

# IN PERSON & VIRTUAL BOARD MEETING

\*The Committee meeting will be held prior to the Board of Retirement meeting scheduled prior.



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

Members of the public may address the Committee orally and in writing. To provide Public Comment, you should visit the above link and complete the request form by selecting whether you will provide oral or written comment from the options located under Options next to the Committee meeting.

**Attention:** If you have any questions, you may email [PublicComment@lacera.com](mailto:PublicComment@lacera.com). If you would like to make a public comment during the committee meeting, review the [Public Comment instructions](#).

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

## AGENDA

### A REGULAR MEETING OF THE INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE AND BOARD OF RETIREMENT\*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:30 A.M., WEDNESDAY, JANUARY 4, 2023

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

Any person may view the meeting in person at LACERA's offices or online at <https://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 TRUSTEES:

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

- I. CALL TO ORDER
- II. APPROVAL OF MINUTES
  - A. Approval of the Minutes of the Regular Meeting of December 7, 2022

### III. PUBLIC COMMENT

(Members of the public may address the Committee orally and in writing. To provide Public Comment, you should visit <https://LACERA.com/leadership/board-meetings> and complete the request form by selecting whether you will provide oral or written comment from the options located under Options next to the Committee meeting.

If you select oral comment, we will contact you via email with information and instruction as to how to access the meeting as a speaker. You will have up to 3 minutes to address the Committee. Oral comment request will be accepted up to the close of the Public Comment item on the agenda.

If you select written comment, please input your written public comment or documentation on the above link as soon as possible and up to the close of the meeting. Written comment will be made part of the official record of the meeting. If you would like to remain anonymous at the meeting without stating your name, please leave the name field blank in the request form. If you have any questions, you may email [PublicComment@lacera.com](mailto:PublicComment@lacera.com).)

### IV. REPORTS

A. **Engagement Report for December 2022**

Barry W. Lew, Legislative Affairs Officer  
(For Information Only)

B. **Staff Activities Report for December 2022**

Cassandra Smith, Director, Retiree Healthcare  
(For Information Only)

C. **LACERA Claims Experience**

Stephen Murphy, Segal Consulting  
(For Information Only)

D. **Federal Legislation**

Stephen Murphy, Segal Consulting  
(For Discussion Purposes)

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.)

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.)

VII. GOOD OF THE ORDER

(For Information Purposes Only)

VIII. 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 *and will also be posted on [lacera.com](http://lacera.com) at the same time, [Board Meetings | LACERA](#).*

***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](mailto: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, DECEMBER 7, 2022, 8:30 A.M. – 8:45 A.M.

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

**COMMITTEE MEMBERS**

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

**ALSO ATTENDING:**

BOARD MEMBERS AT LARGE

Alan Bernstein  
JP Harris  
Keith Knox  
William Pryor  
Antonio Sanchez

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare  
Luis Lugo, Deputy Chief Executive Officer  
JJ Popowich, Assistant Executive Officer  
Laura Guglielmo, Assistant Executive Officer  
Barry W. Lew, Legislative Affairs Officer

STAFF, ADVISORS, PARTICIPANTS (continued)

Richard Ward, Sr. 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.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of November 2, 2022

Ms. Gray made a motion, Mr. Moore seconded, to approve the minutes of the regular meeting of November 2, 2022. The motion passed unanimously.

II. PUBLIC COMMENT

III. CONSENT ITEMS

A. Recommendation as submitted by Steven P. Rice, Chief Counsel: That, under AB361 and Government Code Section 54953(e)(3) of the Brown Act, the Insurance Benefits & Legislative Committee (IBLC) 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 other public agencies still recommend social distancing such that the Committee shall hold teleconference meetings for the next 30 days as part of hybrid meetings also in person, so long as the State of Emergency remains in effect, and direct staff to comply with the agenda and public comment requirements of Section 54953(e)(3). (Memo dated November 28, 2022)

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

IV. NON-CONSENT ITEMS

- A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend that the Board of Retirement: (1) Approve a visit with Congress by Board trustees as designated by the Chair of the Board of Retirement and by staff as designated by the Chief Executive Officer during the week of January 22, 2023 in Washington D.C.; and (2) Approve reimbursement of all travel costs incurred in accordance with LACERA's Trustee Travel Policy. (Memo dated November 21, 2022)

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

V. FOR INFORMATION

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

The semi-annual report on approved engagements was discussed.

- B. Engagement Report for November 2022  
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

- C. Staff Activities Report for November 2022  
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- D. LACERA Claims Experience  
Richard Ward, Segal Consulting

The LACERA Claims Experience reports through September 2022 were discussed.

- E. Federal Legislation  
Richard Ward, Segal Consulting

*(for discussion purposes)*

Segal Consulting gave an update on federal legislation.

VI. 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.

VII. 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.

VIII. GOOD OF THE ORDER

(For information purposes only)

IX. ADJOURNMENT

The meeting adjourned at 8:45 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  
DECEMBER 2022  
FOR INFORMATION ONLY**

**U.S. Life Expectancy Falls in 2021 as Covid and Drug Deaths Surged**

According to the Centers for Disease Control and Prevention’s National Center for Health Statistics, U.S. life expectancy continued its steady decline in 2021 due to Covid-19 and illegal drugs. The report indicates that life expectancy in the U.S. dropped to 76.4 years from 77 in 2020. Thus, Americans can expect to live as long as they did in 1996. Notably, every age group in the U.S. saw a rise in the death rate as well as men, women, and most racial groups. Male life expectancy decreased from 74.2 in 2020 to 73.5 in 2021. Female life expectancy decreased from 79.9 in 2020 to 79.3 in 2021.

About 3.46 million people died in the U.S. in 2021, which was 80,502 more than in 2020. Covid killed 416,893, and drug overdoses were responsible for 106,699 deaths. In 2021, heart disease, cancer, and Covid-19 remained the three leading causes of death.

Some countries experienced “bounce backs” in 2021 as they brought the Covid epidemic under control. An academic study of 29 countries published in August found that 8 countries experienced bounce backs, including Belgium, Switzerland, Spain, France, and other Western countries. The U.S. was among 12 countries where life expectancy continued to drop, including Germany, Chile, Bulgaria, Greece, Estonia.

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

**The Real Deal for the Public Sector: Retirement Income Adequacy Study**

The National Institute on Retirement Security (NIRS) released a report examining retirement income adequacy for public sector employees. The analysis is based on previous work by Aon that analyzed retirement adequacy in the private sector. The following are findings from the report that can inform actions by individual savers as well as legislators and policymakers on plan design. Most public sector retirement reform in recent years has focused on cost rather than retirement income adequacy.

Key findings on *retirement income adequacy* include—

- A “retirement number” is elusive because key factors are individual-based.
- Retirement is becoming more challenging for younger generations in the public sector.
- Rising medical costs are making younger public employees less prepared for retirement than prior generations.
- Employees in the average public sector pension plan need to save about 4 to 6% of their salary on their own for an adequate retirement.

- Female public employees are less prepared than male counterparts because of longer life expectancies.

Key findings on *retirement plan design* include—

- DC plans provide less retirement income than DB plans in a typical “cost-equivalent” conversion for career public employees.
- The average DB public pension plan with a 2% COLA provides employees with adequate retirement income without additional employee savings in a baseline scenario, which assumes Social Security coverage and retiree health care.
- Not having Social Security coverage requires a higher multiplier and higher employee savings for an adequate retirement.
- Lack of a retiree medical plan increases an employee’s shortfall, which requires an additional 6% of pay during an employee’s career to cover the gap.

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

#### **401(k) Hardship Withdrawals Hit All-Time High**

According to Vanguard, which tracks 5 million savers, about 0.5% (25,000) of retirement savers withdrew money from a 401(k) plan to cover a financial hardship hit a record high in October. It is the largest share on record dating to 2004. This metric, along with fast-rising credit card balances and a declining personal savings rate, suggests households are having a hard time making ends meet amid high inflation.

Besides hardship withdrawals, other means to access cash in nest eggs include non-hardship withdrawals and loans. Non-hardship withdrawals occur with workers over age 59 ½ and do not always include hardship circumstances. Loans are withdrawals that must be paid back.

Almost all 401(k) plans allow for hardship withdrawals, although the rules differ in terms of what circumstances are allowed by the plan sponsor. Generally, plans allow for withdrawals to “alleviate major financial pressures.” Other reasons can include covering medical expenses, housing, funeral costs, or losses due to natural disasters.

Hardship withdrawals have more negative consequences compared to other forms of withdrawals. For all types of withdrawals, workers under 59 ½ owe a 10% penalty for early withdrawal as well as income tax on the distribution. However, compared to loans, hardship withdrawals do not allow the participant to pay back the withdrawn amount, and workers must make up the shortfall with a higher contribution rate. Additionally, many plan sponsors disallow workers from contributing to the plan for six months after the hardship withdrawal.

Financial advisors suggest that workers should weigh all other options to access cash before using a hardship withdrawal such as a short-term loan, home equity line of credit, or selling investments in a taxable investment account. [\(Source\)](#)

### **False Alarms on Pension Plan Trends**

A recent article in Marketwatch discussed a report by two economics professors with the Hoover Institution at Stanford University. The pair argued that public sector funds are understating their future pension liabilities by using unrealistic discount rates. Although funds were using an average discount rate of 6.76%, they argued that pension obligations should be valued like Treasury bonds with a current interest rate of 4%.

