

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. 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, FEBRUARY 1, 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
Ronald Okum, Trustee
JP Harris, Alternate Trustee

- I. CALL TO ORDER
- II. APPROVAL OF MINUTES
 - A. Approval of the Minutes of the Regular Meeting of January 4, 2023

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.)

IV. REPORTS

A. **Engagement Report for January 2023**

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

B. **Staff Activities Report for January 2023**

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

C. **LACERA Claims Experience**

Michael Szeto, 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 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, but no later than 48 hours prior to the time the meeting is to commence.

MINUTES OF THE 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. – 8:45 A.M., WEDNESDAY, JANUARY 4, 2023

This meeting was conducted by the Insurance, Benefits & Legislative
Committee both in person and by teleconference under California
Government Code Section 54953(e)

COMMITTEE TRUSTEES

PRESENT: Vivian H. Gray, Vice Chair (Teleconference)
Shawn R. Kehoe, Trustee (Teleconference)
Herman B. Santos, Alternate Trustee (Teleconference)

ABSENT: Les Robbins, Chair

OTHER BOARD OF RETIREMENT TRUSTEES

Alan Bernstein, Trustee (In-Person)
Jason Green, Trustee (Teleconference) *(Joined at 8:35 a.m.)*
JP Harris, Trustee (Teleconference)
Keith Knox, Trustee (In-Person)
Ronald Okum, Trustee (Teleconference) *(Joined at 8:35 a.m.)*
Antonio Sanchez, Trustee (Teleconference)

STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

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

Segal Consulting

Stephen Murphy, Sr. Vice President

Richard Ward, Sr. Vice President

Michael Szeto, Senior Actuarial Associate

I. CALL TO ORDER

This meeting was called to order by Vice Chair Gray at 8:30 a.m. In the absence of Trustee Robbins, the Vice Chair announced that Trustee Santos, as the alternate, would be a voting member of the Committee.

II. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of December 7, 2022

Trustee Kehoe made a motion, Trustee Santos seconded, to approve the minutes of the regular meeting of December 7, 2022. The motion passed by the following roll call vote:

Yes: Kehoe, Santos, Gray

No: None

Absent: Robbins

III. PUBLIC COMMENT

There were no requests from the public to speak.

IV. REPORTS

A. **Engagement Report for December 2022**

Barry W. Lew, Legislative Affairs Officer

(For Information Only)

The engagement report was discussed. This item was received and filed.

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

Cassandra Smith, Director, Retiree Healthcare

(For Information Only)

The staff activities report was discussed. This item was received and filed.

C. **LACERA Claims Experience**

Michael Szeto, Segal Consulting

(For Information Only)

The LACERA Claims Experience reports through November were discussed. This item was received and filed.

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)

There was nothing to report.

VIII. ADJOURNMENT

There being no further business to come before the Committee, the meeting was 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
JANUARY 2023
FOR INFORMATION ONLY**

California's Population

The Public Policy Institute of California recently released a fact sheet on California's population. The following are key points in the fact sheet:

- One in eight U.S. residents lives in California.
 - California (39 million people), Texas (30 million), Florida (22 million).
 - The California Department of Finance projects 42 million Californians by 2030.
- California's population growth slowed dramatically beginning in 2000.
 - From 1900 to 1950, California grew from 2 million to 10 million and tripled to 34 million by 2000.
 - From 2010 to 2020, California grew by 5.8% compared to nationwide growth at 6.8%, which led to the loss of a U.S. House seat.
- California's population declined during the pandemic.
 - Peaking in January 2020 at 39.6 million, California lost 600,000 people as of July 2022 due to death, declines in international migration, and residents moving to other states.
 - 34 of 58 counties experienced losses from January 2020 to July 2022.
- California's population has become increasingly diverse.
 - No ethnic or racial group constitutes a majority in California: 39% Latino, 35% white, 15% Asian American or Pacific Islander, 5% black, 4% multiracial, and less than 1% Native American based on the 2020 census.
 - More than half of young Californians (age 24 or younger) are Latino, and more than half of those 65 or older are white.
- Over 10 million Californians are immigrants.
 - 27% of Californians are foreign-born and of those 55% are naturalized citizens.
- Population loss and political consequences.
 - Loss of Congressional seat. Under more recent population estimates, California might have lost two seats instead of one.

- Slower growth in Los Angeles County and rural areas has reduced representation compared to faster-growing areas like the Inland Empire or Sacramento metropolitan area.
- Conservatives are more likely to move out of state, which could gradually shift California's population leftward.

[\(Source\)](#)

NIRS Pensionomics 2023

The National Institute on Retirement Security released its updated Pensionomics report for 2023, which analyzes the overall national economic impact of public and private sector pension benefits based on data from 2020. Key findings include:

- \$612.6 billion in pension benefits were paid to 24.6 million retired Americans.
 - \$334.8 billion paid to 11.5 million retired state and local government employees.
 - \$90.3 billion paid to 2.7 million federal government retired employees.
 - \$187.4 billion paid to 10.4 million private sector retirees.
- Expenditures from the benefit payments supported:
 - 6.8 million jobs that paid \$422.2 billion in labor income.
 - \$1.3 trillion in total economic output nationwide.
 - \$157.7 billion in federal, state, and local tax revenue.
- Multiplier effects:
 - Each dollar in pension benefits supported \$2.13 in total economic output.
 - Each taxpayer dollar contributed to state and local pensions supported \$7.89 in total output nationally.

Findings related to California include:

- In 2020, 1,533,284 California residents received a total of \$61.5 billion in state and local pension benefits.
- Benefits supported \$76.1 billion in total economic output in the state.
- Average pension benefit was \$3,343 per month.
- Retiree expenditures supported 381,038 jobs in the state.
- Pension payments supported \$11.9 billion in federal, state, and local tax revenue.

- Multiplier effect:
 - Each dollar in pension benefits of California retirees supported \$1.24 in total economic output to the state.
 - Each dollar contributed by taxpayers contributed to \$4.59 in total output to the state.

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

Juneau Recruitment Strategies for City Workers

The Juneau Assembly is considering sign-on bonuses and enhancing retirement benefits to attract and retain more city workers. More than a quarter of city employees have been on the job for less than a year as more experienced employees retire, and younger workers stay for shorter periods of time. For example, city bus routes have been temporarily cancelled due to a driver shortage. Positions for employees with technical skills such as heavy equipment operators, commercial drivers, IT workers, and programmers are hard to fill.

The Juneau City Manager outlined three proposals for legislation. One is to offer sign-on bonuses of up to \$40,000 for certain positions. Another is for the city to contribute to dependent care flexible spending accounts. The third is to match retirement contributions on an escalating basis for workers hired since July 2006 and allow for portability of the accounts. However, those workers do not participate in a pension plan but get individual retirement accounts. The rationale is that this would motivate and retain city employees by replicating one aspect of defined benefits plans. [\(Source\)](#) [\(Source\)](#)

Ohio STRS Special Audit

The Ohio State Auditor completed its audit of the State Teachers Retirement System (STRS) of Ohio and found no evidence of fraud, illegal acts, or data manipulation related to the pension fund. The audit was the result of a report from Benchmark Financial Services (BFS) entitled “The High Cost of Secrecy: Preliminary Findings of Forensic Investigation of State Teachers Retirement System of Ohio, Commissioned by Ohio Retired Teachers Association (ORTA).”

There were 29 allegations in the BFS report made against Ohio STRS. The most troubling of the allegations was that the pension fund failed to make mandated cost-of-living adjustments. However, the audit report found that not only was there a statutory reduction in the COLA from 3% to 2% beginning in 2013 but that the STRS board also had statutory authority to determine when and if to pay a COLA. Aside from one other pension fund, no other pension funds in Ohio had such authority in statute. [\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM**

**STAFF ACTIVITIES REPORT
JANUARY 2023**

FOR INFORMATION ONLY

Domestic Partner Imputed Income Project

On January 17, 2023, staff completed the 1099-R manual entries for 311 members with Domestic Partner dependents and sent an annual letter to these members.

The federal government does not recognize a domestic partner as a qualified dependent. Therefore, member is responsible for the federal tax portion of their County contribution (referred to as imputed income) applicable to his/her eligible domestic partner and his/her eligible dependent(s).

