

IN PERSON & VIRTUAL BOARD MEETING



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](#).

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, JUNE 7, 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 (f).

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. PROCEDURE FOR TELECONFERENCE MEETING ATTENDANCE UNDER AB 2449, California Government Code Section 54953(f)
 - A. Just Cause
 - B. Action on Emergency Circumstance Requests
 - C. Statement of Persons Present at AB 2449 Teleconference Locations

III. APPROVAL OF MINUTES

- A. Approval of the Minutes of the Regular Meeting of May 3, 2023

IV. 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.)

V. NON-CONSENT ITEMS

- A. **Legislative Proposal-Compliance Requirements for Rehired Retirees**
Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2024 Legislative Platform that would offset the retirement allowance of retirees who exceed the maximum allowable hours in their post-retirement employment. (Memo dated May 25, 2023)

VI. REPORTS

- A. **Engagement Report for May 2023**
Barry W. Lew, Legislative Affairs Officer
(For Information Only)

VI. REPORTS (Continued)

- B. **Staff Activities Report for May 2023**
Cassandra Smith, Director, Retiree Healthcare
(For Information Only)
- C. **LACERA Claims Experience**
Michael Szeto, Segal Consulting
(Presentation)
- D. **Federal Legislation**
Stephen Murphy, Segal Consulting
(For Discussion Purposes)

VII. 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.)

VIII. 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.)

IX. GOOD OF THE ORDER
(For Information Purposes Only)

X. 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

8:32 A.M. – 8:58 A.M., WEDNESDAY, MAY 3, 2023

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

COMMITTEE TRUSTEES

PRESENT: Les Robbins, Chair (In-Person)
Vivian H. Gray, Vice Chair (In-Person)
Shawn R. Kehoe, Trustee (In-Person)
Ronald Okum, Trustee (In-Person)
JP Harris, Alternate Trustee (In-Person) (*arrived at 8:36 a.m.*)

OTHER BOARD OF RETIREMENT TRUSTEES

Alan Bernstein, Trustee (In-Person)
Elizabeth Ginsberg, Alternate Ex-Officio (In-Person)
Antonio Sanchez, Trustee (In-Person)
Herman B. Santos, Trustee (In-Person)

STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

Santos H. Kreimann, Chief Executive Officer

Luis Lugo, Deputy Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Laura Guglielmo, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Barry W. Lew, Legislative Affairs Officer

Segal Consulting

Stephen Murphy, Sr. Vice President

Michael Szeto, Senior Actuarial Associate

I. CALL TO ORDER

This meeting was called to order by Chair Robbins at 8:32 a.m.

II. PROCEDURE FOR TELECONFERENCE MEETING ATTENDANCE UNDER AB 2449, California Government Code Section 54953(f)

A. Just Cause

B. Action on Emergency Circumstance Requests

C. Statement of Persons Present at AB 2449 Teleconference Locations

There were no requests received.

III. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of April 5, 2023

Trustee Okum made a motion, Trustee Gray seconded, to approve the minutes of the regular meeting of April 5, 2023. The motion passed by the following roll call vote:

Yes: Gray, Kehoe, Okum, Robbins

No: None

IV. PUBLIC COMMENT

There were no requests from the public to speak.

V. NON-CONSENT ITEMS

A. **Assembly Bill 1020 – Disability Retirement**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a “Neutral” position on Assembly Bill 1020, which would expand the number of service-connected presumptions related to disability retirement, with recommended clarifications. (Memo dated April 21, 2023)

Trustee Robbins made a motion, Trustee Okum seconded, to approve staff recommendation. The motion passed by the following roll call vote:

Yes: Gray, Kehoe, Okum, Robbins

No: None

VI. REPORTS

- A. **Engagement Report for April 2023**
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 April 2023**
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 March 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.

VII. 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.

VIII. 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.

IX. GOOD OF THE ORDER

(For Information Purposes Only)

There was nothing to report.

X. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 8:58 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.**

May 25, 2023

TO: Insurance, Benefits and Legislative Committee
Les Robbins, Chair
Vivian H. Gray, Vice Chair
Shawn R. Kehoe
Ronald Okum
JP Harris, Alternate

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: June 7, 2023 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Legislative Proposal—Compliance Requirements for Rehired Retirees**

RECOMMENDATION

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2024 Legislative Platform that would offset the retirement allowance of retirees who exceed the maximum allowable hours in their post-retirement employment.

SACRS LEGISLATIVE PLATFORM

Each year, the 20 retirement systems operating under the County Employees Retirement Law of 1937 (CERL) are asked to submit proposals to the Legislative Committee of the State Association of County Retirement Systems (SACRS) for sponsorship in the upcoming SACRS legislative platform. The items submitted should have applicability to all CERL systems rather than an individual system; they should not propose new benefits that will be paid for by the plan sponsor; and they should not create major issues, such as conflicts with Proposition 162 or with any of the 19 other CERL retirement systems.

