

LIVE VIRTUAL COMMITTEE MEETING



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

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

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

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

NOTICE OF MEETING AND AGENDA

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810
PASADENA, CA 91101

THURSDAY, OCTOBER 6, 2022 - 8:30 A.M.

This meeting will be conducted by the Insurance, Benefits and Legislative Committee by teleconference under California Government Code Section 54953(e).

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

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

COMMITTEE MEMBERS:

Les Robbins, Chair
Vivian H. Gray, Vice Chair
Shawn R. Kehoe
Wayne Moore
Herman B. Santos, Alternate

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of September 7, 2022

II. PUBLIC COMMENT

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

Verbal Public Comment – You may also request to address the Committee 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.)

III. FOR INFORMATION

- A. Engagement Report for September 2022
Barry W. Lew, Legislative Affairs Officer
- B. Staff Activities Report for September 2022
Cassandra Smith, Director, Retiree Healthcare
- C. LACERA Claims Experience
Stephanie Messier, Segal Consulting
- D. Federal Legislation
Stephanie Messier, Segal Consulting
(for discussion purposes)

IV. ITEMS FOR STAFF REVIEW

(This item summarizes requests and suggestions by individual trustees during the meeting for consideration by staff. These requests and suggestions do not constitute approval or formal action by the Board, which can only be made separately by motion on an agenda item at a future meeting.)

V. ITEMS FOR FUTURE AGENDAS

(This item provides an opportunity for trustees to identify items to be included on a future agenda as permitted under the Board's Regulations.)

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

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

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

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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

WEDNESDAY, SEPTEMBER 7, 2022, 8:30 A.M. – 8:52 A.M.

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

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
Vivian H. Gray, Vice Chair
Wayne Moore
Herman B. Santos, Alternate

ABSENT: Shawn R. Kehoe

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Alan Bernstein
JP Harris
Keith Knox
Antonio Sanchez (*arrived at 8:40 a.m.*)
William Pryor

STAFF, ADVISORS, PARTICIPANTS

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

STAFF, ADVISORS, PARTICIPANTS (continued)

Stephen Murphy, Vice President
Segal Consulting

Richard Ward, Sr. Vice President
Segal Consulting

Stephanie Messier, Vice President
Segal Consulting

Michael Szeto, Senior Actuarial Associate
Segal Consulting

The meeting was called to order by Chair Robbins at 8:30 a.m. Due to the absence of Mr. Kehoe, the Chair announced that Mr. Santos, as the alternate, would be a voting member of the Committee.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of August 3, 2022

Mr. Moore made a motion, Mr. Robbins seconded, to approve the minutes of the regular meeting of August 3, 2022. The motion passed unanimously.

II. PUBLIC COMMENT

III. 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 Insurance, Benefits and Legislative Committee separately consider whether to find that the Governor's COVID-19 State of Emergency continues to directly impact the ability of the Committee to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that the Committee 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. (Memorandum dated August 29, 2022)

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

IV. FOR INFORMATION

- A. Engagement Report for August 2022
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

- B. Staff Activities Report for August 2022
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- C. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through July 2022 were discussed.

- D. Federal Legislation
Stephen Murphy, Segal Consulting
(for discussion purposes)

Segal Consulting gave an update on federal legislation.

V. ITEMS FOR STAFF REVIEW

(This item summarizes requests and suggestions by individual trustees during the meeting for consideration by staff. These requests and suggestions do not constitute approval or formal action by the Board, which can only be made separately by motion on an agenda item at a future meeting.)

There was nothing to report.

VI. ITEMS FOR FUTURE AGENDAS

(This item provides an opportunity for trustees to identify items to be included on a future agenda as permitted under the Board's Regulations.)

There was nothing to report.

VII. GOOD OF THE ORDER

(For information purposes only)

VIII. ADJOURNMENT

The meeting adjourned at 8:52 a.m.

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

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
SEPTEMBER 2022
FOR INFORMATION ONLY**

State-Run Retirement Programs: Maryland and Colorado

Maryland has officially opened its state-run retirement program, MarylandSaves. Like other state-run program, it provides access to a retirement for employees whose employers do not otherwise offer one. MarylandSaves is unique in that it combines an emergency savings program with its workplace retirement program. The first \$1,000 of contributions are invested in an Emergency Savings Fund, and subsequent contributions go into a Target Retirement Date fund. Other features of the program being contemplated include the ability to convert the account into monthly amounts estimated but not guaranteed to last a saver's lifetime and options to withdraw money as the saver nears retirement age to postpone filing for Social Security to increase Social Security payments. [\(Source\)](#) [\(Source\)](#)

Colorado will launch its SecureSavings state-run program in October as a pilot program with a select group of businesses. The program was first enacted into law in July 2020 and will officially launch in 2023. It covers businesses with five or more employees that have been in business for two or more years and that do not offer a retirement savings program. Last year in 2021, Colorado signed an MOU with New Mexico, which also has a state-run program. The agreement is designed to reduce fees by creating economies of scale (such as having the same plan administrator) and provide for portability for workers between the two states. [\(Source\)](#)

New Jersey Pension Forfeitures

New Jersey Advance Media recently investigated pension forfeitures in New Jersey's public retirement systems, which consist of the Teachers' Pension and Annuity Fund, the Public Employees' Retirement System, and the Police and Firemen's Retirement System. The three systems cover about 800,000 current and retired employees. Its investigation profiles various instances of crimes committed by public employees and their effect on the employees' pensions.

The investigation found that 95 public employees continue to receive pensions despite criminal convictions at the cost of \$3.7 million a year. The annual pensions ranged from a low of \$1,400 to a high of \$109,500 with a median annual pension of \$38,500. Of the 95. Forty-three of these employees served time in prison, and the rest were sentenced to probation, house arrest, fines, or suspended sentences.

The New Jersey Legislature has carved out 23 specific on-the-job crimes under which a pension must be completely forfeited. These crimes include bribery, perjury, or money laundering. However, in practice, defense attorneys will negotiate a plea bargain to a related offense that does not result in a full pension forfeiture. More generally, a pension

is docked for dishonorable service while the employee retains the pension based on years of honorable service.

Another way that employees avoid a full pension forfeiture is that it is possible for them to earn pensions in more than one job. The forfeiture of a pension in one job does not automatically result in the forfeiture of the pension in the other job.

The National Association of State Retirement Systems maintains a compilation of state policies on pension forfeitures. Notable is the fact that more than a dozen states lack forfeiture statutes altogether. ([Source](#)) ([Source](#))

H.R. 82: WEP and GPO

H.R. 82 (Davis-IL) would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) on Social Security benefits. According to the Congressional Budget Office, eliminating the WEP would cost about \$88 billion through 2032 and would increase monthly benefits by an average of \$330 starting in December 2023. Eliminating the GPO would cost almost \$107 billion and would increase monthly benefits by an average \$670 for 410,000 spouses and by \$1,150 for 370,000 spouses in December 2023.

Although H.R. 82 now has at least 290 cosponsors, which makes it eligible to get onto the consensus calendar for a floor vote, the House Ways and Means committee leaders (Chair Richard Neal and Ranking Member Kevin Brady) have been working on their own compromise plan, which deals only with WEP and which they believe have a better chance of becoming law. The Neal-Brady proposal could become part of a year-end omnibus spending bill or another legislative vehicle after the midterm elections. Brady indicated that there is more bipartisan agreement to fix WEP and that the agreed-upon model may be used to address the GPO later.

Neal and Brady are each proposing a proportional formula to replace WEP for future retirees. They are also proposing, respectively, \$150 or \$100 per month for current retirees affected by WEP. The Social Security Administration estimates that their versions of the proposal would cost less than \$30 billion over a decade. ([Source](#))

Staff Note: LACERA has traditionally supported repeal of the WEP and GPO as well as Chair Neal and Ranking Member Brady's versions of the proposal.

COVID-19 and Short-Term Impact on U.S. Mortality

As results emerged showing the influence of COVID-19 on recent mortality, the Society of Actuaries Research Institute's Mortality and Longevity Strategic Research Program Steering Committee (MLPSC) surveyed a panel on how COVID-19 might affect U.S. general population mortality. They were asked to provide excess mortality estimates,

thoughts on factors influencing their estimates, and opinions on the impact of long COVID on mortality. Four years were examined: 2022, 2023, 2025, and 2030.

Fifty-nine individuals participated in the survey; about 80% of the respondents were actuaries and 20% were non-actuaries. The following is a summary of the most predominant of the diverse responses by participants:

1. Excess mortality is expected to occur for all years studied with amounts varying by year and age.
2. Actuaries and non-actuaries have differing views on excess mortality.
3. Non-COVID-19 causes of death contribute more to total excess mortality than COVID-19 for younger ages. For older ages, COVID-19 is driving excess mortality.
4. Per the majority of respondents, an annualized mortality deterioration in relation to 2019 levels for all-cause mortality because of long COVID is expected in 2022-2025.
5. Per the majority of respondents, annualized mortality deterioration in relation to 2019 levels for cardiovascular disorders, cancer, and drug overdose causes of death mortality because of long COVID is expected in 2022-2025.
6. Increased immunity in the population due to vaccination, boosters, and past infections is expected to have the greatest impact on future all-cause U.S. general population mortality improvement. For future all-cause population mortality deterioration, the top COVID threat is the emergence of more virulent variants.
7. Average excess mortality percentages for the U.S. general population are expected to be higher than for the insured, annuitant, and pension plan populations.