**Retiree Healthcare Benefits Program Annual Contract Renewal Meeting
(7/1/2023 – 6/30/2024 Plan Year)**

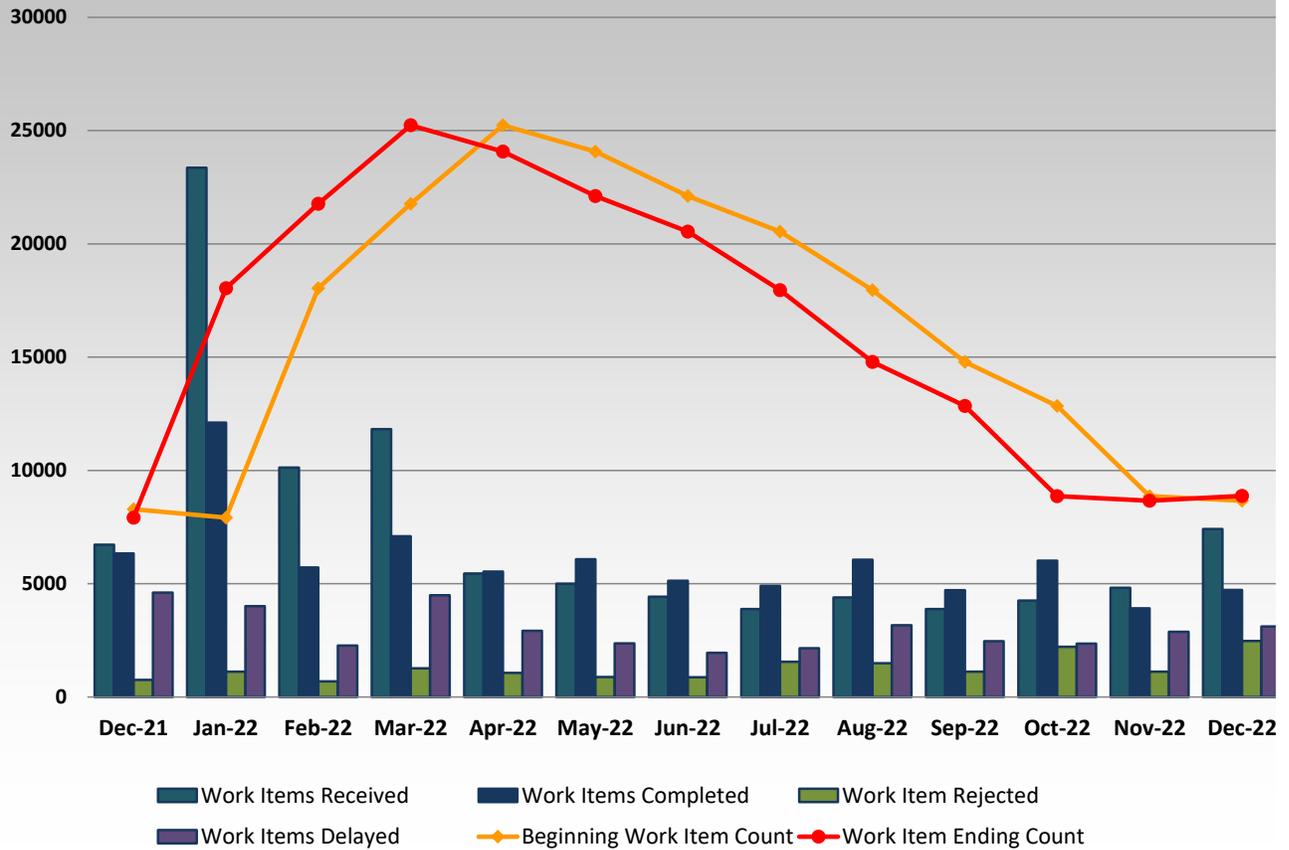
On January 12, 2023, staff attended an all-day renewal meeting at Segal offices in Glendale, CA. The meeting was attended by staff, representatives from all insurance carriers, virtually and in-person. Staff will present the results of the contract renewals at the March 2023 Board of Retirement Meeting.

Retiree Healthcare Division

Trend Report

DECEMBER 2021 - DECEMBER 2022

Updated 1/17/2023

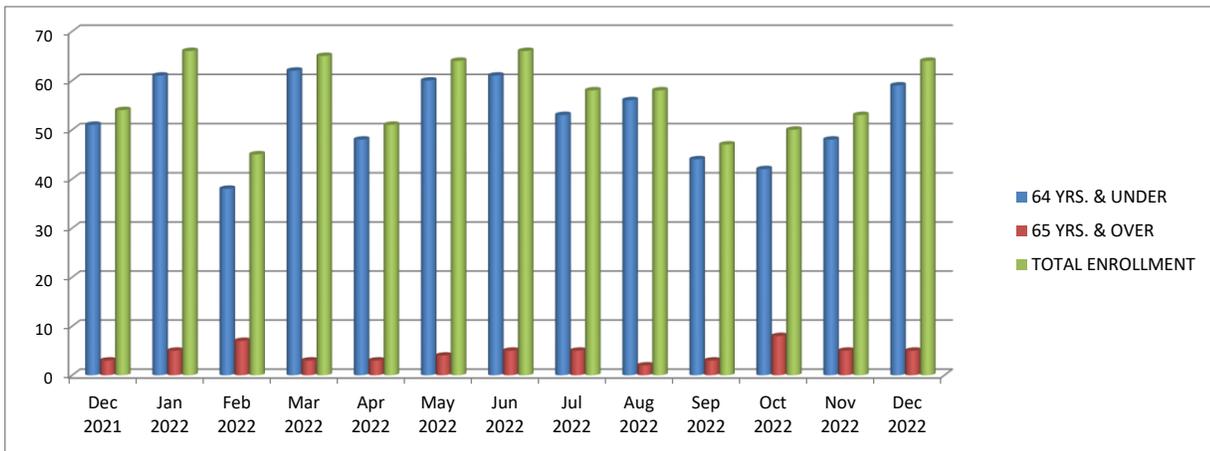


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Dec-21	8290	6721	6335	758	4606	7918
Jan-22	7918	23364	12115	1117	4012	18050
Feb-22	18050	10131	5715	691	2272	21775
Mar-22	21775	11821	7090	1271	4489	25235
Apr-22	25235	5451	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
Dec-22	8665	7418	4728	2476	3116	8879

Retirees Monthly Age Breakdown DECEMBER 2021 - DECEMBER 2022

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Dec 2022	59	5	64



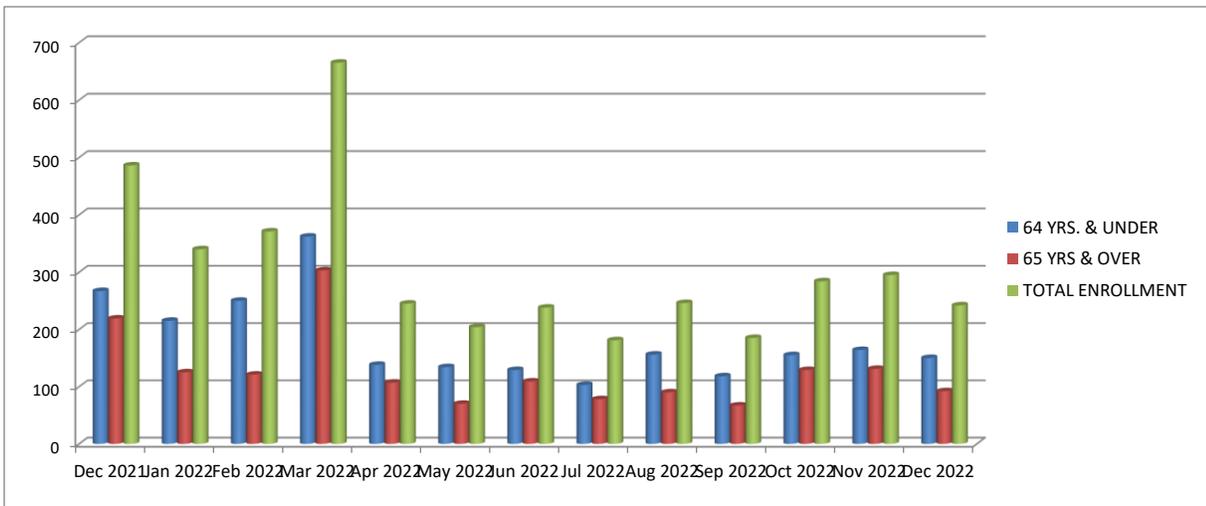
PLEASE NOTE:

- Next Report will include the following dates: January 1, 2022, through January 31, 2023.