The National Association of State Retirement Administrators (NASRA) and the National Institute on Retirement Security (NIRS) both published responses to the article. NASRA pointed out that one of the report's authors, Professor Joshua Rauh, predicted in 2010 that Illinois' state pension would be exhausted in 2018, followed by Connecticut, Indiana, and New Jersey in 2019. None of the state funds had run out of money, and none of them took the actions that Professor Rauh implied would be needed to forestall this outcome. NASRA also explained that assuming public pension funds would generate investment returns of 3% and that contributions should be based on this assumption results in an unrealistically pessimistic forecast of the future of public pensions.

NIRS also pointed out that the report wrongly asserts that public pension plans should use a so-called "risk-free" discount rate, which is misleading and inflates pension liabilities. The liabilities are then misleadingly calculated as a per-person pension liability. NIRS makes four key points in response to the report:

- There is no national "liability" for state and local government pension plans since liabilities of those plans rest solely with the plan sponsor, such as a city, county, or state government.
- Public pension plans are long-term investors that can weather the ups and downs of financial markets. Most plans that experienced large investment losses during the Great Recession recovered their pre-recession asset levels within 6 years.
- Current pension funding practices are designed to achieve realistic funding targets through consultation among trustees, staff, actuaries, and investment professionals.
- Nearly all state and local retirement plans made changes after the Great Recession to strengthen the plans against future market downturns.

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

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
RETIREE HEALTHCARE BENEFITS PROGRAM  
STAFF ACTIVITIES REPORT  
DECEMBER 2022  
FOR INFORMATION ONLY**

**2023 - Medicare Part B Premium Reimbursement Program**

At their December 6, 2022, Board meeting, the Board of Supervisors approved renewing the Medicare Part B Premium Reimbursement Program for the 2023 calendar year for retirees enrolled in a LACERA-administered Medicare Risk Health Maintenance Organization (HMO) or Medicare Supplement Plan.

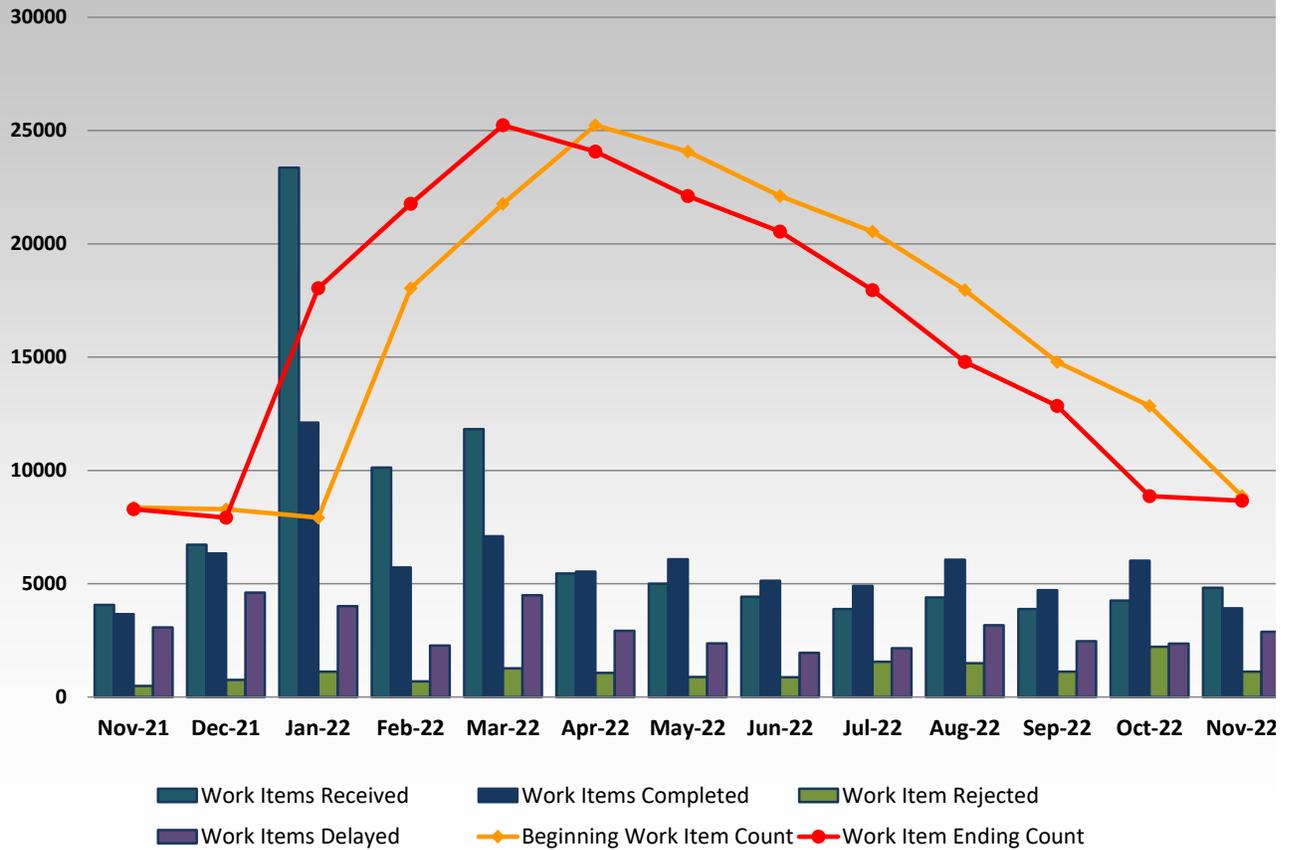
Staff conducted a mass mailing to all members/survivors currently enrolled in a LACERA-administered Medicare HMO or Medicare Supplement Plan on December 20, 2022, informing them to submit their 2023 Medicare Part B monthly premium verification to LACERA for review and adjustment.

# Retiree Healthcare Division

## Trend Report

NOVEMBER 2021 - NOVEMBER 2022

Updated 12/27/2022

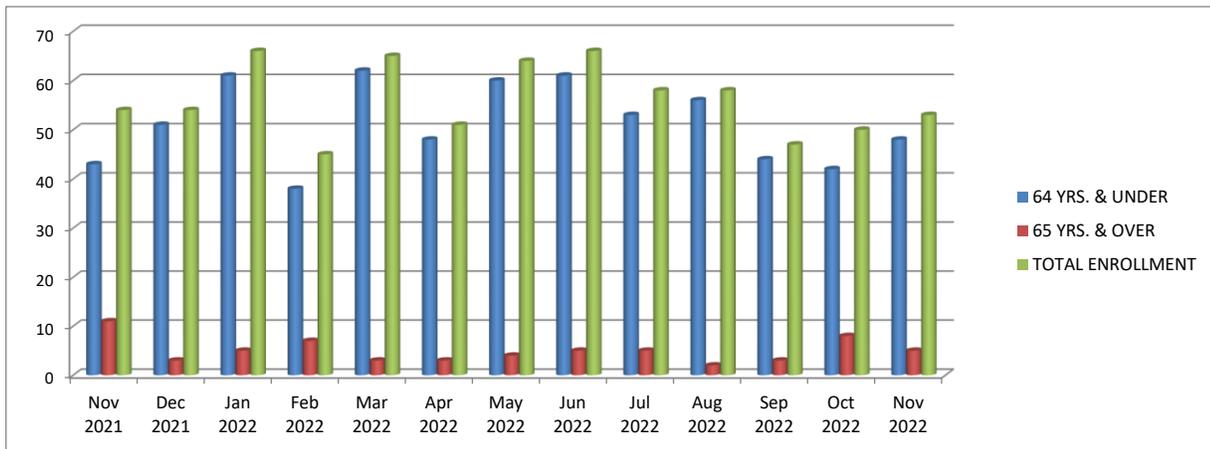


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Nov-21	8368	4064	3655	487	3068	8290
Dec-21	8290	6721	6335	758	4606	7918
Jan-22	7918	23364	12115	1117	4012	18050
Feb-22	18050	10131	5715	691	2272	21775
Mar-22	21775	11821	7090	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
Sep-22	14795	3885	4712	1121	2464	12847
Oct-22	12847	4252	6013	2218	2361	8868
Nov-22	8868	4822	3911	1114	2884	8665

## Retirees Monthly Age Breakdown NOVEMBER 2021 - NOVEMBER 2022

### Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Sep 2022	44	3	47
Oct 2022	42	8	50
Nov 2022	48	5	53



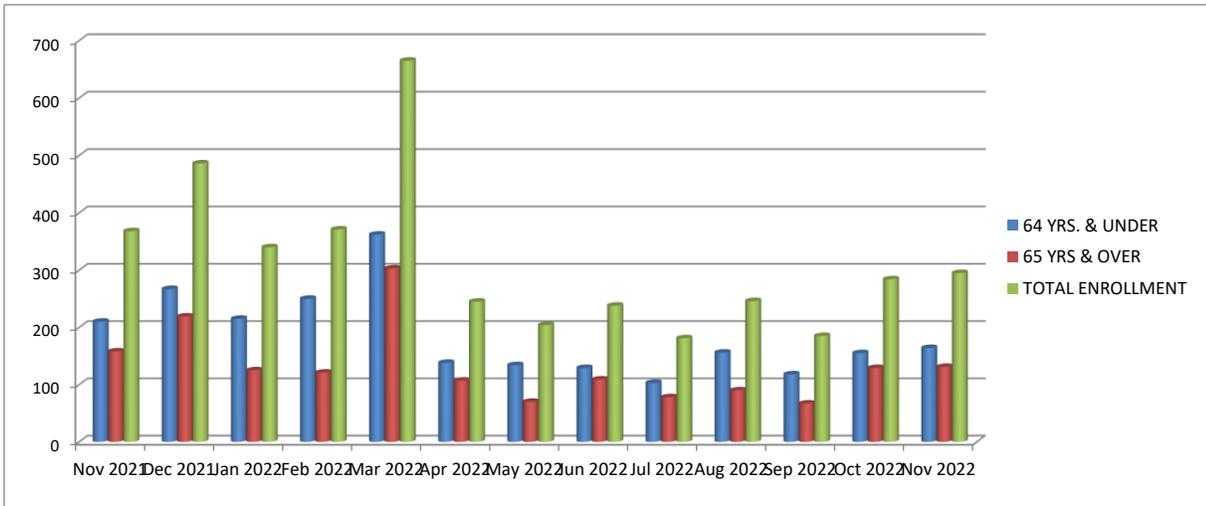
**PLEASE NOTE:**

- Next Report will include the following dates: December 1, 2021, through December 31, 2022.