BACKGROUND

CERL and the California Public Employees' Pension Reform Act of 2013 (PEPRA) provide that retired members may be employed by the county or district without reinstatement to active membership in a position requiring special skills or knowledge for a period not to exceed 120 days or 960 hours in a fiscal or calendar year.

At LACERA's Audit Committee meeting on August 18, 2022, Internal Audit Division released its *Audit of LACERA's Rehired Retiree Program*. The report reviewed LACERA's rehired retiree program and provided an audit rating of "Unsatisfactory." One of the report's findings related to noncompliance with the 960-hour limit requirement and noted that one retired rehire worked 1,019 hours, which is an excess of 59 hours for that fiscal year.

This finding received a risk rating of "High" because of noncompliance with CERL and PEPRA, potential jeopardy to LACERA's tax-qualified status, and adverse tax

consequences for active and retired County employees. The finding also noted that LACERA's Post-employment Policy and HR procedure does not address the action LACERA must take to remedy these overages and that LACERA has not taken any action to address 960-hour overages. Staff will separately present to the Operations Oversight Committee and the Board a revised Post-Retirement Employment Policy to add language regarding enforcement, address other audit findings not mentioned here, and enhance the Policy in other ways with respect to LACERA's use of retirees.

At LACERA's Audit Committee meeting on November 4, 2022, Internal Audit Division released its audit report *Los Angeles County's Compliance with Requirements for Rehired Retirees—Fiscal Year Ended June 30, 2021*. The report reviewed Los Angeles County's compliance with the requirements for rehiring retired members and provided an audit rating of "Unsatisfactory." One of the report's findings noted a spike in the number of retired retirees exceeding the 960-hour limit. For the fiscal year ended June 30, 2020, there was 1 retiree with an overage of 414 hours. For the fiscal year ended June 30, 2021, there were 10 retirees with a total overage of 1,778 hours. Of the 10 retirees, 2 of them were over the limit by 703 and 917 hours, respectively.

This finding received a risk rating of "High." One of the recommendations was that LACERA develop a policy and procedure to address preventing the overages and taking the required action on the retirement payroll of retirees that exceed the 960-hour limit. Staff intends to communicate with the County regarding its practices in this area and to develop a policy regarding the use of retirees by the County and all participating employers in LACERA.

LEGISLATIVE POLICY STANDARD

The Board of Retirement's legislative policy standard is to support proposals that correct structural deficiencies in plan design (Legislative Policy, page 6).

CURRENT LAW

Government Code Sections 7522.56, 31680.2, 31680.3, and 31680.6 provide for the employment of retired members by a county or district without reinstatement to membership. If the retired member meets the requirements for employment, they cannot work more than 960 hours in a fiscal or calendar year. Sections 7522.56 and 31680.6 apply to LACERA and its participating employers.

ISSUE

Although the Government Code Sections related to post-retirement employment specify that retired members cannot work more than 960 hours in a fiscal or calendar year, they do not specify what actions are necessary if retired members work in excess of 960 hours.

PROPOSED SOLUTION

Retired members who are employed by a county or district receive wages for the services they perform. If they were to work and consequently provide service for more than 960

hours in a fiscal or calendar year, it would be problematic to not pay their wages for services performed.

A more feasible solution would be to consider the retirement allowance as an overpayment to the extent it is payable during any period in which the retired member is employed and paid for that employment in excess of 960 hours. Offsetting the retirement allowance by the excess hours paid would ensure that the retired member is not receiving *a pension and a salary* outside of the prescribed limit.

This proposed solution would be in alignment with the public policy behind Governor Brown's *Twelve Point Pension Reform Plan* that was the basis for the enactment of PEPRA. Specifically, one of the points in the plan proposed to limit post-retirement employment for the reason that "Retirement with a pension should not translate into retiring on a Friday, returning to full-time work the following Monday, and collecting **a pension and a salary** [emphasis added]."

CERL and PEPRA contain provisions that a retired member must comply with to be employed without reinstatement to membership and thereby collect a pension and a salary under limited circumstances, specifically that they cannot work in excess of 960 hours. In comparison, a retired member who does reinstate to membership has their retirement allowance cancelled such that they do not receive a pension and salary concurrently, and the retirement allowance is resumed only upon subsequent termination of employment.

The offset of the retirement allowance that is payable during any period that is concurrent with the period in which hours in excess of 960 hours are paid would ensure that rehired retired members comply with the 960-hour limit and not receive a pension and salary at the same time if their work hours are over this limit.

If the proposal was ultimately signed into law, it would be effective on January 1, 2025, or an earlier date if it is passed as urgency legislation.

IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE recommend that the Board of Retirement approve submission of a legislative proposal for inclusion in the SACRS 2024 Legislative Platform that would offset the retirement allowance of retirees who exceed the maximum allowable hours in their post-retirement employment.