[\(Source\)](#) [\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
SEPTEMBER 2022**

FOR INFORMATION ONLY

2023 Medicare Part B Premium Amount Announcement

On September 27, 2022, the Centers for Medicare & Medicaid Services (CMS) released the 2023 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

The standard monthly premium for Medicare Part B enrollees will be \$164.90 for 2023, a decrease of \$5.20 from \$170.10 in 2022.

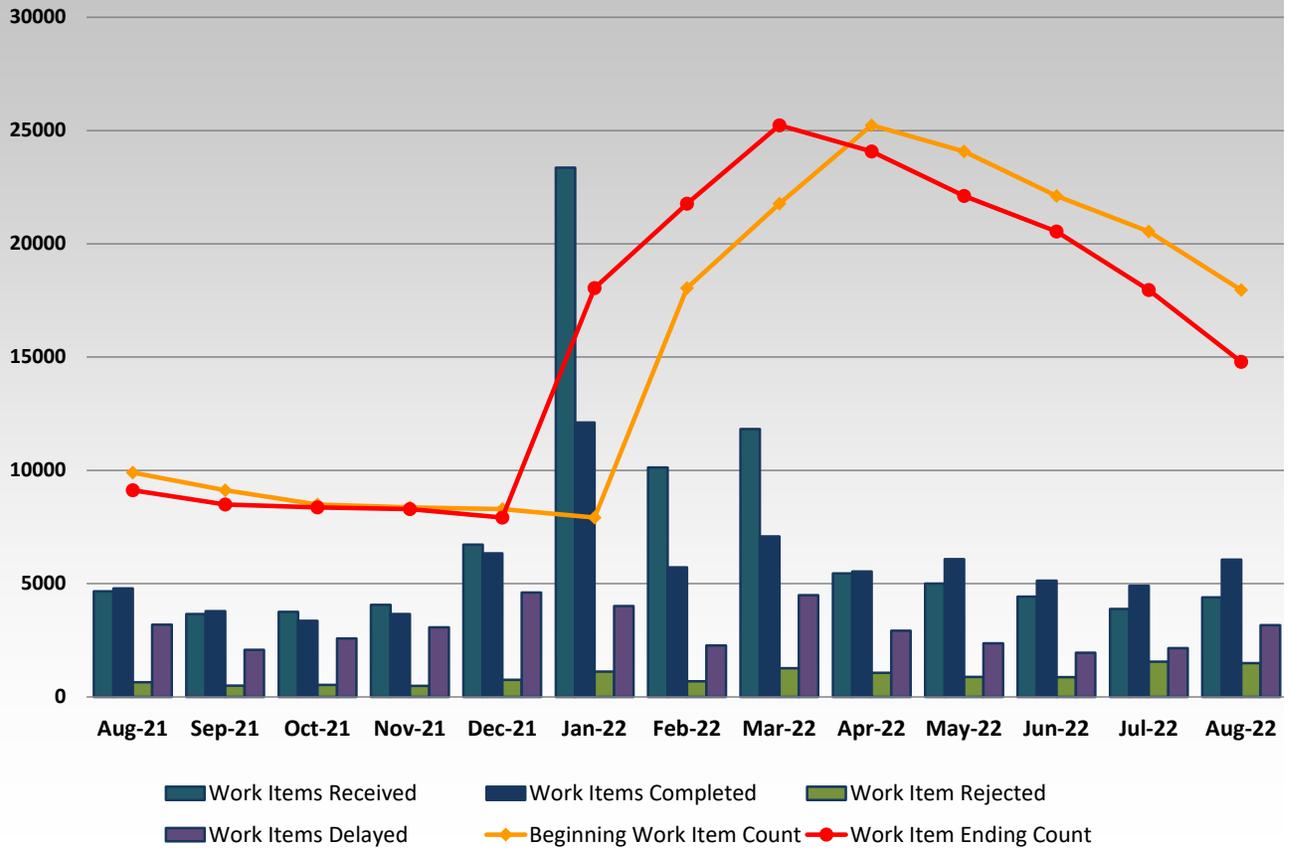
Staff is working with our consultant, Segal, and the County in efforts to obtain approval from the County Board of Supervisors to continue offering the Medicare Part B Premium Reimbursement Program in 2023, standard amount only. We will continue to keep your Board apprised of this situation.

Retiree Healthcare Division

Trend Report

AUGUST 2021 - AUGUST 2022

Updated 9/20/2022

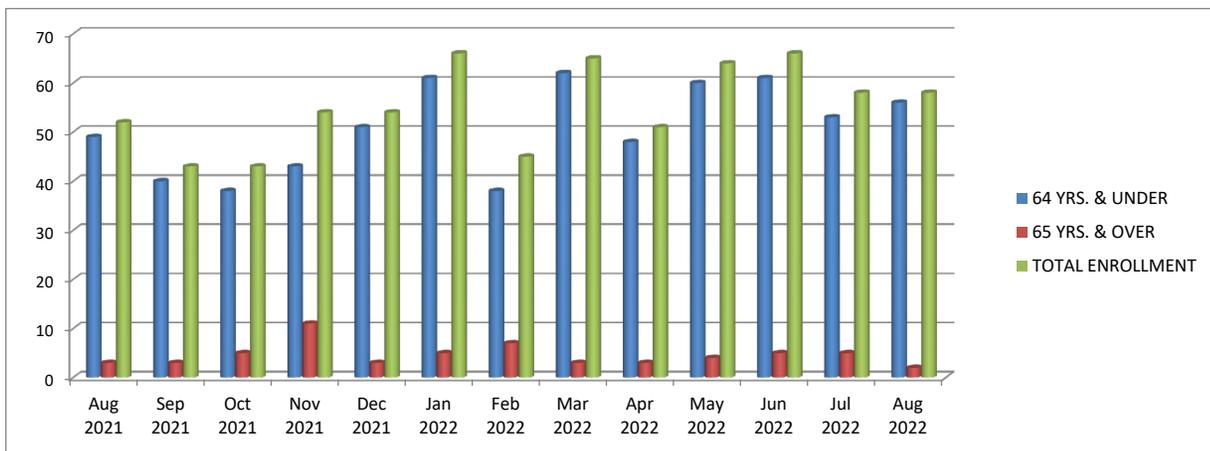


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Aug-21	9904	4663	4790	649	3193	9128
Sep-21	9128	3659	3789	504	2079	8494
Oct-21	8494	3758	3355	529	2579	8368
Nov-21	8368	4064	3655	487	3068	8290
Dec-21	8290	6721	6335	758	4606	7918
Jan-22	7918	23364	12115	1117	4012	18050
Feb-22	18050	10131	5715	691	2272	21775
Mar-22	21775	11821	7090	1271	4489	25235
Apr-22	25235	5451	5542	1067	2922	24077
May-22	24077	4999	6078	883	2364	22115
Jun-22	22115	4423	5128	870	1950	20540
Jul-22	20540	3880	4911	1552	2154	17957
Aug-22	17957	4394	6060	1496	3171	14795

Retirees Monthly Age Breakdown AUGUST 2021 - AUGUST 2022

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Aug 2021	49	3	52
Sep 2021	40	3	43
Oct 2021	38	5	43
Nov 2021	43	11	54
Dec 2021	51	3	54
Jan 2022	61	5	66
Feb 2022	38	7	45
Mar 2022	62	3	65
Apr 2022	48	3	51
May 2022	60	4	64
Jun 2022	61	5	66
Jul 2022	53	5	58
Aug 2022	56	2	58



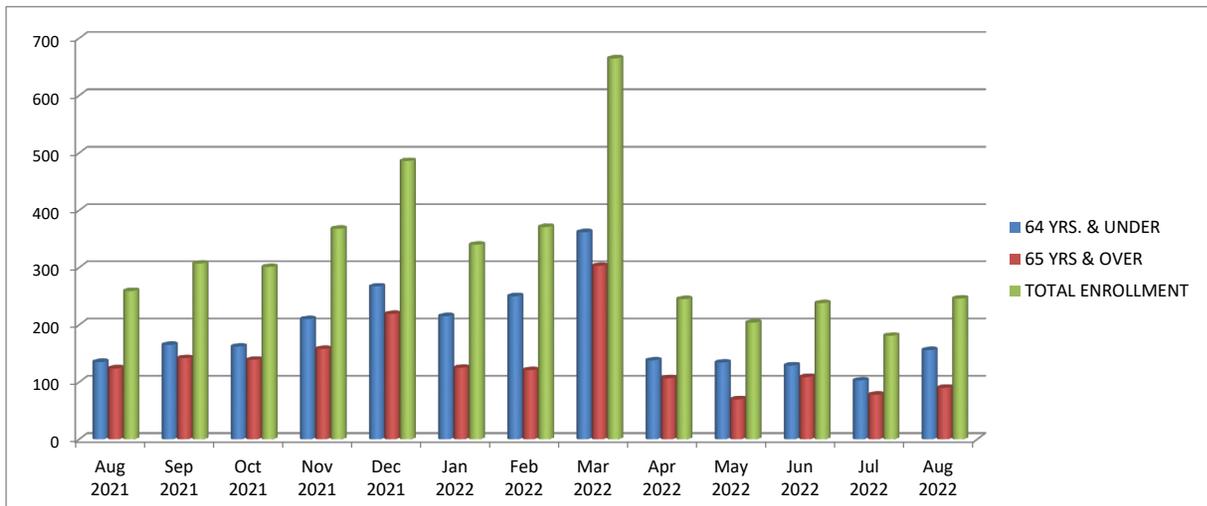
PLEASE NOTE:

- Next Report will include the following dates: September 1, 2021, through September 30, 2022.

