procedures by title, or “Not Applicable” after the colon.

- Procedure title

Related Forms/Templates: List related forms, or “Not Applicable” after the colon.

- Form/Template title

Other Related Information: List other related information by title or “Not Applicable” after the colon

- Document Title

VI. Version History

This section tracks the approval dates of a Procedure, as well as the effective and published date. The approval level will be based on whether the Procedure is an Administrative Procedure or Divisional Procedure.

Procedure Issue Date: The oldest known approval date; if unknown or a new procedure enter: Pending Approval. *Use Month DD, YYYY for all dates.*

Procedure Effective Date: The approval date. This date is also the Effective Date in the header.

Procedure Update/Review Summary: Previous procedure version(s) superseded by this procedure:

- Previous Procedure Title, Effective Date: Month DD, YYYY (*add to list as required*)

VII. Procedure Review/Approval

The approval level will be based on whether the procedure is an Administrative Procedure or Divisional Procedure. Procedure review shall include a time frame for periodic review.



July 19, 2022

TO: Trustees – Board of Retirement

FROM: Fern M. Billingsy 
Senior Staff Counsel

DATE: Meeting of August 3, 2022

SUBJECT: **COMPENSATION EARNABLE & PENSIONABLE COMPENSATION**

INTRODUCTION

The Board of Retirement is charged with determining which items of compensation qualify as pensionable earnings includable in the member's retirement allowance. The Chief Executive Office of the County of Los Angeles recently requested determination of one existing item of compensation. Although the amount of the compensation has changed, the nature of the compensation remains the same. We have included a recommendation regarding inclusion or exclusion within the definition of "final compensation" when calculating a member's benefit. Our analysis of this item is attached as Exhibit A for review.

COMPENSATION EARNABLE

In January of 1998, the Board determined that, pursuant to the California Supreme Court's decision in Ventura County Deputy Sheriff's Association v. County of Ventura (1997) 16 Cal. 4th 483, certain items of remuneration must be included in the definition of "compensation earnable." The Board then adopted Resolution 98-001 identifying those items. Since that time, other Resolutions have been adopted when new items of compensation are determined to be included in or excluded from the definition of "compensation earnable." In making those determinations, the Board reviewed analysis of all items of compensation and adopted recommendations from the Legal Office regarding the definition of "compensation earnable." Section 31461 defines "compensation earnable." It states:

- (a) "Compensation earnable" by a member means the average compensation as determined by the board, for the period under consideration upon the basis of the average number of days ordinarily worked by persons in the same grade or class of positions during the period, and at the same rate of

- (b) pay. The computation for any absence shall be based on the compensation of the position held by the member at the beginning of the absence. Compensation, as defined in Section 31460, that has been deferred shall be deemed “compensation earnable” when earned, rather than when paid.
- (c) “Compensation earnable” does not include, in any case, the following:
 - (1) Any compensation determined by the board to have been paid to enhance a member’s retirement benefit under that system. That compensation may include:
 - (A) Compensation that had previously been provided in kind to the member by the employer or paid directly by the employer to a third party other than the retirement system for the benefit of the member, and which was converted to and received by the member in the form of a cash payment in the final average salary period.
 - (B) Any one-time or ad hoc payment made to a member, but not to all similarly situated members in the member’s grade or class.
 - (C) Any payment that is made solely due to the termination of the member’s employment, but is received by the member while employed, except those payments that do not exceed what is earned and payable in each 12-month period during the final average salary period regardless of when reported or paid.
 - (2) Payments for unused vacation, annual leave, personal leave, sick leave, or compensatory time off, however denominated, whether paid in a lump sum or otherwise, in an amount that exceeds that which may be earned and payable in each 12-month period during the final average salary period, regardless of when reported or paid.
 - (3) Payments for additional services rendered outside of normal working hours, whether paid in a lump sum or otherwise.
 - (4) Payments made at the termination of employment, except those payments that do not exceed what is earned and payable in each 12-month period during the final average salary period, regardless of when reported or paid.

- (c) The terms of subdivision (b) are intended to be consistent with and not in conflict with the holdings in *Salus v. San Diego County Employees Retirement Association* (2004) 117 Cal.App.4th 734 and *In re Retirement Cases* (2003) 110 Cal.App.4th 426.

PENSIONABLE COMPENSATION

With the enactment of the California Public Employees' Pension Act of 2013 (PEPRA), new members are subject to the definition of "pensionable compensation" in Section 7522.34(a), which states:

"Pensionable compensation" of a new member of any public retirement system means the normal monthly rate of pay or base pay of a member paid in cash to similarly situated members of the same group or class of employment for services rendered on a full-time basis during normal working hours, pursuant to publicly available pay schedules. (Emphasis added).

This section provides that any compensation outside of base pay may not be included in final compensation when calculating a member's retirement allowance. However, "base pay" is not defined in the statute. The section goes on to specifically delineate which items of compensation should be excluded.

Subdivision (c) states:

- (c) "Pensionable compensation" does not include the following:
- (1) Any compensation determined by the board to have been paid to increase a member's retirement benefit under that system.
 - (2) Compensation that had previously been provided in kind to the member by the employer or paid directly by the employer to a third party other than the retirement system for the benefit of the member and which was converted to and received by the member in the form of a cash payment.
 - (3) Any one-time or ad hoc payments made to a member.
 - (4) Severance or any other payment that is granted or awarded to a member in connection with or in anticipation of a separation from employment, but is received by the member while employed.

- (5) Payments for unused vacation, annual leave, personal leave, sick leave, or compensatory time off, however denominated, whether paid in a lump sum or otherwise, regardless of when reported or paid.
- (6) Payments for additional services rendered outside of normal working hours, whether paid in a lump sum or otherwise.
- (7) Any employer-provided allowance, reimbursement, or payment, including, but not limited to, one made for housing, vehicle, or uniforms.
- (8) Compensation for overtime work, other than as defined in Section 207(k) of Title 29 of the United States Code.
- (9) Employer contributions to deferred compensation or defined contribution plans.
- (10) Any bonus paid in addition to the compensation described in subdivision (a).
- (11) Any other form of compensation a public retirement board determines is inconsistent with the requirements of subdivision (a).
- (12) Any other form of compensation a public retirement board determines should not be pensionable compensation.

ITEMS OF COMPENSATION

1. MOU Lump Sum – Item 572 (Existing)

This is a one-time payment available to eligible full-time County employees who meet certain employment criteria. No additional determination is currently necessary as the Board of Retirement has previously determined inclusion in the definition of final compensation for legacy member and exclusion in the definition of final compensation for PEPRA members. We have included the analysis based on the change in dollar amount.

CONCLUSION

Consistent with the foregoing, the attached Resolutions of the Board of Retirement specifying pay items as "Compensation Earnable" under Government Code section 31461

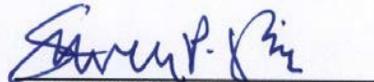
Trustees – Board of Retirement
July 19, 2022
Re: Lump Sum Payment
Page 5

and “Pensionable Compensation” under Government Code section 7522.34 are submitted for approval by the Board.

IT IS THEREFORE RECOMMENDED THAT THE BOARD:

1. Adopt the attached Resolutions, No. 2022-BR-001 and No. 2022-BR-002, specifying pay items as "compensation earnable" and “pensionable compensation.”
2. Instruct staff to coordinate with the County of Los Angeles to establish necessary reporting mechanism and procedures to permit LACERA to include the qualifying items in the calculation of final compensation.

Reviewed and Approved

A handwritten signature in blue ink, appearing to read "Steven P. Rice", is written over a light blue horizontal line.

Steven P. Rice Chief
Counsel

Attachments

Billiny/BOR/CompLumpSum

EXHIBIT A

Attachment: Newly Created or Newly Revised Codes reviewed under Section 31461 and 7522.34

| Event | Description | Earnings Code Description | 31461 Reference | 7522.34 Reference | Analysis |
|-------------------------------------|------------------------------------|--|--------------------|----------------------|---|
| INCLUDED under Section 31461 | | | | | |
| 572 | MOU Lump Sum Bonus | <p>One-time signing bonus of \$1,375 for full-time employees and \$700 for part-time employees as identified: Full-time employees in qualifying classifications holding a sub-title A, D, L, M, N, and Z. Part-time employees in qualifying classifications holding a sub-title B, C, E, F, G, H, J, O, P, Q, R, S, T, U, V, W, X, and Y. Eligible BUs as follows: 105, 111, 112, 121, 122, 201, 211, 222, 311, 312, 323, 341, 342, 431, 432, 611, 711, 722, 723, 729, 731, 732, 777, 811. Eligible Non-Rep Classes as follows: 002 – Non-Represented Options 022 – Non-Represented Choices 994 – Non-Represented Safety Options/Choices 995 – Non-Represented Safety Flex/MegaFlex 996 – Non-Represented MAPP 997 – County Officers (appointed department heads only) 998 – Non-Represented Management Physicians 999 – Non-Represented Employees</p> <p>Not eligible are the following:</p> <ul style="list-style-type: none"> • Elected department heads • Retired County employees on a 120-day assignment (FR item sub), • Members of the Board of Supervisors • LACERA employees • Superior Court employees • Union Hiring Hall • W/O comp positions and positions paid in accordance with special provisions (see County Code 6.28.060) • Reserve Sheriff Deputies • Contractors • Clerk, NC hired by the Registrar-Recorder/County Clerk for temporary election work. | (a) | — | <p>Although this bonus is considered a one-time or ad hoc payment made to a member, it is payable to all similarly situated members in the member's grade or class. It was not created for the purpose of enhancing a member's retirement benefit. Therefore, the recommendation is to INCLUDE this one-time payment in compensation earnable for LEGACY members.</p> |
| 572 | MOU Lump Sum Bonus (LACERA) | <p>One-time lump sum payment of \$1,000 payable to all employees covered under the Memorandum of Understanding, following the Board of Supervisors' approval of successor MOU. This one-time payment is to be processed no later than the third payroll following Board of Supervisors' approval. To qualify, employees must have been employed by LACERA as of March 1, 2021, and up to the date of issuance of the bonus in 2022. Eligible BUs include:</p> <p>850 - LACERA Administrative, Technical, Clerical and Blue Collar Unit 851 - LACERA Supervisory Unit</p> | (a) | — | <p>Although this bonus is considered a one-time or ad hoc payment made to a member, it is payable to all similarly situated members in the member's grade or class. It was not created for the purpose of enhancing a member's retirement benefit. Therefore, the recommendation is to INCLUDE this one-time payment in compensation earnable for LEGACY members.</p> |

Attachment: Newly Created or Newly Revised Codes reviewed under Section 31461 and 7522.34

| Event | Description | Earnings Code Description | 31461 Reference | 7522.34 Reference | Analysis |
|---------------------------------------|------------------------------------|--|--------------------|----------------------|--|
| EXCLUDED under Section 7522.34 | | | | | |
| 572 | MOU Lump Sum Bonus | <p>One-time signing bonus of \$1,375 for full-time employees and \$700 for part-time employees as identified: Full-time employees in qualifying classifications holding a sub-title A, D, L, M, N, and Z. Part-time employees in qualifying classifications holding a sub-title B, C, E, F, G, H, J, O, P, Q, R, S, T, U, V, W, X, and Y. Eligible BUs as follows: 105, 111, 112, 121, 122, 201, 211, 222, 311, 312, 323, 341, 342, 431, 432, 611, 711, 722, 723, 729, 731, 732, 777, 811. Eligible Non-Rep Classes as follows: 002 – Non-Represented Options 022 – Non-Represented Choices 994 – Non-Represented Safety Options/Choices 995 – Non-Represented Safety Flex/MegaFlex 996 – Non-Represented MAPP 997 – County Officers (appointed department heads only) 998 – Non-Represented Management Physicians 999 – Non-Represented Employees</p> <p>Not eligible are the following:</p> <ul style="list-style-type: none"> • Elected department heads • Retired County employees on a 120-day assignment (FR item sub), • Members of the Board of Supervisors • LACERA employees • Superior Court employees • Union Hiring Hall • W/O comp positions and positions paid in accordance with special provisions (see County Code 6.28.060) • Reserve Sheriff Deputies • Contractors • Clerk, NC hired by the Registrar-Recorder/County Clerk for temporary election work. | — | (c)(3) (c)(10) | <p>This one-time bonus constitutes a one-time or ad hoc payment under 7522.34 (c)(3) and a bonus paid in addition to the normal rate of base pay under (c)(10). This one-time payment does not appear on a Public Pay Schedule. The recommendation is to EXCLUDE this one-time payment from pensionable compensation for PEPRAs members.</p> |
| 572 | MOU Lump Sum Bonus (LACERA) | <p>One-time lump sum payment of \$1,000 payable to all employees covered under the Memorandum of Understanding, following the Board of Supervisors' approval of successor MOU. This one-time payment is to be processed no later than the third payroll following Board of Supervisors' approval. To qualify, employees must have been employed by LACERA as of March 1, 2021, and up to the date of issuance of the bonus in 2022. Eligible BUs include:</p> <p>850 - LACERA Administrative, Technical, Clerical and Blue Collar Unit 851 - LACERA Supervisory Unit</p> | — | (c)(3) (c)(10) | <p>This one-time bonus constitutes a one-time or ad hoc payment under 7522.34 (c)(3) and a bonus paid in addition to the normal rate of base pay under (c)(10). This one-time payment does not appear on a Public Pay Schedule. The recommendation is to EXCLUDE this one-time payment from pensionable compensation for PEPRAs members.</p> |

BEFORE THE BOARD OF RETIREMENT
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

RESOLUTION OF THE BOARD OF
RETIREMENT SPECIFYING ITEMS
OF REMUNERATION AS
“COMPENSATION EARNABLE”

RESOLUTION NO. 2022-BR001

WHEREAS, LACERA calculates retirement allowances based on a member’s “final compensation;”

WHEREAS, LACERA is required to include in the calculation of “final compensation” a member’s base pay, and certain other items of remuneration, if such remuneration qualifies as “compensation” under Government Code section 31460 and “compensation earnable” under Government Code section 31461;

WHEREAS, on March 4, 1998, the Board of Retirement adopted Resolution No. 98-004 specifying certain items of remuneration payable to employees of the County of Los Angeles which the Board determined qualify as “compensation” under Government Code section 31460 and “compensation earnable” under section 31461.

WHEREAS, on August 4, 1999, the Board of Retirement adopted Resolution No. 99-001 specifying an additional item of remuneration qualifies as “compensation” and “compensation earnable” under Government Code sections 31460 and 31461, respectively.

WHEREAS, the Court’s ruling in *Ventura County Deputy Sheriff’s Association v. County of Ventura* (1997) 16 Cal. 4th 483 became final on October 1, 1997, and requires LACERA to include in the calculation of retirement allowances various forms of remuneration not formerly included.

WHEREAS, on July 30, 2020, the California Supreme Court filed its decision entitled *Alameda County Deputy Sheriff's Association v. Alameda County Employees Retirement Association* (2020) 9 Cal.5th 1032 ("*Alameda*"). The *Alameda* decision concludes that all amendments to the definition of compensation earnable in Government Code section 31461, enacted as a result of the PEPRA and related statutory changes to CERL, effective January 1, 2013 are constitutional. The *Alameda* court also determined that CERL retirement boards have no discretion to include items in compensation earnable that section 31461 requires them to exclude.

NOW THEREFORE, BE IT RESOLVED, AS FOLLOWS:

1. The items of remuneration set forth in Attachment 1 qualify as "compensation earnable" as defined in Government Code section 31461, for purposes of calculating a member's retirement allowance.

BOARD OF RETIREMENT, LOS ANGELES
COUNTY EMPLOYEES RETIREMENT
ASSOCIATION

William Pryor
Chair, Board of Retirement

Approved as to Form:

ATTEST:

Steven P. Rice
Chief Counsel

Shawn Kehoe
Vice Chair, Board of Retirement

ITEMS OF COUNTY REMUNERATION WHICH QUALIFY AS “COMPENSATION,” AS DEFINED BY GOVERNMENT CODE SECTION 31460, AND/OR “COMPENSATION EARNABLE,” AS DEFINED BY GOVERNMENT CODE SECTION 31461.

EARNINGS **CODE ITEMS**
NO.

| | |
|-------|--|
| 099 | PATROL STATION RETENTION BONUS |
| 232 | AGRICULTURAL WEIGHTS & MEASURE (AWM) INSPECTOR ASSIGNMENT BONUS |
| 249 | AGRICULTURE INSPECTORS AID ROVER BONUS |
| 252 | 6TH AND 7TH STEP FINANCIAL SPECIALIST |
| 253 | HEALTHCARE FACILITY BONUS |
| 254 | FORENSIC ATTENDANT FIELD TRAINING BONUS |
| 255 | BEACHES & HARBORS ASSIGNMENT BONUS |
| 259 | TRAILS UNIT ASSIGNMENT BONUS |
| 262 | UNDERWATER RECOVERY – BEACHES AND HARBORS |
| 262Y3 | UNDERWATER RECOVERY – BEACHES AND HARBORS |
| 262Y4 | UNDERWATER RECOVERY – BEACHES AND HARBORS |
| 334 | CUSTODY ASSISTANT DRILL INSTRUCTOR/CUSTODY TRAINING AND STANDARDS BUREAU |
| 335 | CUSTODY ASSISTANT TRAINING OFFICER BONUS |
| 336 | PUBLIC RESPONSE DISPATCHER BONUS |
| 341 | IN-FLIGHT BONUS |
| 342 | HAZARDOUS MATERIALS CALARP |

- 343 HAZARDOUS MATERIALS APSA
- 344 FIRE PREVENTION ENGINEERING ASSISTANT
- 346 HAZARDOUS MATERIALS II EMERGENCY OPERATIONS
ASSIGNMENT
- 347 WELLNESS/FITNESS FOR LIFE BONUS – 1%
- 348 WELLNESS/FITNESS FOR LIFE BONUS – 2%
- 349 WELLNESS/FITNESS FOR LIFE BONUS
- 350 “PILOT PAY” – FIRE DEPARTMENT
- 355 FIREFIGHTER – PARAMEDIC
- 355Y2 FIREFIGHTER – PARAMEDIC
- 355Y3 FIREFIGHTER – PARAMEDIC
- 358 TEMPORARY PROMOTION BONUS
- 359 LIFEGUARD PARAMEDIC CATALINA BONUS
- 359Y2 LIFEGUARD PARAMEDIC CATALINA BONUS
- 362 PARAMEDIC COORDINATOR/EMS CAPTAIN
- 363 PEER SUPPORT BONUS
- 364 DECKHAND/BOAT OPERATOR/RESCUE WATER CRAFT BONUS
- 365 BACHELOR DEGREE BONUS
- 366 ADVANCED EDUCATIONAL DEGREE BONUS
- 369 ADVANCED EDUCATION DEGREE BONUS
- 381 DENTAL PROFESSIONALS BOARD CERTIFICATION BONUS

- 384 HIGH DESERT HEALTH ASSIGNMENT BONUS
- 388 SHERIFF DETENTION FACILITY ASSIGNMENT BONUS
- 389 MENTAL HEALTH PSYCHIATRIST BOARD CERTIFICATION – MORE THAN ONE SPECIALTY
- 391 COUNTY LIBRARY DIFFICULT TO RECRUIT ASSIGNMENT BONUS
- 393 OBSTETRICS/LABOR & DELIVERY ASSIGNMENT
- 394 MEDICAL HUB CLINIC ASSIGNMENT
- 415 SHERIFF DEPARTMENT ASSIGNMENT TO AERO BUREAU IONICS SHOP
- 416 SHERIFF DEPARTMENT WATER SYSTEMS BONUS – CHIEF OPERATOR
- 417 SHERIFF DEPARTMENT WATER SYSTEMS BONUS – SHIFT OPERATOR
- 418 ISD BONUS ASSIGNMENT – ENERGY MANAGEMENT SYSTEM SECTION (BEAS)
- 424 ABDMI REGISTRY CERTIFICATION BONUS
- 425 ABDMI BOARD CERTIFICATION BONUS
- 426 ASSESSOR REPRESENTATIVE
- 427 AUDITOR APPRAISER
- 428 APPRAISER FIELD TRAINER
- 439 CUSTODY TRAINING OFFICER
- 445 SPECIAL ENFORCEMENT DETAIL/CANINE SERVICES DETAIL (TACTICAL DUTY)

- 452 SUPERVISORY BONUS
- 457 PATROL STATION RETENTION BONUS
- 463 DRINKING WATER TREATMENT AND DISTRIBUTION
- 484 GEOTECHNICAL LICENSE BONUS
- 486 PLANS EXAMINER CERTIFICATION
- 487 REGISTRATION – LICENSE BONUS
- 488 BUILDING ENGINEERING INSPECTOR BONUS
- 497 INSTITUTIONS BONUS
- 503 UNIFORM ALLOWANCE
- 504 NIGHT SHIFT DIFFERENTIAL
- 505 CORONER'S INQUEST REPORTER
- 506 VEHICLE USE ALLOWANCE
- 507 CO-GENERATION MAINTENANCE
- 508 HENNINGER FLATS WATCHMAN
- 509 FREEZER WORK
- 510 DEPARTMENT HEAD MERIT
- 511 BOARD OF SUPERVISORS PERFORMANCE LUMP SUM
- 512 FIRE SUPPRESSION TRANSPORTATION TRUCK DRIVER
- 514 BACKHOE OPERATOR
- 515 WEEKEND BONUS
- 516 EXPLOSIVES WORK

- 517 EVENING SHIFT DIFFERENTIAL
- 518 POWER EQUIPMENT REPAIR, SNOW CONDITIONS
- 519 ENGINEERING EMPLOYEES, HAZARD PAY
- 520 HOME CARE COMPENSATION
- 522 CUSTODIAN ACTING AS WATCHMAN
- 523 HYDROELECTRIC OPERATIONS
- 525 CONTRACTING AND PRODUCTIVITY IMPROVEMENT INCENTIVE
FOR MANAGERS
- 528 WEBCOM PRESS OPERATOR
- 529 POWER EQUIPMENT OPERATOR, FIRE SUPPRESSION
- 530 RN EXTRA WEEKENDS WORKED
- 532 ADDITIONAL RESPONSIBILITIES OR EXCEPTIONAL PERFORMANCE
- 533 POWER SWEEPER OPERATOR IN EMERGENCY CONDITIONS
- 534 POWER PLANT RELIEF ENGINEER
- 535 CLINIC PHYSICIAN, FIRST HOUR AND ONE-HALF
- 536 CONSULTING SPECIALIST, MD, & MENTAL HEALTH CONSULTANT,
MD, FIRST AND FIFTH HOURS
- 538 RN ASSIGNED AS ACTING OR RELIEF CHARGE NURSE
- 539 RN WEEKEND DIFFERENTIAL
- 540 RELIEF NURSE HOLIDAY DIFFERENTIAL (HOURLY ITEM)
- 541 RELIEF NURSE WEEKEND DIFFERENTIAL (HOURLY ITEM)

- 544 APPRAISERS LAUNDRY AND DRY CLEANING ALLOWANCE
- 545 HEAVY DUTY TOW TRUCK DRIVER
- 546 SLURRY SEAL TRUCK DRIVER
- 547 COVID APPRECIATION
- 547HS HERO PAY - DHS
- 548 LIFEGUARD PARAMEDIC – HOURLY
- 550 INCENTIVE AWARDS FOR MEDICAL REIMBURSEMENTS, HEALTH SERVICES
- 551 GROUP INCENTIVE AWARD, TREASURER TAX COLLECTOR
- 553 PIONEER EXCAVATION, TUNNEL OPERATIONS, FIRE SUPPRESSION, AND SNOW REMOVAL - CONSTRUCTION INSPECTION AND SURVEYING GROUPS
- 554 PIONEER EXCAVATION, TUNNEL OPERATIONS, FIRE SUPPRESSION, AND SNOW REMOVAL
- 555 SCAFFOLD OR SWING STAGE, 30 FEET ABOVE GRADE
- 556 HIGH SCALE AND RIGGING OPERATIONS, GENERAL
- 557 EVENING SHIFT, MED TECH
- 558 NIGHT SHIFT, MED TECH
- 565 PARAMEDIC RECERTIFICATION BONUS
- 567 DEPUTY SHERIFF RESERVE ANNUAL COMPENSATION
- 571 CSW LICENSURE SUPERVISION

- 572 MOU LUMP SUM BONUS
- 575 WASTEWATER PLANT RELIEF BONUS
- 576 "SOLO DAILY" PAY – COURT REPORTERS
- 577 INTERPRETER HALF DAY BONUS – SUP. CT.
- 581 SWIM PROFICIENCY BONUS
- 585 ISA TREE WORKER CERTIFICATION
- 586 ISA CERTIFIED ARBORIST CREDENTIAL
- 587 ISA CERTIFIED QUALIFIED TREE RISK ASSESSOR CREDENTIAL
- 588 ISA MUNICIPAL SPECIALIST CREDENTIAL
- 589 MENTAL HEALTH SPECIALITY FIELD BASED BONUS
- 590 CONT EDUCATION/EQUIPMENT/TRAINING BONUS
- 601 LIFEGUARD PARAMEDIC, RELIEF
- 602 SUPERVISING TRANSPORTATION DEPUTY PERFORMING
DISPATCHER DUTIES
- 603 AUTOMOTIVE SERVICE EXCELLENCE CERTIFICATES
- 604 RN MOBILE INTENSIVE CARE CERTIFICATION
- 605 CUSTODIAN FLOOR WAXING BONUS
- 606 FIRE EQUIPMENT MECHANIC ASSIGNED FIELD REPAIR DUTIES
- 606A FIRE EQUIPMENT MECHANIC ASSIGNED FIELD REPAIR DUTIES –
ELIGIBILITY INDICATOR

- 607 SDPO ASSIGNED ACTING DIRECTOR IN A CAMP
- 608 BILINGUAL BONUS
- 609 RN ASSIGNED TO EMERGENCY ROOM
- 610 ANTELOPE VALLEY FIREFIGHTING CREW
- 611 TREE TRIMMER SUPERVISOR, POWER OPERATIONS
- 612 SHOOTING BONUS, EXPERT
- 613 SHOOTING BONUS, DISTINGUISHED EXPERT
- 614 SHOOTING BONUS, MARKSMAN
- 615 SHOOTING BONUS, SHARPSHOOTER
- 616 ANTELOPE VALLEY QUARTERS, ON FIRE CALL
- 617 CLINIC NURSE ASSIGNED TO PROBATION CAMP
- 618 TRANSPORTATION BUS DRIVER, SHERIFF
- 619 CERTIFIED ACCESS SPECIALISTS
- 620 SAN GABRIEL DAM OPERATOR
- 621 NURSE RETENTION INCENTIVE
- 622 ADVANCED APPRAISER CERTIFICATION
- 623 PROBATION TRANSCRIBER TYPIST PRODUCTION INCENTIVE
- 624 BILINGUAL ADDITIONAL BONUS, CHILDREN'S SOCIAL WORKERS
- 625 AGRICULTURE INSPECTORS ASSIGNED TO STANDARDIZATION
- 626 FIREFIGHTER PARAMEDIC NOT ASSIGNED TO A PARAMEDIC POST

- 627 DETENTION AND TRANSPORTATION EXTRA SUPERVISION BONUS
- 628 BILINGUAL BONUS FOR OTHER THAN MONTHLY EMPLOYEES
- 629 MORTUARY ATTENDANT AT LAC/USC MC
- 630 SERVICE PAY BONUS
- 632 MENTAL HEALTH WORKERS ASSIGNED TO SHERIFF'S DETENTION FACILITIES
- 634 SUPERVISING DETENTION SERVICES OFFICER OF THE DAY
- 635 TRANSPORTATION DEPUTY BUS DRIVER, PROBATION
- 636 SHERIFF'S STATION COMMANDER EXPENSES
- 637 PROFESSIONAL DEVELOPMENT EXPENSES
- 638 PROBATION TELECOM EQUIPMENT BONUS
- 639 INTERN HOUSING ALLOWANCE LAC/USC MED. CENTER
- 640 CHILDREN'S SERVICES ERCP RETENTION
- 641 SHOOTING BONUS, EXPERT – RESERVE
- 642 SHOOTING BONUS, DISTINGUISHED EXPERT – RESERVE
- 643 SHOOTING BONUS, MARKSMAN – RESERVE
- 644 SHOOTING BONUS, SHARPSHOOTER – RESERVE
- 645 WELDER CERTIFICATION BONUS
- 646 EMERGENCY ROLLOUT PROGRAM & SHIFT BONUS

- 647 BILINGUAL ADDITIONAL BONUS, PSYCHIATRIC SOCIAL WORK
- 648 DEFIBRILLATION AIRWAY BONUS
- 649 MAMMOGRAPHY BONUS
- 650 PRESIDING JUDGE 4% BONUS
- 653 EQUINE HANDLERS PAY
- 653 K-9 HANDLERS PAY
- 694 PARK, TAXABLE
- 695 TRANSPORTATION ALLOW
- 696 TRAFFIC MITIGATION
- 700 "OVERNIGHT TRIP" PAY - SHERIFF'S STATEWIDE UNIT
- 730 PREMIUM OVERNIGHT TRIP
- 782 FLSA PREMIUM PAY FOR REGULARLY SCHEDULED WORK
ASSIGNMENT
- 903 NON-ELECTIVE LEAVE BUYBACK
- 910 SICK BUYBACK
- 911 VACATION BUYBACK
- 912 HOLIDAY BUYBACK
- 913 SICK PRE-71 BUYBACK
- 914 SICK BUYBACK –PROBATION 56 – HOUR
- 915 VACATION BUYBACK - 56 HOUR
- 930 SPECIAL PAID LEAVE BUYBACK

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| 931 | APPRAISERS LEAVE BUYBACK |
| 932 | INTERN/RESIDENT LEAVE BUYBACK |
| PP046 | EMPLOYEE SUGGESTION |
| NONE | PARK, NONTAXABLE |
| NONE | PRIOR SALARY |
| NONE | 56 HOUR TO 40 HOUR ASSIGNMENT BONUS |
| NONE | REGISTERED NURSE ASSIGNED TO CRITICAL CARE UNIT |

**BEFORE THE BOARD OF RETIREMENT
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION**

RESOLUTION OF THE BOARD OF
RETIREMENT SPECIFYING ITEMS OF
REMUNERATION AS "PENSIONABLE
COMPENSATION"

RESOLUTION NO. 2022-BR002

WHEREAS, Government Code section 7522.34 governs the determination of pensionable compensation for those members who became active members for the first time on or after January 1, 2013, who are subject to the California Public Employees' Pension Reform Act of 2013; and

WHEREAS, LACERA calculates retirement allowances based on a member's final compensation; and

WHEREAS, LACERA is required to include in the calculation of "final compensation," a member's base pay and certain other items of compensation, if such compensation qualifies as "pensionable compensation" under Government Code section 7522.34; and

WHEREAS, Government Code section 7522.34 defines "pensionable compensation" as:

" . . .the normal monthly rate of pay or base pay of the member paid in cash to similarly situated members of the same group or class of employment for services rendered on a full-time basis during normal working hours, pursuant to publicly available pay schedules"; and

WHEREAS, the Board has analyzed each current pay item and determined whether or not those items should be included in "pensionable compensation"; and

WHEREAS, the Board may find it necessary from time to time to amend its determinations

based on changes made by employers, the Legislature, or the Courts;

NOW THEREFORE, BE IT RESOLVED, AS FOLLOWS:

1. For purposes of calculating a member's retirement allowance, earnings on or after January 1, 2013, for members subject to Government Code section 7522.32, as set forth in Attachment No. 1 do not qualify as "pensionable compensation" as defined in section 7522.34.

BOARD OF RETIREMENT, LOS ANGELES
COUNTY EMPLOYEES RETIREMENT
ASSOCIATION

William Pryor
Chair, Board of Retirement

Approved as to Form:

ATTEST:

Steven P. Rice
Chief Counsel

Shawn Kehoe
Vice Chair, Board of Retirement

ITEMS OF REMUNERATION EARNED ON OR AFTER JANUARY 1, 2013, FOR MEMBERS SUBJECT TO GOVERNMENT CODE SECTION 7522.32, WHICH DO NOT QUALIFY AS "PENSIONABLE COMPENSATION" AS DEFINED IN SECTION 7522.34.

**EARNINGS CODE ITEMS
NO.**

| | |
|-----|--|
| 200 | 76-INCH MOWER BONUS |
| 201 | ACTING DEPARTMENT HEAD |
| 202 | ACTING MEDICAL DIRECTOR |
| 203 | ADDITIONAL RESPONSIBILITIES |
| 204 | AMERICAN MEDICAL ASSOCIATION BOARD CERT 8.25% |
| 205 | AMERICAN MEDICAL ASSOCIATION BOARD CERT 5.50% |
| 209 | MANPOWER SHORTAGE RANGE |
| 210 | MEDICAL DIRECTOR'S BONUS - 2.75 |
| 211 | MEDICAL DIRECTOR'S BONUS - 5.50% |
| 212 | MEDICAL DIRECTOR'S BONUS - 8.25% |
| 214 | OUT OF CLASS BONUS |
| 215 | POST BONUS - ADVANCE/EXECUTIVE |
| 217 | POST BONUS – INTERMEDIATE |
| 219 | SUPERIOR SUBORDINATE PAY |
| 220 | WATCHMAN – CUSTODIAN |
| 221 | WELFARE RECIPIENT SUPERVISOR |
| 222 | OUT OF CLASS BONUS SCHEDULE/LEVEL/PERCENT |
| 223 | TEMPORARY CLERICAL & OFFICE SERVICES EMPLOYEES |

- 224 PBP NON-BASE MERIT SALARY ADJUSTMENT
- 225 EXECUTIVE SECRETARY ADDED SALARY SCHEDULES
- 227 PBP TO SCHEDULE SALARY ADJUSTMENT
- 228 ADDITIONAL RESPONSIBILITIES – REPRESENTED
- 229 TEMPORARY SPECIAL MAP ACHIEVEMENT – FLAT
- 230 TEMPORARY SPECIAL MAP ACHIEVEMENT – PERCENT
- 231 TEMPORARY ASSIGNMENT MAP EMPLOYEE – FLAT
- 240 AGRICULTURAL INSPECTOR BONUS
- 243 CAREER DEVELOPMENT INTERN BONUS
- 248 REGIONAL PLANNING AICP CERTIFICATION BONUS
- 249 AGRICULTURE INSPECTORS AID ROVER BONUS
- 250 ACCOUNTING CERTIFICATE
- 252 6TH AND 7TH STEP FINANCIAL SPECIALIST
- 254 FORENSIC ATTENDANT FIELD TRAINING BONUS
- 256 ANIMAL CONTROL MGR-BOARD LIAISON BONUS
- 257 HALF STEP-01
- 258 HALF STEP-02
- 263 AUDITOR-CONTROLLER MERIT - ONE SCHEDULE
- 264 AUDITOR-CONTROLLER MERIT - TWO SCHEDULES
- 265 AUDITOR-CONTROLLER MERIT - THREE SCHEDULES
- 266 AUDITOR-CONTROLLER MERIT - FOUR SCHEDULES
- 267 AUDITOR-CONTROLLER MERIT - FIVE SCHEDULES

268 AUDITOR-CONTROLLER MERIT - SIX SCHEDULES
270 BOARD OF SUPERVISOR SPECIAL ASSIGNMENT
271 ASSESSMENT APPEALS BOARD ASSIGNMENT
272 HEAD BOARD SPECIALIST ADDITIONAL STEPS
273 MAPP TIER II STEP 13
274 MAPP TIER II STEP 14
275 MAPP TIER II STEP 15
276 MAPP TIER II STEP 16
277 MAPP TIER II STEP 17
278 MAPP TIER II STEP 18
281 MAPP TO SCHEDULE FLAT AMOUNT
282 MAPP TO SCHEDULE PERCENTAGE
283 PERM PHYSICIAN TRANSITION RATE – PERCENT
285 COURT CLERK - GREATER SKILLS
291 INTERGOVERNMENTAL RELATIONS
293 LEGISLATIVE REPRESENTATIVE-CAO
295 MANAGEMENT TRAINEE
300 CURATOR BONUS
310 LEGISLATIVE ADVOCATE – COUNTY COUNSEL
320 ACCOUNTING CERTIFICATE – DA
321 DISTRICT ATTORNEY – OUT OF CLASS BONUS
322 RECLASSIFIED INVESTIGATOR

- 323 ANTELOPE VALLEY ASSIGN. 30 MILES FROM RESIDENCE
- 332 JOURNEY EMPLOYEES BONUS
- 334 CUSTODY ASSISTANT DRILL INSTRUCTOR/CUSTODY TRAINING AND STANDARDS BUREAU
- 335 CUSTODY ASSISTANT TRAINING OFFICER BONUS
- 336 PUBLIC RESPONSE DISPATCHER BONUS
- 338 ELEVATOR ADJUSTOR
- 340 A OR B MOTOR VEHICLE LICENSE BONUS
- 342 HAZARDOUS MATERIALS CALARP
- 343 HAZARDOUS MATERIALS APSA
- 344 FIRE PREVENTION ENGINEERING ASSISTANT
- 347 WELLNESS/FITNESS FOR LIFE BONUS – 1%
- 348 WELLNESS/FITNESS FOR LIFE BONUS – 2%
- 349 WELLNESS/FITNESS FOR LIFE BONUS
- 356 FIRE SAFETY PERSONNEL BONUS
- 357 HELICOPTER INSPECTION LICENSE
- 358 TEMPORARY PROMOTION BONUS
- 361 TEMPORARY PROMOTION BONUS - NON SCHEDULE
- 365 BACHELOR DEGREE BONUS
- 366 ADVANCED EDUCATIONAL DEGREE BONUS
- 367 MEDICAL STAFF CREDENTIALING ASSIGNMENT BONUS
- 368 RN ASSIGNED TO SHERIFFS DEPT

369 RN ADVANCED EDUCATIONAL DEGREE BONUS
370 CLINIC NURSE - STAND BY
371 CLINICAL INSTRUCTOR - GENERAL
372 CLINICAL INSTRUCTOR - LAC+USC MEDICAL CENTER
373 EMERG MEDICINE - BOARD CERTIFICATION
374 EMERG MEDICINE - BOARD CERT
375 EMERG MEDICINE - BOARD CERTIFICATION 8.25%
376 HIGH DESERT HOSPITAL - PHYSICIAN BONUS
377 JOURNEY EMPLOYEES BONUS
379 SUPERVISING NURSE - ICU
380 SUPVG RAD TECHN - DIAGNOSTIC ULTRASOUND
381 DENTAL PROFESSIONALS BOARD CERTIFICATION BONUS
383 VETERINARY MEDICINE- BOARD CERTIFICATION
384 HIGH DESERT HEALTH ASSIGNMENT BONUS
385 PSYCHIATRY SPECIALTY BONUS
386 PHYSICIAN SPECIALTY BONUS
387 PHARMACIST SPECIALTY ASSIGNMENTS
388 SHERIFF DETENTION FACILITY ASSIGNMENT BONUS
389 MENTAL HEALTH PSYCHIATRIST BOARD CERTIFICATION – MORE
THAN ONE SPECIALTY
391 COUNTY LIBRARY DIFFICULT TO RECRUIT ASSIGNMENT BONUS
392 LIBRARIAN BONUS
393 OBSTETRICS/LABOR & DELIVERY ASSIGNMENT

- 394 MEDICAL HUB CLINIC ASSIGNMENT
- 395 PHYSICIAN SPECIALTY BONUS - 5.75%
- 396 PHYSICIAN ADDITIONAL COMPENSATION
- 397 PHYSICIAN FORENSIC PATHOLOGY BONUS
- 398 HOSPITAL ADMINISTRATOR - ADDITIONAL COMPENSATION
- 400 DEPUTY COURT ADMINISTRATOR - OPINION/ADVISOR
- 401 DEPUTY MARSHALL - LEVEL I BONUS
- 402 DEPUTY MARSHALL - LEVEL II BONUS
- 403 DEPUTY MARSHALL TRAINEE
- 404 ELECTRONIC RECORDING EQUIPMENT
- 405 MARSHALL SUPERVISING BONUS
- 406 DEPUTY MARSHAL SPECIAL TRAINING - 6TH STEP
- 407 SKILL & RESPONSIBILITY BONUS
- 408 DEPUTY CLERK III OUT OF CLASS BONUS
- 409 STENOGRAPHIC SKILLS
- 410 SUPERVISING DEPUTY CLERK
- 411 ADVISOR-COURT ADMINISTRATOR AND JUDGES
- 412 NIGHT SHIFT AND WEEKEND BONUS
- 413 DEPUTY CLERK IV - GREATER SKILLS
- 414 RECORDING EQUIPMENT-DEPUTY CLERK IV M.C.
- 415 SHERIFF DEPARTMENT ASSIGNMENT TO AERO BUREAU
AVIONICS SHOP

- 416 SHERIFF DEPARTMENT WATER SYSTEM BONUS – CHIEF OPERATOR
- 417 SHERIFF DEPARTMENT WATER SYSTEM BONUS – SHIFT OPERATOR
- 418 ISD BONUS ASSIGNMENT – ENERGY MANAGEMENT SYSTEM SECTION (SEAS)
- 424 ABDMI REGISTRY CERTIFICATION BONUS
- 425 ABDMI BOARD CERTIFICATION BONUS
- 430 ASST. DIRECTOR - PUBLIC SOCIAL SERVICES
- 432 DEPUTY DISTRICT DIRECTOR TRAINEE
- 439 CUSTODY TRAINING OFFICER
- 441 CATALINA ISLAND LIVING - SHERIFF
- 445 SPECIAL ENFORCEMENT DETAIL/CANINE SERVICES DETAIL (TACTICAL DUTY)
- 450 SHERIFF OUT OF CLASS BONUS
- 453 SERGEANT-AT-ARMS BOARD OF SUPERVISOR
- 456 TRAINING OFFC/INVESTIGATOR/K-9 BONUS
- 458 ACTING CAPACITY BONUS
- 461 SHERIFF BUSINESS MACHINE TECHNICIAN
- 464 STATE OF CALIF STRUCTURAL ENGINEER LICENSE BONUS
- 465 REHABILITATION INSPECTOR-PUBLIC WORKS
- 468 LICENSED LAND SURVEYOR BONUS
- 469 LICENSED REGISTERED TRAFFIC ENGINEER BONUS
- 470 BUSINESS LICENSE LIAISON
- 475 CERTIFICATION BONUS - LACERA

480 SUPERIOR COURT CLERK BONUS
481 COURT REPORTERS REALTIME CERTIFICATION
482 JUDICIAL ASSISTANT BONUS
483 REALTIME WRITING BONUS
484 GEOTECHNICAL LICENSE BONUS
485 SUP CRT EXEC OFFICER ADDITIONAL COMPENSATION
486 PLANS EXAMINER CERTIFICATION REGISTRATION – LICENSE
BONUS
488 BUILDING ENGINEERING INSPECTOR BONUS
493 SENIOR PROBATION DIRECTOR-CENTRAL JUVENILE HALL
494 SENIOR PROB DIR-LOS PADRINOS/SAN FERNANDO JUV HALL
495 PROBATION DIRECTOR-ADMIN RESP./FOOTHILL JUV AREA
498 PROBATION DIRECTOR-CHALLENGER YOUTH CENTER
501 BOARD OF RETIREMENT CASE REVIEW
503 UNIFORM ALLOWANCE
504 NIGHT SHIFT DIFFERENTIAL
505 CORONER'S INQUEST REPORTER
506 ALLOWANCE IN LIEU OF VEHICLE USE
507 CO-GENERATION MAINTENANCE
508 HENNINGER FLATS WATCHMAN
509 FREEZER WORK
510 DEPARTMENT HEAD MERIT
511 BOARD OF SUPERVISORS PERFORMANCE LUMP SUM

512 FIRE SUPPRESSION TRANSPORTATION TRUCK DRIVER
513 MOU LUMP SUM BONUS
514 BACKHOE OPERATOR
515 WEEKEND BONUS
516 EXPLOSIVES WORK
517 EVENING SHIFT DIFFERENTIAL
518 POWER EQUIPMENT REPAIR, SNOW CONDITIONS
519 ENGINEERING EMPLOYEES, HAZARD PAY
520 HOME CARE COMPENSATION
522 CUSTODIAN ACTING AS WATCHMAN
523 HYDROELECTRIC OPERATIONS
525 CONTRACTING & PRODUCTIVITY IMPROVE INCNTV FOR MNGR
528 WEBCOM PRESS OPERATOR
529 POWER EQUIPMENT OPERATOR, FIRE SUPPRESSION
531 STANDBY
532 ADDITIONAL RESPONSIBILITIES AND EXCEPTIONAL
PERFORMANCE
533 POWER SWEEPER OPERATOR IN EMERGENCY CONDITIONS
534 POWER PLANT RELIEF ENGINEER
535 CLINIC PHYSICIAN FIRST HOUR
536 CONSULTING SPEC, MD & MNTL HEALTH CONSLT, 1st & 5th
538 RN ASSIGNED AS ACTING OR RELIEF CHARGE NURSE
539 RN WEEKEND DIFFERENTIAL

540 RELIEF NURSE HOLIDAY DIFFERENTIAL
541 RELIEF NURSE WEEKEND DIFFERENTIAL
542 EMERGENCY WORKPLACE DIFFERENTIAL
544 APPRAISERS LAUNDRY AND DRY CLEANING ALLOWANCE
545 HEAVY DUTY TOW TRUCK DRIVER
546 SLURRY SEAL TRUCK_DRIVER
547 COVID APPRECIATION
547HS HERO PAY - DHS
548 LIFEGUARD PARAMEDIC - RELIEF
550 INCENTIVE AWARDS FOR MEDI-CAL REIMBRMNTS/ HEALTH SR
551 GROUP INCENTIVE AWARD, TREASURER TAX COLLECTOR
552 STANDBY - EMERGENCY ROLL OUT PROGRAM
553 PIONEER EXCAVTN, TUNNEL OPERATNS, FIRE SUPP, SNOW
554 PIONEER EXCAVTN, TUNNEL OPERATNS, FIRE SUPP, SNOW
555 SCAFFOLD OR SWING STAGE, 30 FEET ABOVE GRADE
556 HIGH SCALE AND RIGGING OPERATIONS, GENERAL
557 EVENING SHIFT, MED TECH
558 NIGHT SHIFT, MED TECH
560 PHYSICIAN RECRUITMENT PROGRAM
565 PARAMEDIC RECERTIFICATION BONUS
565A PARAMEDIC RECERTIFICATION BONUS – ELIGIBILITY INDICATOR
567 DEPUTY SHERIFF RESERVE ANNUAL COMPENSATION

568 ASSESMENT APPEALS FULL DAY INCREMENT
569 PHYSICIAN LOAN PAYMENT PROGRAM
570 HOME CARE PROGRAM STANDBY
571 CHILDREN'S SOCIAL WORKERS LICENSURE SUPERVISION
572 MOU LUMP SUM BONUS
574 STANDBY – INS WITNESS PROGRAM
575 WASTEWATER PLANT RELIEF BONUS
576 SOLO DAILY EARNINGS
577 INTERPRETER HALF DAY BONUS - SUP CT
578 ER ATTENDING PHYSICIAN - DAY RATE
579 ER ATTENDING PHY/-WKDY EVE/WKND HOLIDAY
580 ER ATTENDING PHY/-WKDY NITE/WKND HOLIDAY EVE NITE
581 SWIM PROFICIENCY BONUS
582 INTERPRETER REGULAR MULTIPLE LANGUAGE SAME DAY
583 INTERPRETER-HOURLY/DAILY MULT LANG SAME DAY
584 PHYSICIAN STIPENDS
585 ISA TREE WORKER CERTIFICATION
586 ISA CERTIFIED ARBORIST CREDENTIAL
587 ISA CERTIFIED QUALIFIED TREE RISK ASSESSOR CREDENTIAL
588 ISA MUNICIPAL SPECIALIST CREDENTIAL
589 MENTAL HEALTH SPECIALITY FIELD BASED BONUS
590 CONT EDUCATION/EQUIPMENT/TRAINING BONUS

- 591 LICENSE REIMBURSEMENT
- 600 REGISTERED NURSE MOBILE INTENSIVE CARE CERTIFICATION,
SUB-ITEM D
- 602 SUPERVISING TRANSPORTATION DEPT. PERFORMING
DISPATCHER DUTIES
- 603 AUTOMOTIVE SERVICE EXCELLENCE CERTIFICATE
- 604 REGISTERED NURSE MOBILE INTENSIVE CARE CERTIFICATION
- 605 CUSTODIAN FLOOR WAXING BONUS
- 606 FIRE EQUIPMENT MECHANIC ASSIGNED FIELD REPAIR DUTY
- 606A FIRE EQUIPMENT MECHANIC ASSIGNED FIELD REPAIR DUTY –
ELIGIBILITY INDICATOR
- 607 SUPERVISING DEPUTY PROBATION OFFICER (SPDO) ASSIGNED
ACTING DIRECTOR IN A CAMP
- 608 BILINGUAL BONUS
- 609 REGISTERED NURSE ASSIGNED TO EMERGENCY ROOM
- 610 ANTELOPE VALLEY FIREFIGHTING CREW
- 611 TREE TRIMMER SUPERVISOR, POWER OPERATIONS
- 612 SHOOTING BONUS, EXPERT
- 613 SHOOTING BONUS, DISTINGUISHED EXPERT
- 614 SHOOTING BONUS, MARKSMAN
- 615 SHOOTING BONUS, SHARPSHOOTER
- 616 ANTELOPE VALLEY QUARTERS, ON FIRE CALL
- 617 CLINIC NURSE ASSIGNED TO PROBATION CAMP
- 618 TRANSPORTATION BUS DRIVER, SHERIFF
- 619 CERTIFIED ACCESS SPECIALIST

620 SAN GABRIEL DAM OPERATOR
621 NURSE RETENTION INCENTIVE
622 ADVANCED APPRAISER CERTIFICATION
624 BILINGUAL ADDITIONAL BONUS, CHILDREN'S SOCIAL WORK
625 AGRICULTURE INSPECTORS ASSIGNED TO STANDARDIZATION
627 DETENTION & TRANSPORTATION EXTRA SUPERVISION BONUS
628 BILINGUAL BONUS FOR OTHER THAN MONTHLY
628A BILINGUAL BONUS FOR OTHER THAN MONTHLY-ELIGIBILITY
INDICATOR
629 MORTUARY ATTENDANT AT LAC+USCMC
630 SERVICE PAY BONUS
631 BILINGUAL BONUS-SUB D
632 MENTAL HEALTH WORKERS ASSIGNED SHERIFF DETENTION FACILITY
633 RN ASSIGNED TO EMERGENCY ROOM SUB D
634 SUPERVISING DETENTION SERVICES OFFICER OF THE DAY
635 TRANSPORTATION DEPUTY BUS DRIVER, PROBATION
636 INCIDENTAL EXPENSE ALLOWANCE
637 PROFESSIONAL DEVELOPMENT EXPENSES
638 PROBATION TELECOM EQUIPMENT BONUS
640 CHILDREN'S SERVICES ERCP RETENTION
641 SHOOTING BONUS, EXPERT – RESERVE
642 SHOOTING BONUS, DISTINGUISHED EXPERT – RESERVE

643 SHOOTING BONUS, MARKSMAN – RESERVE
644 SHOOTING BONUS, SHARPSHOOTER – RESERVE
645 EMERGENCY ROOM BONUS/PAT FIN SVCS WKR/PAT RES WKR
646 EMERGENCY ROLL OUT PROGRAM & SHIFT BONUS
647 BILINGUAL ADDITIONAL BONUS, PSYCH SOCIAL WORK
648 DEFIBRILLATION AIRWAY BONUS
649 MAMMOGRAPHY BONUS
690 CELLULAR PHONE STIPEND – VOICEMAIL
691 CELLULAR PHONE STIPEND - DATA ONLY
692 CELLULAR PHONE STIPEND - VOICE AND DATA
694 CIVIC CENTER COMMUTER ALLOWANCE
695 DEPARTMENT HEAD TRANSPORTATION ALLOWANCE
696 DEPARTMENT HEAD TRAFFIC MITIGATION ALLOWANCE
700 PENSIONABLE OVERTIME
730 PREMIUM OVERTIME - SYSTEM PENSIONABLE
PF004 MEGAFLEX PENSIONABLE CONTRIBUTION
PF007 FLEX PENSIONABLE CONTRIBUTION
PF010 CHOICES PENSIONABLE CONTRIBUTION
PF013 OPTIONS PENSIONABLE CONTRIBUTION
PK003 NON-ELECTIVE LEAVE
PK011 SICK - 100%
PK012 HOLIDAY

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| PK021 | VACATION |
| PK030 | SPECIAL PAID LEAVE |
| PK031 | APPRAISERS LEAVE |
| PK032 | INTERN/RESIDENT LEAVE |
| PK113 | SICK PRE-71 |
| PKN03 | SUPERIOR COURT NON-PENSIONABLE NON-ELECTIVE LEAVEBUY BACK |
| PKN21 | SUPERIOR COURT NON-PENSIONABLE VACATION LEAVE BUYBACK |
| PKP11 | SICK LEAVE BUYBACK 100% |
| PKP21 | VACATION BUYBACK |
| PP046 | EMPLOYEE SUGGESTION |
| NONE | REGISTERED NURSE ASSIGNED TO CRITICAL CARE UNITS |
| NONE | FIRE SUPPRESSION CAMP ASSIGNMENT – PREMIUM |
| NONE | FIRE SUPPRESSION CAMP ASSIGNMENT – COMPENSATORY TIME EARNED |
| NONE | POST, SUPERVISORY BONUS |
| OP100 | CORRECTIVE PAYMENT, REINSTATED EMPLOYEE – HORIZONS PLAN |
| OP101 | CORRECTIVE PAYMENT, ADMINISTRATIVE ERROR – HORIZONS PLAN |
| OP102 | CORRECTIVE PAYMENT, REINSTATED EMPLOYEE – SAVINGS PLAN |
| OP103 | CORRECTIVE PAYMENT, ADMINISTRATIVE ERROR – SAVINGS PLAN |

July 13, 2022

TO: Each Trustee,
Board of Retirement

FROM: Santos H. Kreimann *SKC*
Chief Executive Officer

FOR: August 3, 2022 Board of Retirement Meeting

SUBJECT: **BOARD OF RETIREMENT MEETING CALENDAR – OCTOBER 2022**

RECOMMENDATION

It is recommended the Board of Retirement review the 2022 meeting schedule and consider rescheduling the Wednesday, October 5, 2022 meeting.

DISCUSSION

Staff has been advised that the currently scheduled Wednesday, October 5, 2022 Board of Retirement meeting conflicts with the Yom Kippur holiday, which starts at sunset on Tuesday, October 4th and ends at nightfall on Wednesday, October 5th.

Following are potential alternative meeting dates for the October 2022 meeting for your consideration.

Thursday, October 6, 2022
Tuesday, October 11, 2022
Thursday, October 13, 2022

A copy of the October educational calendar is attached for your planning convenience.

SK:bn

October 2022

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|--|------------------------------|--|-----|---|---|
| | | | | | | 1 |
| 2 | 3 | 4 Yom Kippur | 5 BOR ICGN Seoul Conference – Seoul, South Korea | 6 | 7 | 8 NACD Summit – National Harbor, MD |
| 9 NACD Summit – National Harbor, MD | 10 Indigenous People's Day | 11 CRCEA - Sacramento, CA | 12 BOI | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 PPI Roundtable – Singapore | 20 | 21 | 22 |
| 23 NCPERS Public Safety Conference - Nashville, TN | 24 IFEBP Employee Benefits Conference – Las Vegas, NV | 25 | 26 | 27 | 28 CALAPRS Trustee Roundtable - Virtual | 29 |
| 30 | 31 Halloween | | | | | |



July 20, 2022

TO: Trustees - Board of Retirement

FROM: Santos H. Kreimann *SHK*
Chief Executive Officer

Ted Granger *TG*
Interim Chief Financial Officer

FOR: Board of Retirement Meeting on August 3, 2022

SUBJECT: **2021 ACTUARIAL VALUATION OF THE LOS ANGELES COUNTY
OTHER POST EMPLOYMENT BENEFITS (OPEB) PROGRAM**

RECOMMENDATION

It is recommended that the Board of Retirement approve the July 1, 2021, Los Angeles County OPEB Program Actuarial Valuation Report prepared by LACERA's consulting actuary, Milliman.

EXECUTIVE SUMMARY

Overview

The Board's policy requires LACERA's consulting actuary, Milliman, to prepare annual actuarial valuations for the Los Angeles County Other Post-Employment Benefits (OPEB) Program administered by LACERA. The actuarial valuation report contains information used by plan sponsors to review OPEB Program funding metrics and make informed decisions about funding healthcare benefits for retirees. In addition, the actuarial valuations serve as a basis to prepare Governmental Accounting Standards Board Statement No. 75 (GASB 75) disclosure reports which include information required by plan sponsors for inclusion in their annual financial statements. The actuarial consulting review (or "audit") is not required this year but instead is performed in conjunction with an experience and assumption study, scheduled for July 1, 2023.

Results

The table below includes a summary of the July 1, 2021, Los Angeles County OPEB Program Actuarial Valuation Report ("2021 OPEB Valuation", *Attachment 1*), OPEB valuation results comparing the last two reporting periods. The 2021 OPEB Valuation results indicate that the Actuarial Accrued Liability (AAL) decreased by \$0.14 billion primarily due to lower-than-expected healthcare cost trends and assumption changes. The decrease was partially offset by interest and benefit accruals.

Employers participating in the OPEB Trust (i.e., Los Angeles County, Los Angeles County Superior Court, and LACERA) continued to make regular contributions, and in conjunction

with investment earnings, increased assets by \$0.82 billion compared to the prior year. The AAL is reduced by assets held in the OPEB Trust to calculate the Unfunded Actuarial Accrued Liability (UAAL). The UAAL decreased by \$0.96 billion from July 1, 2020 to July 1, 2021 due to a combination of several factors including trend assumptions gains, other experience gains, and asset gains, offset by claim cost losses and the passage of time. The funded ratio increased to 10.9% due to a slight reduction in the AAL combined with an increase in OPEB Trust assets.

| OPEB Valuation Results | | |
|--|---------------------|---------------------|
| (\$ in billions) | July 1, 2021 | July 1, 2020 |
| Actuarial Accrued Liability (AAL) ¹ | \$21.16 | \$21.30 |
| Less: Assets | <u>2.31</u> | <u>1.49</u> |
| Unfunded Actuarial Accrued Liability (UAAL) ² | \$18.85 | \$19.81 |
| Funded Ratio | 10.9% | 7.0% |
| Actuarially Determined Contributions (ADC) ³ | \$1.51 | \$1.58 |

¹ AAL, Actuarial Accrued Liability, is that portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of post-employment plan benefits and expenses which is not provided for by future Normal Costs.

² UAAL, Unfunded Actuarial Accrued Liability, is the excess of the AAL over the Actuarial Value of Assets.

³ ADC, Actuarially Determined Contributions, are the employers' periodic contributions to a defined benefit OPEB program, calculated in accordance with Actuarial Standards of Practice (ASOP).

Experience Study

The most recent Investigation of Experience for OPEB ("2020 OPEB Experience Study") was conducted as of July 1, 2020 and approved by the Board of Retirement in March 2021. Actuarial methods and assumptions in this report, along with the most recent 2019 Investigation of Experience for Retirement Benefit Assumptions ("2019 Retirement Experience Study"), were applied in preparing the 2021 OPEB Valuation. In addition, the 2021 OPEB Valuation included updated medical claim costs, aging assumptions, and the most recent medical trends which reflected the latest health plan premium adjustments.

Agent Plan Reporting

The 2021 OPEB Valuation report is prepared under the agent multiple employer plan structure as requested by the Los Angeles County. This reporting approach provides more precision in calculating liabilities and costs for each plan sponsor, as compared to the previous cost sharing model. Agent model reporting focuses on individual employers participating in the OPEB Trust, while the 2021 Valuation Report was supplemented with additional information regarding other plan sponsors, so decision makers can review OPEB Program results in total, for all employer participants¹.

¹Participating OPEB Program employers include: Los Angeles County (County), Los Angeles County Superior Court (Superior Court), Los Angeles County Employees Retirement Association (LACERA), South Coast Air Quality Management District (SCQAMD), Los Angeles County Office of Education (LACOE), Los Angeles Local Agency Formation Commission (LAFCO), and Little Lake Cemetery District (LLCD).

Policy

OPEB valuations provide plan sponsors with timely actuarial information to make OPEB Program funding decisions. As such, the Board's policy requires LACERA's consulting actuary to prepare annual actuarial valuations for the Los Angeles County OPEB Program administered by LACERA. The valuation reports also serve as a basis for preparing the Governmental Accounting Standards Board Statement No. 75 – *Accounting and Financial Statement Reporting For Post-Employment Benefits Other Than Pensions* (GASB 75) disclosure reports, which include accounting information plan sponsors use for footnotes and disclosures in their annual financial statements. The actuarial consulting review (or "audit") is not required for this 2021 OPEB Valuation Report but instead is performed in conjunction with the triennial experience study cycle. The next OPEB experience study and actuarial review will be performed as of July 1, 2023.

LACERA OPEB Liability Funding

On April 22, 2022 at LACERA's Joint Organizational Governance Committee meeting, staff presented a revised LACERA administrative budget policy to include additional OPEB Trust pre-funding contributions at the discretion of LACERA Chief Executive Officer. The policy states that based upon a projected budget surplus, an additional OPEB contribution may be up to, but not exceed the OPEB contribution amount originally budgeted for that year; so, a budget surplus can be used to double LACERA's total OPEB pre-funding contribution for the year. In June of 2022, LACERA's Board of Retirement and Board of Investments approved the budget policy changes.

For the fiscal year ended June 30, 2022, LACERA contributed a total of \$3,136,000 to pre-fund LACERA's portion of OPEB benefits. This amount included the original budget of \$1,568,000 and an additional contribution of \$1,568,000 based on a projected budget surplus for the fiscal year 2021-2022. As part of this valuation process, Milliman developed a "plug and play" model that will show estimated results and impact of these additional LACERA pre-funding contributions. Milliman included this information in their presentation slides (*Attachment II*).

OPEB ACTUARIAL VALUATION POLICY AND PROCESS

Valuation Report

The Board's OPEB Actuarial Valuation and Audit Policy (Policy), revised in October 2017, requires the consulting actuary to conduct annual valuations to establish the actuarially determined values of participating employers' OPEB Program liabilities. The annual OPEB Program actuarial valuation, commonly referred to as the "OPEB Valuation" report, estimates the long-term funding liability for retiree medical, dental/vision, and death benefits promised to active and retired workers, who are employed by agencies participating in the LACERA retirement benefits program.

OPEB Valuations are provided to the County and plans sponsors to determine OPEB Program funding progress and establish a baseline of information including the Actuarial Accrued Liability (AAL) and the Actuarially Determined Contributions (ADC). This information is then used by the consulting actuary to prepare a secondary financial

statement disclosure report (the “GASB 75” report) to satisfy financial statement reporting guidelines applicable to sponsoring employers, such as the County. These financial reporting guidelines are intended to improve transparency by providing additional OPEB Program cost and liability disclosures, which can be useful to financial statement readers.

Experience Study Reports

In addition to the annual OPEB Valuation, the Policy requires the consulting actuary to review the reasonableness of the economic and demographic actuarial assumptions at least every three years. This assumptions review, commonly referred to as the OPEB investigation of experience, or the “OPEB Experience Study”, is accomplished by comparing actual experience during the preceding years to what was expected to happen according to the actuarial assumptions. Based on this review, the actuary determines whether changing these assumptions or methodologies will better project asset growth and benefit liabilities. The next OPEB Experience Study cycle is scheduled for July 1, 2023.

OPEB PROGRAM VALUATION RESULTS

Discussion

An actuarial valuation can be described as a snapshot of the OPEB Program’s funded status at a particular point in time. The following key results are included in the 2021 OPEB Valuation report:

- Since the July 1, 2020 OPEB Valuation, the Actuarial Accrued Liability (AAL) decreased \$0.14 billion or 0.7% from \$21.30 billion to \$21.16 billion. The AAL decreased, in part, due changes in the healthcare cost trend assumption, which was the most significant factor in the reduction of the AAL.
- The Actuarially Determined Contributions (ADC) decreased by 4.7% in dollar terms and decreased by 7.8% as a percentage of payroll. The change was primarily attributed to the lower-than-expected healthcare cost trend.
- The expected paid benefits were lower for the first year following the OPEB Valuation date. The one-year increase of 3.4% is less than the previously expected one-year increase of 4.4% due largely to lower than anticipated healthcare insurance premiums. The expected payment level of \$722 million for fiscal year 2020-2021, was projected to increase to \$754 million as compared to the new expected 2021-2022 amount of \$747 million, a \$7 million reduction.
- The investment rate of return (discount rate) remained at 6.0%, which was the same as the prior year, for participating employers pre-funding through the OPEB Trust (County, Superior Court and LACERA). Also, an assumed 2.3% investment rate of return, which did not change from the prior valuation, was used for the Outside Districts who are not pre-funding through the LACERA OPEB Trust. The investment rate of return reflects the investment policy assumptions described in the 2020 OPEB Experience Study report.

- Other OPEB Program valuation results show the funding metrics moving in a positive direction. This year's OPEB Program funded ratio stands at 10.9%, an increase of 3.9% from the prior valuation. The actual contributions provided by the sponsoring employers, as a percentage of payroll, increased to 11.88% from 10.56%.

SUMMARY OF RESULTS¹

(\$ in billions)

| | July 1, 2020 Valuation⁴ | July 1, 2019 Valuation ⁴ | 2018 Valuation ^{2,3} | 2017 Valuation ² |
|---|---|--|----------------------------------|--------------------------------|
| Funded Ratio | 7.00% | 6.00% | 4.50% | 2.80% |
| Actuarial Accrued Liability | \$21.30 | \$20.75 | \$21.07 | \$26.30 |
| Less Assets | 1.5 | 1.24 | 0.94 | 0.74 |
| Unfunded Actuarial Accrued Liability (UAAL) | \$19.81 | \$19.51 | \$20.13 | \$25.56 |
| Normal Cost Rate | 7.33% | 7.58% | 8.41% | 12.54% |
| UAAL Rate | 10.85% | 11.29% | 12.15% | 13.03% |
| Actuarially Determined Contributions (ADC) as a Percentage of Payroll | 18.18% | 18.87% | 20.56% | 25.57% |
| Discount Rate | | | | |
| Prefunding Agents | 6.00% | 6.00% | 6.00% | 4.50% |
| Outside Districts | 2.30% | 3.69% | 3.69% | 4.50% |
| Actual Contributions as a Percentage of Payroll | 11.88% | 10.50% | 8.97% | 8.33% |

¹ Results are based on the total OPEB Program which include the following employers: County, Superior Court, LACERA, SCAQMD, LAFCO, LACOE, and LLCD.

² Historically, OPEB valuations were performed biennially. In October 2017, the Actuarial Valuation and Audit Policy was revised to require annual valuations beginning with the 2017 reporting cycle.

³ Includes Excise Tax. The decline in Actuarial Accrued Liability from 2017 to 2018 was heavily influenced by the increase in discount rate from 4.50% to 6.00% for the agents that are pre-funding.

⁴ Includes Impacts of July 1, 2020 and July 1, 2021 renewals, includes only calendar year 2020 Health Insurer fee, and excludes Excise Tax.

⁵ Represents the annual cost attributed to the current year of service, for active employees, shown as a percentage of valuation payroll.

Agent Information

Funding information contained in the 2021 OPEB Valuation report is provided at the individual agent level for the County, Superior Court, and LACERA. For agent groupings, the total funding information is provided at two levels:

1. OPEB Trust pre-funding agents (County, Superior Court, and LACERA); and
2. Total collective OPEB Program plan sponsors (County, Superior Court, LACERA, SCAQMD, LACOE, LAFCO and LLCD).