## Retirees Monthly Age Breakdown NOVEMBER 2021 - NOVEMBER 2022

### Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Sep 2022	118	67	185
Oct 2022	155	129	284
Nov 2022	164	131	295



**PLEASE NOTE:**

- Next Report will include the following dates: December 1, 2021, through December 31, 2022.

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 12/31/2022**

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
<b>ANTHEM BC III</b>				
240	7345	\$1,104,798.05	2	\$129.57
241	141	\$21,037.70	0	\$0.00
242	891	\$135,435.10	0	\$0.00
243	4366	\$1,358,469.96	1	\$68.00
244	17	\$2,587.20	0	\$0.00
245	52	\$7,913.30	0	\$0.00
246	16	\$2,310.90	0	\$0.00
247	139	\$22,320.90	0	\$0.00
248	11	\$2,918.50	1	\$43.00
249	67	\$20,632.10	0	\$0.00
250	17	\$5,531.50	0	\$0.00
<b>Plan Total:</b>	<b>13,062</b>	<b>\$2,683,955.21</b>	<b>4</b>	<b>\$240.57</b>
<b>CIGNA - PREFERRED with RX</b>				
321	34	\$4,775.80	0	\$0.00
322	7	\$991.80	0	\$0.00
324	24	\$6,486.10	0	\$0.00
327	1	\$104.90	0	\$0.00
<b>Plan Total:</b>	<b>66</b>	<b>\$12,358.60</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	17	\$2,670.50	0	\$0.00
397	5	\$974.30	0	\$0.00
398	7	\$2,205.80	0	\$0.00
403	11698	\$1,731,420.80	2	\$63.40
413	1573	\$244,105.80	0	\$0.00
418	6156	\$1,867,815.89	0	\$0.00
419	235	\$32,474.24	0	\$0.00
426	250	\$37,422.60	0	\$0.00
427	37	\$5,061.40	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	37	\$5,714.00	0	\$0.00
455	4	\$659.60	0	\$0.00
457	11	\$3,239.50	0	\$0.00
459	2	\$659.60	0	\$0.00
462	80	\$11,986.20	0	\$0.00
465	5	\$764.50	0	\$0.00
466	29	\$8,549.50	0	\$0.00
472	29	\$4,542.90	0	\$0.00
476	3	\$393.00	0	\$0.00
478	15	\$4,779.90	0	\$0.00
479	1	\$144.60	0	\$0.00
482	79	\$12,522.80	0	\$0.00
486	3	\$463.80	0	\$0.00
488	42	\$12,896.10	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,322</b>	<b>\$3,992,090.73</b>	<b>2</b>	<b>\$63.40</b>

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 12/31/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>SCAN</b>				
611	281	\$43,885.00	0	\$0.00
613	81	\$25,555.90	0	\$0.00
620	1	\$164.90	0	\$0.00
622	3	\$494.70	0	\$0.00
623	1	\$209.80	0	\$0.00
<b>Plan Total:</b>	<b>1</b>	<b>\$209.80</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1957	\$294,831.80	1	\$36.50
702	385	\$57,071.60	0	\$0.00
703	1299	\$401,717.80	0	\$0.00
704	90	\$15,631.90	0	\$0.00
705	43	\$14,578.20	0	\$0.00
<b>Plan Total:</b>	<b>3,774</b>	<b>\$783,831.30</b>	<b>1</b>	<b>\$36.50</b>
<b>Grand Total:</b>	<b>37,225</b>	<b>\$7,472,445.64</b>	<b>7</b>	<b>\$340.47</b>

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 12/31/2022**

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488	42	\$12,896.10	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,322</b>	<b>\$3,992,090.73</b>	<b>2</b>	<b>\$63.40</b>

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 12/31/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>SCAN</b>				
611	281	\$43,885.00	0	\$0.00
613	81	\$25,555.90	0	\$0.00
620	1	\$164.90	0	\$0.00
622	3	\$494.70	0	\$0.00
623	1	\$209.80	0	\$0.00
<b>Plan Total:</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1957	\$294,831.80	1	\$36.50
702	385	\$57,071.60	0	\$0.00
703	1299	\$401,717.80	0	\$0.00
704	90	\$15,631.90	0	\$0.00
705	43	\$14,578.20	0	\$0.00
<b>Plan Total:</b>	<b>3,774</b>	<b>\$783,831.30</b>	<b>1</b>	<b>\$36.50</b>
<b>LOCAL 1014</b>				
804	174	\$36,273.90	0	\$0.00
805	215	\$39,408.70	0	\$0.00
806	681	\$250,500.80	0	\$0.00
807	34	\$6,793.20	0	\$0.00
808	17	\$5,606.60	0	\$0.00
812	261	\$47,990.11	0	\$0.00
813	2	\$329.80	0	\$0.00
<b>Plan Total:</b>	<b>1,384</b>	<b>\$386,903.11</b>	<b>0</b>	<b>\$0.00</b>
<b>Grand Total:</b>	<b>38,608</b>	<b>\$7,859,138.95</b>	<b>7</b>	<b>\$340.47</b>

## Medical and Dental Vision Insurance Premiums January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Medical Plan</b>							
<b>Anthem Blue Cross Prudent Buyer Plan</b>							
201	482	\$435,038.74	\$67,638.34	\$385,761.69	\$453,400.03	(\$902.57)	\$452,497.46
202	248	\$443,205.00	\$35,881.91	\$377,623.99	\$413,505.90	\$0.00	\$413,505.90
203	79	\$158,026.07	\$27,564.53	\$128,461.21	\$156,025.74	\$0.00	\$156,025.74
204	25	\$28,979.00	\$8,508.23	\$20,470.77	\$28,979.00	\$2,318.32	\$31,297.32
<b>SUBTOTAL</b>	<b>834</b>	<b>\$1,065,248.81</b>	<b>\$139,593.01</b>	<b>\$912,317.66</b>	<b>\$1,051,910.67</b>	<b>\$1,415.75</b>	<b>\$1,053,326.42</b>
<b>Anthem Blue Cross I</b>							
211	594	\$763,958.61	\$45,428.62	\$718,527.99	\$763,956.61	(\$10,203.12)	\$753,753.49
212	234	\$542,106.16	\$28,161.89	\$497,864.85	\$526,026.74	\$2,297.06	\$528,323.80
213	74	\$200,470.44	\$23,256.21	\$177,214.23	\$200,470.44	\$0.00	\$200,470.44
214	22	\$37,103.66	\$4,519.88	\$32,583.78	\$37,103.66	\$0.00	\$37,103.66
215	1	\$432.89	\$17.32	\$415.57	\$432.89	\$0.00	\$432.89
<b>SUBTOTAL</b>	<b>925</b>	<b>\$1,544,071.76</b>	<b>\$101,383.92</b>	<b>\$1,426,606.42</b>	<b>\$1,527,990.34</b>	<b>(\$7,906.06)</b>	<b>\$1,520,084.28</b>
<b>Anthem Blue Cross II</b>							
221	2,327	\$2,985,687.99	\$163,199.48	\$2,790,250.65	\$2,953,450.13	(\$1,275.39)	\$2,952,174.74
222	2,032	\$4,713,567.12	\$110,028.97	\$4,483,723.74	\$4,593,752.71	\$6,891.18	\$4,600,643.89
223	914	\$2,484,208.02	\$101,427.10	\$2,366,522.56	\$2,467,949.66	\$5,418.12	\$2,473,367.78
224	208	\$352,484.77	\$35,147.20	\$317,341.57	\$352,488.77	\$0.00	\$352,488.77
<b>SUBTOTAL</b>	<b>5,481</b>	<b>\$10,535,947.90</b>	<b>\$409,802.75</b>	<b>\$9,957,838.52</b>	<b>\$10,367,641.27</b>	<b>\$11,033.91</b>	<b>\$10,378,675.18</b>