Retirees Monthly Age Breakdown DECEMBER 2021 - DECEMBER 2022

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Dec 2022	150	92	242



PLEASE NOTE:

- Next Report will include the following dates: January 1, 2022, through January 31, 2023.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 1/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7325	\$1,094,174.25	2	\$129.57
241	143	\$21,774.70	0	\$0.00
242	894	\$136,572.80	0	\$0.00
243	4365	\$1,345,587.38	0	\$0.00
244	17	\$2,587.20	0	\$0.00
245	51	\$7,850.00	0	\$0.00
246	17	\$2,980.90	0	\$0.00
247	142	\$21,831.60	0	\$0.00
248	11	\$2,918.50	1	\$43.00
249	67	\$24,412.80	0	\$0.00
250	16	\$4,917.50	0	\$0.00
Plan Total:	13,048	\$2,665,607.63	3	\$172.57
CIGNA - PREFERRED with RX				
321	34	\$4,775.80	0	\$0.00
322	7	\$1,003.40	0	\$0.00
324	24	\$6,500.20	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	66	\$12,384.30	0	\$0.00
KAISER SR. ADVANTAGE				
394	17	\$2,670.50	0	\$0.00
397	5	\$804.20	0	\$0.00
398	7	\$2,205.80	0	\$0.00
403	11729	\$1,739,227.30	1	\$17.00
413	1580	\$242,818.40	0	\$0.00
418	6154	\$1,879,616.89	0	\$0.00
419	236	\$32,063.94	0	\$0.00
426	243	\$36,310.90	0	\$0.00
427	37	\$5,123.20	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	36	\$5,339.30	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	83	\$12,460.60	0	\$0.00
465	5	\$764.50	0	\$0.00
466	29	\$8,549.50	0	\$0.00
472	29	\$4,402.20	0	\$0.00
476	3	\$393.00	0	\$0.00
478	15	\$4,785.40	0	\$0.00
479	1	\$144.60	0	\$0.00
482	81	\$11,969.20	0	\$0.00
486	3	\$61.80	0	\$0.00
488	43	\$13,823.20	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,357	\$4,008,716.53	1	\$17.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 1/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	277	\$42,364.10	0	\$0.00
613	82	\$25,039.30	0	\$0.00
620	1	\$164.90	0	\$0.00
622	4	\$824.50	0	\$0.00
623	1	\$209.80	0	\$0.00
Plan Total:	365	\$68,602.60	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1964	\$296,076.50	1	\$36.50
702	379	\$57,936.00	0	\$0.00
703	1298	\$403,032.00	0	\$0.00
704	90	\$14,618.00	0	\$0.00
705	43	\$13,350.00	0	\$0.00
Plan Total:	3,774	\$785,012.50	1	\$36.50
Grand Total:	37,610	\$7,540,323.56	5	\$226.07

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 1/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7325	\$1,094,174.25	2	\$129.57
241	143	\$21,774.70	0	\$0.00
242	894	\$136,572.80	0	\$0.00
243	4365	\$1,345,587.38	0	\$0.00
244	17	\$2,587.20	0	\$0.00
245	51	\$7,850.00	0	\$0.00
246	17	\$2,980.90	0	\$0.00
247	142	\$21,831.60	0	\$0.00
248	11	\$2,918.50	1	\$43.00
249	67	\$24,412.80	0	\$0.00
250	16	\$4,917.50	0	\$0.00
Plan Total:	13,048	\$2,665,607.63	3	\$172.57
CIGNA - PREFERRED with RX				
321	34	\$4,775.80	0	\$0.00
322	7	\$1,003.40	0	\$0.00
324	24	\$6,500.20	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	66	\$12,384.30	0	\$0.00
KAISER SR. ADVANTAGE				
394	17	\$2,670.50	0	\$0.00
397	5	\$804.20	0	\$0.00
398	7	\$2,205.80	0	\$0.00
403	11729	\$1,739,227.30	1	\$17.00
413	1580	\$242,818.40	0	\$0.00
418	6154	\$1,879,616.89	0	\$0.00
419	236	\$32,063.94	0	\$0.00
426	243	\$36,310.90	0	\$0.00
427	37	\$5,123.20	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	36	\$5,339.30	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	83	\$12,460.60	0	\$0.00
465	5	\$764.50	0	\$0.00
466	29	\$8,549.50	0	\$0.00
472	29	\$4,402.20	0	\$0.00
476	3	\$393.00	0	\$0.00
478	15	\$4,785.40	0	\$0.00
479	1	\$144.60	0	\$0.00
482	81	\$11,969.20	0	\$0.00
486	3	\$61.80	0	\$0.00
488	43	\$13,823.20	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,357	\$4,008,716.53	1	\$17.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 1/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	277	\$42,364.10	0	\$0.00
613	82	\$25,039.30	0	\$0.00
620	1	\$164.90	0	\$0.00
622	4	\$824.50	0	\$0.00
623	1	\$209.80	0	\$0.00
Plan Total:	365	\$68,602.60	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1964	\$296,076.50	1	\$36.50
702	379	\$57,936.00	0	\$0.00
703	1298	\$403,032.00	0	\$0.00
704	90	\$14,618.00	0	\$0.00
705	43	\$13,350.00	0	\$0.00
Plan Total:	3,774	\$785,012.50	1	\$36.50
LOCAL 1014				
804	174	\$36,636.50	0	\$0.00
805	216	\$39,771.20	0	\$0.00
806	682	\$253,137.80	0	\$0.00
807	37	\$7,452.70	0	\$0.00
808	17	\$5,606.60	0	\$0.00
812	258	\$46,301.80	0	\$0.00
813	2	\$329.80	0	\$0.00
Plan Total:	1,386	\$389,236.40	0	\$0.00
Grand Total:	38,996	\$7,929,559.96	5	\$226.07

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	482	\$435,038.74	\$66,049.84	\$368,086.33	\$434,136.17	\$902.57	\$435,038.74
202	247	\$439,659.36	\$39,143.90	\$396,969.82	\$436,113.72	\$0.00	\$436,113.72
203	79	\$160,026.40	\$27,564.53	\$124,460.55	\$152,025.08	\$0.00	\$152,025.08
204	25	\$28,979.00	\$8,508.23	\$20,470.77	\$28,979.00	\$0.00	\$28,979.00
SUBTOTAL	833	\$1,063,703.50	\$141,266.50	\$909,987.47	\$1,051,253.97	\$902.57	\$1,052,156.54
Anthem Blue Cross I							
211	591	\$758,857.05	\$45,989.77	\$710,326.36	\$756,316.13	(\$2,550.78)	\$753,765.35
212	236	\$542,106.16	\$28,161.89	\$511,647.21	\$539,809.10	\$0.00	\$539,809.10
213	74	\$203,179.50	\$23,256.21	\$174,505.17	\$197,761.38	\$0.00	\$197,761.38
214	23	\$38,790.19	\$4,519.88	\$47,760.55	\$52,280.43	\$0.00	\$52,280.43
215	1	\$432.89	\$17.32	\$415.57	\$432.89	\$0.00	\$432.89
SUBTOTAL	925	\$1,543,365.79	\$101,945.07	\$1,444,654.86	\$1,546,599.93	(\$2,550.78)	\$1,544,049.15
Anthem Blue Cross II							
221	2,319	\$2,967,832.53	\$166,004.51	\$2,799,173.37	\$2,965,177.88	(\$12,753.90)	\$2,952,423.98
222	2,033	\$4,688,299.46	\$115,082.48	\$4,538,757.08	\$4,653,839.56	(\$13,535.43)	\$4,640,304.13
223	902	\$2,459,826.48	\$94,437.71	\$2,322,043.81	\$2,416,481.52	\$0.00	\$2,416,481.52
224	207	\$350,798.24	\$34,405.12	\$311,333.53	\$345,738.65	(\$1,686.53)	\$344,052.12
SUBTOTAL	5,461	\$10,466,756.71	\$409,929.82	\$9,971,307.79	\$10,381,237.61	(\$27,975.86)	\$10,353,261.75