The chart below summarizes the 2021 OPEB Valuation report content and corresponding page numbers.

| Agents and Agent Groupings | 2021 Valuation Report |
|---|------------------------------|
| Los Angeles County | Section 3, Page 9 |
| Superior Court | Section 4, Page 16 |
| LACERA | Section 5, Page 23 |
| OPEB Trust, Plan Sponsor Employers- County, Superior Court, and LACERA | Section 6, Page 30 |
| OPEB Program, Plan Sponsor Employers- County, Superior Court, LACERA, SCAQMD, LACOE, LAFCO, LLCD | Section 7, Page 37 |

Valuation results by agent are summarized below in Exhibit 3 included on Page 3 of the 2021 OPEB Valuation report:

Exhibit 3: OPEB Benefit Liabilities and Costs¹
Summary of July 1, 2021 Valuation Results
(All Dollar Amounts in Millions)

| | County | Superior Court | LACERA | Outside Districts | Total |
|---|-------------|----------------|---------|-------------------|-------------|
| 1. Present Value of Future Benefits | \$ 27,524.8 | \$ 1,170.0 | \$ 94.6 | \$ 15.4 | \$ 28,804.8 |
| 2. Present Value of Future Normal Costs | 7,371.8 | 244.6 | 28.6 | 2.4 | 7,647.4 |
| 3. Actuarial Accrued Liability (1-2) | \$ 20,153.0 | \$ 925.4 | \$ 66.0 | \$ 13.0 | \$ 21,157.4 |
| 4. Assets | 2,235.8 | 62.2 | 8.8 | - | 2,306.8 |
| 5. Unfunded Actuarial Accrued Liability (3-4) | \$ 17,917.2 | \$ 863.2 | \$ 57.2 | \$ 13.0 | \$ 18,850.6 |
| 6. ADC ² | \$ 1,437.9 | \$ 61.6 | \$ 5.0 | \$ 0.6 | \$ 1,505.1 |
| 7. ADC expressed as a percentage of payroll | | | | | |
| Normal Cost | 6.81% | 6.12% | 5.18% | 14.29% | 6.78% |
| UAAL payment | 9.91% | 12.27% | 6.08% | 71.43% | 9.98% |
| Total | 16.72% | 18.39% | 11.26% | 85.72% | 16.76% |

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

GASB 75

The County, Superior Court, and LACERA established qualifying OPEB Trusts with the enactment of GASB 75, which defined new employer OPEB financial statement reporting

requirements. Prior to the implementation of GASB 75, employers utilized the OPEB valuation report including additional accounting information contained therein to prepare their financial statement disclosures. At the present time, ADC and other actuarial information, derived from the OPEB valuation, serve as critical components used by the actuary in calculating and preparing information contained in the GASB 75 Disclosure report, which employers use to meet their annual financial reporting responsibilities. Since the implementation of GASB 75, the primary use of the OPEB valuation report has been for plan sponsors to review funding metrics and to make OPEB Program funding decisions.

CONCLUSION

The LACERA Board of Retirement's OPEB Actuarial Valuation and Audit Policy requires annual valuations to establish the actuarially determined values of Los Angeles County's OPEB Program liabilities. The OPEB Valuation report, estimates the long-term funding liability for retiree medical, dental/vision, and death benefits promised to active and retired Los Angeles County workers, who participate in the LACERA Retirement Benefits plan. The most recent assumptions from the 2020 OPEB Experience Study; 2019 Retirement Experience Study; and updated claims, aging and medical cost trend assumptions were used to calculate and determine the funding information contained in the 2021 OPEB Valuation report, which is used for OPEB Program funding decisions. The financial statement reporting information required by GASB for participating employers, is derived from the funding valuations, and included in the GASB 75 Disclosure report.

The Unfunded Actuarial Accrued Liability (UAAL) decreased from 2020 to 2021 based on a combination of several factors, some of which were offsetting. Actuarial gains were realized from healthcare trend assumptions, other experience, and asset gains measured as of July 1, 2021. In addition, the Normal Cost and ADC in dollar terms and as a percentage of payroll decreased due to the factors mentioned above. Furthermore, actual contributions as a percentage of payroll increased due to the participating employers' commitment to pre-funding the OPEB Trust which will satisfy future OPEB liabilities.

LACERA's consulting actuaries, Robert Schmidt and Janet Jennings with Milliman, will be present at the August 3, 2022 meeting to discuss the 2021 OPEB Program Actuarial Valuation (Attachment I) report results, provide an overview of the impact of LACERA's additional contributions to LACERA's OPEB liability, and answer any questions from the Trustees. Attachment II includes Milliman's presentation slides.

Finally, we would like to recognize and express our gratitude to the OPEB Stakeholders, which is the working group composed of representatives from Los Angeles County, Los Angeles County Superior Court, SEIU Local 721, and their respective specialized consultants who actively participated in the OPEB valuation process.

IT IS THEREFORE RECOMMENDED the Board of Retirement approve the July 1, 2021 Los Angeles County OPEB Program Actuarial Valuation prepared by the consulting actuary, Milliman.

Attachments:

- I. Milliman's OPEB Valuation Report as of July 1, 2021
- II. Milliman's August 3, 2022 Presentation Slides

SHK:tg
BOR Memo - 2021 OPEB Val to the BOR August 2022 - Final

c: Luis Lugo
Laura Guglielmo
Steve Rice
Jonathan Grabel
JJ Popowich
Cassandra Smith
Richard Bendall

Attachment I

Milliman's OPEB Valuation Report as of July 1, 2021



Los Angeles County Other Postemployment Benefits Program

Actuarial Valuation of Other Postemployment Benefits

July 1, 2021

Prepared by:

Robert L. Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary

Janet O. Jennings, ASA, MAAA
Consulting Actuary

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July 14, 2022

Board of Retirement
Los Angeles County Employees Retirement Association
300 North Lake Avenue, Suite 820
Pasadena, CA 91101

Re: July 1, 2021 Other Postemployment Benefits (OPEB) Actuarial Valuation

Dear Trustees of the Board:

As requested, we have prepared an actuarial valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County (County) workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. These health-related benefits are collectively referred to in this report as the Los Angeles County (County) Other Postemployment Benefits (OPEB) Program, or the "OPEB program". The major findings of the valuation are contained in this report. This report reflects the benefit provisions in effect as of July 1, 2021, and the retiree health plan premium rates in effect as of July 1, 2021 and July 1, 2022 received from Segal (LACERA's Health Care Benefits Consultant).

Milliman has developed certain models to estimate the values included in this report. The intent of the models was to estimate the assumed investment earnings, analysis of OPEB demographic assumptions, retiree health claim costs, and annual trends for retiree health benefits. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice (ASOP). In addition, the valuation results were developed using models intended for valuations that use standard actuarial techniques.

The models rely on data and information as input to the models. We have relied upon certain data and information listed below for this purpose and accepted it without audit. To the extent that the data and information provided is not accurate, or is not complete, the values provided in this report may likewise be inaccurate or incomplete.

In preparing this report, we relied, without audit, on information (some oral and some in writing) supplied by the County, LACERA, the Superior Court, and Segal. This information includes, but is not limited to, benefit descriptions, membership data, and financial information. We found this information to be reasonably consistent and comparable with data used for other purposes. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C. The valuation results depend on the integrity of this information. If any of this information is inaccurate or incomplete, our results may be different, and our calculations may need to be revised.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts. The OPEB assumptions will reflect changes in future valuations as regulations are released.

All costs, liabilities, rates of interest, health cost trend rates, and other factors under the OPEB program have been determined on the basis of actuarial assumptions and methods which are individually reasonable (taking into account the experience of the OPEB program and reasonable expectations); and which, in combination, offer a reasonable estimate of anticipated experience affecting the OPEB program. Further, in our opinion, the actuarial assumptions in the aggregate are reasonable and are related to the experience of the OPEB program and to reasonable expectations and represent a reasonable estimate of anticipated experience under the OPEB program.

We further certify that the assumptions and methods developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations). The retirement benefit related demographic and economic assumptions used in this report are based on those developed as a result of the 2019 Retirement Investigation of Experience study, dated January 28, 2020, and approved by LACERA's Board of Investments. The OPEB demographic and economic assumptions are based on the results of our 2020 OPEB Investigation of Experience, dated July 8, 2021. The assumptions used in the OPEB Investigation of Experience were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include initial enrollment, healthcare plan and tier selection, spouse age difference, and re-enrollment assumptions. These OPEB assumptions are combined for all of LACERA's agents. The investment rate of return assumptions differs by agent. The investment earnings assumption for the agents that are prefunding through LACERA's OPEB Trust is the expected return for the OPEB Trust. The investment earnings assumption for the agents that are not prefunding through LACERA's OPEB Trust have an investment earnings assumption of the County's general funds' expected return. The 2020 OPEB Investigation of Experience was reviewed and approved during LACERA's March 3, 2021 Board of Retirement Meeting.

OPEB specific assumptions that have been updated since the 2020 OPEB Investigation of Experience study include health cost trend rates updated with information from the July 1, 2022 renewals. These assumptions have been identified, evaluated, and agreed upon collaboratively by the actuaries and consultants currently representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. LACERA's Board of Retirement has the final decision regarding the appropriateness of the assumptions. The assumptions and methods are summarized in Appendix A.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: OPEB program experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and changes in OPEB program provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of future measurements.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs aside from what was included in the Segal July 1, 2021 and July 1, 2022 renewals. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

This July 1, 2021 OPEB valuation is for funding purposes. The data, assumptions and methods, OPEB program provisions as described in Appendix B of this report, and the funding goals serve as a basis for the separate GASB 75 disclosure report. Actuarial computations under Government Accounting Standards Board (GASB) Statement Numbers 74 and 75 are for purposes of fulfilling financial accounting requirements for LACERA, Los Angeles County, Superior Court, and SCAQMD (the agents) respectively. The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. A discussion of GASB OPEB Statement 75 applicable to OPEB reporting is in Section 8. Determinations for purposes other than funding purposes may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes.

Milliman's work is prepared solely for the internal business use of LACERA. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit or create a legal duty to any third-party recipient of its work product.

Milliman's consent to release its work product to any third party may be conditioned on the third party signing a Release, subject to the following exception(s):

- (a) LACERA may provide a copy of Milliman's work, in its entirety, to LACERA's professional service advisors who are subject to a duty of confidentiality and who agree to not use Milliman's work for any purpose other than to benefit LACERA.
- (b) LACERA may provide a copy of Milliman's work, in its entirety, to other governmental entities, as required by law.

No third-party recipient of Milliman's work product should rely upon Milliman's work product. Any third-party recipient of Milliman's work product, including Los Angeles County, Superior Court, or the Outside Districts, who desires professional guidance should not rely upon Milliman's work product but should engage qualified professionals for advice appropriate to their own specific needs.

The consultants who worked on this assignment are employee benefit actuaries. Milliman's advice is not intended to be a substitute for qualified legal or accounting counsel.

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein.

We would like to express our appreciation to LACERA staff members, Los Angeles County, SEIU Local 721, Cavanaugh Macdonald, Segal, Rael & Letson, and Cheiron who gave substantial assistance on which this report is based.



We respectfully submit the following report and we look forward to discussing it with you.

Sincerely,

A handwritten signature in black ink that reads "Robert L. Schmidt". The signature is written in a cursive style with a prominent horizontal stroke at the end.

Robert L. Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary

A handwritten signature in black ink that reads "Janet Jennings". The signature is written in a cursive style.

Janet O. Jennings, ASA, MAAA
Consulting Actuary

RLS/JOJ/bh

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Section 1: Executive Summary

2021 Valuation Results

| Exhibit 1 | July 1, 2021 | July 1, 2020 |
|---|--------------|--------------|
| Actuarial Accrued Liability (\$ billions) | \$ 21.16 | \$ 21.30 |
| Less Assets | 2.31 | 1.49 |
| Unfunded Actuarial Accrued Liability | \$ 18.85 | \$ 19.81 |
| Normal Cost Rate | 6.78% | 7.33% |
| ADC as a Percentage of Payroll | 16.76% | 18.18% |

Overview

We are pleased to present the results of the July 1, 2021 annual actuarial valuation. Several key points from Exhibit 1 are summarized as follows:

- The Unfunded Actuarial Accrued Liability (UAAL) decreased due to a combination of several factors, some of which were offsetting. These included increases due to the passage of time since our July 1, 2020 valuation, claim cost experience losses, trend assumption gains, other experience gains, and asset gains measured as of July 1, 2021.
- The Normal Cost and Actuarially Determined Contribution (ADC) decreased as dollar amounts due to the factors mentioned above. These amounts decreased as a percentage of payroll because Normal Cost and ADC decreased and payroll increased.
- The updated calendar year 2023 estimated monthly Medicare Part B premium and the long-term projected Medicare Part B costs from the 2022 Medicare Trustees Report prepared by the Centers for Medicare and Medicaid Service (CMS), issued on June 2, 2022, are included in the Medicare Part B trend.

Analysis of Change

Exhibit 2 illustrates the sources of change between the July 1, 2020 and July 1, 2021 valuations. The dollar figures are expressed in billions of dollars.

Section A: The expected one-year change represents expected changes in the UAAL and Normal Cost Rate (NCR) due to interest and benefit accruals, net of employer contributions in excess of benefits paid and expected investment return. The cost percentages are based on the assumed July 1, 2020 valuation payroll of \$8,682.2 million, increased by 3.25% per year (the payroll increase assumed at the time of the July 1, 2020 valuation) for one year to \$8,964.4 million (projected as of July 1, 2021).

Section B: The claim cost experience loss includes the impact of updated aging factors. The trend assumption gain includes the impact of the July 1, 2022 premiums and the trend assumption changes. The July 1, 2022 premiums are based on premiums approved by the Board of Retirement on March 2, 2022 and received from Segal as of March 18, 2022. The "Other Experience" gain includes the impact of all other demographic and economic experience. There is an asset gain due to the actual investment returns being higher than assumed. The cost percentages in this section are based on the July 1, 2021 valuation payroll of \$8,981.7 million.

Milliman July 1, 2021 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 2: Analysis of Change
(All Dollar Amounts in Billions)

| Sources of Change | Actuarial Accrued Liability | (Assets) | Unfunded Actuarial Accrued Liability | Normal Cost Rate | ADC Percentage |
|---|-----------------------------------|-----------|---|---------------------|-------------------|
| A. July 1, 2020 Valuation | \$ 21.30 | \$ (1.49) | \$ 19.81 | 7.33% | 18.18% |
| Expected One-year Change | 1.21 | (0.47) | 0.74 | 0.00% | 0.06% |
| B. July 1, 2021 Valuation Expected | \$ 22.51 | \$ (1.96) | \$ 20.55 | 7.33% | 18.24% |
| Claim Cost Experience | 0.02 | - | 0.02 | 0.00% | 0.01% |
| Trend Assumption (Gain)/Loss ⁽¹⁾ | (1.22) | - | (1.22) | (0.51%) | (1.16%) |
| Other Experience (Gain)/Loss | (0.15) | - | (0.15) | (0.04%) | (0.15%) |
| Asset (Gain)/Loss | - | (0.35) | (0.35) | 0.00% | (0.18%) |
| C. July 1, 2021 Valuation | \$ 21.16 | \$ (2.31) | \$ 18.85 | 6.78% | 16.76% |

¹ Includes impact of July 1, 2022 renewals

Summary Valuation Results

Exhibit 3 provides a summary of the valuation results for the County, Superior Court, LACERA and the Outside Districts. The following key results are included in the table:

- The total Present Value of Future Benefits (PVB). The PVB is based on a projection of all benefits that are expected to be received in the future for all current members (active, vested, and retired) discounted to the valuation date. The projected benefit payments are discounted using the investment earnings assumption. For the agents that are prefunding into the OPEB Trust (County, Superior Court and LACERA) the investment earnings assumption is 6.00%. This is OPEB Trust's expected return. The Outside Districts are not prefunding into the OPEB Trust. Their investment earnings assumption is 2.30% based on the County's general fund expected return.
- The Present Value of Future Normal Costs (PVFNC). This is the value of the liability attributable to periods after the valuation date, according to the actuarial cost method which is Entry Age Normal (EAN). The PVFNC is the difference between the PVB and the Actuarial Accrued Liability.
- The Actuarial Accrued Liability (AAL). This amount represents the value of the liability that is accrued for periods prior to the valuation date, according to the EAN actuarial cost method.
- Assets. Since the OPEB program is partially funded, this is the asset balance as of July 1, 2021.
- The Actuarially Determined Contribution (ADC). At the direction of the plan sponsors, the ADC is based on the County Normal Cost Rate plus an open 30-year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL). It should be noted that the amortization does not cover interest on the UAAL; in other words, the UAAL will be expected to increase in the following year if all assumptions are met.

Milliman July 1, 2021 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 3: OPEB Benefit Liabilities and Costs¹
Summary of July 1, 2021 Valuation Results
(All Dollar Amounts in Millions)

| | County | Superior Court | LACERA | Outside Districts | Total |
|---|-------------|----------------|---------|-------------------|-------------|
| 1. Present Value of Future Benefits | \$ 27,524.8 | \$ 1,170.0 | \$ 94.6 | \$ 15.4 | \$ 28,804.8 |
| 2. Present Value of Future Normal Costs | 7,371.8 | 244.6 | 28.6 | 2.4 | 7,647.4 |
| 3. Actuarial Accrued Liability (1-2) | \$ 20,153.0 | \$ 925.4 | \$ 66.0 | \$ 13.0 | \$ 21,157.4 |
| 4. Assets | 2,235.8 | 62.2 | 8.8 | - | 2,306.8 |
| 5. Unfunded Actuarial Accrued Liability (3-4) | \$ 17,917.2 | \$ 863.2 | \$ 57.2 | \$ 13.0 | \$ 18,850.6 |
| 6. ADC ² | \$ 1,437.9 | \$ 61.6 | \$ 5.0 | \$ 0.6 | \$ 1,505.1 |
| 7. ADC expressed as a percentage of payroll | | | | | |
| Normal Cost | 6.81% | 6.12% | 5.18% | 14.29% | 6.78% |
| UAAL payment | 9.91% | 12.27% | 6.08% | 71.43% | 9.98% |
| Total | 16.72% | 18.39% | 11.26% | 85.72% | 16.76% |

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

Comparison of Results to Prior Valuation

Exhibit 4 provides a summary of key valuation results as of July 1, 2021 and July 1, 2020. The July 1, 2021 and July 1, 2020 results are based on an assumed 6.00% investment rate of return (discount rate) for the agents that are prefunding through the LACERA OPEB Trust (County, Superior Court, and LACERA) and an assumed 2.30% investment rate of return for the Outside Districts who are not prefunding through the LACERA OPEB Trust. The investment rate of return reflects the investment policy assumptions described in our 2020 OPEB Investigation of Experience study.

The following key results are included in Exhibit 4:

- A summary of total membership by type of member as of the valuation date.
- Total payroll as of the valuation date. The one-year increase of 3.4% is higher than the anticipated one-year increase of 3.25%.
- The expected paid benefits for the first year following the valuation date. The one-year increase of 3.4% is less than the previously expected one-year increase of 4.4% due largely to lower than anticipated health care premiums. This is based on Table 6 in Section 7 of the July 1, 2020 valuation, which expected the 2020-2021 payment level of \$722.10 million to increase to \$753.96 million in 2021-2022 (as compared to the new expected 2021-2022 amount of \$746.61 million).
- The total Present Value of Future Benefits (PVB).
- The Actuarial Accrued Liability (AAL). The changes in AAL varied by member status and benefit type. The 0.7% overall decrease is primarily a result of the change in the health trend assumption.
- The Actuarially Determined Contribution (ADC). The ADC decreased by 4.7% from \$1,578.6 to \$1,505.1 million. Since the ADC decreased and payroll rose faster than ADC, the ratio of ADC to payroll decreased from 18.18% to 16.76%. As seen in the Analysis of Change in Exhibit 2, this percent-of-payroll decrease is primarily due to the lower-than-expected health care trend.
- Over fiscal year 2020/2021 the OPEB trust assets were assumed to increase with 6% investment returns increasing from \$1.49 billion on July 1, 2020 to an expected \$1.96 billion on July 1, 2021. The trust actually experienced a 2020/2021 investment return of about 28%, driving the actual July 1, 2021 assets to \$2.31 billion. This large asset increase played a part in the 4.8% reduction in the Unfunded Actuarial Accrued Liability over 2020/2021.

Milliman July 1, 2021 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 4: July 1, 2021 Summary of Liabilities and Cost
(All Dollar Amounts in Millions)

| | July 1, 2021 | July 1, 2020 | Percentage Change |
|--|--------------------|--------------------|-------------------|
| A. Total Membership | | | |
| 1. Active Members | 99,044 | 100,051 | (1.0%) |
| 2. Vested Terminated Members | 8,752 | 8,631 | 1.4% |
| 3. Retirees and Survivors (Medical Coverage) | 53,529 | 52,589 | 1.8% |
| 4. Total | <u>161,325</u> | <u>161,271</u> | 0.0% |
| B. Valuation Payroll | \$ 8,981.7 | \$ 8,682.2 | 3.4% |
| C. Projected Paid First-Year Benefits | \$ 746.6 | \$ 722.1 | 3.4% |
| D. Present Value of Future Benefits (PVB)¹ | \$ 28,804.8 | \$ 29,453.6 | (2.2%) |
| E. Actuarial Accrued Liability by Member Group¹ | | | |
| 1. LA County Members | \$ 20,153.0 | \$ 20,287.7 | (0.7%) |
| 2. Superior Court Members | 925.4 | 936.8 | (1.2%) |
| 3. LACERA Members | 66.0 | 64.9 | 1.7% |
| 4. Outside District Members | 13.0 | 13.3 | (2.3%) |
| 5. Total | <u>\$ 21,157.4</u> | <u>\$ 21,302.7</u> | (0.7%) |
| F. Actuarial Accrued Liability by Member Status¹ | | | |
| 1. Active Members | \$ 10,406.0 | \$ 10,706.4 | (2.8%) |
| 2. Vested Terminated Members | 511.1 | 500.3 | 2.2% |
| 3. Retired Members | 10,240.3 | 10,096.0 | 1.4% |
| 4. Total | <u>\$ 21,157.4</u> | <u>\$ 21,302.7</u> | (0.7%) |
| G. Actuarial Accrued Liability by Benefit Type¹ | | | |
| 1. Retiree Medical | \$ 16,112.4 | \$ 16,714.0 | (3.6%) |
| 2. Retiree Dental/Vision | 1,070.2 | 1,064.5 | 0.5% |
| 3. Medicare Part B | 3,799.3 | 3,351.2 | 13.4% |
| 4. Retiree Death Benefit | 175.5 | 173.0 | 1.4% |
| 5. Total | <u>\$ 21,157.4</u> | <u>\$ 21,302.7</u> | (0.7%) |
| H. Assets | \$ 2,306.8 | \$ 1,492.6 | 54.5% |
| I. Unfunded Actuarial Accrued Liability | \$ 18,850.6 | \$ 19,810.1 | (4.8%) |
| J. Actuarially Determined Contribution (ADC) | | | |
| 1. Normal Cost | \$ 608.7 | \$ 636.6 | (4.4%) |
| 2. UAAL payment ² | 896.4 | 942.0 | (4.8%) |
| 3. Total | <u>\$ 1,505.1</u> | <u>\$ 1,578.6</u> | (4.7%) |
| K. ADC expressed as a percentage of payroll | | | |
| 1. Normal Cost | 6.78% | 7.33% | (7.5%) |
| 2. UAAL payment | 9.98% | 10.85% | (8.0%) |
| 3. Total | <u>16.76%</u> | <u>18.18%</u> | (7.8%) |

¹ Net of Retiree Paid Premiums

² 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)

Funding Progress

The commitment to prefunding is based on the June 22, 2015 County budget policy, the November 20, 2015 LACERA funding policy, and the Superior Court funding policy communicated to LACERA on November 9, 2021. The County's policy is to increase the contributions by \$56 million each year until the ADC is reached and then the ADC would be contributed. The funded ratio is expected to increase gradually over time. However, the UAAL is expected to continue to increase due to the open 30-year amortization and not paying down the principal. The ADC is also expected to increase over time. The increases in the ADC are projected to be lower than what they would have been absent the ramp up of the OPEB trust contributions.

The funded status is not appropriate for assessing the sufficiency of plan assets to cover the potential costs of settling the liabilities. It is appropriate for calculating the amount of future ADCs.

Section 2: Actuarial Valuation as of July 1, 2021

A. Valuation Methodology

This is a valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County, Superior Court, LACERA, and Outside District workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. This valuation is performed annually.

In analyzing the GASB liabilities and ADC, we were asked to divide the results into the following agents and agent groupings:

- LA County
- Superior Court
- LACERA
- LA County, Superior Court, and LACERA
- LA County, Superior Court, LACERA, and Outside Districts

The tables in this report present the unfunded liabilities, ADC, and projected benefit payments under the Entry Age Normal (EAN) cost method separately for each of the agents and agent groupings identified above. This method is described further in Appendix A. Due to the low number of members who have service with more than one agent, at the direction of the plan sponsors, the results do not reflect bifurcation of service between agents.

The tables are as follows:

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The actuarial assumptions and methods used in the valuation are summarized in Appendix A. The retirement benefit related demographic and economic assumptions used in this report are based on those developed for the June 30, 2021 valuation of the LACERA retirement benefit plan. The OPEB demographic and economic assumptions and methods are based on the results of our 2020 OPEB Investigation of Experience, dated July 8, 2021. These assumptions were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants at the time representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Segal, LACERA's Health Care Benefits Consultant; Cavanaugh Macdonald, LACERA's reviewing actuary; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721.

The health-related assumptions used in the report were also agreed upon collaboratively by the following actuaries and consultants: Cheiron, Milliman, Rael & Letson, and Segal, and approved by the Board of

Retirement. Thus, the assumptions were the result of a collaborative effort by these various stakeholder groups.

Comprehensive medical benefits, dental/vision benefits, and death benefits are provided to all members, who retire and satisfy the eligibility requirements outlined in Appendix B. Retired Local 1014 members are eligible for the Local 1014 Firefighters' retiree medical plan as outlined in Appendix F. Eligibility for the County OPEB program is tied to benefit eligibility under the LACERA retirement benefits plan. Thus, all former employees receiving OPEB program benefits are also members in the retirement benefits plan.

Appendix B includes a description of healthcare Tier 1 and Tier 2.

The active and vested terminated member census data for each of the OPEB program member groups is summarized by the LACERA retirement benefit plan levels in Appendix C. The retiree and dependent data for each health plan and benefit group is also summarized in Appendix C.

A glossary of terms is provided in Appendix D. Summaries of health benefits are provided in Appendices E, F, G, and H.

Appendix I provides historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

B. Liabilities and Costs

Key Liability Descriptions

A discussion of GASB Statements No. 74 and 75 is in Section 8, Accounting and Annual Comprehensive Financial Report (ACFR) Information.

There are two measures of OPEB program liabilities, the Actuarial Present Value of Projected Total Benefits (PVB) and the Actuarial Accrued Liability (AAL).

The PVB is the present value of the future postemployment benefits payable to current active members and retirees. This value is net of future retiree contributions. The PVB is shown in Exhibit 4 above.

The AAL is the most important measure of liability because it is used to derive the Actuarially Determined Contribution (ADC) and disclosure values. The AAL is the portion of the PVB attributed to periods up to the measurement date. For this report, the AAL is determined under the Entry Age Normal actuarial cost method.

Table 1 in each agent's section below shows the membership as of July 1, 2020 and July 1, 2021. The AAL is summarized by member status and coverage (Medical, dental/vision, Medicare Part B, and Death benefit).

The AAL is shown in more detail in Table 2 of each agent's section subtitled by benefit type and member status.

Post-employment benefits are accrued during employment. Therefore, the costs are spread over the period from the date of hire to the date of termination or retirement. For current retirees and terminated vested members, the AAL is equal to the PVB since there is no future service to be rendered. For active members, the AAL is based on the portion of the PVB that is allocated to prior years based on the actuarial cost method. For the EAN method, the actuarial present value of the projected benefits of each individual is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit.

The portion of the PVB that is anticipated to be earned in the year following the valuation date is the Normal Cost (NC). The NC is shown in Table 2 of each agent's section.

Actuarially Determined Contribution

The ADC is made up of two components: Normal Cost (NC) and amortization of the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is the AAL net of assets. For purposes of this valuation, the UAAL is amortized on an open basis over 30 years as a level percentage of payroll. The amortization under this methodology is not sufficient to cover the interest on the UAAL which implies the amount of the UAAL is expected to increase over time. Even if the full ADC is contributed, it would not be sufficient to cover interest and the expected increase in the UAAL. Note this term, the ADC, is a calculated amount, and may or may not reflect the actual employer contributions towards funding the OPEB program benefits.

Table 3 of each agent's section details the ADC results as of July 1, 2021, the beginning of the 2021/2022 fiscal year.

Fiduciary Net Position

Table 4 in each agent's section provides the statement of changes in Fiduciary Net Position (FNP) or assets. OPEB Trust and Agency Fund activity is included.

Analysis of Change

Table 5 in each agent's section illustrates the source of change between the July 1, 2020 and the July 1, 2021 valuation.

Estimated Pay-As-You-Go Costs

Table 6 in each agent's section projects the estimated annual OPEB benefit pay-as-you-go costs, net of expected retiree paid premiums for the next ten years. The total projected pay-as-you-go costs are shown separately for medical, dental/vision, Medicare Part B, and retiree death benefits. The medical and dental/vision retiree contributions are also summarized. Finally, the net County paid benefits are shown. These are the total projected pay-as-you-go costs minus the retiree contributions.

Background on Accounting Requirements

GASB issued Statement No. 74 in June of 2015. This statement replaced GASB Statement No. 43. GASB also issued Statement No. 75 in June of 2015. This statement replaced GASB Statement No. 45. LACERA was required to adopt Statement No. 74 for the fiscal year ended June 30, 2017. For the County, LACERA, Superior Court, and Outside Districts, Statement No. 75 was required to be adopted for the fiscal year ending June 30, 2018. The requirements under GASB 74 and 75 necessitate separate disclosure reports from this funding valuation. Parts of this valuation, including the ADC, census, assumptions, and methods are utilized in the separate GASB 75 disclosure report.

The information in this report was prepared for the purpose of presenting OPEB funding and ACFR information. The actual funding of the OPEB program benefits may differ from the amounts used for accounting disclosure purposes. The investment return for the County, Superior Court and LACERA who are prefunding through the OPEB Trust, is the OPEB Trust expected return of 6.00%. The expected return for the Outside Districts is the investment earnings assumption of the County's general funds expected return of 2.30%.

Section 3: County Liabilities and Costs

The following tables show key results of the July 1, 2021 OPEB funding valuation for the County.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

Los Angeles County Other Post Employment Benefits Program

Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: County
 (All Dollar Amounts in Millions)

| | July 1, 2021 | July 1, 2020 | Percentage Change |
|---|--------------------|--------------------|----------------------|
| 1. Membership | | | |
| Active Members | 94,435 | 95,188 | (0.8%) |
| Vested Terminated Members | 8,107 | 8,004 | 1.3% |
| Retirees and Survivors (Death Benefit) | 56,268 | 55,053 | 2.2% |
| Total | <u>158,810</u> | <u>158,245</u> | 0.4% |
| Retirees and Survivors (Medical Coverage) | 50,814 | 49,940 | 1.8% |
| Retirees and Survivors (Dental/Vision Coverage) | 52,211 | 51,234 | 1.9% |
| Retirees and Survivors (Medicare Part B Coverage) | 35,131 | 34,303 | 2.4% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 9,765.2 | \$ 9,634.7 | 1.4% |
| Vested Terminated Members | 457.7 | 448.6 | 2.0% |
| Active Members | 9,930.1 | 10,204.4 | (2.7%) |
| Total | <u>\$ 20,153.0</u> | <u>\$ 20,287.7</u> | (0.7%) |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 15,371.2 | \$ 15,938.0 | (3.6%) |
| Dental/Vision | 1,016.2 | 1,011.2 | 0.5% |
| Medicare Part B | 3,599.9 | 3,175.0 | 13.4% |
| Death Benefit | 165.7 | 163.5 | 1.3% |
| Total | <u>\$ 20,153.0</u> | <u>\$ 20,287.7</u> | (0.7%) |

**Table 2: July 1, 2021 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County
 (All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|--------------------|-------------------|-------------------|-----------------|--------------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 8,013.1 | \$ 596.6 | \$ 1,635.0 | \$ 124.8 | \$ 10,369.5 |
| Vested Terminated Members | 532.0 | 32.5 | 106.4 | 5.4 | 676.3 |
| Active Members | 7,874.1 | 470.7 | 1,858.5 | 35.5 | 10,238.8 |
| Total | \$ 16,419.2 | \$ 1,099.8 | \$ 3,599.9 | \$ 165.7 | \$ 21,284.6 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 554.5 | \$ 49.8 | \$ - | \$ - | \$ 604.3 |
| Vested Terminated Members | 205.8 | 12.8 | - | - | 218.6 |
| Active Members | 287.7 | 21.0 | - | - | 308.7 |
| Total | \$ 1,048.0 | \$ 83.6 | \$ - | \$ - | \$ 1,131.6 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 7,458.6 | \$ 546.8 | \$ 1,635.0 | \$ 124.8 | \$ 9,765.2 |
| Vested Terminated Members | 326.2 | 19.7 | 106.4 | 5.4 | 457.7 |
| Active Members | 7,586.4 | 449.7 | 1,858.5 | 35.5 | 9,930.1 |
| Total | \$ 15,371.2 | \$ 1,016.2 | \$ 3,599.9 | \$ 165.7 | \$ 20,153.0 |
| 4. NC | | | | | |
| Total Benefits | \$ 560.9 | \$ 29.8 | \$ 112.6 | \$ 2.2 | \$ 705.5 |
| Retiree Paid Premiums | 113.2 | 6.5 | - | - | 119.7 |
| Net Agent Paid Benefits | \$ 447.7 | \$ 23.3 | \$ 112.6 | \$ 2.2 | \$ 585.8 |

**Table 3: 2021-2022 Actuarially Determined Contribution (ADC): County
 (All Dollar Amounts in Millions)**

| | County |
|--|-------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 27,524.8 |
| Present Value of Future Normal Cost (PVFNC) | 7,371.8 |
| Actuarial Accrued Liability as of July 1, 2021 | \$ 20,153.0 |
| Fund Balance at July 1, 2021 | 2,235.8 |
| Unfunded Actuarial Accrued Liability | \$ 17,917.2 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 852.1 |
| 3. 2021 - 2022 Actuarially Determined Contribution (ADC) on July 1, 2021 | |
| Amortization of UAAL | \$ 852.1 |
| Normal Cost | 585.8 |
| Actuarially Determined Contribution (ADC) as of July 1, 2021 | \$ 1,437.9 |
| 4. July 1, 2021 Valuation Payroll | \$ 8,601.7 |
| 5. ADC as a Percentage of Valuation Payroll | 16.72% |

**Table 4: Statement of Changes in Fiduciary Net Position: County
 (All Dollar Amounts in Millions)**

| | | |
|--|----|----------------|
| 1. Fund Balance as of July 1, 2020 | \$ | 1,441.4 |
| 2. Additions: | | |
| Employer Contributions | \$ | 1,031.1 |
| Investment and Miscellaneous Income | | 438.6 |
| Investment Expenses | | (1.2) |
| Total Additions | \$ | <u>1,468.5</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.3) |
| Benefit Payments ⁽²⁾ | | (673.8) |
| Total Deductions | \$ | <u>(674.1)</u> |
| 4. Fund Balance as of June 30, 2021 | \$ | 2,235.8 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2021) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: County

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2020 Valuation | \$ 20,287.7 | \$ (1,441.4) | \$ 18,846.3 | 7.38% | 18.18% |
| Expected One-year Change | 1,157.2 | (453.9) | 703.3 | (0.01%) | 0.04% |
| B. July 1, 2021 Valuation Expected | \$ 21,444.9 | \$ (1,895.3) | \$ 19,549.6 | 7.37% | 18.22% |
| Claim Cost Experience | 20.5 | - | 20.5 | 0.01% | 0.02% |
| Trend Assumption (Gain)/Loss ⁽³⁾ | (1,165.6) | - | (1,165.6) | (0.52%) | (1.17%) |
| Other Experience (Gain)/Loss | (146.8) | - | (146.8) | (0.05%) | (0.17%) |
| Asset (Gain)/Loss | - | (340.5) | (340.5) | 0.00% | (0.18%) |
| C. July 1, 2021 Valuation | \$ 20,153.0 | \$ (2,235.8) | \$ 17,917.2 | 6.81% | 16.72% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2022 renewals

Table 6: Projected Paid Benefits by Type: County
 (All Dollar Amounts in Millions)

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2022 | \$ 613.96 | \$ 50.29 | \$ 88.44 | \$ 8.31 | \$ (44.91) | \$ (4.45) | \$ 711.64 |
| 6/30/2023 | 633.17 | 51.07 | 100.51 | 8.57 | (48.47) | (4.61) | 740.24 |
| 6/30/2024 | 680.40 | 53.79 | 104.51 | 8.83 | (54.02) | (4.92) | 788.59 |
| 6/30/2025 | 730.12 | 56.62 | 111.95 | 9.10 | (59.58) | (5.22) | 842.99 |
| 6/30/2026 | 782.20 | 59.56 | 122.75 | 9.37 | (65.23) | (5.53) | 903.12 |
| 6/30/2027 | 838.51 | 62.52 | 135.82 | 9.64 | (70.78) | (5.82) | 969.89 |
| 6/30/2028 | 886.58 | 65.54 | 148.65 | 9.92 | (76.08) | (6.12) | 1,028.49 |
| 6/30/2029 | 942.77 | 68.63 | 161.25 | 10.20 | (81.88) | (6.43) | 1,094.54 |
| 6/30/2030 | 1,000.79 | 71.78 | 174.09 | 10.48 | (88.01) | (6.74) | 1,162.39 |
| 6/30/2031 | 1,060.27 | 74.98 | 187.78 | 10.75 | (94.23) | (7.05) | 1,232.50 |

Projection Basis:

All assumptions are met

No future members are reflected

Section 4: Superior Court Liabilities and Costs

The following tables show key results of the July 1, 2021 OPEB funding valuation for Superior Court.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: Superior Court
(All Dollar Amounts in Millions)**

| | July 1, 2021 | July 1, 2020 | Percentage Change |
|---|-----------------|-----------------|----------------------|
| 1. Membership | | | |
| Active Members | 4,202 | 4,455 | (5.7%) |
| Vested Terminated Members | 608 | 594 | 2.4% |
| Retirees and Survivors (Death Benefit) | 3,061 | 2,935 | 4.3% |
| Total | <u>7,871</u> | <u>7,984</u> | (1.4%) |
| Retirees and Survivors (Medical Coverage) | 2,468 | 2,397 | 3.0% |
| Retirees and Survivors (Dental/Vision Coverage) | 2,528 | 2,439 | 3.6% |
| Retirees and Survivors (Medicare Part B Coverage) | 1,707 | 1,657 | 3.0% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 432.2 | \$ 419.7 | 3.0% |
| Vested Terminated Members | 51.0 | 49.7 | 2.6% |
| Active Members | 442.2 | 467.4 | (5.4%) |
| Total | <u>\$ 925.4</u> | <u>\$ 936.8</u> | (1.2%) |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 681.7 | \$ 715.5 | (4.7%) |
| Dental/Vision | 50.0 | 49.4 | 1.2% |
| Medicare Part B | 184.8 | 163.3 | 13.2% |
| Death Benefit | 8.9 | 8.6 | 3.5% |
| Total | <u>\$ 925.4</u> | <u>\$ 936.8</u> | (1.2%) |

**Table 2: July 1, 2021 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Superior Court
(All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|-----------------|----------------|-----------------|---------------|-----------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 350.3 | \$ 27.8 | \$ 79.4 | \$ 6.5 | \$ 464.0 |
| Vested Terminated Members | 55.2 | 3.4 | 11.1 | 0.5 | 70.2 |
| Active Members | 330.2 | 23.3 | 94.3 | 1.9 | 449.7 |
| Total | \$ 735.7 | \$ 54.5 | \$ 184.8 | \$ 8.9 | \$ 983.9 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 29.1 | \$ 2.7 | \$ - | \$ - | \$ 31.8 |
| Vested Terminated Members | 18.1 | 1.1 | - | - | 19.2 |
| Active Members | 6.8 | 0.7 | - | - | 7.5 |
| Total | \$ 54.0 | \$ 4.5 | \$ - | \$ - | \$ 58.5 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 321.2 | \$ 25.1 | \$ 79.4 | \$ 6.5 | \$ 432.2 |
| Vested Terminated Members | 37.1 | 2.3 | 11.1 | 0.5 | 51.0 |
| Active Members | 323.4 | 22.6 | 94.3 | 1.9 | 442.2 |
| Total | \$ 681.7 | \$ 50.0 | \$ 184.8 | \$ 8.9 | \$ 925.4 |
| 4. NC | | | | | |
| Total Benefits | \$ 18.4 | \$ 1.2 | \$ 4.4 | \$ 0.1 | \$ 24.1 |
| Retiree Paid Premiums | 3.4 | 0.2 | - | - | 3.6 |
| Net Agent Paid Benefits | \$ 15.0 | \$ 1.0 | \$ 4.4 | \$ 0.1 | \$ 20.5 |

**Table 3: 2021-2022 Actuarially Determined Contribution (ADC): Superior Court
 (All Dollar Amounts in Millions)**

| | <u>Superior Court</u> |
|--|-----------------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 1,170.0 |
| Present Value of Future Normal Cost (PVFNC) | <u>244.6</u> |
| Actuarial Accrued Liability as of July 1, 2021 | \$ 925.4 |
| Fund Balance at July 1, 2021 | 62.2 |
| Unfunded Actuarial Accrued Liability | <u>\$ 863.2</u> |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 41.1 |
| 3. 2021 - 2022 Actuarially Determined Contribution (ADC) on July 1, 2021 | |
| Amortization of UAAL | \$ 41.1 |
| Normal Cost | <u>20.5</u> |
| Actuarially Determined Contribution (ADC) as of July 1, 2021 | <u>\$ 61.6</u> |
| 4. July 1, 2021 Valuation Payroll | \$ 334.9 |
| 5. ADC as a Percentage of Valuation Payroll | 18.39% |

**Table 4: Statement of Changes in Fiduciary Net Position: Superior Court
 (All Dollar Amounts in Millions)**

| | | |
|--|----|---------------|
| 1. Fund Balance as of July 1, 2020 | \$ | 45.6 |
| 2. Additions: | | |
| Employer Contributions | \$ | 32.0 |
| Investment and Miscellaneous Income | | 12.8 |
| Investment Expenses | | (0.1) |
| Total Additions | \$ | <u>44.7</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.1) |
| Benefit Payments ⁽²⁾ | | (28.0) |
| Total Deductions | \$ | <u>(28.1)</u> |
| 4. Fund Balance as of June 30, 2021 | \$ | 62.2 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2021) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: Superior Court

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2020 Valuation | \$ 936.8 | \$ (45.6) | \$ 891.2 | 6.53% | 19.00% |
| Expected One-year Change | 48.4 | (6.7) | 41.7 | 0.02% | 0.20% |
| B. July 1, 2021 Valuation Expected | \$ 985.2 | \$ (52.3) | \$ 932.9 | 6.55% | 19.20% |
| Claim Cost Experience | (3.9) | - | (3.9) | (0.03%) | (0.09%) |
| Trend Assumption (Gain)/Loss ⁽³⁾ | (48.5) | - | (48.5) | (0.42%) | (1.11%) |
| Other Experience (Gain)/Loss | (7.4) | - | (7.4) | 0.02% | 0.51% |
| Asset (Gain)/Loss | - | (9.9) | (9.9) | 0.00% | (0.12%) |
| C. July 1, 2021 Valuation | \$ 925.4 | \$ (62.2) | \$ 863.2 | 6.12% | 18.39% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2022 renewals

**Table 6: Projected Paid Benefits by Type: Superior Court
 (All Dollar Amounts in Millions)**

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2022 | \$ 27.39 | \$ 2.34 | \$ 4.24 | \$ 0.40 | \$ (2.38) | \$ (0.25) | \$ 31.74 |
| 6/30/2023 | 28.13 | 2.39 | 4.85 | 0.42 | (2.53) | (0.25) | 33.01 |
| 6/30/2024 | 30.35 | 2.53 | 5.06 | 0.43 | (2.77) | (0.27) | 35.33 |
| 6/30/2025 | 32.44 | 2.68 | 5.47 | 0.44 | (2.99) | (0.28) | 37.76 |
| 6/30/2026 | 34.71 | 2.83 | 6.08 | 0.46 | (3.24) | (0.29) | 40.55 |
| 6/30/2027 | 37.29 | 3.00 | 6.77 | 0.48 | (3.45) | (0.31) | 43.78 |
| 6/30/2028 | 40.01 | 3.17 | 7.47 | 0.49 | (3.71) | (0.32) | 47.11 |
| 6/30/2029 | 42.56 | 3.36 | 8.22 | 0.51 | (3.95) | (0.34) | 50.36 |
| 6/30/2030 | 45.22 | 3.54 | 8.97 | 0.53 | (4.18) | (0.35) | 53.73 |
| 6/30/2031 | 48.05 | 3.74 | 9.79 | 0.55 | (4.44) | (0.36) | 57.33 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 5: LACERA Liabilities and Costs

The following tables show key results of the July 1, 2021 OPEB funding valuation for LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: LACERA
(All Dollar Amounts in Millions)**

| | July 1, 2021 | July 1, 2020 | Percentage Change |
|---|----------------|----------------|----------------------|
| 1. Membership | | | |
| Active Members | 400 | 401 | (0.2%) |
| Vested Terminated Members | 37 | 33 | 12.1% |
| Retirees and Survivors (Death Benefit) | 190 | 185 | 2.7% |
| Total | <u>627</u> | <u>619</u> | 1.3% |
| Retirees and Survivors (Medical Coverage) | 166 | 158 | 5.1% |
| Retirees and Survivors (Dental/Vision Coverage) | 166 | 159 | 4.4% |
| Retirees and Survivors (Medicare Part B Coverage) | 100 | 97 | 3.1% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 31.6 | \$ 30.0 | 5.3% |
| Vested Terminated Members | 2.4 | 2.0 | 20.0% |
| Active Members | 32.0 | 32.9 | (2.7%) |
| Total | <u>\$ 66.0</u> | <u>\$ 64.9</u> | 1.7% |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 49.9 | \$ 50.6 | (1.4%) |
| Dental/Vision | 3.4 | 3.2 | 6.3% |
| Medicare Part B | 12.2 | 10.6 | 15.1% |
| Death Benefit | 0.5 | 0.5 | 0.0% |
| Total | <u>\$ 66.0</u> | <u>\$ 64.9</u> | 1.7% |

Table 2: July 1, 2021 Actuarial Accrued Liability (AAL) and Normal Cost (NC): LACERA
 (All Dollar Amounts in Millions)

| | Medical | Dental | Part B | Death | Total |
|---|----------------|---------------|----------------|---------------|----------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 27.2 | \$ 1.9 | \$ 5.1 | \$ 0.4 | \$ 34.6 |
| Vested Terminated Members | 2.8 | 0.2 | 0.5 | - | 3.5 |
| Active Members | 25.1 | 1.7 | 6.6 | 0.1 | 33.5 |
| Total | \$ 55.1 | \$ 3.8 | \$ 12.2 | \$ 0.5 | \$ 71.6 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 2.8 | \$ 0.2 | \$ - | \$ - | \$ 3.0 |
| Vested Terminated Members | 1.0 | 0.1 | - | - | 1.1 |
| Active Members | 1.4 | 0.1 | - | - | 1.5 |
| Total | \$ 5.2 | \$ 0.4 | \$ - | \$ - | \$ 5.6 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 24.4 | \$ 1.7 | \$ 5.1 | \$ 0.4 | \$ 31.6 |
| Vested Terminated Members | 1.8 | 0.1 | 0.5 | - | 2.4 |
| Active Members | 23.7 | 1.6 | 6.6 | 0.1 | 32.0 |
| Total | \$ 49.9 | \$ 3.4 | \$ 12.2 | \$ 0.5 | \$ 66.0 |
| 4. NC | | | | | |
| Total Benefits | \$ 2.1 | \$ 0.1 | \$ 0.5 | \$ - | \$ 2.7 |
| Retiree Paid Premiums | 0.4 | - | - | - | 0.4 |
| Net Agent Paid Benefits | \$ 1.7 | \$ 0.1 | \$ 0.5 | \$ - | \$ 2.3 |

**Table 3: 2021-2022 Actuarially Determined Contribution (ADC): LACERA
 (All Dollar Amounts in Millions)**

| | LACERA |
|--|---------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 94.6 |
| Present Value of Future Normal Cost (PVFNC) | 28.6 |
| | <hr/> |
| Actuarial Accrued Liability as of July 1, 2021 | \$ 66.0 |
| Fund Balance at July 1, 2021 | 8.8 |
| Unfunded Actuarial Accrued Liability | <hr/> \$ 57.2 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 2.7 |
| 3. 2021 - 2022 Actuarially Determined Contribution (ADC) on July 1, 2021 | |
| Amortization of UAAL | \$ 2.7 |
| Normal Cost | 2.3 |
| Actuarially Determined Contribution (ADC) as of July 1, 2021 | <hr/> \$ 5.0 |
| 4. July 1, 2021 Valuation Payroll | \$ 44.4 |
| 5. ADC as a Percentage of Valuation Payroll | 11.26% |

**Table 4: Statement of Changes in Fiduciary Net Position: LACERA
 (All Dollar Amounts in Millions)**

| | | |
|--|-----------|--------------|
| 1. Fund Balance as of July 1, 2020 | \$ | 5.6 |
| 2. Additions: | | |
| Employer Contributions | \$ | 3.6 |
| Investment and Miscellaneous Income | | 1.7 |
| Investment Expenses | | - |
| Total Additions | <u>\$</u> | <u>5.3</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | - |
| Benefit Payments ⁽²⁾ | | (2.1) |
| Total Deductions | <u>\$</u> | <u>(2.1)</u> |
| 4. Fund Balance as of June 30, 2021 | \$ | 8.8 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2021) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

Note: LACERA's investment expenses are \$15,715 and administrative expenses are \$15,249 which fall below the rounding.

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Table 5: Analysis of Change: LACERA

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2020 Valuation | \$ 64.9 | \$ (5.6) | \$ 59.3 | 5.09% | 11.57% |
| Expected One-year Change | 4.2 | (1.9) | 2.3 | 0.29% | 0.31% |
| B. July 1, 2021 Valuation Expected | \$ 69.1 | \$ (7.5) | \$ 61.6 | 5.38% | 11.88% |
| Claim Cost Experience | - | - | - | 0.00% | 0.00% |
| Trend Assumption (Gain)/Loss ⁽³⁾ | (3.9) | - | (3.9) | (0.23%) | (0.67%) |
| Other Experience (Gain)/Loss | 0.8 | - | 0.8 | 0.03% | 0.28% |
| Asset (Gain)/Loss | - | (1.3) | (1.3) | 0.00% | (0.23%) |
| C. July 1, 2021 Valuation | \$ 66.0 | \$ (8.8) | \$ 57.2 | 5.18% | 11.26% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2022 renewals

**Table 6: Projected Paid Benefits by Type: LACERA
 (All Dollar Amounts in Millions)**

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2022 | \$ 2.14 | \$ 0.16 | \$ 0.25 | \$ 0.02 | \$ (0.21) | \$ (0.02) | \$ 2.34 |
| 6/30/2023 | 2.21 | 0.16 | 0.29 | 0.02 | (0.24) | (0.02) | 2.42 |
| 6/30/2024 | 2.36 | 0.17 | 0.30 | 0.03 | (0.27) | (0.02) | 2.57 |
| 6/30/2025 | 2.47 | 0.18 | 0.34 | 0.03 | (0.30) | (0.02) | 2.70 |
| 6/30/2026 | 2.59 | 0.19 | 0.38 | 0.03 | (0.32) | (0.02) | 2.85 |
| 6/30/2027 | 2.76 | 0.20 | 0.43 | 0.03 | (0.35) | (0.03) | 3.04 |
| 6/30/2028 | 2.92 | 0.22 | 0.48 | 0.03 | (0.38) | (0.03) | 3.24 |
| 6/30/2029 | 3.09 | 0.23 | 0.53 | 0.03 | (0.41) | (0.03) | 3.44 |
| 6/30/2030 | 3.34 | 0.24 | 0.57 | 0.04 | (0.44) | (0.03) | 3.72 |
| 6/30/2031 | 3.55 | 0.26 | 0.62 | 0.04 | (0.47) | (0.04) | 3.96 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 6: County, Superior Court, and LACERA Liabilities and Costs

The following tables show key results of the July 1, 2021 OPEB funding valuation for the County, Superior Court, and LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| | July 1, 2021 | July 1, 2020 | Percentage Change |
|---|--------------------|--------------------|----------------------|
| 1. Membership | | | |
| Active Members | 99,037 | 100,044 | (1.0%) |
| Vested Terminated Members | 8,752 | 8,631 | 1.4% |
| Retirees and Survivors (Death Benefit) | 59,519 | 58,173 | 2.3% |
| Total | <u>167,308</u> | <u>166,848</u> | 0.3% |
| Retirees and Survivors (Medical Coverage) | 53,448 | 52,495 | 1.8% |
| Retirees and Survivors (Dental/Vision Coverage) | 54,905 | 53,832 | 2.0% |
| Retirees and Survivors (Medicare Part B Coverage) | 36,938 | 36,057 | 2.4% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 10,229.0 | \$ 10,084.4 | 1.4% |
| Vested Terminated Members | 511.1 | 500.3 | 2.2% |
| Active Members | 10,404.3 | 10,704.7 | (2.8%) |
| Total | <u>\$ 21,144.4</u> | <u>\$ 21,289.4</u> | (0.7%) |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 16,102.8 | \$ 16,704.1 | (3.6%) |
| Dental/Vision | 1,069.6 | 1,063.8 | 0.5% |
| Medicare Part B | 3,796.9 | 3,348.9 | 13.4% |
| Death Benefit | 175.1 | 172.6 | 1.4% |
| Total | <u>\$ 21,144.4</u> | <u>\$ 21,289.4</u> | (0.7%) |

**Table 2: July 1, 2021 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|--------------------|-------------------|-------------------|-----------------|--------------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 8,390.6 | \$ 626.3 | \$ 1,719.5 | \$ 131.7 | \$ 10,868.1 |
| Vested Terminated Members | 590.0 | 36.1 | 118.0 | 5.9 | 750.0 |
| Active Members | 8,229.4 | 495.7 | 1,959.4 | 37.5 | 10,722.0 |
| Total | \$ 17,210.0 | \$ 1,158.1 | \$ 3,796.9 | \$ 175.1 | \$ 22,340.1 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 586.4 | \$ 52.7 | \$ - | \$ - | \$ 639.1 |
| Vested Terminated Members | 224.9 | 14.0 | - | - | 238.9 |
| Active Members | 295.9 | 21.8 | - | - | 317.7 |
| Total | \$ 1,107.2 | \$ 88.5 | \$ - | \$ - | \$ 1,195.7 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 7,804.2 | \$ 573.6 | \$ 1,719.5 | \$ 131.7 | \$ 10,229.0 |
| Vested Terminated Members | 365.1 | 22.1 | 118.0 | 5.9 | 511.1 |
| Active Members | 7,933.5 | 473.9 | 1,959.4 | 37.5 | 10,404.3 |
| Total | \$ 16,102.8 | \$ 1,069.6 | \$ 3,796.9 | \$ 175.1 | \$ 21,144.4 |
| 4. NC | | | | | |
| Total Benefits | \$ 581.4 | \$ 31.1 | \$ 117.5 | \$ 2.3 | \$ 732.3 |
| Retiree Paid Premiums | 117.0 | 6.7 | - | - | 123.7 |
| Net Agent Paid Benefits | \$ 464.4 | \$ 24.4 | \$ 117.5 | \$ 2.3 | \$ 608.6 |

**Table 3: 2021-2022 Actuarially Determined Contribution (ADC): County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| | <u>Court, and LACERA Subtotal</u> |
|--|---------------------------------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 28,789.4 |
| Present Value of Future Normal Cost (PVFNC) | <u>7,645.0</u> |
| Actuarial Accrued Liability as of July 1, 2021 | \$ 21,144.4 |
| Fund Balance at July 1, 2021 | <u>2,306.8</u> |
| Unfunded Actuarial Accrued Liability | \$ 18,837.6 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 895.9 |
| 3. 2021 - 2022 Actuarially Determined Contribution (ADC) on July 1, 2021 | |
| Amortization of UAAL | \$ 895.9 |
| Normal Cost | <u>608.6</u> |
| Actuarially Determined Contribution (ADC) as of July 1, 2021 | \$ 1,504.5 |
| 4. July 1, 2021 Valuation Payroll | \$ 8,981.0 |
| 5. ADC as a Percentage of Valuation Payroll | 16.75% |

**Table 4: Statement of Changes in Fiduciary Net Position: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| | | |
|--|----|----------------|
| 1. Fund Balance as of July 1, 2020 | \$ | 1,492.6 |
| 2. Additions: | | |
| Employer Contributions | \$ | 1,066.7 |
| Investment and Miscellaneous Income | | 453.1 |
| Investment Expenses | | (1.3) |
| Total Additions | \$ | <u>1,518.5</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.4) |
| Benefit Payments ⁽²⁾ | | (703.9) |
| Total Deductions | \$ | <u>(704.3)</u> |
| 4. Fund Balance as of June 30, 2021 | \$ | 2,306.8 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2021) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: County, Superior Court, and LACERA

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2020 Valuation | \$ 21,289.4 | \$ (1,492.6) | \$ 19,796.8 | 7.33% | 18.18% |
| Expected One-year Change | <u>1,209.8</u> | <u>(462.5)</u> | <u>747.3</u> | <u>0.00%</u> | <u>0.05%</u> |
| B. July 1, 2021 Valuation Expected | \$ 22,499.2 | \$ (1,955.1) | \$ 20,544.1 | 7.33% | 18.23% |
| Claim Cost Experience | 16.6 | - | 16.6 | 0.01% | 0.01% |
| Trend Assumption (Gain)/Loss ⁽³⁾ | (1,218.0) | - | (1,218.0) | (0.52%) | (1.16%) |
| Other Experience (Gain)/Loss | (153.4) | - | (153.4) | (0.04%) | (0.15%) |
| Asset (Gain)/Loss | <u>-</u> | <u>(351.7)</u> | <u>(351.7)</u> | <u>0.00%</u> | <u>(0.19%)</u> |
| C. July 1, 2021 Valuation | \$ 21,144.4 | \$ (2,306.8) | \$ 18,837.6 | 6.78% | 16.75% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2022 renewals

**Table 6: Projected Paid Benefits by Type: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| <u>Fiscal Year Ending</u> | <u>Medical Total</u> | <u>Dental/Vision Total</u> | <u>Medicare Part B</u> | <u>Death Benefit</u> | <u>Medical Retiree Contribution</u> | <u>Dental/Vision Retiree Contribution</u> | <u>Total Paid Benefits</u> |
|-------------------------------|----------------------|--------------------------------|----------------------------|----------------------|---|---|--------------------------------|
| 6/30/2022 | \$ 643.50 | \$ 52.78 | \$ 92.93 | \$ 8.74 | \$ (47.51) | \$ (4.72) | \$ 745.72 |
| 6/30/2023 | 663.51 | 53.62 | 105.65 | 9.01 | (51.24) | (4.88) | 775.67 |
| 6/30/2024 | 713.11 | 56.49 | 109.87 | 9.29 | (57.06) | (5.21) | 826.49 |
| 6/30/2025 | 765.03 | 59.48 | 117.76 | 9.57 | (62.87) | (5.52) | 883.45 |
| 6/30/2026 | 819.49 | 62.59 | 129.21 | 9.86 | (68.79) | (5.84) | 946.52 |
| 6/30/2027 | 878.56 | 65.72 | 143.02 | 10.15 | (74.58) | (6.16) | 1,016.71 |
| 6/30/2028 | 929.50 | 68.94 | 156.60 | 10.44 | (80.17) | (6.47) | 1,078.84 |
| 6/30/2029 | 988.40 | 72.22 | 170.00 | 10.74 | (86.23) | (6.79) | 1,148.34 |
| 6/30/2030 | 1,049.36 | 75.56 | 183.63 | 11.04 | (92.63) | (7.12) | 1,219.84 |
| 6/30/2031 | 1,111.87 | 78.98 | 198.19 | 11.34 | (99.14) | (7.45) | 1,293.79 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 7: Total of All Agents Liabilities and Costs

The following tables show key results of the July 1, 2021 OPEB funding valuation for all the agents combined.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The following agents are included in this section:

Agencies that are prefunding the liability utilize a 6.00% investment earnings assumption, which is based on the projected return on the assets in the OPEB Trust.

- County
- Superior Court
- LACERA

Agencies that are not prefunding the liability utilize a 2.30% investment earnings assumption, which is based on the projected return on County general assets.

- South Coast Air Quality Management District (SCAQMD)
- Los Angeles County Office of Education (LACOE)
- Local Agency Formation Commission (LAFCO)
- Little Lake Cemetery District (LLCD)

The agencies not prefunding the liability represent 0.06% of the total Actuarial Accrued Liability.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: Total
(All Dollar Amounts in Millions)**

| | July 1, 2021 | July 1, 2020 | Percentage Change |
|---|--------------------|--------------------|----------------------|
| 1. Membership | | | |
| Active Members | 99,044 | 100,051 | (1.0%) |
| Vested Terminated Members | 8,752 | 8,631 | 1.4% |
| Retirees and Survivors (Death Benefit) | 59,613 | 58,277 | 2.3% |
| Total | <u>167,409</u> | <u>166,959</u> | 0.3% |
| Retirees and Survivors (Medical Coverage) | 53,529 | 52,589 | 1.8% |
| Retirees and Survivors (Dental/Vision Coverage) | 54,981 | 53,918 | 2.0% |
| Retirees and Survivors (Medicare Part B Coverage) | 36,998 | 36,125 | 2.4% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 10,240.3 | \$ 10,096.0 | 1.4% |
| Vested Terminated Members | 511.1 | 500.3 | 2.2% |
| Active Members | 10,406.0 | 10,706.4 | (2.8%) |
| Total | <u>\$ 21,157.4</u> | <u>\$ 21,302.7</u> | (0.7%) |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 16,112.4 | \$ 16,714.0 | (3.6%) |
| Dental/Vision | 1,070.2 | 1,064.5 | 0.5% |
| Medicare Part B | 3,799.3 | 3,351.2 | 13.4% |
| Death Benefit | 175.5 | 173.0 | 1.4% |
| Total | <u>\$ 21,157.4</u> | <u>\$ 21,302.7</u> | (0.7%) |

**Table 2: July 1, 2021 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Total
 (All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|--------------------|-------------------|-------------------|-----------------|--------------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 8,401.6 | \$ 627.0 | \$ 1,721.5 | \$ 132.1 | \$ 10,882.2 |
| Vested Terminated Members | 590.0 | 36.1 | 118.0 | 5.9 | 750.0 |
| Active Members | 8,230.6 | 495.8 | 1,959.8 | 37.5 | 10,723.7 |
| Total | \$ 17,222.2 | \$ 1,158.9 | \$ 3,799.3 | \$ 175.5 | \$ 22,355.9 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 589.0 | \$ 52.9 | \$ - | \$ - | \$ 641.9 |
| Vested Terminated Members | 224.9 | 14.0 | - | - | 238.9 |
| Active Members | 295.9 | 21.8 | - | - | 317.7 |
| Total | \$ 1,109.8 | \$ 88.7 | \$ - | \$ - | \$ 1,198.5 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 7,812.6 | \$ 574.1 | \$ 1,721.5 | \$ 132.1 | \$ 10,240.3 |
| Vested Terminated Members | 365.1 | 22.1 | 118.0 | 5.9 | 511.1 |
| Active Members | 7,934.7 | 474.0 | 1,959.8 | 37.5 | 10,406.0 |
| Total | \$ 16,112.4 | \$ 1,070.2 | \$ 3,799.3 | \$ 175.5 | \$ 21,157.4 |
| 4. NC | | | | | |
| Total Benefits | \$ 581.5 | \$ 31.1 | \$ 117.5 | \$ 2.3 | \$ 732.4 |
| Retiree Paid Premiums | 117.0 | 6.7 | - | - | 123.7 |
| Net Agent Paid Benefits | \$ 464.5 | \$ 24.4 | \$ 117.5 | \$ 2.3 | \$ 608.7 |

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Table 3: 2021-2022 Actuarially Determined Contribution (ADC): Total
(All Dollar Amounts in Millions)

| | Total |
|--|-------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 28,804.8 |
| Present Value of Future Normal Cost (PVFNC) | 7,647.4 |
| Actuarial Accrued Liability as of July 1, 2021 | \$ 21,157.4 |
| Fund Balance at July 1, 2021 | 2,306.8 |
| Unfunded Actuarial Accrued Liability | \$ 18,850.6 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.029 |
| UAAL Amortization Payment | \$ 896.4 |
| 3. 2021 - 2022 Actuarially Determined Contribution (ADC) on July 1, 2021 | |
| Amortization of UAAL | \$ 896.4 |
| Normal Cost | 608.7 |
| Actuarially Determined Contribution (ADC) as of July 1, 2021 | \$ 1,505.1 |
| 4. July 1, 2021 Valuation Payroll | \$ 8,981.7 |
| 5. ADC as a Percentage of Valuation Payroll | 16.76% |

**Table 4: Statement of Changes in Fiduciary Net Position: Total
 (All Dollar Amounts in Millions)**

| | | |
|--|----|----------------|
| 1. Fund Balance as of July 1, 2020 | \$ | 1,492.6 |
| 2. Additions: | | |
| Employer Contributions | \$ | 1,067.1 |
| Investment and Miscellaneous Income | | 453.1 |
| Investment Expenses | | (1.3) |
| Total Additions | \$ | <u>1,518.9</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.4) |
| Benefit Payments ⁽²⁾ | | (704.3) |
| Total Deductions | \$ | <u>(704.7)</u> |
| 4. Fund Balance as of June 30, 2021 | \$ | 2,306.8 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2021) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: Total
(All Dollar Amounts in Billions)

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2020 Valuation | \$ 21,302.7 | \$ (1,492.6) | \$ 19,810.1 | 7.33% | 18.18% |
| Expected One-year Change | 1,209.6 | (462.5) | 747.1 | 0.00% | 0.06% |
| B. July 1, 2021 Valuation Expected | \$ 22,512.3 | \$ (1,955.1) | \$ 20,557.2 | 7.33% | 18.24% |
| Claim Cost Experience | 16.7 | - | 16.7 | 0.00% | 0.01% |
| Trend Assumption (Gain)/Loss ⁽³⁾ | (1,218.7) | - | (1,218.7) | (0.51%) | (1.16%) |
| Other Experience (Gain)/Loss | (152.9) | - | (152.9) | (0.04%) | (0.15%) |
| Asset (Gain)/Loss | - | (351.7) | (351.7) | 0.00% | (0.18%) |
| C. July 1, 2021 Valuation | \$ 21,157.4 | \$ (2,306.8) | \$ 18,850.6 | 6.78% | 16.76% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2022 renewals

**Table 6: Projected Paid Benefits by Type: Total
 (All Dollar Amounts in Millions)**

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2022 | \$ 644.33 | \$ 52.85 | \$ 93.07 | \$ 8.77 | \$ (47.67) | \$ (4.74) | \$ 746.61 |
| 6/30/2023 | 664.27 | 53.68 | 105.80 | 9.04 | (51.39) | (4.90) | 776.50 |
| 6/30/2024 | 713.84 | 56.55 | 110.00 | 9.32 | (57.22) | (5.22) | 827.27 |
| 6/30/2025 | 765.73 | 59.53 | 117.89 | 9.60 | (63.02) | (5.54) | 884.19 |
| 6/30/2026 | 820.18 | 62.64 | 129.34 | 9.88 | (68.94) | (5.86) | 947.24 |
| 6/30/2027 | 879.21 | 65.77 | 143.16 | 10.17 | (74.73) | (6.17) | 1,017.41 |
| 6/30/2028 | 930.15 | 68.98 | 156.73 | 10.47 | (80.32) | (6.49) | 1,079.52 |
| 6/30/2029 | 989.03 | 72.26 | 170.13 | 10.76 | (86.38) | (6.81) | 1,148.99 |
| 6/30/2030 | 1,049.95 | 75.61 | 183.75 | 11.06 | (92.77) | (7.13) | 1,220.47 |
| 6/30/2031 | 1,112.44 | 79.02 | 198.31 | 11.36 | (99.27) | (7.47) | 1,294.39 |

Projection Basis:

All assumptions are met

No future members are reflected

Section 8: ACFR Information

**Los Angeles County Other Post Employment Benefits Program
 Schedule of Funding Progress**

(Dollars in Thousands)

| Valuation Date | Actuarial Value of Assets | Actuarial Accrued Liabilities | Unfunded Actuarial Accrued Liabilities (UAAL) | Funded Ratio | Covered Employee Payroll | UAAL as a Percentage of Covered Employee Payroll |
|-----------------------|----------------------------------|--------------------------------------|--|---------------------|---------------------------------|---|
| July 1, 2014 | \$483,800 | \$28,546,600 | \$28,062,800 | 1.7% | N/A | N/A |
| July 1, 2016 | 560,800 | 25,912,600 | 25,351,800 | 2.2% | N/A | N/A |
| July 1, 2017 | 742,900 | 26,300,800 | 25,557,900 | 2.8% | \$8,544,140 | 299.1% |
| July 1, 2018 | 941,010 | 21,066,800 | 20,125,790 | 4.5% | 8,954,417 | 224.8% |
| July 1, 2019 | 1,238,480 | 20,752,600 | 19,514,120 | 6.0% | 9,471,632 | 206.0% |
| July 1, 2020 | 1,492,600 | 21,302,700 | 19,810,100 | 7.0% | 9,813,912 | 201.9% |
| July 1, 2021 | 2,306,800 | 21,157,400 | 18,850,600 | 10.9% | 10,065,113 | 187.3% |

Los Angeles County Other Post Employment Benefits Program
 Demographic Activity of Retired Members and Beneficiaries¹

(Dollars in Thousands)

| Valuation Date | Added to Rolls | | Removed From Rolls | | Rolls at End of Year | | Percentage Increase in Retiree Allowance | Average Annual Allowance |
|----------------|----------------|-------------------------------|--------------------|------------------|----------------------|------------------|--|--------------------------|
| | Member Count | Annual Allowance ² | Member Count | Annual Allowance | Member Count | Annual Allowance | | |
| July 1, 2010 | - | \$ - | - | \$ - | 43,936 | \$ 391,979 | - | \$ 8,922 |
| July 1, 2012 | 5,336 | 56,982 | (3,070) | (25,497) | 46,202 | 423,464 | 8.03% | 9,165 |
| July 1, 2014 | 5,335 | 89,205 | (3,369) | (29,925) | 48,168 | 482,744 | 14.00% | 10,022 |
| July 1, 2016 | 5,710 | 103,373 | (3,514) | (30,745) | 50,364 | 555,372 | 15.04% | 11,027 |
| July 1, 2017 | 3,229 | 41,266 | (1,839) | (18,052) | 51,754 | 578,586 | 4.18% | 11,180 |
| July 1, 2018 | 3,028 | 61,697 | (1,977) | (20,530) | 52,805 | 619,753 | 7.12% | 11,737 |
| July 1, 2019 | 3,259 | 71,970 | (1,996) | (22,487) | 54,068 | 669,237 | 7.98% | 12,378 |
| July 1, 2020 | 3,216 | 53,933 | (2,077) | (23,865) | 55,207 | 699,305 | 4.49% | 12,667 |
| July 1, 2021 | 3,431 | 53,821 | (2,353) | (28,386) | 56,285 | 724,740 | 3.64% | 12,876 |

¹Includes medical, dental/vision, and Part B benefits

²Includes changes for continuing retirees and beneficiaries

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Los Angeles County Other Post Employment Benefits Program
Actuarial Analysis of Financial Experience - OPEB Program

(Dollars in Millions)

| | Valuation as of July 1 | | | | | | |
|---|------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | <u>2014</u> | <u>2016</u> | <u>2017</u> | <u>2018</u> | <u>2019</u> | <u>2020</u> | <u>2021</u> |
| Prior Valuation Unfunded Actuarial Accrued Liability | \$ 26,953 | \$ 28,063 | \$ 25,352 | \$ 25,558 | \$ 20,126 | \$ 19,514 | \$ 19,810 |
| Expected Increase (Decrease) from Prior Valuation | 3,873 | 3,240 | 1,462 | 1,170 | 1,005 | 911 | 747 |
| Claim Costs Greater (Less) than Expected ¹ | (5,471) | (2,322) | (1,213) | (1,067) | (1,589) | (1,000) | (1,202) |
| Change in Assumptions ² | 3,238 | (3,385) | - | (6,936) | (35) | 314 | - |
| Change in Assets | (484) | 78 | (54) | (28) | 1 | 76 | (352) |
| All Other Experience ³ | (46) | (322) | 11 | 1,429 | 6 | (5) | (152) |
| Ending Unfunded Actuarial Accrued Liability | \$ 28,063 | \$ 25,352 | \$ 25,558 | \$ 20,126 | \$ 19,514 | \$ 19,810 | \$ 18,851 |

¹ This amount Includes the trend assumption change.