Retirees Monthly Age Breakdown AUGUST 2021 - AUGUST 2022

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Aug 2021	135	124	259
Sep 2021	165	142	307
Oct 2021	162	139	301
Nov 2021	210	158	368
Dec 2021	267	219	486
Jan 2022	215	125	340
Feb 2022	250	121	371
Mar 2022	362	303	665
Apr 2022	138	107	245
May 2022	134	70	204
Jun 2022	129	109	238
Jul 2022	103	78	181
Aug 2022	156	90	246



PLEASE NOTE:

- Next Report will include the following dates: September 1, 2021, through September 30, 2022.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 9/30/2022

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7309	\$1,135,552.70	2	\$148.30
241	140	\$22,890.50	0	\$0.00
242	880	\$142,257.00	0	\$0.00
243	4319	\$1,407,873.25	1	\$59.40
244	18	\$2,771.30	0	\$0.00
245	56	\$9,155.70	0	\$0.00
246	16	\$2,330.90	0	\$0.00
247	153	\$27,652.80	0	\$0.00
248	11	\$3,176.90	1	\$43.00
249	59	\$21,116.40	0	\$0.00
250	17	\$5,092.40	0	\$0.00
Plan Total:	12,978	\$2,779,869.85	4	\$250.70
CIGNA - PREFERRED with RX				
321	34	\$4,826.30	0	\$0.00
322	6	\$868.60	0	\$0.00
324	22	\$6,924.20	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	63	\$12,724.00	0	\$0.00
KAISER SR. ADVANTAGE				
394	16	\$2,505.70	0	\$0.00
397	3	\$424.70	0	\$0.00
398	6	\$1,890.80	0	\$0.00
403	11657	\$1,820,010.00	3	\$90.60
413	1613	\$263,685.33	0	\$0.00
418	6130	\$1,958,271.48	0	\$0.00
419	234	\$33,407.34	0	\$0.00
426	242	\$36,934.10	0	\$0.00
427	38	\$5,174.20	0	\$0.00
445	2	\$340.20	0	\$0.00
446	1	\$127.50	0	\$0.00
451	36	\$5,551.10	0	\$0.00
455	4	\$658.80	0	\$0.00
457	11	\$3,296.70	0	\$0.00
459	2	\$680.40	0	\$0.00
462	79	\$13,463.50	0	\$0.00
465	7	\$1,125.50	0	\$0.00
466	27	\$8,156.80	0	\$0.00
472	27	\$4,634.80	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,986.40	0	\$0.00
479	1	\$144.60	0	\$0.00
482	77	\$12,935.80	0	\$0.00
486	4	\$618.80	0	\$0.00
488	42	\$13,091.90	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,281	\$4,193,657.95	3	\$90.60

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 9/30/2022

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	281	\$45,360.80	0	\$0.00
613	80	\$24,356.00	0	\$0.00
620	1	\$170.10	0	\$0.00
622	2	\$671.40	0	\$0.00
623	1	\$419.60	0	\$0.00
Plan Total:	365	\$70,977.90	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1917	\$310,324.10	1	\$36.50
702	390	\$60,220.06	0	\$0.00
703	1269	\$415,199.10	0	\$0.00
704	87	\$14,129.10	0	\$0.00
705	40	\$14,051.60	0	\$0.00
Plan Total:	3,703	\$813,923.96	1	\$36.50
Grand Total:	37,390	\$7,871,153.66	8	\$377.80

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 9/30/2022

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7309	\$1,135,552.70	2	\$148.30
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244	18	\$2,771.30	0	\$0.00
245	56	\$9,155.70	0	\$0.00
246	16	\$2,330.90	0	\$0.00
247	153	\$27,652.80	0	\$0.00
248	11	\$3,176.90	1	\$43.00
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418	6130	\$1,958,271.48	0	\$0.00
419	234	\$33,407.34	0	\$0.00
426	242	\$36,934.10	0	\$0.00
427	38	\$5,174.20	0	\$0.00
445	2	\$340.20	0	\$0.00
446	1	\$127.50	0	\$0.00
451	36	\$5,551.10	0	\$0.00
455	4	\$658.80	0	\$0.00
457	11	\$3,296.70	0	\$0.00
459	2	\$680.40	0	\$0.00
462	79	\$13,463.50	0	\$0.00
465	7	\$1,125.50	0	\$0.00
466	27	\$8,156.80	0	\$0.00
472	27	\$4,634.80	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,986.40	0	\$0.00
479	1	\$144.60	0	\$0.00
482	77	\$12,935.80	0	\$0.00
486	4	\$618.80	0	\$0.00
488	42	\$13,091.90	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,281	\$4,193,657.95	3	\$90.60

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 9/30/2022

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	281	\$45,360.80	0	\$0.00
613	80	\$24,356.00	0	\$0.00
620	1	\$170.10	0	\$0.00
622	2	\$671.40	0	\$0.00
623	1	\$419.60	0	\$0.00
Plan Total:	365	\$70,977.90	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1917	\$310,324.10	1	\$36.50
702	390	\$60,220.06	0	\$0.00
703	1269	\$415,199.10	0	\$0.00
704	87	\$14,129.10	0	\$0.00
705	40	\$14,051.60	0	\$0.00
Plan Total:	3,703	\$813,923.96	1	\$36.50
LOCAL 1014				
804	179	\$37,864.00	0	\$0.00
805	217	\$43,069.00	0	\$0.00
806	674	\$259,195.50	0	\$0.00
807	41	\$9,015.20	0	\$0.00
808	16	\$6,259.60	0	\$0.00
812	259	\$47,614.60	0	\$0.00
813	2	\$340.20	0	\$0.00
Plan Total:	1,388	\$403,358.10	0	\$0.00
Grand Total:	38,778	\$8,274,511.76	8	\$377.80

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	490	\$442,259.30	\$65,851.28	\$377,310.59	\$443,161.87	(\$922.07)	\$442,239.80
202	250	\$446,750.64	\$40,243.04	\$397,643.50	\$437,886.54	\$0.00	\$437,886.54
203	80	\$160,026.40	\$28,844.74	\$135,182.32	\$164,027.06	\$0.00	\$164,027.06
204	26	\$30,138.16	\$9,087.81	\$21,050.35	\$30,138.16	\$0.00	\$30,138.16
SUBTOTAL	846	\$1,079,174.50	\$144,026.87	\$931,186.76	\$1,075,213.63	(\$922.07)	\$1,074,291.56
Anthem Blue Cross I							
211	605	\$774,161.73	\$48,311.74	\$729,676.16	\$777,987.90	(\$3,826.17)	\$774,161.73
212	240	\$558,185.58	\$29,218.52	\$517,481.76	\$546,700.28	(\$8,427.08)	\$538,273.20
213	72	\$195,052.32	\$21,618.30	\$176,143.08	\$197,761.38	\$0.00	\$197,761.38
214	22	\$37,103.66	\$4,519.88	\$32,583.78	\$37,103.66	\$0.00	\$37,103.66
215	2	\$865.78	\$34.64	\$831.14	\$865.78	\$0.00	\$865.78
SUBTOTAL	941	\$1,565,369.07	\$103,703.08	\$1,456,715.92	\$1,560,419.00	(\$12,253.25)	\$1,548,165.75
Anthem Blue Cross II							
221	2,315	\$2,961,455.58	\$161,950.76	\$2,822,427.84	\$2,984,378.60	(\$25,334.36)	\$2,959,044.24
222	2,040	\$4,718,161.24	\$123,535.40	\$4,553,248.76	\$4,676,784.16	(\$4,594.12)	\$4,672,190.04
223	909	\$2,476,080.84	\$94,179.11	\$2,352,102.07	\$2,446,281.18	\$0.00	\$2,446,281.18
224	206	\$349,111.71	\$34,641.21	\$309,410.91	\$344,052.12	\$0.00	\$344,052.12
SUBTOTAL	5,470	\$10,504,809.37	\$414,306.48	\$10,037,189.58	\$10,451,496.06	(\$29,928.48)	\$10,421,567.58