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,358	\$3,837,754.20	\$516,244.79	\$3,347,524.52	\$3,863,769.31	(\$19,805.04)	\$3,843,964.27
241	143	\$238,986.72	\$23,898.68	\$221,726.56	\$245,625.24	\$0.00	\$245,625.24
242	890	\$1,498,645.89	\$91,180.22	\$1,357,836.77	\$1,449,016.99	\$0.00	\$1,449,016.99
243	4,368	\$4,537,298.62	\$491,894.18	\$3,996,820.22	\$4,488,714.40	(\$11,370.86)	\$4,477,343.54
244	17	\$15,822.92	\$1,917.35	\$13,905.57	\$15,822.92	\$0.00	\$15,822.92
245	52	\$48,399.52	\$4,635.16	\$43,764.36	\$48,399.52	\$0.00	\$48,399.52
246	17	\$35,176.06	\$3,103.77	\$38,279.83	\$41,383.60	\$0.00	\$41,383.60
247	142	\$300,031.10	\$18,912.29	\$262,496.19	\$281,408.48	\$0.00	\$281,408.48
248	11	\$15,881.03	\$1,126.11	\$14,754.92	\$15,881.03	\$0.00	\$15,881.03
249	69	\$99,617.37	\$4,446.70	\$105,276.78	\$109,723.48	\$0.00	\$109,723.48
250	16	\$25,882.24	\$841.17	\$25,041.07	\$25,882.24	\$0.00	\$25,882.24
SUBTOTAL	13,083	\$10,653,495.67	\$1,158,200.42	\$9,427,426.79	\$10,585,627.21	(\$31,175.90)	\$10,554,451.31
CIGNA Network Model Plan							
301	249	\$414,452.50	\$106,038.08	\$305,098.80	\$411,136.88	(\$4,973.43)	\$406,163.45
302	64	\$191,430.40	\$48,971.65	\$145,449.85	\$194,421.50	\$0.00	\$194,421.50
303	7	\$24,720.43	\$7,047.65	\$14,141.29	\$21,188.94	\$0.00	\$21,188.94
304	13	\$30,784.88	\$11,551.99	\$17,033.97	\$28,585.96	\$0.00	\$28,585.96
SUBTOTAL	333	\$661,388.21	\$173,609.37	\$481,723.91	\$655,333.28	(\$4,973.43)	\$650,359.85
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	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	\$15,717.38	\$17,548.54	\$0.00	\$17,548.54
327	1	\$2,260.85	\$452.17	\$1,808.68	\$2,260.85	\$0.00	\$2,260.85
SUBTOTAL	65	\$45,751.49	\$4,702.72	\$40,285.79	\$44,988.51	\$0.00	\$44,988.51

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,489	\$1,722,216.42	\$154,188.98	\$1,576,386.73	\$1,730,575.71	(\$2,287.14)	\$1,728,288.57
403	11,752	\$3,100,778.74	\$292,337.83	\$2,817,647.81	\$3,109,985.64	(\$10,763.49)	\$3,099,222.15
404	504	\$594,200.88	\$12,025.55	\$585,712.24	\$597,737.79	(\$3,536.91)	\$594,200.88
405	1,317	\$1,514,449.42	\$18,164.25	\$1,497,433.35	\$1,515,597.60	(\$2,296.36)	\$1,513,301.24
411	1,866	\$4,292,408.90	\$201,557.80	\$4,003,953.06	\$4,205,510.86	(\$2,338.26)	\$4,203,172.60
413	1,564	\$2,217,896.08	\$92,165.11	\$2,078,821.30	\$2,170,986.41	(\$2,793.32)	\$2,168,193.09
414	64	\$148,002.56	\$1,387.52	\$146,615.04	\$148,002.56	(\$2,312.54)	\$145,690.02
418	6,116	\$3,178,120.26	\$231,754.42	\$2,932,428.48	\$3,164,182.90	(\$3,613.26)	\$3,160,569.64
419	235	\$340,830.28	\$3,608.76	\$327,197.10	\$330,805.86	\$0.00	\$330,805.86
420	113	\$265,317.22	\$1,127.02	\$285,319.26	\$286,446.28	\$0.00	\$286,446.28
421	9	\$10,292.13	\$1,372.29	\$8,919.84	\$10,292.13	\$0.00	\$10,292.13
422	258	\$588,691.50	\$2,373.02	\$586,318.48	\$588,691.50	\$0.00	\$588,691.50
423	2	\$4,625.08	\$0.00	\$4,625.08	\$4,625.08	\$0.00	\$4,625.08
426	243	\$341,909.88	\$2,410.18	\$338,098.43	\$340,508.61	\$0.00	\$340,508.61
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	\$0.00	\$106,588.90
429	3	\$7,043.82	\$0.00	\$7,043.82	\$7,043.82	\$0.00	\$7,043.82
430	143	\$329,235.84	\$3,246.61	\$321,416.51	\$324,663.12	(\$2,286.36)	\$322,376.76
431	3	\$6,951.45	\$0.00	\$6,951.45	\$6,951.45	\$0.00	\$6,951.45
SUBTOTAL	25,764	\$18,822,545.58	\$1,019,557.54	\$17,682,624.90	\$18,702,182.44	(\$32,227.64)	\$18,669,954.80

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	2	\$3,183.99	\$424.53	\$636.80	\$1,061.33	\$0.00	\$1,061.33
451	36	\$10,796.40	\$1,319.54	\$9,476.86	\$10,796.40	\$0.00	\$10,796.40
453	10	\$23,440.60	\$517.00	\$25,267.66	\$25,784.66	\$0.00	\$25,784.66
454	2	\$6,328.18	\$910.06	\$5,418.12	\$6,328.18	\$0.00	\$6,328.18
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	67	\$58,924.15	\$4,475.36	\$54,670.19	\$59,145.55	\$0.00	\$59,145.55
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	14	\$16,313.36	\$2,656.75	\$12,491.37	\$15,148.12	\$0.00	\$15,148.12
462	83	\$35,314.01	\$4,952.46	\$30,361.55	\$35,314.01	\$0.00	\$35,314.01
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
SUBTOTAL	148	\$108,439.42	\$11,037.87	\$96,236.31	\$107,274.18	\$0.00	\$107,274.18

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	7	\$6,450.71	\$516.06	\$6,856.18	\$7,372.24	\$0.00	\$7,372.24
472	29	\$13,033.47	\$2,013.44	\$11,020.03	\$13,033.47	\$0.00	\$13,033.47
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
SUBTOTAL	62	\$53,886.04	\$7,407.71	\$47,399.86	\$54,807.57	\$0.00	\$54,807.57
Kaiser - Oregon							
481	3	\$3,393.54	\$565.59	\$2,827.95	\$3,393.54	\$0.00	\$3,393.54
482	80	\$39,035.52	\$6,293.86	\$31,777.82	\$38,071.68	\$0.00	\$38,071.68
483	2	\$2,766.24	\$521.55	\$2,244.69	\$2,766.24	\$0.00	\$2,766.24
484	5	\$11,261.80	\$90.09	\$13,424.07	\$13,514.16	\$0.00	\$13,514.16
486	2	\$4,809.30	(\$1,154.23)	\$1,154.23	\$0.00	\$0.00	\$0.00
488	43	\$41,015.12	\$6,276.26	\$36,646.54	\$42,922.80	\$0.00	\$42,922.80
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	138	\$108,894.66	\$13,007.60	\$94,273.96	\$107,281.56	\$0.00	\$107,281.56
SCAN Health Plan							
611	278	\$79,396.80	\$17,438.82	\$62,814.78	\$80,253.60	(\$571.20)	\$79,682.40
613	82	\$46,018.40	\$9,517.99	\$37,061.61	\$46,579.60	\$0.00	\$46,579.60
SUBTOTAL	360	\$125,415.20	\$26,956.81	\$99,876.39	\$126,833.20	(\$571.20)	\$126,262.00