² In 2016, this amount includes the impact from Tier 2.

³ In 2018, this amount is mostly the impact of the Excise Tax.

**Los Angeles County Other Post Employment Benefits Program
 Actuary Solvency Test - OPEB Program**

(Dollars in Millions)

| Actuarial Valuation Date | Actuarial Accrued Liabilities for | | | | | | Portion of Actuarial Accrued Liability Covered by Assets | | |
|--------------------------------|---------------------------------------|---|--|-------|--|-----|---|-----|--|
| | Active Member Contributions (A) | Retirees and Beneficiaries ¹ (B) | Active Members (Employer Financed Portion) (C) | | Actuarial Value of Valuation Assets | (A) | (B) | (C) | |
| | | | | | | | | | |
| July 1, 2012 | \$ - | \$ 10,681 | \$ 16,272 | \$ - | N/A | 0% | 0% | | |
| July 1, 2014 | - | 11,791 | 16,756 | 484 | N/A | 4% | 0% | | |
| July 1, 2016 | - | 11,365 | 14,548 | 561 | N/A | 5% | 0% | | |
| July 1, 2017 | - | 11,640 | 14,661 | 743 | N/A | 6% | 0% | | |
| July 1, 2018 | - | 10,108 | 10,959 | 941 | N/A | 9% | 0% | | |
| July 1, 2019 | - | 10,260 | 10,493 | 1,239 | N/A | 12% | 0% | | |
| July 1, 2020 | - | 10,597 | 10,706 | 1,493 | N/A | 14% | 0% | | |
| July 1, 2021 | - | 10,751 | 10,406 | 2,307 | N/A | 21% | 0% | | |

¹ Includes vested former members.

Discussion of the Transition from Cost Sharing to Agent

There are two types of plan structures: Cost Sharing and Agent. LACERA began funding and accounting reporting under a Cost Sharing plan in 2006. In the cost sharing structure, there is no attribution of liabilities, costs, and assets to individual employers for funding purposes. This was appropriate while the employers were not prefunding.

An OPEB Trust was established so that the County, Superior Court, and LACERA could prefund the OPEB costs. Separate accounts are maintained for each employer. This OPEB Trust meets the three GASB requirements:

1. Contributions are irrevocable
2. Assets are dedicated to retiree benefits
3. Assets are legally protected from creditors

Each employer may have a different prefunding schedule where employers could prefund different amounts at different times. To ensure assets are designated to each employer's costs and liabilities, the decision was made to change from a cost sharing structure to an agent plan structure. Under this arrangement the assets are partitioned according to each employer's funding actions.

The Transition timeline is as follows where the GASB Disclosure dates are the reporting dates:

| <u>LACERA OPEB Report</u> | <u>Last Year with Cost Sharing Structure</u> | <u>First Year with Agent Structure</u> |
|---------------------------|--|--|
| Funding Valuation | July 1, 2017 | July 1, 2018 |
| GASB 74 Disclosure Report | June 30, 2018 | N/A |
| GASB 75 Disclosure Report | June 30, 2019 | June 30, 2020 |

Discussion of GASB Statements No. 74 and 75

On June 2, 2015, GASB approved Statement Numbers 74 and 75.

GASB Statement Number 74, *Financial Reporting for Postemployment Benefit Plans Other Than Pension Plans*, addresses reporting by OPEB plans that administer benefits on behalf of governments and replaces GASB Statement Number 43.

The effective date for this statement is applicable to LACERA's fiscal year reporting period ending June 30, 2017. Milliman prepared LACERA's first GASB 74 disclosure report issued on September 27, 2017 and was based on the July 1, 2016 OPEB valuation, measurement date of June 30, 2017 and reporting date of June 30, 2017. The second GASB 74 disclosure report was based on the July 1, 2017 OPEB valuation, measurement date of June 30, 2018 and reporting date of June 30, 2018. Due to the change from cost sharing to agent, the GASB 74 report with a reporting date of June 30, 2019 and thereafter no longer includes actuarial information. LACERA has determined an actuarial GASB 74 report under an agent structure is not necessary.

GASB Statement Number 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*, addresses reporting by governments that provide OPEB to their employees and for governments that finance OPEB for employees of other governments and replaces GASB Statement Number 45. Though the effective date is one year later than GASB Statement Number 74, the first GASB 75 disclosure report was based on the July 1, 2016 OPEB valuation with a measurement date of June 30, 2017 and a reporting date of June 30, 2018. This timing pattern is maintained for the GASB 75 disclosure reports. This June 30, 2021 valuation will be the basis for the GASB 75 disclosure report with a measurement date of June 30, 2022 and a reporting date of June 30, 2023.

Some of the highlights of the GASB Statements 74 and 75 are as follows:

- The balance sheet liability is the full Net OPEB Liability (NOL) rather than the Net OPEB Obligation. The NOL is more closely aligned with the UAAL.
- The annual OPEB expense is likely to be more volatile from year to year than the ADC because there will be faster recognition of OPEB expenses.
- The discount rate development is based on a blended rate equivalent of the long-term expected rate of return on assets and a 20-year tax-exempt municipal bond yield or index rate.
- The Entry Age Normal actuarial cost method is required.

Appendix A: Actuarial Procedures and Assumptions

The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2019, as a result of the 2019 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in January 2020. These assumptions are consistent with the June 30, 2021 retirement funding valuation. The investment earnings assumptions are OPEB specific and were reviewed and changed June 30, 2020 as a result of the 2020 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB Trust is based on the asset allocation approved in the December 2017 Board of Investments meeting, which is a different asset allocation from the one used for the retirement benefits plan. LACERA conducts an asset allocation study every three years and a new one was completed in 2021, but has not yet been implemented. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust is based on the expected return from the County's general assets in the 2020 OPEB Experience Study. The OPEB specific assumptions other than premiums, claim costs, aging, and trend were changed as a result of the 2020 OPEB Investigation of Experience Study approved in the March 2021 Board of Retirement meeting. The premiums, claim costs, aging, and trend updated with the 2022-2023 annual medical and dental plan rate renewals are updated in this Appendix A.

The actuarial assumptions used in both the retirement benefits plan and OPEB program actuarial valuation are intended to estimate the future experience of the members eligible for benefit payments and the projected benefit flow and anticipated investment earnings. Any variations in future experience from that expected from these assumptions will result in corresponding changes in the estimated costs of the benefits.

Table A-1 summarizes the assumptions. The general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2019 retirement benefits experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in the 2020 OPEB experience study report. The claim costs and health cost trend assumptions with the 2022-2023 annual medical and dental plan rate renewals were updated in the July 1, 2021 OPEB funding valuation.

Retirement Benefit Assumptions

Tables A-2 and A-3 show how members are expected to leave retired status due to death. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Table A-4 presents the probability of a refund of retirement benefit contributions upon termination of employment while vested. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Table A-5 presents the general wage increase of 3.25% per annum. This was developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Tables A-6 to A-13 present the rates of separation of active service. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study. The rates are the probabilities a member will leave active employment for various reasons.

OPEB Assumptions

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2020 OPEB Investigation of Experience Study to estimate health eligibility and enrollment.

Tables A-20 to A-21 present premium and claim cost assumptions developed from the OPEB program's July 1, 2021 premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2021 OPEB valuation. These rates reflect the final July 1, 2022 annual medical and dental plan rate renewals.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2020 OPEB Investigation of Experience study.

Actuarial Cost Method

Effective with the July 1, 2018 OPEB funding valuation, the Entry Age Normal (EAN) actuarial cost method is being used. Under the principles of this method, the actuarial present value of the projected benefits of each individual included in the valuation is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit (until maximum retirement age). For members who transferred between plans, entry age is based on original entry into the system.

The portion of this actuarial present value allocated to a valuation year is called the Normal Cost (NC). The portion of this actuarial present value not provided for at a valuation date by the sum of (a) the actuarial value of the assets, and (b) the actuarial present value of future Normal Costs is called the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is amortized as a level percentage of the projected salaries of the active members, both present and future, covered by the LACERA retirement benefits plan over a 30-year period from the valuation date; this is commonly referred to as a "rolling 30-year amortization method". This method does not cover interest on the UAAL. We will consider changing the amortization method in the 2023 OPEB Investigation of Experience.

Records and Data

The data used in this valuation consist of medical and dental/vision premiums, financial information, and the age, service, and salary records for active and inactive members and their survivors. All of the information was supplied by LACERA, Segal, and Meketa Investment Group and was accepted for valuation purposes without audit.

Growth in Membership

For benefit determination purposes, no growth in the membership of LACERA is assumed. For funding purposes, if amortization is required, the total payroll of covered members is assumed to grow due to the combined effects of future wage increases of current active members and the replacement of the current active members by new employees. No growth in the total number of active members is assumed.

Valuation of Assets

The asset valuation method is market value.

Investment Earnings and Expenses

The investment earnings assumption is used to discount all the projected benefits that are expected to be received in the future for all current members. This OPEB program utilizes two investment earnings assumptions depending on whether the agent is prefunding into the OPEB Trust or not. For this funding valuation, we have chosen to utilize the same criteria for a qualified prefunding trust as GASB 74 and 75. The criteria include: (1) irrevocable trust contributions, (2) assets are dedicated to providing OPEB to plan members, and (3) assets are legally protected from creditors of employers and plan members.

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.00%. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 2.30%. These rates were adopted from the 2020 OPEB Investigation of Experience Study.

The change from cost sharing to agent began with the July 1, 2018 OPEB funding valuation. The investment earnings assumption approach for this funding valuation is intended to reflect the earnings associated with each agent. The separate GASB 75 disclosure report, which is different from this funding valuation, follows a prescribed discount rate for accounting disclosures.

Health Cost Trend

The health cost trend is the projected increase in per person health costs from one year to the next. The trend assumptions vary by benefit type and by future fiscal year as illustrated in Table A-22. The first-year trends reflect the final July 1, 2022 annual medical and dental plan rate renewals in the July 1, 2021 OPEB Valuation. See the discussion in Table A-22 for more details about the trend assumptions. These trend rates were adopted July 1, 2021.

Future Salaries

The 3.25% per annum rate of increase in the general wage level of membership is in Table A-5. This rate was adopted June 30, 2019.

Retirement

Members in General Plans A-D may retire at age 50 with 10 years of service, or any age with 30 years of service, or age 70 regardless of the number of years of service. General Plan G members are eligible to retire at age 52 with 5 years of service, or age 70 regardless of the number of years of service. Non-contributory Plan E members may retire at age 55 with 10 years of service. Members of Safety Plans A and B may retire at age 50 with 10 years of service, or any age with 20 years of service. Safety Plan C members are eligible to retire at age 50 with 5 years of County service.

The retirement rates for active members vary by age and are shown by plan in Tables A-6 through A-13.

All general members who attain or who have attained age 75 in active service and all safety members who have attained age 65 in active service are assumed to retire immediately (except for Safety Plan C members who have not yet attained 5 years of service). All deferred vested members are assumed to retire according to Table A-23.

The assumptions regarding termination of employment, early retirement, and unreduced service retirement are treated as a single set of decrements in regard to a particular member. For example, a general member hired at age 30 has a probability to withdraw from LACERA due to death, disability, or other termination of employment until age 50. After age 50, the member could still withdraw due to death,

disability, or retirement. Thus, in no year during the member's projected employment would they be eligible for both a probability of other termination of employment and a probability of retirement.

The active members' retirement probabilities were adopted June 30, 2019. The terminated vested member's retirement probabilities were adopted July 1, 2020, for purposes of the OPEB program valuation.

Disability

The rates of disability used in the valuation are illustrated in Tables A-6 through A-13. These rates were adopted June 30, 2019.

Postretirement Mortality – Other Than Disabled Members

The same postretirement mortality rates are used in the valuation for active members, members retired for service, and beneficiaries. These rates are illustrated in Table A-2. Current beneficiary mortality is assumed to be the same assumption as healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members. Note that these assumptions directly reflect the expected future mortality improvement. These rates were adopted June 30, 2019.

| | |
|---------|--|
| Males | General members: PubG-2010 Healthy Retiree Mortality Table for Males, with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males multiplied by 85%, with MP- 2014 Ultimate Projection Scale. |
| Females | General members: PubG-2010 Healthy Retiree Mortality Table for Females multiplied by 110%, with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2014 Ultimate Projection Scale. |

Postretirement Mortality – Disabled Members

For disabled members, the mortality rates used in the valuation rates are illustrated in Table A-3. Note that these assumptions directly reflect the expected future mortality improvement. These rates were adopted June 30, 2019.

| | |
|---------|--|
| Males | General members: Average of PubG-2010 Healthy Retiree Mortality Table for Males and PubG-2010 Disabled Retiree Mortality Table for Males, both projected with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males, with MP-2014 Ultimate Projection Scale. |
| Females | General members: Average of PubG-2010 Healthy Retiree Mortality Table for Females and PubG-2010 Disabled Retiree Mortality Table for Females, both projected with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2014 Ultimate Projection Scale. |

Mortality While in Active Status

For active members, the mortality rates used in the valuation are illustrated in Tables A-6 through A-13. These rates were adopted June 30, 2019.

| Class | Gender | Proposed Table |
|---------|--------|---|
| General | Male | PubG-2010 (120%) Employee Male ⁽¹⁾ |
| General | Female | PubG-2010 (130%) Employee Female ⁽¹⁾ |
| Safety | Male | PubS-2010 (100%) Employee Male ⁽¹⁾ |
| Safety | Female | PubS-2010 (100%) Employee Female ⁽¹⁾ |

1. Projection using the MP-2014 Ultimate projection scale.

Note that Safety members have an additional service-connected mortality probability of 0.01% per year.

Other Employment Terminations

Tables A-6 to A-13 show, for all ages, the probabilities assumed in this valuation for future termination from active service other than for death, disability, or retirement. These probabilities do not apply to members eligible for service retirement. These probabilities were adopted June 30, 2019.

Terminating employees may withdraw their contributions immediately upon termination of employment and forfeit the right to further retirement, medical, dental/vision, and death benefits, or they may leave their contributions with LACERA. Former contributing members whose contributions are on deposit may later elect to receive a refund, may return to work, or may remain inactive until becoming eligible to receive a retirement benefit under either LACERA or a reciprocal retirement plan. All terminating members who are not eligible for vested benefits are assumed to withdraw their contributions immediately. All terminating members are assumed not to be rehired in the future.

Table A-4 gives the assumed probabilities that vested members will withdraw their contributions and elect a refund immediately upon termination and the probability that remaining members will elect a deferred retirement allowance. All non-vested members are assumed to elect a refund and withdraw their contributions. These rates in Table A-4 were adopted June 30, 2019.

Future Transfers

Though a few active members may change pension plans, this valuation assumes the active members remain in the plan they are enrolled in at the time of the valuation. Specifically, we assume there will be no future transfers between retirement benefit plans.

Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions

Any retired or vested terminated members who have not yet elected a refund of their member contributions and will receive a pension benefit other than a refund are eligible for retiree medical and dental/vision enrollment.

The 2020 OPEB Investigation of Experience report was used to set the following assumptions:

| | |
|--|-------------|
| Age difference for future retirees and spouses | Table A-1 |
| Probability of initial medical enrollment upon retirement | Table A-14 |
| Probability of medical plan and coverage tier selection upon retirement for Tier 1 | Table A-15A |
| Probability of medical plan and coverage tier selection upon retirement for Tier 2 | Table A-15B |
| Probability of medical plan and coverage tier selection for Pre 65 retirees who become eligible for a Post 65 Plan | Table A-16 |
| Probability of survivor and new dependent enrollment | Table A-17 |
| Probability of dental/vision enrollment upon retirement | Table A-18 |
| Probability of dental/vision plan and coverage tier selection upon retirement | Table A-19 |
| Retirement of vested terminated members | Table A-23 |
| Probability of retirees in group plans who elect Medicare Part D | 0% |

Table A-1
Summary of Valuation Assumptions as of July 1, 2021

- I. Economic Assumptions
 - A. General wage increases 3.25%
 - B1. Investment earnings (prefunding in OPEB Trust) 6.00%
 - B2. Investment earnings (no prefunding in OPEB Trust) 2.30%
 - C. Growth in membership 0.00%
 - D. CPI inflation assumption 2.75%
 - E. Medical cost trend Table A-22
 - F. Dental and vision cost trend Table A-22

- II. Demographic Assumptions
 - A. Salary increases due to Service Table A-5
 - B. Retirement Tables A-6 to A-13
 - C. Disability Tables A-6 to A-13
 - D. Mortality during active employment Tables A-6 to A-13
 - E. Mortality for active members after termination and service retired members⁽¹⁾. Table A-2

| Class | Gender | |
|---------|--------|---|
| General | Male | PubG-2010 (100%) Healthy Retiree Male |
| General | Female | PubG-2010 (110%) Healthy Retiree Female |
| Safety | Male | PubS-2010 (85%) Healthy Retiree Male |
| Safety | Female | PubS-2010 (100%) Healthy Retiree Female |

- F. Mortality among disabled members⁽¹⁾ Table A-3

| Class | Gender | |
|---------|--------|---|
| General | Male | Avg of: PubG-2010 (100%) Healthy Retiree Male PubG-2010 (100%) Disabled Retiree Male |
| General | Female | Avg of: PubG-2010 (100%) Healthy Retiree Female PubG-2010 (100%) Disabled Retiree Female |
| Safety | Male | PubS-2010 (100%) Healthy Retiree Male |
| Safety | Female | PubS-2010 (100%) Healthy Retiree Female |

- G. Mortality for Beneficiaries⁽¹⁾ Table A-2

Basis – Current beneficiary mortality is assumed to be the same as for healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members.

1. All mortality probabilities are projected using the MP-2014 Ultimate projection scale.

| | |
|--|---------------------|
| H. Other Terminations of Employment | Tables A-6 to A-13 |
| I. Refund of Contributions on Vested Termination | Table A-4 |
| J. Future male retirees are assumed to be four years older than their female spouses. Assumption adopted July 1, 2008. Future female retirees are assumed to be one year younger than their male spouses. Assumption adopted July 1, 2020. | |
| III. Retiree Medical and Dental/Vision Enrollment Assumptions | |
| A. Probability of Initial Medical Enrollment upon Retirement | Table A-14 |
| B. Probability of Medical Plan and Coverage Tier Selection Upon Retirement (Pre 65 Male, Pre 65 Female, Post 65 Male, Post 65 Female) | Table A-15 |
| C. Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees Who become Eligible for a <i>Post</i> 65 Plan | Table A-16 |
| D. Probability of Medical Survivor and New Dependent Enrollment | Table A-17 |
| E. Probability of Retirees in Group Plans Who Elect Medicare Part D. We have assumed there is no cost impact due to retirees and dependents enrolling in Part D. | 0% |
| F. Probability of Dental/Vision Enrollment upon Retirement | Table A-18 |
| G. Probability of Dental/Vision Plan and Coverage Tier Selection Upon Retirement | Table A-19 |
| IV. Premium and Claim Cost Analysis | Tables A-20 to A-21 |
| V. Medical and Dental/Vision Trend | Table A-22 |
| VI. Retirement of Vested Terminated Members | Table A-23 |

Table A-2
Mortality for Members Retired for Service⁽¹⁾

| Age | Safety Male | Safety Female | General Male | General Female |
|-----|-------------|---------------|--------------|----------------|
| 20 | 0.0520% | 0.0210% | 0.0740% | 0.0380% |
| 25 | 0.0470% | 0.0260% | 0.0560% | 0.0260% |
| 30 | 0.0520% | 0.0350% | 0.0720% | 0.0440% |
| 35 | 0.0590% | 0.0470% | 0.0940% | 0.0680% |
| 40 | 0.0750% | 0.0640% | 0.1320% | 0.1060% |
| 45 | 0.1037% | 0.0870% | 0.1960% | 0.1650% |
| 50 | 0.1632% | 0.1490% | 0.2980% | 0.2442% |
| 55 | 0.2601% | 0.2580% | 0.4310% | 0.3146% |
| 60 | 0.4318% | 0.4460% | 0.6150% | 0.4224% |
| 65 | 0.7489% | 0.7700% | 0.9130% | 0.6743% |
| 70 | 1.3328% | 1.3290% | 1.5260% | 1.1693% |
| 75 | 2.4021% | 2.2950% | 2.6710% | 2.0713% |
| 80 | 4.3376% | 3.9620% | 4.7740% | 3.6960% |
| 85 | 7.7648% | 6.8420% | 8.5910% | 6.8255% |
| 90 | 13.4810% | 11.8150% | 14.6720% | 12.6357% |

Annual Projected Mortality Improvement

| Age | All Groups |
|-----------|------------|
| 65 & Less | 1.000% |
| 70 | 1.000% |
| 75 | 1.000% |
| 80 | 1.000% |
| 85 | 1.000% |
| 90 | 0.930% |
| 95 | 0.850% |
| 100 | 0.640% |
| 105 | 0.430% |
| 110 | 0.210% |
| 115 | 0.000% |

1. Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality probability for an 85-year old Safety male in fiscal year beginning in 2021 is 6.9521% calculated as follows:

$$\begin{aligned}
 \text{Age 85 probability in 2021} &= \text{Age 85 probability in 2010 with 11 years improvement} \\
 &= 7.7648\% \times (100.0\% - 1.0\%)^{11} \\
 &= 6.9521\%
 \end{aligned}$$

Table A-3
Mortality for Members Retired for Disability⁽¹⁾

| Age | Safety Male | Safety Female | General Male | General Female |
|------------|------------------------|--------------------------|-------------------------|---------------------------|
| 20 | 0.0610% | 0.0210% | 0.2430% | 0.1340% |
| 25 | 0.0550% | 0.0260% | 0.1670% | 0.0940% |
| 30 | 0.0610% | 0.0350% | 0.2130% | 0.1485% |
| 35 | 0.0700% | 0.0470% | 0.2760% | 0.2315% |
| 40 | 0.0880% | 0.0640% | 0.3885% | 0.3625% |
| 45 | 0.1220% | 0.0870% | 0.6015% | 0.5675% |
| 50 | 0.1920% | 0.1490% | 0.9515% | 0.8525% |
| 55 | 0.3060% | 0.2580% | 1.2725% | 1.0140% |
| 60 | 0.5080% | 0.4460% | 1.5590% | 1.1700% |
| 65 | 0.8810% | 0.7700% | 1.9785% | 1.4345% |
| 70 | 1.5680% | 1.3290% | 2.7135% | 1.9625% |
| 75 | 2.8260% | 2.2950% | 3.9315% | 2.9430% |
| 80 | 5.1030% | 3.9620% | 6.0610% | 4.6835% |
| 85 | 9.1350% | 6.8420% | 9.7030% | 7.7680% |
| 90 | 15.8600% | 11.8150% | 15.4625% | 12.5760% |

1. Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown on the preceding page.

Table A-4
Immediate Refund of Contributions upon Termination of Employment
(Excludes Plan E)

| Years of Service | General | Safety |
|-------------------------|----------------|---------------|
| 0 | 100% | 100% |
| 1 | 100% | 100% |
| 2 | 100% | 100% |
| 3 | 100% | 100% |
| 4 | 100% | 100% |
| 5 | 32% | 30% |
| 6 | 32% | 30% |
| 7 | 32% | 30% |
| 8 | 32% | 28% |
| 9 | 31% | 26% |
| 10 | 31% | 24% |
| 11 | 30% | 22% |
| 12 | 30% | 20% |
| 13 | 29% | 18% |
| 14 | 28% | 16% |
| 15 | 26% | 14% |
| 16 | 25% | 12% |
| 17 | 24% | 10% |
| 18 | 22% | 9% |
| 19 | 21% | 8% |
| 20 | 19% | 7% |
| 21 | 18% | 6% |
| 22 | 16% | 5% |
| 23 | 14% | 4% |
| 24 | 12% | 3% |
| 25 | 10% | 2% |
| 26 | 8% | 2% |
| 27 | 6% | 2% |
| 28 | 4% | 2% |
| 29 | 2% | 2% |
| 30 & Above | 0% | 0% |

**Table A-5
 Annual Increase in Salary**

Payroll is assumed to increase with the general wage increase of 3.25% per annum in addition to individual annual increases from promotion and longevity. The promotion and longevity increases shown in the table below are combined with the general wage increase on a compound basis and are used for the Entry Age Normal cost method. General wage increases and individual salary increases due to promotion and longevity do not affect the amount of the OPEB program's benefits.

| Years of Service | General | Safety |
|-------------------------|----------------|---------------|
| <1 | 6.00% | 9.00% |
| 1 | 5.25% | 8.50% |
| 2 | 4.75% | 8.00% |
| 3 | 4.10% | 6.00% |
| 4 | 3.50% | 4.50% |
| 5 | 3.00% | 3.25% |
| 6 | 2.50% | 2.50% |
| 7 | 2.00% | 2.00% |
| 8 | 1.60% | 1.50% |
| 9 | 1.30% | 1.35% |
| 10 | 1.15% | 1.20% |
| 11 | 1.00% | 1.05% |
| 12 | 0.85% | 0.95% |
| 13 | 0.75% | 0.85% |
| 14 | 0.70% | 0.75% |
| 15 | 0.65% | 0.70% |
| 16 | 0.60% | 0.65% |
| 17 | 0.55% | 0.60% |
| 18 | 0.50% | 0.55% |
| 19 | 0.45% | 2.25% |
| 20 | 0.40% | 0.50% |
| 21 | 0.35% | 0.50% |
| 22 | 0.30% | 0.50% |
| 23 | 0.25% | 0.50% |
| 24 | 0.25% | 3.00% |
| 25 | 0.25% | 0.50% |
| 26 | 0.25% | 0.50% |
| 27 | 0.25% | 0.50% |
| 28 | 0.25% | 0.50% |
| 29 | 0.25% | 3.00% |
| 30 & Above | 0.25% | 0.50% |

**Appendix A: Probabilities of Separation from Active Service
Tables A-6 to A-13**

A schedule of the probabilities of termination of employment due to the following causes can be found on the following pages:

| | |
|----------------------|--|
| Service Retirement: | Member retires after meeting age and service requirements for reasons other than disability. |
| Other Terminations: | Member terminates and elects a refund of member contributions or a deferred vested retirement benefit. |
| Service Disability: | Member receives disability retirement; disability is service related. |
| Ordinary Disability: | Member receives disability retirement; disability is not service related. |
| Service Death: | Member dies before retirement; death is service related. |
| Ordinary Death: | Member dies before retirement; death is not service related. |

Each of these represents the probability that a member will separate from service at each age due to the particular cause. For example, a probability of 0.0300 for a member's service retirement at age 50 means we assume that 30 out of 1,000 members who are age 50 will retire at that age.

Each table represents the detailed rates needed for each LACERA plan by gender:

| | |
|--|--------------------------------------|
| Table A-6: General Plans A, B, & C Males | A-10: General Plan E Males |
| A-7: General Plans A, B, & C Females | A-11: General Plan E Females |
| A-8: General Plans D & G Males | A-12: Safety Plans A, B, & C Males |
| A-9: General Plans D & G Females | A-13: Safety Plans A, B, & C Females |

Table A-6
Probability of Separation from Active Service for General Members
Plans A, B, & C – Male

| Age | Service Retirement | Other Terminations | Service Disability | Ordinary Disability | Service Death | Ordinary Death |
|-----|--------------------|--------------------|--------------------|---------------------|---------------|----------------|
| 18 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00043 |
| 19 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00046 |
| 20 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00044 |
| 21 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00043 |
| 22 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00040 |
| 23 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00037 |
| 24 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00035 |
| 25 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00034 |
| 26 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00036 |
| 27 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00037 |
| 28 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00040 |
| 29 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00041 |
| 30 | 0.00000 | 0.00500 | 0.00010 | 0.00020 | N/A | 0.00043 |
| 31 | 0.00000 | 0.00500 | 0.00010 | 0.00020 | N/A | 0.00046 |
| 32 | 0.00000 | 0.00500 | 0.00010 | 0.00020 | N/A | 0.00048 |
| 33 | 0.00000 | 0.00500 | 0.00016 | 0.00020 | N/A | 0.00050 |
| 34 | 0.00000 | 0.00500 | 0.00022 | 0.00020 | N/A | 0.00053 |
| 35 | 0.00000 | 0.00500 | 0.00028 | 0.00020 | N/A | 0.00056 |
| 36 | 0.00000 | 0.00500 | 0.00034 | 0.00020 | N/A | 0.00060 |
| 37 | 0.00000 | 0.00500 | 0.00040 | 0.00020 | N/A | 0.00064 |
| 38 | 0.00000 | 0.00500 | 0.00048 | 0.00020 | N/A | 0.00068 |
| 39 | 0.00000 | 0.00500 | 0.00056 | 0.00020 | N/A | 0.00073 |
| 40 | 0.03000 | 0.00500 | 0.00064 | 0.00020 | N/A | 0.00079 |
| 41 | 0.03000 | 0.00500 | 0.00072 | 0.00020 | N/A | 0.00085 |
| 42 | 0.03000 | 0.00500 | 0.00080 | 0.00020 | N/A | 0.00092 |
| 43 | 0.03000 | 0.00500 | 0.00084 | 0.00024 | N/A | 0.00100 |
| 44 | 0.03000 | 0.00500 | 0.00088 | 0.00028 | N/A | 0.00108 |
| 45 | 0.03000 | 0.00500 | 0.00092 | 0.00032 | N/A | 0.00118 |
| 46 | 0.03000 | 0.00500 | 0.00096 | 0.00036 | N/A | 0.00128 |
| 47 | 0.03000 | 0.00500 | 0.00100 | 0.00040 | N/A | 0.00139 |
| 48 | 0.03000 | 0.00500 | 0.00104 | 0.00044 | N/A | 0.00152 |
| 49 | 0.03000 | 0.00500 | 0.00108 | 0.00048 | N/A | 0.00166 |
| 50 | 0.03000 | 0.00500 | 0.00112 | 0.00052 | N/A | 0.00179 |
| 51 | 0.03000 | 0.00500 | 0.00116 | 0.00056 | N/A | 0.00194 |
| 52 | 0.03000 | 0.00500 | 0.00120 | 0.00060 | N/A | 0.00210 |
| 53 | 0.03000 | 0.00500 | 0.00156 | 0.00064 | N/A | 0.00227 |
| 54 | 0.06000 | 0.00500 | 0.00192 | 0.00068 | N/A | 0.00244 |
| 55 | 0.10000 | 0.00500 | 0.00228 | 0.00072 | N/A | 0.00263 |
| 56 | 0.12000 | 0.00500 | 0.00264 | 0.00076 | N/A | 0.00283 |
| 57 | 0.17000 | 0.00500 | 0.00300 | 0.00080 | N/A | 0.00306 |
| 58 | 0.26000 | 0.00500 | 0.00330 | 0.00084 | N/A | 0.00330 |
| 59 | 0.26000 | 0.00500 | 0.00360 | 0.00088 | N/A | 0.00355 |
| 60 | 0.32000 | 0.00500 | 0.00390 | 0.00092 | N/A | 0.00383 |
| 61 | 0.32000 | 0.00500 | 0.00420 | 0.00096 | N/A | 0.00413 |
| 62 | 0.32000 | 0.00500 | 0.00450 | 0.00100 | N/A | 0.00445 |
| 63 | 0.32000 | 0.00500 | 0.00450 | 0.00104 | N/A | 0.00481 |
| 64 | 0.32000 | 0.00500 | 0.00450 | 0.00108 | N/A | 0.00520 |
| 65 | 0.32000 | 0.00500 | 0.00450 | 0.00112 | N/A | 0.00562 |
| 66 | 0.25000 | 0.00500 | 0.00450 | 0.00116 | N/A | 0.00607 |
| 67 | 0.24000 | 0.00500 | 0.00450 | 0.00120 | N/A | 0.00658 |
| 68 | 0.24000 | 0.00500 | 0.00450 | 0.00124 | N/A | 0.00713 |
| 69 | 0.24000 | 0.00500 | 0.00450 | 0.00128 | N/A | 0.00775 |
| 70 | 0.24000 | 0.00500 | 0.00450 | 0.00132 | N/A | 0.00844 |
| 71 | 0.24000 | 0.00500 | 0.00450 | 0.00136 | N/A | 0.00920 |
| 72 | 0.24000 | 0.00500 | 0.00450 | 0.00140 | N/A | 0.01004 |
| 73 | 0.24000 | 0.00500 | 0.00450 | 0.00144 | N/A | 0.01098 |
| 74 | 0.24000 | 0.00500 | 0.00450 | 0.00148 | N/A | 0.01201 |
| 75 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | N/A | 0.01315 |

Table A-7
Probability of Separation from Active Service for General
Members
Plans A, B, & C – Female

| Age | Service Retirement | Other Terminations | Service Disability | Ordinary Disability | Service Death | Ordinary Death |
|-----|--------------------|--------------------|--------------------|---------------------|---------------|----------------|
| 18 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 19 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 20 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 21 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00016 |
| 22 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00014 |
| 23 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00013 |
| 24 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00012 |
| 25 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00012 |
| 26 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00013 |
| 27 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00014 |
| 28 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00016 |
| 29 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 30 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00020 |
| 31 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00021 |
| 32 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00023 |
| 33 | 0.00000 | 0.00500 | 0.00020 | 0.00010 | N/A | 0.00025 |
| 34 | 0.00000 | 0.00500 | 0.00025 | 0.00010 | N/A | 0.00027 |
| 35 | 0.00000 | 0.00500 | 0.00030 | 0.00010 | N/A | 0.00030 |
| 36 | 0.00000 | 0.00500 | 0.00035 | 0.00010 | N/A | 0.00033 |
| 37 | 0.00000 | 0.00500 | 0.00040 | 0.00010 | N/A | 0.00036 |
| 38 | 0.00000 | 0.00500 | 0.00042 | 0.00014 | N/A | 0.00039 |
| 39 | 0.00000 | 0.00500 | 0.00044 | 0.00018 | N/A | 0.00043 |
| 40 | 0.03000 | 0.00500 | 0.00046 | 0.00022 | N/A | 0.00047 |
| 41 | 0.03000 | 0.00500 | 0.00048 | 0.00026 | N/A | 0.00052 |
| 42 | 0.03000 | 0.00500 | 0.00050 | 0.00030 | N/A | 0.00056 |
| 43 | 0.03000 | 0.00500 | 0.00060 | 0.00032 | N/A | 0.00061 |
| 44 | 0.03000 | 0.00500 | 0.00070 | 0.00034 | N/A | 0.00066 |
| 45 | 0.03000 | 0.00500 | 0.00080 | 0.00036 | N/A | 0.00073 |
| 46 | 0.03000 | 0.00500 | 0.00090 | 0.00038 | N/A | 0.00079 |
| 47 | 0.03000 | 0.00500 | 0.00100 | 0.00040 | N/A | 0.00086 |
| 48 | 0.03000 | 0.00500 | 0.00110 | 0.00042 | N/A | 0.00092 |
| 49 | 0.03000 | 0.00500 | 0.00120 | 0.00044 | N/A | 0.00100 |
| 50 | 0.03000 | 0.00500 | 0.00130 | 0.00046 | N/A | 0.00108 |
| 51 | 0.03000 | 0.00500 | 0.00140 | 0.00048 | N/A | 0.00117 |
| 52 | 0.03000 | 0.00500 | 0.00150 | 0.00050 | N/A | 0.00126 |
| 53 | 0.03000 | 0.00500 | 0.00156 | 0.00052 | N/A | 0.00137 |
| 54 | 0.06000 | 0.00500 | 0.00162 | 0.00054 | N/A | 0.00147 |
| 55 | 0.10000 | 0.00500 | 0.00168 | 0.00056 | N/A | 0.00160 |
| 56 | 0.12000 | 0.00500 | 0.00174 | 0.00058 | N/A | 0.00173 |
| 57 | 0.17000 | 0.00500 | 0.00180 | 0.00060 | N/A | 0.00187 |
| 58 | 0.26000 | 0.00500 | 0.00194 | 0.00064 | N/A | 0.00203 |
| 59 | 0.26000 | 0.00500 | 0.00208 | 0.00068 | N/A | 0.00221 |
| 60 | 0.32000 | 0.00500 | 0.00222 | 0.00072 | N/A | 0.00242 |
| 61 | 0.32000 | 0.00500 | 0.00236 | 0.00076 | N/A | 0.00264 |
| 62 | 0.32000 | 0.00500 | 0.00250 | 0.00080 | N/A | 0.00289 |
| 63 | 0.32000 | 0.00500 | 0.00250 | 0.00084 | N/A | 0.00317 |
| 64 | 0.32000 | 0.00500 | 0.00250 | 0.00088 | N/A | 0.00350 |
| 65 | 0.32000 | 0.00500 | 0.00250 | 0.00092 | N/A | 0.00385 |
| 66 | 0.25000 | 0.00500 | 0.00250 | 0.00096 | N/A | 0.00425 |
| 67 | 0.24000 | 0.00500 | 0.00250 | 0.00100 | N/A | 0.00471 |
| 68 | 0.24000 | 0.00500 | 0.00250 | 0.00104 | N/A | 0.00520 |
| 69 | 0.24000 | 0.00500 | 0.00250 | 0.00108 | N/A | 0.00575 |
| 70 | 0.24000 | 0.00500 | 0.00250 | 0.00112 | N/A | 0.00636 |
| 71 | 0.24000 | 0.00500 | 0.00250 | 0.00116 | N/A | 0.00703 |
| 72 | 0.24000 | 0.00500 | 0.00250 | 0.00120 | N/A | 0.00777 |
| 73 | 0.24000 | 0.00500 | 0.00250 | 0.00124 | N/A | 0.00859 |
| 74 | 0.24000 | 0.00500 | 0.00250 | 0.00128 | N/A | 0.00950 |
| 75 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | N/A | 0.01050 |

Table A-8
Probability of Separation from Active Service for General
Members
Plan D & G – Male

| Age | Service Retirement Plan D | Service Retirement Plan G | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|---------------------------|---------------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00043 | 0 | 0.07000 |
| 19 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00046 | 1 | 0.05500 |
| 20 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00044 | 2 | 0.04000 |
| 21 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00043 | 3 | 0.03250 |
| 22 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00040 | 4 | 0.02500 |
| 23 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00037 | 5 | 0.02330 |
| 24 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00035 | 6 | 0.02170 |
| 25 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00034 | 7 | 0.02000 |
| 26 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00036 | 8 | 0.01900 |
| 27 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00037 | 9 | 0.01800 |
| 28 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00040 | 10 | 0.01700 |
| 29 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00041 | 11 | 0.01600 |
| 30 | 0.00000 | 0.00000 | 0.00010 | 0.00020 | N/A | 0.00043 | 12 | 0.01500 |
| 31 | 0.00000 | 0.00000 | 0.00010 | 0.00020 | N/A | 0.00046 | 13 | 0.01400 |
| 32 | 0.00000 | 0.00000 | 0.00010 | 0.00020 | N/A | 0.00048 | 14 | 0.01300 |
| 33 | 0.00000 | 0.00000 | 0.00016 | 0.00020 | N/A | 0.00050 | 15 | 0.01200 |
| 34 | 0.00000 | 0.00000 | 0.00022 | 0.00020 | N/A | 0.00053 | 16 | 0.01100 |
| 35 | 0.00000 | 0.00000 | 0.00028 | 0.00020 | N/A | 0.00056 | 17 | 0.01000 |
| 36 | 0.00000 | 0.00000 | 0.00034 | 0.00020 | N/A | 0.00060 | 18 | 0.00920 |
| 37 | 0.00000 | 0.00000 | 0.00040 | 0.00020 | N/A | 0.00064 | 19 | 0.00840 |
| 38 | 0.00000 | 0.00000 | 0.00048 | 0.00020 | N/A | 0.00068 | 20 | 0.00760 |
| 39 | 0.00000 | 0.00000 | 0.00056 | 0.00020 | N/A | 0.00073 | 21 | 0.00680 |
| 40 | 0.01500 | 0.00000 | 0.00064 | 0.00020 | N/A | 0.00079 | 22 | 0.00600 |
| 41 | 0.01500 | 0.00000 | 0.00072 | 0.00020 | N/A | 0.00085 | 23 | 0.00560 |
| 42 | 0.01500 | 0.00000 | 0.00080 | 0.00020 | N/A | 0.00092 | 24 | 0.00520 |
| 43 | 0.01500 | 0.00000 | 0.00084 | 0.00024 | N/A | 0.00100 | 25 | 0.00480 |
| 44 | 0.01500 | 0.00000 | 0.00088 | 0.00028 | N/A | 0.00108 | 26 | 0.00440 |
| 45 | 0.01500 | 0.00000 | 0.00092 | 0.00032 | N/A | 0.00118 | 27 | 0.00400 |
| 46 | 0.01500 | 0.00000 | 0.00096 | 0.00036 | N/A | 0.00128 | 28 | 0.00400 |
| 47 | 0.01500 | 0.00000 | 0.00100 | 0.00040 | N/A | 0.00139 | 29 | 0.00400 |
| 48 | 0.01500 | 0.00000 | 0.00104 | 0.00044 | N/A | 0.00152 | 30 & Above | 0.00000 |
| 49 | 0.01500 | 0.00000 | 0.00108 | 0.00048 | N/A | 0.00166 | | |
| 50 | 0.01500 | 0.01200 | 0.00112 | 0.00052 | N/A | 0.00179 | | |
| 51 | 0.01200 | 0.00960 | 0.00116 | 0.00056 | N/A | 0.00194 | | |
| 52 | 0.01200 | 0.00960 | 0.00120 | 0.00060 | N/A | 0.00210 | | |
| 53 | 0.01500 | 0.01200 | 0.00156 | 0.00064 | N/A | 0.00227 | | |
| 54 | 0.02000 | 0.01600 | 0.00192 | 0.00068 | N/A | 0.00244 | | |
| 55 | 0.02500 | 0.02000 | 0.00228 | 0.00072 | N/A | 0.00263 | | |
| 56 | 0.02500 | 0.02000 | 0.00264 | 0.00076 | N/A | 0.00283 | | |
| 57 | 0.03000 | 0.02400 | 0.00300 | 0.00080 | N/A | 0.00306 | | |
| 58 | 0.03500 | 0.02800 | 0.00330 | 0.00084 | N/A | 0.00330 | | |
| 59 | 0.05000 | 0.04000 | 0.00360 | 0.00088 | N/A | 0.00355 | | |
| 60 | 0.07000 | 0.05600 | 0.00390 | 0.00092 | N/A | 0.00383 | | |
| 61 | 0.08000 | 0.06400 | 0.00420 | 0.00096 | N/A | 0.00413 | | |
| 62 | 0.11000 | 0.11000 | 0.00450 | 0.00100 | N/A | 0.00445 | | |
| 63 | 0.11000 | 0.11000 | 0.00450 | 0.00104 | N/A | 0.00481 | | |
| 64 | 0.16000 | 0.16000 | 0.00450 | 0.00108 | N/A | 0.00520 | | |
| 65 | 0.23000 | 0.18000 | 0.00450 | 0.00112 | N/A | 0.00562 | | |
| 66 | 0.20000 | 0.18000 | 0.00450 | 0.00116 | N/A | 0.00607 | | |
| 67 | 0.19000 | 0.30000 | 0.00450 | 0.00120 | N/A | 0.00658 | | |
| 68 | 0.18000 | 0.18000 | 0.00450 | 0.00124 | N/A | 0.00713 | | |
| 69 | 0.20000 | 0.20000 | 0.00450 | 0.00128 | N/A | 0.00775 | | |
| 70 | 0.23000 | 0.23000 | 0.00450 | 0.00132 | N/A | 0.00844 | | |
| 71 | 0.20000 | 0.20000 | 0.00450 | 0.00136 | N/A | 0.00920 | | |
| 72 | 0.20000 | 0.20000 | 0.00450 | 0.00140 | N/A | 0.01004 | | |
| 73 | 0.20000 | 0.20000 | 0.00450 | 0.00144 | N/A | 0.01098 | | |
| 74 | 0.20000 | 0.20000 | 0.00450 | 0.00148 | N/A | 0.01201 | | |
| 75 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | N/A | 0.01315 | | |

Table A-9
Probability of Separation from Active Service for General
Members
Plan D & G – Female

| Age | Service Retirement Plan D | Service Retirement Plan G | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|---------------------------|---------------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 0 | 0.07000 |
| 19 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 1 | 0.05500 |
| 20 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 2 | 0.04000 |
| 21 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00016 | 3 | 0.03250 |
| 22 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00014 | 4 | 0.02500 |
| 23 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00013 | 5 | 0.02330 |
| 24 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00012 | 6 | 0.02170 |
| 25 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00012 | 7 | 0.02000 |
| 26 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00013 | 8 | 0.01900 |
| 27 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00014 | 9 | 0.01800 |
| 28 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00016 | 10 | 0.01700 |
| 29 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 11 | 0.01600 |
| 30 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00020 | 12 | 0.01500 |
| 31 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00021 | 13 | 0.01400 |
| 32 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00023 | 14 | 0.01300 |
| 33 | 0.00000 | 0.00000 | 0.00020 | 0.00010 | N/A | 0.00025 | 15 | 0.01200 |
| 34 | 0.00000 | 0.00000 | 0.00025 | 0.00010 | N/A | 0.00027 | 16 | 0.01100 |
| 35 | 0.00000 | 0.00000 | 0.00030 | 0.00010 | N/A | 0.00030 | 17 | 0.01000 |
| 36 | 0.00000 | 0.00000 | 0.00035 | 0.00010 | N/A | 0.00033 | 18 | 0.00920 |
| 37 | 0.00000 | 0.00000 | 0.00040 | 0.00010 | N/A | 0.00036 | 19 | 0.00840 |
| 38 | 0.00000 | 0.00000 | 0.00042 | 0.00014 | N/A | 0.00039 | 20 | 0.00760 |
| 39 | 0.00000 | 0.00000 | 0.00044 | 0.00018 | N/A | 0.00043 | 21 | 0.00680 |
| 40 | 0.01500 | 0.00000 | 0.00046 | 0.00022 | N/A | 0.00047 | 22 | 0.00600 |
| 41 | 0.01500 | 0.00000 | 0.00048 | 0.00026 | N/A | 0.00052 | 23 | 0.00560 |
| 42 | 0.01500 | 0.00000 | 0.00050 | 0.00030 | N/A | 0.00056 | 24 | 0.00520 |
| 43 | 0.01500 | 0.00000 | 0.00060 | 0.00032 | N/A | 0.00061 | 25 | 0.00480 |
| 44 | 0.01500 | 0.00000 | 0.00070 | 0.00034 | N/A | 0.00066 | 26 | 0.00440 |
| 45 | 0.01500 | 0.00000 | 0.00080 | 0.00036 | N/A | 0.00073 | 27 | 0.00400 |
| 46 | 0.01500 | 0.00000 | 0.00090 | 0.00038 | N/A | 0.00079 | 28 | 0.00400 |
| 47 | 0.01500 | 0.00000 | 0.00100 | 0.00040 | N/A | 0.00086 | 29 | 0.00400 |
| 48 | 0.01500 | 0.00000 | 0.00110 | 0.00042 | N/A | 0.00092 | 30 & Above | 0.00000 |
| 49 | 0.01500 | 0.00000 | 0.00120 | 0.00044 | N/A | 0.00100 | | |
| 50 | 0.01500 | 0.01200 | 0.00130 | 0.00046 | N/A | 0.00108 | | |
| 51 | 0.01200 | 0.00960 | 0.00140 | 0.00048 | N/A | 0.00117 | | |
| 52 | 0.01200 | 0.00960 | 0.00150 | 0.00050 | N/A | 0.00126 | | |
| 53 | 0.01500 | 0.01200 | 0.00156 | 0.00052 | N/A | 0.00137 | | |
| 54 | 0.02000 | 0.01600 | 0.00162 | 0.00054 | N/A | 0.00147 | | |
| 55 | 0.02500 | 0.02000 | 0.00168 | 0.00056 | N/A | 0.00160 | | |
| 56 | 0.02500 | 0.02000 | 0.00174 | 0.00058 | N/A | 0.00173 | | |
| 57 | 0.03000 | 0.02400 | 0.00180 | 0.00060 | N/A | 0.00187 | | |
| 58 | 0.03500 | 0.02800 | 0.00194 | 0.00064 | N/A | 0.00203 | | |
| 59 | 0.05000 | 0.04000 | 0.00208 | 0.00068 | N/A | 0.00221 | | |
| 60 | 0.07000 | 0.05600 | 0.00222 | 0.00072 | N/A | 0.00242 | | |
| 61 | 0.08000 | 0.06400 | 0.00236 | 0.00076 | N/A | 0.00264 | | |
| 62 | 0.11000 | 0.11000 | 0.00250 | 0.00080 | N/A | 0.00289 | | |
| 63 | 0.11000 | 0.11000 | 0.00250 | 0.00084 | N/A | 0.00317 | | |
| 64 | 0.16000 | 0.16000 | 0.00250 | 0.00088 | N/A | 0.00350 | | |
| 65 | 0.23000 | 0.18000 | 0.00250 | 0.00092 | N/A | 0.00385 | | |
| 66 | 0.20000 | 0.18000 | 0.00250 | 0.00096 | N/A | 0.00425 | | |
| 67 | 0.19000 | 0.30000 | 0.00250 | 0.00100 | N/A | 0.00471 | | |
| 68 | 0.18000 | 0.18000 | 0.00250 | 0.00104 | N/A | 0.00520 | | |
| 69 | 0.20000 | 0.20000 | 0.00250 | 0.00108 | N/A | 0.00575 | | |
| 70 | 0.23000 | 0.23000 | 0.00250 | 0.00112 | N/A | 0.00636 | | |
| 71 | 0.20000 | 0.20000 | 0.00250 | 0.00116 | N/A | 0.00703 | | |
| 72 | 0.20000 | 0.20000 | 0.00250 | 0.00120 | N/A | 0.00777 | | |
| 73 | 0.20000 | 0.20000 | 0.00250 | 0.00124 | N/A | 0.00859 | | |
| 74 | 0.20000 | 0.20000 | 0.00250 | 0.00128 | N/A | 0.00950 | | |
| 75 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | N/A | 0.01050 | | |

Table A-10
Probability of Separation from Active Service for General
Members
Plan E – Male

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.00000 | N/A | N/A | N/A | 0.00043 | 0 | 0.15000 |
| 19 | 0.00000 | N/A | N/A | N/A | 0.00046 | 1 | 0.08000 |
| 20 | 0.00000 | N/A | N/A | N/A | 0.00044 | 2 | 0.06000 |
| 21 | 0.00000 | N/A | N/A | N/A | 0.00043 | 3 | 0.04500 |
| 22 | 0.00000 | N/A | N/A | N/A | 0.00040 | 4 | 0.03500 |
| 23 | 0.00000 | N/A | N/A | N/A | 0.00037 | 5 | 0.03100 |
| 24 | 0.00000 | N/A | N/A | N/A | 0.00035 | 6 | 0.02700 |
| 25 | 0.00000 | N/A | N/A | N/A | 0.00034 | 7 | 0.02300 |
| 26 | 0.00000 | N/A | N/A | N/A | 0.00036 | 8 | 0.02200 |
| 27 | 0.00000 | N/A | N/A | N/A | 0.00037 | 9 | 0.02100 |
| 28 | 0.00000 | N/A | N/A | N/A | 0.00040 | 10 | 0.02000 |
| 29 | 0.00000 | N/A | N/A | N/A | 0.00041 | 11 | 0.01900 |
| 30 | 0.00000 | N/A | N/A | N/A | 0.00043 | 12 | 0.01800 |
| 31 | 0.00000 | N/A | N/A | N/A | 0.00046 | 13 | 0.01680 |
| 32 | 0.00000 | N/A | N/A | N/A | 0.00048 | 14 | 0.01560 |
| 33 | 0.00000 | N/A | N/A | N/A | 0.00050 | 15 | 0.01440 |
| 34 | 0.00000 | N/A | N/A | N/A | 0.00053 | 16 | 0.01320 |
| 35 | 0.00000 | N/A | N/A | N/A | 0.00056 | 17 | 0.01200 |
| 36 | 0.00000 | N/A | N/A | N/A | 0.00060 | 18 | 0.01160 |
| 37 | 0.00000 | N/A | N/A | N/A | 0.00064 | 19 | 0.01120 |
| 38 | 0.00000 | N/A | N/A | N/A | 0.00068 | 20 | 0.01080 |
| 39 | 0.00000 | N/A | N/A | N/A | 0.00073 | 21 | 0.01040 |
| 40 | 0.00000 | N/A | N/A | N/A | 0.00079 | 22 | 0.01000 |
| 41 | 0.00000 | N/A | N/A | N/A | 0.00085 | 23 | 0.01000 |
| 42 | 0.00000 | N/A | N/A | N/A | 0.00092 | 24 | 0.01000 |
| 43 | 0.00000 | N/A | N/A | N/A | 0.00100 | 25 | 0.01000 |
| 44 | 0.00000 | N/A | N/A | N/A | 0.00108 | 26 | 0.01000 |
| 45 | 0.00000 | N/A | N/A | N/A | 0.00118 | 27 | 0.01000 |
| 46 | 0.00000 | N/A | N/A | N/A | 0.00128 | 28 | 0.01000 |
| 47 | 0.00000 | N/A | N/A | N/A | 0.00139 | 29 | 0.01000 |
| 48 | 0.00000 | N/A | N/A | N/A | 0.00152 | 30 & Above | 0.01000 |
| 49 | 0.00000 | N/A | N/A | N/A | 0.00166 | | |
| 50 | 0.00000 | N/A | N/A | N/A | 0.00179 | | |
| 51 | 0.00000 | N/A | N/A | N/A | 0.00194 | | |
| 52 | 0.00000 | N/A | N/A | N/A | 0.00210 | | |
| 53 | 0.00000 | N/A | N/A | N/A | 0.00227 | | |
| 54 | 0.00000 | N/A | N/A | N/A | 0.00244 | | |
| 55 | 0.02000 | N/A | N/A | N/A | 0.00263 | | |
| 56 | 0.02000 | N/A | N/A | N/A | 0.00283 | | |
| 57 | 0.02500 | N/A | N/A | N/A | 0.00306 | | |
| 58 | 0.02500 | N/A | N/A | N/A | 0.00330 | | |
| 59 | 0.03000 | N/A | N/A | N/A | 0.00355 | | |
| 60 | 0.04000 | N/A | N/A | N/A | 0.00383 | | |
| 61 | 0.06000 | N/A | N/A | N/A | 0.00413 | | |
| 62 | 0.09000 | N/A | N/A | N/A | 0.00445 | | |
| 63 | 0.09000 | N/A | N/A | N/A | 0.00481 | | |
| 64 | 0.20000 | N/A | N/A | N/A | 0.00520 | | |
| 65 | 0.28000 | N/A | N/A | N/A | 0.00562 | | |
| 66 | 0.19000 | N/A | N/A | N/A | 0.00607 | | |
| 67 | 0.19000 | N/A | N/A | N/A | 0.00658 | | |
| 68 | 0.19000 | N/A | N/A | N/A | 0.00713 | | |
| 69 | 0.19000 | N/A | N/A | N/A | 0.00775 | | |
| 70 | 0.19000 | N/A | N/A | N/A | 0.00844 | | |
| 71 | 0.19000 | N/A | N/A | N/A | 0.00920 | | |
| 72 | 0.19000 | N/A | N/A | N/A | 0.01004 | | |
| 73 | 0.19000 | N/A | N/A | N/A | 0.01098 | | |
| 74 | 0.19000 | N/A | N/A | N/A | 0.01201 | | |
| 75 | 1.00000 | N/A | N/A | N/A | 0.01315 | | |

Table A-11
Probability of Separation from Active Service for General Members
Plan E – Female

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.00000 | N/A | N/A | N/A | 0.00017 | 0 | 0.15000 |
| 19 | 0.00000 | N/A | N/A | N/A | 0.00017 | 1 | 0.08000 |
| 20 | 0.00000 | N/A | N/A | N/A | 0.00017 | 2 | 0.06000 |
| 21 | 0.00000 | N/A | N/A | N/A | 0.00016 | 3 | 0.04500 |
| 22 | 0.00000 | N/A | N/A | N/A | 0.00014 | 4 | 0.03500 |
| 23 | 0.00000 | N/A | N/A | N/A | 0.00013 | 5 | 0.03100 |
| 24 | 0.00000 | N/A | N/A | N/A | 0.00012 | 6 | 0.02700 |
| 25 | 0.00000 | N/A | N/A | N/A | 0.00012 | 7 | 0.02300 |
| 26 | 0.00000 | N/A | N/A | N/A | 0.00013 | 8 | 0.02200 |
| 27 | 0.00000 | N/A | N/A | N/A | 0.00014 | 9 | 0.02100 |
| 28 | 0.00000 | N/A | N/A | N/A | 0.00016 | 10 | 0.02000 |
| 29 | 0.00000 | N/A | N/A | N/A | 0.00017 | 11 | 0.01900 |
| 30 | 0.00000 | N/A | N/A | N/A | 0.00020 | 12 | 0.01800 |
| 31 | 0.00000 | N/A | N/A | N/A | 0.00021 | 13 | 0.01680 |
| 32 | 0.00000 | N/A | N/A | N/A | 0.00023 | 14 | 0.01560 |
| 33 | 0.00000 | N/A | N/A | N/A | 0.00025 | 15 | 0.01440 |
| 34 | 0.00000 | N/A | N/A | N/A | 0.00027 | 16 | 0.01320 |
| 35 | 0.00000 | N/A | N/A | N/A | 0.00030 | 17 | 0.01200 |
| 36 | 0.00000 | N/A | N/A | N/A | 0.00033 | 18 | 0.01160 |
| 37 | 0.00000 | N/A | N/A | N/A | 0.00036 | 19 | 0.01120 |
| 38 | 0.00000 | N/A | N/A | N/A | 0.00039 | 20 | 0.01080 |
| 39 | 0.00000 | N/A | N/A | N/A | 0.00043 | 21 | 0.01040 |
| 40 | 0.00000 | N/A | N/A | N/A | 0.00047 | 22 | 0.01000 |
| 41 | 0.00000 | N/A | N/A | N/A | 0.00052 | 23 | 0.01000 |
| 42 | 0.00000 | N/A | N/A | N/A | 0.00056 | 24 | 0.01000 |
| 43 | 0.00000 | N/A | N/A | N/A | 0.00061 | 25 | 0.01000 |
| 44 | 0.00000 | N/A | N/A | N/A | 0.00066 | 26 | 0.01000 |
| 45 | 0.00000 | N/A | N/A | N/A | 0.00073 | 27 | 0.01000 |
| 46 | 0.00000 | N/A | N/A | N/A | 0.00079 | 28 | 0.01000 |
| 47 | 0.00000 | N/A | N/A | N/A | 0.00086 | 29 | 0.01000 |
| 48 | 0.00000 | N/A | N/A | N/A | 0.00092 | 30 & Above | 0.01000 |
| 49 | 0.00000 | N/A | N/A | N/A | 0.00100 | | |
| 50 | 0.00000 | N/A | N/A | N/A | 0.00108 | | |
| 51 | 0.00000 | N/A | N/A | N/A | 0.00117 | | |
| 52 | 0.00000 | N/A | N/A | N/A | 0.00126 | | |
| 53 | 0.00000 | N/A | N/A | N/A | 0.00137 | | |
| 54 | 0.00000 | N/A | N/A | N/A | 0.00147 | | |
| 55 | 0.02000 | N/A | N/A | N/A | 0.00160 | | |
| 56 | 0.02000 | N/A | N/A | N/A | 0.00173 | | |
| 57 | 0.02500 | N/A | N/A | N/A | 0.00187 | | |
| 58 | 0.02500 | N/A | N/A | N/A | 0.00203 | | |
| 59 | 0.03000 | N/A | N/A | N/A | 0.00221 | | |
| 60 | 0.04000 | N/A | N/A | N/A | 0.00242 | | |
| 61 | 0.06000 | N/A | N/A | N/A | 0.00264 | | |
| 62 | 0.09000 | N/A | N/A | N/A | 0.00289 | | |
| 63 | 0.09000 | N/A | N/A | N/A | 0.00317 | | |
| 64 | 0.20000 | N/A | N/A | N/A | 0.00350 | | |
| 65 | 0.28000 | N/A | N/A | N/A | 0.00385 | | |
| 66 | 0.19000 | N/A | N/A | N/A | 0.00425 | | |
| 67 | 0.19000 | N/A | N/A | N/A | 0.00471 | | |
| 68 | 0.19000 | N/A | N/A | N/A | 0.00520 | | |
| 69 | 0.19000 | N/A | N/A | N/A | 0.00575 | | |
| 70 | 0.19000 | N/A | N/A | N/A | 0.00636 | | |
| 71 | 0.19000 | N/A | N/A | N/A | 0.00703 | | |
| 72 | 0.19000 | N/A | N/A | N/A | 0.00777 | | |
| 73 | 0.19000 | N/A | N/A | N/A | 0.00859 | | |
| 74 | 0.19000 | N/A | N/A | N/A | 0.00950 | | |
| 75 | 1.00000 | N/A | N/A | N/A | 0.01050 | | |

Table A-12
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Male

| Age | Service Retirement Plans A-B | Service Retirement Plan C | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|------------------------------|---------------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00037 | 0 | 0.03500 |
| 19 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00040 | 1 | 0.02750 |
| 20 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 2 | 0.02000 |
| 21 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 3 | 0.01500 |
| 22 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00040 | 4 | 0.01200 |
| 23 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00039 | 5 | 0.01130 |
| 24 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00038 | 6 | 0.01070 |
| 25 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00037 | 7 | 0.01000 |
| 26 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00038 | 8 | 0.00920 |
| 27 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00039 | 9 | 0.00840 |
| 28 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00040 | 10 | 0.00760 |
| 29 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 11 | 0.00680 |
| 30 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 12 | 0.00600 |
| 31 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00042 | 13 | 0.00560 |
| 32 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00043 | 14 | 0.00520 |
| 33 | 0.00000 | 0.00000 | 0.00210 | 0.00000 | 0.00010 | 0.00044 | 15 | 0.00480 |
| 34 | 0.00000 | 0.00000 | 0.00220 | 0.00000 | 0.00010 | 0.00045 | 16 | 0.00440 |
| 35 | 0.00000 | 0.00000 | 0.00230 | 0.00000 | 0.00010 | 0.00047 | 17 | 0.00400 |
| 36 | 0.00000 | 0.00000 | 0.00240 | 0.00000 | 0.00010 | 0.00049 | 18 | 0.00360 |
| 37 | 0.00000 | 0.00000 | 0.00250 | 0.00000 | 0.00010 | 0.00050 | 19 | 0.00320 |
| 38 | 0.00000 | 0.00000 | 0.00260 | 0.00000 | 0.00010 | 0.00053 | 20 | 0.00280 |
| 39 | 0.00000 | 0.00000 | 0.00270 | 0.00000 | 0.00010 | 0.00056 | 21 | 0.00240 |
| 40 | 0.00750 | 0.00000 | 0.00280 | 0.00000 | 0.00010 | 0.00059 | 22 | 0.00200 |
| 41 | 0.00750 | 0.00000 | 0.00290 | 0.00000 | 0.00010 | 0.00062 | 23 | 0.00200 |
| 42 | 0.00750 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00067 | 24 | 0.00200 |
| 43 | 0.00750 | 0.00000 | 0.00310 | 0.00000 | 0.00010 | 0.00071 | 25 | 0.00200 |
| 44 | 0.00750 | 0.00000 | 0.00320 | 0.00000 | 0.00010 | 0.00076 | 26 | 0.00200 |
| 45 | 0.00750 | 0.00000 | 0.00330 | 0.00000 | 0.00010 | 0.00082 | 27 | 0.00200 |
| 46 | 0.00750 | 0.00000 | 0.00340 | 0.00000 | 0.00010 | 0.00088 | 28 | 0.00200 |
| 47 | 0.00750 | 0.00000 | 0.00350 | 0.00000 | 0.00010 | 0.00095 | 29 | 0.00200 |
| 48 | 0.00750 | 0.00000 | 0.00400 | 0.00000 | 0.00010 | 0.00102 | 30 & Above | 0.00000 |
| 49 | 0.00750 | 0.00000 | 0.00500 | 0.00000 | 0.00010 | 0.00111 | | |
| 50 | 0.02000 | 0.02000 | 0.00750 | 0.00000 | 0.00010 | 0.00120 | | |
| 51 | 0.02000 | 0.02000 | 0.00750 | 0.00000 | 0.00010 | 0.00129 | | |
| 52 | 0.02000 | 0.02000 | 0.00750 | 0.00000 | 0.00010 | 0.00140 | | |
| 53 | 0.03000 | 0.03000 | 0.02000 | 0.00000 | 0.00010 | 0.00151 | | |
| 54 | 0.15000 | 0.10000 | 0.02000 | 0.00000 | 0.00010 | 0.00162 | | |
| 55 | 0.26000 | 0.15000 | 0.07500 | 0.00000 | 0.00010 | 0.00175 | | |
| 56 | 0.17000 | 0.15000 | 0.07500 | 0.00000 | 0.00010 | 0.00190 | | |
| 57 | 0.17000 | 0.28000 | 0.10000 | 0.00000 | 0.00010 | 0.00205 | | |
| 58 | 0.17000 | 0.17000 | 0.10000 | 0.00000 | 0.00010 | 0.00223 | | |
| 59 | 0.27000 | 0.27000 | 0.10000 | 0.00000 | 0.00010 | 0.00243 | | |
| 60 | 0.27000 | 0.27000 | 0.10000 | 0.00000 | 0.00010 | 0.00264 | | |
| 61 | 0.25000 | 0.25000 | 0.05000 | 0.00000 | 0.00010 | 0.00288 | | |
| 62 | 0.25000 | 0.25000 | 0.05000 | 0.00000 | 0.00010 | 0.00315 | | |
| 63 | 0.25000 | 0.25000 | 0.05000 | 0.00000 | 0.00010 | 0.00344 | | |
| 64 | 0.25000 | 0.25000 | 0.05000 | 0.00000 | 0.00010 | 0.00375 | | |
| 65 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00410 | | |

Table A-13
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Female

| Age | Service Retirement Plans A-B | Service Retirement Plan C | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|------------------------------|---------------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00014 | 0 | 0.03500 |
| 19 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00015 | 1 | 0.02750 |
| 20 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00016 | 2 | 0.02000 |
| 21 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00017 | 3 | 0.01500 |
| 22 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00017 | 4 | 0.01200 |
| 23 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00018 | 5 | 0.01130 |
| 24 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00019 | 6 | 0.01070 |
| 25 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00020 | 7 | 0.01000 |
| 26 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00021 | 8 | 0.00920 |
| 27 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00022 | 9 | 0.00840 |
| 28 | 0.00000 | 0.00000 | 0.00340 | 0.00000 | 0.00010 | 0.00024 | 10 | 0.00760 |
| 29 | 0.00000 | 0.00000 | 0.00380 | 0.00000 | 0.00010 | 0.00025 | 11 | 0.00680 |
| 30 | 0.00000 | 0.00000 | 0.00420 | 0.00000 | 0.00010 | 0.00027 | 12 | 0.00600 |
| 31 | 0.00000 | 0.00000 | 0.00460 | 0.00000 | 0.00010 | 0.00028 | 13 | 0.00560 |
| 32 | 0.00000 | 0.00000 | 0.00500 | 0.00000 | 0.00010 | 0.00030 | 14 | 0.00520 |
| 33 | 0.00000 | 0.00000 | 0.00560 | 0.00000 | 0.00010 | 0.00032 | 15 | 0.00480 |
| 34 | 0.00000 | 0.00000 | 0.00620 | 0.00000 | 0.00010 | 0.00034 | 16 | 0.00440 |
| 35 | 0.00000 | 0.00000 | 0.00680 | 0.00000 | 0.00010 | 0.00036 | 17 | 0.00400 |
| 36 | 0.00000 | 0.00000 | 0.00740 | 0.00000 | 0.00010 | 0.00038 | 18 | 0.00360 |
| 37 | 0.00000 | 0.00000 | 0.00800 | 0.00000 | 0.00010 | 0.00041 | 19 | 0.00320 |
| 38 | 0.00000 | 0.00000 | 0.00840 | 0.00000 | 0.00010 | 0.00043 | 20 | 0.00280 |
| 39 | 0.00000 | 0.00000 | 0.00880 | 0.00000 | 0.00010 | 0.00046 | 21 | 0.00240 |
| 40 | 0.00750 | 0.00000 | 0.00920 | 0.00000 | 0.00010 | 0.00049 | 22 | 0.00200 |
| 41 | 0.00750 | 0.00000 | 0.00960 | 0.00000 | 0.00010 | 0.00052 | 23 | 0.00200 |
| 42 | 0.00750 | 0.00000 | 0.01000 | 0.00000 | 0.00010 | 0.00056 | 24 | 0.00200 |
| 43 | 0.00750 | 0.00000 | 0.01040 | 0.00000 | 0.00010 | 0.00059 | 25 | 0.00200 |
| 44 | 0.00750 | 0.00000 | 0.01080 | 0.00000 | 0.00010 | 0.00063 | 26 | 0.00200 |
| 45 | 0.00750 | 0.00000 | 0.01120 | 0.00000 | 0.00010 | 0.00067 | 27 | 0.00200 |
| 46 | 0.00750 | 0.00000 | 0.01160 | 0.00000 | 0.00010 | 0.00071 | 28 | 0.00200 |
| 47 | 0.00750 | 0.00000 | 0.01200 | 0.00000 | 0.00010 | 0.00076 | 29 | 0.00200 |
| 48 | 0.00750 | 0.00000 | 0.01300 | 0.00000 | 0.00010 | 0.00080 | 30 & Above | 0.00000 |
| 49 | 0.00750 | 0.00000 | 0.01500 | 0.00000 | 0.00010 | 0.00085 | | |
| 50 | 0.02000 | 0.02000 | 0.01800 | 0.00000 | 0.00010 | 0.00091 | | |
| 51 | 0.02000 | 0.02000 | 0.02000 | 0.00000 | 0.00010 | 0.00097 | | |
| 52 | 0.02000 | 0.02000 | 0.02400 | 0.00000 | 0.00010 | 0.00103 | | |
| 53 | 0.03000 | 0.03000 | 0.02800 | 0.00000 | 0.00010 | 0.00109 | | |
| 54 | 0.15000 | 0.10000 | 0.03200 | 0.00000 | 0.00010 | 0.00116 | | |
| 55 | 0.26000 | 0.15000 | 0.11000 | 0.00000 | 0.00010 | 0.00123 | | |
| 56 | 0.17000 | 0.15000 | 0.06000 | 0.00000 | 0.00010 | 0.00131 | | |
| 57 | 0.17000 | 0.28000 | 0.06000 | 0.00000 | 0.00010 | 0.00140 | | |
| 58 | 0.17000 | 0.17000 | 0.06000 | 0.00000 | 0.00010 | 0.00148 | | |
| 59 | 0.27000 | 0.27000 | 0.06000 | 0.00000 | 0.00010 | 0.00158 | | |
| 60 | 0.27000 | 0.27000 | 0.06000 | 0.00000 | 0.00010 | 0.00168 | | |
| 61 | 0.25000 | 0.25000 | 0.06000 | 0.00000 | 0.00010 | 0.00178 | | |
| 62 | 0.25000 | 0.25000 | 0.06000 | 0.00000 | 0.00010 | 0.00190 | | |
| 63 | 0.25000 | 0.25000 | 0.06000 | 0.00000 | 0.00010 | 0.00202 | | |
| 64 | 0.25000 | 0.25000 | 0.06000 | 0.00000 | 0.00010 | 0.00215 | | |
| 65 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00228 | | |

Table A-14
Probability of Initial Medical Enrollment

Males and Females:

| Years of Service | Assumed Enrollment % |
|-------------------------|-----------------------------|
| < 10 | 7% |
| 10-14 | 43% |
| 15-19 | 64% |
| 20-24 | 74% |
| 25+ | 95% |
| Disabled | 95% |

This applies to the medical and Medicare Part B premium reimbursement benefits.