## Medical and Dental Vision Insurance Premiums

### January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Anthem Blue Cross III</b>							
240	7,378	\$3,847,654.72	\$521,559.60	\$3,391,717.20	\$3,913,276.80	(\$9,379.44)	\$3,903,897.36
241	142	\$237,327.09	\$22,504.56	\$191,601.71	\$214,106.27	\$0.00	\$214,106.27
242	886	\$1,490,347.74	\$83,678.66	\$1,373,316.47	\$1,456,995.13	(\$1,659.63)	\$1,455,335.50
243	4,369	\$4,539,367.14	\$497,365.15	\$4,004,847.05	\$4,502,212.20	(\$10,295.20)	\$4,491,917.00
244	17	\$15,822.92	\$1,917.35	\$13,905.57	\$15,822.92	\$0.00	\$15,822.92
245	53	\$49,330.28	\$5,081.92	\$44,248.36	\$49,330.28	\$0.00	\$49,330.28
246	16	\$33,106.88	\$3,103.77	\$30,003.11	\$33,106.88	\$0.00	\$33,106.88
247	142	\$293,823.56	\$18,498.65	\$271,186.75	\$289,685.40	\$0.00	\$289,685.40
248	11	\$15,881.03	\$1,126.11	\$14,754.92	\$15,881.03	\$0.00	\$15,881.03
249	68	\$99,617.37	\$5,717.18	\$88,125.27	\$93,842.45	\$0.00	\$93,842.45
250	17	\$27,499.88	\$841.17	\$28,276.35	\$29,117.52	\$0.00	\$29,117.52
<b>SUBTOTAL</b>	<b>13,099</b>	<b>\$10,649,778.61</b>	<b>\$1,161,394.12</b>	<b>\$9,451,982.76</b>	<b>\$10,613,376.88</b>	<b>(\$21,334.27)</b>	<b>\$10,592,042.61</b>
<b>CIGNA Network Model Plan</b>							
301	252	\$419,425.93	\$108,791.75	\$312,291.99	\$421,083.74	(\$1,657.81)	\$419,425.93
302	64	\$194,421.50	\$48,277.61	\$143,152.79	\$191,430.40	\$0.00	\$191,430.40
303	7	\$24,720.43	\$7,047.65	\$14,141.29	\$21,188.94	\$0.00	\$21,188.94
304	13	\$28,585.96	\$12,496.45	\$16,089.51	\$28,585.96	\$0.00	\$28,585.96
<b>SUBTOTAL</b>	<b>336</b>	<b>\$667,153.82</b>	<b>\$176,613.46</b>	<b>\$485,675.58</b>	<b>\$662,289.04</b>	<b>(\$1,657.81)</b>	<b>\$660,631.23</b>
<b>CIGNA Preferred w/ Rx - Phoenix, AZ</b>							
321	34	\$13,527.15	\$1,731.48	\$15,250.08	\$16,981.56	\$0.00	\$16,981.56
322	7	\$12,038.46	\$687.91	\$11,350.55	\$12,038.46	\$0.00	\$12,038.46
324	23	\$18,311.52	\$1,831.16	(\$269.20)	\$1,561.96	\$0.00	\$1,561.96
327	1	\$2,260.85	\$452.17	\$1,808.68	\$2,260.85	\$0.00	\$2,260.85
<b>SUBTOTAL</b>	<b>65</b>	<b>\$46,137.98</b>	<b>\$4,702.72</b>	<b>\$28,140.11</b>	<b>\$32,842.83</b>	<b>\$0.00</b>	<b>\$32,842.83</b>

## Medical and Dental Vision Insurance Premiums January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser/Senior Advantage</b>							
401	1,509	\$1,743,944.25	\$151,088.17	\$1,592,885.64	\$1,743,973.81	\$2,287.14	\$1,746,260.95
403	11,721	\$3,094,201.49	\$287,606.21	\$2,816,050.27	\$3,103,656.48	(\$10,523.60)	\$3,093,132.88
404	507	\$597,737.79	\$11,671.85	\$586,065.94	\$597,737.79	\$1,178.97	\$598,916.76
405	1,313	\$1,511,004.88	\$18,669.45	\$1,491,187.25	\$1,509,856.70	(\$4,592.72)	\$1,505,263.98
411	1,862	\$4,281,023.20	\$196,440.80	\$4,009,436.78	\$4,205,877.58	\$4,615.40	\$4,210,492.98
413	1,565	\$2,209,516.12	\$104,064.66	\$2,085,867.91	\$2,189,932.57	(\$1,396.66)	\$2,188,535.91
414	69	\$159,565.26	\$1,387.52	\$158,177.74	\$159,565.26	\$0.00	\$159,565.26
418	6,114	\$3,181,217.34	\$233,695.51	\$2,895,085.15	\$3,128,780.66	(\$5,161.80)	\$3,123,618.86
419	236	\$339,398.22	\$4,754.40	\$333,211.76	\$337,966.16	(\$2,864.12)	\$335,102.04
420	113	\$265,317.22	\$1,127.02	\$264,190.20	\$265,317.22	\$0.00	\$265,317.22
421	9	\$10,292.13	\$1,372.29	\$8,919.84	\$10,292.13	\$0.00	\$10,292.13
422	264	\$606,945.50	\$2,464.29	\$599,857.47	\$602,321.76	(\$2,281.75)	\$600,040.01
423	2	\$4,625.08	\$0.00	\$4,625.08	\$4,625.08	\$0.00	\$4,625.08
426	247	\$350,317.50	\$2,522.28	\$345,022.11	\$347,544.39	\$0.00	\$347,544.39
427	37	\$52,986.22	\$1,374.77	\$51,611.45	\$52,986.22	\$0.00	\$52,986.22
428	46	\$106,588.90	\$463.43	\$106,125.47	\$106,588.90	(\$2,317.15)	\$104,271.75
429	3	\$7,043.82	\$0.00	\$7,043.82	\$7,043.82	\$0.00	\$7,043.82
430	144	\$329,235.84	\$3,246.61	\$325,989.23	\$329,235.84	(\$2,286.36)	\$326,949.48
431	3	\$6,951.45	\$0.00	\$6,951.45	\$6,951.45	\$0.00	\$6,951.45
<b>SUBTOTAL</b>	<b>25,764</b>	<b>\$18,857,912.21</b>	<b>\$1,021,949.26</b>	<b>\$17,688,304.56</b>	<b>\$18,710,253.82</b>	<b>(\$23,342.65)</b>	<b>\$18,686,911.17</b>

## Medical and Dental Vision Insurance Premiums January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Colorado</b>							
450	3	\$3,183.99	\$424.53	\$2,759.46	\$3,183.99	\$0.00	\$3,183.99
451	37	\$11,096.30	\$1,367.52	\$10,328.58	\$11,696.10	\$0.00	\$11,696.10
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
<b>SUBTOTAL</b>	<b>67</b>	<b>\$53,715.90</b>	<b>\$3,974.31</b>	<b>\$50,341.39</b>	<b>\$54,315.70</b>	<b>\$0.00</b>	<b>\$54,315.70</b>
<b>Kaiser - Georgia</b>							
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	15	\$17,478.60	\$3,542.34	\$13,936.26	\$17,478.60	\$0.00	\$17,478.60
462	80	\$34,037.60	\$4,492.95	\$29,544.65	\$34,037.60	\$0.00	\$34,037.60
463	3	\$6,961.47	\$1,218.82	\$5,742.65	\$6,961.47	\$0.00	\$6,961.47
465	5	\$7,903.55	\$948.43	\$6,955.12	\$7,903.55	\$0.00	\$7,903.55
466	29	\$24,387.26	\$1,261.41	\$23,125.85	\$24,387.26	\$0.00	\$24,387.26
<b>SUBTOTAL</b>	<b>146</b>	<b>\$108,328.25</b>	<b>\$11,463.95</b>	<b>\$96,864.30</b>	<b>\$108,328.25</b>	<b>\$0.00</b>	<b>\$108,328.25</b>

## Medical and Dental Vision Insurance Premiums

### January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Hawaii</b>							
471	6	\$5,529.18	\$0.00	\$5,529.18	\$5,529.18	\$0.00	\$5,529.18
472	29	\$13,033.47	\$2,013.44	\$12,368.32	\$14,381.76	\$0.00	\$14,381.76
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	15	\$13,332.90	\$1,919.93	\$11,412.97	\$13,332.90	\$0.00	\$13,332.90
479	1	\$2,292.21	\$0.00	\$2,292.21	\$2,292.21	\$0.00	\$2,292.21
<b>SUBTOTAL</b>	<b>61</b>	<b>\$52,964.51</b>	<b>\$6,891.65</b>	<b>\$47,421.15</b>	<b>\$54,312.80</b>	<b>\$0.00</b>	<b>\$54,312.80</b>
<b>Kaiser - Oregon</b>							
481	3	\$3,393.54	\$565.59	\$2,827.95	\$3,393.54	\$0.00	\$3,393.54
482	79	\$38,071.68	\$6,216.74	\$34,746.46	\$40,963.20	\$0.00	\$40,963.20
483	2	\$2,766.24	\$521.55	\$2,244.69	\$2,766.24	\$0.00	\$2,766.24
484	4	\$9,009.44	\$90.09	\$8,919.35	\$9,009.44	\$0.00	\$9,009.44
486	3	\$4,809.30	\$769.49	\$4,039.81	\$4,809.30	\$0.00	\$4,809.30
488	42	\$40,061.28	\$5,131.64	\$34,929.64	\$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
<b>SUBTOTAL</b>	<b>137</b>	<b>\$105,857.24</b>	<b>\$13,709.58</b>	<b>\$95,039.18</b>	<b>\$108,748.76</b>	<b>\$0.00</b>	<b>\$108,748.76</b>