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
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	4	\$1,142.40	\$0.00	\$1,428.00	\$1,428.00	\$0.00	\$1,428.00
623	1	\$561.20	\$0.00	\$561.20	\$561.20	\$0.00	\$561.20
SUBTOTAL	5	\$1,703.60	\$0.00	\$1,989.20	\$1,989.20	\$0.00	\$1,989.20
UHC Medicare Adv.							
701	1,950	\$665,392.70	\$76,789.98	\$587,798.49	\$664,588.47	(\$338.45)	\$664,250.02
702	373	\$622,034.13	\$33,781.44	\$563,891.04	\$597,672.48	(\$3,248.22)	\$594,424.26
703	1,291	\$866,970.00	\$84,642.89	\$782,994.01	\$867,636.90	(\$1,333.80)	\$866,303.10
704	94	\$175,330.10	\$9,818.48	\$159,974.88	\$169,793.36	\$0.00	\$169,793.36
705	43	\$38,199.91	\$2,203.13	\$35,996.78	\$38,199.91	(\$888.37)	\$37,311.54
706	2	\$744.26	\$44.66	\$699.60	\$744.26	\$0.00	\$744.26
SUBTOTAL	3,753	\$2,368,671.10	\$207,280.58	\$2,131,354.80	\$2,338,635.38	(\$5,808.84)	\$2,332,826.54
United Healthcare							
707	509	\$669,856.22	\$60,482.77	\$582,164.69	\$642,647.46	\$0.00	\$642,647.46
708	477	\$1,144,292.16	\$70,490.21	\$1,035,974.11	\$1,106,464.32	(\$2,364.24)	\$1,104,100.08
709	364	\$1,031,426.72	\$77,589.99	\$933,611.62	\$1,011,201.61	(\$2,709.66)	\$1,008,491.95
SUBTOTAL	1,350	\$2,845,575.10	\$208,562.97	\$2,551,750.42	\$2,760,313.39	(\$5,073.90)	\$2,755,239.49

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	82	\$103,279.82	\$4,030.40	\$98,040.30	\$102,070.70	\$0.00	\$102,070.70
802	321	\$728,984.58	\$21,710.57	\$698,190.09	\$719,900.66	\$2,270.98	\$722,171.64
803	345	\$924,199.80	\$26,520.53	\$900,358.11	\$926,878.64	\$2,678.84	\$929,557.48
804	178	\$224,192.78	\$6,574.59	\$217,618.19	\$224,192.78	(\$36,636.50)	\$187,556.28
805	216	\$490,531.68	\$13,126.28	\$472,863.44	\$485,989.72	(\$39,771.20)	\$446,218.52
806	682	\$1,548,808.36	\$34,973.11	\$1,513,835.25	\$1,548,808.36	(\$254,772.91)	\$1,294,035.45
807	37	\$99,117.08	\$428.61	\$98,688.47	\$99,117.08	(\$7,452.70)	\$91,664.38
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	258	\$324,953.58	\$22,847.33	\$303,013.10	\$325,860.43	(\$46,301.50)	\$279,558.93
813	2	\$4,541.96	\$0.00	\$4,541.96	\$4,541.96	(\$329.80)	\$4,212.16
SUBTOTAL	2,168	\$4,543,469.25	\$137,509.94	\$4,394,710.00	\$4,532,219.94	(\$385,921.39)	\$4,146,298.55
Kaiser - Washington							
393	5	\$7,147.45	\$923.55	\$6,223.90	\$7,147.45	\$0.00	\$7,147.45
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	\$7,798.54	\$8,403.60	\$0.00	\$8,403.60
398	7	\$6,222.44	\$1,031.15	\$5,191.29	\$6,222.44	\$0.00	\$6,222.44
SUBTOTAL	37	\$37,396.56	\$5,008.21	\$32,388.35	\$37,396.56	\$0.00	\$37,396.56
Medical Plan Total	54,553	\$53,509,667.63	\$3,630,458.49	\$49,462,946.59	\$53,093,405.08	(\$495,376.37)	\$52,598,028.71

Medical and Dental Vision Insurance Premiums February 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	25,721	\$1,322,933.76	\$139,577.46	\$1,196,978.51	\$1,336,555.97	(\$4,732.14)	\$1,331,823.83
502	23,831	\$2,488,896.48	\$187,745.90	\$2,295,660.17	\$2,483,406.07	(\$5,771.03)	\$2,477,635.04
503	10	\$626.70	\$52.65	\$574.05	\$626.70	\$0.00	\$626.70
SUBTOTAL	49,562	\$3,812,456.94	\$327,376.01	\$3,493,212.73	\$3,820,588.74	(\$10,503.17)	\$3,810,085.57
CIGNA Dental HMO/Vision							
901	3,865	\$187,666.25	\$21,690.99	\$167,187.57	\$188,878.56	(\$484.30)	\$188,394.26
902	2,904	\$283,211.53	\$22,000.08	\$259,755.10	\$281,755.18	(\$485.45)	\$281,269.73
903	2	\$97.98	\$25.48	\$72.50	\$97.98	\$0.00	\$97.98
SUBTOTAL	6,771	\$470,975.76	\$43,716.55	\$427,015.17	\$470,731.72	(\$969.75)	\$469,761.97
Dental/Vision Plan Total	56,333	\$4,283,432.70	\$371,092.56	\$3,920,227.90	\$4,291,320.46	(\$11,472.92)	\$4,279,847.54
GRAND TOTALS	110,886	\$57,793,100.33	\$4,001,551.05	\$53,383,174.49	\$57,384,725.54	(\$506,849.29)	\$56,877,876.25

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
-----------------------------------	-------	----------------------------

Anthem Blue Cross Prudent Buyer Plan

\$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

Anthem Blue Cross Plan I

\$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

Anthem Blue Cross Plan II

\$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

Anthem Blue Cross Plan III

\$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
-----------------------------------	-------	----------------------------

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
-----------------------------------	-------	----------------------------

Kaiser (continued)

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")

Kaiser Colorado

\$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")

Kaiser Georgia

\$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

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
-----------	-------------------------------	----------------------------

Kaiser Oregon (continued)

\$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.

*Benchmark premiums are bolded.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
------------------	--------------------------------	-----------------------------------

SCAN Health Plan

\$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.)

United Healthcare Medicare Advantage (UHCMA)

(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

United Healthcare (UHC)

(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

Local 1014 Firefighters

\$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
-----------------------------------	-------	----------------------------

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

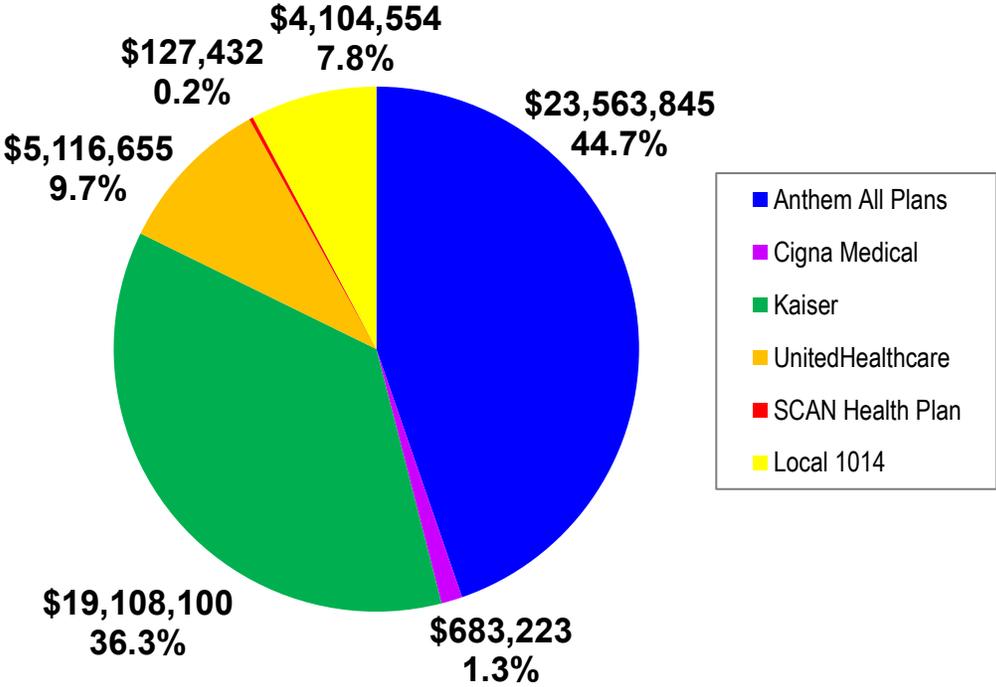
*Benchmark premiums are bolded.