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 201 | Anthem Blue Cross Prudent Buyer Plan | Retiree Only | 0.3% | 0.5% | | |
| 202 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Spouse | 0.3% | 0.1% | | |
| 203 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Family | 0.9% | 0.1% | | |
| 204 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Children | | 0.1% | | |
| 205 | Anthem Blue Cross Prudent Buyer Plan | Minor Survivor | | | | |
| 211 | Anthem Blue Cross I | Retiree Only | 0.5% | 0.4% | 0.3% | 0.2% |
| 212 | Anthem Blue Cross I | Retiree and Spouse | | 0.3% | | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | 0.5% | 0.2% | | |
| 214 | Anthem Blue Cross I | Retiree and Children | | 0.1% | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | |
| 221 | Anthem Blue Cross II | Retiree Only | 4.5% | 7.7% | 0.8% | 1.3% |
| 222 | Anthem Blue Cross II | Retiree and Spouse | 12.5% | 7.0% | 2.3% | 0.9% |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | 14.9% | 3.0% | 0.8% | |
| 224 | Anthem Blue Cross II | Retiree and Children | 1.5% | 1.3% | 0.3% | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | |
| 240 | Anthem Blue Cross III | One Medicare | | 0.3% | 7.1% | 11.5% |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | 0.1% | 0.2% | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | 5.5% | 1.0% |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | 0.2% | 7.1% | 5.1% |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | 0.4% | 0.1% |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | 0.3% | 1.3% | 0.1% |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | 0.6% | 0.1% |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | | 0.3% | |
| 301 | Cigna Network Model Plan | Retiree Only | 0.1% | | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | 0.2% | | | |
| 303 | Cigna Network Model Plan | Retiree and Family | 0.1% | | | |
| 304 | Cigna Network Model Plan | Retiree and Children | | | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | |
| 393 | Kaiser (WA) | Retiree and Family | | | | |
| 394 | Kaiser (WA) | Retiree and Family | | | | |
| 395 | Kaiser (WA) | Retiree and Family | | | | |
| 396 | Kaiser (WA) | Retiree and Family | | | | |
| 397 | Kaiser (WA) | Retiree and Family | | | | |
| 398 | Kaiser (WA) | Retiree and Family | | | | |
| 399 | Kaiser (WA) | Retiree and Family | | | | |
| 400 | Kaiser (WA) | Retiree and Family | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | 11.0% | 26.2% | | |
| 402 | Kaiser (CA) | Retiree Cost ("M" Coverage) | | | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | 0.6% | 18.0% | 38.2% |
| 404 | Kaiser (CA) | Retiree Excess I | | | 0.4% | 1.0% |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | 1.3% | 2.5% |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | |
| 411 | Kaiser (CA) | Family Basic | 33.0% | 32.0% | | |
| 412 | Kaiser (CA) | One Cost ("M" Coverage), Others Basic | | | | |
| 413 | Kaiser (CA) | One Advantage, Others Basic | | | 20.8% | 5.0% |
| 414 | Kaiser (CA) | One Excess I, Others Basic | | | 0.5% | |
| 415 | Kaiser (CA) | Two+ Cost ("M" Coverage) | | | | |
| 416 | Kaiser (CA) | One Advantage, One Cost ("M" Coverage) | | | | |
| 417 | Kaiser (CA) | One Excess I, One Cost ("M" Coverage) | | | | |
| 418 | Kaiser (CA) | Two+ Advantage | | | 15.9% | 16.5% |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | 0.2% | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | |
| 421 | Kaiser (CA) | Survivor | | | | |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | | | 1.2% | 0.5% |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | | | | |
| 424 | Kaiser (CA) | One Cost ("M" Coverage), One Excess II - Part B | | | | |
| 425 | Kaiser (CA) | One Cost ("M" Coverage), One Excess III (MNP) | | | | |
| 426 | Kaiser (CA) | One Risk, One Excess II - Part B | | | | 0.4% |
| 427 | Kaiser (CA) | One Risk, One Excess III (MNP) | | | | |
| 428 | Kaiser (CA) | One Excess I, One Excess II - Part B | | | | |
| 429 | Kaiser (CA) | One Excess I, One Excess III (MNP) | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | 0.1% | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | |

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|--|--------------------------------------|---|---------------|---------------|---------------|---------------|
| | | | Male | Female | Male | Female |
| 450 | Kaiser - Colorado Basic | Retiree Basic | | | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | |
| 452 | Kaiser (Other) | Retiree Only | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | | | | |
| 454 | Kaiser - Colorado | Retiree Basic Family | | | | |
| 455 | Kaiser - Colorado | One Risk, One Basic | | | | |
| 456 | Kaiser (Other) | Retiree and Spouse | | | | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | | | | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | | |
| 460 | Kaiser (Other) | Retiree and Spouse | | | | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | |
| 443 | Kaiser - Georgia | One Medicare Member (Renal Failure) | | | | |
| 444 | Kaiser - Georgia | One Medicare Member + One Medicare with Part B only | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | |
| 446 | Kaiser - Georgia | One Medicare Member + One Medicare without Part A&B | | | | |
| 461 | Kaiser - Georgia Basic | Basic | | | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | | | | |
| 464 | Kaiser - Georgia | Retiree Basic Family | | | | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | | | | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | |
| 467 | Kaiser - Georgia | One Retiree Risk, Two Retiree Basic | | | | |
| 468 | Kaiser - Georgia | Two Retiree Risk, One Basic | | | | |
| 469 | Kaiser - Georgia | Three Retiree Risk, One Basic | | | | |
| 470 | Kaiser - Georgia | Any other Family, at least one Retiree Risk | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | | | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | | | | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | | | | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | | | | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | | | | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | |
| 479 | Kaiser - Hawaii | One Risk, One Over 65 without Medicare A&B | | | | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | | | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | | | | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | | | | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | | | | |
| 487 | Kaiser - Oregon | Retiree Cost | | | | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | |
| 490 | Kaiser - Oregon | Retiree w/ Part B only | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | | | | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | | | | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | | | | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | | | | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | | | | |
| 611 | SCAN Health Plan | Retiree Only | | | 0.5% | 0.8% |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | 0.5% | 0.4% |
| 701 | United Healthcare Medicare Advantage | Retiree Only | | 0.2% | 3.8% | 9.2% |
| 702 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (1 Medicare) | 0.6% | 2.0% | 3.9% | 1.0% |
| 703 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (2 Medicare) | | | 3.7% | 4.1% |
| 704 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (1 Medicare) | 0.1% | 0.5% | 1.7% | 0.1% |
| 705 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (2 Medicare) | | | 0.5% | |
| 706 | United Healthcare Medicare Advantage | Minor Survivor | | | | |
| 707 | United Healthcare | Single | 3.5% | 8.6% | | |
| 708 | United Healthcare | Two-Party | 7.0% | 5.5% | | |
| 709 | United Healthcare | Family | 8.5% | 2.7% | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |
| Probability of enrolling at least one dependent | | | 80.1% | 55.5% | 67.8% | 35.3% |

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Firefighters Local 1014 Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|-------------------------|--|--------------|--------------|--------------|--------------|
| | | | Male | Female | Male | Female |
| 801 | Firefighters Local 1014 | Med-Member under 65 | 6.5% | 6.5% | | |
| 802 | Firefighters Local 1014 | Med-Member +1 under 65 | 35.0% | 35.0% | | |
| 803 | Firefighters Local 1014 | Med-Member +2 under 65 | 58.5% | 58.5% | | |
| 804 | Firefighters Local 1014 | Med-Member with Medicare | | | 12.0% | 12.0% |
| 805 | Firefighters Local 1014 | Med-Member +1; 1 MDC | | | | |
| 806 | Firefighters Local 1014 | Med-Member +2; 2 MDC | | | 28.0% | 28.0% |
| 807 | Firefighters Local 1014 | Med-Member +2; 1 MDC | | | | |
| 808 | Firefighters Local 1014 | Med-Member +2; 2 MDC | | | 60.0% | 60.0% |
| 809 | Firefighters Local 1014 | Med-Surv. Sp. Under 65 | | | | |
| 810 | Firefighters Local 1014 | Med-Surv. Sp. +1 Under 65 | | | | |
| 811 | Firefighters Local 1014 | Med-Surv. Sp. +2 Under 65 | | | | |
| 812 | Firefighters Local 1014 | Med-Surv. Sp. With MDC | | | | |
| 813 | Firefighters Local 1014 | Med-Surv. Sp. +1 1 MDC | | | | |
| 814 | Firefighters Local 1014 | Med-Surv. Sp. +2; 1 MDC | | | | |
| 815 | Firefighters Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |
| | | Probability of enrolling at least one dependent | 93.5% | 93.5% | 88.0% | 88.0% |

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 201 | Anthem Blue Cross Prudent Buyer Plan | Retiree Only | 0.3% | 0.5% | | |
| 202 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Spouse | 0.3% | 0.1% | | |
| 203 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Family | 0.9% | 0.1% | | |
| 204 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Children | | 0.1% | | |
| 205 | Anthem Blue Cross Prudent Buyer Plan | Minor Survivor | | | | |
| 211 | Anthem Blue Cross I | Retiree Only | 0.5% | 0.4% | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | | 0.3% | | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | 0.5% | 0.2% | | |
| 214 | Anthem Blue Cross I | Retiree and Children | | 0.1% | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | |
| 221 | Anthem Blue Cross II | Retiree Only | 4.5% | 7.7% | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | 12.5% | 7.0% | | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | 14.9% | 3.0% | | |
| 224 | Anthem Blue Cross II | Retiree and Children | 1.5% | 1.3% | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | |
| 240 | Anthem Blue Cross III | One Medicare | | 0.3% | 8.2% | 13.0% |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | 0.1% | 0.2% | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | 7.8% | 1.9% |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | 0.2% | 7.1% | 5.1% |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | 0.7% | 0.1% |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | 0.3% | 2.1% | 0.1% |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | 0.6% | 0.1% |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | | 0.3% | |
| 301 | Cigna Network Model Plan | Retiree Only | 0.1% | | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | 0.2% | | | |
| 303 | Cigna Network Model Plan | Retiree and Family | 0.1% | | | |
| 304 | Cigna Network Model Plan | Retiree and Children | | | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | |
| 393 | Kaiser (WA) | Retiree and Family | | | | |
| 394 | Kaiser (WA) | Retiree and Family | | | | |
| 395 | Kaiser (WA) | Retiree and Family | | | | |
| 396 | Kaiser (WA) | Retiree and Family | | | | |
| 397 | Kaiser (WA) | Retiree and Family | | | | |
| 398 | Kaiser (WA) | Retiree and Family | | | | |
| 399 | Kaiser (WA) | Retiree and Family | | | | |
| 400 | Kaiser (WA) | Retiree and Family | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | 11.0% | 26.2% | | |
| 402 | Kaiser (CA) | Retiree Cost ("M" Coverage) | | | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | 0.6% | 19.7% | 41.7% |
| 404 | Kaiser (CA) | Retiree Excess I | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | |
| 411 | Kaiser (CA) | Family Basic | 33.0% | 32.0% | | |
| 412 | Kaiser (CA) | One Cost ("M" Coverage), Others Basic | | | | |
| 413 | Kaiser (CA) | One Advantage, Others Basic | | | 22.6% | 5.5% |
| 414 | Kaiser (CA) | One Excess I, Others Basic | | | | |
| 415 | Kaiser (CA) | Two+ Cost ("M" Coverage) | | | | |
| 416 | Kaiser (CA) | One Advantage, One Cost ("M" Coverage) | | | | |
| 417 | Kaiser (CA) | One Excess I, One Cost ("M" Coverage) | | | | |
| 418 | Kaiser (CA) | Two+ Advantage | | | 16.1% | 16.9% |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | |
| 421 | Kaiser (CA) | Survivor | | | | |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | | | | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | | | | |
| 424 | Kaiser (CA) | One Cost ("M" Coverage), One Excess II - Part B | | | | |
| 425 | Kaiser (CA) | One Cost ("M" Coverage), One Excess III (MNP) | | | | |
| 426 | Kaiser (CA) | One Risk, One Excess II - Part B | | | | |
| 427 | Kaiser (CA) | One Risk, One Excess III (MNP) | | | | |
| 428 | Kaiser (CA) | One Excess I, One Excess II - Part B | | | | |
| 429 | Kaiser (CA) | One Excess I, One Excess III (MNP) | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | |

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|---------------|---------------|---------------|---------------|
| | | | Male | Female | Male | Female |
| 450 | Kaiser - Colorado Basic | Retiree Basic | | | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | |
| 452 | Kaiser (Other) | Retiree Only | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | | | | |
| 454 | Kaiser - Colorado | Retiree Basic Family | | | | |
| 455 | Kaiser - Colorado | One Risk, One Basic | | | | |
| 456 | Kaiser (Other) | Retiree and Spouse | | | | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | | | | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | | |
| 460 | Kaiser (Other) | Retiree and Spouse | | | | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | |
| 443 | Kaiser - Georgia | One Medicare Member (Renal Failure) | | | | |
| 444 | Kaiser - Georgia | One Medicare Member + One Medicare with Part B only | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | |
| 446 | Kaiser - Georgia | One Medicare Member + One Medicare without Part A&B | | | | |
| 461 | Kaiser - Georgia Basic | Basic | | | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | | | | |
| 464 | Kaiser - Georgia | Retiree Basic Family | | | | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | | | | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | |
| 467 | Kaiser - Georgia | One Retiree Risk, Two Retiree Basic | | | | |
| 468 | Kaiser - Georgia | Two Retiree Risk, One Basic | | | | |
| 469 | Kaiser - Georgia | Three Retiree Risk, One Basic | | | | |
| 470 | Kaiser - Georgia | Any other Family, at least one Retiree Risk | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | | | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | | | | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | | | | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | | | | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | | | | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | |
| 479 | Kaiser - Hawaii | One Risk, One Over 65 without Medicare A&B | | | | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | | | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | | | | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | | | | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | | | | |
| 487 | Kaiser - Oregon | Retiree Cost | | | | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | |
| 490 | Kaiser - Oregon | Retiree w/ Part B only | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | | | | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | | | | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | | | | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | | | | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | | | | |
| 611 | SCAN Health Plan | Retiree Only | | | 0.5% | 0.8% |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | 0.5% | 0.4% |
| 701 | United Healthcare Medicare Advantage | Retiree Only | | 0.2% | 3.8% | 9.2% |
| 702 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (1 Medicare) | 0.6% | 2.0% | 3.9% | 1.0% |
| 703 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (2 Medicare) | | | 3.7% | 4.1% |
| 704 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (1 Medicare) | 0.1% | 0.5% | 1.7% | 0.1% |
| 705 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (2 Medicare) | | | 0.5% | |
| 706 | United Healthcare Medicare Advantage | Minor Survivor | | | | |
| 707 | United Healthcare | Single | 3.5% | 8.6% | | |
| 708 | United Healthcare | Two-Party | 7.0% | 5.5% | | |
| 709 | United Healthcare | Family | 8.5% | 2.7% | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |

Probability of enrolling at least one dependent 80.1% 55.5% 67.8% 35.3%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Firefighters Local 1014 Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|-------------------------|---------------------------|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 801 | Firefighters Local 1014 | Med-Member under 65 | 6.5% | 6.5% | | |
| 802 | Firefighters Local 1014 | Med-Member +1 under 65 | 35.0% | 35.0% | | |
| 803 | Firefighters Local 1014 | Med-Member +2 under 65 | 58.5% | 58.5% | | |
| 804 | Firefighters Local 1014 | Med-Member with Medicare | | | 12.0% | 12.0% |
| 805 | Firefighters Local 1014 | Med-Member +1; 1 MDC | | | | |
| 806 | Firefighters Local 1014 | Med-Member +1; 2 MDC | | | 28.0% | 28.0% |
| 807 | Firefighters Local 1014 | Med-Member +2; 1 MDC | | | | |
| 808 | Firefighters Local 1014 | Med-Member +2; 2 MDC | | | 60.0% | 60.0% |
| 809 | Firefighters Local 1014 | Med-Surv. Sp. Under 65 | | | | |
| 810 | Firefighters Local 1014 | Med-Surv. Sp. +1 Under 65 | | | | |
| 811 | Firefighters Local 1014 | Med-Surv. Sp. +2 Under 65 | | | | |
| 812 | Firefighters Local 1014 | Med-Surv. Sp. With MDC | | | | |
| 813 | Firefighters Local 1014 | Med-Surv. Sp. +1 1 MDC | | | | |
| 814 | Firefighters Local 1014 | Med-Surv. Sp. +2; 1 MDC | | | | |
| 815 | Firefighters Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |

Probability of enrolling at least one dependent 93.5% 93.5% 88.0% 88.0%

Table A-16
Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees
Who Become Eligible for a Post 65 Plan

We assume that Pre 65 retirees and dependents will choose Post 65 plans at age 65 according to the following table:

| From Pre Age 65 Eligible Plan | To Post Age 65 Eligible Plan | Tier 1 | Tier 2 |
|---------------------------------|--|--------|--------|
| Anthem Blue Cross I | Anthem Blue Cross I | 45.0% | 0.0% |
| | Anthem Blue Cross III | 55.0% | 100.0% |
| Anthem Blue Cross II | Anthem Blue Cross II | 44.0% | 0.0% |
| | Anthem Blue Cross III | 56.0% | 100.0% |
| Anthem Blue Cross Prudent Buyer | Anthem Blue Cross Prudent Buyer | 47.0% | 0.0% |
| | Anthem Blue Cross II | 4.0% | 0.0% |
| | Anthem Blue Cross III | 49.0% | 100.0% |
| Cigna Network Model | Cigna Network Model Plan | 36.5% | 0.0% |
| | Cigna Medicare Select Plus Rx (AZ) | 6.0% | 0.0% |
| | Anthem Blue Cross II | 2.5% | 0.0% |
| | Anthem Blue Cross III | 25.0% | 25.0% |
| | UnitedHealthcare Medicare Advantage Senior Advantage | 18.0% | 75.0% |
| | SCAN Health Plan | 2.0% | 0.0% |
| UnitedHealthcare | UnitedHealthcare Medicare Advantage | 80.0% | 81.0% |
| | Cigna Network Model Plan | 1.0% | 0.0% |
| | Anthem Blue Cross II | 2.0% | 0.0% |
| | Anthem Blue Cross III | 9.0% | 11.0% |
| | SCAN Health Plan | 2.0% | 2.0% |
| | Senior Advantage | 2.0% | 6.0% |
| | Excess II | 3.0% | 0.0% |
| | One Excess II, One Basic | 1.0% | 0.0% |
| Kaiser Retiree Basic | Senior Advantage | 77.5% | 98.0% |
| | Retiree Excess I | 3.0% | 0.0% |
| | Retiree Excess II | 14.5% | 0.0% |
| | Excess III (MNP) | 3.0% | 0.0% |
| | Anthem Blue Cross III | 2.0% | 2.0% |
| Kaiser Family Basic | 2+ Advantage | 80.0% | 99.0% |
| | One Excess I, One Advantage | 4.1% | 0.0% |
| | One Advantage, One Excess II | 9.0% | 0.0% |
| | One Advantage, One Excess III (MNP) | 3.1% | 0.0% |
| | Two+ Excess II - Part B | 0.5% | 0.0% |
| | Anthem Blue Cross III | 1.6% | 1.0% |
| | UnitedHealthcare Medicare Advantage | 0.2% | 0.0% |
| | Senior Advantage | 1.5% | 0.0% |
| Firefighters Local 1014 | Firefighters Local 1014 | 100.0% | 100.0% |

We assume that 100% of the retirees are eligible for Medicare with Part B Premium Reimbursement for the plans listed below. We assume these Post Medicare Only Plans are for enrollees who are entitled for Medicare Parts A and B:

- Anthem Blue Cross III
- Cigna Medicare Select Plus Rx (AZ)
- Firefighters Local 1014 Post Medicare Plan
- Kaiser Senior Advantage
- SCAN
- UnitedHealthcare – Medicare Advantage

We assume all other plans' retirees do not receive Part B Premium Reimbursement.

The Part B reimbursement for Tier 1 is for retiree and any spouse or child(ren), while the Part B reimbursement for Tier 2 is only for retirees and surviving spouses. Tier 2 retirees are required to enroll in Medicare when eligible.

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g., \$170.10 for calendar year 2022).

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2021 through July 1, 2022 is \$154.00 per member per month. This is based on our average of 2021 calendar year Medicare Part B premium rates provided in the census from LACERA of \$137.90 per member per month and the 2022 calendar year Medicare Part B standard premium rate of \$170.10.

Table A-17
Survivor and New Dependent Enrollment

The valuation methods and assumptions are adjusted with the following considerations from LACERA discussions:

Scenario I

If a dependent or spouse dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent.

- We assume 1.0% will enroll a new spouse/domestic partner.
- We assume 2.5% of the retirees will enroll a new dependent.

Scenario II

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse has retiree medical, Part B, or dental/vision coverage, the existing spouse or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent.

- We assume 90% of the retirees with spouses have a spouse continuance option.
- We assume 2.2% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 2.0% (or 90% of the 2.2%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 2.5% of the surviving spouse/domestic partners will enroll a new dependent.

Scenario III

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse does NOT have retiree medical coverage, we assume no additional spouse/domestic partner or dependent will be enrolled.

Table A-18
Probability of Initial Dental/Vision Enrollment

Males and Females

| <u>Years of Service</u> | <u>Assumed Enrollment %</u> |
|-------------------------|-----------------------------|
| < 10 | 9% |
| 10-14 | 48% |
| 15-19 | 70% |
| 20-24 | 76% |
| 25+ | 95% |
| Disabled | 93% |

Table A-19
Probability of Dental/Vision Plan and Coverage Tier Selection Upon Dental/Vision Retirement Enrollment

| <u>Tier</u> | <u>Cigna Indemnity Dental/Vision</u> | | | <u>Cigna HMO Dental/Vision</u> | | |
|----------------|--------------------------------------|-------------------------------|-----------------------|--------------------------------|-------------------------------|-----------------------|
| | <u>Retiree Only</u> | <u>Retiree and Dependents</u> | <u>Minor Survivor</u> | <u>Retiree Only</u> | <u>Retiree and Dependents</u> | <u>Minor Survivor</u> |
| Deduction Code | 501 | 502 | 503 | 901 | 902 | 903 |
| Percentage | | | | | | |
| Male | 18.5% | 70.5% | 0% | 3.0% | 8.0% | 0% |
| Female | 45.0% | 42.7% | 0% | 7.5% | 4.8% | 0% |

**Table A-20
 Premium Information**

The following premium information is for retirees living in California who have less than 10 years of service and must pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in this table below. The premium rates in Table A-20 include the carriers' administration fees and LACERA's per contract monthly administration fee. The per contract monthly administration fee was \$8.00 effective July 1, 2021 and \$10.00 effective July 1, 2022 and is included in the premium rates.

**Pre and Post Age 65 Monthly Rates Effective July 1, 2021
 UnitedHealthcare is Pre Age 65 Only**

| Tier | Anthem Blue Cross - Plan I | Anthem Blue Cross - Plan II | Anthem Blue Cross - Prudent Buyer | Cigna | United Healthcare |
|----------------------------|----------------------------|-----------------------------|-----------------------------------|-------------|-------------------|
| Retiree Only | \$ 1,273.39 | \$ 1,273.39 | \$ 883.07 | \$ 1,655.81 | |
| Retiree & Spouse | \$ 2,295.06 | \$ 2,295.06 | \$ 1,736.25 | \$ 2,989.10 | |
| Retiree & Family | \$ 2,707.06 | \$ 2,707.06 | \$ 1,959.30 | \$ 3,529.49 | |
| Retiree & Children | \$ 1,684.53 | \$ 1,684.53 | \$ 1,134.63 | \$ 2,196.42 | |
| Minor Survivor | \$ 422.51 | \$ 430.89 | \$ 241.80 | \$ 523.62 | \$ 362.92 |
| UnitedHealthcare Single | | | | | \$ 1,268.09 |
| UnitedHealthcare Two-Party | | | | | \$ 2,315.42 |
| UnitedHealthcare Family | | | | | \$ 2,745.25 |

**Pre and Post Age 65 Monthly Rates Effective July 1, 2022
 UnitedHealthcare is Pre Age 65 Only**

| Tier | Anthem Blue Cross - Plan I | Anthem Blue Cross - Plan II | Anthem Blue Cross - Prudent Buyer | Cigna | United Healthcare |
|----------------------------|----------------------------|-----------------------------|-----------------------------------|-------------|-------------------|
| Retiree Only | \$ 1,275.39 | \$ 1,275.39 | \$ 902.57 | \$ 1,657.81 | |
| Retiree & Spouse | \$ 2,297.06 | \$ 2,297.06 | \$ 1,777.82 | \$ 2,991.10 | |
| Retiree & Family | \$ 2,709.06 | \$ 2,709.06 | \$ 2,000.33 | \$ 3,531.49 | |
| Retiree & Children | \$ 1,686.53 | \$ 1,686.53 | \$ 1,159.16 | \$ 2,198.42 | |
| Minor Survivor | \$ 424.51 | \$ 432.89 | \$ 248.48 | \$ 525.62 | \$ 372.13 |
| UnitedHealthcare Single | | | | | \$ 1,295.66 |
| UnitedHealthcare Two-Party | | | | | \$ 2,364.24 |
| UnitedHealthcare Family | | | | | \$ 2,802.79 |

Post Age 65 Monthly Rates Effective July 1, 2021

| Tier | Anthem Blue Cross - Plan III | SCAN | United Healthcare Medicare Advantage |
|------------------------------------|------------------------------|-----------|--------------------------------------|
| One Medicare | \$ 519.08 | | |
| Retiree & Spouse- 1 Medicare | \$ 1,657.63 | | |
| Retiree & Spouse- 2 Medicare | \$ 1,032.26 | | |
| Retiree & Children- 1 Medicare | \$ 928.76 | | |
| Retiree & Family- 1 Medicare | \$ 2,067.18 | | |
| Retiree & Family- 2 Medicare | \$ 1,441.73 | | |
| Retiree & Family- 3 Medicare | \$ 1,615.64 | | |
| Retiree Only | | \$ 283.60 | \$ 336.45 |
| Retiree & 1 Dependent (1 Medicare) | | | \$ 1,596.54 |
| Retiree & 1 Dependent (2 Medicare) | | \$ 559.20 | \$ 664.90 |
| Retiree & 2 + Deps. (1 Medicare) | | | \$ 1,813.61 |
| Retiree & 2 + Deps. (2 Medicare) | | | \$ 881.97 |

Post Age 65 Monthly Rates Effective July 1, 2022

| Tier | Anthem Blue Cross - Plan III | SCAN | United Healthcare Medicare Advantage |
|------------------------------------|------------------------------|-----------|--------------------------------------|
| One Medicare | \$ 521.08 | | |
| Retiree & Spouse- 1 Medicare | \$ 1,659.63 | | |
| Retiree & Spouse- 2 Medicare | \$ 1,034.26 | | |
| Retiree & Children- 1 Medicare | \$ 930.76 | | |
| Retiree & Family- 1 Medicare | \$ 2,069.18 | | |
| Retiree & Family- 2 Medicare | \$ 1,443.73 | | |
| Retiree & Family- 3 Medicare | \$ 1,617.64 | | |
| Retiree Only | | \$ 285.60 | \$ 338.45 |
| Retiree & 1 Dependent (1 Medicare) | | | \$ 1,624.11 |
| Retiree & 1 Dependent (2 Medicare) | | \$ 561.20 | \$ 666.90 |
| Retiree & 2 + Deps. (1 Medicare) | | | \$ 1,845.58 |
| Retiree & 2 + Deps. (2 Medicare) | | | \$ 888.37 |

Kaiser California Monthly Rates

| Effective Date | July 1, 2021 | July 1, 2022 |
|--|---------------------|---------------------|
| Retiree Basic (Under 65) | \$ 1,173.13 | \$ 1,143.57 |
| Retiree Risk (Senior Advantage) | \$ 261.84 | \$ 263.09 |
| Retiree Excess I | \$ 1,177.37 | \$ 1,178.97 |
| Retiree Excess II - Part B | \$ 1,176.86 | \$ 1,148.18 |
| Excess III - Medicare Not Provided (MNP) | \$ 1,177.37 | \$ 1,178.97 |
| Family Basic | \$ 2,338.26 | \$ 2,277.14 |
| One Advantage, One Basic | \$ 1,426.97 | \$ 1,396.66 |
| One Excess I, One Basic | \$ 2,342.50 | \$ 2,312.54 |
| One Excess II - Part B, One Basic | \$ 2,341.99 | \$ 2,281.75 |
| One Excess III (MNP), One Basic | \$ 2,342.50 | \$ 2,312.54 |
| Two+ Advantage | \$ 515.68 | \$ 516.18 |
| One Excess I, One Advantage | \$ 1,431.21 | \$ 1,432.06 |
| One Advantage, One Excess II - Part B | \$ 1,430.70 | \$ 1,401.27 |
| One Advantage, One Excess III (MNP) | \$ 1,431.21 | \$ 1,432.06 |
| Two+ Excess I | \$ 2,346.74 | \$ 2,347.94 |
| One Excess I, One Excess II - Part B | \$ 2,346.23 | \$ 2,317.15 |
| One Excess I, One Excess III (MNP) | \$ 2,346.74 | \$ 2,347.94 |
| Two Excess II - Part B | \$ 2,345.72 | \$ 2,286.36 |
| One Excess II - Part B, One Excess III (MNP) | \$ 2,346.23 | \$ 2,317.15 |
| Two Excess III - Both (MNP) | \$ 2,346.74 | \$ 2,347.94 |
| Survivor | \$ 1,173.13 | \$ 1,143.57 |

Firefighters Local 1014 Monthly Rates

| Effective Date | July 1, 2021 |
|---------------------------------------|---------------------|
| Medical Member Under 65 | \$ 1,234.03 |
| Medical Member + 1 Under 65 | \$ 2,225.03 |
| Medical Member + 2 Under 65 | \$ 2,624.64 |
| Medical Member with Medicare | \$ 1,234.03 |
| Medical Member + 1: 1 Medicare (MDC) | \$ 2,225.03 |
| Medical Member + 1; 2 MDC | \$ 2,225.03 |
| Medical Member + 2; 1 MDC | \$ 2,624.64 |
| Medical Member + 2; 2 MDC | \$ 2,624.64 |
| Medical Surviving Spouse Under 65 | \$ 1,234.03 |
| Medical Surviving Spouse + 1 Under 65 | \$ 2,225.03 |
| Medical Surviving Spouse + 2 Under 65 | \$ 2,624.64 |
| Medical Surviving Spouse with MDC | \$ 1,234.03 |
| Medical Surviving Spouse + 1; 1 MDC | \$ 2,225.03 |
| Medical Surviving Spouse + 2; 1 MDC | \$ 2,624.64 |
| Medical Surviving Spouse + 1; 2 MDC | \$ 2,225.03 |

July 1, 2022 Firefighter Local 1014 rates were not available in time to include in the valuation.

Dental/Vision Monthly Rates

| <u>Effective Date</u> | July 1, 2021 | | July 1, 2022 | |
|------------------------------|---------------------------------------|---|---------------------------------------|---|
| | <u>Cigna Dental HMO/Vision</u> | <u>Cigna Indemnity Dental/Vision</u> | <u>Cigna Dental HMO/Vision</u> | <u>Cigna Indemnity Dental/Vision</u> |
| <u>Tier</u> | | | | |
| Retiree Only | \$ 46.37 | \$ 51.43 | \$ 48.43 | \$ 51.42 |
| Retiree & Dependents | \$ 94.95 | \$ 106.94 | \$ 97.09 | \$ 104.33 |
| Minor Survivor | \$ 46.91 | \$ 63.22 | \$ 48.99 | \$ 62.67 |

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. If a retiree has 10 years of retirement service credit, the County contributes 40% of the health care plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit.

Tier 2 is for employees who are hired after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

| <u>Tier</u> | <u>Pre / Post Medicare</u> | <u>Benchmark Plan</u> | <u>Benchmark Amount</u> |
|-------------|----------------------------|--------------------------|-------------------------------|
| 1 | Pre | Anthem Blue Cross I & II | Same tier that member selects |
| 1 | Post | Anthem Blue Cross I & II | Same tier that member selects |
| 2 | Pre | Anthem Blue Cross I & II | Retiree-only tier |
| 2 | Post | Anthem Blue Cross III | Retiree-only tier |

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. The Tier 2 non Local 1014 spouse subsidy varies depending on the plan selected and the retiree's years of service, so we developed weighted average factors of the County's contribution for the spouse's portion. On average, we assume that if the retiree has 10 years of service, the County will contribute 8% of the spouse's portion. This assumption grades linearly to 20% of the spouse's portion for a retiree with 25+ years of service.

The pre 65 and post 65 retirees of Local 1014 are on the same plan and pay the same rates. The pre 65 premium for the retiree-only tier is approximately equal to the Tier 2 benchmark so we valued no spouse subsidy. Since the post 65 premium for the retiree-only tier is greater than the Tier 2 benchmark, we assume the County contribution is 15% with 10 years of service grading linearly to 40% with 25+ years of service. Post 65 spouses are assumed to receive no subsidy.

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. We adjust the retiree's contributions by the difference between the premium of the chosen deduction code and the benchmark plan. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. Reciprocal service is not included in contribution calculations.

Dental/Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

Service-Connected Disability

Any retiree with a service-connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental/vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service-connected disability retirement has 13 or more years of service, the County subsidy is the same as a retiree with service retirement. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County employees.

Table A-21
Claim Cost Analysis

All of the plans' premium rates have been determined based on retiree only information. Active premium rates are established independently. Therefore, no implicit subsidy exists between active and retiree rates. However, some plans pooled the Medicare enrolled and non-Medicare enrolled retirees to determine the rates. The following plans did not pool Medicare and non-Medicare retirees (or have an insignificant Medicare enrollment), so we can assume the premium rates are representative of the average claim costs used to develop the age and gender adjusted claim costs:

- Anthem Blue Cross I and II (Combined)
- Anthem Blue Cross III
- Anthem Blue Cross Prudent Buyer
- Cigna Network Model Plan
- Cigna Medicare Select Plus Rx (AZ)
- UnitedHealthcare
- UnitedHealthcare Medicare Advantage
- SCAN Health Plan
- Kaiser and Kaiser Interregional
 - Basic
 - Senior Advantage
 - Medicare Cost Supplement
 - Excess I
 - Excess II
 - Excess III
- Cigna Indemnity Dental/Vision
- Cigna HMO Dental/Vision

The Firefighters Local 1014 Plan pooled Medicare and non-Medicare retirees to determine premium rates. Therefore, we adjusted the premium rates to compensate for the coordination with Medicare in making our claim cost assumption.

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), Table A-15B (Tier 2), and Table A-16 (pre 65 to post 65 election) to develop weighted average claim costs as of July 1, 2021. The monthly weighted average claim costs used for future retirees and dependents are shown in the following tables.

The medical claim costs for pre 65 retirees are different than for post 65 retirees due to different plan selection assumptions.

Current vested terminated members post 65 claim costs are based on their earliest retirement eligibility age.

In the following tables, when shown, child costs are at age 65. The costs for children are assumed to be 25% of the age 65 child costs for males and 21% of the age 65 child costs for females.

Tier 1

A. Future Retirees Retiring Before Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 450.80 | \$ 674.63 | \$ 409.59 | \$ 321.31 |
| 30 | \$ 556.80 | \$ 827.51 | \$ 379.55 | \$ 718.60 |
| 35 | \$ 692.49 | \$ 894.19 | \$ 472.04 | \$ 717.60 |
| 40 | \$ 824.86 | \$ 1,135.51 | \$ 595.60 | \$ 773.16 |
| 45 | \$ 915.45 | \$ 1,362.57 | \$ 724.01 | \$ 875.21 |
| 50 | \$ 999.60 | \$ 1,267.02 | \$ 853.07 | \$ 986.32 |
| 55 | \$ 1,084.97 | \$ 1,190.83 | \$ 1,028.85 | \$ 1,128.58 |
| 60 | \$ 1,149.76 | \$ 1,189.79 | \$ 1,296.93 | \$ 1,313.06 |
| 65 (Pre 65) | \$ 1,327.63 | \$ 1,321.47 | \$ 1,623.94 | \$ 1,556.12 |
| 65 (Post 65) | \$ 464.81 | \$ 395.12 | \$ 362.12 | \$ 437.50 |
| 70 | \$ 572.20 | \$ 471.47 | \$ 445.81 | \$ 522.05 |
| 75 | \$ 655.81 | \$ 522.71 | \$ 510.96 | \$ 578.79 |
| 80 | \$ 700.35 | \$ 547.70 | \$ 545.66 | \$ 606.47 |
| 85 | \$ 730.62 | \$ 566.12 | \$ 569.25 | \$ 626.85 |
| 90 | \$ 752.54 | \$ 578.62 | \$ 586.33 | \$ 640.69 |
| 95 | \$ 752.54 | \$ 578.62 | \$ 586.33 | \$ 640.69 |

B. Future Retirees Retiring After Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-----------|-----------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | N/A | N/A | \$ 412.90 | \$ 328.74 |
| 30 | N/A | N/A | \$ 382.61 | \$ 735.22 |
| 35 | N/A | N/A | \$ 475.85 | \$ 734.20 |
| 40 | N/A | N/A | \$ 600.39 | \$ 791.03 |
| 45 | N/A | N/A | \$ 729.84 | \$ 895.44 |
| 50 | N/A | N/A | \$ 859.92 | \$ 1,009.11 |
| 55 | N/A | N/A | \$ 1,037.10 | \$ 1,154.66 |
| 60 | N/A | N/A | \$ 1,307.32 | \$ 1,343.42 |
| 65 (Pre 65) | N/A | N/A | \$ 1,636.93 | \$ 1,592.10 |
| 65 (Post 65) | \$ 327.75 | \$ 294.65 | \$ 285.56 | \$ 316.73 |
| 70 | \$ 403.49 | \$ 351.59 | \$ 351.54 | \$ 377.94 |
| 75 | \$ 462.45 | \$ 389.81 | \$ 402.91 | \$ 419.02 |
| 80 | \$ 493.86 | \$ 408.45 | \$ 430.27 | \$ 439.05 |
| 85 | \$ 515.21 | \$ 422.18 | \$ 448.88 | \$ 453.81 |
| 90 | \$ 530.67 | \$ 431.50 | \$ 462.34 | \$ 463.83 |
| 95 | \$ 530.67 | \$ 431.50 | \$ 462.34 | \$ 463.83 |

The Firefighters Local 1014 and dental/vision claim costs are shown in the tables on the following page.

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 727.93 | \$ 1,065.02 | \$ 616.39 | \$ 491.05 |
| 30 | \$ 899.08 | \$ 1,306.38 | \$ 571.17 | \$ 1,098.23 |
| 35 | \$ 1,118.18 | \$ 1,411.66 | \$ 710.36 | \$ 1,096.71 |
| 40 | \$ 1,331.92 | \$ 1,792.63 | \$ 896.30 | \$ 1,181.60 |
| 45 | \$ 1,478.18 | \$ 2,151.08 | \$ 1,089.55 | \$ 1,337.54 |
| 50 | \$ 1,614.06 | \$ 2,000.23 | \$ 1,283.76 | \$ 1,507.32 |
| 55 | \$ 1,751.91 | \$ 1,879.92 | \$ 1,548.26 | \$ 1,724.72 |
| 60 | \$ 1,856.53 | \$ 1,878.26 | \$ 1,951.69 | \$ 2,006.66 |
| 65 (Pre 65) | \$ 2,143.74 | \$ 2,086.13 | \$ 2,443.78 | \$ 2,378.11 |
| 65 (Post 65) | \$ 505.99 | \$ 492.39 | \$ 505.99 | \$ 492.39 |
| 70 | \$ 622.90 | \$ 587.55 | \$ 622.90 | \$ 587.55 |
| 75 | \$ 713.93 | \$ 651.40 | \$ 713.93 | \$ 651.40 |
| 80 | \$ 762.42 | \$ 682.54 | \$ 762.42 | \$ 682.54 |
| 85 | \$ 795.38 | \$ 705.49 | \$ 795.38 | \$ 705.49 |
| 90 | \$ 819.24 | \$ 721.06 | \$ 819.24 | \$ 721.06 |
| 95 | \$ 819.24 | \$ 721.06 | \$ 819.24 | \$ 721.06 |

Future Retirees Monthly Dental/Vision Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|-----|----------|----------|---------------------------------|----------|
| | Male | Female | Male | Female |
| 25 | \$ 24.14 | \$ 30.16 | \$ 27.16 | \$ 27.46 |
| 30 | \$ 27.12 | \$ 32.06 | \$ 29.36 | \$ 34.75 |
| 35 | \$ 28.96 | \$ 33.61 | \$ 31.36 | \$ 36.43 |
| 40 | \$ 30.15 | \$ 35.20 | \$ 32.64 | \$ 38.16 |
| 45 | \$ 31.89 | \$ 36.93 | \$ 34.52 | \$ 40.03 |
| 50 | \$ 34.71 | \$ 39.54 | \$ 37.58 | \$ 42.85 |
| 55 | \$ 39.29 | \$ 43.20 | \$ 42.53 | \$ 46.83 |
| 60 | \$ 44.99 | \$ 47.25 | \$ 48.71 | \$ 51.21 |
| 65 | \$ 51.51 | \$ 50.93 | \$ 55.77 | \$ 55.21 |
| 70 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 75 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 80 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 85 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 90 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 95 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 741.96 | | | | \$ 741.96 | | | \$ 595.74 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 741.96 | \$ 741.96 | \$ 610.52 | | \$ 741.96 | \$ 741.96 | | \$ 595.74 | \$ 595.74 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 741.96 | \$ 741.96 | \$ 610.52 | | \$ 741.96 | \$ 741.96 | | \$ 595.74 | \$ 595.74 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 741.96 | \$ 741.96 | \$ 610.52 | | \$ 741.96 | | | \$ 595.74 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 610.52 | | | \$ 610.52 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 626.18 | | | | \$ 626.18 | | | \$ 504.80 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 626.18 | \$ 626.18 | \$ 515.24 | | \$ 626.18 | \$ 626.18 | | \$ 504.80 | \$ 504.80 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 626.18 | \$ 626.18 | \$ 515.24 | | \$ 626.18 | \$ 626.18 | | \$ 504.80 | \$ 504.80 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 626.18 | \$ 626.18 | \$ 515.24 | | \$ 626.18 | | | \$ 504.80 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 515.24 | | | \$ 515.24 | | | \$ 515.24 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,208.19 | | | | \$ 1,208.19 | | | \$ 758.68 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,208.19 | \$ 1,208.19 | \$ 994.15 | | \$ 1,208.19 | \$ 1,208.19 | | \$ 758.68 | \$ 758.68 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,208.19 | \$ 1,208.19 | \$ 994.15 | | \$ 1,208.19 | \$ 1,208.19 | | \$ 758.68 | \$ 758.68 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,208.19 | \$ 1,208.19 | \$ 994.15 | | \$ 1,208.19 | | | \$ 758.68 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 994.15 | | | \$ 994.15 | | | \$ 994.15 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 405.49 | | | \$ 405.49 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | | | \$ 405.49 | \$ 405.49 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | | | \$ 405.49 | \$ 405.49 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,237.76 | | | | \$ 1,237.76 | | | \$ 677.27 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,237.76 | \$ 1,237.76 | \$ 1,018.47 | | \$ 1,237.76 | \$ 1,237.76 | | \$ 677.27 | \$ 677.13 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,237.76 | \$ 1,237.76 | \$ 1,018.47 | | \$ 1,237.76 | \$ 1,237.76 | | \$ 677.27 | \$ 677.13 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,237.76 | \$ 1,237.76 | \$ 1,018.47 | | \$ 1,237.76 | | | \$ 677.27 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,018.47 | | | \$ 1,018.47 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 316.43 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 316.43 | \$ 316.43 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 316.43 | \$ 316.43 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,399.59 | | | | | | | \$ 353.07 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 203.33 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 914.29 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 913.90 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 914.29 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | | | | \$ 267.83 | \$ 257.77 | |



Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 203.33 | \$ 196.33 | | \$ 203.33 | \$ 257.77 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 914.29 | \$ 904.46 | | \$ 914.29 | \$ 257.77 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 203.33 | \$ 196.33 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 558.81 | \$ 550.40 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 914.29 | \$ 904.46 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,151.64 | | | \$ 1,151.64 | | | \$ 1,151.64 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 913.90 | \$ 904.06 | | \$ 913.90 | \$ 257.77 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 914.29 | \$ 904.46 | | \$ 914.29 | \$ 257.77 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 558.62 | \$ 550.20 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 558.81 | \$ 550.40 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 914.10 | \$ 904.26 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 914.29 | \$ 904.46 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 913.90 | \$ 904.06 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 914.10 | \$ 904.26 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 914.29 | \$ 904.46 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,186.32 | | | | | | | \$ 232.62 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 232.62 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,186.32 | \$ 1,544.53 | | | | | | \$ 232.62 | \$ 232.44 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,186.32 | \$ 1,544.53 | \$ 3,154.78 | | | | | \$ 232.62 | \$ 232.44 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,186.32 | \$ 1,265.89 | | | \$ 232.62 | \$ 232.44 | | \$ 232.62 | \$ 232.44 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 232.62 | \$ 232.44 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,186.32 | \$ 1,265.89 | \$ 3,809.39 | | \$ 232.62 | \$ 232.44 | | \$ 232.62 | \$ 232.44 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,044.61 | | \$ 232.62 | \$ 232.44 | | \$ 232.62 | \$ 232.44 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 858.08 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 858.08 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 858.08 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 858.08 | \$ 323.03 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,306.50 | | | | | | | \$ 320.91 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 320.91 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,306.50 | \$ 1,395.16 | \$ 4,457.60 | | \$ 320.91 | \$ 323.03 | | \$ 320.91 | \$ 323.03 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,306.50 | \$ 1,395.16 | \$ 4,457.56 | | | | | \$ 320.91 | \$ 323.03 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 488.61 | \$ 1,395.14 | \$ 4,457.56 | | \$ 320.91 | \$ 323.03 | | \$ 320.91 | \$ 323.03 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 320.91 | \$ 323.03 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,086.45 | | | | | | | \$ 355.23 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 355.23 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,379.20 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,086.45 | \$ 1,158.50 | | | | | | \$ 355.23 | \$ 358.24 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,086.45 | \$ 1,158.50 | \$ 3,701.43 | | | | | \$ 355.23 | \$ 358.24 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,086.45 | \$ 1,158.49 | \$ 3,701.43 | | \$ 355.23 | \$ 358.24 | | \$ 355.23 | \$ 358.24 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,086.45 | \$ 1,158.50 | \$ 3,701.43 | | \$ 1,379.20 | \$ 1,408.81 | | \$ 1,379.20 | \$ 1,408.81 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 355.23 | \$ 358.24 | | | | |



Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|-------------|------|---|-------------|-------------|--|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,332.27 | | | | | | | | \$ 363.26 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 363.26 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 1,021.00 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,332.27 | \$ 1,422.85 | | | | | | | \$ 363.26 | \$ 366.48 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,332.27 | \$ 1,422.85 | \$ 4,546.10 | | | | | | \$ 363.26 | \$ 366.48 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,332.27 | \$ 1,422.85 | \$ 4,546.10 | | \$ 363.26 | \$ 366.48 | | | \$ 363.26 | \$ 366.48 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 363.26 | \$ 366.48 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 831.17 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 831.17 | \$ 366.48 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,554.56 | \$ 584.89 | | | \$ 1,021.00 | \$ 366.48 | | | \$ 363.26 | \$ 366.48 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,332.27 | \$ 1,422.85 | | | \$ 363.26 | \$ 366.48 | | | \$ 363.26 | \$ 366.48 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,332.27 | \$ 1,422.85 | \$ 4,546.10 | | \$ 363.26 | \$ 366.48 | | | \$ 363.26 | \$ 366.48 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 1,021.00 | \$ 1,041.31 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 831.17 | \$ 846.55 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,332.27 | \$ 1,422.85 | | | \$ 831.17 | \$ 846.55 | | | \$ 831.17 | \$ 846.55 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,332.27 | \$ 1,422.85 | | | \$ 1,021.00 | \$ 1,041.31 | | | \$ 1,021.00 | \$ 1,041.31 | |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,433.43 | | | | | | | | \$ 330.18 | | |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | \$ 330.18 | | | | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,433.43 | \$ 1,328.55 | | | | | | | \$ 330.18 | \$ 332.53 | |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,433.43 | \$ 1,328.55 | \$ 6,163.59 | | | | | | \$ 330.18 | \$ 332.53 | |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,433.43 | \$ 1,328.55 | \$ 4,244.78 | | \$ 330.18 | \$ 332.53 | | | \$ 330.18 | \$ 332.53 | |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | \$ 330.18 | \$ 332.53 | | | | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,433.43 | \$ 1,328.55 | \$ 5,514.66 | | \$ 330.18 | \$ 332.53 | | | \$ 330.18 | \$ 332.53 | |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 6,163.59 | | \$ 330.18 | \$ 332.53 | | | \$ 330.18 | \$ 332.53 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 213.12 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.12 | \$ 213.12 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,455.98 | | | | \$ 275.24 | | | | \$ 275.24 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | \$ 275.24 | \$ 275.24 | | | \$ 275.24 | \$ 275.24 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 275.24 | \$ 275.24 | | | \$ 275.24 | \$ 275.24 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | \$ 275.24 | \$ 275.24 | | | \$ 275.24 | \$ 275.24 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | \$ 275.24 | \$ 275.24 | | | \$ 275.24 | \$ 275.24 | |
| 706 | United Healthcare | Minor Survivor | | | | | \$ 1,198.04 | | | \$ 1,198.04 | | | |
| 707 | United Healthcare | Single | \$ 1,455.98 | | | | | | | | \$ 338.11 | | |
| 708 | United Healthcare | Two-Party | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | | | | | \$ 338.11 | \$ 337.58 | |
| 709 | United Healthcare | Family | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | | | | | \$ 338.11 | \$ 337.58 | |



Tier 1

Fire Fighters Local 1014 Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,143.74 | | | | \$ 505.99 | | | \$ 505.99 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,143.74 | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,143.74 | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 505.99 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |

Dental/Vision Male Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 52.04 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 52.04 | \$ 55.98 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 53.63 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.22 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.22 | \$ 53.85 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 48.66 |



Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 722.03 | | | | \$ 722.03 | | | \$ 579.73 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 722.03 | \$ 722.02 | \$ 745.78 | | \$ 722.03 | \$ 722.03 | | \$ 579.73 | \$ 579.73 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 722.03 | \$ 722.02 | \$ 745.78 | | \$ 722.03 | \$ 722.03 | | \$ 579.73 | \$ 579.73 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 722.03 | \$ 722.02 | \$ 745.78 | | \$ 722.03 | | | \$ 579.73 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 745.78 | | | \$ 745.78 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 609.35 | | | | \$ 609.35 | | | \$ 491.23 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 609.35 | \$ 609.35 | \$ 629.40 | | \$ 609.35 | \$ 609.35 | | \$ 491.23 | \$ 491.23 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 609.35 | \$ 609.35 | \$ 629.40 | | \$ 609.35 | \$ 609.35 | | \$ 491.23 | \$ 491.23 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 609.35 | \$ 609.35 | \$ 629.40 | | \$ 609.35 | | | \$ 491.23 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 629.40 | | | \$ 629.40 | | | \$ 629.40 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,175.73 | | | | \$ 1,175.73 | | | \$ 738.29 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,175.73 | \$ 1,175.72 | \$ 1,214.40 | | \$ 1,175.73 | \$ 1,175.73 | | \$ 738.29 | \$ 738.29 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,175.73 | \$ 1,175.72 | \$ 1,214.40 | | \$ 1,175.73 | \$ 1,175.73 | | \$ 738.29 | \$ 738.29 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,175.73 | \$ 1,175.72 | \$ 1,214.40 | | \$ 1,175.73 | | | \$ 738.29 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 1,214.40 | | | \$ 1,214.40 | | | \$ 1,214.40 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 394.59 | | | \$ 394.59 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | | | \$ 394.59 | \$ 394.59 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | | | \$ 394.59 | \$ 394.59 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,204.49 | | | | \$ 1,204.49 | | | \$ 659.07 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,204.49 | \$ 1,204.49 | \$ 1,244.12 | | \$ 1,204.49 | \$ 1,204.49 | | \$ 659.07 | \$ 658.93 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,204.49 | \$ 1,204.49 | \$ 1,244.12 | | \$ 1,204.49 | \$ 1,204.49 | | \$ 659.07 | \$ 658.93 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,204.49 | \$ 1,204.49 | \$ 1,244.12 | | \$ 1,204.49 | | | \$ 659.07 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,244.12 | | | \$ 1,244.12 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 307.93 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 307.93 | \$ 307.93 | | \$ 307.93 | \$ 307.93 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 307.93 | \$ 307.93 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 307.93 | \$ 307.93 | | \$ 307.93 | \$ 307.93 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 307.93 | \$ 307.93 | | \$ 307.93 | \$ 307.93 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 307.93 | \$ 307.93 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,361.98 | | | | | | | \$ 343.58 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 197.87 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 889.72 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 889.34 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 889.72 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | | | | \$ 260.64 | \$ 250.85 | |



Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 197.87 | \$ 191.06 | | \$ 197.87 | \$ 250.85 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 889.72 | \$ 880.15 | | \$ 889.72 | \$ 250.85 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 197.87 | \$ 191.06 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 543.80 | \$ 535.61 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 889.72 | \$ 880.15 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,406.79 | | | \$ 1,406.79 | | | \$ 1,406.79 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 889.34 | \$ 879.77 | | \$ 889.34 | \$ 250.85 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 889.72 | \$ 880.15 | | \$ 889.72 | \$ 250.85 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 543.60 | \$ 535.41 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 543.80 | \$ 535.61 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 889.53 | \$ 879.96 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 889.72 | \$ 880.15 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 889.34 | \$ 879.77 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 889.53 | \$ 879.96 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 889.72 | \$ 880.15 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,154.44 | | | | | | | \$ 226.36 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | | | | \$ 226.36 | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,154.44 | \$ 1,503.03 | | | | | | \$ 226.36 | \$ 226.19 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,154.44 | \$ 1,503.03 | \$ 3,853.73 | | | | | \$ 226.36 | \$ 226.19 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,154.44 | \$ 1,231.88 | | | \$ 226.36 | \$ 226.19 | | \$ 226.36 | \$ 226.19 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 226.36 | \$ 226.19 | | \$ 226.36 | \$ 226.19 | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,154.44 | \$ 1,231.88 | \$ 4,653.36 | | \$ 226.36 | \$ 226.19 | | \$ 226.36 | \$ 226.19 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,940.70 | | \$ 226.36 | \$ 226.19 | | \$ 226.36 | \$ 226.19 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 835.03 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 835.03 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 835.03 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 835.03 | \$ 314.35 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,271.39 | | | | | | | \$ 312.28 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 312.28 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,271.39 | \$ 1,357.67 | \$ 5,445.20 | | \$ 312.28 | \$ 314.35 | | \$ 312.28 | \$ 314.35 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,271.39 | \$ 1,357.67 | \$ 5,445.15 | | \$ 312.28 | \$ 314.35 | | \$ 312.28 | \$ 314.35 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 475.48 | \$ 1,357.65 | \$ 5,445.15 | | \$ 312.28 | \$ 314.35 | | \$ 312.28 | \$ 314.35 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 312.28 | \$ 314.35 | | \$ 312.28 | \$ 314.35 | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,057.25 | | | | | | | \$ 345.68 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 345.68 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,342.14 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,057.25 | \$ 1,127.37 | | | | | | \$ 345.68 | \$ 348.61 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,057.25 | \$ 1,127.37 | \$ 4,521.49 | | | | | \$ 345.68 | \$ 348.61 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,057.25 | \$ 1,127.35 | \$ 4,521.49 | | \$ 345.68 | \$ 348.61 | | \$ 345.68 | \$ 348.61 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,057.25 | \$ 1,127.37 | \$ 4,521.49 | | \$ 1,342.14 | \$ 1,370.96 | | \$ 1,342.14 | \$ 1,370.96 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 345.68 | \$ 348.61 | | | | |



Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|-------------|-----------|---|-----------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,296.46 | | | | | | | \$ 353.50 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | | | \$ 993.57 | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,296.46 | \$ 1,384.62 | | | | | | | \$ 353.50 | \$ 356.63 |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,296.46 | \$ 1,384.62 | \$ 5,553.29 | | | | | | \$ 353.50 | \$ 356.63 |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,296.46 | \$ 1,384.62 | \$ 5,553.29 | | | | \$ 353.50 | \$ 356.63 | \$ 353.50 | \$ 356.63 |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | | | \$ 353.50 | \$ 356.63 | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | | | \$ 808.84 | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | | | \$ 808.84 | \$ 356.63 | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,512.79 | \$ 569.18 | | | | | \$ 993.57 | \$ 356.63 | \$ 353.50 | \$ 356.63 |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,296.46 | \$ 1,384.62 | | | | | \$ 353.50 | \$ 356.63 | \$ 353.50 | \$ 356.63 |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,296.46 | \$ 1,384.62 | \$ 5,553.29 | | | | \$ 353.50 | \$ 356.63 | \$ 353.50 | \$ 356.63 |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | | | \$ 993.57 | \$ 1,013.33 | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | | | \$ 808.84 | \$ 823.80 | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,296.46 | \$ 1,384.62 | | | | | \$ 808.84 | \$ 823.80 | \$ 808.84 | \$ 823.80 |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,296.46 | \$ 1,384.62 | | | | | \$ 993.57 | \$ 1,013.33 | \$ 993.57 | \$ 1,013.33 |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,394.91 | | | | | | | | \$ 321.30 | |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | | | \$ 321.30 | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,394.91 | \$ 1,292.85 | | | | | | | \$ 321.30 | \$ 323.60 |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,394.91 | \$ 1,292.85 | \$ 7,529.14 | | | | | | \$ 321.30 | \$ 323.60 |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,394.91 | \$ 1,292.85 | \$ 5,185.22 | | | | \$ 321.30 | \$ 323.60 | \$ 321.30 | \$ 323.60 |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | | | \$ 321.30 | \$ 323.60 | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,394.91 | \$ 1,292.85 | \$ 6,736.44 | | | | \$ 321.30 | \$ 323.60 | \$ 321.30 | \$ 323.60 |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 7,529.14 | | | | \$ 321.30 | \$ 323.60 | \$ 321.30 | \$ 323.60 |
| 611 | SCAN Health Plan | Retiree Only | | | | | | | \$ 207.40 | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | | | \$ 207.40 | \$ 207.40 | | |
| 701 | United Healthcare | Retiree Only | \$ 1,416.86 | | | | | | \$ 267.84 | | \$ 267.84 | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | | | \$ 267.84 | \$ 267.84 | \$ 267.84 | \$ 267.84 |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | | | \$ 267.84 | \$ 267.84 | \$ 267.84 | \$ 267.84 |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | | | \$ 267.84 | \$ 267.84 | \$ 267.84 | \$ 267.84 |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | | | \$ 267.84 | \$ 267.84 | \$ 267.84 | \$ 267.84 |
| 706 | United Healthcare | Minor Survivor | | | | | | \$ 1,463.47 | | \$ 1,463.47 | | |
| 707 | United Healthcare | Single | \$ 1,416.86 | | | | | | | | \$ 329.02 | |
| 708 | United Healthcare | Two-Party | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | | | | | \$ 329.02 | \$ 328.50 |
| 709 | United Healthcare | Family | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | | | | | \$ 329.02 | \$ 328.50 |



Tier 1

Fire Fighters Local 1014 Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,086.13 | | | | \$ 492.39 | | | \$ 492.39 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,086.13 | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,086.13 | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 492.39 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |

Dental/Vision Female Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 51.52 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 51.52 | \$ 55.42 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 52.52 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 46.74 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 46.74 | \$ 53.31 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 47.65 |



Tier 2

A. Future Retirees Retiring Before Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 450.80 | \$ 674.63 | \$ 409.59 | \$ 321.31 |
| 30 | \$ 556.80 | \$ 827.51 | \$ 379.55 | \$ 718.60 |
| 35 | \$ 692.49 | \$ 894.19 | \$ 472.04 | \$ 717.60 |
| 40 | \$ 824.86 | \$ 1,135.51 | \$ 595.60 | \$ 773.16 |
| 45 | \$ 915.45 | \$ 1,362.57 | \$ 724.01 | \$ 875.21 |
| 50 | \$ 999.60 | \$ 1,267.02 | \$ 853.07 | \$ 986.32 |
| 55 | \$ 1,084.97 | \$ 1,190.83 | \$ 1,028.85 | \$ 1,128.58 |
| 60 | \$ 1,149.76 | \$ 1,189.79 | \$ 1,296.93 | \$ 1,313.06 |
| 65 (Pre 65) | \$ 1,327.63 | \$ 1,321.47 | \$ 1,623.94 | \$ 1,556.12 |
| 65 (Post 65) | \$ 293.40 | \$ 256.08 | \$ 248.35 | \$ 279.88 |
| 70 | \$ 361.19 | \$ 305.56 | \$ 305.74 | \$ 333.95 |
| 75 | \$ 413.96 | \$ 338.77 | \$ 350.42 | \$ 370.24 |
| 80 | \$ 442.07 | \$ 354.96 | \$ 374.22 | \$ 387.94 |
| 85 | \$ 461.19 | \$ 366.90 | \$ 390.39 | \$ 400.98 |
| 90 | \$ 475.03 | \$ 375.00 | \$ 402.11 | \$ 409.84 |
| 95 | \$ 475.03 | \$ 375.00 | \$ 402.11 | \$ 409.84 |

B. Future Retirees Retiring After Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-----------|-----------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | N/A | N/A | \$ 414.37 | \$ 329.73 |
| 30 | N/A | N/A | \$ 383.98 | \$ 737.43 |
| 35 | N/A | N/A | \$ 477.54 | \$ 736.41 |
| 40 | N/A | N/A | \$ 602.52 | \$ 793.42 |
| 45 | N/A | N/A | \$ 732.43 | \$ 898.13 |
| 50 | N/A | N/A | \$ 862.99 | \$ 1,012.14 |
| 55 | N/A | N/A | \$ 1,040.82 | \$ 1,158.13 |
| 60 | N/A | N/A | \$ 1,312.02 | \$ 1,347.45 |
| 65 (Pre 65) | N/A | N/A | \$ 1,642.83 | \$ 1,596.88 |
| 65 (Post 65) | \$ 267.79 | \$ 247.99 | \$ 250.96 | \$ 257.30 |
| 70 | \$ 329.67 | \$ 295.91 | \$ 308.96 | \$ 307.02 |
| 75 | \$ 377.85 | \$ 328.08 | \$ 354.11 | \$ 340.39 |
| 80 | \$ 403.51 | \$ 343.76 | \$ 378.16 | \$ 356.66 |
| 85 | \$ 420.96 | \$ 355.30 | \$ 394.51 | \$ 368.66 |
| 90 | \$ 433.59 | \$ 363.15 | \$ 406.35 | \$ 376.80 |
| 95 | \$ 433.59 | \$ 363.15 | \$ 406.35 | \$ 376.80 |

The Firefighters Local 1014 and dental/vision monthly claim costs are shown in the tables on the following page.

Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 727.93 | \$ 1,065.02 | \$ 616.39 | \$ 491.05 |
| 30 | \$ 899.08 | \$ 1,306.38 | \$ 571.17 | \$ 1,098.23 |
| 35 | \$ 1,118.18 | \$ 1,411.66 | \$ 710.36 | \$ 1,096.71 |
| 40 | \$ 1,331.92 | \$ 1,792.63 | \$ 896.30 | \$ 1,181.60 |
| 45 | \$ 1,478.18 | \$ 2,151.08 | \$ 1,089.55 | \$ 1,337.54 |
| 50 | \$ 1,614.06 | \$ 2,000.23 | \$ 1,283.76 | \$ 1,507.32 |
| 55 | \$ 1,751.91 | \$ 1,879.92 | \$ 1,548.26 | \$ 1,724.72 |
| 60 | \$ 1,856.53 | \$ 1,878.26 | \$ 1,951.69 | \$ 2,006.66 |
| 65 (Pre 65) | \$ 2,143.74 | \$ 2,086.13 | \$ 2,443.78 | \$ 2,378.11 |
| 65 (Post 65) | \$ 505.99 | \$ 492.39 | \$ 505.99 | \$ 492.39 |
| 70 | \$ 622.90 | \$ 587.55 | \$ 622.90 | \$ 587.55 |
| 75 | \$ 713.93 | \$ 651.40 | \$ 713.93 | \$ 651.40 |
| 80 | \$ 762.42 | \$ 682.54 | \$ 762.42 | \$ 682.54 |
| 85 | \$ 795.38 | \$ 705.49 | \$ 795.38 | \$ 705.49 |
| 90 | \$ 819.24 | \$ 721.06 | \$ 819.24 | \$ 721.06 |
| 95 | \$ 819.24 | \$ 721.06 | \$ 819.24 | \$ 721.06 |

Future Retirees Monthly Dental/Vision Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|-----|----------|----------|---------------------------------|----------|
| | Male | Female | Male | Female |
| 25 | \$ 24.14 | \$ 30.16 | \$ 27.16 | \$ 27.46 |
| 30 | \$ 27.12 | \$ 32.06 | \$ 29.36 | \$ 34.75 |
| 35 | \$ 28.96 | \$ 33.61 | \$ 31.36 | \$ 36.43 |
| 40 | \$ 30.15 | \$ 35.20 | \$ 32.64 | \$ 38.16 |
| 45 | \$ 31.89 | \$ 36.93 | \$ 34.52 | \$ 40.03 |
| 50 | \$ 34.71 | \$ 39.54 | \$ 37.58 | \$ 42.85 |
| 55 | \$ 39.29 | \$ 43.20 | \$ 42.53 | \$ 46.83 |
| 60 | \$ 44.99 | \$ 47.25 | \$ 48.71 | \$ 51.21 |
| 65 | \$ 51.51 | \$ 50.93 | \$ 55.77 | \$ 55.21 |
| 70 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 75 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 80 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 85 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 90 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |
| 95 | \$ 57.54 | \$ 53.77 | \$ 62.30 | \$ 58.28 |

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 741.96 | | | | \$ 741.96 | | | \$ 405.49 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 741.96 | \$ 741.96 | \$ 610.52 | | \$ 741.96 | \$ 741.96 | | \$ 405.49 | \$ 405.49 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 741.96 | \$ 741.96 | \$ 610.52 | | \$ 741.96 | \$ 741.96 | | \$ 405.49 | \$ 405.49 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 741.96 | \$ 741.96 | \$ 610.52 | | \$ 741.96 | | | \$ 405.49 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 610.52 | | | \$ 610.52 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 626.18 | | | | \$ 626.18 | | | \$ 405.49 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 626.18 | \$ 626.18 | \$ 515.24 | | \$ 626.18 | \$ 626.18 | | \$ 405.49 | \$ 405.49 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 626.18 | \$ 626.18 | \$ 515.24 | | \$ 626.18 | \$ 626.18 | | \$ 405.49 | \$ 405.49 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 626.18 | \$ 626.18 | \$ 515.24 | | \$ 626.18 | | | \$ 405.49 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 515.24 | | | \$ 515.24 | | | \$ 515.24 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,208.19 | | | | \$ 1,208.19 | | | \$ 405.49 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,208.19 | \$ 1,208.19 | \$ 994.15 | | \$ 1,208.19 | \$ 1,208.19 | | \$ 405.49 | \$ 405.49 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,208.19 | \$ 1,208.19 | \$ 994.15 | | \$ 1,208.19 | \$ 1,208.19 | | \$ 405.49 | \$ 405.49 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,208.19 | \$ 1,208.19 | \$ 994.15 | | \$ 1,208.19 | | | \$ 405.49 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 994.15 | | | \$ 994.15 | | | \$ 994.15 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 405.49 | | | \$ 405.49 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | | | \$ 405.49 | \$ 405.49 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | | | \$ 405.49 | \$ 405.49 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,325.78 | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,325.77 | \$ 1,090.90 | | \$ 405.49 | \$ 405.49 | | \$ 405.49 | \$ 405.49 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,237.76 | | | | \$ 1,237.76 | | | \$ 307.80 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,237.76 | \$ 1,237.76 | \$ 1,018.47 | | \$ 1,237.76 | \$ 1,237.76 | | \$ 307.80 | \$ 307.80 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,237.76 | \$ 1,237.76 | \$ 1,018.47 | | \$ 1,237.76 | \$ 1,237.76 | | \$ 307.80 | \$ 307.80 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,237.76 | \$ 1,237.76 | \$ 1,018.47 | | \$ 1,237.76 | | | \$ 307.80 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,018.47 | | | \$ 1,018.47 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 316.43 | | | \$ 316.43 | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 316.43 | \$ 316.43 | | \$ 316.43 | \$ 316.43 | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,399.59 | | | | | | | \$ 207.38 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 203.33 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 914.29 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 913.90 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 914.29 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | | | | \$ 205.35 | \$ 198.43 | |



Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 203.33 | \$ 196.33 | | \$ 203.33 | \$ 198.43 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 914.29 | \$ 904.46 | | \$ 914.29 | \$ 198.43 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 203.33 | \$ 196.33 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 558.81 | \$ 550.40 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 914.29 | \$ 904.46 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,151.64 | | | \$ 1,151.64 | | | \$ 1,151.64 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 913.90 | \$ 904.06 | | \$ 913.90 | \$ 198.43 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,399.59 | \$ 1,399.59 | \$ 1,151.64 | | \$ 914.29 | \$ 904.46 | | \$ 914.29 | \$ 198.43 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 558.62 | \$ 550.20 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 558.81 | \$ 550.40 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 914.10 | \$ 904.26 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 914.29 | \$ 904.46 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 913.90 | \$ 904.06 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 914.10 | \$ 904.26 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 914.29 | \$ 904.46 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,186.32 | | | | | | | \$ 232.62 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 232.62 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,186.32 | \$ 1,544.53 | | | | | | \$ 232.62 | \$ 232.44 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,186.32 | \$ 1,544.53 | \$ 3,154.78 | | | | | \$ 232.62 | \$ 232.44 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,186.32 | \$ 1,265.89 | | | \$ 232.62 | \$ 232.44 | | \$ 232.62 | \$ 232.44 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 232.62 | \$ 232.44 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,186.32 | \$ 1,265.89 | \$ 3,809.39 | | \$ 232.62 | \$ 232.44 | | \$ 232.62 | \$ 232.44 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,044.61 | | \$ 232.62 | \$ 232.44 | | \$ 232.62 | \$ 232.44 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 858.08 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 858.08 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 858.08 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 858.08 | \$ 323.03 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,306.50 | | | | | | | \$ 320.91 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 320.91 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,306.50 | \$ 1,395.16 | \$ 4,457.60 | | \$ 320.91 | \$ 323.03 | | \$ 320.91 | \$ 323.03 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,306.50 | \$ 1,395.16 | \$ 4,457.56 | | | | | \$ 320.91 | \$ 323.03 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 488.61 | \$ 1,395.14 | \$ 4,457.56 | | \$ 320.91 | \$ 323.03 | | \$ 320.91 | \$ 323.03 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 320.91 | \$ 323.03 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,086.45 | | | | | | | \$ 355.23 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 355.23 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,379.20 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,086.45 | \$ 1,158.50 | | | | | | \$ 355.23 | \$ 358.24 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,086.45 | \$ 1,158.50 | \$ 3,701.43 | | | | | \$ 355.23 | \$ 358.24 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,086.45 | \$ 1,158.49 | \$ 3,701.43 | | \$ 355.23 | \$ 358.24 | | \$ 355.23 | \$ 358.24 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,086.45 | \$ 1,158.50 | \$ 3,701.43 | | \$ 1,379.20 | \$ 1,408.81 | | \$ 1,379.20 | \$ 1,408.81 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 355.23 | \$ 358.24 | | | | |



Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|-------------|-------------|---|-------------|-------------|--|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,332.27 | | | | | | | | \$ 363.26 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | | \$ 363.26 | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | | \$ 1,021.00 | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,332.27 | \$ 1,422.85 | | | | | | | \$ 363.26 | \$ 366.48 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,332.27 | \$ 1,422.85 | \$ 4,546.10 | | | | | | \$ 363.26 | \$ 366.48 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,332.27 | \$ 1,422.85 | \$ 4,546.10 | | | \$ 363.26 | \$ 366.48 | | \$ 363.26 | \$ 366.48 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | | \$ 363.26 | \$ 366.48 | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | | \$ 831.17 | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | | \$ 831.17 | \$ 366.48 | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,554.56 | \$ 584.89 | | | | \$ 1,021.00 | \$ 366.48 | | \$ 363.26 | \$ 366.48 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,332.27 | \$ 1,422.85 | | | | \$ 363.26 | \$ 366.48 | | \$ 363.26 | \$ 366.48 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,332.27 | \$ 1,422.85 | \$ 4,546.10 | | | \$ 363.26 | \$ 366.48 | | \$ 363.26 | \$ 366.48 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | | \$ 1,021.00 | \$ 1,041.31 | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | | \$ 831.17 | \$ 846.55 | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,332.27 | \$ 1,422.85 | | | | \$ 831.17 | \$ 846.55 | | \$ 831.17 | \$ 846.55 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,332.27 | \$ 1,422.85 | | | | \$ 1,021.00 | \$ 1,041.31 | | \$ 1,021.00 | \$ 1,041.31 | |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,433.43 | | | | | | | | \$ 330.18 | | |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | | \$ 330.18 | | | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,433.43 | \$ 1,328.55 | | | | | | | \$ 330.18 | \$ 332.53 | |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,433.43 | \$ 1,328.55 | \$ 6,163.59 | | | | | | \$ 330.18 | \$ 332.53 | |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,433.43 | \$ 1,328.55 | \$ 4,244.78 | | | \$ 330.18 | \$ 332.53 | | \$ 330.18 | \$ 332.53 | |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | | \$ 330.18 | \$ 332.53 | | | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,433.43 | \$ 1,328.55 | \$ 5,514.66 | | | \$ 330.18 | \$ 332.53 | | \$ 330.18 | \$ 332.53 | |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 6,163.59 | | | \$ 330.18 | \$ 332.53 | | \$ 330.18 | \$ 332.53 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | | \$ 213.12 | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | | \$ 213.12 | \$ 213.12 | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,455.98 | | | | | \$ 275.24 | | | \$ 275.24 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | | \$ 275.24 | \$ 275.24 | | \$ 275.24 | \$ 275.24 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | | \$ 275.24 | \$ 275.24 | | \$ 275.24 | \$ 275.24 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | | \$ 275.24 | \$ 275.24 | | \$ 275.24 | \$ 275.24 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | | \$ 275.24 | \$ 275.24 | | \$ 275.24 | \$ 275.24 | |
| 706 | United Healthcare | Minor Survivor | | | | | | | \$ 1,198.04 | | \$ 1,198.04 | | |
| 707 | United Healthcare | Single | \$ 1,455.98 | | | | | | | | \$ 284.01 | | |
| 708 | United Healthcare | Two-Party | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | | | | | \$ 284.01 | \$ 283.59 | |
| 709 | United Healthcare | Family | \$ 1,455.98 | \$ 1,455.98 | \$ 1,198.04 | | | | | | \$ 284.01 | \$ 283.59 | |

Tier 2

Fire Fighters Local 1014 Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,143.74 | | | | \$ 505.99 | | | \$ 505.99 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,143.74 | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,143.74 | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 | \$ 505.99 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,143.74 | \$ 1,763.95 | \$ 2,143.74 | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | | \$ 505.99 | \$ 505.99 | | \$ 505.99 | \$ 505.99 |

Dental/Vision Male Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 52.04 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 52.04 | \$ 55.98 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 53.63 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.22 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.22 | \$ 53.85 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 48.66 |

Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 722.03 | | | | \$ 722.03 | | | \$ 394.59 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 722.03 | \$ 722.02 | \$ 745.78 | | \$ 722.03 | \$ 722.03 | | \$ 394.59 | \$ 394.59 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 722.03 | \$ 722.02 | \$ 745.78 | | \$ 722.03 | \$ 722.03 | | \$ 394.59 | \$ 394.59 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 722.03 | \$ 722.02 | \$ 745.78 | | \$ 722.03 | | | \$ 394.59 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 745.78 | | | \$ 745.78 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 609.35 | | | | \$ 609.35 | | | \$ 394.59 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 609.35 | \$ 609.35 | \$ 629.40 | | \$ 609.35 | \$ 609.35 | | \$ 394.59 | \$ 394.59 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 609.35 | \$ 609.35 | \$ 629.40 | | \$ 609.35 | \$ 609.35 | | \$ 394.59 | \$ 394.59 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 609.35 | \$ 609.35 | \$ 629.40 | | \$ 609.35 | | | \$ 394.59 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 629.40 | | | \$ 629.40 | | | \$ 629.40 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,175.73 | | | | \$ 1,175.73 | | | \$ 394.59 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,175.73 | \$ 1,175.72 | \$ 1,214.40 | | \$ 1,175.73 | \$ 1,175.73 | | \$ 394.59 | \$ 394.59 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,175.73 | \$ 1,175.72 | \$ 1,214.40 | | \$ 1,175.73 | \$ 1,175.73 | | \$ 394.59 | \$ 394.59 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,175.73 | \$ 1,175.72 | \$ 1,214.40 | | \$ 1,175.73 | | | \$ 394.59 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 1,214.40 | | | \$ 1,214.40 | | | \$ 1,214.40 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 394.59 | | | \$ 394.59 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | | | \$ 394.59 | \$ 394.59 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | | | \$ 394.59 | \$ 394.59 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,290.15 | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,290.15 | \$ 1,332.59 | | \$ 394.59 | \$ 394.59 | | \$ 394.59 | \$ 394.59 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,204.49 | | | | \$ 1,204.49 | | | \$ 299.53 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,204.49 | \$ 1,204.49 | \$ 1,244.12 | | \$ 1,204.49 | \$ 1,204.49 | | \$ 299.53 | \$ 299.53 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,204.49 | \$ 1,204.49 | \$ 1,244.12 | | \$ 1,204.49 | \$ 1,204.49 | | \$ 299.53 | \$ 299.53 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,204.49 | \$ 1,204.49 | \$ 1,244.12 | | \$ 1,204.49 | | | \$ 299.53 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,244.12 | | | \$ 1,244.12 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 307.93 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 307.93 | \$ 307.93 | | \$ 307.93 | \$ 307.93 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 307.93 | \$ 307.93 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 307.93 | \$ 307.93 | | \$ 307.93 | \$ 307.93 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 307.93 | \$ 307.93 | | \$ 307.93 | \$ 307.93 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 307.93 | \$ 307.93 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,361.98 | | | | | | | \$ 201.80 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 197.87 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 889.72 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 889.34 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 889.72 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | | | | \$ 199.84 | \$ 193.09 | |



Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 197.87 | \$ 191.06 | | \$ 197.87 | \$ 193.09 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 889.72 | \$ 880.15 | | \$ 889.72 | \$ 193.09 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 197.87 | \$ 191.06 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 543.80 | \$ 535.61 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 889.72 | \$ 880.15 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,406.79 | | | \$ 1,406.79 | | | \$ 1,406.79 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 889.34 | \$ 879.77 | | \$ 889.34 | \$ 193.09 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,361.98 | \$ 1,361.98 | \$ 1,406.79 | | \$ 889.72 | \$ 880.15 | | \$ 889.72 | \$ 193.09 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 543.60 | \$ 535.41 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 543.80 | \$ 535.61 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 889.53 | \$ 879.96 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 889.72 | \$ 880.15 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 889.34 | \$ 879.77 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 889.53 | \$ 879.96 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 889.72 | \$ 880.15 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,154.44 | | | | | | | \$ 226.36 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 226.36 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,154.44 | \$ 1,503.03 | | | | | | \$ 226.36 | \$ 226.19 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,154.44 | \$ 1,503.03 | \$ 3,853.73 | | | | | \$ 226.36 | \$ 226.19 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,154.44 | \$ 1,231.88 | | | \$ 226.36 | \$ 226.19 | | \$ 226.36 | \$ 226.19 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 226.36 | \$ 226.19 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,154.44 | \$ 1,231.88 | \$ 4,653.36 | | \$ 226.36 | \$ 226.19 | | \$ 226.36 | \$ 226.19 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,940.70 | | \$ 226.36 | \$ 226.19 | | \$ 226.36 | \$ 226.19 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 835.03 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 835.03 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 835.03 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 835.03 | \$ 314.35 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,271.39 | | | | | | | \$ 312.28 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 312.28 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,271.39 | \$ 1,357.67 | \$ 5,445.20 | | \$ 312.28 | \$ 314.35 | | \$ 312.28 | \$ 314.35 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,271.39 | \$ 1,357.67 | \$ 5,445.15 | | | | | \$ 312.28 | \$ 314.35 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 475.48 | \$ 1,357.65 | \$ 5,445.15 | | \$ 312.28 | \$ 314.35 | | \$ 312.28 | \$ 314.35 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 312.28 | \$ 314.35 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,057.25 | | | | | | | \$ 345.68 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 345.68 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,342.14 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,057.25 | \$ 1,127.37 | | | | | | \$ 345.68 | \$ 348.61 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,057.25 | \$ 1,127.37 | \$ 4,521.49 | | | | | \$ 345.68 | \$ 348.61 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,057.25 | \$ 1,127.35 | \$ 4,521.49 | | \$ 345.68 | \$ 348.61 | | \$ 345.68 | \$ 348.61 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,057.25 | \$ 1,127.37 | \$ 4,521.49 | | \$ 1,342.14 | \$ 1,370.96 | | \$ 1,342.14 | \$ 1,370.96 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 345.68 | \$ 348.61 | | | | |



Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|-------------|------|---|-----------|-------------|--|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,296.46 | | | | | | | | \$ 353.50 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 353.50 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 993.57 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,296.46 | \$ 1,384.62 | | | | | | | \$ 353.50 | \$ 356.63 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,296.46 | \$ 1,384.62 | \$ 5,553.29 | | | | | | \$ 353.50 | \$ 356.63 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,296.46 | \$ 1,384.62 | \$ 5,553.29 | | \$ 353.50 | \$ 356.63 | | | \$ 353.50 | \$ 356.63 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 353.50 | \$ 356.63 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 808.84 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 808.84 | \$ 356.63 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,512.79 | \$ 569.18 | | | \$ 993.57 | \$ 356.63 | | | \$ 353.50 | \$ 356.63 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,296.46 | \$ 1,384.62 | | | \$ 353.50 | \$ 356.63 | | | \$ 353.50 | \$ 356.63 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,296.46 | \$ 1,384.62 | \$ 5,553.29 | | \$ 353.50 | \$ 356.63 | | | \$ 353.50 | \$ 356.63 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 993.57 | \$ 1,013.33 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 808.84 | \$ 823.80 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,296.46 | \$ 1,384.62 | | | \$ 808.84 | \$ 823.80 | | | \$ 808.84 | \$ 823.80 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,296.46 | \$ 1,384.62 | | | \$ 993.57 | \$ 1,013.33 | | | \$ 993.57 | \$ 1,013.33 | |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,394.91 | | | | | | | | \$ 321.30 | | |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | \$ 321.30 | | | | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,394.91 | \$ 1,292.85 | | | | | | | \$ 321.30 | \$ 323.60 | |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,394.91 | \$ 1,292.85 | \$ 7,529.14 | | | | | | \$ 321.30 | \$ 323.60 | |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,394.91 | \$ 1,292.85 | \$ 5,185.22 | | \$ 321.30 | \$ 323.60 | | | \$ 321.30 | \$ 323.60 | |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | \$ 321.30 | \$ 323.60 | | | | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,394.91 | \$ 1,292.85 | \$ 6,736.44 | | \$ 321.30 | \$ 323.60 | | | \$ 321.30 | \$ 323.60 | |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 7,529.14 | | \$ 321.30 | \$ 323.60 | | | \$ 321.30 | \$ 323.60 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 207.40 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 207.40 | \$ 207.40 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,416.86 | | | | \$ 267.84 | | | | \$ 267.84 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | \$ 267.84 | \$ 267.84 | | | \$ 267.84 | \$ 267.84 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 267.84 | \$ 267.84 | | | \$ 267.84 | \$ 267.84 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | \$ 267.84 | \$ 267.84 | | | \$ 267.84 | \$ 267.84 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | \$ 267.84 | \$ 267.84 | | | \$ 267.84 | \$ 267.84 | |
| 706 | United Healthcare | Minor Survivor | | | | | \$ 1,463.47 | | | \$ 1,463.47 | | | |
| 707 | United Healthcare | Single | \$ 1,416.86 | | | | | | | | \$ 276.37 | | |
| 708 | United Healthcare | Two-Party | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | | | | | \$ 276.37 | \$ 275.97 | |
| 709 | United Healthcare | Family | \$ 1,416.86 | \$ 1,416.86 | \$ 1,463.47 | | | | | | \$ 276.37 | \$ 275.97 | |

Tier 2

Fire Fighters Local 1014 Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,086.13 | | | | \$ 492.39 | | | \$ 492.39 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,086.13 | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,086.13 | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 492.39 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 | \$ 492.39 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,086.13 | \$ 2,154.76 | \$ 2,086.13 | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | | \$ 492.39 | \$ 492.39 | | \$ 492.39 | \$ 492.39 |

Dental/Vision Female Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 51.52 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 51.52 | \$ 55.42 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 52.52 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 46.74 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 46.74 | \$ 53.31 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 47.65 |

Table A-22
Health Cost Trend Assumptions

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2020 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in November of 2021. The following website provides more information: <https://www.soa.org/resources/research-reports/2021/2021-getzen-model/>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-Local 1014 firefighters' medical and dental/vision plans have been adjusted to reflect the final July 1, 2022 annual medical and dental plan rate renewals. The remaining short-term trends are based on Milliman's *Health Cost Guidelines*TM.

The trend assumption for Medicare Part B premiums was updated based on the Medicare Part B monthly 2023 premium estimate of \$170.10 and the long-term projected Medicare Part B costs. These items are from the 2022 Medicare Trustees Report from the Centers for Medicare and Medicaid Service (CMS) dated June 2, 2022. The dental trend assumption was updated based on the same methodology we used in our 2020 OPEB Investigation of Experience Study.

The following table presents the trend assumptions. The weighted average trends are based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental) for the July 1, 2021 valuation.

After fiscal year ending June 30, 2032, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.20% beginning with the medical trend from fiscal year ending June 30, 2073 to fiscal year ending June 30, 2074.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

| Fiscal Year Ending | | LACERA Medical | | Part B | Dental Under | Weighted Average Trend |
|--------------------|-----------|----------------|---------|----------|--------------|------------------------------|
| From | To | Under 65 | Over 65 | Premiums | and Over 65 | |
| 6/30/2022 | 6/30/2023 | -0.40% | 0.30% | 10.50% | -1.20% | 1.26% |
| 6/30/2023 | 6/30/2024 | 5.40% | 5.20% | 1.50% | 3.10% | 4.62% |
| 6/30/2024 | 6/30/2025 | 5.20% | 5.10% | 4.60% | 3.10% | 4.94% |
| 6/30/2025 | 6/30/2026 | 5.00% | 5.00% | 7.10% | 3.10% | 5.17% |
| 6/30/2026 | 6/30/2027 | 5.00% | 5.00% | 7.90% | 3.00% | 5.28% |
| 6/30/2027 | 6/30/2028 | 4.90% | 4.90% | 6.80% | 3.00% | 5.06% |
| 6/30/2028 | 6/30/2029 | 4.90% | 4.90% | 6.00% | 3.00% | 4.95% |
| 6/30/2029 | 6/30/2030 | 4.90% | 4.90% | 5.60% | 3.00% | 4.90% |
| 6/30/2030 | 6/30/2031 | 4.80% | 4.80% | 5.70% | 3.00% | 4.83% |
| 6/30/2031 | 6/30/2032 | 4.80% | 4.80% | 6.10% | 2.90% | 4.89% |
| 6/30/2041 | 6/30/2042 | 4.70% | 4.70% | 4.60% | 2.80% | 4.59% |
| 6/30/2051 | 6/30/2052 | 4.70% | 4.70% | 4.30% | 2.60% | 4.53% |
| 6/30/2061 | 6/30/2062 | 4.70% | 4.70% | 4.20% | 2.40% | 4.50% |
| 6/30/2071 | 6/30/2072 | 4.30% | 4.30% | 4.20% | 2.70% | 4.23% |
| 6/30/2081 | 6/30/2082 | 4.20% | 4.20% | 4.20% | 2.90% | 4.16% |
| 6/30/2091 | 6/30/2092 | 4.20% | 4.20% | 4.00% | 3.30% | 4.12% |
| 6/30/2101 | 6/30/2102 | 4.20% | 4.20% | 4.00% | 3.50% | 4.13% |
| 6/30/2104 | 6/30/2105 | 4.20% | 4.20% | 4.00% | 3.60% | 4.13% |

Table A-23
Retirement of Vested Terminated Members

| Annual Rates | | | |
|--------------|---------------------------------|-------------------|--------------------------|
| Age | General Plans A, B, C, D & G | General Plan E | Safety Plans A, B & C |
| <40 | 0.00% | 0.00% | 0.00% |
| 40 | 0.00% | 0.00% | 10.00% |
| 41 | 0.00% | 0.00% | 10.00% |
| 42 | 0.00% | 0.00% | 10.00% |
| 43 | 0.00% | 0.00% | 10.00% |
| 44 | 0.00% | 0.00% | 10.00% |
| 45 | 0.00% | 0.00% | 10.00% |
| 46 | 0.00% | 0.00% | 10.00% |
| 47 | 0.00% | 0.00% | 10.00% |
| 48 | 0.00% | 0.00% | 10.00% |
| 49 | 0.00% | 0.00% | 10.00% |
| 50 | 18.00% | 0.00% | 29.00% |
| 51 | 5.00% | 0.00% | 13.00% |
| 52 | 6.00% | 0.00% | 13.00% |
| 53 | 6.00% | 0.00% | 13.00% |
| 54 | 5.00% | 0.00% | 13.00% |
| 55 | 10.00% | 25.00% | 20.00% |
| 56 | 7.00% | 6.00% | 20.00% |
| 57 | 8.00% | 4.00% | 20.00% |
| 58 | 7.00% | 5.00% | 20.00% |
| 59 | 10.00% | 5.00% | 20.00% |
| 60 | 11.00% | 6.00% | 33.00% |
| 61 | 12.00% | 7.00% | 33.00% |
| 62 | 15.00% | 8.00% | 33.00% |
| 63 | 19.00% | 7.00% | 33.00% |
| 64 | 20.00% | 23.00% | 33.00% |
| 65 | 32.00% | 37.00% | 100.00% |
| 66 | 26.00% | 12.00% | 100.00% |
| 67 | 22.00% | 8.00% | 100.00% |
| 68 | 22.00% | 9.00% | 100.00% |
| 69 | 29.00% | 10.00% | 100.00% |
| 70 | 35.00% | 12.00% | 100.00% |
| 71 | 35.00% | 18.00% | 100.00% |
| 72 | 35.00% | 18.00% | 100.00% |
| 73 | 35.00% | 18.00% | 100.00% |
| 74 | 35.00% | 18.00% | 100.00% |
| 75 | 100.00% | 100.00% | 100.00% |
| 75 or older | 100.00% | 100.00% | 100.00% |

These factors were used for current vested terminated members. For retirement of future vested terminated members (i.e., members that are currently active and may become vested terminated in the future), these factors were simplified into five-year factors for ease of application in the valuation system. Spouses of future vested terminated members were assumed to commence benefits at age 60.

Appendix B: Summary of Program Provisions

The following description of retiree healthcare and death benefits is intended to be only a brief summary. For details, reference should be made to the County and LACERA agreements, and employee booklets.

All actuarial calculations are based on our understanding of the statutes governing LACERA as contained in the County Employees Retirement Law (CERL) of 1937 and the California Public Employees' Pension Reform Act of 2013 (PEPRA), with provisions adopted by the LACERA Board of Retirement, effective through July 1, 2013. The benefit and contribution provisions of this law are summarized briefly below. This summary does not attempt to cover all the detailed provisions of the law.

ELIGIBILITY FOR RETIREE HEALTHCARE AND DEATH BENEFITS

Employees are eligible for the LACERA administered Retiree Healthcare Benefits Program if they are a member of LACERA and retire from the County of Los Angeles or Participating agencies of the County of Los Angeles. Healthcare benefits are also offered to qualifying survivors of deceased active employees who are eligible to retire at the time of death and to qualifying survivors of retired members. Since eligibility for retiree qualifying healthcare and death benefits is dependent on eligibility to receive a retirement benefit, the eligibility and other aspects of the retirement benefits are applicable for retirement healthcare and death benefits. Participation in the Retiree Healthcare Benefits Program is for life in most instances.

New retirees have 60 days from the date of retirement or 60 days from the date the retiree's name appears on the Board of Retirement agenda, to sign up for medical and dental/vision coverage. If a retiree applies for coverage after the 60 day window, there is a waiting period of 6 months for medical enrollment and 1 year for dental/vision enrollment.

If a retiree's spouse or domestic partner is also a LACERA retiree there cannot be dual coverage. If the spouse or domestic partner is covering the retiree under medical or dental/vision, the retiree may not also enroll as a retiree in medical or dental/vision.

LACERA MEMBERSHIP

Permanent employees of Los Angeles County (County) and participating districts who work $\frac{3}{4}$ time or more are eligible for membership in LACERA.

Employees eligible for safety membership (sheriff, fire, and other personnel as defined by law) become safety members on the first day of the month after date of hire. Employees who become members on or after January 1, 2013, will enter into Safety Plan C.

All other employees become general members on the first day of the month after date of hire, or the first day of the month after they make an election of either Plan D or Plan E, depending on the law in effect at that time. Employees who become members on or after January 1, 2013 will enter into General Plan G.

Elective officers become members on the first day of the month after filing a declaration with the Board of Retirement.

TIER 2 EMPLOYEES

New County employees hired after June 30, 2014 who are eligible for LACERA membership may enroll in the Los Angeles County Retiree Healthcare Benefits Program – Tier 2. The County retiree medical and dental/vision subsidy applies to retiree-only coverage for Tier 2 employees, and new benchmark plans also apply. Additional provisions and details can be found at the end of this Appendix B and on the following link of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/exploring_your_healthcare_benefits_09_15_21.pdf

New claims costs and new probabilities of medical plan and tier selection upon initial enrollment were developed for Tier 2 employees. These can be found in Appendix A.

Tier 2 provisions apply to employees hired since June 30, 2014. Most active, vested terminated and retiree members are currently in Tier 1. In the future, the impact of the Tier 2 benefit provisions and assumptions will grow as the Tier 2 population increases and the Tier 1 population decreases.

RETIREMENT PLANS

The County has established nine defined benefit plans. The following outlines the dates these plans were available, based on a member's date of entry into LACERA:

Safety Member Plans:

- Plan A:** Inception to August 1977
- Plan B:** September 1977 through December 2012
- Plan C:** January 2013 to present

General Member Plans:

- Plan A:** Inception through August 1977
- Plan B:** September 1977 through September 1978
- Plan C:** October 1978 through May 1979
- Plan D:** June 1979 through December 2012
- Plan E:** January 1982 through December 2012
- Plan G:** January 2013 to present

NOTE: After review of a new member's account, a member with prior membership or reciprocity may be enrolled into one of the pre-PEPRA plans, if they meet eligibility requirements.

SERVICE RETIREMENT ELIGIBILITY

| | |
|-------------------------|---|
| Plans A-D: | General Members: Age 50 with 10 years of County service; Any age with 30 years of service; or Age 70 regardless of service. |
| Non-Contributory | |
| Plan E: | Age 55 with 10 years of service. |
| Plan G: | Age 52 with 5 years of service, or age 70 regardless of service. |
| Plans A-B: | Safety Members: Age 50 with 10 years of County service; Any age with 20 years of service. |
| Plan C: | Safety Members: Age 50 with 5 years of service. |

VESTING REQUIREMENT

| | |
|----------------------|---|
| Plans A-D, G: | 5 years of County and reciprocal service. Member contributions must be left on deposit. |
| Plan E: | 10 years of County and reciprocal service. |

SERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

| | |
|----------------------|--|
| Plans A-D, G: | Any age or years of service; disability must result from occupational injury or disease, and member must be permanently incapacitated for the performance of duty. |
| Plan E: | Not available under Plan E. |

NONSERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

| | |
|----------------------|--|
| Plans A-D, G: | Any age with 5 years of service and permanently incapacitated for the performance of duty. |
| Plan E: | Not available under Plan E. |

SERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die in service as a result of injury or disease arising out of and in the course of employment.
- Plan E:** Not available under Plan E.

NONSERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die while in service or while physically or mentally incapacitated for the performance of duty.
- Plan E:** Not available under Plan E.

ELIGIBLE SURVIVING DEPENDENTS

In order for a survivor of a LACERA active member to receive healthcare benefits, the LACERA active member has to be eligible for retirement at date of death. In order for a survivor of a retired LACERA member to be eligible to receive healthcare benefits, the retired member needed to have had a retirement plan option which qualified as eligible for continuing retirement benefits to the survivor. If one of these requirements is met, the following survivors are eligible for healthcare benefits:

- An eligible surviving spouse or surviving domestic partner, who is eligible to continue to receive retirement benefits and to whom the member was married or registered as a domestic partner for at least one year prior to member's retirement date. If the member was granted a service-connected disability, the one-year rule does not apply. However, the date of marriage or domestic partner registration must precede the date of retirement.
- Surviving unmarried natural children, legally adopted children or stepchildren, up to age 26, if there is also a surviving spouse/eligible domestic partner.
- Surviving unmarried natural children, legally adopted children, or stepchildren, up to age 18 or if a full time student, up to age 22, and receiving retirement pension benefits, without a surviving spouse/domestic partner.
- An eligible surviving spouse or surviving domestic partner who is receiving retiree healthcare, may enroll a new spouse or domestic partner and/or new unmarried natural children, legally adopted children, or stepchildren who are eligible up to age 26.

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. If a retiree has 10 years of retirement service credit, the County contributes 40% of the healthcare plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit.

Tier 2 is for employees who are hired after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

| <u>Tier</u> | <u>Pre / Post Medicare</u> | <u>Benchmark Plan</u> | <u>Benchmark Amount</u> |
|-------------|----------------------------|--------------------------|-------------------------------|
| 1 | Pre | Anthem Blue Cross I & II | Same tier that member selects |
| 1 | Post | Anthem Blue Cross I & II | Same tier that member selects |
| 2 | Pre | Anthem Blue Cross I & II | Retiree-only tier |
| 2 | Post | Anthem Blue Cross III | Retiree-only tier |

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. If the Tier 2 benchmark is less than the premium for the retiree-only tier, the retiree subsidy would be lower and there would be no spouse subsidy.

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. Reciprocal service is not included in contribution calculations.

Dental / Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

Disability

Any retiree with a service connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental / vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service connected disability retirement has 13 or more years of service, the County subsidy is the same as a non-disabled retiree. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical, Dental / Vision, and Disability

Contributions are the same as for the County employees.

DEATH/BURIAL BENEFIT

There is a one-time lump sum \$5,000 death benefit payable to the designated beneficiary upon the death of retirees. Actives and Vested Terminated Inactives are eligible for this benefit once they retire. Spouses and Dependents are not eligible for this death benefit upon their death. This benefit does not go through the 401(h) or any other funding vehicle; rather, is paid by LACERA and billed directly to the County on a monthly basis.

RETIREE HEALTHCARE BENEFIT PLAN DESCRIPTIONS ARE IN APPENDIX E, F, G and H

Appendix E

Medical Plan Descriptions:

https://www.lacera.com/sites/default/files/assets/documents/rhc/plan_comparison.pdf
https://www.lacera.com/sites/default/files/assets/documents/rhc/plan_comparison_oaa.pdf
https://www.lacera.com/sites/default/files/assets/documents/rhc/plan_comparison_medicare_2021.pdf

Appendix F

Fire Fighters Local 1014 Medical Description: Selected pages from:

<https://www.local1014medical.org/docs/SPD%202019.pdf>

Appendix G

Dental and Vision Plan Description:

https://www.lacera.com/sites/default/files/assets/documents/rhc/dental_vision_charts.pdf

Appendix H

Medicare Part B Reimbursement Plan Description:

<https://www.lacera.com/program-basics/parts-and-b>

Appendix C: Valuation Data and Schedules

Data on LACERA's retirement benefit program membership as of June 30, 2021 was supplied to us by LACERA's Systems Division staff. Active and vested terminated data is used from the 2021 retirement benefits program valuation. Data for retired members, survivors, and dependents was provided separately for this OPEB valuation. On the following tables, we present a summary of LACERA membership at June 30, 2021 for active, vested terminated, and retired members.

- Exhibit C-1: Summary of Active Members
- Exhibit C-2: Summary of Vested Terminated Members
- Exhibit C-3: Summary of Retired Members, Spouses, and Dependents
- Exhibit C-4: Age and Service Distribution of Active Members
- Exhibit C-5: Age and Service Distribution of Vested Terminated Members
- Exhibit C-6: Age and Service Distributions of Retired Members, Spouses, and Dependents in Medical Plans
- Exhibit C-7: Age and Service Distributions of Retired Members, Spouses, and Dependents in Dental/Vision Plans
- Exhibit C-8: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 1
- Exhibit C-9: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 2
- Exhibit C-10: Treatment of Incomplete Data

Note that Exhibits C-1 through C-7 were prepared using an "age nearest birthday" basis for calculating ages as used by our valuation system. Exhibit C-8 and C-9 were prepared using an "attained age" basis to reflect when someone becomes 65.

Milliman July 1, 2021 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit C-1: Summary of Active Members

| | <u>Members</u> | | Annual Salary | Average Age | Average Credited Service |
|-------------------------------------|----------------|--------|------------------|-------------|--------------------------|
| | Tier 1 | Tier 2 | | | |
| County | | | | | |
| General | 54,628 | 26,674 | \$ 7,046,968,236 | 47.4 | 14.4 |
| Safety | 9,112 | 4,021 | 1,650,137,676 | 41.4 | 14.2 |
| Total | 63,740 | 30,695 | \$ 8,697,105,912 | 46.5 | 14.4 |
| Superior Court | | | | | |
| General | 2,959 | 1,243 | \$ 340,513,404 | 49.4 | 17.9 |
| Safety | - | - | - | - | - |
| Total | 2,959 | 1,243 | \$ 340,513,404 | 49.4 | 17.9 |
| LACERA | | | | | |
| General | 252 | 148 | \$ 45,226,320 | 48.1 | 12.9 |
| Safety | - | - | - | - | - |
| Total | 252 | 148 | \$ 45,226,320 | 48.1 | 12.9 |
| Outside Districts | | | | | |
| General | 7 | - | \$ - | 49.6 | 14.2 |
| Safety | - | - | - | - | - |
| Total | 7 | - | \$ - | 49.6 | 14.2 |
| Grand Total | | | | | |
| General | 57,846 | 28,065 | \$ 7,432,707,960 | 47.5 | 14.6 |
| Safety | 9,112 | 4,021 | 1,650,137,676 | 41.4 | 14.2 |
| Total | 66,958 | 32,086 | \$ 9,082,845,636 | 46.7 | 14.5 |
| Grand Total (Tiers Combined) | 99,044 | | | | |

This excludes 57 active pension members who are receiving retiree healthcare benefits.

Exhibit C-2: Summary of Vested Terminated Members

| | <u>Members</u> | | <u>Average Age</u> |
|-------------------------------------|----------------|---------------|------------------------|
| | <u>Tier 1</u> | <u>Tier 2</u> | |
| County | | | |
| General | 7,144 | 352 | 51.4 |
| Safety | 575 | 36 | 44.3 |
| Total | <u>7,719</u> | <u>388</u> | <u>50.9</u> |
| Superior Court | | | |
| General | 570 | 38 | 53.1 |
| Safety | - | - | - |
| Total | <u>570</u> | <u>38</u> | <u>53.1</u> |
| LACERA | | | |
| General | 37 | - | 52.2 |
| Safety | - | - | - |
| Total | <u>37</u> | <u>-</u> | <u>52.2</u> |
| Outside Districts | | | |
| General | - | - | - |
| Safety | - | - | - |
| Total | <u>-</u> | <u>-</u> | <u>-</u> |
| Grand Total | 8,326 | 426 | 51.1 |
| Grand Total (Tiers Combined) | 8,752 | | |

Pension data includes 8,405 non vested terminated members.
 This excludes 31 vested terminated pension members who are receiving retiree healthcare benefits.

Milliman July 1, 2021 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit C-3: Summary of Current Retirees, Survivors, Spouses, and Dependents

Medical

| | Count | | | | | Average Age | | |
|-------------------|------------------------|--------|------------------------|--------|--------|------------------------|------------------------|-------|
| | Retirees and Survivors | | Spouses and Dependents | | Total | Retirees and Survivors | Spouses and Dependents | Total |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | |
| County | 50,809 | 5 | 28,140 | 2 | 78,956 | 73.6 | 59.3 | 68.5 |
| Superior Court | 2,468 | - | 1,090 | - | 3,558 | 72.9 | 62.1 | 69.6 |
| LACERA | 166 | - | 77 | - | 243 | 72.2 | 64.5 | 69.7 |
| Outside Districts | 81 | - | 32 | - | 113 | 84.1 | 71.8 | 80.6 |
| Total Medical | 53,524 | 5 | 29,339 | 2 | 82,870 | 73.6 | 59.4 | 68.6 |
| Tiers Combined | 53,529 | | 29,341 | | | | | |

Dental/Vision

| | Count | | | | | Average Age | | |
|---------------------|------------------------|--------|------------------------|--------|--------|------------------------|------------------------|-------|
| | Retirees and Survivors | | Spouses and Dependents | | Total | Retirees and Survivors | Spouses and Dependents | Total |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | |
| County | 52,199 | 12 | 28,552 | 3 | 80,766 | 73.5 | 61.2 | 69.2 |
| Superior Court | 2,528 | - | 1,126 | - | 3,654 | 72.9 | 64.7 | 70.4 |
| LACERA | 166 | - | 74 | - | 240 | 71.8 | 67.3 | 70.4 |
| Outside Districts | 76 | - | 32 | - | 108 | 84.4 | 72.1 | 80.8 |
| Total Dental/Vision | 54,969 | 12 | 29,784 | 3 | 84,768 | 73.5 | 61.4 | 69.3 |
| Tiers Combined | 54,981 | | 29,787 | | | | | |

Death Benefit*

| | Count | | | | | Average Age | | |
|---------------------|----------|--------|------------------------|--------|--------|-------------|------------------------|-------|
| | Retirees | | Spouses and Dependents | | Total | Retirees | Spouses and Dependents | Total |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | |
| County | 56,233 | 43 | NA | NA | 56,276 | 72.4 | NA | 72.4 |
| Superior Court | 3,060 | 1 | NA | NA | 3,061 | 71.6 | NA | 71.6 |
| LACERA | 190 | - | NA | NA | 190 | 71.4 | NA | 71.4 |
| Outside Districts | 94 | - | NA | NA | 94 | 81.0 | NA | 81.0 |
| Total Death Benefit | 59,577 | 44 | NA | NA | 59,621 | 72.4 | NA | 72.4 |
| Tiers Combined | 59,621 | | NA | | | | | |

* Totals do not include 480 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

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Los Angeles County Employees Retirement Association

Exhibit C-4: Age and Service Distribution of Active Members

| Age | Members' Years of Service | | | | | | | | Total Count |
|--------------------|---------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35 & Above | |
| Under 18 | - | - | - | - | - | - | - | - | - |
| 18-19 | 1 | - | - | - | - | - | - | - | 1 |
| 20-24 | 730 | 1 | - | - | - | - | - | - | 731 |
| 25-29 | 5,079 | 556 | - | - | - | - | - | - | 5,635 |
| 30-34 | 6,671 | 3,889 | 574 | 12 | - | - | - | - | 11,146 |
| 35-39 | 4,455 | 4,171 | 3,333 | 821 | 41 | - | - | - | 12,821 |
| 40-44 | 2,801 | 2,614 | 3,609 | 3,042 | 1,203 | 77 | - | - | 13,346 |
| 45-49 | 1,900 | 1,728 | 2,526 | 2,867 | 3,617 | 804 | 65 | 2 | 13,509 |
| 50-54 | 1,304 | 1,276 | 1,861 | 2,152 | 3,564 | 2,535 | 1,663 | 145 | 14,500 |
| 55-59 | 924 | 980 | 1,331 | 1,628 | 2,320 | 1,919 | 2,543 | 947 | 12,592 |
| 60-64 | 475 | 652 | 1,039 | 1,175 | 1,651 | 1,093 | 1,525 | 1,477 | 9,087 |
| 65-69 | 146 | 299 | 501 | 595 | 888 | 441 | 483 | 595 | 3,948 |
| 70-74 | 35 | 63 | 159 | 196 | 330 | 164 | 135 | 216 | 1,298 |
| 75-79 | 4 | 8 | 35 | 58 | 78 | 46 | 37 | 68 | 334 |
| 80-84 | - | 3 | 1 | 8 | 23 | 11 | 17 | 15 | 78 |
| 85 & Over | - | - | - | 1 | 3 | 3 | 3 | 8 | 18 |
| Total Count | 24,525 | 16,240 | 14,969 | 12,555 | 13,718 | 7,093 | 6,471 | 3,473 | 99,044 |

This excludes 57 active retirement program members who are receiving retiree healthcare benefits.

Exhibit C-5: Age and Service Distribution of Vested Terminated Members

| Age | Members' Years of Service | | | | | | | | Total Count |
|--------------------|---------------------------|--------------|--------------|------------|------------|------------|------------|------------|--------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35 & Above | |
| Under 18 | - | - | - | - | - | - | - | - | - |
| 18-19 | - | - | - | - | - | - | - | - | - |
| 20-24 | - | - | - | - | - | - | - | - | - |
| 25-29 | 28 | 11 | - | - | - | - | - | - | 39 |
| 30-34 | 149 | 176 | 15 | 1 | - | - | - | - | 341 |
| 35-39 | 186 | 431 | 187 | 21 | 1 | - | - | - | 826 |
| 40-44 | 251 | 527 | 317 | 89 | 12 | - | - | - | 1,196 |
| 45-49 | 272 | 599 | 376 | 168 | 69 | 15 | 1 | - | 1,500 |
| 50-54 | 204 | 521 | 501 | 222 | 89 | 52 | 10 | - | 1,599 |
| 55-59 | 161 | 318 | 488 | 182 | 112 | 55 | 42 | 18 | 1,376 |
| 60-64 | 90 | 186 | 352 | 165 | 84 | 49 | 71 | 49 | 1,046 |
| 65-69 | 43 | 98 | 251 | 75 | 31 | 13 | 10 | 20 | 541 |
| 70-74 | 15 | 30 | 124 | 40 | 17 | 2 | 1 | 2 | 231 |
| 75-79 | 1 | 7 | 13 | 11 | 6 | 2 | 2 | - | 42 |
| 80-84 | 1 | 1 | 4 | 1 | 2 | 1 | 1 | 1 | 12 |
| 85 & Over | 1 | 1 | - | - | - | 1 | - | - | 3 |
| Total Count | 1,402 | 2,906 | 2,628 | 975 | 423 | 190 | 138 | 90 | 8,752 |

Retirement program data includes 8,405 non vested terminated members.
 This excludes 31 vested terminated pension members who are receiving retiree healthcare benefits.

Milliman July 1, 2021 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit C-6: Age and Service Medical Distributions for Current Retirees, Survivors, Spouses, and Dependents
All Members
Retirees and Survivors with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|--------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | 1 | 2 | 2 | 2 | 14 | 21 |
| 35-39 | - | - | - | - | - | - | - | 21 | 21 |
| 40-44 | - | - | - | - | 1 | 1 | 1 | 42 | 45 |
| 45-49 | - | - | - | 1 | 7 | 5 | 5 | 104 | 122 |
| 50-54 | - | - | 18 | 37 | 48 | 106 | 81 | 306 | 596 |
| 55-59 | - | 1 | 62 | 77 | 156 | 575 | 821 | 1,111 | 2,803 |
| 60-64 | - | 6 | 103 | 189 | 332 | 1,089 | 1,896 | 1,475 | 5,090 |
| 65-69 | 5 | 21 | 380 | 526 | 731 | 1,974 | 4,392 | 1,325 | 9,354 |
| 70-74 | 5 | 30 | 585 | 777 | 957 | 2,206 | 5,529 | 1,541 | 11,630 |
| 75-79 | 8 | 30 | 474 | 721 | 888 | 1,943 | 4,307 | 1,637 | 10,008 |
| 80-84 | 6 | 17 | 379 | 502 | 650 | 1,551 | 2,432 | 1,115 | 6,652 |
| 85-89 | 4 | 16 | 243 | 374 | 540 | 1,066 | 1,308 | 684 | 4,235 |
| 90-94 | 3 | 17 | 146 | 241 | 325 | 498 | 613 | 323 | 2,166 |
| 95-99 | - | 3 | 65 | 91 | 99 | 144 | 209 | 76 | 687 |
| 100 & Over | - | - | 18 | 16 | 10 | 19 | 23 | 13 | 99 |
| Total Count | 31 | 141 | 2,473 | 3,553 | 4,746 | 11,179 | 21,619 | 9,787 | 53,529 |

All Members
Spouses and Dependents with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | 2 | 119 | 166 | 318 | 1,216 | 1,864 | 2,133 | 5,818 |
| 35-39 | - | - | 2 | 2 | 10 | 23 | 45 | 27 | 109 |
| 40-44 | - | 1 | 2 | 6 | 8 | 35 | 58 | 69 | 179 |
| 45-49 | - | - | 7 | 11 | 24 | 57 | 97 | 116 | 312 |
| 50-54 | - | - | 13 | 29 | 39 | 198 | 340 | 426 | 1,045 |
| 55-59 | - | - | 29 | 64 | 109 | 507 | 822 | 827 | 2,358 |
| 60-64 | 2 | 1 | 73 | 93 | 193 | 754 | 1,383 | 904 | 3,403 |
| 65-69 | - | 17 | 156 | 217 | 311 | 936 | 2,021 | 766 | 4,424 |
| 70-74 | 4 | 15 | 213 | 304 | 365 | 926 | 2,150 | 803 | 4,780 |
| 75-79 | 3 | 10 | 160 | 274 | 345 | 714 | 1,527 | 631 | 3,664 |
| 80-84 | 1 | 2 | 112 | 166 | 217 | 498 | 792 | 271 | 2,059 |
| 85-89 | - | 2 | 33 | 79 | 102 | 224 | 280 | 128 | 848 |
| 90-94 | - | 1 | 9 | 28 | 35 | 79 | 95 | 35 | 282 |
| 95-99 | - | 1 | 4 | 8 | 7 | 13 | 14 | 3 | 50 |
| 100 & Over | - | - | 2 | 2 | 2 | 3 | 1 | - | 10 |
| Total Count | 10 | 52 | 934 | 1,449 | 2,085 | 6,183 | 11,489 | 7,139 | 29,341 |

Milliman July 1, 2021 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit C-7: Age and Service Dental/Vision Distributions for Current Retirees, Survivors, Spouses, and Dependents
All Members
Retirees and Survivors with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|--------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | 1 | 2 | 2 | 1 | 15 | 21 |
| 35-39 | - | - | - | - | - | - | - | 25 | 25 |
| 40-44 | - | - | 1 | - | 1 | 1 | 1 | 55 | 59 |
| 45-49 | - | - | - | 1 | 7 | 6 | 5 | 130 | 149 |
| 50-54 | 1 | - | 22 | 40 | 52 | 103 | 82 | 339 | 639 |
| 55-59 | 2 | 3 | 70 | 94 | 163 | 578 | 816 | 1,186 | 2,912 |
| 60-64 | 4 | 12 | 139 | 230 | 340 | 1,091 | 1,886 | 1,550 | 5,252 |
| 65-69 | 6 | 33 | 463 | 572 | 761 | 2,017 | 4,439 | 1,392 | 9,683 |
| 70-74 | 9 | 40 | 627 | 830 | 1,001 | 2,229 | 5,556 | 1,617 | 11,909 |
| 75-79 | 11 | 43 | 513 | 748 | 914 | 1,958 | 4,344 | 1,692 | 10,223 |
| 80-84 | 5 | 27 | 372 | 533 | 686 | 1,571 | 2,459 | 1,147 | 6,800 |
| 85-89 | 3 | 24 | 252 | 389 | 549 | 1,081 | 1,329 | 693 | 4,320 |
| 90-94 | 3 | 12 | 152 | 251 | 331 | 505 | 629 | 323 | 2,206 |
| 95-99 | 1 | 1 | 62 | 90 | 102 | 145 | 213 | 75 | 689 |
| 100 & Over | - | 1 | 19 | 10 | 11 | 18 | 24 | 11 | 94 |
| Total Count | 45 | 196 | 2,692 | 3,789 | 4,920 | 11,305 | 21,784 | 10,250 | 54,981 |

All Members
Spouses and Dependents with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | 1 | 6 | 122 | 143 | 238 | 962 | 1,455 | 1,959 | 4,886 |
| 35-39 | - | - | 2 | 3 | 8 | 17 | 25 | 20 | 75 |
| 40-44 | - | 1 | 2 | 6 | 4 | 30 | 42 | 64 | 149 |
| 45-49 | - | - | 7 | 10 | 21 | 49 | 83 | 108 | 278 |
| 50-54 | - | 1 | 11 | 31 | 46 | 191 | 327 | 435 | 1,042 |
| 55-59 | 1 | 2 | 39 | 68 | 117 | 498 | 811 | 858 | 2,394 |
| 60-64 | 3 | 3 | 82 | 105 | 201 | 774 | 1,392 | 944 | 3,504 |
| 65-69 | 1 | 19 | 183 | 257 | 345 | 996 | 2,156 | 807 | 4,764 |
| 70-74 | 6 | 21 | 238 | 352 | 419 | 999 | 2,297 | 853 | 5,185 |
| 75-79 | 1 | 9 | 185 | 299 | 370 | 762 | 1,629 | 664 | 3,919 |
| 80-84 | - | 4 | 119 | 183 | 241 | 545 | 842 | 291 | 2,225 |
| 85-89 | 1 | 3 | 42 | 96 | 120 | 256 | 317 | 135 | 970 |
| 90-94 | - | 1 | 15 | 33 | 39 | 87 | 110 | 38 | 323 |
| 95-99 | - | 1 | 5 | 10 | 12 | 14 | 16 | 6 | 64 |
| 100 & Over | - | - | 1 | 2 | 2 | 3 | 1 | - | 9 |
| Total Count | 14 | 71 | 1,053 | 1,598 | 2,183 | 6,183 | 11,503 | 7,182 | 29,787 |

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Los Angeles County Employees Retirement Association

Exhibit C-8: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 1

| | Retirees and Survivors | | | Spouses and Dependents | | | Total | | |
|---------------------------------|------------------------|---------------|---------------|------------------------|---------------|---------------|---------------|---------------|---------------|
| | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total |
| <u>Medical Plans</u> | | | | | | | | | |
| Blue Cross I | 193 | 783 | 976 | 270 | 180 | 450 | 463 | 963 | 1,426 |
| Blue Cross II | 2,529 | 2,797 | 5,326 | 3,548 | 982 | 4,530 | 6,077 | 3,779 | 9,856 |
| Blue Cross III | 237 | 12,313 | 12,550 | 1,030 | 4,788 | 5,818 | 1,267 | 17,101 | 18,368 |
| Blue Cross Prudent Buyer Plan | 263 | 655 | 918 | 338 | 197 | 535 | 601 | 852 | 1,453 |
| CIGNA Healthcare for Seniors | 2 | 58 | 60 | 8 | 27 | 35 | 10 | 85 | 95 |
| CIGNA Network Model Plan | 41 | 322 | 363 | 53 | 65 | 118 | 94 | 387 | 481 |
| Kaiser (Other) | 58 | 378 | 436 | 80 | 129 | 209 | 138 | 507 | 645 |
| Kaiser (CA) | 3,873 | 21,637 | 25,510 | 5,033 | 7,198 | 12,231 | 8,906 | 28,835 | 37,741 |
| United Healthcare | 1,460 | 3,425 | 4,885 | 2,032 | 1,347 | 3,379 | 3,492 | 4,772 | 8,264 |
| SCAN Health Plan | 5 | 407 | 412 | - | 89 | 89 | 5 | 496 | 501 |
| Firefighters' Local 1014 | 798 | 1,290 | 2,088 | 1,230 | 715 | 1,945 | 2,028 | 2,005 | 4,033 |
| Total | 9,459 | 44,065 | 53,524 | 13,622 | 15,717 | 29,339 | 23,081 | 59,782 | 82,863 |
| <u>Medicare Part B Coverage</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Receiving Reimbursement | 265 | 36,731 | 36,996 | 340 | 12,637 | 12,977 | 605 | 49,368 | 49,973 |
| Not Receiving Reimbursement | 9,194 | 7,334 | 16,528 | 13,282 | 3,080 | 16,362 | 22,476 | 10,414 | 32,890 |
| Total | 9,459 | 44,065 | 53,524 | 13,622 | 15,717 | 29,339 | 23,081 | 59,782 | 82,863 |
| <u>Dental/Vision Plans</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 8,289 | 40,506 | 48,795 | 11,039 | 15,655 | 26,694 | 19,328 | 56,161 | 75,489 |
| Cigna Dental HMO/Vision | 1,546 | 4,628 | 6,174 | 1,717 | 1,373 | 3,090 | 3,263 | 6,001 | 9,264 |
| Total | 9,835 | 45,134 | 54,969 | 12,756 | 17,028 | 29,784 | 22,591 | 62,162 | 84,753 |
| <u>Death Benefit*</u> | | | | | | | | | |
| Total | 12,421 | 47,156 | 59,577 | NA | NA | NA | 12,421 | 47,156 | 59,577 |

* Totals do not include 480 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

Exhibit C-9: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 2

| | Retirees and Survivors | | | Spouses and Dependents | | | Total | | |
|---------------------------------|------------------------|---------|-------|------------------------|---------|-------|--------|---------|-------|
| | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total |
| <u>Medical Plans</u> | | | | | | | | | |
| Blue Cross I | - | - | - | - | - | - | - | - | - |
| Blue Cross II | - | - | - | - | - | - | - | - | - |
| Blue Cross III | - | - | - | - | - | - | - | - | - |
| Blue Cross Prudent Buyer Plan | 1 | - | 1 | - | - | - | 1 | - | 1 |
| CIGNA Healthcare for Seniors | - | - | - | - | - | - | - | - | - |
| CIGNA Network Model Plan | - | - | - | - | - | - | - | - | - |
| Kaiser (Other) | 1 | - | 1 | - | - | - | 1 | - | 1 |
| Kaiser (CA) | 1 | 2 | 3 | - | 2 | 2 | 1 | 4 | 5 |
| United Healthcare | - | - | - | - | - | - | - | - | - |
| SCAN Health Plan | - | - | - | - | - | - | - | - | - |
| Firefighters' Local 1014 | - | - | - | - | - | - | - | - | - |
| Total | 3 | 2 | 5 | - | 2 | 2 | 3 | 4 | 7 |
| <u>Medicare Part B Coverage</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Receiving Reimbursement | - | 2 | 2 | - | - | - | - | 2 | 2 |
| Not Receiving Reimbursement | 3 | - | 3 | - | 2 | 2 | 3 | 2 | 5 |
| Total | 3 | 2 | 5 | - | 2 | 2 | 3 | 4 | 7 |
| <u>Dental/Vision Plans</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 5 | 6 | 11 | 1 | 2 | 3 | 6 | 8 | 14 |
| Cigna Dental HMO/Vision | 1 | - | 1 | - | - | - | 1 | - | 1 |
| Total | 6 | 6 | 12 | 1 | 2 | 3 | 7 | 8 | 15 |
| <u>Death Benefit</u> | | | | | | | | | |
| Total | 21 | 23 | 44 | NA | NA | NA | 21 | 23 | 44 |

Exhibit C-10: Treatment of Incomplete Data

| ID | Size | Situation | Assumption and Resolution |
|----|--|--|---|
| 1 | 505 medical N/A dental | There were no children listed in Retiree and Family or Retiree and Children deduction codes. | To be consistent with the tier, children were added. Children were designated as 20 years old since the average age of LACERA children under 26 is 20; half were listed as male and half as female. Children were not added for Kaiser plans, based on previous discussions with LACERA. |
| 2 | 531 medical 313 dental | There was no spouse listed in Retiree and Spouse, Retiree & Family, or Retiree +1 deduction codes. | To be consistent with the tier, spouses were added. Even in the Retiree+1 case, a spouse was added rather than a child as this is a more conservative addition. Spouses were given a gender opposite of the retiree and date of birth was determined according to the marriage age difference assumption. |
| 3 | 186 medical 187 dental 63 death benefit only | Members were deceased before 7/1/2021. | Removed records from data. |
| 4 | 1 medical N/A dental | Record had unusual date of birth. | Used average of all dates of births. |
| 5 | 12 medical 18 dental 13 death benefit only | Records had blank gender. | We designated half the members as male and half as female based on proportions of remaining population. |

Appendix D: Glossary

The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.

Actuarial Accrued Liability

That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs.

Actuarial Assumptions

Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items.

Actuarial Cost Method

A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.

Actuarial Gain (Loss)

A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.

Actuarial Present Value

The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.

Actuarial Valuation

The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan.

Actuarial Value of Assets

The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation.

Amortization Payment

That portion of the ADC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability.

Actuarially Determined Contributions (“ADC”)

This is the employer’s periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set of requirements for calculating actuarially determined OPEB information included in financial reports.

Attribution Period

The period of an employee’s service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee’s date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status.

Benefit Payments

The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program.

GASB 74

The statement that establishes financial reporting standards for postemployment benefit plans other than retirement programs.

GASB 75

The statement that establishes financial reporting standards for employers that sponsor postemployment benefits other than retirement programs.

Net OPEB Obligation

This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer’s contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt.

Normal Cost

That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method.

Other Postemployment Benefits (“OPEB”)

This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers.

Present Value of Future Benefits

This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is:

- (a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and
- (b) Discounted at the assumed discount rate.

Projected Benefits

Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.

Substantive Plan

The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan.

Trend Rate

The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments.

Unfunded Actuarial Accrued Liability

The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.

Appendix E: Medical Plan Comparisons

Comparisons are from the following areas of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/plan_comparison.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/plan_comparison_oaa.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/plan_comparison_medicare_2021.pdf

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COMPARISON OF MEDICAL PLANS

Effective July 1, 2021

Indemnity Medical Plans

- Anthem Blue Cross I
- Anthem Blue Cross II
- Anthem Blue Cross Prudent Buyer Plan

Health Maintenance Organizations (HMOs)

- Cigna Network Model Plan (Arizona and California only)
- Kaiser Permanente (California only)
- UnitedHealthcare

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation.