## Medical and Dental Vision Insurance Premiums

### January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>SCAN Health Plan</b>							
611	280	\$80,539.20	\$17,410.25	\$62,843.35	\$80,253.60	\$0.00	\$80,253.60
613	81	\$45,457.20	\$8,395.59	\$38,184.01	\$46,579.60	\$0.00	\$46,579.60
<b>SUBTOTAL</b>	<b>361</b>	<b>\$125,996.40</b>	<b>\$25,805.84</b>	<b>\$101,027.36</b>	<b>\$126,833.20</b>	<b>\$0.00</b>	<b>\$126,833.20</b>
<b>SCAN Health Plan, AZ</b>							
620	1	\$285.60	\$0.00	\$285.60	\$285.60	\$0.00	\$285.60
<b>SUBTOTAL</b>	<b>1</b>	<b>\$285.60</b>	<b>\$0.00</b>	<b>\$285.60</b>	<b>\$285.60</b>	<b>\$0.00</b>	<b>\$285.60</b>
<b>SCAN Health Plan, NV</b>							
622	3	\$856.80	\$0.00	\$856.80	\$856.80	\$0.00	\$856.80
623	1	\$561.20	\$0.00	\$561.20	\$561.20	\$0.00	\$561.20
<b>SUBTOTAL</b>	<b>4</b>	<b>\$1,418.00</b>	<b>\$0.00</b>	<b>\$1,418.00</b>	<b>\$1,418.00</b>	<b>\$0.00</b>	<b>\$1,418.00</b>
<b>UHC Medicare Adv.</b>							
701	1,946	\$663,362.00	\$76,471.85	\$587,184.49	\$663,656.34	(\$678.90)	\$662,977.44
702	374	\$631,778.79	\$34,820.85	\$545,010.99	\$579,831.84	\$0.00	\$579,831.84
703	1,290	\$868,970.70	\$84,723.37	\$765,578.13	\$850,301.50	\$666.90	\$850,968.40
704	93	\$173,484.52	\$9,597.00	\$158,350.78	\$167,947.78	\$0.00	\$167,947.78
705	43	\$38,199.91	\$2,736.14	\$38,128.88	\$40,865.02	\$0.00	\$40,865.02
706	2	\$744.26	\$104.20	\$1,384.32	\$1,488.52	\$0.00	\$1,488.52
<b>SUBTOTAL</b>	<b>3,748</b>	<b>\$2,376,540.18</b>	<b>\$208,453.41</b>	<b>\$2,095,637.59</b>	<b>\$2,304,091.00</b>	<b>(\$12.00)</b>	<b>\$2,304,079.00</b>
<b>United Healthcare</b>							
707	511	\$672,447.54	\$63,246.02	\$598,781.10	\$662,027.12	\$1,295.66	\$663,322.78
708	479	\$1,144,292.16	\$73,677.87	\$1,096,376.83	\$1,170,054.70	\$0.00	\$1,170,054.70
709	375	\$1,065,060.20	\$75,432.25	\$926,172.14	\$1,001,604.39	\$5,605.58	\$1,007,209.97
<b>SUBTOTAL</b>	<b>1,365</b>	<b>\$2,881,799.90</b>	<b>\$212,356.14</b>	<b>\$2,621,330.07</b>	<b>\$2,833,686.21</b>	<b>\$6,901.24</b>	<b>\$2,840,587.45</b>

## Medical and Dental Vision Insurance Premiums January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Local 1014 Firefighters</b>							
801	82	\$103,279.82	\$3,325.08	\$97,435.72	\$100,760.80	\$0.00	\$100,760.80
802	321	\$728,984.58	\$22,800.64	\$708,454.92	\$731,255.56	\$2,270.98	\$733,526.54
803	348	\$932,236.32	\$26,520.53	\$904,751.41	\$931,271.94	\$5,357.68	\$936,629.62
804	178	\$224,192.78	\$6,574.59	\$218,323.52	\$224,898.11	(\$37,533.41)	\$187,364.70
805	215	\$488,260.70	\$12,217.89	\$476,042.81	\$488,260.70	(\$39,408.70)	\$448,852.00
806	682	\$1,548,808.36	\$35,608.98	\$1,509,656.65	\$1,545,265.63	(\$252,771.78)	\$1,292,493.85
807	34	\$91,080.56	\$428.61	\$90,651.95	\$91,080.56	(\$6,793.20)	\$84,287.36
808	17	\$45,540.28	\$214.31	\$45,325.97	\$45,540.28	(\$5,606.60)	\$39,933.68
809	19	\$23,930.69	\$3,677.74	\$20,252.95	\$23,930.69	\$0.00	\$23,930.69
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	261	\$328,732.11	\$22,494.67	\$307,496.95	\$329,991.62	(\$46,730.60)	\$283,261.02
813	2	\$4,541.96	\$0.00	\$4,541.96	\$4,541.96	(\$329.80)	\$4,212.16
<b>SUBTOTAL</b>	<b>2,170</b>	<b>\$4,544,976.80</b>	<b>\$137,269.51</b>	<b>\$4,404,916.98</b>	<b>\$4,542,186.49</b>	<b>(\$381,545.43)</b>	<b>\$4,160,641.06</b>
<b>Kaiser - Washington</b>							
393	4	\$7,147.45	\$2,246.78	\$6,731.98	\$8,978.76	\$0.00	\$8,978.76
394	17	\$7,640.82	\$1,357.38	\$6,283.44	\$7,640.82	\$0.00	\$7,640.82
395	3	\$7,982.25	\$1,091.07	\$6,891.18	\$7,982.25	\$0.00	\$7,982.25
397	5	\$8,403.60	\$605.06	\$9,479.26	\$10,084.32	\$0.00	\$10,084.32
398	7	\$6,222.44	\$1,031.15	\$5,191.29	\$6,222.44	\$0.00	\$6,222.44
<b>SUBTOTAL</b>	<b>36</b>	<b>\$37,396.56</b>	<b>\$6,331.44</b>	<b>\$34,577.15</b>	<b>\$40,908.59</b>	<b>\$0.00</b>	<b>\$40,908.59</b>
<b>Medical Plan Total</b>	<b>54,600</b>	<b>\$53,655,530.43</b>	<b>\$3,641,695.07</b>	<b>\$49,499,724.38</b>	<b>\$53,141,419.45</b>	<b>(\$416,447.32)</b>	<b>\$52,724,972.13</b>

## Medical and Dental Vision Insurance Premiums January 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Dental/Vision Plan</b>							
<b>CIGNA Indemnity Dental/Vision</b>							
501	25,750	\$1,324,527.78	\$139,713.84	\$1,204,396.89	\$1,344,110.73	(\$2,129.54)	\$1,341,981.19
502	23,851	\$2,493,069.68	\$188,788.33	\$2,286,783.48	\$2,475,571.81	(\$5,832.83)	\$2,469,738.98
503	10	\$626.70	\$52.65	\$574.05	\$626.70	\$0.00	\$626.70
<b>SUBTOTAL</b>	<b>49,611</b>	<b>\$3,818,224.16</b>	<b>\$328,554.82</b>	<b>\$3,491,754.42</b>	<b>\$3,820,309.24</b>	<b>(\$7,962.37)</b>	<b>\$3,812,346.87</b>
<b>CIGNA Dental HMO/Vision</b>							
901	3,857	\$187,278.81	\$21,266.78	\$166,690.05	\$187,956.83	(\$532.73)	\$187,424.10
902	2,908	\$283,696.98	\$22,602.08	\$261,297.64	\$283,899.72	\$0.00	\$283,899.72
903	2	\$97.98	\$33.32	\$162.64	\$195.96	\$0.00	\$195.96
<b>SUBTOTAL</b>	<b>6,767</b>	<b>\$471,073.77</b>	<b>\$43,902.18</b>	<b>\$428,150.33</b>	<b>\$472,052.51</b>	<b>(\$532.73)</b>	<b>\$471,519.78</b>
<b>Dental/Vision Plan Total</b>	<b>56,378</b>	<b>\$4,289,297.93</b>	<b>\$372,457.00</b>	<b>\$3,919,904.75</b>	<b>\$4,292,361.75</b>	<b>(\$8,495.10)</b>	<b>\$4,283,866.65</b>
<b>GRAND TOTALS</b>	<b>110,978</b>	<b>\$57,944,828.36</b>	<b>\$4,014,152.07</b>	<b>\$53,419,629.13</b>	<b>\$57,433,781.20</b>	<b>(\$424,942.42)</b>	<b>\$57,008,838.78</b>

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
<b><u>Anthem Blue Cross Prudent Buyer Plan</u></b>		
\$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
<b><u>Anthem Blue Cross Plan I</u></b>		
<b>\$904.25</b>	211	Retiree Only
<b>\$1,630.31</b>	212	Retiree and Spouse/Domestic Partner
<b>\$1,923.10</b>	213	Retiree, Spouse/Domestic Partner and Children
<b>\$1,196.44</b>	214	Retiree and Children
\$299.58	215	Survivor Children Only Rates
<b><u>Anthem Blue Cross Plan II</u></b>		
<b>\$904.25</b>	221	Retiree Only
<b>\$1,630.31</b>	222	Retiree and Spouse/Domestic Partner
<b>\$1,923.10</b>	223	Retiree, Spouse/Domestic Partner and Children
<b>\$1,196.44</b>	224	Retiree and Children
\$299.58	225	Survivor Children Only Rates
<b><u>Anthem Blue Cross Plan III</u></b>		
\$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
<b><u>Kaiser (continued)</u></b>		
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")
<b><u>Kaiser Colorado</u></b>		
\$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")
<b><u>Kaiser Georgia</u></b>		
\$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
<b><u>Kaiser Oregon (continued)</u></b>		
\$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
<b><u>SCAN Health Plan</u></b>		
\$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.)
<b><u>United Healthcare Medicare Advantage (UHCMA)</u></b>		
(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
<b><u>United Healthcare (UHC)</u></b>		
(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
<b><u>Local 1014 Firefighters</u></b>		
\$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**