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

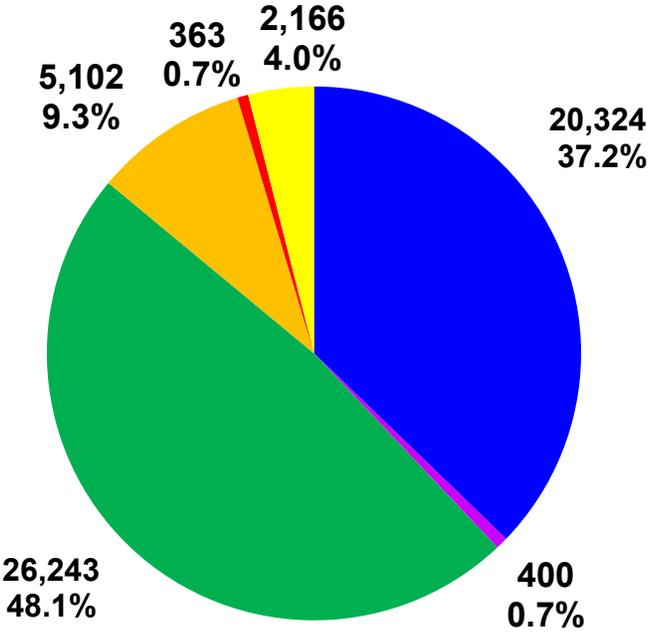
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$23,563,845	44.7%	20,324	37.2%
Cigna Medical	\$683,223	1.3%	400	0.7%
Kaiser	\$19,108,100	36.3%	26,243	48.1%
UnitedHealthcare	\$5,116,655	9.7%	5,102	9.3%
SCAN Health Plan	\$127,432	0.2%	363	0.7%
Local 1014	\$4,104,554	7.8%	2,166	4.0%
Combined Medical	\$52,703,810	100.0%	54,598	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,283,954	56,351
--	--------------------	---------------

Monthly Premium

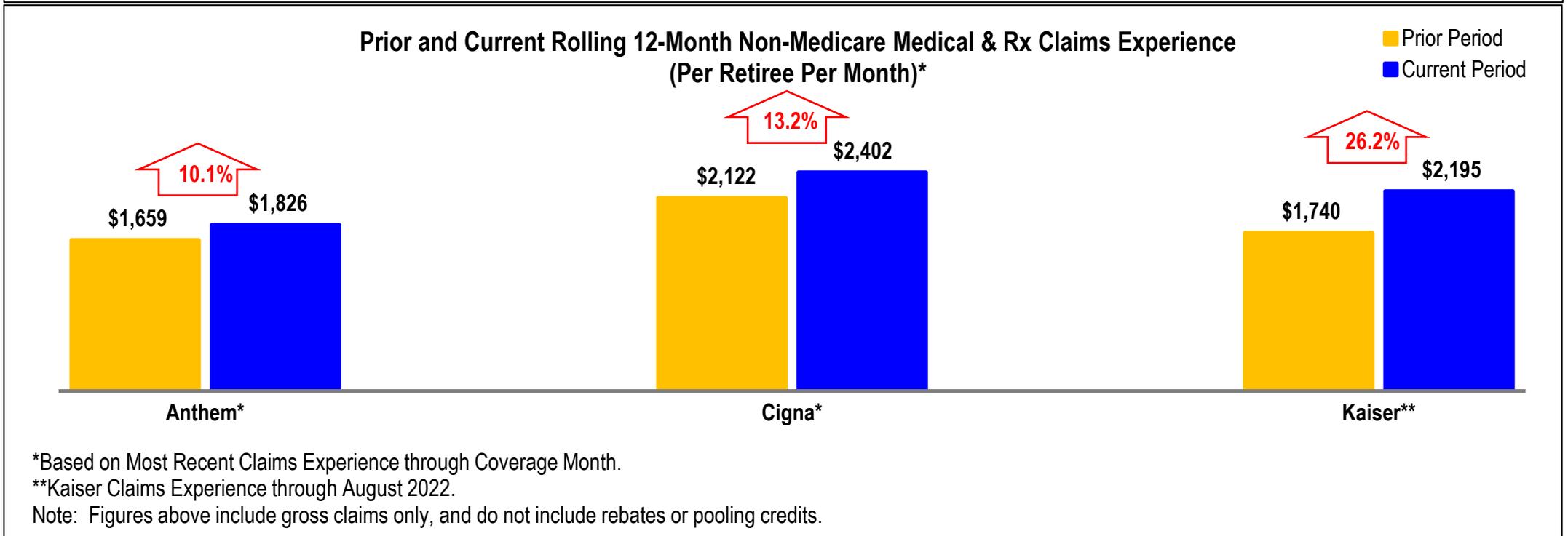
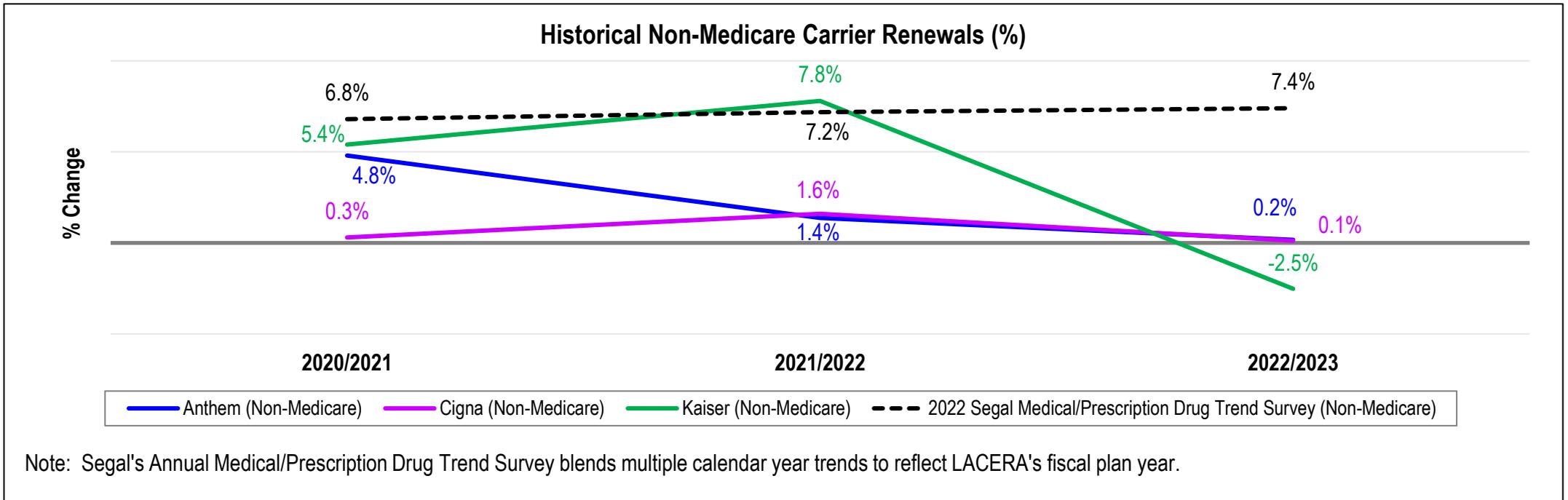