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,343	\$3,829,938.00	\$523,057.96	\$3,322,495.00	\$3,845,552.96	(\$9,377.44)	\$3,836,175.52
241	141	\$234,007.83	\$23,633.13	\$220,332.48	\$243,965.61	\$0.00	\$243,965.61
242	874	\$1,475,411.07	\$77,939.42	\$1,331,124.45	\$1,409,063.87	(\$1,659.63)	\$1,407,404.24
243	4,325	\$4,489,722.66	\$490,662.43	\$3,992,880.45	\$4,483,542.88	(\$9,300.44)	\$4,474,242.44
244	18	\$16,753.68	\$1,917.35	\$14,836.33	\$16,753.68	\$0.00	\$16,753.68
245	56	\$53,053.32	\$5,696.22	\$49,218.62	\$54,914.84	\$0.00	\$54,914.84
246	16	\$33,106.88	\$3,103.77	\$30,003.11	\$33,106.88	\$0.00	\$33,106.88
247	153	\$324,861.26	\$21,726.89	\$332,082.89	\$353,809.78	\$0.00	\$353,809.78
248	11	\$15,881.03	\$1,126.11	\$14,754.92	\$15,881.03	\$0.00	\$15,881.03
249	61	\$88,067.53	\$5,486.17	\$85,468.82	\$90,954.99	\$0.00	\$90,954.99
250	17	\$27,499.88	\$841.17	\$26,658.71	\$27,499.88	\$0.00	\$27,499.88
SUBTOTAL	13,015	\$10,588,303.14	\$1,155,190.62	\$9,419,855.78	\$10,575,046.40	(\$20,337.51)	\$10,554,708.89
CIGNA Network Model Plan							
301	252	\$417,768.12	\$108,383.62	\$311,933.28	\$420,316.90	(\$1,657.81)	\$418,659.09
302	66	\$200,403.70	\$49,247.30	\$145,174.20	\$194,421.50	\$0.00	\$194,421.50
303	6	\$21,188.94	\$5,791.77	\$11,865.68	\$17,657.45	\$0.00	\$17,657.45
304	12	\$26,387.04	\$11,984.06	\$14,402.98	\$26,387.04	\$0.00	\$26,387.04
SUBTOTAL	336	\$665,747.80	\$175,406.75	\$483,376.14	\$658,782.89	(\$1,657.81)	\$657,125.08
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	34	\$13,140.66	\$1,731.48	\$11,409.18	\$13,140.66	\$0.00	\$13,140.66
322	6	\$10,318.68	\$687.91	\$9,630.77	\$10,318.68	\$0.00	\$10,318.68
324	22	\$16,785.56	\$1,831.16	\$14,954.40	\$16,785.56	\$0.00	\$16,785.56
327	1	\$2,260.85	\$452.17	\$1,808.68	\$2,260.85	\$0.00	\$2,260.85
SUBTOTAL	63	\$42,505.75	\$4,702.72	\$37,803.03	\$42,505.75	\$0.00	\$42,505.75

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,546	\$1,793,117.76	\$143,730.25	\$1,682,085.20	\$1,825,815.45	\$3,489.83	\$1,829,305.28
403	11,698	\$3,084,467.16	\$292,736.46	\$2,814,941.44	\$3,107,677.90	(\$8,681.97)	\$3,098,995.93
404	512	\$604,811.61	\$12,001.96	\$598,699.70	\$610,701.66	(\$1,178.97)	\$609,522.69
405	1,289	\$1,482,300.38	\$21,682.26	\$1,475,865.04	\$1,497,547.30	(\$8,037.26)	\$1,489,510.04
411	1,907	\$4,376,663.08	\$195,333.17	\$4,204,223.55	\$4,399,556.72	(\$2,277.14)	\$4,397,279.58
413	1,598	\$2,265,382.52	\$110,727.29	\$2,137,501.27	\$2,248,228.56	(\$4,189.98)	\$2,244,038.58
414	75	\$175,753.04	\$1,480.02	\$202,293.14	\$203,773.16	\$0.00	\$203,773.16
418	6,105	\$3,168,829.02	\$234,407.83	\$2,907,600.58	\$3,142,008.41	(\$2,065.22)	\$3,139,943.19
419	234	\$337,966.16	\$4,754.40	\$320,325.77	\$325,080.17	(\$2,864.12)	\$322,216.05
420	114	\$267,665.16	\$1,127.02	\$266,538.14	\$267,665.16	\$4,635.88	\$272,301.04
421	9	\$10,292.13	\$1,372.29	\$8,919.84	\$10,292.13	\$0.00	\$10,292.13
422	264	\$604,663.75	\$2,464.29	\$602,018.74	\$604,483.03	\$0.00	\$604,483.03
423	2	\$4,625.08	\$0.00	\$4,625.08	\$4,625.08	\$0.00	\$4,625.08
426	240	\$339,107.34	\$2,578.33	\$330,923.93	\$333,502.26	\$0.00	\$333,502.26
427	38	\$54,418.28	\$1,374.77	\$53,043.51	\$54,418.28	\$0.00	\$54,418.28
428	47	\$108,906.05	\$834.17	\$108,071.88	\$108,906.05	\$0.00	\$108,906.05
429	3	\$7,043.82	\$0.00	\$7,043.82	\$7,043.82	\$0.00	\$7,043.82
430	150	\$345,240.36	\$3,703.88	\$332,391.04	\$336,094.92	\$0.00	\$336,094.92
431	3	\$6,951.45	\$0.00	\$6,951.45	\$6,951.45	\$0.00	\$6,951.45
SUBTOTAL	25,834	\$19,038,204.15	\$1,030,308.39	\$18,064,063.12	\$19,094,371.51	(\$21,168.95)	\$19,073,202.56

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	3	\$3,183.99	\$424.53	\$2,759.46	\$3,183.99	\$0.00	\$3,183.99
451	36	\$10,796.40	\$1,295.55	\$9,500.85	\$10,796.40	\$0.00	\$10,796.40
453	9	\$21,096.54	\$423.00	\$20,673.54	\$21,096.54	\$0.00	\$21,096.54
454	1	\$3,164.09	\$455.03	\$2,709.06	\$3,164.09	\$0.00	\$3,164.09
455	4	\$5,404.92	\$0.00	\$5,404.92	\$5,404.92	\$0.00	\$5,404.92
457	11	\$6,487.80	\$1,238.58	\$5,249.22	\$6,487.80	\$0.00	\$6,487.80
459	2	\$3,282.26	\$65.65	\$3,216.61	\$3,282.26	\$0.00	\$3,282.26
SUBTOTAL	66	\$53,416.00	\$3,902.34	\$49,513.66	\$53,416.00	\$0.00	\$53,416.00
Kaiser - Georgia							
441	4	\$4,660.96	\$0.00	\$4,660.96	\$4,660.96	\$0.00	\$4,660.96
442	7	\$8,156.68	\$0.00	\$8,156.68	\$8,156.68	\$0.00	\$8,156.68
445	2	\$3,161.42	\$0.00	\$3,161.42	\$3,161.42	\$0.00	\$3,161.42
446	1	\$1,580.71	\$0.00	\$1,580.71	\$1,580.71	\$0.00	\$1,580.71
461	13	\$16,313.36	\$2,004.21	\$10,813.43	\$12,817.64	\$0.00	\$12,817.64
462	79	\$33,612.13	\$4,492.95	\$30,395.59	\$34,888.54	\$0.00	\$34,888.54
463	3	\$6,961.47	\$1,218.82	\$5,742.65	\$6,961.47	\$0.00	\$6,961.47
465	7	\$11,064.97	\$948.43	\$10,116.54	\$11,064.97	\$0.00	\$11,064.97
466	27	\$22,705.38	\$1,261.41	\$21,443.97	\$22,705.38	\$0.00	\$22,705.38
SUBTOTAL	143	\$108,217.08	\$9,925.82	\$96,071.95	\$105,997.77	\$0.00	\$105,997.77