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

**CIGNA HMO - Dental/Vision**

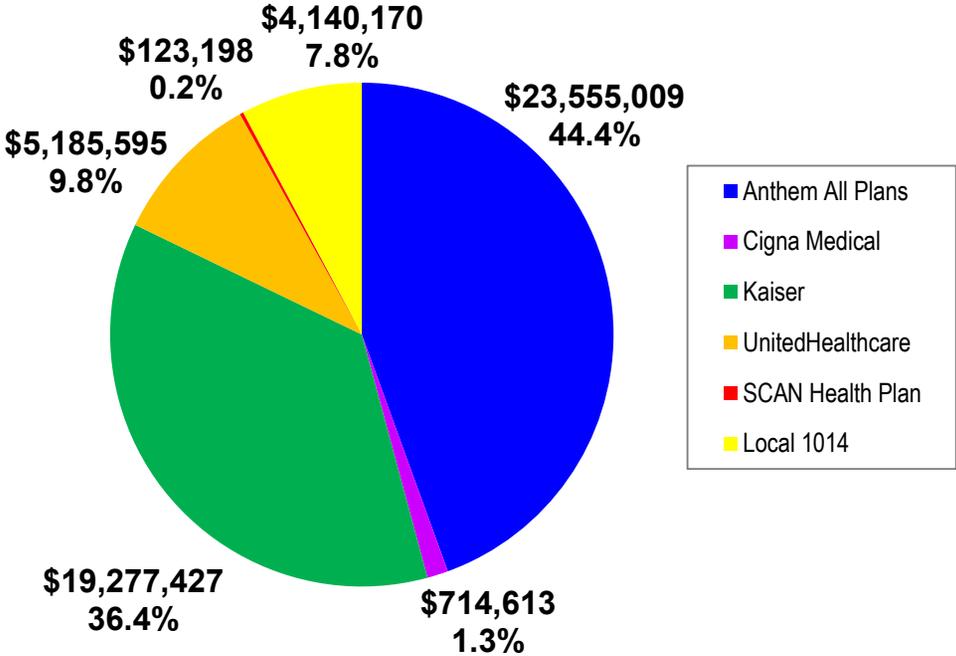
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

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

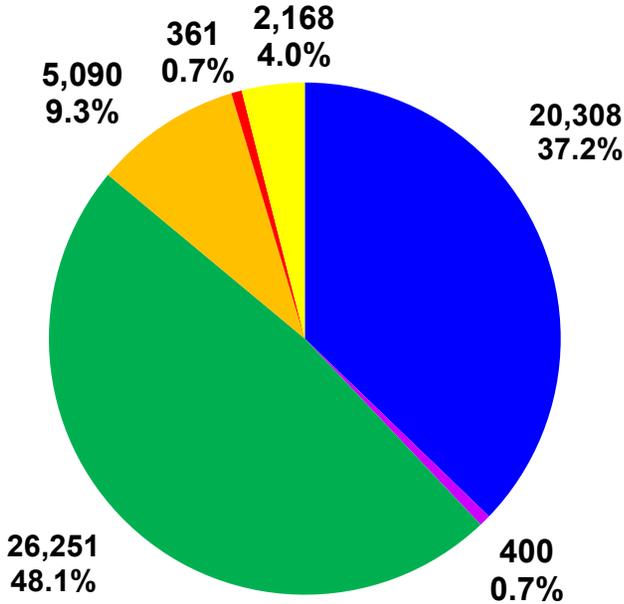
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$23,555,009	44.4%	20,308	37.2%
Cigna Medical	\$714,613	1.3%	400	0.7%
Kaiser	\$19,277,427	36.4%	26,251	48.1%
UnitedHealthcare	\$5,185,595	9.8%	5,090	9.3%
SCAN Health Plan	\$123,198	0.2%	361	0.7%
Local 1014	\$4,140,170	7.8%	2,168	4.0%
<b>Combined Medical</b>	<b>\$52,996,012</b>	<b>100.0%</b>	<b>54,578</b>	<b>100.0%</b>

<b>Cigna Dental &amp; Vision (PPO and HMO)</b>	<b>\$4,299,376</b>	<b>56,352</b>
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**Monthly Premium**

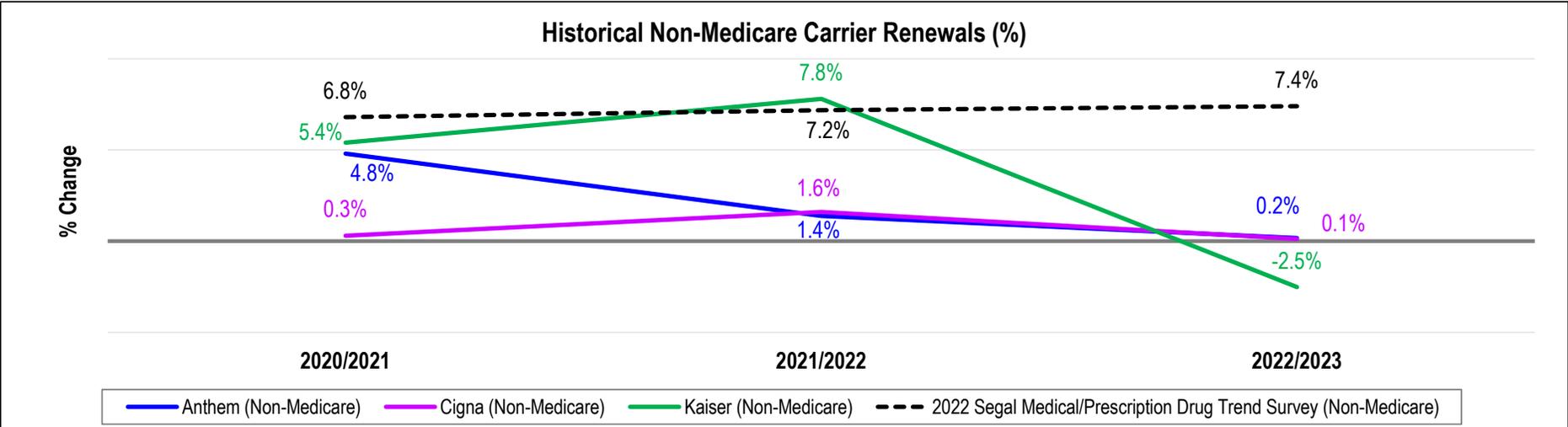


**Retirees**

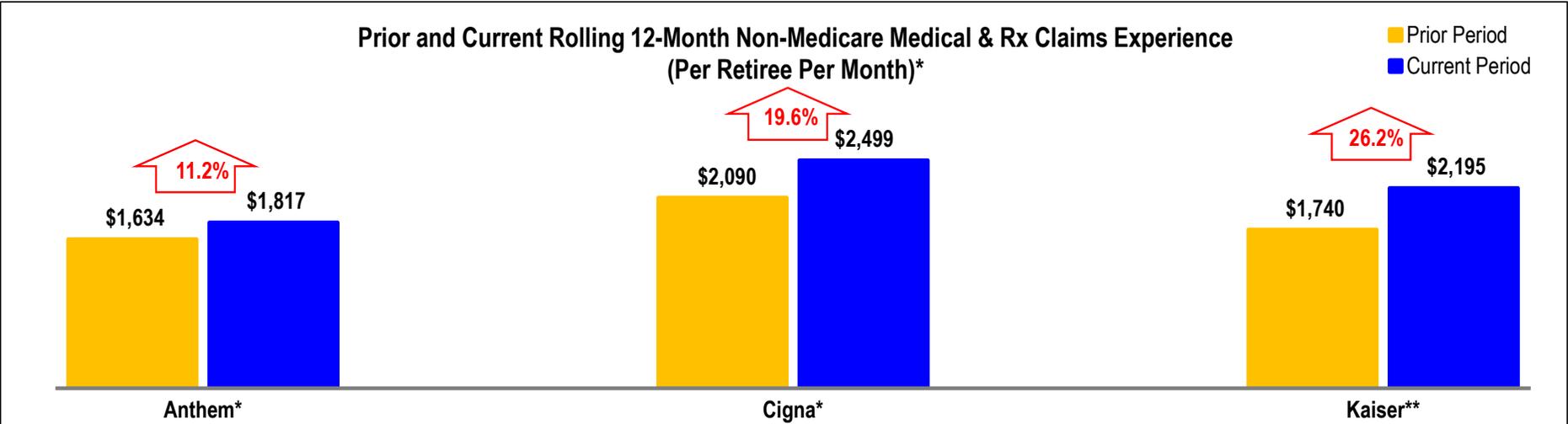


Note: Premiums **include** LACERA's Administrative Fee of \$10.00 per member, per plan, per month.