Retirees



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

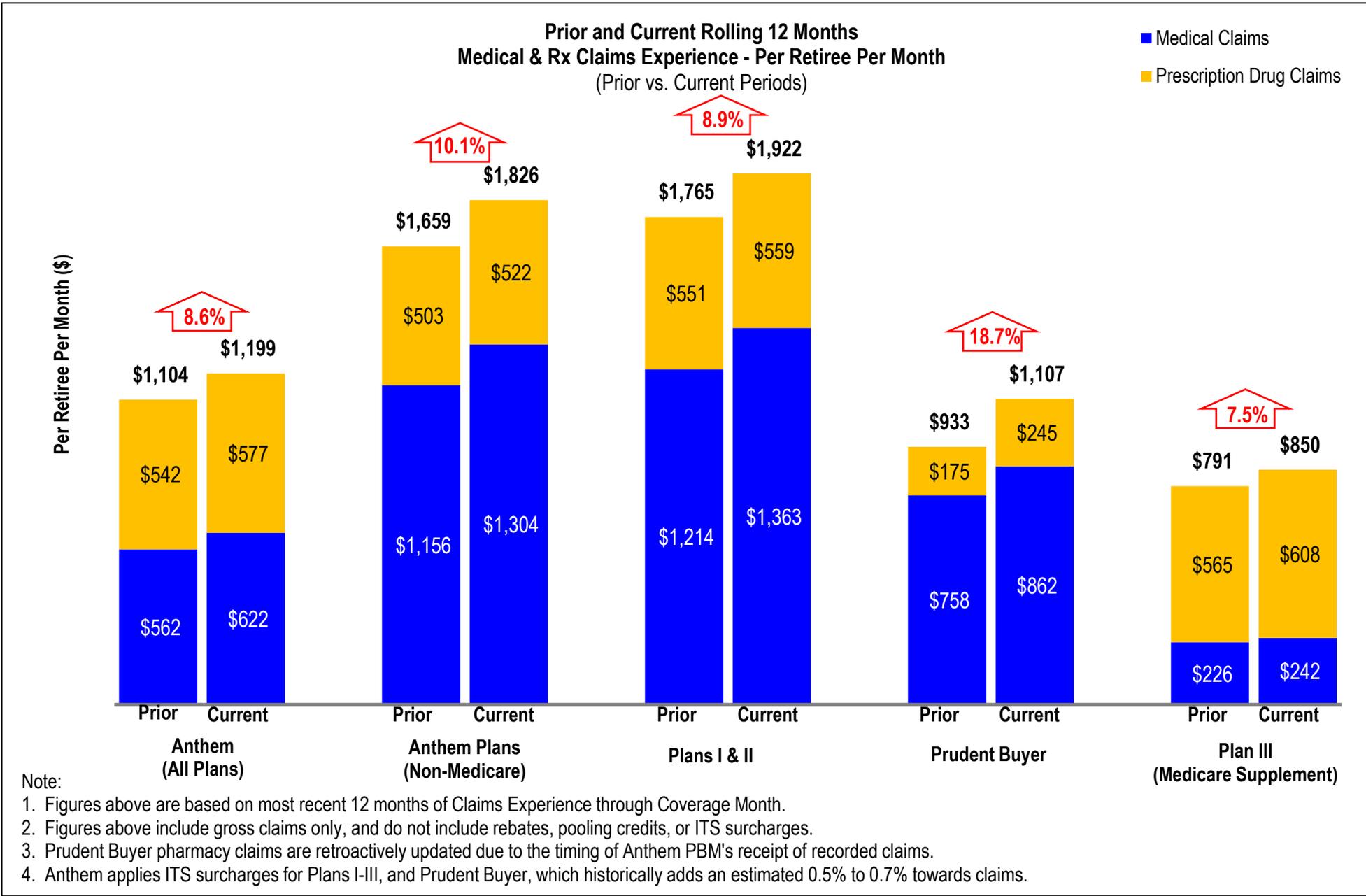
Los Angeles County Employees Retirement Association
 Claims Experience by Carrier
 Coverage Month Ending December 2022



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending December 2022



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month Ending December 2022

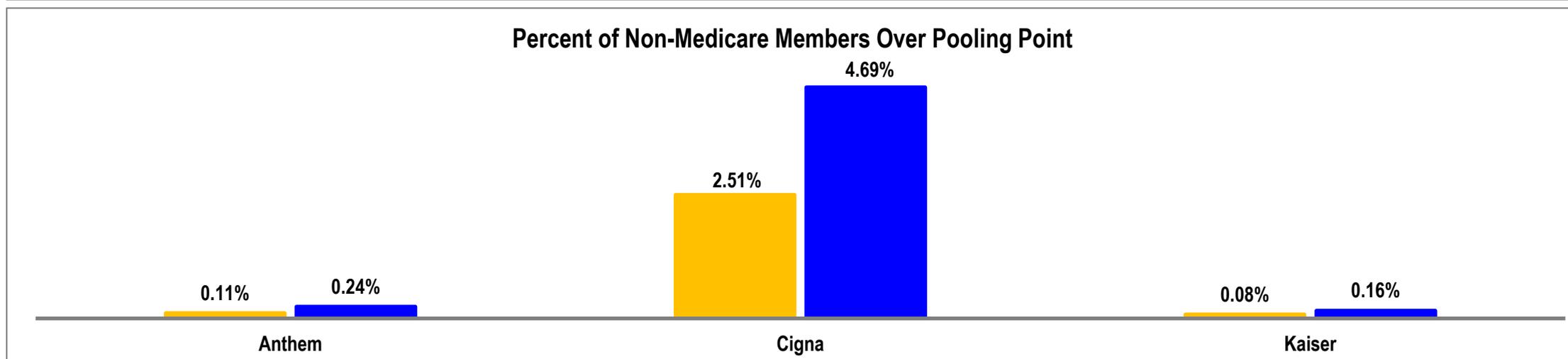
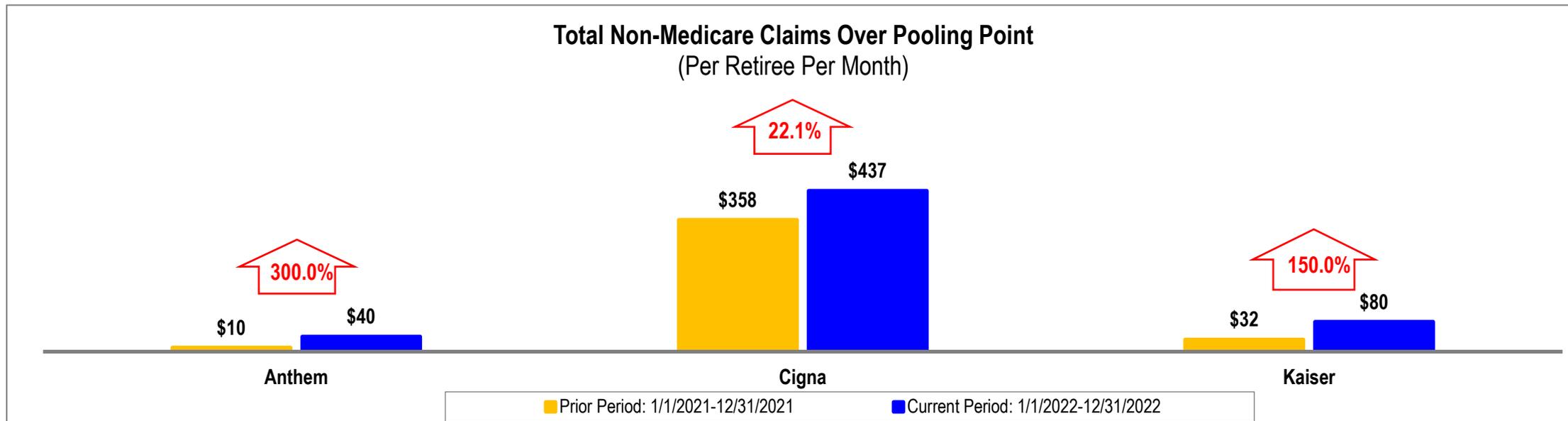
- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 9/1/2021 - 8/31/2022	Prior Period 9/1/2020 - 8/31/2021	Change
Average Contract Size	2.37	2.38	-0.42%
Average Members	8,917	8,796	1.38%
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%
Total Claims Per Member Per Month	\$925.56	\$732.27	26.40%
Total Paid Claims	\$99,036,150	\$77,287,504	28.14%
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	3.63%	1.86%	
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 December 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.