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	6	\$5,529.18	\$0.00	\$5,529.18	\$5,529.18	\$0.00	\$5,529.18
472	27	\$12,134.61	\$1,815.69	\$10,318.92	\$12,134.61	\$0.00	\$12,134.61
473	1	\$1,852.78	\$577.39	\$1,275.39	\$1,852.78	\$0.00	\$1,852.78
474	4	\$7,332.20	\$0.00	\$7,332.20	\$7,332.20	\$0.00	\$7,332.20
475	1	\$2,744.58	\$35.52	\$2,709.06	\$2,744.58	\$0.00	\$2,744.58
476	3	\$4,082.88	\$1,878.12	\$2,204.76	\$4,082.88	\$0.00	\$4,082.88
477	1	\$2,764.31	\$467.25	\$2,297.06	\$2,764.31	\$0.00	\$2,764.31
478	18	\$15,999.48	\$2,168.81	\$13,830.67	\$15,999.48	\$0.00	\$15,999.48
479	1	\$2,292.21	\$0.00	\$2,292.21	\$2,292.21	\$0.00	\$2,292.21
SUBTOTAL	62	\$54,732.23	\$6,942.78	\$47,789.45	\$54,732.23	\$0.00	\$54,732.23
Kaiser - Oregon							
481	3	\$3,393.54	\$565.59	\$2,827.95	\$3,393.54	\$0.00	\$3,393.54
482	77	\$37,107.84	\$5,850.48	\$31,257.36	\$37,107.84	(\$481.92)	\$36,625.92
483	2	\$2,766.24	\$521.55	\$2,244.69	\$2,766.24	\$0.00	\$2,766.24
484	3	\$6,757.08	\$90.09	\$6,666.99	\$6,757.08	\$0.00	\$6,757.08
486	4	\$6,412.40	\$769.49	\$5,642.91	\$6,412.40	\$0.00	\$6,412.40
488	42	\$40,061.28	\$5,475.02	\$34,586.26	\$40,061.28	\$0.00	\$40,061.28
489	1	\$1,132.62	\$0.00	\$1,132.62	\$1,132.62	\$0.00	\$1,132.62
491	1	\$1,604.54	\$0.00	\$1,604.54	\$1,604.54	\$0.00	\$1,604.54
498	2	\$5,008.60	\$414.48	\$4,594.12	\$5,008.60	\$0.00	\$5,008.60
SUBTOTAL	135	\$104,244.14	\$13,686.70	\$90,557.44	\$104,244.14	(\$481.92)	\$103,762.22

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
SCAN Health Plan							
611	280	\$80,253.60	\$17,844.37	\$62,694.83	\$80,539.20	(\$856.80)	\$79,682.40
613	81	\$45,457.20	\$8,171.11	\$37,286.09	\$45,457.20	(\$561.20)	\$44,896.00
SUBTOTAL	361	\$125,710.80	\$26,015.48	\$99,980.92	\$125,996.40	(\$1,418.00)	\$124,578.40
SCAN Health Plan, AZ							
620	1	\$285.60	\$0.00	\$285.60	\$285.60	\$0.00	\$285.60
SUBTOTAL	1	\$285.60	\$0.00	\$285.60	\$285.60	\$0.00	\$285.60
SCAN Health Plan, NV							
622	2	\$571.20	\$0.00	\$1,428.00	\$1,428.00	\$0.00	\$1,428.00
623	1	\$561.20	\$0.00	\$1,122.40	\$1,122.40	\$0.00	\$1,122.40
SUBTOTAL	3	\$1,132.40	\$0.00	\$2,550.40	\$2,550.40	\$0.00	\$2,550.40
UHC Medicare Adv.							
701	1,916	\$649,824.00	\$75,621.71	\$585,247.81	\$660,869.52	(\$3,044.05)	\$657,825.47
702	383	\$643,147.56	\$31,280.31	\$577,705.80	\$608,986.11	\$0.00	\$608,986.11
703	1,265	\$850,964.40	\$87,217.12	\$759,084.96	\$846,302.08	\$678.30	\$846,980.38
704	91	\$171,638.94	\$9,560.11	\$127,300.54	\$136,860.65	\$0.00	\$136,860.65
705	40	\$35,534.80	\$1,563.51	\$36,636.40	\$38,199.91	\$0.00	\$38,199.91
706	1	\$372.13	\$14.89	\$357.24	\$372.13	\$0.00	\$372.13
SUBTOTAL	3,696	\$2,351,481.83	\$205,257.65	\$2,086,332.75	\$2,291,590.40	(\$2,365.75)	\$2,289,224.65
United Healthcare							
707	507	\$667,264.90	\$62,926.26	\$578,458.68	\$641,384.94	\$0.00	\$641,384.94
708	481	\$1,149,020.64	\$68,847.14	\$1,054,166.86	\$1,123,014.00	\$0.00	\$1,123,014.00
709	378	\$1,065,060.20	\$79,917.02	\$968,326.44	\$1,048,243.46	\$0.00	\$1,048,243.46
SUBTOTAL	1,366	\$2,881,345.74	\$211,690.42	\$2,600,951.98	\$2,812,642.40	\$0.00	\$2,812,642.40

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	82	\$103,279.82	\$3,954.83	\$98,065.48	\$102,020.31	\$0.00	\$102,020.31
802	316	\$717,629.68	\$20,120.88	\$695,237.82	\$715,358.70	\$0.00	\$715,358.70
803	346	\$926,878.64	\$27,645.64	\$902,279.48	\$929,925.12	\$0.00	\$929,925.12
804	181	\$227,971.31	\$5,415.85	\$237,440.26	\$242,856.11	(\$37,864.00)	\$204,992.11
805	218	\$495,073.64	\$13,580.48	\$452,383.97	\$465,964.45	(\$43,069.00)	\$422,895.45
806	674	\$1,530,640.52	\$36,880.72	\$1,496,030.78	\$1,532,911.50	(\$261,466.48)	\$1,271,445.02
807	41	\$109,832.44	\$642.92	\$109,189.52	\$109,832.44	(\$9,015.20)	\$100,817.24
808	17	\$45,540.28	\$214.31	\$39,968.29	\$40,182.60	(\$6,259.60)	\$33,923.00
809	21	\$26,449.71	\$3,677.74	\$22,771.97	\$26,449.71	\$0.00	\$26,449.71
810	10	\$22,709.80	\$3,406.47	\$19,303.33	\$22,709.80	\$0.00	\$22,709.80
811	1	\$2,678.84	\$0.00	\$2,678.84	\$2,678.84	\$0.00	\$2,678.84
812	259	\$326,213.09	\$23,074.04	\$305,658.07	\$328,732.11	(\$42,627.52)	\$286,104.59
813	2	\$4,541.96	\$0.00	\$4,541.96	\$4,541.96	(\$340.20)	\$4,201.76
SUBTOTAL	2,168	\$4,539,439.73	\$138,613.88	\$4,385,549.77	\$4,524,163.65	(\$400,642.00)	\$4,123,521.65
Kaiser - Washington							
393	4	\$7,147.45	(\$1,628.32)	\$4,487.26	\$2,858.94	\$0.00	\$2,858.94
394	16	\$7,191.36	\$1,537.16	\$5,654.20	\$7,191.36	\$0.00	\$7,191.36
395	3	\$10,643.00	\$1,091.07	\$6,891.18	\$7,982.25	\$0.00	\$7,982.25
396	1	\$4,448.60	(\$1,739.54)	(\$2,709.06)	(\$4,448.60)	\$0.00	(\$4,448.60)
397	3	\$5,042.16	\$0.00	\$5,042.16	\$5,042.16	\$0.00	\$5,042.16
398	6	\$5,333.52	\$1,031.15	\$4,302.37	\$5,333.52	\$0.00	\$5,333.52
SUBTOTAL	33	\$39,806.09	\$291.52	\$23,668.11	\$23,959.63	\$0.00	\$23,959.63
Medical Plan Total	54,539	\$53,743,925.42	\$3,643,971.50	\$49,913,442.36	\$53,557,413.86	(\$491,175.74)	\$53,066,238.12

Medical and Dental Vision Insurance Premiums October 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	25,695	\$1,321,596.84	\$139,990.83	\$1,194,846.75	\$1,334,837.58	(\$4,114.11)	\$1,330,723.47
502	23,868	\$2,493,069.68	\$189,396.69	\$2,311,859.89	\$2,501,256.58	(\$3,000.97)	\$2,498,255.61
503	10	\$626.70	\$52.65	\$574.05	\$626.70	\$0.00	\$626.70
SUBTOTAL	49,573	\$3,815,293.22	\$329,440.17	\$3,507,280.69	\$3,836,720.86	(\$7,115.08)	\$3,829,605.78
CIGNA Dental HMO/Vision							
901	3,830	\$185,825.91	\$21,814.61	\$165,978.39	\$187,793.00	(\$899.00)	\$186,894.00
902	2,875	\$279,716.29	\$22,028.15	\$261,950.82	\$283,978.97	(\$99.23)	\$283,879.74
903	1	\$48.99	\$21.56	\$27.43	\$48.99	\$0.00	\$48.99
SUBTOTAL	6,706	\$465,591.19	\$43,864.32	\$427,956.64	\$471,820.96	(\$998.23)	\$470,822.73
Dental/Vision Plan Total	56,279	\$4,280,884.41	\$373,304.49	\$3,935,237.33	\$4,308,541.82	(\$8,113.31)	\$4,300,428.51
GRAND TOTALS	110,818	\$58,024,809.83	\$4,017,275.99	\$53,848,679.69	\$57,865,955.68	(\$499,289.05)	\$57,366,666.63

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

*Benchmark premiums are bolded.

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

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

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

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

Kaiser

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

*Benchmark premiums are bolded.

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

*Benchmark premiums are bolded.