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



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

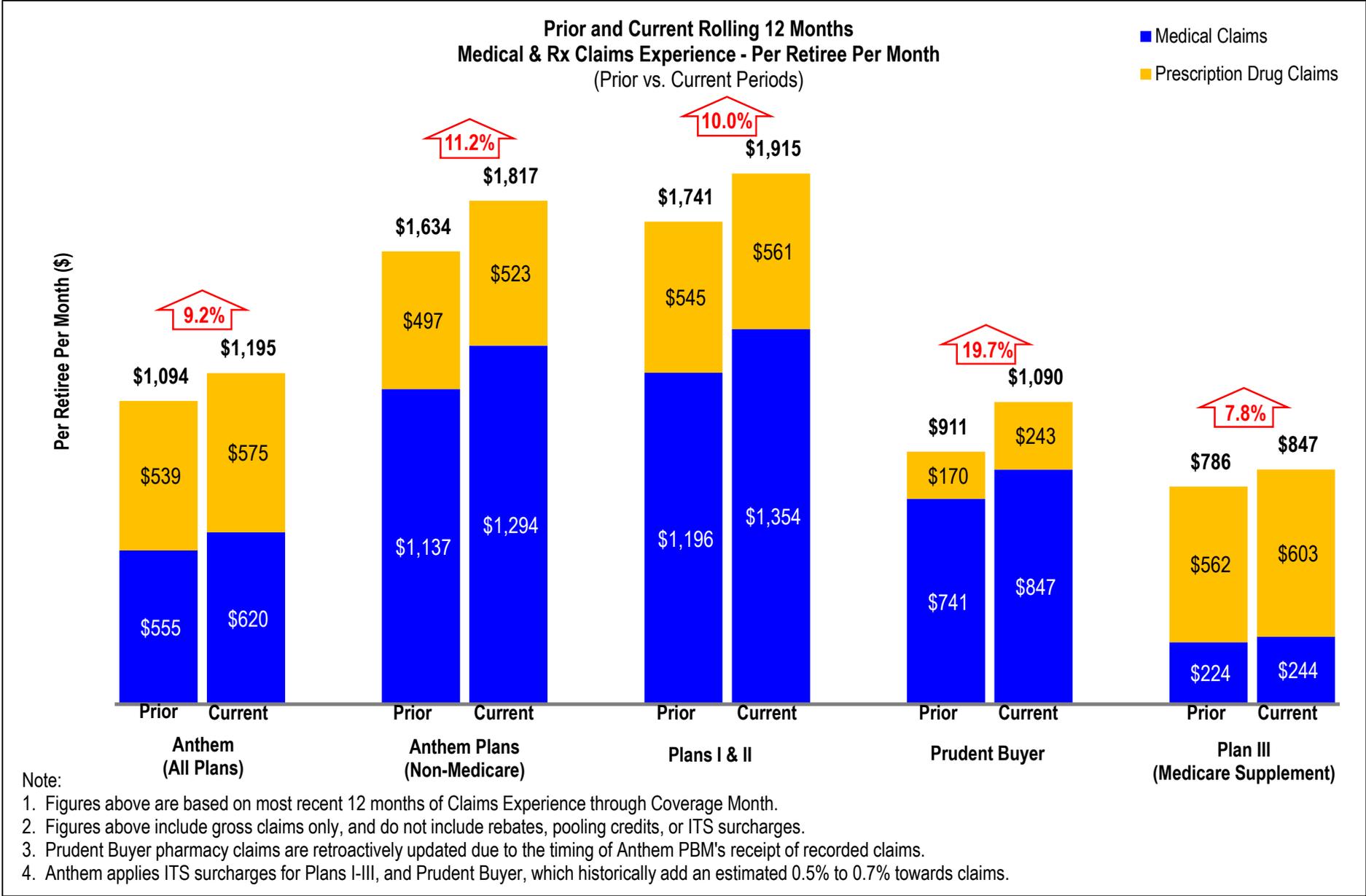


\*Based on Most Recent Claims Experience through Coverage Month.  
 \*\*Kaiser Claims Experience through August 2022.  
 Note: Figures above include gross claims only, and do not include rebates or pooling credits.

# Los Angeles County Employees Retirement Association

## Anthem Claims Experience By Plan

Coverage Month Ending November 2022



# Los Angeles County Employees Retirement Association

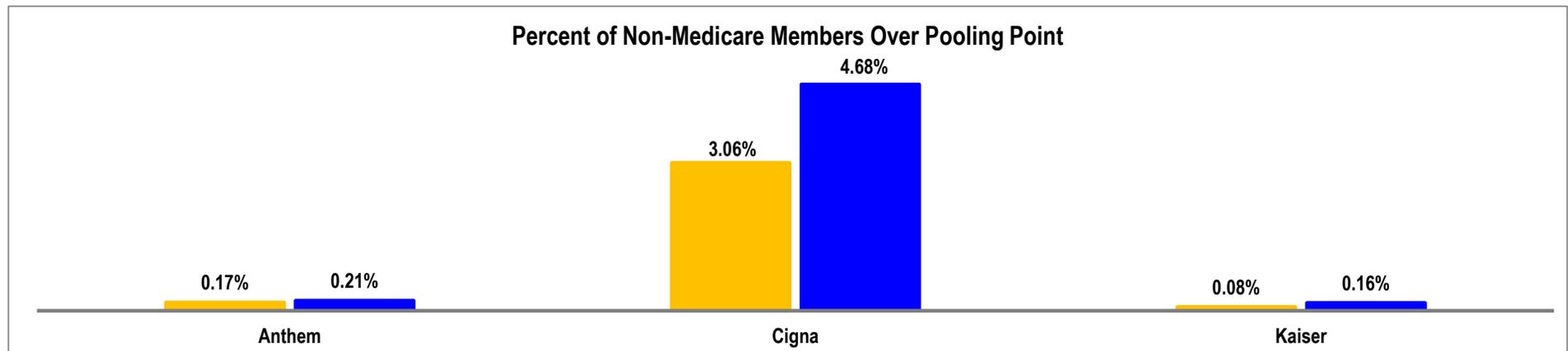
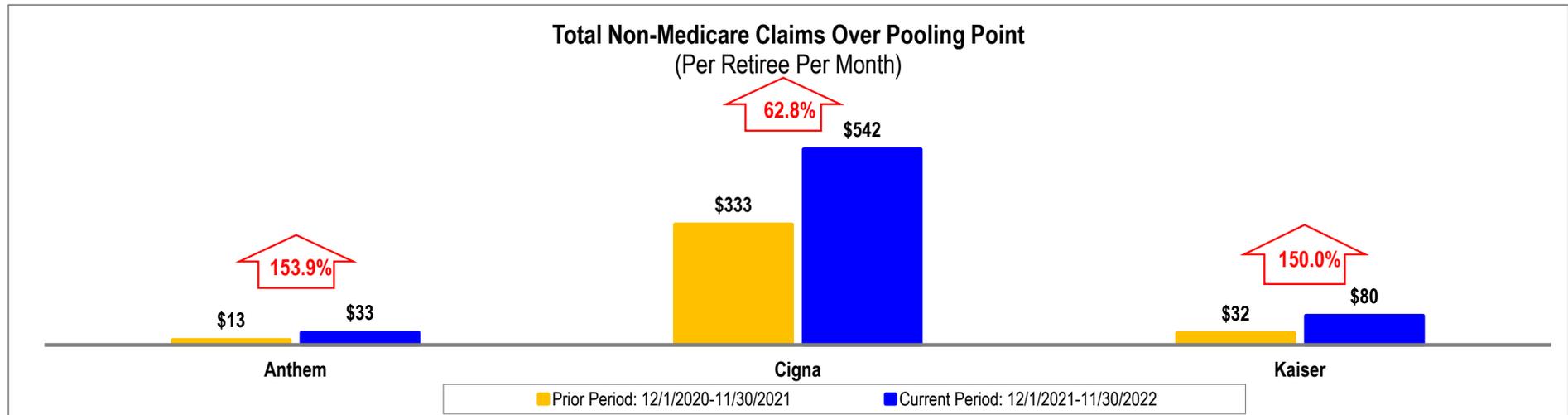
## Kaiser Utilization

### Coverage Month Ending November 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 9/1/2021 - 8/31/2022	Prior Period 9/1/2020 - 8/31/2021	Change
<b>Average Contract Size</b>	<b>2.37</b>	<b>2.38</b>	<b>-0.42%</b>
<b>Average Members</b>	<b>8,917</b>	<b>8,796</b>	<b>1.38%</b>
Inpatient Claims Per Member Per Month	\$297.45	\$167.85	77.21%
Outpatient Claims Per Member Per Month	\$367.71	\$328.28	12.01%
Pharmacy Per Member Per Month	\$119.85	\$114.39	4.77%
Other Per Member Per Month	\$140.55	\$121.75	15.44%
<b>Total Claims Per Member Per Month</b>	<b>\$925.56</b>	<b>\$732.27</b>	<b>26.40%</b>
<b>Total Paid Claims</b>	<b>\$99,036,150</b>	<b>\$77,287,504</b>	<b>28.14%</b>
Large Claims over \$500,000 Pooling Point			
Number of Claims over Pooling Point	6	3	
Amount over Pooling Point	\$3,593,397	\$1,437,611	149.96%
% of Total Paid Claims	<b>3.63%</b>	<b>1.86%</b>	
Inpatient Days / 1000	455.5	328.3	38.75%
Inpatient Admits / 1000	57.4	45.9	25.05%
Outpatient Visits / 1000	14,665.1	13,934.5	5.24%
Pharmacy Scripts Per Member Per Year	10.3	10.1	1.98%

**Los Angeles County Employees Retirement Association**  
 High Cost Claimants (Anthem, Cigna, & Kaiser)  
 Coverage Month Ending November 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 September through August.