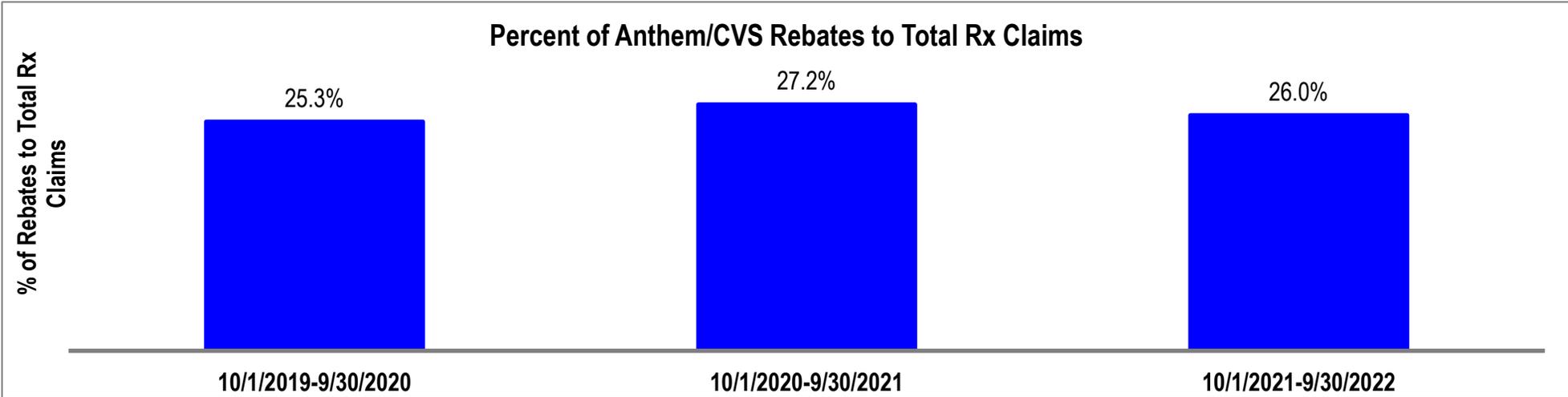
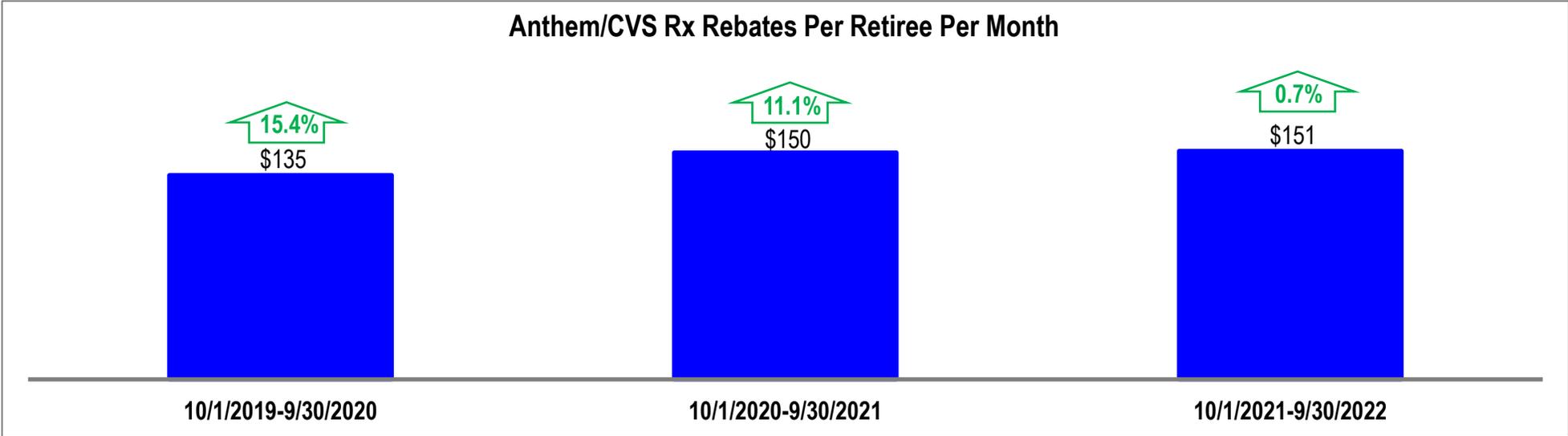
Anthem and Cigna figures are based on the most recent Claims Experience through Coverage Month. Kaiser's figures are based on Claims Experience period between September through August.

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 December 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.

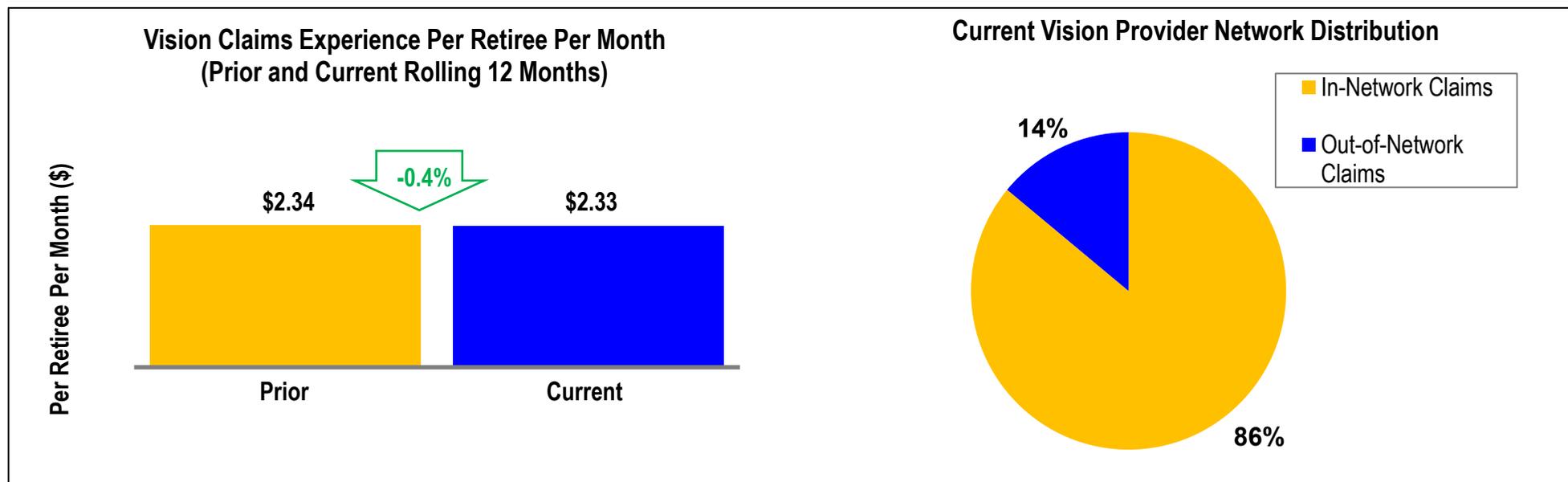
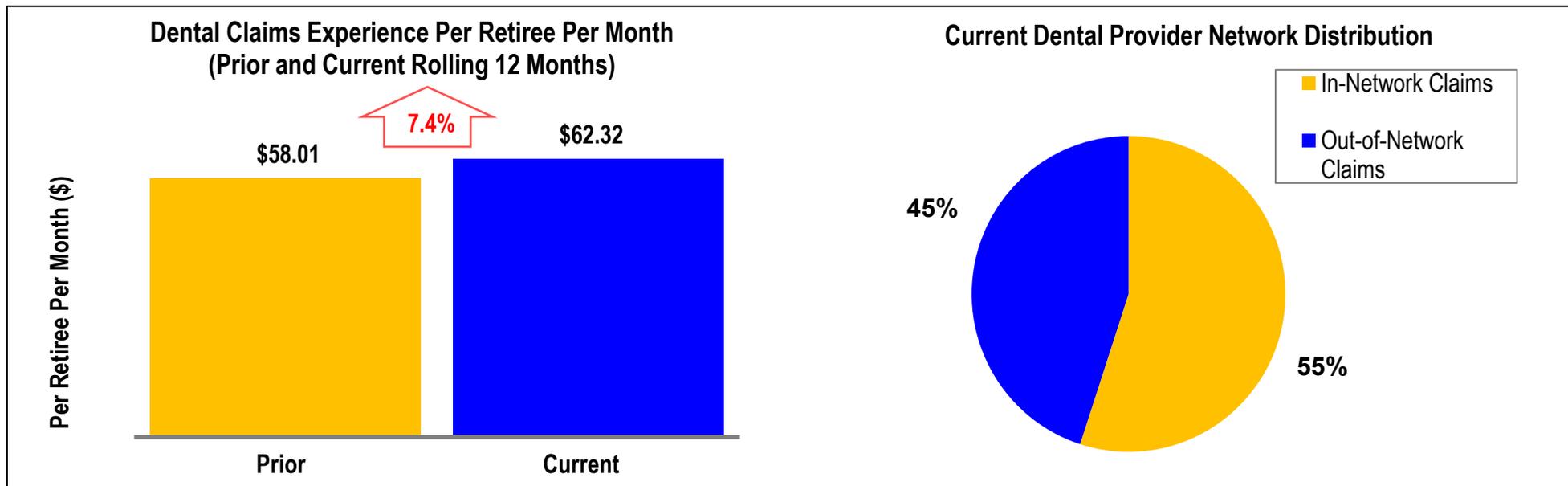
Note:

- 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 December 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.