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

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

Kaiser Hawaii

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

Kaiser Oregon

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

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

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

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

CIGNA Indemnity - Dental/Vision

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

CIGNA HMO - Dental/Vision

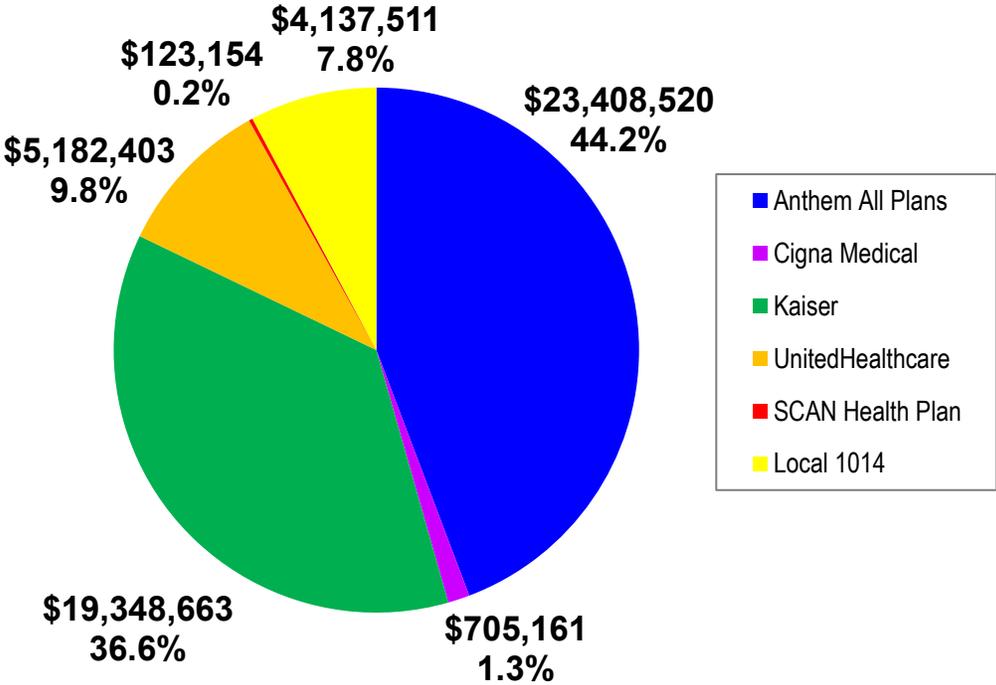
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending August 2022

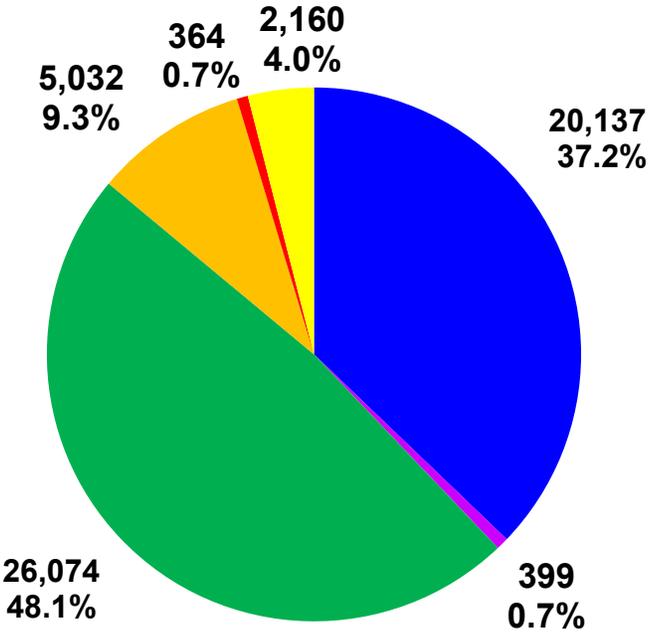
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$23,408,520	44.2%	20,137	37.2%
Cigna Medical	\$705,161	1.3%	399	0.7%
Kaiser	\$19,348,663	36.6%	26,074	48.1%
UnitedHealthcare	\$5,182,403	9.8%	5,032	9.3%
SCAN Health Plan	\$123,154	0.2%	364	0.7%
Local 1014	\$4,137,511	7.8%	2,160	4.0%
Combined Medical	\$52,905,413	100.0%	54,166	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,271,622	55,857
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Monthly Premium

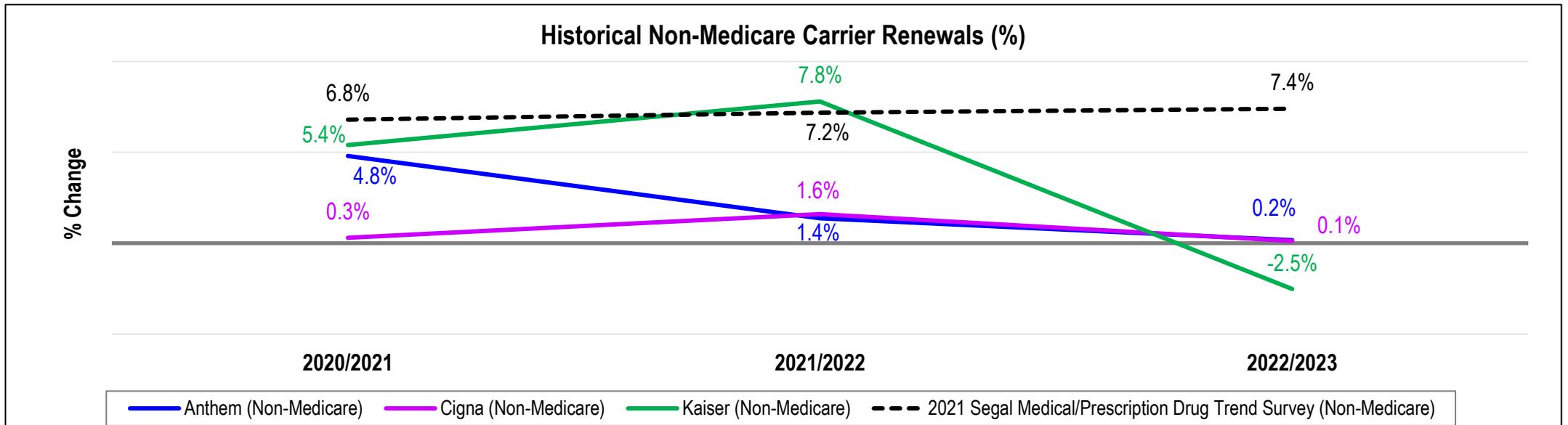


Retirees

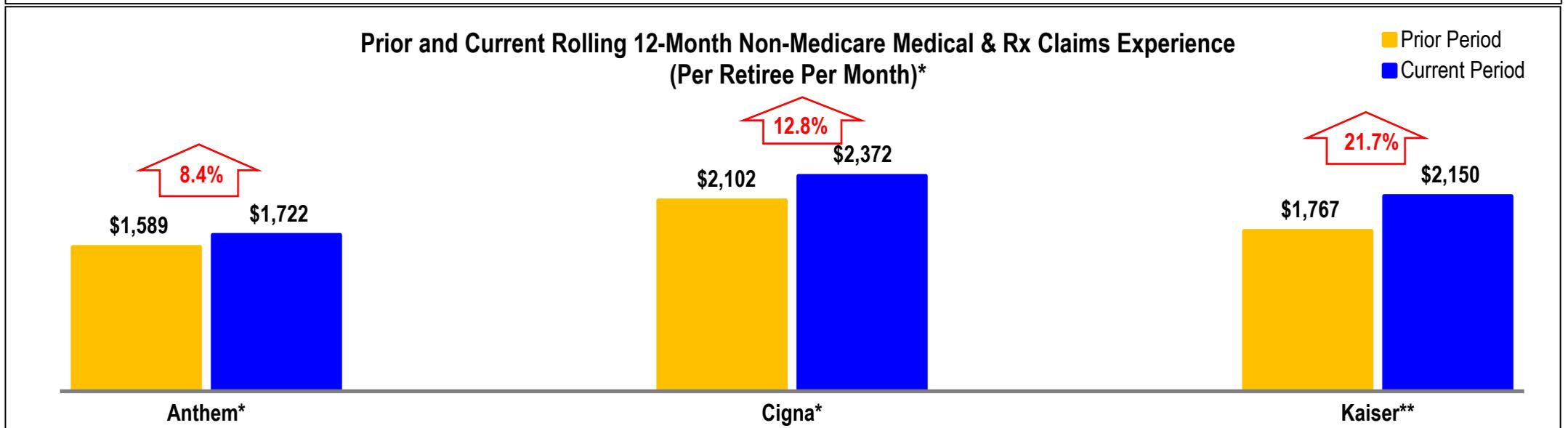


Note: Premiums include LACERA's Administrative Fee of \$10.00 per member, per plan, per month.

Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending August 2022



Note: Segal's Annual Medical/Prescription Drug Trend Survey blends multiple calendar year trends to reflect LACERA's fiscal plan year.