The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Indemnity Insurance Plans

Anthem Blue Cross I

Anthem Blue Cross II

| Calendar Year Deductibles/Copayments | \$100 – individual; \$100 – family | \$500 – individual; \$1,500 – family |
|---|---|---|
| Annual Maximum Out-of-Pocket Expenses (for most services) | N/A | \$2,500, including deductible (Does not include amounts over allowable charges) |
| Lifetime Maximum Benefits | \$1,000,000 | \$1,000,000 |
| Hospital Benefits | | |
| Room and Board | \$75 per day maximum ¹ ; \$150 per day maximum special care unit ¹ | 90% for PPO hospital ² ; 80% non-PPO for semi-private room; special care unit up to 2.5 times semi-private room rate |
| Surgical Services | 80% ¹ | 80% |
| Hospital Services and Supplies | 100% ¹ | 90% PPO hospital ² ; 80% non-PPO hospital |
| Hospital Admission Authorization Requirements | Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice | Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | 70% (in-network) or 50% (out-of-network) up to \$150 per day for up to 100 days per calendar year ¹ | 70% (in-network) or 50% (out-of-network) up to 100 days per calendar year ¹ |
| Private Duty Nurses | 80% in accordance with requirements | 80% in accordance with requirements |
| Home Healthcare | 100% in accordance with requirements ¹ | 100% in accordance with requirements ¹ |
| Hospice Care | 100% up to plan limitations, in accordance with requirements ¹ | 100% in accordance with requirements ¹ |
| Emergency Benefits | | |
| Inpatient | \$75 per day ¹ maximum; \$150 per day maximum special care unit ¹ | 90% PPO hospital ² ; 80% non-PPO hospital |
| Outpatient | 100% at a hospital only ¹ | 80% |
| Ambulance | 80% for transportation to first hospital where care is given | 80% for transportation to first hospital where care is given |
| Outpatient Benefits | | |
| Doctor's Office Visits | 80% | 80% |
| Preadmission X-Ray and Lab Tests | 100% ¹ | 100% ¹ |
| Routine Checkups, CA only | | |
| —Adult | \$25 copay; covered in-network only; maximum of \$250 | \$25 copay; covered in-network only; maximum of \$250 |
| —Children Under 17 | \$25 copay in-network; 80% out-of-network | \$25 copay in-network; 80% out-of-network |
| Immunizations | Not covered except for children under age 17 | Not covered except for children under age 17 |
| Outpatient Surgical Services | 100% ¹ | 100% ¹ (80% hospital facility fees) |
| Physical Therapy | 80% in accordance with requirements | 80% in accordance with requirements |
| Speech Therapy | 80% in accordance with requirements | 80% in accordance with requirements |
| Maternity | 80% in accordance with requirements | 80% in accordance with requirements |
| Prescription Drug Benefits | | |
| Prescription Drugs | Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply) | Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply) |
| Mental Health and Substance Abuse Benefits | | |
| Inpatient | \$75 per day ¹ maximum; \$150 per day maximum intensive care ¹ | 90% PPO; 80% non-PPO |
| Outpatient | 80% of covered expenses | 80% of covered expenses |
| Vision Benefits | | |
| Eye Exams | Covered after accident only ³ | Covered after accident only ³ |
| Lenses | Covered after accident ³ and after eye surgery | Covered after accident ³ and after eye surgery |
| Frames | Covered after accident ³ or eye surgery only | Covered after accident ³ or eye surgery only |
| Hearing Care Benefits | | |
| Hearing Exams | Covered after accident only ³ | Covered after accident only ³ |
| Hearing Aids | Covered after accident only ³ | Covered after accident only ³ |

Comparison of Medical Plans

| | HMOs |
|---|--|
| Anthem Blue Cross Prudent Buyer Plan | Cigna Network Model Plan |
| \$100 – individual; \$200 – family | None |
| N/A | \$1,500 – individual; \$3,000 – family |
| \$1,000,000 | Unlimited |
| 80% Prudent Buyer; 70% non-Prudent Buyer with \$75 per day maximum; \$150 per day intensive care (for non-Prudent Buyer) | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge for inpatient or outpatient |
| 80% Prudent Buyer; 70% non-Prudent Buyer (up to \$250 per day for non-Prudent Buyer) | No charge |
| Authorization by a Prudent Buyer physician required. Non-Prudent Buyer physicians must contact Anthem Blue Cross | Authorization by a Cigna HealthCare physician required within 48 hours in case of emergency outside service area |
| 80% of semi-private room rate for up to 100 days per confinement period | No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year |
| 80% in accordance with requirements | No charge if authorized by a Cigna HealthCare physician (100 visits per contract year together with Home Healthcare) |
| 100% in accordance with requirements | No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year. Includes outpatient Private Duty Nursing subject to medical necessity. |
| 100% up to plan limitations, in accordance with requirements ¹ | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | \$50 copay; waived if admitted; \$25 copay for urgent care center |
| 80% | No charge when true emergency authorized by a Cigna HealthCare physician |
| 80% Prudent Buyer; 70% non-Prudent Buyer | \$5 copay |
| 100% Prudent Buyer; 70% non-Prudent Buyer | No charge |
| \$25 copay; covered in-network only; maximum of \$250 \$25 copay in-network; out-of-network covered up to \$20 | \$5 copay |
| Not covered except for children under age 17 | No charge (after \$5 office visit copay, if applicable) |
| 100% ¹ Prudent Buyer (Hospital facility fees: 80% Prudent Buyer; 70% non-Prudent Buyer) | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | \$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only) |
| 80% in accordance with requirements | \$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only) |
| 80% Prudent Buyer; 70% Non-Prudent Buyer; in accordance with requirements | \$5 copay for initial visit to confirm pregnancy; no charge for subsequent maternity visits |
| Retail: 80% in-network; out-of network coverage may vary. Contact Anthem Blue Cross for more information. Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty for a 90-day supply /specialty copay prorated for less than 90-day supply | Retail: \$7 copay for 30-day supply; Mail order: \$14 copay for 90-day supply |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge for an unlimited number of days |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge for an unlimited number of visits |
| Not covered | \$10 copay; limit one exam every 12 months through Cigna Vision |
| One pair, after eye surgery | Covered after cataract surgery |
| Not covered | Not covered |
| Not covered | Not covered |
| Not covered | Not covered |

| Kaiser Permanente | UnitedHealthcare⁴ |
|---|---|
| None | None |
| Maximum copays of \$1,500 per individual, \$3,000 per family | Maximum copays of \$2,000 per individual, \$6,000 per family |
| Unlimited | Unlimited |
| No charge | No charge |
| No charge for inpatient; \$5 copay for outpatient | No charge for inpatient or outpatient |
| No charge | No charge |
| Authorization by a Kaiser Permanente physician required within 24 hours or as soon as reasonably possible in case of emergency outside service area | Authorization by a participating UnitedHealthcare medical group or physician required. Within 24 hours in case of emergency |
| No charge; limit 100 days per benefit period | No charge; up to 100 days per benefit period |
| No charge if authorized by Kaiser Permanente physician | No charge (if medically necessary) |
| No charge (up to 100 visits per Accumulation Period) | No charge; 100 visits maximum per calendar year |
| No charge if authorized by Kaiser Permanente physician (up to 100 2-hour visits per calendar year) | No charge when authorized by a UnitedHealthcare participating physician or medical group. Prognosis of life expectancy of one year or less. |
| No charge | No charge |
| \$5 at Kaiser Permanente facility; waived if admitted directly to the hospital | \$50; waived on admission |
| No charge if emergency | No charge when medically necessary |
| \$5 copay | \$5 copay |
| No charge | No charge with an office visit |
| \$5 copay | \$5 copay; no charge for age 2 and under |
| No charge if generally available | \$5 copay; no charge for age 2 and under |
| \$5 copay | No charge |
| \$5 copay | Inpatient: no charge; outpatient: \$5 copay |
| \$5 copay | Inpatient: no charge; outpatient: \$5 copay |
| \$5 copay | No charge; office visit copays are waived after initial office visit copay |
| Generic and Brand Drugs: \$7 copay for 100-day supply Specialty Drugs: \$7 copay for 30-day supply | Retail: \$7 copay for 30-day supply; Mail order: \$7 copay for 90-day supply |
| No charge; for an unlimited number of days | No charge; for an unlimited number of days (both Mental Health and Substance Abuse) |
| \$5 copay per visit; for an unlimited number of visits | Mental Health: \$5 copay; for an unlimited number of visits, must be authorized through UnitedHealthcare Behavioral Health Substance Abuse: No charge; for an unlimited number of visits (Includes Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment) |
| \$5 copay | \$5 copay through PCP ⁵ |
| Not covered | Not covered |
| Not covered | Not covered |
| \$5 copay | \$5 copay |
| Not covered | \$5,000 annual benefit maximum per calendar year. Limited to one hearing aid (including repair and replacement) per hearing impaired ear every three years. |

Carrier Notes:

Anthem Blue Cross Plans I, II, and Prudent Buyer

Coinsurance payment is the percentage of eligible charges after you meet the plan deductible, unless otherwise noted. **All plan reimbursements are based on negotiated rates or usual and customary charges.** Usual and Customary charges are the maximum amounts the plan will pay for a service based on what providers in that geographic area charge for similar services or supplies.

¹ Indicates deductible waived.

Anthem Blue Cross II

² For non-Medicare members only.

Anthem Blue Cross I and II

³ Treatment must be due to an accidental injury while insured and treatment must be received within two years of accident.

HMOs

Medical care must be received from HMO or contracted provider, physician or facility.

Mental Health Benefits for California Base Contracts: refer to evidence of coverage.

UnitedHealthcare

⁴ Refer to UnitedHealthcare HMO Schedule of Benefits and Evidence of Coverage for detailed plan information.

⁵ Your PCP is your Preferred Care Provider in the UnitedHealthcare HMO.

COMPARISON OF MEDICAL PLANS

Effective July 1, 2021

Health Maintenance Organizations (HMOs) and Medicare Advantage Prescription Drug (MA-PD) HMOs

- Kaiser Permanente – Colorado
- Kaiser Permanente – Georgia
- Kaiser Permanente – Hawaii
- Kaiser Permanente – Oregon
- Kaiser Permanente – Washington

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents, which legally govern each plan's operation.

The health plans and benefit designs available from the LACERA-administered options change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area will impact your eligibility to be enrolled in the health plan, the benefit designs available and the rates you pay.

Note: The benefit levels contained in this booklet are subject to approval by the Centers for Medicare and Medicaid Services (CMS) and may be adjusted during the plan year.

BASIC (UNDER 65 OR OVER 65 WITHOUT MEDICARE COVERAGE) HMOs

| | Kaiser Permanente – Colorado | Kaiser Permanente – Georgia |
|--|--|--|
| Calendar Year Deductible/Copayment | None | None |
| Annual Maximum Out-of-Pocket Expenses (for most services) | Individual – \$2,000 Family – \$4,500 | Individual – \$2,000 Family – \$4,000 |
| Lifetime Maximum Benefits | None | None |
| Hospital Benefits | | |
| Room and Board | \$250 copay per admission | \$250 copay per admission |
| Surgical Services | Inpatient – no charge Outpatient – \$50 copay | Inpatient – no charge Outpatient – \$100 copay |
| Hospital Services and Supplies | Durable medical equipment covered at 80% | Durable medical equipment covered at 80% |
| Hospital Admission Authorization Requirements | No authorization needed when referred by a Kaiser Permanente physician | Authorization required for hospital admissions |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | No charge; 100 days per period | \$250 copay per admission; 100 days per year |
| Private Duty Nurses | No charge if in service area only and referred by a network provider | No charge if authorized |
| Home Health Care | No charge if authorized | No charge up to 120 visits per calendar year (private duty nursing excluded) |
| Hospice Care | No charge | No charge if authorized |
| Emergency Benefits | | |
| Inpatient | \$100 copay (waived if admitted) | \$100 (waived if admitted) |
| Outpatient | \$100 copay | \$100 (waived if admitted) |
| Ambulance | 20% copay; max. of \$500 per trip | \$100 copay |
| Outpatient Benefits | | |
| Doctor's Office Visits | \$5 copay (\$25 copay for after-hours care; \$15 copay for specialist visit) | \$15 copay |
| Preadmission Diagnostic X-ray and Lab Tests | Included in office visit copay | No charge |
| Routine Checkups | | |
| – Adults | No charge | No charge |
| – Children Under 17 | No charge | No charge |
| Immunizations | \$5 copay; no charge if preventive | \$15 copay; no charge if preventive |
| Outpatient Surgical Services | \$50 copay | \$100 copay |
| Physical Therapy | \$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year | \$15 copay; limited to 20 visits per year |
| Speech Therapy | \$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year | \$15 copay; limited to 20 visits per year |
| Maternity | No charge | \$15 copay for 1st visit; no charge thereafter |
| Prescription Drug Benefits | | |
| Prescription Drugs | \$10 copay for up to 60-day supply | \$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for up to 30-day supply at Walgreens |
| Mental Health Benefits | | |
| Inpatient | \$250 per admission | \$250 copay |
| Outpatient | \$5 copay | \$15 copay |
| Substance Abuse Benefits | | |
| Inpatient | \$250 per admission | \$250 copay per admission (detox only) |
| Outpatient | \$5 copay | \$15 copay |
| Residential Day | \$250/admission | Not covered |
| Vision/Hearing Care Benefits | | |
| Eye Exams | \$5 copay | \$15 copay |
| Lenses | \$150 (adults) or 50% (children) credit toward lenses, contact lenses or frames combined every 2 years | \$100 credit toward lenses, contact lenses or frames combined every 2 years |
| Frames | | |
| Hearing Exam | \$5 copay | \$15 copay (if exam copay applies) |
| Hearing Aids | Not covered | Not covered |

| Kaiser Permanente – Hawaii | Kaiser Permanente – Oregon | Kaiser Permanente – Washington |
|---|---|---|
| None | None | None |
| Individual – \$2,500 (including prescription drugs) Family (3 or more) – \$7,500 (including prescription drugs) | Individual – \$600 Family – \$1,200 | Individual – \$1,500 Family – \$3,000 |
| Unlimited | None | Unlimited |
| \$50/day | No charge | No charge |
| Inpatient - no charge Outpatient - \$15 copay | Inpatient – no charge Outpatient – \$5 copay | Inpatient – no charge Outpatient – \$10 copay |
| No charge | No charge | No charge |
| Authorization required by a Kaiser Permanente Medical Group physician | Authorization required by a Kaiser Permanente physician | Authorization required by a Kaiser Permanente physician |
| No charge; 120 days per accumulated period | No charge; 100 days per year | No charge; 100 days per year |
| Not covered | Not covered | Not covered |
| No charge if authorized | No charge if authorized; limited to 130 days | No charge up to 130 visits per calendar year |
| No charge if authorized | No charge | No charge |
| \$50/visit within service area; 20% copay outside of service area (waived if admitted) | \$75 copay (waived if admitted) | \$75 copay (waived if admitted) |
| \$50/visit within service area; 20% copay outside of service area | \$75 copay (waived if admitted) | \$75 copay (waived if admitted) |
| No charge | \$75 copay | No Charge |
| \$15 copay | \$5 copay | \$10 copay |
| No charge | No charge | No charge |
| No charge | No charge | No charge |
| No charge | No charge for routine care | No charge |
| \$15 copay | \$5 copay | \$10 copay |
| \$15 copay | \$5 copay; up to 20 visits per therapy, per calendar year | No charge inpatient, \$10 copay outpatient; limited to 60 inpatient days/60 outpatient visits per calendar year (physical and speech therapy combined) |
| \$15 copay | \$5 copay; up to 20 visits per therapy, per calendar year | |
| No charge (after confirmation of pregnancy) | Hospitalization – no charge; doctor’s office visit – no charge | No charge inpatient; \$10 copay outpatient; no charge for routine care |
| \$10 copay for up to 30-day supply | \$5 copay for up to 30-day supply | \$10 copay for up to 30-day supply, preferred generic and/or brand |
| \$50/day* | No charge | No charge |
| \$15 copay* | \$5 copay | No charge |
| \$50/day | No charge | No charge |
| \$15 copay | \$5 copay | No charge |
| No charge | No charge | No charge |
| \$15 copay | \$5 copay | \$10 copay |
| Not covered | Not covered | Not covered |
| Not covered | Not covered | Not covered |
| \$15 copay | \$5 copay | \$10 copay |
| 60% of applicable charges per ear, once every three years | Covered for children only | Not covered |

*When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

RETIREE WITH MEDICARE MA-PD HMOs

| | Kaiser Permanente – Colorado | Kaiser Permanente – Georgia |
|--|---|--|
| Calendar Year Deductible/Copayment | None | None |
| Annual Maximum Out-of-Pocket Expenses (for most services) | Individual – \$2,500 | Individual – \$2,000 |
| Lifetime Maximum Benefits | None | None |
| Hospital Benefits | | |
| Room and Board | \$250 copay per admission | \$250 copay per admission |
| Surgical Services | Inpatient – no charge Outpatient – \$50 copay | Inpatient – no charge Outpatient – \$100 copay |
| Hospital Services and Supplies | Durable medical equipment covered at 80% | No charge |
| Hospital Admission Authorization Requirements | No authorization needed when referred by a Kaiser Permanente physician | Authorization required for hospital admissions |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | No charge; 100 days per period | \$250 copay per admission; 100 days per period |
| Private Duty Nurses | No charge in service area | No charge if authorized |
| Home Health Care | No charge in service area | No charge, unlimited visits (private duty nursing excluded) |
| Hospice Care | No charge (only home-based hospice care) | No charge |
| Emergency Benefits | | |
| Inpatient | \$50 copay (waived if admitted) | \$50 copay (waived if admitted) |
| Outpatient | \$50 copay | \$50 copay (waived if admitted) |
| Ambulance | 20% copay; max. of \$195 per trip | \$100 copay |
| Outpatient Benefits | | |
| Doctor's Office Visits | \$5 copay (\$15 copay for specialist visit)* | \$15 copay |
| Preadmission Diagnostic X-ray and Lab Tests | Included in office visit copay | Copay varies |
| Routine Checkups | No charge | No charge |
| Immunizations | \$5 copay; no charge if preventive | \$15 copay; no charge if preventive |
| Outpatient Surgical Services | \$50 copay | \$100 copay |
| Physical Therapy | \$250 copay inpatient; \$5 copay outpatient | \$15 copay outpatient |
| Speech Therapy | \$250 copay inpatient; \$5 copay outpatient | \$15 copay outpatient |
| Maternity | No charge | No charge |
| Prescription Drug Benefits | | |
| Prescription Drugs | \$10 copay for up to 60-day supply | \$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for 30-day supply at Rite Aid or Walgreens |
| Mental Health Benefits | | |
| Inpatient | \$250 per admission | \$250 per admission |
| Outpatient | \$5 copay | \$15 copay |
| Substance Abuse Benefits | | |
| Inpatient | \$250 per admission | \$250 per admission; detox and rehab |
| Outpatient | \$5 copay | \$15 copay |
| Vision/Hearing Care Benefits | | |
| Eye Exams | \$5 copay | \$15 copay |
| Lenses | \$150 credit toward lenses, contact lenses or frames combined every 2 years | \$100 credit toward lenses and/or frames combined every 2 years |
| Frames | | |
| Hearing Exam | \$5 copay | \$15 copay |
| Hearing Aids | Not covered | Not covered |

*All office-administered prescription drugs covered by Medicare Part B (except preventive immunizations and diagnostic drugs) will be subject to 20% coinsurance. This coinsurance will apply to the annual maximum out-of-pocket expenses.

| Kaiser Permanente – Hawaii | Kaiser Permanente – Oregon | Kaiser Permanente – Washington |
|--|---|--|
| None | None | None |
| Individual – \$2,500 | Individual – \$600 | Individual – \$2,500 |
| Unlimited | None | Unlimited |
| \$50/day | No charge | No charge |
| Inpatient – no charge Outpatient – \$15 copay | Inpatient - no charge Outpatient – \$5 copay | Inpatient – no charge Outpatient – \$10 copay |
| No charge | No charge | No Charge |
| Authorization required by a Kaiser Permanente Medical Group physician | Authorization required by a Kaiser Permanente physician | Authorization required by a Kaiser Permanente physician |
| No charge for days 1-20; \$50 copay per day for days 21-100 (per benefit period) | No charge; 100 days for Medicare benefits period | No charge; 100 days per Medicare benefit period |
| Not covered | Not covered | Not covered |
| No charge if authorized | No charge; unlimited visits | No charge |
| No charge if authorized | No charge | No charge |
| \$50 copay (waived if admitted) | \$50 copay (waived if admitted) | \$75 copay (waived if admitted) |
| \$50 per visit | \$50 copay (waived if admitted) | \$75 copay (waived if admitted) |
| No charge | \$50 copay | \$0 – \$150 per one-way trip |
| \$15 copay | \$5 copay | \$10 copay |
| No charge | No charge | No charge |
| No charge | No charge | No charge; annual routine physical exam/ annual wellness visit covered once every 12 months |
| No charge | No charge | No charge |
| \$15 copay | \$5 copay | \$10 copay |
| \$15 copay | \$5 copay; unlimited visits | \$10 copay |
| \$15 copay | \$5 copay; unlimited visits | \$10 copay |
| No charge (after confirmation of pregnancy) | No charge | Covered at applicable cost shares |
| \$10 copay for up to 30-day supply | \$5 copay for a 30-day supply | \$3 preferred generic/\$40 preferred brand copay for up to 30-day supply |
| \$50/day** | No charge | No charge |
| \$15 copay** | \$5 copay | \$10 copay |
| \$50/day | No charge | No charge |
| \$15 copay | \$5 copay | No charge |
| \$15 copay | \$5 copay | \$10 copay; one routine exam per calendar year |
| Not covered | \$150 credit toward the purchase of lenses, frames, and/or contact lenses every 24 months | \$250 combined allowance per calendar year |
| \$15 copay | \$5 copay (adults/children) | \$10 copay |
| 60% of applicable charges per ear, once every three years | Not covered | \$1,000 combined allowance per calendar year |

**When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

COMPARISON OF MEDICAL PLANS

For those enrolled in Medicare Parts A and B

Effective July 1, 2021

Medicare Supplement Plan

- **Anthem Blue Cross III**

Medicare Advantage Prescription Drug (MA-PD) HMOs

- **Kaiser Permanente Senior Advantage**
- **UnitedHealthcare Medicare Advantage HMO**
- **SCAN Health Plan**

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation. The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Comparison of Medical Plans (For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

| Medicare Supplement | | Medicare Advantage Prescription Drug (MA-PD) HMOs | | |
|---|--|--|---|--|
| Anthem Blue Cross III | | Kaiser Permanente Senior Advantage ¹ | SCAN ² | UnitedHealthcare Medicare Advantage HMO |
| Outpatient Benefits | | | | |
| Doctor's Office Visit | 20% of Medicare-approved charges | \$5 copay | \$5 copay | \$5 copay |
| Preadmission X-ray and Lab Tests | 20% of Medicare-approved charges | No charge | No charge | No charge with an office visit copay |
| Routine Checkups | Not covered | No charge | \$5 copay | No charge |
| Immunizations | Not covered | No charge | No charge | No charge with an office visit copay |
| Outpatient Surgical Services | 20% of Medicare-approved charges | \$5 copay per procedure | No charge | No charge |
| Physical Therapy | 20% of Medicare-approved charges | \$5 copay | \$5 copay | No charge with an office visit copay |
| Speech Therapy | 20% of Medicare-approved charges | \$5 copay | \$5 copay | No charge with an office visit copay |
| Maternity | Covered the same as an illness for services covered by Medicare | \$5 copay | Covered in accordance with Medicare guidelines | Covered in accordance with Medicare guidelines |
| Chiropractic Care | 20% of Medicare-approved charges | \$5 copay for Medicare-covered services ³ | \$5 copay for Medicare-covered services ³ | \$5 copay for Medicare-covered services ³ |
| Transportation | Not covered | Not covered | No charge for unlimited number of rides to medical or dental appointments | Not covered |
| Prescription Drug Benefits | | | | |
| Prescription Drugs | Retail: 80% in-network, 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/\$150 specialty copay for mail order for 90-day supply ⁴ | \$7 copay for up to 100-day supply; covers dental prescriptions | Retail: \$7 generic/\$15 brand for 30-day supply Mail order: \$7 generic/\$15 brand for 100-day supply Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail-Order | \$7 copay for 30-day supply (or for 90-day mail order supply for maintenance medications only) |
| Mental Health and Substance Abuse Benefits | | | | |
| Inpatient | Plan pays all Medicare inpatient deductibles for approved Medicare days; 190-day lifetime maximum | No charge; for unlimited number of days | No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility. ⁵ | No charge; 190-day lifetime maximum if admitted to Medicare-approved psychiatric hospital |
| Outpatient | 20% of Medicare-approved charges; up to 50 professional visits per year | \$5 copay for each visit per calendar year for an unlimited number of visits | \$5 copay for each visit per calendar year. No charge for severe mental illness | \$5 copay; unlimited visits |
| Substance Abuse | 20% of Medicare-approved charges | Inpatient: No charge as per plan limitations; Outpatient: \$5 per individual visit; \$2 per group visit | \$5 copay; unlimited visits | Same as Mental Health Inpatient and Outpatient |
| Vision Benefits | | | | |
| Eye Exams | Not covered | \$5 copay | \$5 copay for Medicare-covered, medically-necessary eye exam | \$5 copay |
| Lenses | Not covered unless 1st lens after eye surgery | Eyewear (frames/lenses/contacts) purchased from plan optical sales every 24 months; \$150 allowance | Not covered | Not covered |
| Frames | Not covered unless after eye surgery | | Not covered | Not covered |
| Hearing Care Benefits | | | | |
| Hearing Exams | One per calendar year; 80% | \$5 copay | \$5 copay | \$5 copay |
| Hearing Aids | 50% up to \$300 lifetime maximum | Not covered | \$600 allowance, every 24 months | Not covered |

Comparison of Medical Plans (For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

| Medicare Supplement | | Medicare Advantage Prescription Drug (MA-PD) HMOs | | |
|--|---|---|--|---|
| | Anthem Blue Cross III | Kaiser Permanente Senior Advantage ¹ | SCAN ² | UnitedHealthcare Medicare Advantage HMO |
| Calendar Year Deductibles | None | None | None | None |
| Annual Maximum Out-Of-Pocket Expenses (for most services) | None | Maximum copayments of \$1,500 – individual \$3,000 – family | \$3,400 | \$6,700 |
| Lifetime Maximum Benefits | Unlimited | Unlimited | Unlimited | Unlimited |
| Hospital Benefits | | | | |
| Room and Board | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Surgical Services | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Hospital Services and Supplies | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Nursing Benefits | | | | |
| Skilled Nursing Facility Care | Plan pays Medicare daily deductible for days 21–100; no coverage beyond 100 days | No charge; 100 days per benefit period in a Medicare-certified facility | No charge; 100 days per benefit period in a Medicare-certified facility | No charge; 100 days per benefit period in a Medicare-certified facility |
| Private Duty Nurses | Not covered | No charge if authorized by a Kaiser Permanente physician | No charge when medically necessary only, per Medicare guidelines | No charge when medically necessary only, per Medicare guidelines |
| Home Healthcare | Plan pays nothing except 20% of the Medicare-approved amount for durable medical equipment only | No charge for Medicare-covered Home Health and no charge for part-time intermittent care if authorized by a Kaiser Permanente physician | No charge for Medicare-covered Home Health. See (1) below for expanded coverage info | No charge when medically necessary only, per Medicare guidelines |
| Hospice Care | 100% of all remaining costs not covered by Medicare | No charge if authorized by a Kaiser Permanente physician | No charge, provided care is in accordance with Medicare guidelines | No charge, provided care is in accordance with Medicare guidelines |
| Emergency Benefits | | | | |
| Inpatient | Plan pays all Medicare inpatient deductibles for approved Medicare days | \$5 copay; waived if admitted | No charge | No charge |
| Outpatient | 20% of Medicare-approved charges | \$5 copay; waived if admitted | \$25 copay; waived if admitted | \$50 copay; waived if admitted |
| Ambulance | 20% of Medicare-approved charges | No charge for emergency | No charge | No charge (if medically necessary) |

¹ Kaiser Senior Advantage - Supplemental Benefits with Meals and Transportation available effective July 1, 2021. Silver&Fit Exercise & Healthy Aging available effective July 1, 2019. Contact Kaiser at (877) 750-2746.

² SCAN includes expanded coverage for Independent Living Power™ services, which are only available in Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties. Qualifying members are eligible for up to \$650 per month of these additional services.

- No charge for personal care coordination via phone
- No copay for emergency response system
- \$15 copay per visit for alternative caregiver visit to a member's home when his or her regular caregiver is not available
- \$15 copay per visit for adult day care to provide relief for regular caregiver
- No copay for up to five days in a facility when regular caregiver is unavailable
- \$15 copay per visit for transportation escort to medical, dental, optometric or other necessary appointments
- \$15 copay per visit for personal care such as assistance with bathing, dressing, eating, getting in and out of bed, moving about/walking and grooming
- \$15 copay per visit for homemaker services such as light cleaning, grocery shopping, laundry and meal preparation
- No copay for bathroom durable medical equipment
- No copay for home-delivered meals
- No copay for inpatient custodial care up to 5 days in a facility. Medicare will not pay for a stay in a facility if the services received are primarily for those purposes.
- SilverSneakers by Tivity Health Fitness Program available at no extra cost.

³ Manual manipulation of the spine to correct subluxation that can be demonstrated by X-ray, when the manipulation is prescribed by plan physician and performed by plan provider.

⁴ Copayment for specialty drugs will be prorated if you receive less than a 90-day supply.

⁵ Note: Visit or day limits do not apply to certain mental healthcare described in the evidence of coverage.

Appendix F: Firefighters Local 1014 Medical Plan

The description of the Firefighters Local 1014 Medical Plan is from selected pages of the following website:

<https://www.local1014medical.org/docs/SPD%202019.pdf>

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Medical Benefits at a Glance

The “*Benefits at a Glance*” chart below is an outline of what the **Plan** covers and how costs are shared for covered services. Coverage for services by an **out-of-network** provider is limited to **Reasonable and Customary charges** as determined by Local 1014. For more detailed information about what the **Plan** does and does not cover, refer to the sections of this SPD: **What the Medical Plan Covers** and **What the Medical Plan Does Not Cover**.

| Covered Expense | In-Network | Out-of-Network |
|--|--|--|
| Lifetime plan maximum | Unlimited | |
| Annual deductible | First \$200 of allowable expenses per person; \$600 maximum per family | |
| Coinsurance | Once you meet the annual deductible, the Plan pays 90% and you pay 10% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses . | Once you meet the annual deductible, the Plan pays 70% and you pay 30% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses . You also remain responsible for all amounts that exceed Reasonable and Customary charges . |
| Annual Out-of-Pocket Limit The combined In-Network and Out-of-Network limit is \$1,500. (Does not include annual deductibles, prescription drug or other copayments , non-covered expenses and amounts that exceed Reasonable and Customary) | \$1,000 per person or family per year (after you pay the deductible) | \$1,500 per person or family per year ¹ (after you pay the deductible). You remain responsible for all amounts that exceed Reasonable and Customary charges after the out-of-pocket limit is met. |

¹ **Allowable expenses** for **out-of-network** services are limited to **Reasonable and Customary charges**, which are defined as the fees and charges customarily accepted as payment for **Medically Necessary** health care services and supplies in a specific geographical area.





| Covered Expense | In-Network | Out-of-Network |
|---|---|---|
| Well-baby care (up to age 2, including immunizations) | 100%; deductible does not apply | 100%; deductible does not apply ¹ |
| Immunizations (age 2 and older) | 100%; deductible does not apply | 100%; deductible does not apply ¹ |
| Wellness benefit (age 2 and older) | 100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply | 100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply ¹ |
| Cancer screenings | 100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply | 100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply ¹ |
| Accidents | 100% of allowable expenses for the first \$5,000 incurred within 180 days of the accident ¹ (deductible and emergency room copay do not apply) | |
| Ambulance | 90% after deductible ¹ | |
| Doctor’s office visits | 90% after deductible | 70% after deductible ¹ |
| Emergency room | 90% after deductible and \$50 copay per visit (copay waived in certain circumstances) | 70% after deductible ¹ and \$50 copay per visit (copay waived in certain circumstances) |
| Hospital care (Providers must request pre-authorization from Anthem Blue Cross) | 90% after deductible | 70% after deductible ¹ |
| Maternity (No pre-authorization required for uncomplicated obstetrical care) | 90% after deductible | 70% after deductible ¹ |

¹ Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.

Photo by Dave Mills





| Covered Expense | In-Network | Out-of-Network |
|---|---|--|
| Surgery [Providers must request pre-authorization from Anthem Blue Cross for all <i>inpatient</i> surgery and any outpatient procedure that might be considered experimental, investigational or cosmetic. Organ and tissue transplants, and weight loss surgery are covered only when performed at an Anthem Blue Cross Center of Expertise (COE)]. | 90% after deductible | 70% after deductible ¹ |
| X-rays and lab tests (excludes periodic preventive exams) | 90% after deductible | 70% after deductible ¹ |
| Mental health/substance abuse care | | |
| <ul style="list-style-type: none"> • Outpatient care (All day or partial day treatment requires pre-authorization from Anthem Blue Cross) • Inpatient care (All <i>inpatient care</i> requires pre-authorization from Anthem Blue Cross) | 90% after deductible | 70% after deductible ¹ |
| Acupuncture | 90% after deductible (up to 30 visits per year) | 70% after deductible (up to 30 visits per year) |
| Chiropractic care | 90% after deductible (up to 30 visits per year) | 70% after deductible (up to 30 visits per year) |
| Physical therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 30 visits per year) | 70% after deductible (up to 30 visits per year) ¹ |

¹ **Allowable expenses** for *out-of-network* services are limited to **Reasonable and Customary charges**, which are defined as the fees and charges customarily accepted as payment for **Medically Necessary** health care services and supplies in a specific geographical area.

Photo by Juan Guerra





| Covered Expense | In-Network | Out-of-Network |
|---|--|---|
| Occupational therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 12 visits per year) | 70% after deductible (up to 12 visits per year) ¹ |
| Home health care (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 100 visits per year) ¹ | |
| Hospice care (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible ¹ | |
| Extended care facility (Providers must request pre-authorization from Anthem Blue Cross) | 90% after deductible (up to 70 days per occurrence) ¹ | |
| Transitional nursing benefit (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 400 hours per lifetime) | 70% after deductible (up to \$100 per hour; up to 400 hours per lifetime) ¹ |
| Diabetes self care (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible | 70% after deductible ¹ |
| Infertility (includes only diagnostic tests and office visits to determine the existence and underlying cause of <i>Infertility</i>) | 90% after deductible (benefit limited to \$3,000 per lifetime) | 70% after deductible (benefit limited to \$3,000 per lifetime) ¹ |
| Intrauterine Insemination (IUI) (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible (benefit limited to \$10,000 per lifetime) | 70% after deductible (benefit limited to \$10,000 per lifetime) ¹ |
| Intrauterine Insemination (IUI) Pharmacy (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 100% (benefit limited to \$10,000 per lifetime) | |
| Temporomandibular Joint (TMJ) Disorders | 90% after deductible (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment) | 70% after deductible ¹ (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment) |
| Refractive eye surgery (e.g., radial keratotomy, LASIK) | 90% after deductible (benefit limited to \$1,500 per eye, \$3,000 per lifetime) | 70% after deductible ¹ (benefit limited to \$1,500 per eye, \$3,000 per lifetime) |
| Medical weight loss program | 90% after deductible | 70% after deductible ¹ |
| Shoe orthotics | 90% after deductible (benefit limited to \$4,000 per lifetime) | 70% after deductible ¹ (benefit limited to 4,000 per lifetime) |
| LiveHealth Online® | 100% after \$15 <i>copayment</i> | Not covered |
| Preventive Body Scan | 100% for one scan of the torso region by BSI Scan (not affiliated with Anthem Blue Cross). Repeat preventive body scans are covered no more frequently than once every two years; deductible does not apply | Not covered |

¹ **Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.**

Appendix G: Dental and Vision Plan Description

The dental and vision plan description is from the following area of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/dental_vision_charts.pdf

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DENTAL PLAN

| | Cigna Indemnity Dental | Cigna Dental HMO |
|---------------------------------------|---------------------------|---------------------|
| Individual annual deductible | \$25 | None |
| Family annual deductible | \$50 | None |
| Individual annual maximum benefit | \$1,500 | Unlimited |
| Exams & cleanings | 20%* | \$0** |
| Amalgam – 1 surface, permanent | 20%* | \$0** |
| Amalgam – 2 surface, permanent | 20%* | \$0** |
| Amalgam – 3 surface, permanent | 20%* | \$0** |
| Amalgam – 4 surface, permanent | 20%* | \$0** |
| Resin or composite – anterior | 20%* | \$0** |
| Anterior root canal – permanent | 20%* | \$10** |
| Scaling/root planing – per quad | 20%* | \$35** |
| Simple extraction | 20%* | \$10** |
| Surgical extraction | 20%* | \$15 – \$50** |
| Crown – porcelain to high noble metal | 20%* | \$220** |
| Crown – stainless steel | 20%* | \$10** |
| Post – prefab or crown buildup | 20%* | \$40/\$55/\$65** |
| Orthodontic therapy – child | Not covered | \$2,240** |
| Orthodontic therapy – adult | Not covered | \$2,840** |

* Member pays 20% of usual and customary charges (the maximum amount the plan will pay for a service, based on what providers in that geographic area charge for similar services or supplies). The plan pays 80% after deductible. Procedures with **high** noble gold are covered at 50%, after deductible.

** Member pays this amount, plus additional charges specified in the plan brochure. For post/crown buildup work, the copy amounts apply to different steps in the procedure.

VISION PLAN

| Benefit | In-Network Benefits | Out-of-Network Benefits |
|---|--|-----------------------------|
| Spectacle exam*** (Once every 12 months) | \$20 copay; then covered in full. For contact lens fitting and professional services, member pays additional charges | \$25 reimbursement maximum |
| Lenses (Once every 12 months) | | |
| ■ Single vision | \$40 copay; then covered in full | \$35 reimbursement maximum |
| ■ Bifocal | \$40 copay; then covered in full | \$45 reimbursement maximum |
| ■ Trifocal | \$40 copay; then covered in full | \$70 reimbursement maximum |
| ■ Lenticular | \$40 copay; then covered in full | \$130 reimbursement maximum |
| ■ Progressive | \$40 copay; then up to \$70 allowance | \$70 reimbursement maximum |
| Frames (Once every 24 months) | \$50 allowance | \$35 reimbursement maximum |
| Contact lenses (one pair or single purchase up to allowed amount with one lifetime maximum) | | |
| ■ Hard lenses | \$180 allowance | \$150 reimbursement maximum |
| ■ Soft lenses | \$230 allowance | \$225 reimbursement maximum |

*** Spectacle exam includes routine exam, including dilation and refraction.

Appendix H: Medicare Part B Reimbursement Plan Description

The Medicare Part B reimbursement plan description is from the following area of the LACERA website:

<https://www.lacera.com/program-basics/parts-and-b>

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Medicare Parts A and B

Program Basics

Healthcare Eligibility

Paying for Coverage

Manage Your Enrollment

Medicare

Eligibility and Enrollment

Parts A and B

Premium Reimbursement

Part D Solicitations

COBRA

Healthcare Resources

Healthcare Legislation

Part A: Hospital Coverage, Cost, and Eligibility

Medicare Part A is hospital insurance. It covers inpatient hospital care and surgery as well as skilled nursing facility, hospice, and home healthcare.

Medicare Part A is free to any person age 65 or older who is either:

- Eligible to receive a monthly Social Security benefit, or
- Eligible based on wages in which sufficient Medicare payroll taxes were paid.

You automatically apply for Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security. If you are not eligible for free Part A coverage, you may purchase it.

For those not eligible for free coverage, the 2022 Medicare Part A premium amount is \$499 per month, depending on credits. See current income limits and premium amounts on the Medicare website.

Medicare Part A is free to any person under age 65 who is disabled and has either:

- Received Social Security disability benefits for 24 months as a worker, surviving spouse, or adult child of a retired, disabled, or deceased worker; or
- Accumulated a sufficient number of Social Security credits to be insured for Medicare and meets the requirements of the Social Security disability program.

For questions about eligibility for enrollment in Medicare Part A, [contact Social Security](#) directly.

Part B: Healthcare Coverage and Premium Structure

Part B Supplemental Medicare Insurance covers physician, lab, testing, and other costs. When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B unless you decline it. This rule applies to people age 65 or older and to those who are disabled under age 65.

If you pay a premium for Plan A, you must enroll in Part B if you also desire that coverage. Part B coverage is ordinarily deducted from your Social Security benefit.

The standard Medicare Part B monthly premium amount for 2022 is \$170.10.

If you select a LACERA-administered Medicare plan, the County may reimburse you for the Part B premium amount. This [reimbursement program](#) is subject to annual review by the Board of Supervisors.

If your modified adjusted gross income (MAGI) as reported on your IRS tax return from the previous two years is above a certain amount, you'll pay the standard premium amount plus an income-related monthly adjustment amount (IRMAA), an extra charge added to your premium. See a chart with [current income limits and premium amounts](#) on the Medicare website to see if you are subject to an IRMAA, or [contact Social Security](#) for more information.

Appendix I: Historical Information

This section presents historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

Table I-1: Membership Data

| Valuation Date (July 1) | Membership | | | Payroll (Millions) |
|-------------------------------|------------|-----------------------|---|-----------------------|
| | Actives | Vested Terminateds | Retirees and Survivors with Medical | |
| 2006 | 88,581 | 7,450 | 39,078 | \$5,307.2 |
| 2008 | 94,415 | 8,074 | 40,444 | \$6,259.2 |
| 2010 | 94,343 | 7,917 | 41,786 | \$6,732.7 |
| 2012 | 91,898 | 7,835 | 43,897 | \$6,630.0 |
| 2014 | 92,393 | 8,069 | 45,825 | \$6,764.0 |
| 2016 | 95,295 | 8,207 | 47,903 | \$7,268.6 |
| 2017 | 97,149 | 8,302 | 49,109 | \$7,743.0 |
| 2018 | 98,415 | 8,434 | 50,271 | \$7,880.3 |
| 2019 | 99,128 | 8,593 | 51,499 | \$8,215.4 |
| 2020 | 100,051 | 8,631 | 52,589 | \$8,682.2 |
| 2021 | 99,044 | 8,752 | 53,529 | \$8,981.7 |

**Table I-2: Liabilities, Assets, and Costs
 (All Dollar Amounts in Millions)**

| Valuation Year | Actuarial Accrued Liability | Assets | Unfunded Actuarial Accrued Liability | ARC/ADC ¹ | Funded Ratio | ARC/ADC as a % of Pay |
|----------------|-----------------------------------|------------|---|----------------------|-----------------|--------------------------|
| 2006 | \$ 21,215.8 | \$ - | \$ 21,215.8 | \$ 1,630.7 | 0.00% | 30.73% |
| 2008 | \$ 21,863.6 | \$ - | \$ 21,863.6 | \$ 1,737.0 | 0.00% | 27.75% |
| 2010 | \$ 24,031.0 | \$ - | \$ 24,031.0 | \$ 1,938.4 | 0.00% | 28.79% |
| 2012 | \$ 26,952.7 | \$ - | \$ 26,952.7 | \$ 2,126.1 | 0.00% | 32.07% |
| 2014 | \$ 28,546.6 | \$ 483.8 | \$ 28,062.8 | \$ 2,152.3 | 1.69% | 31.82% |
| 2016 | \$ 25,912.6 | \$ 560.8 | \$ 25,351.8 | \$ 1,964.4 | 2.16% | 27.03% |
| 2017 | \$ 26,300.8 | \$ 742.9 | \$ 25,557.9 | \$ 1,979.8 | 2.82% | 25.57% |
| 2018 | \$ 21,066.8 | \$ 941.0 | \$ 20,125.8 | \$ 1,620.2 | 4.47% | 20.56% |
| 2019 | \$ 20,752.6 | \$ 1,238.5 | \$ 19,514.1 | \$ 1,551.0 | 5.97% | 18.87% |
| 2020 | \$ 21,302.7 | \$ 1,492.6 | \$ 19,810.1 | \$ 1,578.6 | 7.01% | 18.18% |
| 2021 | \$ 21,157.4 | \$ 2,306.8 | \$ 18,850.6 | \$ 1,505.1 | 10.90% | 16.76% |

¹ Annual Required Contribution (ARC) through 2017 and Actuarially Determined Contribution (ADC) thereafter.

Table I-3: Change History

| Valuation Year | Investment Return Assumption | | Changes |
|----------------|------------------------------|-------------------|--|
| | Prefunding Agents | Outside Districts | |
| 2006 | 5.00% | 5.00% | Initial OPEB Valuation and Segal actuarial review |
| 2008 | 5.00% | 5.00% | Investigation of Experience Study |
| 2010 | 5.00% | 5.00% | Investigation of Experience Study and Segal actuarial review |
| 2012 | 4.35% | 4.35% | 2013 Investigation of Experience Study |
| 2014 | 3.75% | 3.75% | Initial Valuation with OPEB Trust assets |
| 2016 | 4.50% | 4.50% | Initial Valuation reflecting Tier 2, Investigation of Experience Study and Segal actuarial review |
| 2017 | 4.50% | 4.50% | Beginning of annual valuations |
| 2018 | 6.00% | 3.69% | Initial agent Valuation, 2018 Investigation of Experience Study and Cavanaugh Macdonald actuarial review |
| 2019 | 6.00% | 3.69% | ACA Excise Tax and Health Insurer Fee repealed |
| 2020 | 6.00% | 2.30% | 2020 Investigation of Experience Study and Cavanaugh Macdonald actuarial review |
| 2021 | 6.00% | 2.30% | There were no changes in this valuation year |

Attachment II

Milliman's August 3, 2022 Presentation Slides

Los Angeles County OPEB Program

2021 Valuation Results



Robert Schmidt, FSA, EA, MAAA
Janet Jennings, ASA, MAAA

AUGUST 3, 2022



Agenda

Highlights

Timeline

Process Summary

Assumptions

Valuation Summary Results

Historical Information and Projections

LACERA Additional Contributions

Questions and Comments

Appendix

Glossary

Highlights

Highlights

- Continuing with Agent Structure
 - Provides agent specific information for those employers who are pre-funding through the Other Postemployment Benefits (OPEB) Trust
 - Other agents are grouped together into the overall OPEB Program valuation calculations
 - Employers requiring financial statement reporting information obtain it from the GASB 75 report
- Small decrease in liabilities and costs
 - Increase due to passage of time and claims cost experience
 - Offset by favorable July 1, 2022 renewals
 - Discount rate remained the same for LA County, Superior Court, and LACERA
- Employer contributions are progressing toward reaching the Actuarially Determined Contributions (ADC). From July 1, 2021, milestone reached in estimated 7 years for LA County, 4 years for LACERA, and 25 years for Superior Court
- Slight decrease in active membership offset by slight increase in inactive membership

Timeline

Timeline

| Description | 2021 | | | | | | 2022 | | | | | | |
|---------------------------------------|----------|---|---|----------|---|---|------|----------|---|---|---|---|---------|
| | A | S | O | N | D | J | F | M | A | M | J | J | A |
| Data Received | Activity | | | | | | | | | | | | |
| Census Analysis | | | | Activity | | | | | | | | | |
| Receive Approved 7/1/2022 Premiums | | | | | | | | Activity | | | | | |
| Conducted Funding Valuation | | | | | | | | Activity | | | | | |
| BOR Meeting to Approve Valuation | | | | | | | | | | | | | Meeting |

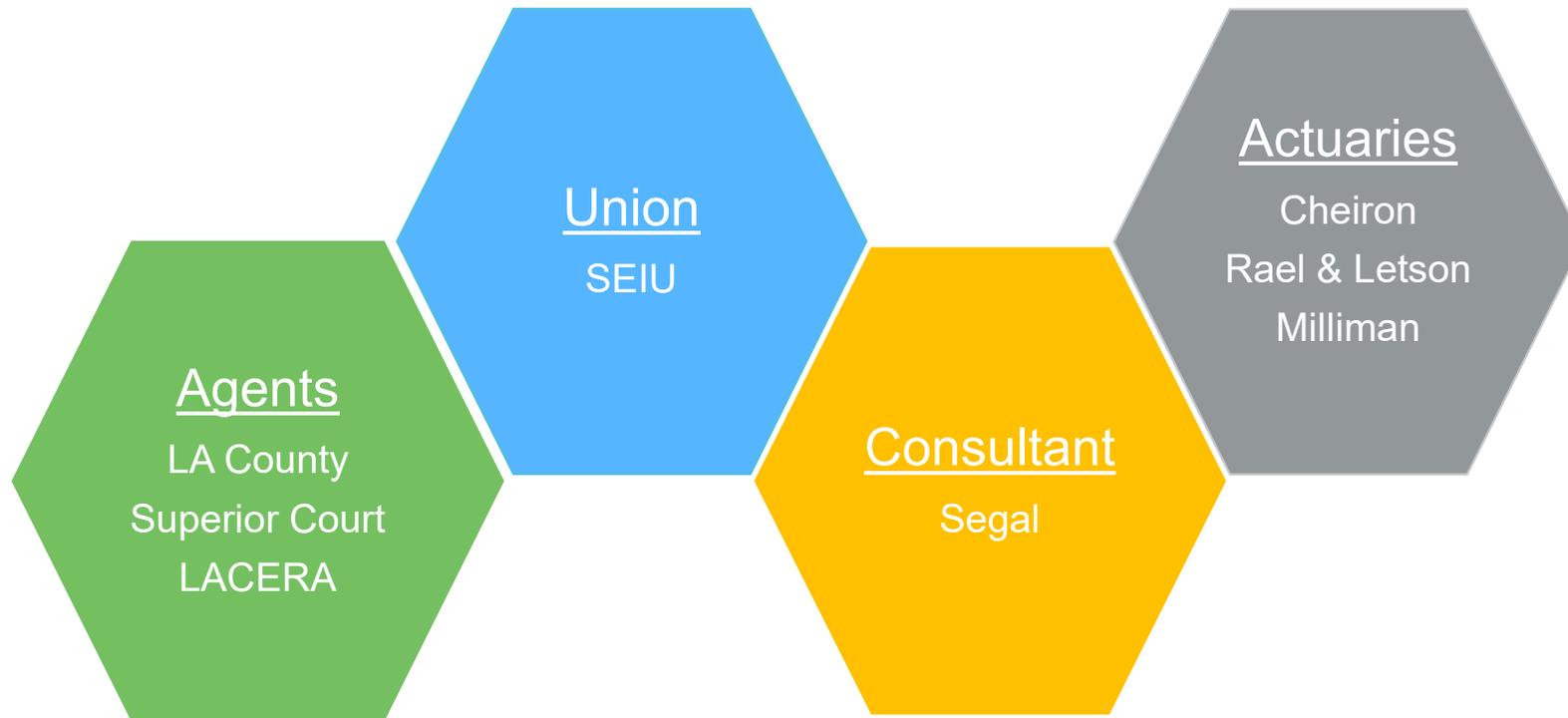
 Activity
  Meeting

Process Summary

Process Summary

- July 1, 2020 Last OPEB Experience Study
- July 1, 2020 Last OPEB Funding Valuation
- July 1, 2021 Funding Valuation
- July 1, 2022 Next OPEB Funding Valuation
 - Continue with annual funding valuations
- July 1, 2023 Next OPEB Experience Study
 - Experience study returns to three-year cycle

Process Summary (continued) Stakeholders



Process Summary (continued)

- Experience study assumptions
 - 2019 Retirement benefit related demographic and economic assumptions
 - 2020 Vested terminated members retirement rates
 - 2020 OPEB demographic assumptions
 - Health initial enrollment, health plan and coverage tier selection, and other OPEB assumptions
 - 2020 OPEB economic assumption (discount rate)
- Valuation assumption changes
 - Claim costs
 - Trend updated with July 1, 2022 health plan premiums
- Valuation based on
 - June 30, 2021 census data
 - July 1, 2021 and July 1, 2022 health plan premiums

Assumptions

Investment Return and Health Assumptions

The Investment Return Assumption was set in the 2020 Experience Study

- Agents that are prefunding through the OPEB Trust continue with an expected return of 6.00% based on Meketa's 2020 capital market assumptions.
- Agents not prefunding through the OPEB Trust have an expected return of 2.30% based on the County general assets. The expected return for these agents was previously 3.69%.
- Investment return assumption is different than pension due to a different asset allocation for the OPEB Trust than for the Pension Trust

The following assumptions were updated during the July 1, 2021 Funding Valuation:

- Medical and Dental/Vision claim costs
- Health cost trend rates with adjustments for July 1, 2022 health plan premiums
 - Medical
 - Dental/Vision

Investment Earnings by Agent

OPEB Trust Long Term Rate of Return (6.00%)

- Pre-funding Agents
 - LA County
 - LACERA
 - Superior Court

General Assets Rate of Return (2.30%)

- Outside District agents
 - SCAQMD
 - LAFCO
 - LACOE
 - LLCD

The pre-funding agents have an investment earnings assumption based on the long term rate of return of the OPEB trust, because the funding policies are designed to accumulate sufficient assets in the OPEB trust to pay the benefits for the foreseeable future. The outside district agents are not accumulating assets in the OPEB trust, resulting in an investment earnings assumption based on the return from the County's general assets.

Valuation Summary Results

Analysis of Change

Exhibit 2: Analysis of Change
(All Dollar Amounts in Billions)

| Sources of Change | Actuarial Accrued Liability | (Assets) | Unfunded Actuarial Accrued Liability | Normal Cost Rate | ADC Percentage |
|---|-----------------------------------|-----------|---|---------------------|-------------------|
| A. July 1, 2020 Valuation | \$ 21.30 | \$ (1.49) | \$ 19.81 | 7.33% | 18.18% |
| Expected One-year Change | 1.21 | (0.47) | 0.74 | 0.00% | 0.06% |
| B. July 1, 2021 Valuation Expected | \$ 22.51 | \$ (1.96) | \$ 20.55 | 7.33% | 18.24% |
| Claim Cost Experience | 0.02 | - | 0.02 | 0.00% | 0.01% |
| Trend Assumption (Gain)/Loss ⁽¹⁾ | (1.22) | - | (1.22) | (0.51%) | (1.16%) |
| Other Experience (Gain)/Loss | (0.15) | - | (0.15) | (0.04%) | (0.15%) |
| Asset (Gain)/Loss | - | (0.35) | (0.35) | 0.00% | (0.18%) |
| C. July 1, 2021 Valuation | \$ 21.16 | \$ (2.31) | \$ 18.85 | 6.78% | 16.76% |

¹ Includes impact of July 1, 2022 renewals

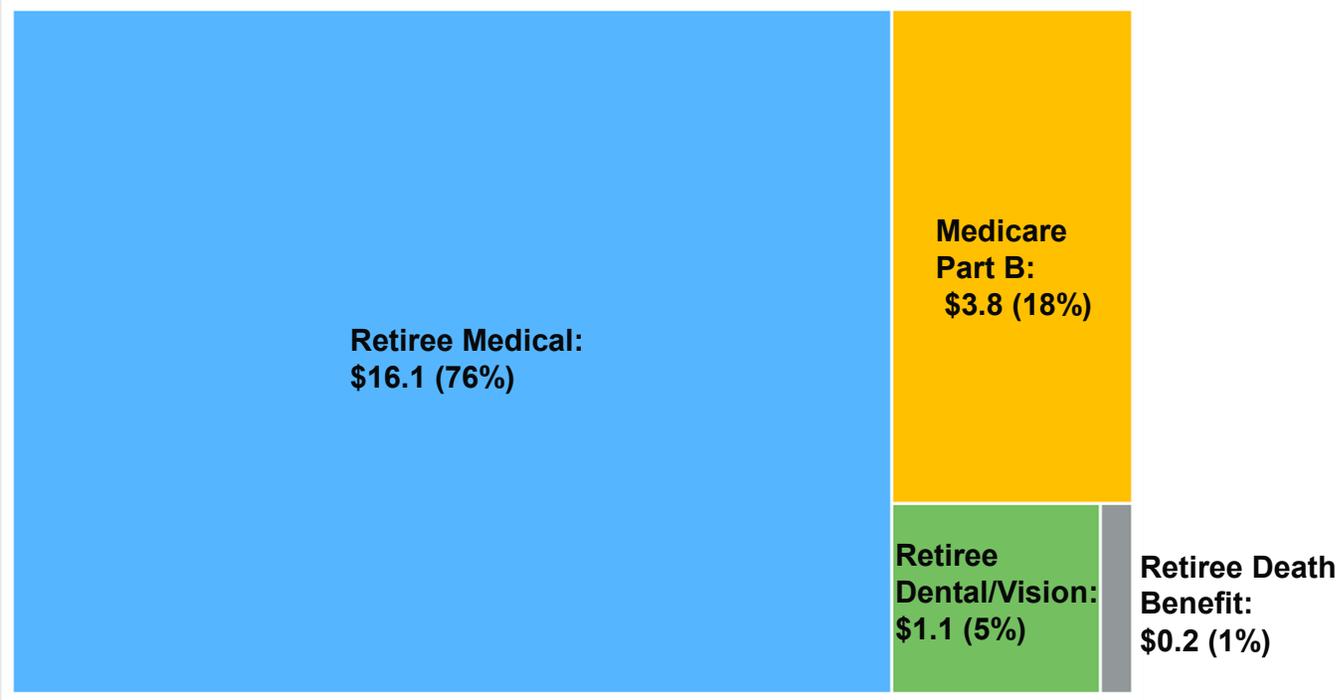
All dollar amounts are expressed in billions.



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Actuarial Accrued Liability by Benefit Type

The Total Actuarial Accrued Liability is \$21.2 Billion



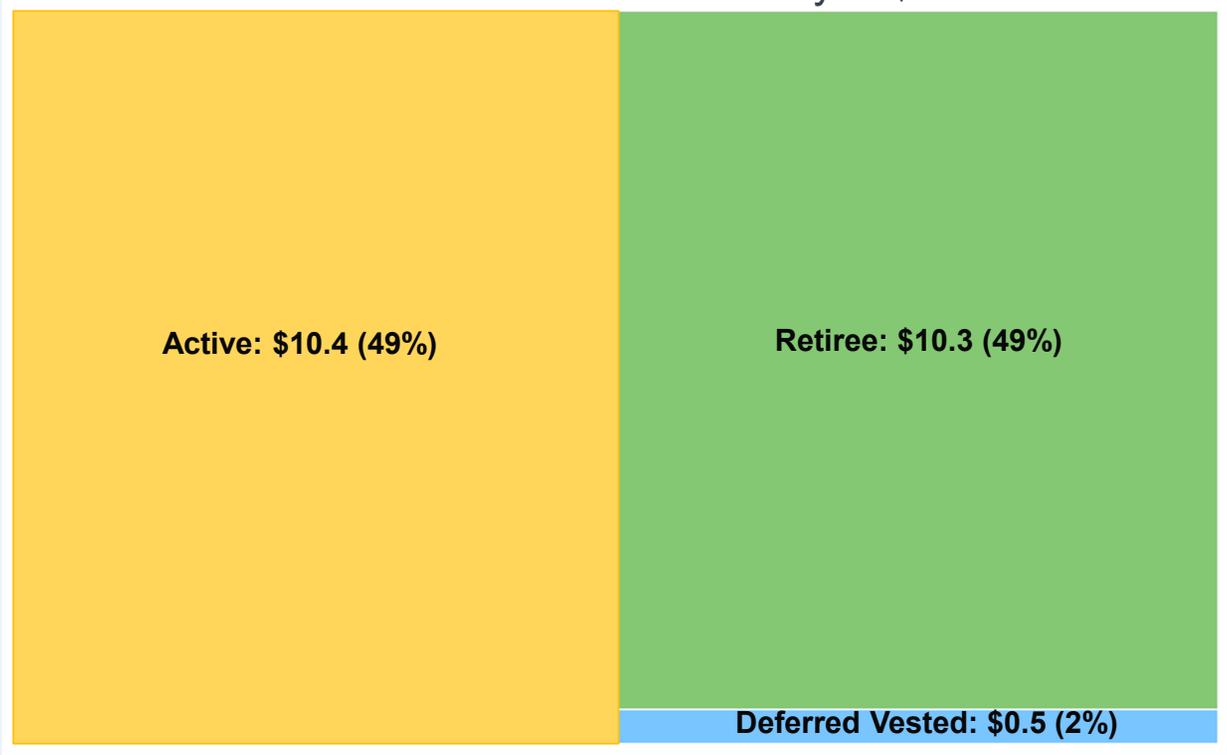
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Actuarial Accrued Liability by Member Status

The Total Actuarial Accrued Liability is \$21.2 Billion

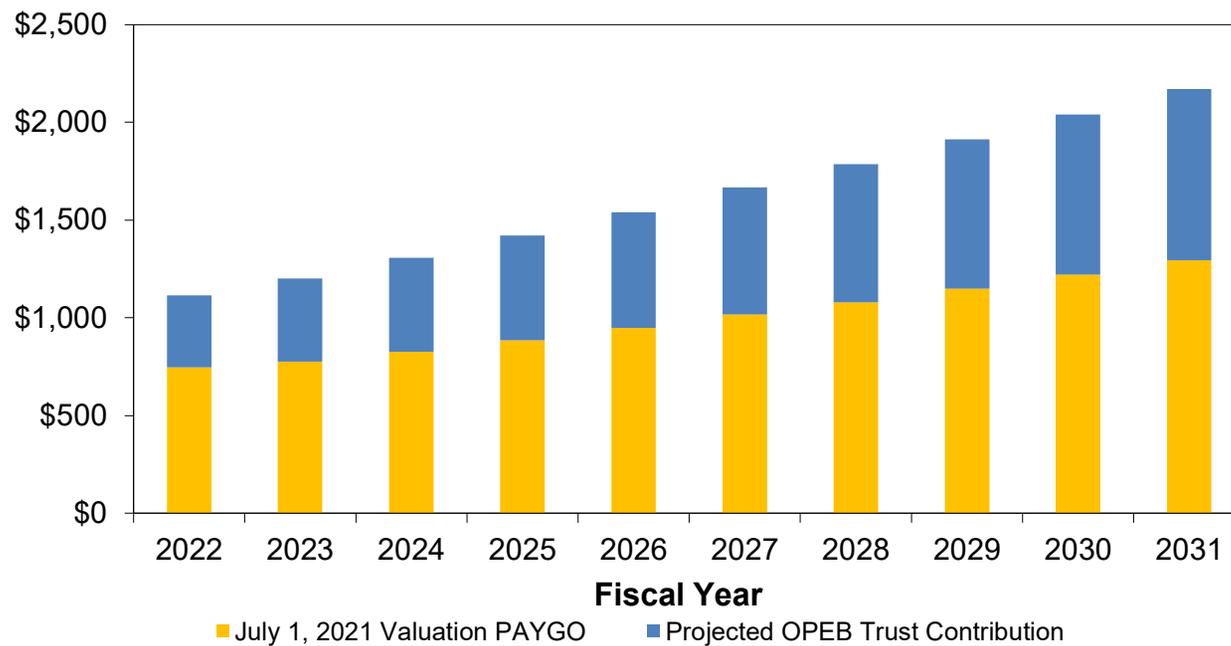


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Projected Pay-As-You-Go (PAYGO) Benefits and OPEB Trust Contributions



All amounts are expressed in millions of dollars.



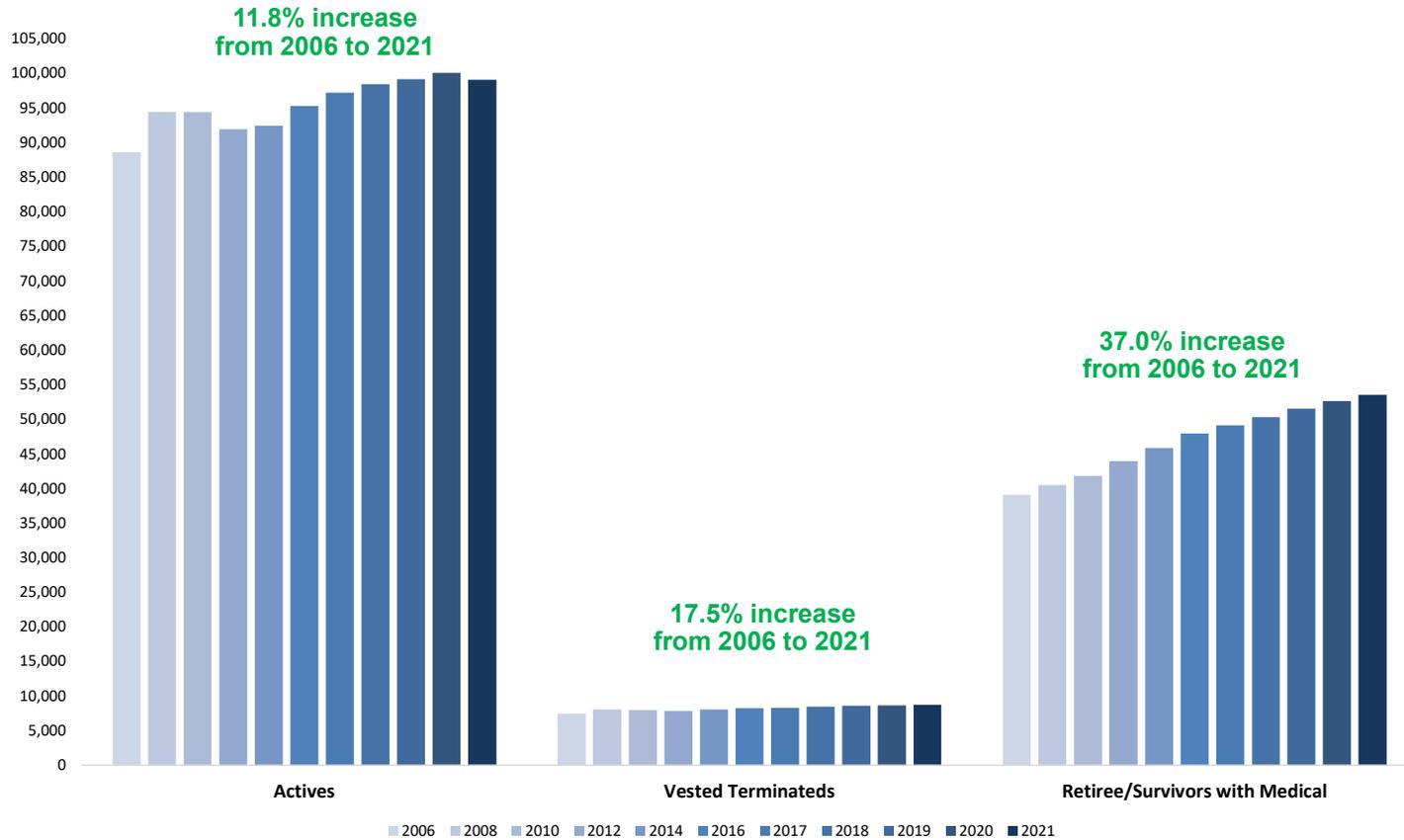
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Historical Information and Projections

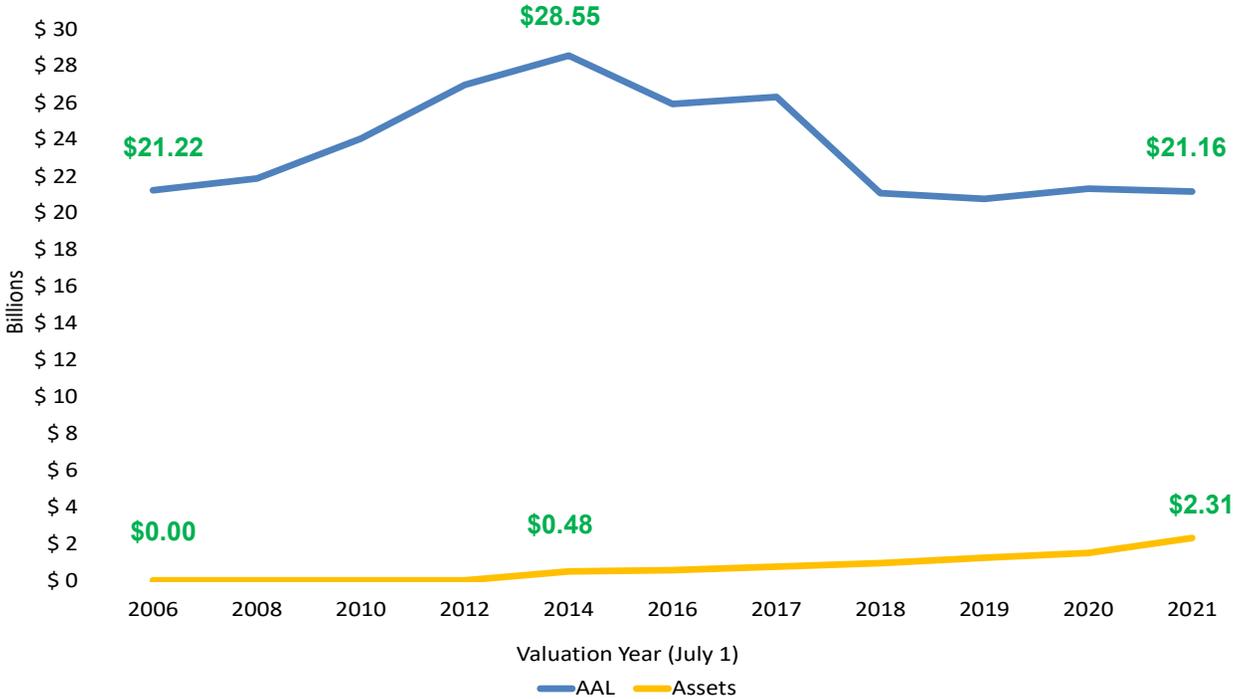
History of Changes

| Valuation Year | Investment Return Assumption | | Changes |
|----------------|------------------------------|-------------------|--|
| | Prefunding Agents | Outside Districts | |
| 2021 | 6.00% | 2.30% | There were no changes in this valuation year. |
| 2020 | 6.00% | 2.30% | 2020 Investigation of Experience Study and Cavanaugh MacDonald actuarial review |
| 2019 | 6.00% | 3.69% | Second agent Valuation, Excise Tax repealed |
| 2018 | 6.00% | 3.69% | Initial agent Valuation, 2018 Investigation of Experience Study and Cavanaugh Macdonald actuarial review |
| 2017 | 4.50% | 4.50% | Beginning of annual valuations |
| 2016 | 4.50% | 4.50% | Initial Valuation reflecting Tier 2, Investigation of Experience Study and Segal actuarial review |
| 2014 | 3.75% | 3.75% | Initial Valuation with OPEB Trust assets |
| 2012 | 4.35% | 4.35% | 2013 Investigation of Experience Study |
| 2010 | 5.00% | 5.00% | Investigation of Experience Study and Segal actuarial review |
| 2008 | 5.00% | 5.00% | Investigation of Experience Study |
| 2006 | 5.00% | 5.00% | Initial OPEB Valuation and Segal actuarial review |

Number of Members Increasing, Particularly Retirees



Actuarial Accrued Liability (AAL) and Assets

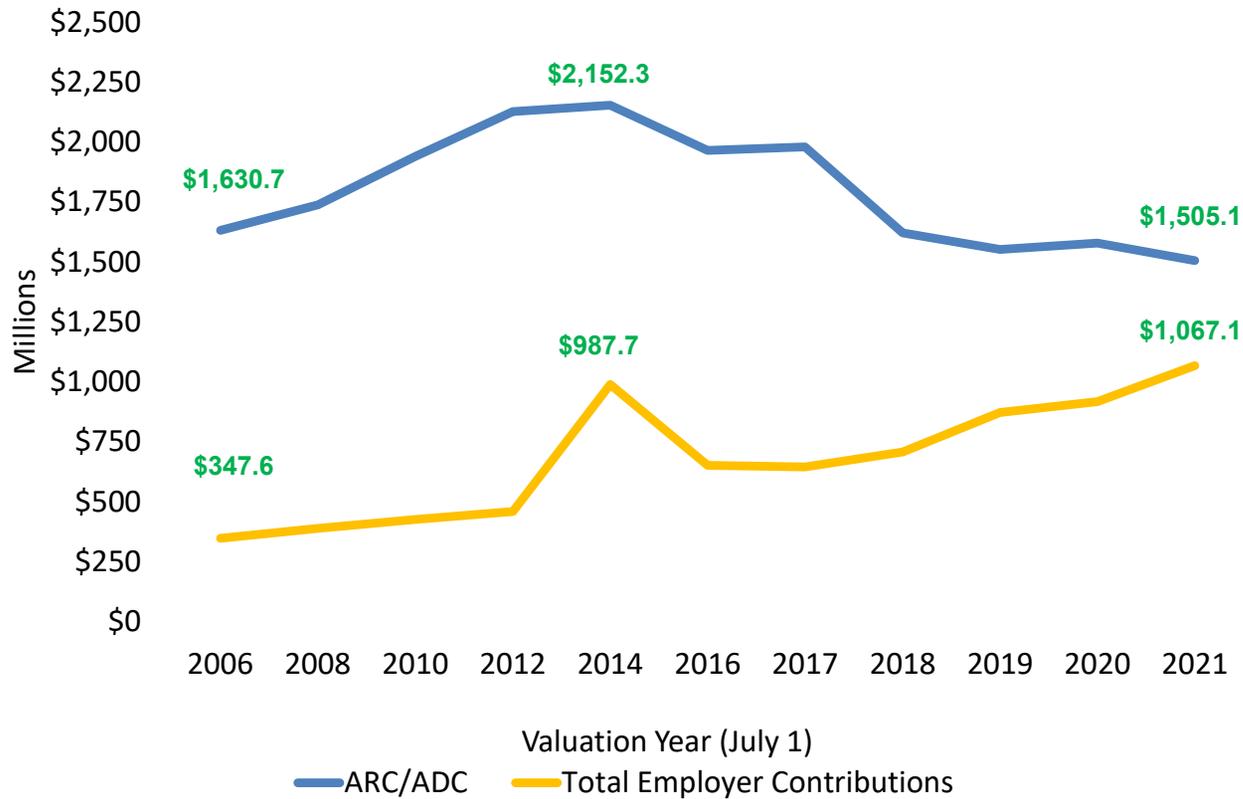


All amounts are expressed in billions of dollars.