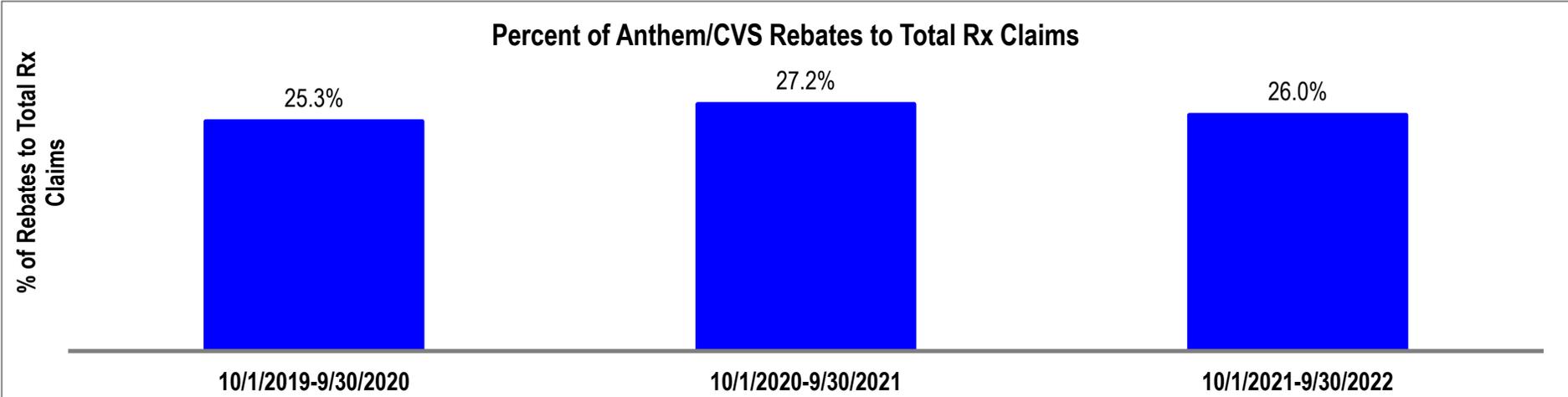
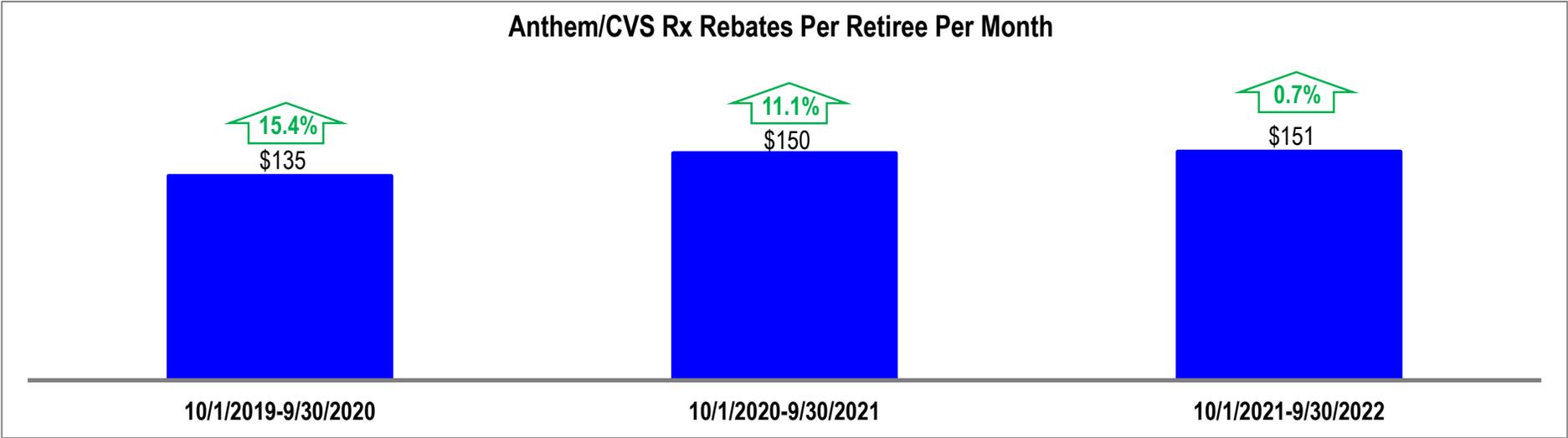
**Pooling Points by Carrier:**

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 \$525,000.

# Los Angeles County Employees Retirement Association

## Prescription Drug Rebates (Anthem)

Coverage Month Ending November 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.

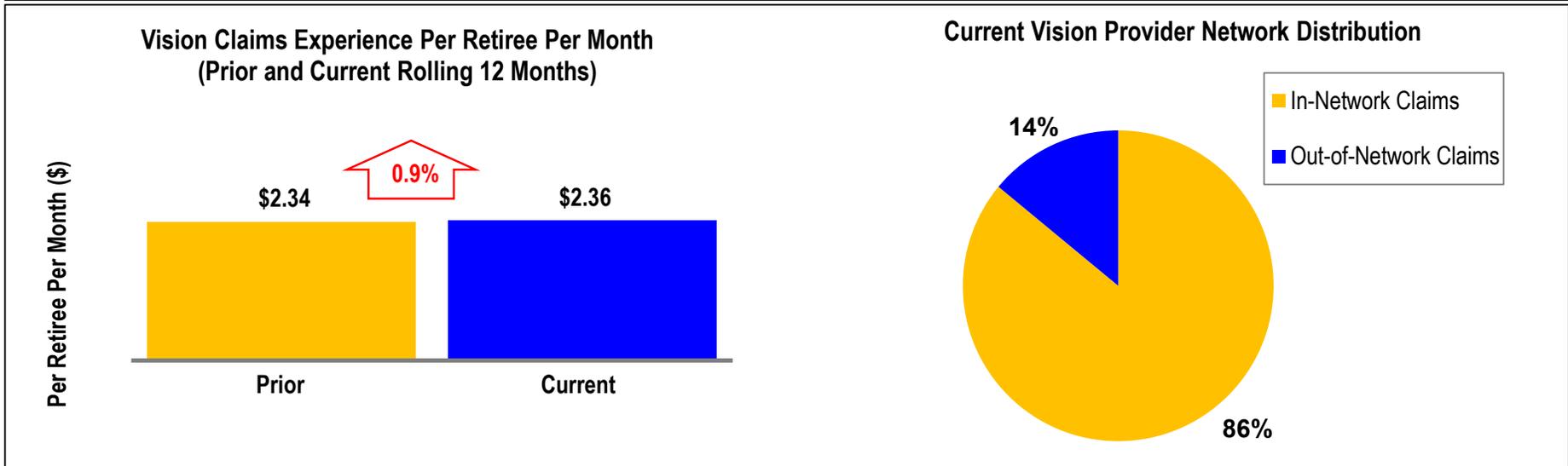
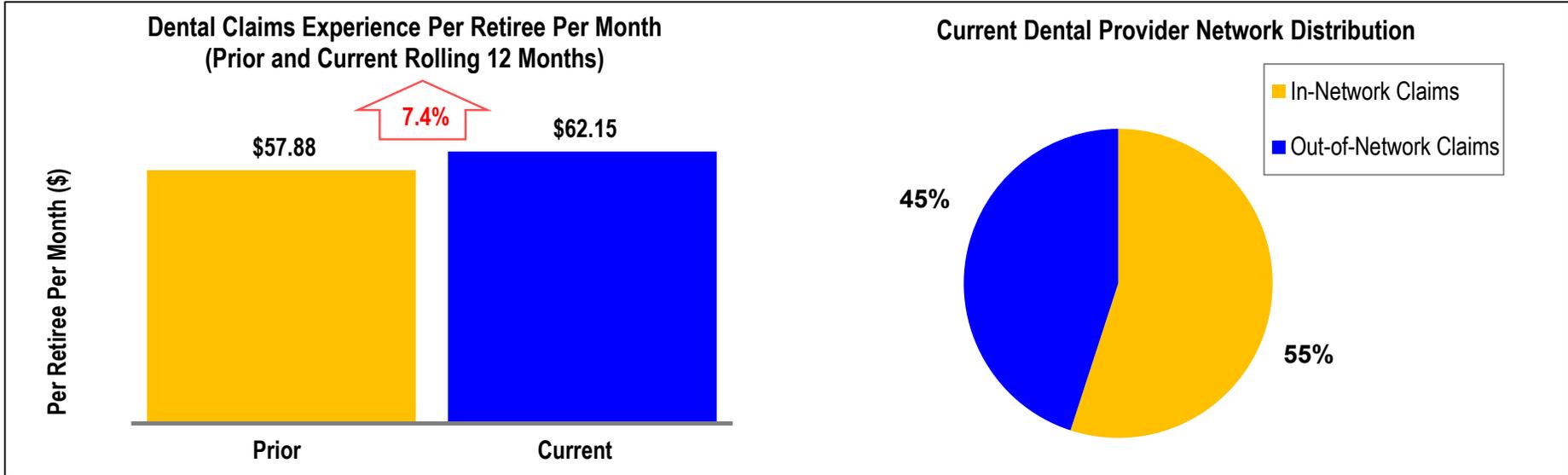
**Note:**

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

# Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending November 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.