*Based on Most Recent Claims Experience through Coverage Month.

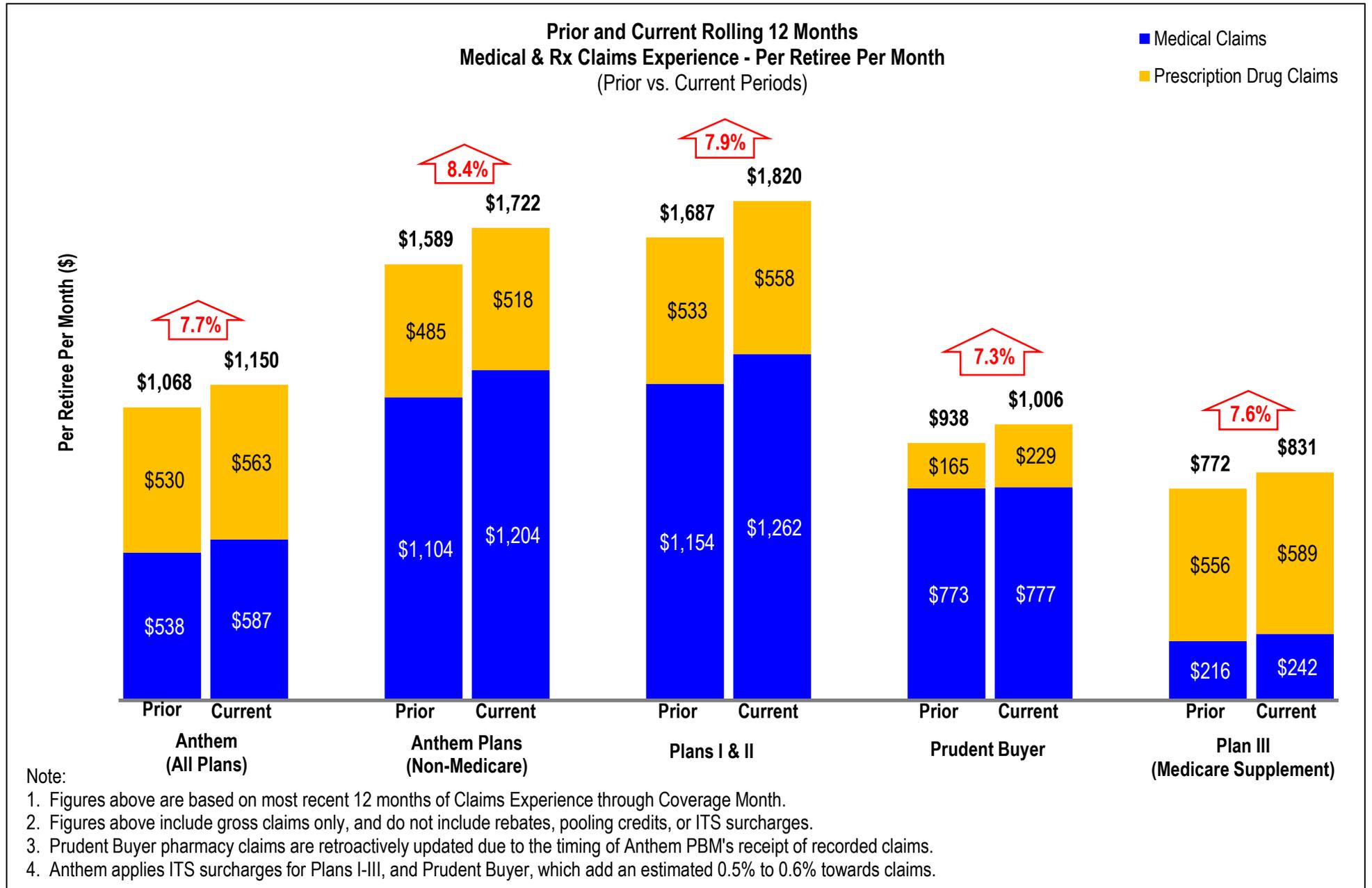
**Kaiser Claims Experience through June 2022.

Note: Figures above include gross claims only, and do not include rebates or pooling credits.

Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending August 2022



Los Angeles County Employees Retirement Association

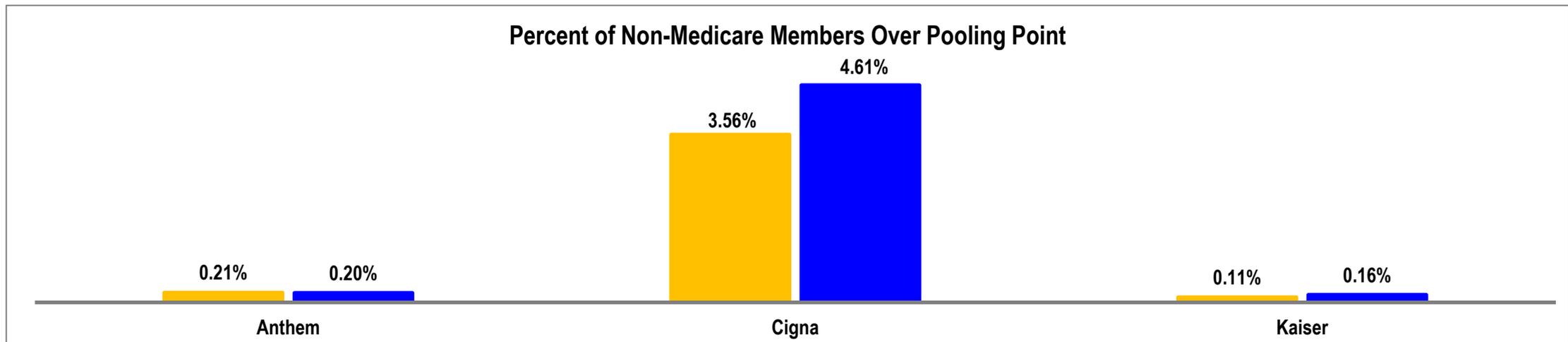
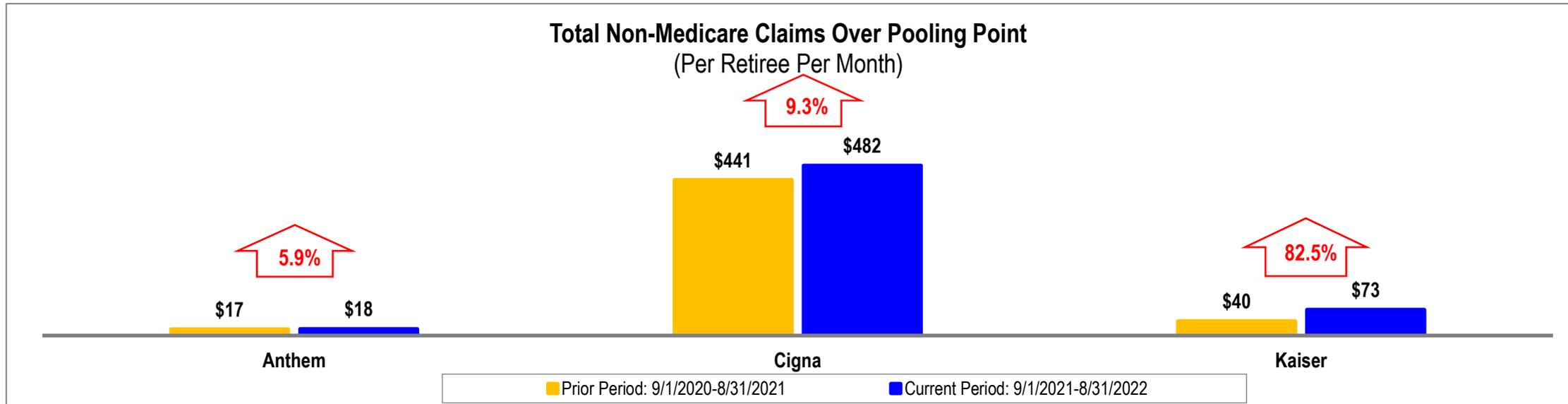
Kaiser Utilization

Coverage Month Ending August 2022

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

Category	Current Period 7/1/2021 - 6/30/2022	Prior Period 7/1/2020 - 6/30/2021	Change
Average Contract Size	2.37	2.38	-0.42%
Average Members	8,852	8,825	0.31%
Inpatient Claims Per Member Per Month	\$285.20	\$188.09	51.63%
Outpatient Claims Per Member Per Month	\$365.81	\$320.65	14.08%
Pharmacy Per Member Per Month	\$117.68	\$113.02	4.12%
Other Per Member Per Month	\$138.54	\$121.67	13.87%
Total Claims Per Member Per Month	\$907.23	\$743.43	22.03%
Total Paid Claims	\$96,373,056	\$78,726,221	22.42%
Large Claims over \$500,000 Pooling Point			
Number of Claims over Pooling Point	6	4	
Amount over Pooling Point	\$3,261,186	\$1,762,816	85.00%
% of Total Paid Claims	3.38%	2.24%	
Inpatient Days / 1000	437.7	356.5	22.78%
Inpatient Admits / 1000	56.1	52.8	6.25%
Outpatient Visits / 1000	14,539.8	13,497.3	7.72%
Pharmacy Scripts Per Member Per Year	10.3	10.0	3.00%