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ARC/ADC and Total Employer Contributions

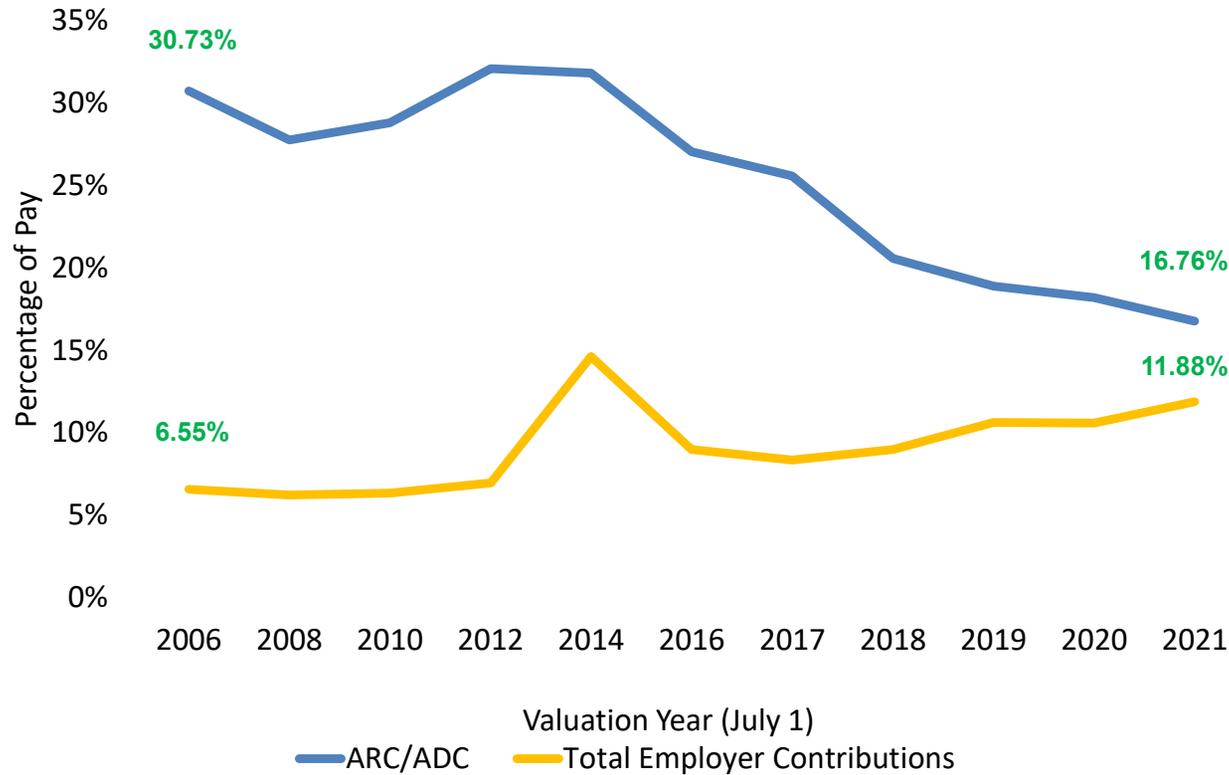


Total Employer Contributions include OPEB Trust and Custodial Fund employer contributions.
 Prior to 2017, Total Employer Contributions are projected benefit payments from OPEB Valuations.



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ARC/ADC and Total Employer Contributions

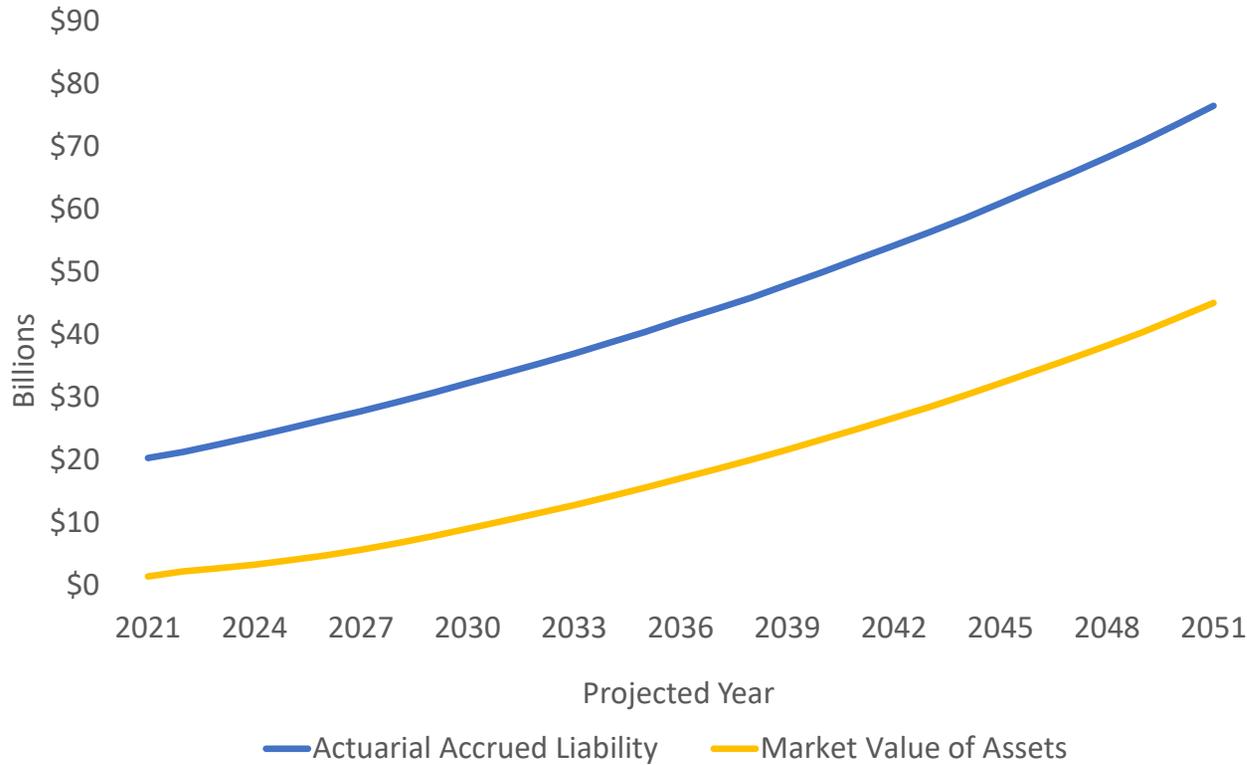


Total Employer Contributions include OPEB Trust and Custodial Fund employer contributions.
 Prior to 2017, Total Employer Contributions are projected benefit payments from OPEB Valuations.

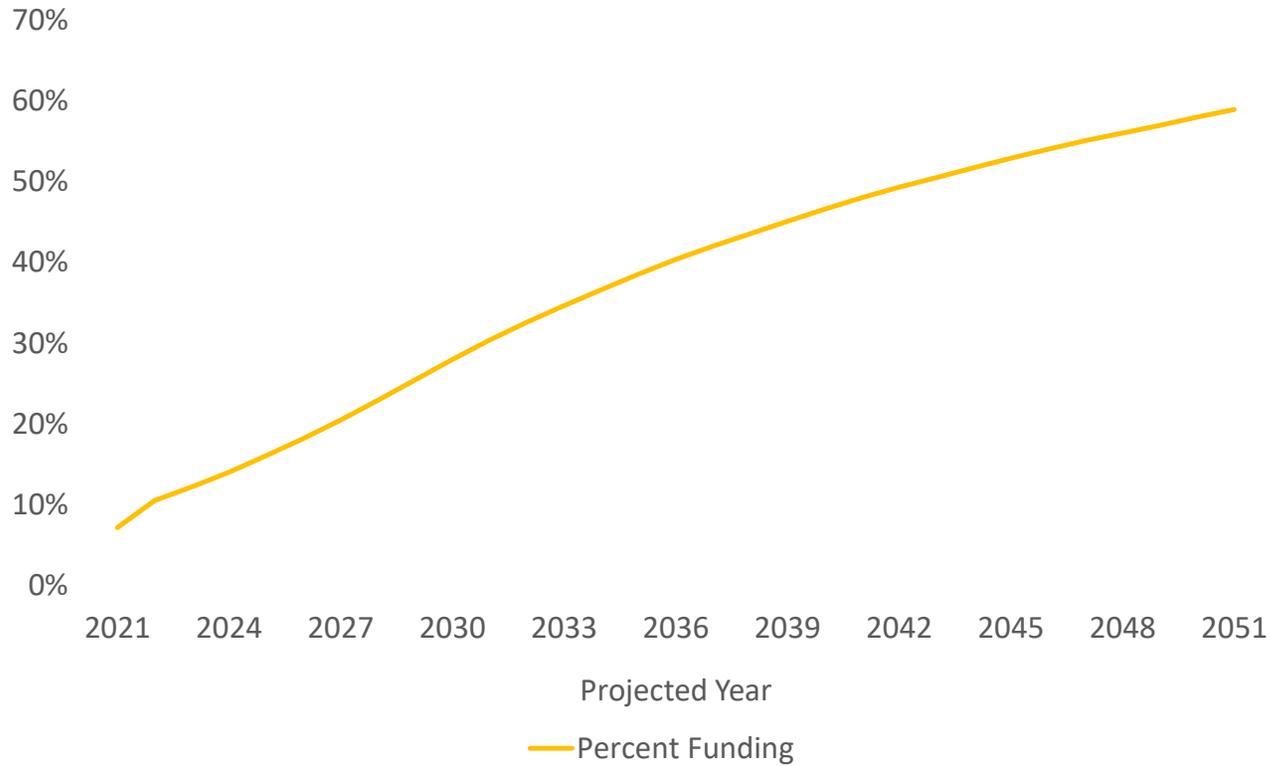


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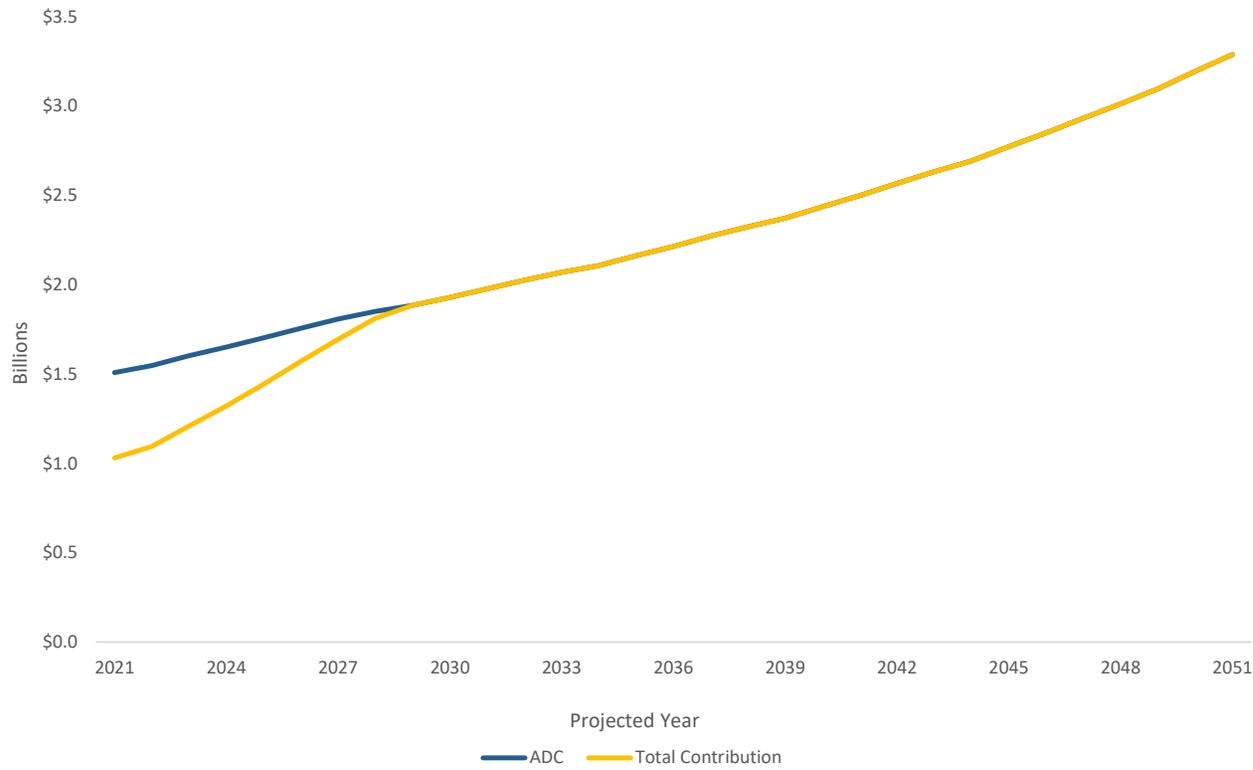
County Projected Actuarial Accrued Liability and Market Value of Assets



County Projected Funded Ratio



County Projected ADC and Total Employer Contributions



Total Contributions include OPEB Trust contributions and the employer portion of Benefit Payments.



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County Projection Assumptions

- Static Active Enrollment
- Retiree growth based on demographic assumptions
 - Withdrawal, Disability, Retirement, Mortality
- Assumed Payroll Growth of 3.25% per year
- Long Term Expected Rate of Return of 6.00% per year
- Projected prefunding contributions are based on the funding policy

LACERA Additional Contributions

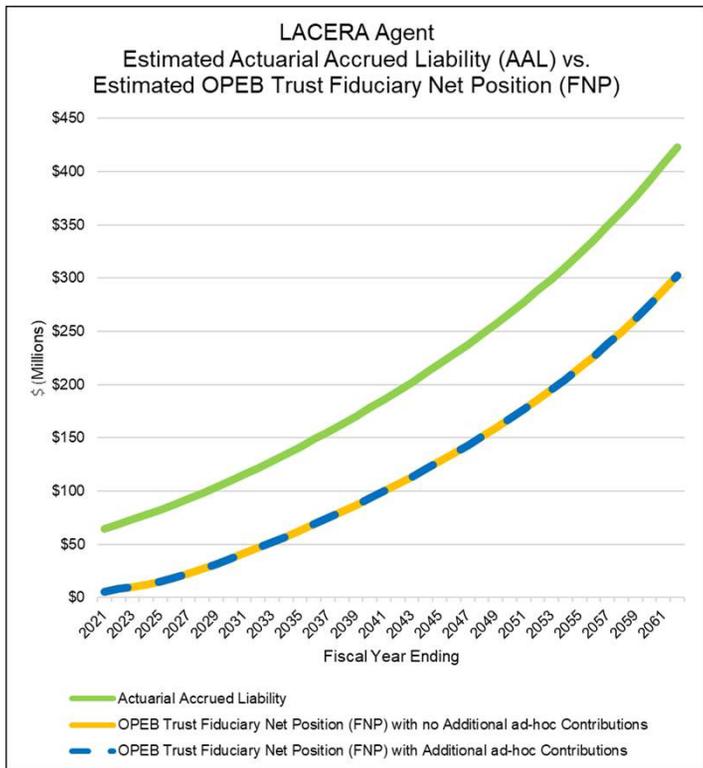
Additional LACERA Contribution Considerations

- LACERA asked Milliman to create a model of their employer contributions into their segment of the OPEB Trust
 - Based on 7/1/2021 projections used for the Fiscal Year ending June 30, 2022 GASB 75 report
 - Inputs include additional contributions to the January 31, 2022 multi year forecast and the funding policy, and the asset return for the year ending June 30, 2022 (currently set to -8%).
 - The graphs and table in the model show estimated projections with and without additional contributions of the Fiduciary Net Position, Funded Ratio, ADC, and total contribution (PAYGO and OPEB Trust)
- Model results are subject to same uncertainties as regular valuation results.
 - Emerging results may vary to the extent actual experience differs from the projections
 - We have relied upon certain data and information. To the extent the data and information is inaccurate or incomplete, values may likewise be inaccurate or incomplete.
 - All caveats and limitations from the LACERA Agent Projection Model v2022.1 apply to these slides.

Two Illustrative Scenarios

- Both Scenarios
 - Forecasted contributions plus Pay as You Go (PAYGO) benefit payments have a projected ADC maximum
 - Additional ad hoc contributions are not applied to the ADC maximum
 - Assume -8.00% for the June 30, 2022 investment return assumption
- Baseline Scenario
 - No additional ad hoc contributions
 - Reflects the January 31, 2022 Multi-Year Forecast through June 30, 2027
 - Then, 115% of the Scheduled Funding Policy thereafter
- Additional Contribution Scenario
 - Assume LACERA contributes twice the January 31, 2022 Multi-year Forecast through June 30, 2027
 - Based on the Board of Retirement's decision for LACERA to prefund up to two times the forecasted amounts
 - After June 30, 2027, assume LACERA contributes an additional 3.112 Million each year
 - This is the Year ending June 30, 2027 contribution from the Multi-Year Forecast

Baseline Scenario – No Additional Contributions



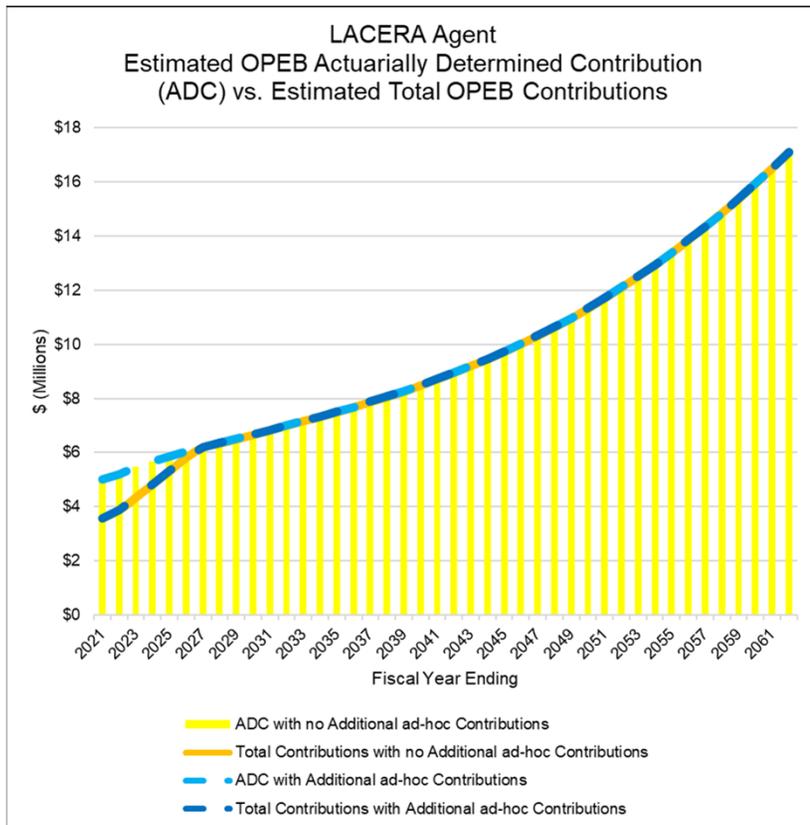
- In this Baseline Scenario, there is no change in the projected Fiduciary Net Position (FNP)
- The FNP is steadily below the estimated Actuarially Accrued Liability (AAL)
 - The Funded Ratio gradually approaches 70% by about 2060

Total Contributions include OPEB Trust contributions and the employer portion of Benefit Payments.



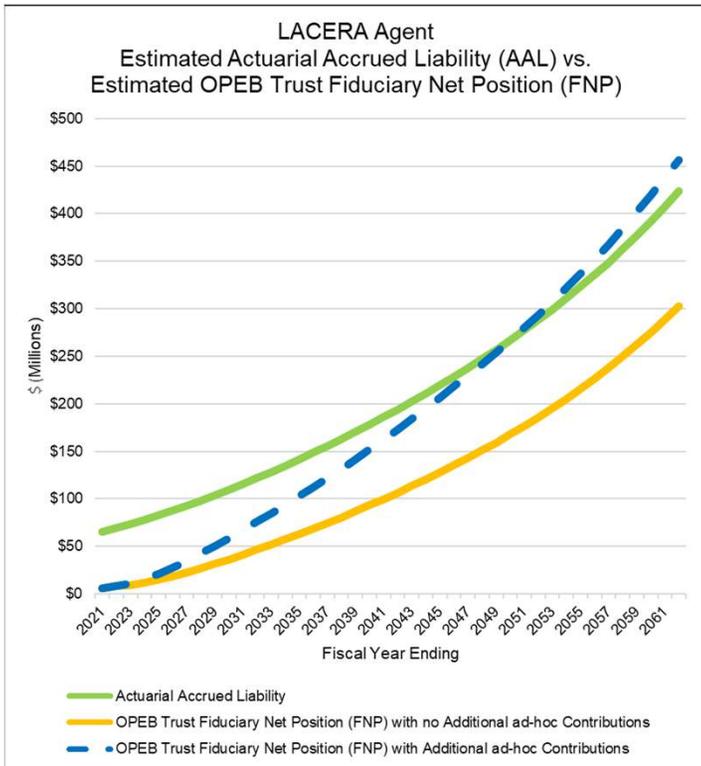
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Baseline Scenario – No Additional Contributions



- In this Baseline Scenario, there is no change in the estimated
 - Actuarially Determined Contribution (ADC)
 - Total Contributions (PAYGO and OPEB Trust)
- The estimated total contributions reach the estimated ADC in about 5-7 years with the -8% investment return for the year ending June 30, 2022

Additional Contributions Scenario



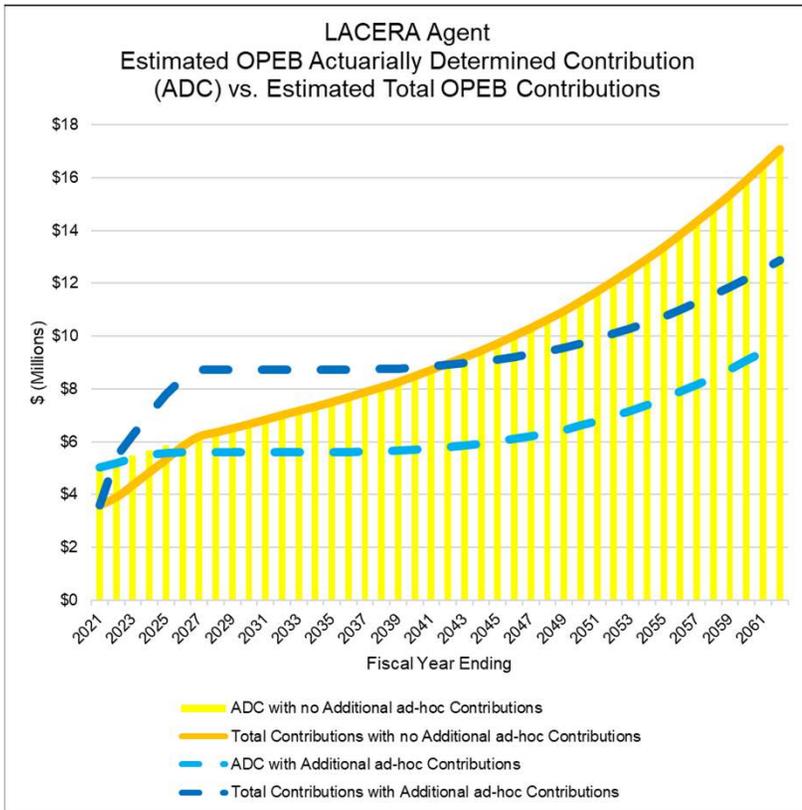
- In this Additional Contribution Scenario, the projected FNP increases above the AAL
 - The Funded Ratio more steeply increases and exceeds 100% by about 2050

Total Contributions include OPEB Trust contributions and the employer portion of Benefit Payments.



This work product was prepared solely for LACERA for the purposes described herein and may not be appropriate to use for other purposes. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends that third parties be aided by their own actuary or other qualified professional when reviewing the Milliman work product.

Additional Contributions Scenario



- In this Additional Contribution Scenario
 - The additional ad hoc contributions cause a higher FNP
 - The higher FNP lowers UAAL and amortization
 - The ADC is lower
 - The estimated total contributions reach the estimated ADC in about 2 years
 - -8% investment return for the year ending June 30, 2022

Questions and Comments?

Appendix

Investment Earnings Approach

- The investment earnings assumption for Government Accounting Standards Board (GASB) accounting and funding used to be the same
 - Blend of expected return from the OPEB Trust and General Assets
 - Based on the percent of Annual Required Contribution (ARC) that was funded
- Now, the accounting and funding investment earnings assumptions are different
- New GASB statements now have a more prescribed approach for accounting
 - Based on a depletion date projection
 - Blend of expected return from the OPEB Trust and Bond Buyer GO rate
- For funding, using an approach consistent with actuarial standards for the discount rate assumption

Investment Return Background

- The determination was made that the anticipated schedule of OPEB contributions plus interest are anticipated to be adequate to pay benefit payments for the foreseeable future.
 - Based on the funding plan and historical OPEB Trust contributions
 - Independent Actuarial Reviewer recommendation
 - Applies to OPEB Trust participating employers

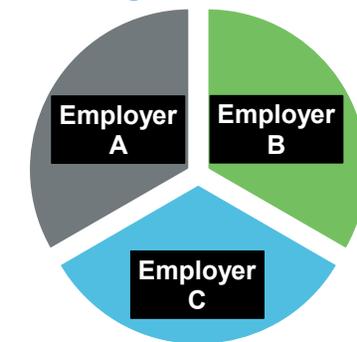
Investment Earnings for Each Agent

- Cost Sharing has combined assets with proportionate shares
- OPEB reporting changed from Cost Sharing to Agent effective July 1, 2018
- Pre-funding creates need for more explicit asset tracking
 - Employers have different funding policies
 - Necessitates an agent structure
- Agent structure partitions assets according to each employer's funding actions
- Each agent's investment earnings assumption for the funding valuation should be aligned with their funding policy
 - For agents that are pre-funding, the OPEB Trust return assumption is supported by actuarial standards
 - For agents that are not pre-funding, the County general fund investment earnings is used as an assumption

Cost Sharing Plan



Agent Plan



2021 Investment Earnings - OPEB Trust

- The OPEB Trust expected return is 6.00% rounded to the nearest quarter percent
- Based on Meketa's 2020 capital market assumptions and investment forecast model
- This is from the 2020 Investigation of Experience
- Confirmed 6.00% reasonable for 2021

| Asset Class | Target Allocation (policy) | | Weighted Average 10-Year Expected | | 10 Year Expected Nominal Return | Standard Deviation |
|--|----------------------------|----------------|---|---|---------------------------------|--------------------|
| | 4Q 2019 | 6/30/20 Actual | Real Rate of Return (After Expected 2.75% Inflation Rate) (Geometric) | Real Rate of Return (After Expected 2.75% Inflation Rate) (Geometric) | | |
| Growth | 50.0% | 50.6% | | 3.9% | 6.8% | 17.0% |
| Global Equity | 50.0% | 50.6% | | 3.9% | 6.8% | 17.0% |
| Credit | 20.0% | 19.8% | | 2.0% | 4.8% | 9.0% |
| High Yield Bonds | 6.0% | 5.9% | | 1.3% | 4.1% | 11.0% |
| Bank Loans | 10.0% | 9.9% | | 2.1% | 4.9% | 9.0% |
| Emerging Market Bonds (Local) | 4.0% | 4.0% | | 1.5% | 4.3% | 12.5% |
| Risk Reduction & Mitigation | 10.0% | 10.0% | | -0.5% | 2.2% | 3.2% |
| Cash Equivalents | 2.0% | 1.6% | | -0.8% | 1.9% | 1.0% |
| Investment Grade Bonds | 8.0% | 8.4% | | -0.4% | 2.3% | 4.0% |
| Inflation Hedges | 20.0% | 19.6% | | 3.2% | 6.1% | 15.1% |
| TIPS | 6.0% | 6.0% | | -0.5% | 2.3% | 7.0% |
| REITs | 10.0% | 9.6% | | 3.8% | 6.6% | 26.0% |
| Commodities | 4.0% | 4.0% | | 2.0% | 4.9% | 17.0% |
| Total | 100.0% | 100.0% | | 3.3% | 6.1% | 12.4% |

Weighted Average Long-Term Expected Real Rate of Return: The long-term expected real rate on the OPEB Trust investments is based on inflation expectations and nominal return expectations developed by Meketa Investment Group for each asset class. In the case of the total portfolio and broad asset groupings (e.g., Growth, Credit), returns are calculated using a portfolio approach that first calculates nominal expected returns by incorporating target weights, nominal expected returns, and volatility and correlations estimates for each asset class, adjusted by the defined return period. Nominal expected returns for each portfolio or broad asset groupings are converted to real expected returns by adjusting them for inflation, using a base inflation rate assumption of 2.75%.

It is worth noting that a simple weighted sum of asset classes returns will not yield the total results shown on the table for the total portfolio and broad asset groupings, given the process followed to adjust for inflation, the compounding to a given time period, and the impact of volatility and correlations to the portfolio.

2021 Investment Earnings – General Assets

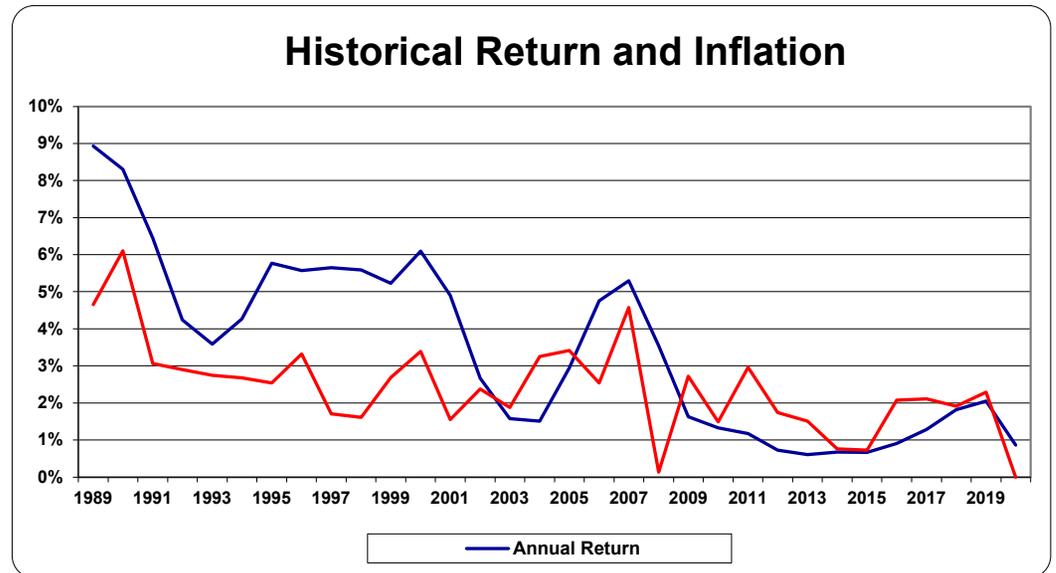
- Based on June 30, 2020 County General Fund balance sheet
- Assumption of 2.30% is within the building block approach range
- This is from the 2020 OPEB Investigation of Experience
- Confirmed 2.30% reasonable for 2021

| Asset Class | Expected Arithmetic Nominal Return (30 yrs) | Asset Allocation |
|--|---|------------------|
| Cash | 1.68% | 27.66% |
| Short-term U.S. Bonds | 2.56% | 72.34% |
| Expected Arithmetic Return (30 yrs) ⁽¹⁾ | | 2.32% |
| Expected Geometric Return (30 yrs) ⁽²⁾ | | 2.30% |

1. The expected arithmetic return is the average or "mean" long-term expected compound return based on the capital market assumptions and the asset allocation.
2. The expected geometric return is the "median" long-term expected compound return based on the estimated variability of the asset allocation. It is less than the expected arithmetic return because of the variability in future expected returns.

2020 Investment Earnings – General Assets Building Block Approach

- This is from the 2020 OPEB Investigation of Experience
- Real returns on County general assets from 1989 through 2019 averaged 1.0% per year
- However, current projections indicate that real returns of -0.65% to -0.25% are more likely going forward based on the current asset allocation
- With 2.75% inflation, the range is between 2.10% and 2.50%



Glossary

Glossary



The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.

| | |
|--|---|
| Affordable Care Act (“ACA”) | A law enacted with the goal of providing all Americans access to affordable health insurance. |
| Actuarial Accrued Liability (“AAL”) | That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs. |
| Actuarial Assumptions | Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items. |
| Actuarial Cost Method | A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability. |
| Actuarial Gain/ (Loss) | A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method. |

Glossary (continued)

| | |
|---|--|
| Actuarial Present Value | The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions. |
| Actuarial Valuation | The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan. |
| Actuarial Value of Assets | The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation. LACERA has adopted market value. |
| Amortization Payment | That portion of the ADC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability. |
| Actuarially Determined Contributions (“ADC”) | This is the employer's periodic contribution to a defined benefit OPEB plan, calculated in accordance with Actuarial Standards of Practice. |
| Annual Required Contributions (“ARC”) | This is the employer's periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set requirements for calculating actuarially determined OPEB information included in financial reports. This was a GASB 45 concept that is no longer used. |

Glossary (continued)

| | |
|---------------------------------|--|
| Attribution Period | The period of an employee's service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee's date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status. |
| Benefit Payments | The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program. |
| Entry Age Normal ("EAN") | Actuarial Cost Method that allocates the present value of the projected benefits of each individual included in the valuation as a level percentage of the individual's projected compensation between entry age and assumed exit (until maximum retirement age). |
| GASB 74 | The statement that establishes financial reporting standards for postemployment benefit <u>plans</u> other than retirement programs. |
| GASB 75 | The statement that establishes financial reporting standards for <u>employers</u> that sponsor postemployment benefits other than retirement programs. |
| Net OPEB Obligation | This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer's contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt. |

Glossary (continued)

| | |
|--|---|
| Normal Cost (“NC”) | That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method. |
| Other Postemployment Benefits (“OPEB”) | This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers. |
| Present Value of Future Benefits (“PVFB”) | This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is: (a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and (b) Discounted at the assumed discount rate. |
| Projected Unit Credit (“PUC”) | Actuarial Cost Method that takes the actuarial present value of the projected benefits of each individual included in the valuation is allocated pro-rata to each year of service between entry age and assumed exit. |

Glossary (continued)

| | |
|--|---|
| Projected Benefits | Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits. |
| Substantive Plan | The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan. |
| Trend Rate | The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments. |
| Unfunded Actuarial Accrued Liability (“UAAL”) | The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets. |



Thank you

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Janet Jennings

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Limitations and Reliances

The Milliman slides in this presentation are subject to the same data, methods, assumptions, and plan provisions as in the July 1, 2020 Experience Study report issued July 8, 2021 and the July 1, 2021 Valuation report issued July 12, 2022.

- All caveats, limitations, and certifications from those reports apply to the Milliman slides in this presentation.



Robert Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary



Janet Jennings, ASA, MAAA
Consulting Actuary



July 19, 2022

TO: Each Trustee,
Board of Retirement

FROM: Cassandra Smith, ^{CS}Retiree Healthcare Director

FOR: August 3, 2022 Board of Retirement Meeting

SUBJECT: RETIREE HEALTHCARE CALL CENTER WAIT TIME

On July 6, 2022, the Member Services Call Center presented the topic of Call Center wait times to the Board of Retirement (BOR). It was determined that the Retiree Healthcare team would present a similar report to the BOR the following month on August 3, 2022.

The Retiree Healthcare Call Center has seen a steady increase in their call volume since December 2020. Over that time the calls have become more complex, which has resulted in longer call durations.

What is Driving the Increase in Call Wait Times?

Today's presentation will outline the increase in Retiree Healthcare's call volume, our hold times, our decrease in staffing, and the actions we are taking to enhance the member's experience and providing quality service going forward. The Retiree Healthcare Call Center is budgeted for ten (10) Retirement Benefits Specialist II, two (2) Retirement Benefit Specialist III's plus one (1) Sr. Retirement Benefit Specialist supervising the unit.

As has been seen in other parts of the organization, over the last few years, Retiree Healthcare has had our share of attrition with one staff person retiring, two staff (one permanent and one temporary) decided to seek employment elsewhere. We had two temporary staff who are currently taking part in the CORE training class and will be assigned to Benefits upon completion. Hence, during the pandemic, particularly over the last year, our Call Center has functioned with only four (4) full time specialist in our Call Center.

LACERA as an organization is in alignment and determined to improve our service levels. We are happy to report that effective August 1, 2022, Retiree Healthcare will be filling three (3) of the vacancies found in our call center and will continue looking to fill the remaining three (3) call center openings whereby our Call Center would then be fully staffed. At that time, we will revert our focus on perfecting the members experience which you will hear more about during the presentation.

The entire Retiree Healthcare division (currently 27) have been dedicated and committed to addressing the increase in our call volume as well as the increase in our overall

Retiree Healthcare Call Center Wait Times

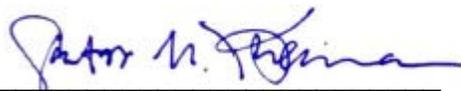
July 19, 2022

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workload. Everyone has strived to answer our calls and helping in the processing of enrollments and Medicare Part B verifications, etc. that are received in our office.

While internally we have separate call centers and work units, each designed to focus on different parts of the member's benefits, **WE** are all LACERA!

NOTED AND REVIEWED:



Santos H. Kreimann
Chief Executive Officer

LL:cs

Attachment



Retiree Healthcare Call Center

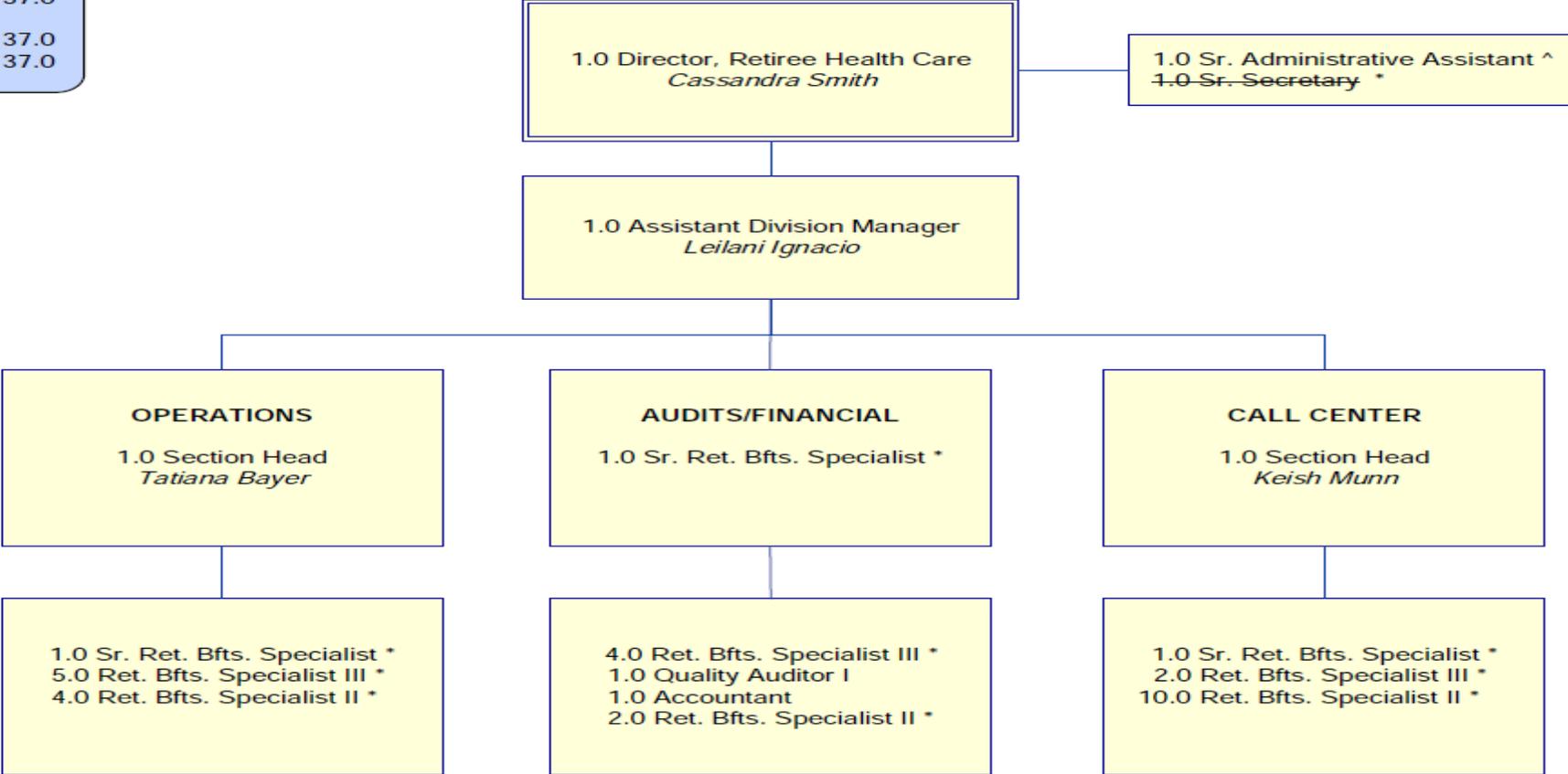
**By: Cassandra Smith, Keisha
Munn, Letha Williams-Martin**

Retiree Healthcare Call Center



RETIREE HEALTH CARE BENEFITS PROGRAM FISCAL YEAR 2022-2023

2021-2022 Bud. Pos.: 37.0
2021-2022 Hiring Plan: 37.0
2022-2023 Bud. Pos.: 37.0
2022-2023 Hiring Plan: 37.0



* Classification study for the position requested.
^ Position upgrade from Senior Secretary to Senior Administrative Assistant (Pending Board of Supervisors' approval).

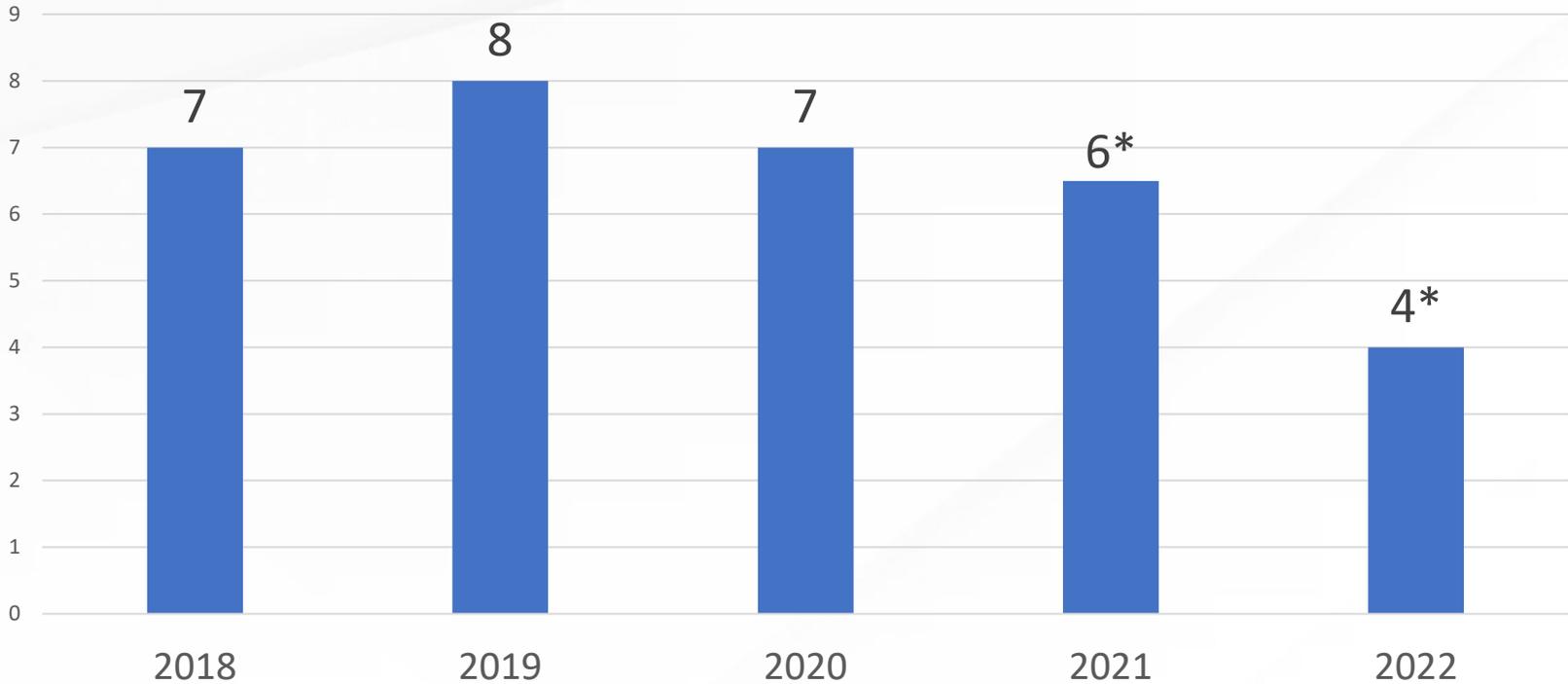


- The Retiree Healthcare (RHC) Call Center provides frontline customer service to LACERA members, survivors, and eligible dependents (60,000+ Retirees/Survivors) about their and/or eligible dependents' enrollment in the LACERA-administered Retiree Healthcare Benefits Program (RHCBP).
- Our call center staff educate members/survivors about healthcare eligibility, medical/dental/vision enrollments, Medicare and Social Security enrollment as it relates to the RHCBP, Part B reimbursements, healthcare premium discrepancies, and a myriad of other complex healthcare benefits related topics.
- The focal point of this presentation is to discuss the increase in call volume, rise in hold times, staffing impacts and the actions being taken to ensure customer satisfaction and quality of service.

Retiree Healthcare Call Center



Call Center Staffing Level



*2021 – Two RBS II moved to Operations Unit due to promotions

*2022 – One Agency Temp and one RBS II resigned

Three County Temps hired and will be assigned to the Call Center starting August 1, 2022



Staffing

- Call Center has four full time dedicated Specialists assisting our members. Call Center lost four staff due to promotions and resignations.
- RHC Call Center is budgeted for ten Retirement Benefits Specialist
- Operations and Audit staff assist member during peak call times.
- New hires go through an intensive three-month RHC Training Program before they can fully assist members.
 - Previously, RHC new hires participated in the CORE Benefits Training Program lasting 10 to 15 months.



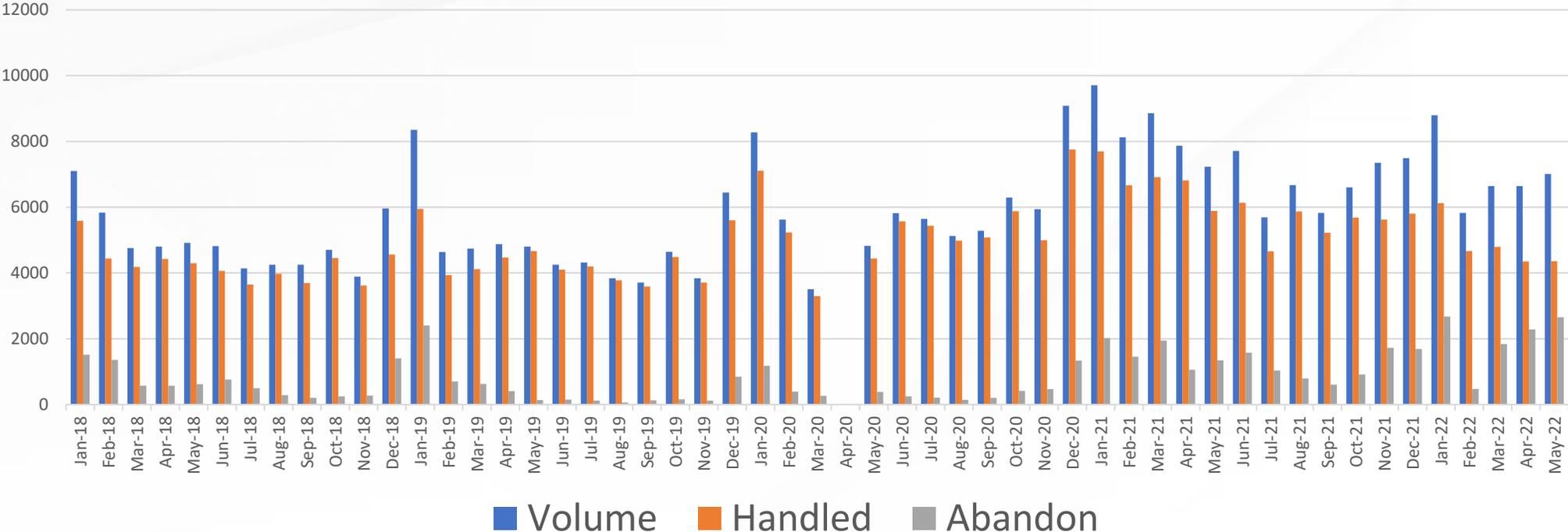
Staffing – Cont'd.

- Overtime used to manage the high volume of healthcare enrollment forms and Part B verifications due to staff assisting Call Center during peak periods.
- Three County Temps began training on August 1 and will go through the newly developed RHC Training Program.
- The main driver of rising call wait times is the unfilled positions. While we do not expect call volumes to decrease, once the RHC Call Center is fully staffed, we anticipate call wait times to decrease and processing of enrollment forms and Part Bs to improve.

Retiree Healthcare Call Center



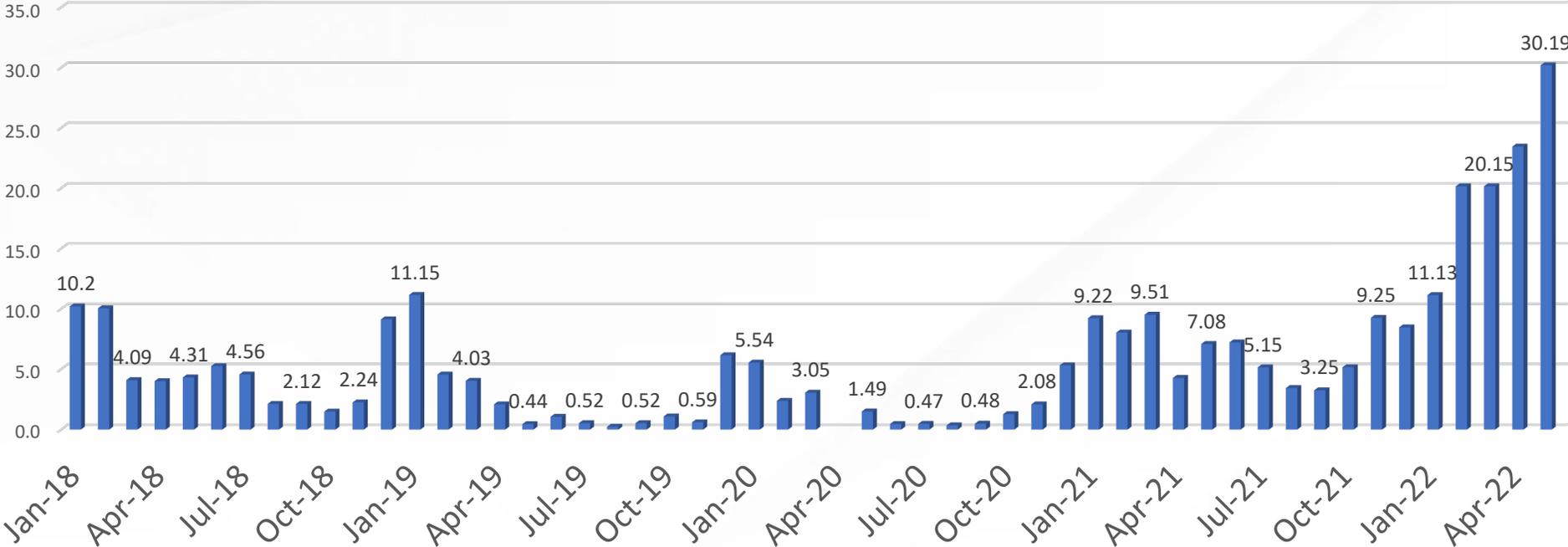
5-Year Call Volume, Handled, Abandon



Retiree Healthcare Call Center



Average Call Wait Time





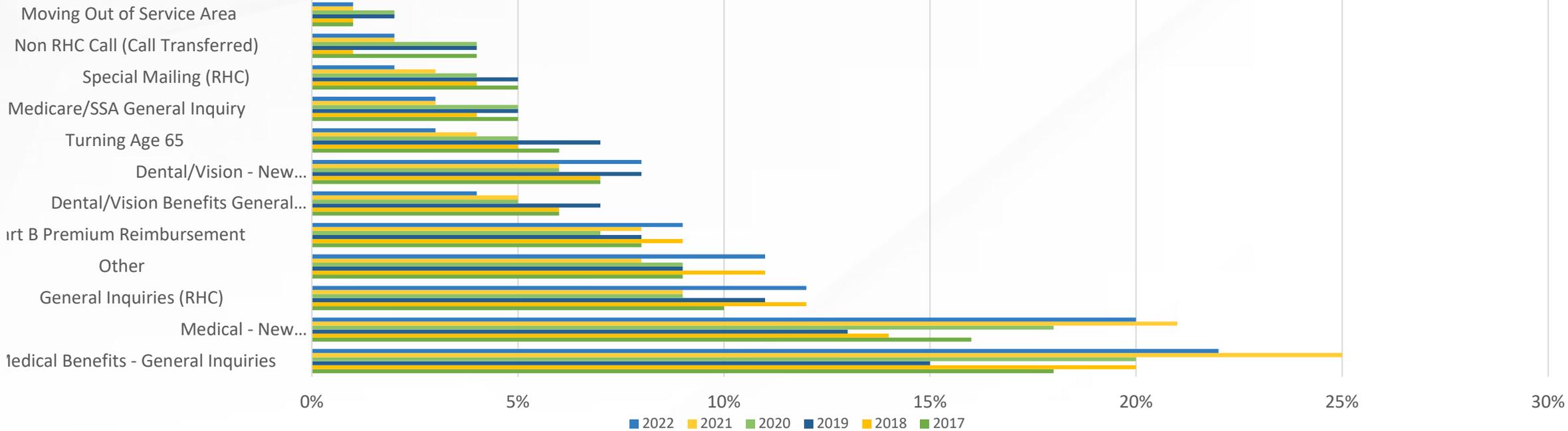
5-Year RHC Top Call Topics

- Approx 5% of calls received are Non-RHC related and transferred to Member Services Call Center.
- During the annual Medicare Part B verification mailing and RHC annual letter packet mailing, Member Services Call Center receive an overflow of these calls.
- RHC Call Center representatives respond to complex inquiries, such as Medicare enrollment and turning Age 65.

Retiree Healthcare Call Center



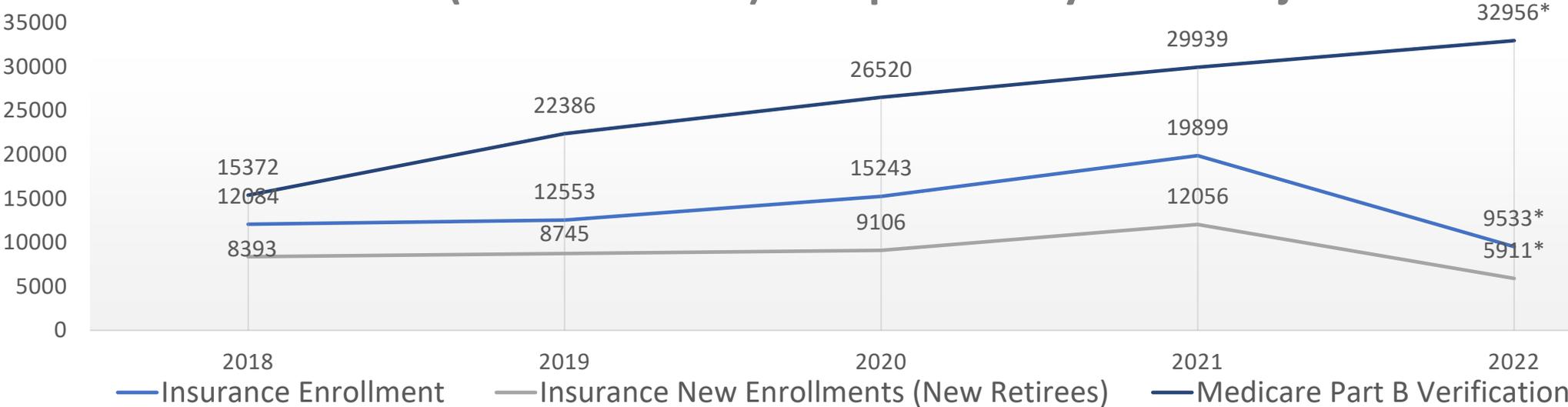
5-Year RHC Top Call Topics



Retiree Healthcare Call Center



Enrollments and Part B Verifications 5-Year (Calendar Year) Comparison by Work Objects



*Work Object count is document driven, not based on per member count.
Data is by calendar year. 2022 data is from 1/1/2022 – 7/1/2022.



Process Improvement

- Simplify instructions on completing retiree healthcare enrollment forms
 - Sample enrollment forms - LACERA website (work in progress)
 - Instructional video – LACERA website (work in progress)
- Medicare Part B verification sample documents – available on LACERA website
- Medicare Part B verification – confirmation letter
- RHC Frequently Asked Questions include in quarterly newsletters and website
- Encourage members to use Member Portal (MyLACERA) to upload documents. Members will receive a confirmation of receipt letter.



APPENDIX

Retiree Healthcare Call Center



Key Performance Indicators

Average Speed of Answer (Call Wait Time)

How quickly (in seconds) a call is answered.

Call Duration (Average Handle Time)

Total number of minutes staff takes to handle a member's call. It includes talk time, hold time, and after call wrap time associated with that call.

Grade of Service

Percentage of calls answered within a set period. Also known as service levels.

Occupancy

Percentage of time spent assisting a member versus being logged into the queue. It is a productivity measure and should not exceed 65%

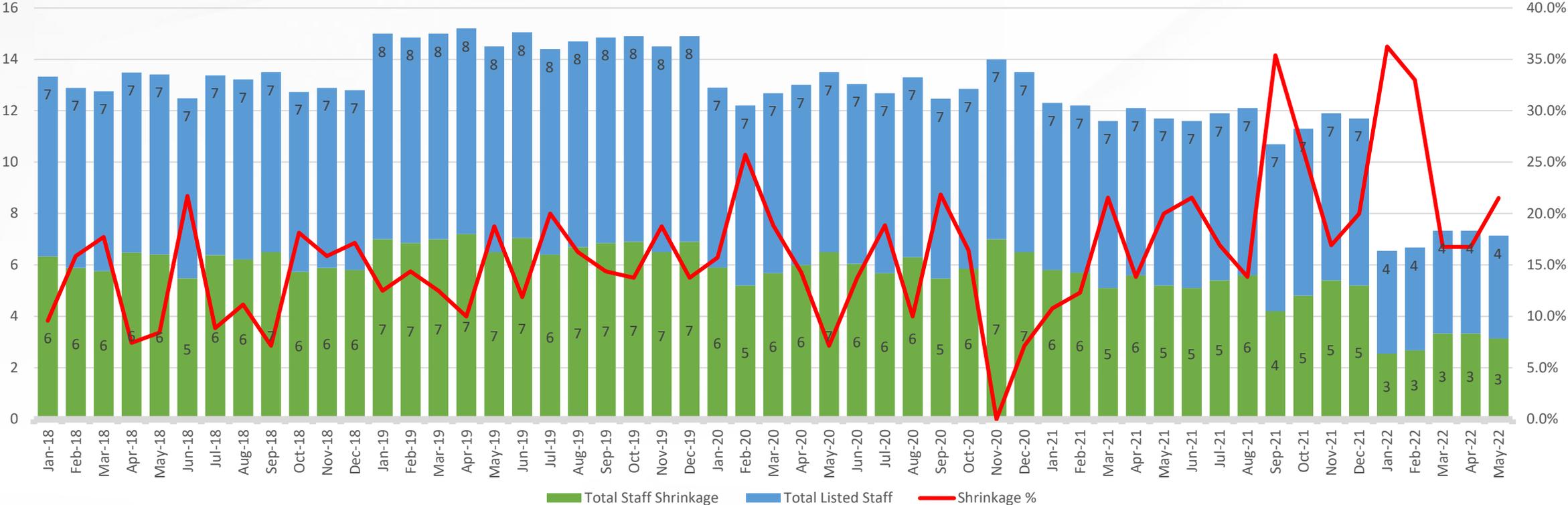
Shrinkage

Measure of how much time a staff member is not logged into the queue and assisting members. Generally consisting of absenteeism, tardiness, FMLA absences, training, coaching, other work-related activities.

Retiree Healthcare Call Center



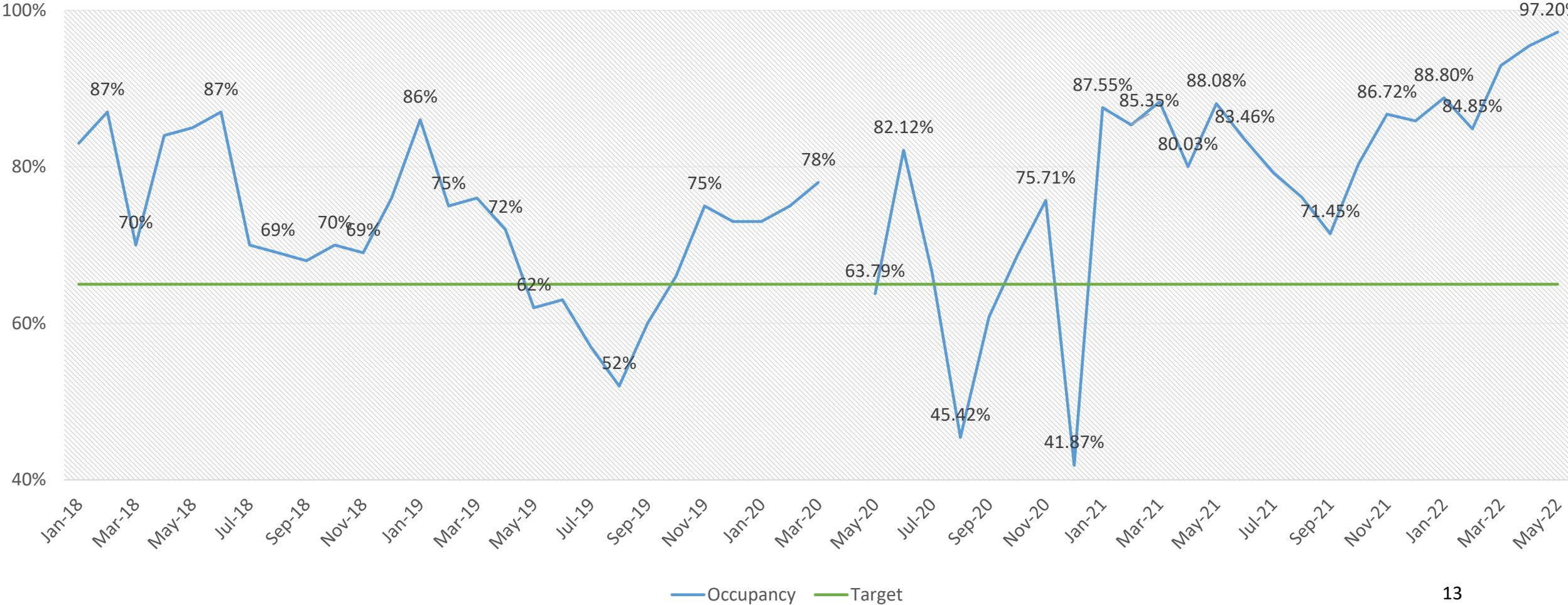
5-Year Staff Shrinkage



Retiree Healthcare Call Center



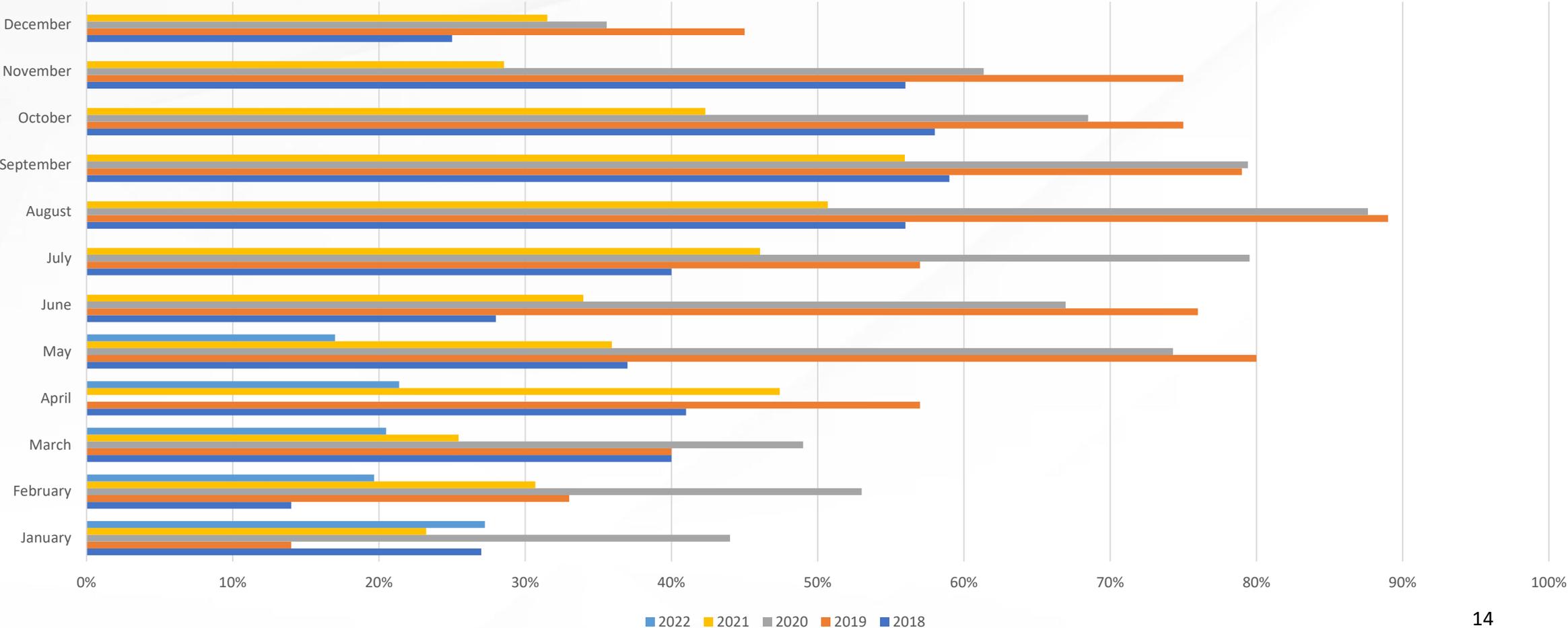
Occupancy



Retiree Healthcare Call Center



Grade of Service (Target: 80% of calls answered in 60 seconds)



Thank You!