Los Angeles County Employees Retirement Association
 High Cost Claimants (Anthem, Cigna, & Kaiser)
 Coverage Month Ending August 2022



Stop-Loss & Pooling Points Overview:

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

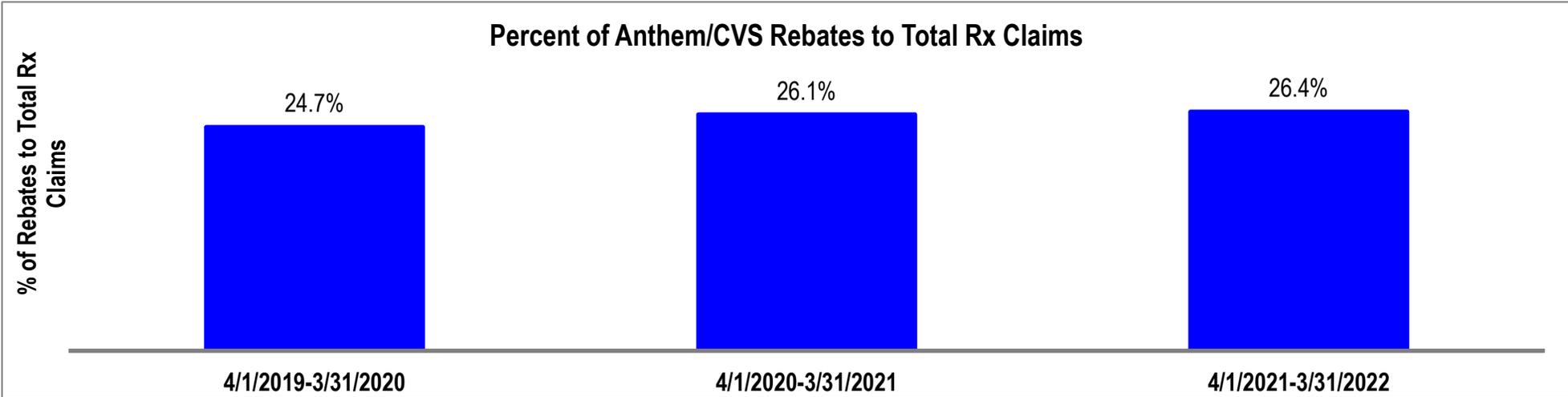
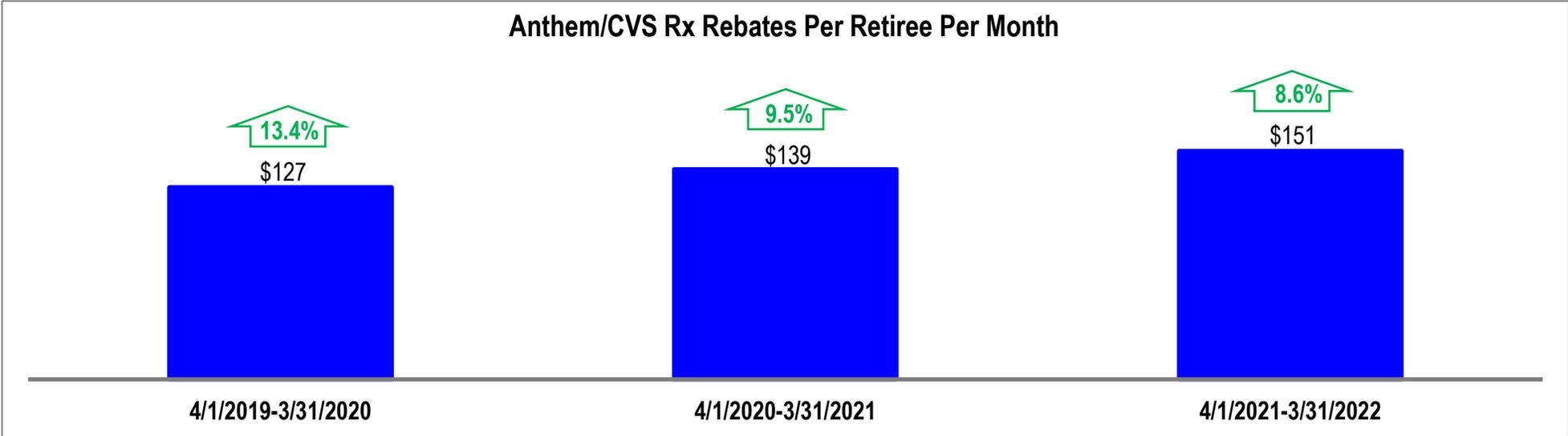
Anthem and Cigna figures are based on the most recent Claims Experience through Coverage Month. Kaiser's figures are based on Claims Experience period between July through June.

Pooling Points by Carrier:

1. Anthem's pooling points are \$350,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$500,000.

Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)
Coverage Month Ending August 2022



Rebates Overview:

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

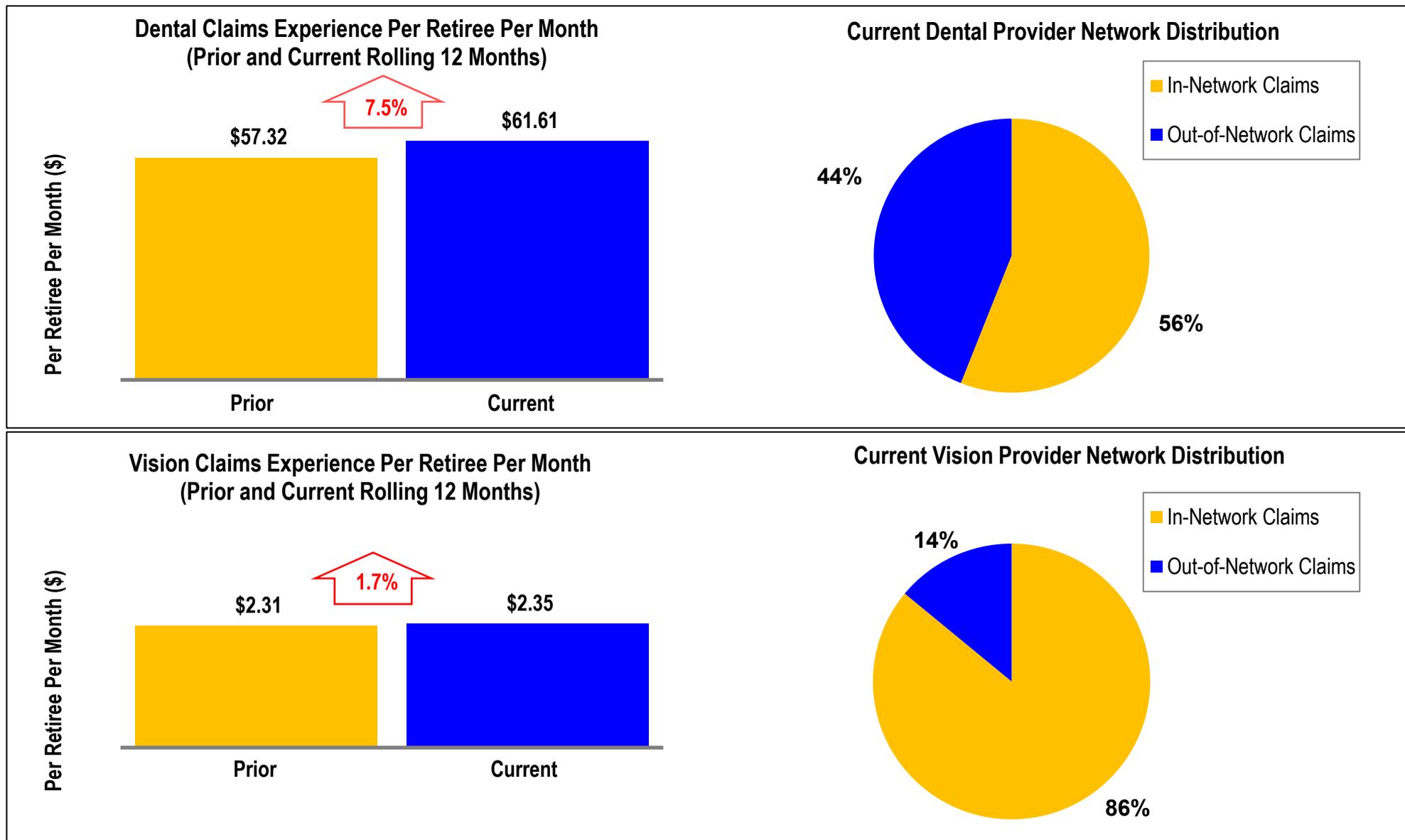
Note:

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

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending August 2022



Notes:

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