Retiree Healthcare Call Center

Questions?

**FOR INFORMATION ONLY**

July 28, 2022

To: Each Trustee
Board of Retirement
Board of Investments

From: Santos H. Kreimann ^{SAC}
Chief Executive Officer

For: August 3, 2022 Board of Retirement Meeting
August 10, 2022 Board of Investments Meeting

Subject: **Status Report on Recruitment Progress**

During the July 6, 2022 Board of Retirement meeting, after consideration of the Chief Executive Officer's report and concerns expressed by some Trustees on the progress of hiring key personnel, staff was directed to report back in August on the status of the Investments Division recruitment and hiring efforts and other key vacancies.

Status of Vacancies and Recruitment Efforts

As of July 1, 2022, LACERA has 103 vacant positions in 14 of our 15 divisions. This reflects an overall vacancy rate of 20% and remains steady from last month. A breakdown of vacant positions by division is reflected in the chart below:



Status Report on Recruitment Progress

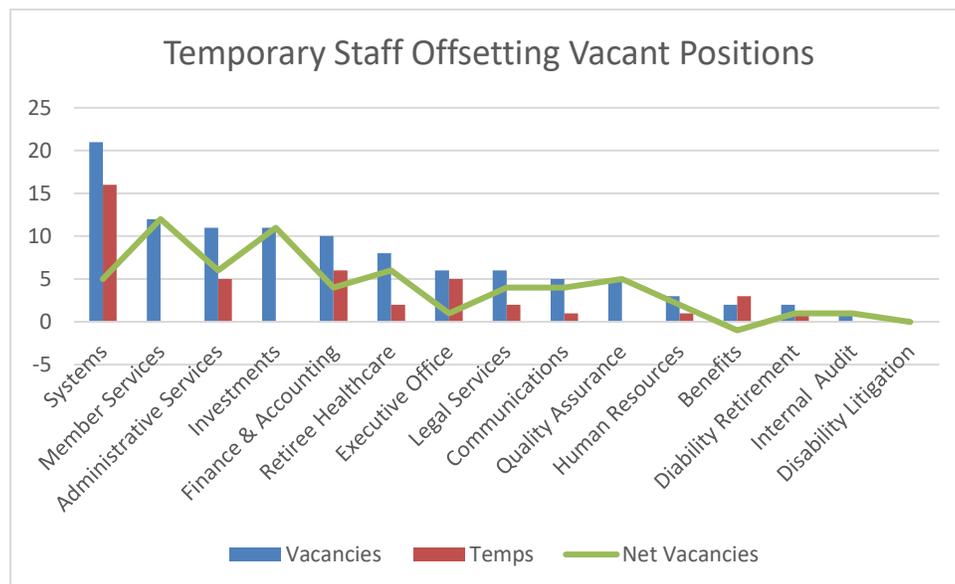
July 28, 2022

Page 2

Executive Management focused much of their attention on staffing levels, recruitment, and other employment-related processes over the past nine months. We have been closely monitoring hiring and attrition across the organization and recognize the impact the current high rate of vacancies is having on the organization as a whole and on the various divisions and their staff. Significant time and energy have been expended by Human Resources (HR) staff, Division Managers and Executive Management to work through these issues to ensure LACERA continues to attract, hire and retain the highest quality workforce as discussed below.

While many challenges remain, there has been good progress. For FY 2021-2022, LACERA promulgated twelve (12) eligible lists/registers and filled 68 vacant positions across 13 of our 15 Divisions, including 32 promotions, two transfers, one voluntary demotion, and 33 new hires. Additionally, HR staff recruited and placed 19 temporary staff, which often become a source of permanent professional staff.

While our preference is to hire permanent staff, LACERA has strategically used temporary professional staff hired through agencies, when available and appropriate, to ensure that our critical business needs are met. Currently we have 42 such staff, which effectively reduces our total vacancies from 103 to 61 or 12% of our total authorized staffing. As demonstrated in the chart below, we have been most successful in using temporary staff hired via agencies in information technology and accounting fields. Using highly qualified temporary staff in these technical fields has allowed us to reduce risk in our organization, but temporary staff are not a viable solution for all vacant positions in the long term.



In January 2022, Executive Management compiled a prioritized exam development and recruitment plan to give the Human Resources Division appropriate direction. The top priorities and status are summarized in the chart below, with a heavy emphasis toward

Status Report on Recruitment Progress

July 28, 2022

Page 3

hiring Investments Division and Legal personnel in support of the Board of Investments strategic vision of moving from Allocator to Best-in-Class Investor.

| Status of Tier 1 Hiring by Division | | | | |
|--|------------------------------------|---------------------------|-------------------------|--|
| Division | No. of Recruitments (Exams) | Lists Promulgated* | Positions Filled | Status |
| Investments | 5 | 3 | 1 | Selection Interviews pending for: <ul style="list-style-type: none"> • Sr. Investment Officer – Real Estate • Financial Analyst III – Portfolio Analytics. • Financial Analyst III – Corporate Governance Assessments continuing for: <ul style="list-style-type: none"> • Financial Analyst III – Real Estate |
| Legal | 3 | 3 | 3 | Expanding recruitment to fill 3 remaining vacancies, 2 for Benefits and 1 for Investments |
| Systems | 2 | 1 | 1 | Data Systems Analyst list promulgated. 3 New hires to on-board in August. 1 New hire to on-board September 1. Chief Technology Officer executive recruitment RFP issued, ratings pending. Temporary staff in place. |
| Executive (Information Security) | 1 | 0 | 0 | Executive recruitment RFP issued, ratings pending. Temporary staff in place. |
| FASD | 1 | 0 | 0 | Executive recruitment RFP issued, ratings pending. Temporary staff in place. |

*Note candidates may be added to continuous lists while recruitment remains open.

Additionally, HR staff are developing exam materials for the Accountant series in support of the enterprise and Retirement Benefits Specialist to address the rising call volumes and increase demand for retirement counseling services by our members. Traditionally, Retirement Benefits Specialists are hired in classes as they are required to undergo an intensive 10-month training program. We will be seeking a minimum of 200 candidates to eventually achieve a class of 20 or more, which we anticipate to on-board no later than March 31, 2023, if not sooner. The RBS list will also be used to fill vacant positions in our Retiree Healthcare Division, which has also experienced a surge in call volumes and demand for counseling services as our members retire and/or become eligible for Medicare.

Challenges and Opportunities

The goal was to fill the above listed critical vacant positions by June 30, 2022. We missed the mark, on-boarding only five of these positions within that time frame. We do anticipate on-boarding four additional Data Systems Analysts by September and we promulgated two new lists for Investments Division in July and are making steady progress toward issuing employment exams for two additional classifications.

Division Managers and line staff are understandably frustrated by the length of time these recruitments have taken. Contributing factors include:

- Lack of desk procedures and a common understanding of the hiring process and application of the civil service process
- Inefficient coordination in development and release of brochures
- Inefficient development of advertising strategies and coordination of advertising procurement
- Limited capacity among HR staff due to:
 - Failure to right-size HR staff over the years when LACERA personnel expanded
 - Vacancies within HR
 - HR staff on family medical leave
 - New and cumbersome COVID-19 employee tracing, testing and infection reporting requirements
 - Emphasis on developing new and updated policies and procedures for recruiting, hiring and onboarding newly hired staff
 - Lack of automation of HR administrative and reporting processes that remain manual and time consuming
 - Labor negotiations and budget preparation, classification and compensation review responsibilities organization-wide

Additionally, LACERA has been hampered by a low rate of unemployment among skilled workers, changing expectations of potential employees (e.g., 100% telework from any location), and relatively high attrition mostly due to an ageing workforce. With the

economy cooling, LACERA may find it easier to attract highly desirable employees as new open competitive exams are released.

Executive Management and HR are looking at creative solutions to expand the capacity of HR, such as looking at outsourcing distinct tasks, using commercially available testing platforms for some classifications, providing more direct support to HR, and using overtime to meet workload demands.

Management's Commitment

Executive Management recognizes the impactful role HR plays in achieving LACERA's mission and understands that this extends beyond filling current vacancies. We are in the process of assessing and rebuilding our HR processes with resilience and long-term sustainability in mind. While there remains much work ahead, this process is well underway. It began with the selection of a new Human Resources Director two years ago. It continued with the reorganization of Executive Management to create a Deputy Chief Executive Officer and allowing one Assistant Executive Officer to focus on internal business services while the other focuses on member operations. With both the key leadership and organizational structure in place, we began the process of critically evaluating our policies, practices, procedures utilizing internal and external audits. We have surveyed our employees to assess their engagement and conducted facilitated focus groups. Through all these methods, and with our own extensive management experience, we have identified what we believe will be necessary to simplify and improve as well as professionalize this important business service.

Our next most critical action will be the development of a streamlined and simplified recruitment handbook for hiring managers, so they clearly understand the hiring process, critical civil service rules, and expectations. Simultaneously, we will develop a more detailed handbook for the Human Resources staff to outline processes and procedures consistent with current interpretations of the civil service rules.

Employee retention drivers such as career development, succession planning, and diversity, equity and inclusion programs are also top of mind. Management's understanding of the importance of these issues and our commitment to them is reflected in their emphasis in our current strategic planning initiative. Two pillars in our current strategic planning initiative revolve around organizational culture and employee development. We expect the action planning teams, which consist of a broad range of staff, to propose strategic goals with detailed action plans to facilitate their achievement over the next three to five years.

Recognizing that true commitment requires the allocation of resources, LACERA's budget for fiscal year 2022-2023 included additional staff resources for the Talent Acquisition and Management Unit in HR for the first time in more than a dozen years. Using an outside agency, LACERA HR has begun the process of recruiting experienced HR professionals to join the existing staff.

Status Report on Recruitment Progress

July 28, 2022

Page 6

All these activities demonstrate a commitment and focus by Executive Management, and by Trustees, on the important role HR plays toward LACERA's long-term success and fulfillment of our mission.

SK:LG

FOR INFORMATION ONLY

July 25, 2022

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: August 3, 2022 Board of Retirement Meeting
August 10, 2022 Board of Investments Meeting

SUBJECT: **Monthly Status Report on Legislation**

Attached is the monthly report on the status of legislation that staff is monitoring or on which LACERA has adopted a position.

Reviewed and Approved:



Steven P. Rice, Chief Counsel

Attachments

LACERA Legislative Report Index
LACERA Legislative Report

cc: Santos H. Kreimann
Luis Lugo
JJ Popowich
Laura Guglielmo
Steven P. Rice
Jon Gabel
Scott Zdrazil
Tony Roda, Williams & Jensen
Shari McHugh, McHugh Koepke & Associates
Naomi Padron, McHugh Koepke & Associates

LACERA Legislative Report
 2021-22 Legislative Session
 Status as of July 25, 2022

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| HR 4148 | Malinowski (D) | First Responders Medicare Option | 9 |
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PUBLIC RETIREMENT

| | | |
|------------|---|--|
| CA AB 551 | AUTHOR: TITLE: INTRODUCED: LAST AMEND: DISPOSITION: SUMMARY: | Rodriguez [D] Disability Retirement: Covid-19: Presumption 02/10/2021 06/28/2022 Pending Establishes a disability retirement presumption that is applicable to the members of various public employee retirement systems who are employed in certain firefighter, public safety officer, and health care job classifications, among others, who test positive for COVID-19, as specified. Extends the operation of the provisions until specified date. |
| | STATUS: | 06/29/2022 In SENATE. Read second time. To third reading. |
| CA AB 826 | AUTHOR: TITLE: INTRODUCED: LAST AMEND: DISPOSITION: SUMMARY: | Irwin [D] Compensation and Compensation Earnable 02/16/2021 08/31/2021 Pending Relates to the bill, which would apply only in Ventura County. Provides that compensation and compensation earnable include flexible benefits plan allowances paid by a county or a district on behalf of its employees as part of a cafeteria plan, as specified, if certain requirements are met. |
| | STATUS: | 09/08/2021 In SENATE. From third reading. To Inactive File. BOR_Position: Watch 09/01/2021 IBLC_Recommendation: Watch 08/12/2021 Staff_Recommendation: Watch |
| CA AB 1667 | AUTHOR: TITLE: INTRODUCED: LAST AMEND: DISPOSITION: SUMMARY: | Cooper [D] State Teachers' Retirement System: Administration 01/19/2022 05/19/2022 Pending Defines exclusive representative for purposes of State Teachers' Retirement System. Requires the public agency to provide, as specified, the board and the exclusive representative a list of the names of any member affected by the audit not included in the board' s list. |
| | STATUS: | 06/28/2022 From SENATE Committee on JUDICIARY: Do pass to Committee on APPROPRIATIONS. (10-0) |
| CA AB 1722 | AUTHOR: TITLE: INTRODUCED: DISPOSITION: SUMMARY: | Cooper [D] Public Employees' Retirement: Safety Members 01/27/2022 Pending Relates to the Public Employees' Retirement Law which, until January 1, 2023, |

provides a state safety member of the Public Employees' Retirement System who retires for industrial disability a retirement benefit equal to the greatest amount resulting from 3 possible calculations. Deletes the termination of these provisions on January 1, 2023, thereby making them operative in perpetuity.

STATUS:

06/29/2022 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT: Do pass to Committee on APPROPRIATIONS. (5-0)

CA AB 1824

AUTHOR: Public Employment and Retirement Cmt
TITLE: Public Employees' Retirement
INTRODUCED: 02/07/2022
LAST AMEND: 06/30/2022
DISPOSITION: Pending
SUMMARY:

Establishes the State Teachers' Retirement System and creates the Defined Benefit Program of the State Teachers' Retirement Plan, which provides a defined benefit to members of the program, based on final compensation, creditable service, and age at retirement, subject to certain variations.

STATUS:

06/30/2022 In SENATE. Read second time and amended. Re-referred to Committee on APPROPRIATIONS.

Comments:

Omnibus bill containing SACRS 2022 legislative proposals.

BOR_Position: Support 05/05/2022

IBLC_Recommendation: Support 04/06/2022

Staff_Recommendation: Support

CA AB 1971

AUTHOR: Cooper [D]
TITLE: County Employees Retirement Law of 1937
INTRODUCED: 02/10/2022
LAST AMEND: 06/30/2022
DISPOSITION: Pending
SUMMARY:

Authorizes a person who is retired and receiving a retirement benefit from a county system to serve as a nonsalaried member without reinstatement for service on a part-time board or commission, as specified. Prohibits a retired person acting in this capacity from acquiring benefits, service credit, or retirement rights with respect to the service, but would authorize the receipt of any per diem that is authorized to all members of the board or commission.

STATUS:

06/30/2022 In SENATE. Read second time and amended. To Consent Calendar.

Comments:

Omnibus bill containing SACRS 2022 legislative proposals.

BOR_Position: Support 06/01/2022

IBLC_Recommendation: Support 05/05/2022

Staff_Recommendation: Support

CA AB 2443

AUTHOR: Cooley [D]
TITLE: Public Employees' Retirement: Federal Law
INTRODUCED: 02/17/2022
LAST AMEND: 06/22/2022

DISPOSITION: Pending
SUMMARY:
Prescribes the method by which benefits are to be reduced when federal law requires aggregation of benefits from different plans maintained by the same employer and federal limits on benefits are reached.
STATUS:
06/29/2022 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT: Do pass to Committee on APPROPRIATIONS. (5-0)

CA AB 2493 **AUTHOR:** Chen [R]
TITLE: County Employees' Retirement Disallowed Compensation
INTRODUCED: 02/17/2022
LAST AMEND: 06/30/2022
DISPOSITION: Pending
SUMMARY:
Requires a retirement system established under County Employees Retirement Law of 1937 (CERL), upon determining that the compensation reported for a sworn peace officer or firefighter is disallowed compensation, to require the employer, as defined, to discontinue reporting the disallowed compensation. Authorizes an employer to submit to a retirement system for review a compensation item proposed to be included in an agreement.
STATUS:
06/30/2022 In SENATE. Read second time and amended. To third reading.
BOR_Position: Neutral 07/06/2022
IBLC_Recommendation: Neutral 06/01/2022
Staff_Recommendation: Neutral

US HR 2954 **SPONSOR:** Neal [D]
TITLE: Strong Retirement
INTRODUCED: 05/04/2021
LAST AMEND: 03/29/2022
DISPOSITION: Pending
SUMMARY:
Secures a Strong Retirement Act of 2021.
STATUS:
03/30/2022 In SENATE. Read second time.
03/30/2022 To SENATE Committee on FINANCE.
Comments:
Would gradually raise the age for mandatory distributions to age 75 by 2032.

US HR 6241 **SPONSOR:** Thompson M [D]
TITLE: Use of Retirement Funds
INTRODUCED: 12/09/2021
DISPOSITION: Pending
SUMMARY:
Amends the Internal Revenue Code of 1986 to provide for rules for the use of retirement funds in connection with federally declared disasters.
STATUS:
12/09/2021 INTRODUCED.
12/09/2021 To HOUSE Committee on WAYS AND MEANS.

US S 1703 **SPONSOR:** Grassley [R]
TITLE: Retirement Plan Administration
INTRODUCED: 05/19/2021
DISPOSITION: Pending
SUMMARY:
Amends the Internal Revenue Code of 1986 to increase retirement savings, to improve retirement plan administration.
STATUS:
05/19/2021 INTRODUCED.
05/19/2021 In SENATE. Read second time.
05/19/2021 To SENATE Committee on FINANCE.

US S 1770 **SPONSOR:** Cardin [D]
TITLE: Retirement Provisions
INTRODUCED: 05/20/2021
DISPOSITION: Pending
SUMMARY:
Amends the Internal Revenue Code of 1986 to reform retirement provisions.
STATUS:
05/20/2021 INTRODUCED.
05/20/2021 In SENATE. Read second time.
05/20/2021 To SENATE Committee on FINANCE.

PUBLIC INVESTMENT

CA SB 1173 **AUTHOR:** Gonzalez [D]
TITLE: Public Retirement Systems: Fossil Fuels: Divestment
INTRODUCED: 02/17/2022
LAST AMEND: 04/21/2022
DISPOSITION: Pending
SUMMARY:
Prohibits the boards of the Public Employees' Retirement System and the State Teachers' Retirement System from making new investments or renewing existing investments of public employee retirement funds in a fossil fuel company. Suspends the above described liquidation provision upon a good faith determination by the board that certain conditions materially impact normal market mechanisms for pricing assets.
STATUS:
06/02/2022 To ASSEMBLY Committees on PUBLIC EMPLOYMENT AND RETIREMENT and JUDICIARY.
Comments:
Did not meet deadline to pass policy committee. Will not move forward.

CA SB 1328 **AUTHOR:** McGuire [D]
TITLE: Investments and Contracts: Russia and Belarus
INTRODUCED: 02/18/2022
LAST AMEND: 05/19/2022
DISPOSITION: Pending
SUMMARY:
Prohibits the boards of specified state and local public retirement systems from making additional or new investments in prohibited companies, as defined, domiciled in Russia or Belarus, as defined, companies that the United States government has designated as complicit in the aggressor countries', as defined, war in Ukraine, or companies that supply military equipment to the aggressor

countries, and to liquidate the investments of the board in those companies, as specified.

STATUS:

06/09/2022 To ASSEMBLY Committees on PUBLIC EMPLOYMENT AND RETIREMENT and ACCOUNTABILITY AND ADMINISTRATIVE REVIEW.

Comments:

Did not meet deadline to pass policy committee. Will not move forward.

WORKERS COMPENSATION

| | |
|------------|---|
| CA AB 334 | AUTHOR: Mullin [D] TITLE: Workers Compensation: Skin Cancer INTRODUCED: 01/27/2021 DISPOSITION: Pending SUMMARY: Relates to existing law which provides that skin cancer developing in active lifeguards, for purposes of workers' compensation, is presumed to arise out of and in the course of employment, unless the presumption is rebutted. Expands the scope of this provision to certain peace officers of the Department of Fish and Wildlife and the Department of Parks and Recreation. STATUS: 09/10/2021 In SENATE. From third reading. To Inactive File. |
| CA AB 1751 | AUTHOR: Daly [D] TITLE: Workers' Compensation: COVID-19: Critical Workers INTRODUCED: 02/01/2022 DISPOSITION: Pending SUMMARY: Extends specified workers' compensation provisions relating to COVID-19 until January 1, 2025. STATUS: 06/29/2022 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT: Do pass to Committee on APPROPRIATIONS. (4-1) |
| CA SB 213 | AUTHOR: Cortese [D] TITLE: Workers Compensation: Hospital Employees INTRODUCED: 01/12/2021 LAST AMEND: 05/05/2022 DISPOSITION: Pending SUMMARY: Defines injury for a hospital employee who provides direct patient care in an acute care hospital, to include infectious diseases, cancer, musculoskeletal injuries, post traumatic stress disorder, and respiratory diseases. Includes the novel coronavirus 2019, among other conditions, in the definitions of infectious and respiratory diseases. Creates rebuttable presumptions that these injuries that develop or manifest in a hospital employee who provides direct patient care in an acute care hospital. STATUS: 06/22/2022 In ASSEMBLY Committee on INSURANCE: Heard, remains in Committee. |
| CA SB 284 | AUTHOR: Stern [D] |

TITLE: Workers' Compensation: Firefighters and Peace Officers
INTRODUCED: 02/01/2021
LAST AMEND: 08/30/2021
DISPOSITION: Pending
SUMMARY:

Relates to existing Law which provides that injury includes post-traumatic stress that develops during a period in which the injured person is in the service of the department or unit. Makes that provision applicable to active firefighting members of the State Department of State Hospitals, the State Department of Developmental Services, and the Military Department, and the Department of Veterans Affairs, including security officers of the Department of Justice when performing assigned duties.

STATUS:

08/30/2021 In ASSEMBLY. Read second time and amended. To second reading.
08/30/2021 In ASSEMBLY. To Inactive File.

CA SB 335

AUTHOR: Cortese [D]
TITLE: Workers' Compensation: Liability
INTRODUCED: 02/08/2021
LAST AMEND: 03/10/2021
DISPOSITION: Pending
SUMMARY:

Reduces the time periods after the date the claim form is filed with an employer in which the injury is presumed compensable and the presumption is rebuttable only by evidence discovered subsequent to the time period for certain injuries or illnesses, including hernia, heart trouble, pneumonia, or tuberculosis, among others, sustained in the course of employment of a specified member of law enforcement or a specified first responder.

STATUS:

07/13/2021 In ASSEMBLY Committee on INSURANCE: Failed passage.

BROWN ACT

CA AB 1944

AUTHOR: Lee [D]
TITLE: Local Government: Open and Public Meetings
INTRODUCED: 02/10/2022
LAST AMEND: 05/25/2022
DISPOSITION: Pending
SUMMARY:

Requires the agenda to identify any member of the legislative body that will participate in the meeting remotely. Requires an updated agenda reflecting all of the members participating in the meeting remotely to be posted, if a member of the legislative body elects to participate in the meeting remotely after the agenda is posted.

STATUS:

06/22/2022 In SENATE Committee on GOVERNANCE AND FINANCE: Not heard.

Comments:

Did not meet deadline to pass policy committee. Will not move forward.

BOR_Position: Support 05/05/2022

IBLC_Recommendation: Support 04/06/2022

Staff_Recommendation: Support

| | |
|------------|--|
| CA AB 2449 | <p>AUTHOR: Rubio [D] TITLE: Open Meetings: Local Agencies: Teleconferences INTRODUCED: 02/17/2022 LAST AMEND: 06/30/2022 DISPOSITION: Pending SUMMARY: Revises and recasts teleconferencing provisions and, until specified date, authorizes a local agency to use teleconferencing without complying with the teleconferencing requirements that each teleconference location be identified in the notice and agenda and that each teleconference location be accessible to the public if at least a quorum of the members of the legislative body participates in person from a singular physical location clearly identified on the agenda that is open to the public. STATUS: 06/30/2022 In SENATE. Read second time and amended. Re-referred to Committee on APPROPRIATIONS.</p> |
| CA AB 2647 | <p>AUTHOR: Levine [D] TITLE: Local Government: Open Meetings INTRODUCED: 02/18/2022 LAST AMEND: 04/19/2022 DISPOSITION: Pending SUMMARY: Requires a local agency to make those writings distributed to the members of the governing board available for public inspection at a public office or location that the agency designates and list the address of the office or location on the agenda for all meetings of the legislative body of the agency unless the local agency meets certain requirements, including the local agency immediately posts the writings on the local agency's internet website in a position and manner that makes it clear. STATUS: 06/29/2022 From SENATE Committee on GOVERNANCE AND FINANCE: Do pass as amended. (5-0)</p> |
| CA SB 1100 | <p>AUTHOR: Cortese [D] TITLE: Open Meetings: Orderly Conduct INTRODUCED: 02/16/2022 LAST AMEND: 06/06/2022 DISPOSITION: Pending SUMMARY: Authorizes the presiding member of the legislative body conducting a meeting to remove an individual for disrupting the meeting. Requires removal to be preceded by a warning to the individual by the presiding member of the legislative body or their designee that the individual's behavior is disrupting the meeting and that the individual's failure to cease their behavior may result in their removal. STATUS: 06/22/2022 In ASSEMBLY. Read second time. To third reading.</p> |

PUBLIC RECORDS ACT

| | |
|-----------|---|
| CA AB 343 | <p>AUTHOR: Fong [R] TITLE: California Public Records Act Ombudsperson INTRODUCED: 01/28/2021</p> |
|-----------|---|

LAST AMEND: 06/15/2022

DISPOSITION: Pending

SUMMARY:

Requires the California Public Records Act Ombudsperson to create a process through which a person whose information is contained in a record being reviewed may intervene to assert their privacy and confidentiality rights, and would otherwise require the ombudsperson to maintain the privacy and confidentiality of records, as provided.

STATUS:

06/21/2022 From SENATE Committee on JUDICIARY: Do pass to Committee on GOVERNMENTAL ORGANIZATION. (11-0)

CA AB 386

AUTHOR: Cooper [D]

TITLE: Public Employees Retirement: Investments: Confidential

INTRODUCED: 02/02/2021

LAST AMEND: 06/29/2021

DISPOSITION: Pending

SUMMARY:

Exempts from disclosure under the California Public Records Act specified records regarding an internally managed private loan made directly by the Public Employees' Retirement Fund. Provides that these records would include quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information. Prescribes specified exceptions to this exemption from disclosure.

STATUS:

07/13/2021 In SENATE Committee on JUDICIARY: Failed passage.

07/13/2021 In SENATE Committee on JUDICIARY: Reconsideration granted.

SOCIAL SECURITY

US HR 82

SPONSOR: Davis R [R]

TITLE: Government Pension Offset Repeal

INTRODUCED: 01/04/2021

DISPOSITION: Pending

SUMMARY:

Amends the Social Security Act; repeals the Government pension offset and windfall elimination provisions.

STATUS:

01/04/2021 INTRODUCED.

01/04/2021 To HOUSE Committee on WAYS AND MEANS.

BOR_Position: Support 05/05/2021

IBLC_Recommendation: Support 04/15/2021

Staff_Recommendation: Support

US HR 2337

SPONSOR: Neal [D]

TITLE: Noncovered Employment

INTRODUCED: 04/01/2021

DISPOSITION: Pending

SUMMARY:

Amends Title II of the Social Security Act to provide an equitable Social Security formula for individuals with noncovered employment and to provide relief for individuals currently affected by the Windfall Elimination Provision.

STATUS:
04/01/2021 INTRODUCED.
04/01/2021 To HOUSE Committee on WAYS AND MEANS.
BOR_Position: Support 09/01/2021
IBLC_Recommendation: Support 08/12/2021
Staff_Recommendation: Support

US HR 5723 **SPONSOR:** Larson [D]
TITLE: Social Security System Benefits
INTRODUCED: 10/26/2021
DISPOSITION: Pending
SUMMARY:
Protects our Social Security system and improve benefits for current and future generations.
STATUS:
10/26/2021 In HOUSE Committee on WAYS AND MEANS: Referred to Subcommittee on SOCIAL SECURITY.

US S 1302 **SPONSOR:** Brown S [D]
TITLE: Pension Offset
INTRODUCED: 04/22/2021
DISPOSITION: Pending
SUMMARY:
Amends Title II of the Social Security Act to repeal the government pension offset and windfall elimination provisions.
STATUS:
04/22/2021 INTRODUCED.
04/22/2021 In SENATE. Read second time.
04/22/2021 To SENATE Committee on FINANCE.
BOR_Position: Support 09/01/2021
IBLC_Recommendation: Support 08/12/2021
Staff_Recommendation: Support

HEALTHCARE

US HR 4148 **SPONSOR:** Malinowski [D]
TITLE: First Responders Medicare Option
INTRODUCED: 06/24/2021
DISPOSITION: Pending
SUMMARY:
Amends Title XVIII of the Social Security Act to provide an option for first responders age 50 to 64 who are separated from service due to retirement or disability to buy into Medicare.
STATUS:
06/24/2021 INTRODUCED.
06/24/2021 To HOUSE Committee on WAYS AND MEANS.
06/24/2021 To HOUSE Committee on ENERGY AND COMMERCE.
06/25/2021 In HOUSE Committee on ENERGY AND COMMERCE: Referred to Subcommittee on HEALTH.

US S 2236 **SPONSOR:** Brown S [D]
TITLE: Medicare Buy In Option for First Responders
INTRODUCED: 06/24/2021
DISPOSITION: Pending

SUMMARY:

Amends Title XVIII of the Social Security Act to provide an option for first responders age 50 to 64 who are separated from service due to retirement or disability to buy into Medicare.

STATUS:

06/24/2021 INTRODUCED.
06/24/2021 In SENATE. Read second time.
06/24/2021 To SENATE Committee on FINANCE.

US S 4312

SPONSOR: Brown S [D]
TITLE: Health and Long Term Care Insurance Distributions
INTRODUCED: 05/25/2022
DISPOSITION: Pending

SUMMARY:

Amends the Internal Revenue Code of 1986 to repeal the direct payment requirement on the exclusion from gross income of distributions from governmental plans for health and long term care insurance.

STATUS:

05/25/2022 INTRODUCED.
05/25/2022 In SENATE. Read second time.
05/25/2022 To SENATE Committee on FINANCE.

FOR INFORMATION ONLY

July 19, 2022

TO: Each Trustee
Board of RetirementFROM: Ricki Contreras, Manager 
Disability Retirement Services

FOR: August 3, 2022, Board of Retirement Meeting

SUBJECT: **Application Processing Time Snapshot Reports**

The following chart shows the total processing time from receipt of the application to the first Board action for all cases on the August 3, 2022, Disability Retirement Applications Agenda.

| Consent & Non-Consent Calendar | |
|--|-------|
| Number of Applications | 56 |
| Average Processing Time (in Months) | 12.89 |
| Revised/Held Over Calendar | |
| Number of Applications | -- |
| Processing Time Per Case (in Months) | -- |
| Total Average Processing Time All <u>56</u> Cases on Agenda | |
| | 12.89 |

DISABILITY RETIREMENT SERVICES

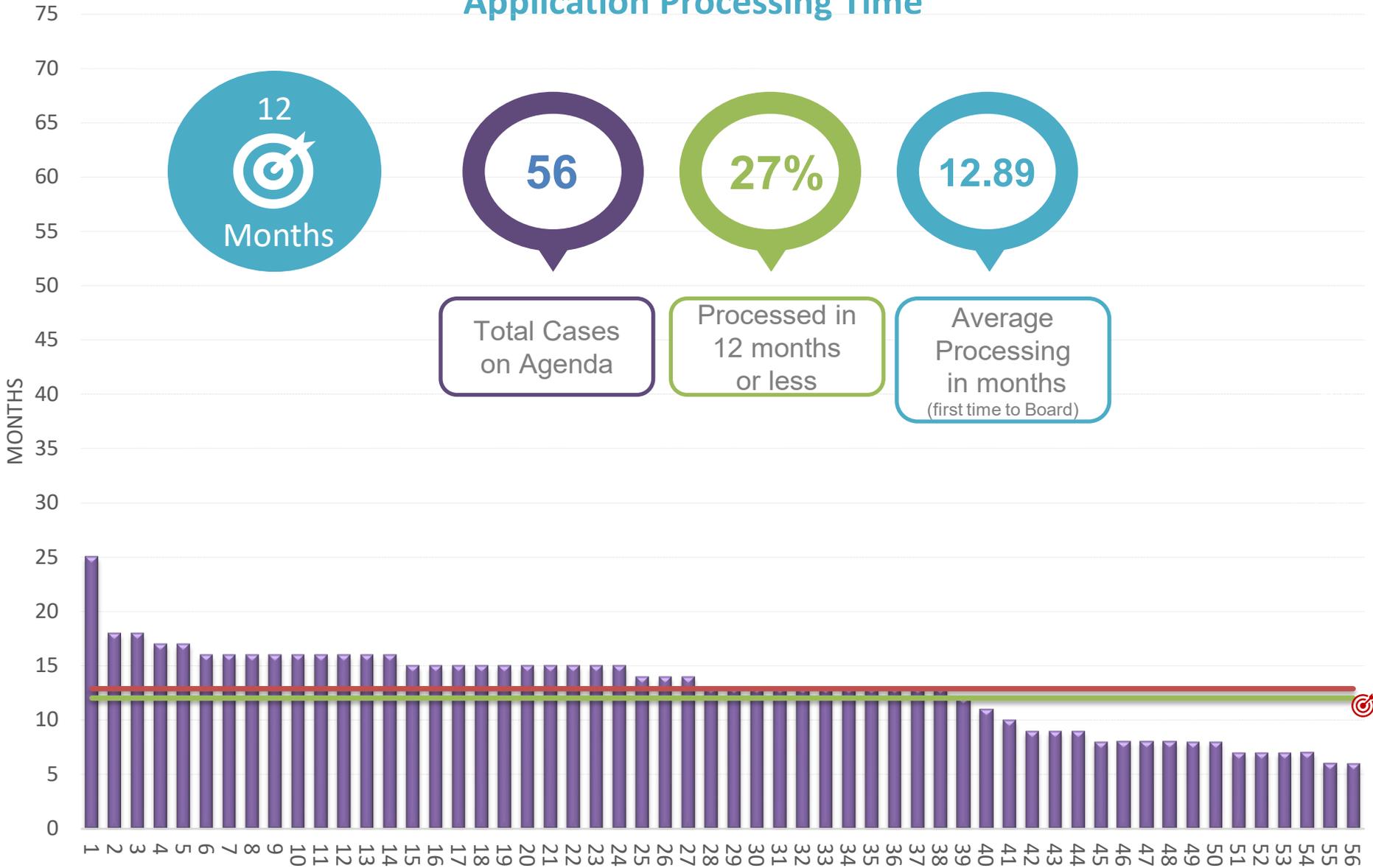
Application Processing Time



Total Cases
on Agenda

Processed in
12 months
or less

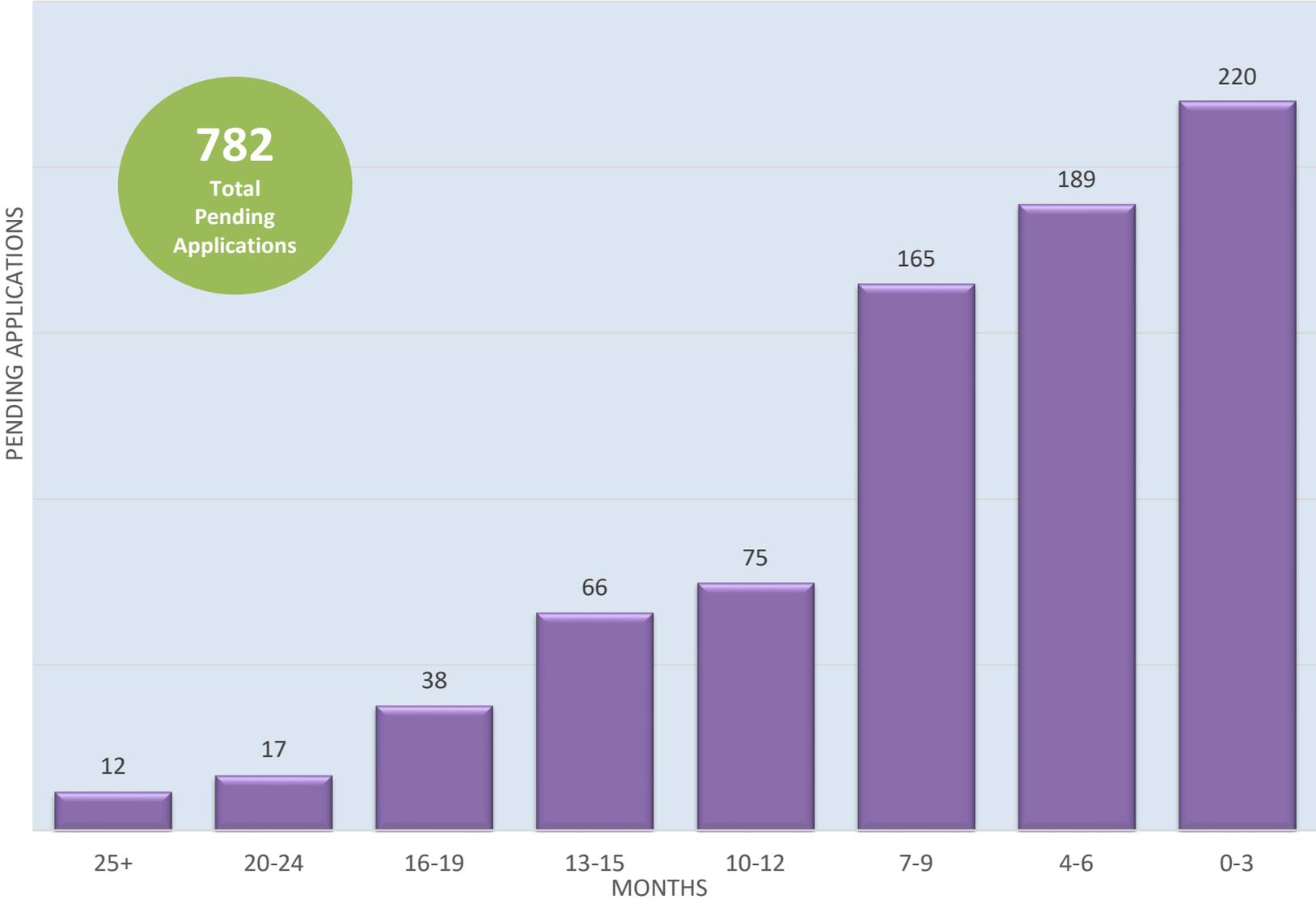
Average
Processing
in months
(first time to Board)



August 3, 2022 Disability Agenda

DISABILITY RETIREMENT SERVICES

Pending Applications/Months



As of July 19, 2022

**FOR INFORMATION ONLY**

July 18, 2022

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Ted Granger *TG*
Interim Chief Financial Officer

FOR: August 3, 2022 Board of Retirement Meeting
August 10, 2022 Board of Investments Meeting

SUBJECT: **STAFF MONTHLY TRAVEL & EDUCATION REPORT – JUNE 2022**

Per the Board's request, staff travel will be reported for the most recent fiscal year end and quarterly thereafter. Please see attached for the Staff Travel & Education Report for the Fiscal Year 2021-2022.

REVIEWED AND APPROVED:

Santos H. Kreimann
Chief Executive Officer

TG/EW/gj

Attachments

c: L. Lugo
J. Popowich
L. Guglielmo
J. Grabel
S. Rice
R. Van Nortrick

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022**

| Attendee | | Purpose of Travel - Location | Event Dates | Travel Status |
|---------------------------------------|---|---|-------------------------|----------------------|
| Administrative Services | | | | |
| Martin Sandoval | 1 | Edu - CALAPRS 2022 Management/Leadership Academy Session #1 - Pasadena CA | 04/11/2022 - 04/12/2022 | Attended |
| | 2 | Edu - CALAPRS 2022 Management/Leadership Academy Session #2 - Pasadena CA | 06/13/2022 - 06/15/2022 | Attended |
| Elizabeth Smith | 1 | Edu - CALAPRS 2022 Management/Leadership Academy Session #1 - Pasadena CA | 04/11/2022 - 04/12/2022 | Attended |
| | 2 | Edu - CALAPRS 2022 Management/Leadership Academy Session #2 - Pasadena CA | 06/13/2022 - 06/15/2022 | Attended |
| Benefits | | | | |
| Louis Gittens | 1 | Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| Theodore King | 1 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| Disability Litigation Services | | | | |
| Eugenia Der | 1 | Edu - National Association of Public Pension Attorneys (NAPPA) Legal Education Conference - Louisville KY | 06/21/2022 - 06/24/2022 | Attended |
| Vincent Lim | 1 | Edu - National Association of Public Pension Attorneys (NAPPA) Legal Education Conference - Louisville KY | 06/21/2022 - 06/24/2022 | Attended |
| Disability Retirement Services | | | | |
| Tamara Caldwell | 1 | Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | 2 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| Ricardo Salinas | 1 | Edu - CALAPRS 2022 Management/Leadership Academy Session #1 - Pasadena CA | 04/11/2022 - 04/12/2022 | Attended |
| | 2 | Edu - CALAPRS 2022 Management/Leadership Academy Session #2 - Pasadena CA | 06/13/2022 - 06/15/2022 | Attended |

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022**

| Attendee | | Purpose of Travel - Location | Event Dates | Travel Status |
|--|---|--|-------------------------|---------------|
| Executive Offices | | | | |
| Laura Guglielmo | 1 | Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | 2 | Edu - 2022 CALAPRS - General Assembly - San Diego CA | 03/05/2022 - 03/08/2022 | Attended |
| | 3 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| | 4 | Admin - Custody Bank RFP: State Street Due Diligence - Sacramento CA | 06/14/2022 - 06/15/2022 | Attended |
| Santos Kreimann | 1 | Admin - Visit to the California State Legislature - Sacramento CA | 08/17/2021 - 08/17/2021 | Attended |
| | 2 | Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| | 3 | Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | 4 | Edu - ILPA Pension Bridge - San Francisco CA | 04/18/2022 - 04/20/2022 | Attended |
| | 5 | Admin - Sacramento Legislature Lobbyist Expense - Sacramento CA | 04/26/2022 - 04/27/2022 | Attended |
| | 6 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| | 7 | Admin - Mediation with Signature Resolution - Los Angeles CA | 06/14/2022 - 06/14/2022 | Attended |
| | 8 | Edu - AHIP Health Conference - Las Vegas NV | 06/21/2022 - 06/23/2022 | Attended |
| Luis Lugo | 1 | Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | 2 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| | 3 | Edu - IFEBP Washington Legislative Update - Washington, DC MD | 05/23/2022 - 05/24/2022 | Attended |
| John Popowich | 1 | Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | 2 | Edu - 2022 CALAPRS - General Assembly - San Diego CA | 03/05/2022 - 03/08/2022 | Attended |
| | 3 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| Bob Schlotfeld | 1 | Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ | 09/13/2021 - 09/13/2021 | Attended |
| Financial & Accounting Services | | | | |
| Michael Huang | 1 | Admin - Custody Bank RFP: State Street Due Diligence - Sacramento CA | 06/14/2022 - 06/15/2022 | Attended |
| Investments | | | | |
| Didier Acevedo | 1 | Admin - 2022 Upfront Summit: Upfront Summit Limited Partners / Venture Capital Day Summit, and Tech Summit - Los Angeles CA | 03/01/2022 - 03/02/2022 | Attended |
| | 2 | Admin - 2022 AIF West Coast Investors' Forum - Los Angeles CA | 04/07/2022 - 04/07/2022 | Attended |
| | 3 | Admin - Attend TA Associates 2022 Annual Meeting and meet with existing manager (Great Hill Partners) - Boston MA | 05/23/2022 - 05/24/2022 | Attended |
| | 4 | Admin - Conduct onsite due diligence with Primary Ventures, and meet with existing (USV, Centerbridge, Lerer Hippeau) managers - New York NY | 06/14/2022 - 06/14/2022 | Attended |
| Amit Aggarwal | 1 | Admin - 2022 PREA Spring Conference and CEO Leadership Forum - Beverly Hills CA | 03/22/2022 - 03/24/2022 | Attended |

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022**

| Attendee | | Purpose of Travel - Location | Event Dates | Travel Status |
|----------------------|---|--|-------------------------|---------------|
| Investments | | | | |
| Amit Aggarwal | 2 | Admin - Attend Angelo Gordon's Europe Fund II and Fund IV Advisory Board Meetings - New York NY | 04/25/2022 - 04/27/2022 | Attended |
| | 3 | Admin - ILPA Investment Due Diligence for a Limited Partner - San Francisco CA | 05/15/2022 - 05/17/2022 | Attended |
| | 4 | Admin - Attend Bain Capital Real Estate Fund I and II Advisory Board Meetings - Boston MA | 05/24/2022 - 05/25/2022 | Attended |
| Calvin Chang | 1 | Admin - Attend Hellman & Friedman and Storm Ventures Annual Meetings - San Francisco CA | 05/24/2022 - 05/25/2022 | Attended |
| Noah Damsky | 1 | Admin - Attend KKR DIF 2022 Global Investors' Meeting - Rancho Palos Verdes CA | 06/27/2022 - 06/29/2022 | Attended |
| Esmeralda Del Bosque | 1 | Admin - Custody Bank RFP: State Street Due Diligence - Sacramento CA | 06/14/2022 - 06/15/2022 | Attended |
| Terra Elijah | 1 | Admin - 2022 PREA Spring Conference - Beverly Hills CA | 03/23/2022 - 03/24/2022 | Attended |
| Jon Gabel | 1 | Edu - 2022 Milken Institute Global Conference - Los Angeles CA | 05/01/2022 - 05/04/2022 | Attended |
| | 2 | Admin - Meeting with Oaktree Capital - Los Angeles CA | 05/16/2022 - 05/16/2022 | Attended |
| Dale Johnson | 1 | Admin - Council of Institutional Investors Board and Member Meetings and Spring Conference - Washington, DC MD | 03/06/2022 - 03/10/2022 | Attended |
| Daniel Joye | 1 | Admin - Attend the Pension Bridge's Annual 2022 Summit as a speaker - San Francisco CA | 04/18/2022 - 04/19/2022 | Attended |
| John Kim | 1 | Admin - Custody Bank RFP: State Street Due Diligence - Sacramento CA | 06/14/2022 - 06/15/2022 | Attended |
| Derek Kong | 1 | Admin - Attend GHO Capital Annual General Meetings (AGMs) and meet with prospective (Pollen Street, Alvarez & Marsal, Epiris, Tower Brook, TDR, Zetland) and existing (Agilintas, JP Morgan) managers. - London, UK | 05/23/2022 - 05/27/2022 | Attended |
| Cheryl Lu | 1 | Admin - Attend the Accel-KKR CEO Summit as a speaker - Laguna Beach CA | 04/21/2022 - 04/21/2022 | Attended |
| | 2 | Admin - Attend Accel-KKR Annual General Meeting and Limited Partner Advisory Committee meeting. Attend AKKR CV IV closing dinner. Meet with existing (Lilly Asia Ventures, GGV Capital) and potential (Vivo Capital) managers. - Menlo Park CA | 05/09/2022 - 05/13/2022 | Attended |
| Cindy Rivera | 1 | Admin - 2022 PREA Spring Conference - Beverly Hills CA | 03/23/2022 - 03/24/2022 | Attended |
| Michael Romero | 1 | Admin - 2022 PREA Spring Conference - Beverly Hills CA | 03/23/2022 - 03/24/2022 | Attended |
| David Simpson | 1 | Admin - Attend Lightyear Capital and Summit Capital Annual General Meetings (AGMs), conduct due diligence meetings with potential (MVM, Cure Ventures) managers and a former manager (TH Lee). - New York, NY and Boston, MA | 05/05/2022 - 05/11/2022 | Canceled |
| | 2 | Admin - Attend Grain Management Annual General Meeting (AGM) and Limited Partner Advisory Committee (LPAC) meetings; conduct update meeting with AE Industrial Partners and conduct due diligence meeting with WM Partners. - Miami, Aventura, and Boca Raton FL | 06/28/2022 - 06/30/2022 | Attended |

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022**

| Attendee | | Purpose of Travel - Location | Event Dates | Travel Status |
|------------------------|---|--|-------------------------|---------------|
| Investments | | | | |
| Scott Zdrazil | 1 | Admin - Council of Institutional Investors Board and Member Meetings and Spring Conference - Washington, DC MD | 03/06/2022 - 03/10/2022 | Attended |
| | 2 | Edu - 2022 Milken Institute Global Conference - Los Angeles CA | 05/01/2022 - 05/04/2022 | Attended |
| | 3 | Edu - Stanford Institutional Investors Forum - Menlo Park CA | 05/31/2022 - 06/01/2022 | Attended |
| | 4 | Edu - Corporate Governance Institute Roundtable - Beverly Hills CA | 06/14/2022 - 06/14/2022 | Attended |
| | 5 | Admin - Represent LACERA at the Sustainability Accounting Standards Board Investor Advisory Group 2022-Q2 in person meeting - New York NY | 06/15/2022 - 06/18/2022 | Attended |
| | 6 | Admin - Speak at Stanford Law School Corporate Directors College on corporate governance trends and LACERA's policies and views on good governance - Stanford CA | 06/19/2022 - 06/21/2022 | Attended |
| Legal Services | | | | |
| Jasmine Bath | 1 | Admin - Mediation with Signature Resolution - Los Angeles CA | 06/14/2022 - 06/14/2022 | Attended |
| Frank Boyd | 1 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| John Harrington | 1 | Edu - National Association of Public Pension Attorneys (NAPPA) Legal Education Conference - Louisville KY | 06/21/2022 - 06/24/2022 | Attended |
| Michael Herrera | 1 | Admin - Legal Mediation Pertaining to FirstEnergy - Costa Mesa CA | 05/03/2022 - 05/03/2022 | Attended |
| | 2 | Edu - National Association of Public Pension Attorneys (NAPPA) Legal Education Conference - Louisville KY | 06/21/2022 - 06/24/2022 | Attended |
| Barry Lew | 1 | Admin - Visit to the California State Legislature - Sacramento CA | 08/17/2021 - 08/17/2021 | Attended |
| | 2 | Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | 3 | Admin - Sacramento Legislature Lobbyist Expense - Sacramento CA | 04/26/2022 - 04/27/2022 | Attended |
| | 4 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| | 5 | Edu - IFEBP Washington Legislative Update - Washington, DC MD | 05/23/2022 - 05/24/2022 | Canceled |
| Steven Rice | 1 | Admin - Mediation with Signature Resolution - Los Angeles CA | 06/14/2022 - 06/14/2022 | Attended |
| Member Services | | | | |
| Carlos Barrios | 1 | Edu - SACRS 2022 Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| Alejandro Ochoa | 1 | Edu - CALAPRS 2022 Management/Leadership Academy Session #1 - Pasadena CA | 04/11/2022 - 04/12/2022 | Attended |
| | 2 | Edu - CALAPRS 2022 Management/Leadership Academy Session #2 - Pasadena CA | 06/13/2022 - 06/15/2022 | Attended |

**STAFF TRAVEL REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022**

| Attendee | | Purpose of Travel - Location | Event Dates | Travel Status |
|---------------------------|---|--|-------------------------|----------------------|
| Retiree Healthcare | | | | |
| Kathy Migita | 1 | Edu - CVS Health 2022 Forum - Washington, DC MD | 04/20/2022 - 04/22/2022 | Attended |
| | 2 | Edu - AHIP Health Conference - Las Vegas NV | 06/21/2022 - 06/23/2022 | Attended |
| Cassandra Smith | 1 | Edu - CVS Health 2022 Forum - Washington, DC MD | 04/20/2022 - 04/22/2022 | Attended |
| | 2 | Edu - AHIP Health Conference - Las Vegas NV | 06/21/2022 - 06/23/2022 | Attended |
| Systems | | | | |
| Matthew Behrens | 1 | Admin - Custody Bank RFP: State Street Due Diligence - Sacramento CA | 06/14/2022 - 06/15/2022 | Attended |
| Irwin Devries | 1 | Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ | 11/08/2021 - 11/09/2021 | Attended |
| | 2 | Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ | 03/24/2022 - 03/25/2022 | Attended |
| Roy Mercado | 1 | Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ | 03/24/2022 - 03/25/2022 | Attended |
| Tony Soto | 1 | Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ | 11/08/2021 - 11/09/2021 | Attended |

**FOR INFORMATION ONLY**

July 18, 2022

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Ted Granger 
Interim Chief Financial Officer

FOR: August 3, 2022 Board of Retirement Meeting
August 10, 2022 Board of Investments Meeting

SUBJECT: **TRUSTEE MONTHLY TRAVEL & EDUCATION REPORT – JUNE 2022**

Attached for your review is the Trustee Travel & Education Report. This report includes all events (i.e., attended and canceled) during Fiscal Year 2021-2022. The Confidential Trustee Travel & Education Report, which includes anticipated travel for the Fiscal Year 2022-2023, will be reported next month.

The Staff Travel & Education Report is attached as a separate item.

REVIEWED AND APPROVED:



Santos H. Kreimann
Chief Executive Officer

TG/EW/gj

Attachments

c: L. Lugo
J. Popowich
L. Guglielmo
J. Gabel
S. Rice
R. Van Nortrick

TRUSTEE TRAVEL AND EDUCATION REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022

| Attendee | Purpose of Travel - Location | Event Dates | Travel Status |
|-----------------------|--|-------------------------|---------------|
| Alan Bernstein | | | |
| A | 1 Edu - NCPERS 2021 Public Pension Funding Forum - New York NY | 08/22/2021 - 08/24/2021 | Attended |
| | 2 Edu - 2021 SuperReturn North America - Boston MA | 10/04/2021 - 10/05/2021 | Attended |
| | 3 Edu - Latin America US Real Estate Meeting - South Beach FL | 11/29/2021 - 11/30/2021 | Attended |
| B | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| | - Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | - Edu - 2022 SACRS Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| V | - Edu - NACD Women in the Workforce: Beyond Diversity, Equity, and Inclusion - VIRTUAL | 04/20/2022 - 04/20/2022 | Attended |
| X | - Edu - SuperReturn International Berlin - Berlin, Germany | 11/09/2021 - 11/12/2021 | Canceled |
| Vivian Gray | | | |
| A | 1 Edu - NCPERS 2021 Public Pension Funding Forum - New York NY | 08/22/2021 - 08/24/2021 | Attended |
| | 2 Edu - The Women's Alliance of Saxena White ~ First Annual Diversity Investing Symposium - Delray Beach FL | 05/05/2022 - 05/05/2022 | Attended |
| | 3 Edu - NCPERS Annual Conference & Exhibition - Washington, DC MD | 05/21/2022 - 05/25/2022 | Attended |
| | 4 Edu - NASP Annual Financial Services Conference - Chicago IL | 06/27/2022 - 06/29/2022 | Attended |
| B | - Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | - Admin - SACRS Board of Directors Meeting - Rancho Mirage CA | 12/14/2021 - 12/14/2021 | Attended |
| | - Admin - SACRS Board of Directors and Program Committee Meeting - Berkeley CA | 01/24/2022 - 01/25/2022 | Attended |
| | - Edu - 2022 CALAPRS - General Assembly - San Diego CA | 03/05/2022 - 03/08/2022 | Attended |
| | - Admin - SACRS Program Committee Meeting - Long Beach CA | 03/22/2022 - 03/23/2022 | Attended |
| | - Edu - NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA | 03/23/2022 - 03/24/2022 | Attended |
| | - Edu - 2022 SACRS Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| | - Edu - Pomerantz LP 2022 Corporate Governance Roundtable Event - "The Collective Power to Make Change" - Beverly Hills CA | 06/14/2022 - 06/14/2022 | Attended |
| | - Admin - SACRS Board of Directors Meeting - Sonoma CA | 06/21/2022 - 06/21/2022 | Attended |
| V | - Edu - Congressional Black Caucus Foundation - VIRTUAL | 09/12/2021 - 09/17/2021 | Attended |
| | - Edu - Private Credit Outlook: Key Trends and the Road Ahead - VIRTUAL | 09/16/2021 - 09/16/2021 | Attended |
| | - Edu - NASP 32nd Annual Financial Services Virtual Conference - VIRTUAL | 09/22/2021 - 09/24/2021 | Attended |
| | - Edu - New America Alliance: U.S. Economic Recovery - VIRTUAL | 11/10/2021 - 11/10/2021 | Attended |
| | - Edu - CFA Society of Los Angeles - Diversity, Equity, and Inclusion Virtual Conference - VIRTUAL | 02/10/2022 - 02/10/2022 | Attended |
| | - Edu - NASP Women's Forum - VIRTUAL | 03/30/2022 - 03/31/2022 | Attended |

TRUSTEE TRAVEL AND EDUCATION REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022

| Attendee | Purpose of Travel - Location | Event Dates | Travel Status |
|----------------------------|---|-------------------------|---------------|
| David Green | | | |
| A | 1 Edu - 2022 RFK Compass Investors Conference - Hyannis Port MA | 06/14/2022 - 06/15/2022 | Attended |
| B | - Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | - Edu - 2022 PPI Winter Roundtable - Westlake Village CA | 02/23/2022 - 02/25/2022 | Attended |
| | - Edu - 2022 CALAPRS - General Assembly - San Diego CA | 03/05/2022 - 03/08/2022 | Attended |
| | - Edu - 2022 Milken Institute Global Conference - Los Angeles CA | 05/01/2022 - 05/04/2022 | Attended |
| X | - Edu - 2021 CII Fall Conference - Chicago IL | 09/22/2021 - 09/24/2021 | Host Canceled |
| Elizabeth Greenwood | | | |
| B | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| James Harris | | | |
| B | - Edu - CRCEA 2021 Fall Conference - Long Beach CA | 11/07/2021 - 11/10/2021 | Attended |
| Patrick Jones | | | |
| B | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| | - Edu - 2022 CALAPRS - General Assembly - San Diego CA | 03/05/2022 - 03/08/2022 | Attended |
| | - Edu - NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA | 03/23/2022 - 03/24/2022 | Attended |
| | - Edu - 2022 Milken Institute Global Conference - Los Angeles CA | 05/01/2022 - 05/04/2022 | Attended |
| | - Edu - Pomerantz LP 2022 Corporate Governance Roundtable Event - "The Collective Power to Make Change" - Beverly Hills CA | 06/14/2022 - 06/14/2022 | Attended |
| V | - Edu - SACRS Public Pension Investment Management Program - VIRTUAL | 07/13/2021 - 07/22/2021 | Attended |
| | - Edu - Harvard Kennedy School Executive Education: Leading Smart Policy Design: A Multisectoral Approach to Economic Decisions - VIRTUAL | 09/21/2021 - 10/12/2021 | Attended |
| | - Edu - Duke University Executive Education Program - Corporate Social Responsibility - VIRTUAL | 12/06/2021 - 12/14/2021 | Attended |
| | - Edu - Harvard Kennedy School Executive Education: Behavioral Insights and Public Policy Program - VIRTUAL | 01/31/2022 - 02/16/2022 | Attended |
| | - Edu - CFA Society of Los Angeles - Diversity, Equity, and Inclusion Virtual Conference - VIRTUAL | 02/10/2022 - 02/10/2022 | Attended |
| Shawn Kehoe | | | |
| V | - Edu - Morgan Stanley Virtual Global Insights Day - VIRTUAL | 02/09/2022 - 02/09/2022 | Attended |
| X | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Canceled |
| | - Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Canceled |

**TRUSTEE TRAVEL AND EDUCATION REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022**

| Attendee | Purpose of Travel - Location | Event Dates | Travel Status |
|----------------------|---|-------------------------|----------------------|
| Joseph Kelly | | | |
| B | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| V | - Edu - SACRS Public Pension Investment Management Program - VIRTUAL | 07/13/2021 - 07/22/2021 | Attended |
| | - Edu - Private Credit Outlook: Key Trends and the Road Ahead - VIRTUAL | 09/16/2021 - 09/16/2021 | Attended |
| | - Edu - Pugh Capital 30th Anniversary Virtual Event Series - VIRTUAL | 09/22/2021 - 09/22/2021 | Attended |
| | - Edu - 2021 Institute of Internal Auditors Los Angeles Conference: Governance, Grit and Gravitas - VIRTUAL | 10/04/2021 - 10/06/2021 | Attended |
| | - Edu - NACD Pacific Southwest / USC Marshall Corporate Directors Symposium - November 2021 - VIRTUAL | 11/10/2021 - 11/10/2021 | Attended |
| | - Edu – 2022 CII Spring Conference - VIRTUAL | 03/07/2022 - 03/09/2022 | Attended |
| | - Edu - NACD Pacific Southwest / USC Marshall Corporate Directors - March 2022 - VIRTUAL | 03/24/2022 - 03/24/2022 | Attended |
| | - Edu - ESG - SEC Proposed Rule on Climate Disclosures: Roles for Internal Audit - VIRTUAL | 04/06/2022 - 04/06/2022 | Attended |
| | - Edu - NACD - Future of Water in the Pacific Southwest - VIRTUAL | 04/06/2022 - 04/06/2022 | Attended |
| | - Edu - 2022 Milken Institute Global Conference VIRTUAL - VIRTUAL | 05/01/2022 - 05/04/2022 | Attended |
| Keith Knox | | | |
| V | - Edu - Harvard Business School Audit Committees In A New Era of Governance - VIRTUAL | 07/21/2021 - 07/23/2021 | Attended |
| | - Edu - Pugh Capital 30th Anniversary Virtual Event Series - VIRTUAL | 09/22/2021 - 09/22/2021 | Attended |
| | - Edu - New America Alliance: U.S. Economic Recovery - VIRTUAL | 11/10/2021 - 11/10/2021 | Attended |
| | - Edu - NACD Climate Continuous Learning Cohort Two-Day Program - VIRTUAL | 03/31/2022 - 04/01/2022 | Attended |
| X | - Edu - 2022 Milken Institute Global Conference - Los Angeles CA | 05/01/2022 - 05/04/2022 | Canceled |
| Wayne Moore | | | |
| B | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| | - Edu - NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA | 03/23/2022 - 03/24/2022 | Attended |
| | - Edu - 2022 Milken Institute Global Conference - Los Angeles CA | 05/01/2022 - 05/04/2022 | Attended |
| William Pryor | | | |
| A | 1 Edu - IFEBP Healthcare Management and Investments Institute Conference - Phoenix AZ | 04/25/2022 - 04/28/2022 | Attended |
| | 2 Edu - NCPERS Annual Conference & Exhibition - Washington, DC MD | 05/21/2022 - 05/25/2022 | Attended |
| B | - Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| V | - Edu – 2022 CII Spring Conference - VIRTUAL | 03/07/2022 - 03/09/2022 | Attended |
| | - Edu - CALAPRS Special Virtual Trustee Round Table - VIRTUAL | 04/29/2022 - 04/29/2022 | Attended |

TRUSTEE TRAVEL AND EDUCATION REPORT
FOR FISCAL YEAR 2021 - 2022
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| Attendee | Purpose of Travel - Location | Event Dates | Travel Status |
|---------------------|--|-------------------------|----------------------|
| Les Robbins | | | |
| B | - Edu - CRCEA 2021 Fall Conference - Long Beach CA | 11/07/2021 - 11/10/2021 | Attended |
| V | - Edu - CALAPRS Trustees Roundtable - VIRTUAL | 10/29/2021 - 10/29/2021 | Attended |
| X | - Edu - AHIP Health Conference - Las Vegas NV | 06/21/2022 - 06/23/2022 | Canceled |
| Gina Sanchez | | | |
| A | 1 Edu - 2022 CII Spring Conference - Washington, DC MD | 03/07/2022 - 03/09/2022 | Attended |
| | 2 Edu - The Women's Alliance of Saxena White ~ First Annual Diversity Investing Symposium - Delray Beach FL | 05/05/2022 - 05/05/2022 | Attended |
| | 3 Edu - NCPERS Annual Conference & Exhibition - Washington, DC MD | 05/21/2022 - 05/25/2022 | Attended |
| B | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| | - Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | - Edu - 2022 PPI Winter Roundtable - Westlake Village CA | 02/23/2022 - 02/25/2022 | Attended |
| | - Edu - NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA | 03/23/2022 - 03/24/2022 | Attended |
| | - Edu - 2022 Annual Pension Bridge - San Francisco CA | 04/18/2022 - 04/20/2022 | Attended |
| | - Edu - 2022 Milken Institute Global Conference - Los Angeles CA | 05/01/2022 - 05/04/2022 | Attended |
| | - Edu - 2022 SACRS Spring Conference - Rancho Mirage CA | 05/10/2022 - 05/13/2022 | Attended |
| | - Edu - Pomerantz LP 2022 Corporate Governance Roundtable Event - "The Collective Power to Make Change" - Beverly Hills CA | 06/14/2022 - 06/14/2022 | Attended |
| V | - Edu - 2021 CII Fall Conference - VIRTUAL | 09/22/2021 - 09/24/2021 | Attended |
| | - Edu - 2021 Virtual NACD Summit - VIRTUAL | 10/04/2021 - 10/08/2021 | Attended |
| | - Edu - PRI Roundtable: The Road to Net-Zero with Ophir Bruck - VIRTUAL | 10/12/2021 - 10/12/2021 | Attended |
| | - Edu - PRI Roundtable: Equity, Diversity & Inclusion with Ophir Bruck - VIRTUAL | 10/14/2021 - 10/14/2021 | Attended |
| | - Edu - CALAPRS Trustees Roundtable - VIRTUAL | 10/29/2021 - 10/29/2021 | Attended |
| | - Edu - Institutional ESG Investing Conference North America - VIRTUAL | 04/10/2022 - 04/10/2022 | Attended |
| X | - Edu - 2021 CII Fall Conference - Chicago IL | 09/22/2021 - 09/24/2021 | Host Canceled |

TRUSTEE TRAVEL AND EDUCATION REPORT
FOR FISCAL YEAR 2021 - 2022
JUNE 2022

| Attendee | Purpose of Travel - Location | Event Dates | Travel Status |
|----------------------|---|-------------------------|---------------|
| Herman Santos | | | |
| A | 1 Edu - NCPERS 2021 Public Pension Funding Forum - New York NY | 08/22/2021 - 08/24/2021 | Attended |
| | 2 Edu - 2022 CII Spring Conference - Washington, DC MD | 03/07/2022 - 03/09/2022 | Attended |
| | 3 Edu - Congress of Private Capital and Entrepreneurial Capital of the Pacific Alliance - Bogota, Colombia | 04/26/2022 - 04/27/2022 | Attended |
| | 4 Edu - The Women's Alliance of Saxena White ~ First Annual Diversity Investing Symposium - Delray Beach FL | 05/05/2022 - 05/05/2022 | Attended |
| B | - Edu - 2021 Milken Institute Global Conference - Los Angeles CA | 10/17/2021 - 10/20/2021 | Attended |
| | - Edu - PPI Asia Pacific Roundtable - Pasadena CA | 10/27/2021 - 10/29/2021 | Attended |
| | - Edu - SACRS Fall Conference - Los Angeles CA | 11/09/2021 - 11/12/2021 | Attended |
| | - Admin - SACRS Board of Directors Meeting - Rancho Mirage CA | 12/14/2021 - 12/14/2021 | Attended |
| | - Edu - 2022 PPI Winter Roundtable - Westlake Village CA | 02/23/2022 - 02/25/2022 | Attended |
| V | - Edu - PPI Roundtable - July 2021 - VIRTUAL | 07/13/2021 - 07/15/2021 | Attended |
| | - Edu - Private Credit Outlook: Key Trends and the Road Ahead - VIRTUAL | 09/16/2021 - 09/16/2021 | Attended |
| X | - Edu - Global Investors Annual Meeting - New York NY | 12/13/2021 - 12/14/2021 | Canceled |
| | - Edu - NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA | 03/23/2022 - 03/24/2022 | Canceled |

Category Legend:

A - Pre-Approved/Board Approved

B - Educational Conferences and Administrative Meetings in CA where total cost is no more than \$2,000 per Trustee Travel Policy; Section III.A

C - Second of two conferences and/or meetings counted as one conference per Trustee Education Policy Section IV.C2 and Trustee Travel Policy Section IV.

V - Virtual Event

X - Canceled events for which expenses have been incurred.

Z - Trip was Canceled - Balance of \$0.00



Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.

**For further information, contact:
LACERA
Attention: Public Records Act Requests
300 N. Lake Ave., Suite 620
Pasadena, CA 91101**



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