Reviewed and Approved:



Steven P. Rice, Chief Counsel

Attachment
SACRS 2024 Legislative Platform Worksheet

cc: Santos H. Kreimann
Luis Lugo
JJ Popowich
Laura Guglielmo
Steven P. Rice
Richard Bendall
Carly Ntoya
Louis Gittens

2024 SACRS LEGISLATIVE PLATFORM WORKSHEET

Title of Issue: 960-Hour Limitation for Rehired Retirees

Association: LACERA

Contact Person: Barry Lew (blew@lacera.com)

Phone #: 626-564-2370

Fax #: N/A

Please answer the following questions as fully as possible:

1. Description of issue.

Retired members may be reemployed by their county or district without reinstatement to membership under specified conditions. One of the conditions is that they do not work more than 960 hours in a fiscal or calendar year.

Although CERL specifies that retired members cannot work more than 960 hours in a fiscal or calendar year, it does not specify what actions are necessary if retired members work in excess of 960 hours.

2. Recommended solution.

The retirement allowance should be considered an overpayment to the extent it is payable during any period in which the retired member is employed and paid for that employment in excess of 960 hours. Offsetting the retirement allowance by the excess hours paid would ensure that the retired member is not receiving *a pension and a salary* outside of the prescribed limit.

3. Specific language that you would like changed in, or added to, '37 Act Law, and suggested code section numbers.

See attached.

4. Why should the proposed legislation be sponsored by SACRS rather than by your individual retirement association?

The 960-hour limitation applies to all SACRS member systems.

5. Do you anticipate that the proposed legislation would create any major problems such as conflicting with Proposition 162 or create a problem with any of the other 19 SACRS retirement associations?

It should not create any problems since the proposal enables the SACRS member systems to comply with the 960-hour limitation.

6. Who will support or oppose this proposed change in the law?

SACRS member systems that want a mechanism to comply with the 960-hour limitation will support.

7. Who will be available from your association to testify before the Legislature?

Barry Lew from LACERA and LACERA's legislative advocate Naomi Padron from McHugh Koepke Padron Government Relations.

Email or mail your legislative proposals to:

Mike Robson and Trent Smith
Edelstein, Gilbert, Robson, & Smith LLC
1127 11th Street, Suite 1030
Sacramento, CA 95814

Email to both:

Mike@EGRSlobby.com
Trent@EGRSlobby.com

2024 SACRS LEGISLATIVE PLATFORM WORKSHEET
ATTACHMENT FOR ITEM 3

Government Code Section 31680.2 (Amend)

(a) Any person who has retired may be employed in a position requiring special skills or knowledge, as determined by the county or district employing them, for a period of time not to exceed 90 working days or 720 hours, whichever is greater, in any one fiscal year or any other 12-month period designated by the board of supervisors and may be paid for that employment. That employment shall not operate to reinstate the person as a member of this system or to terminate or suspend their retirement allowance, and no deductions shall be made from their salary as contributions to this system.

(b) (1) This section shall not apply to any retired person who is otherwise eligible for employment under this section if, during the 12-month period prior to an appointment described in this section, that retired person receives unemployment insurance compensation arising out of prior employment subject to this section with the same employer.

(2) A retired person who accepts an appointment after receiving unemployment insurance compensation as described in this subdivision shall terminate that employment on the last day of the current pay period and shall not be eligible for reappointment subject to this section for a period of 12 months following the last day of employment.

(3) Beginning January 1, 2013, if any provision of this section conflicts with the California Public Employees' Pension Reform Act of 2013, the provisions of that act shall prevail, except that the limit on postretirement employment provided in subdivision (a) to the greater of 90 working days or 720 hours shall remain effective.

(c) Notwithstanding subdivision (a), the retired person's retirement allowance shall be considered an overpayment to the extent it is payable during any period in which the retired person is employed and paid for that employment in excess of 90 working days or 720 hours, whichever is greater, in any one fiscal year or any other 12-month period designated by the board of supervisors. Such overpayment shall be subject to collection by the retirement system.

Government Code Section 31680.3 (Amend)

(a) Notwithstanding Section 31680.2, any member who has been covered under the provisions of Section 31751 and has retired may be reemployed in a position requiring special skills or knowledge, as determined by the county or district employing the member, for a period of time not to exceed 120 working days or 960 hours, whichever is greater, in any one fiscal year and may be paid for that employment. That employment shall not operate to reinstate the person as a member of this system or to terminate or suspend the person's retirement allowance, and no deductions shall be made from the person's salary as contributions to this system.

(b) (1) This section shall not apply to any retired member who is otherwise eligible for reemployment under this section if, during the 12-month period prior to an appointment described in this section, that retired person receives unemployment

insurance compensation arising out of prior employment subject to this section with the same employer.

(2) A retired person who accepts an appointment after receiving unemployment insurance compensation as described in this subdivision shall terminate that employment on the last day of the current pay period and shall not be eligible for reappointment subject to this section for a period of 12 months following the last day of employment.

(c) Beginning January 1, 2013, if any provision of this section conflicts with the California Public Employees' Pension Reform Act of 2013, the provisions of that act shall prevail.

(d) Notwithstanding subdivision (a), the retired member's retirement allowance shall be considered an overpayment to the extent it is payable during any period in which the retired member is employed and paid for that employment in excess of 120 working days or 960 hours, whichever is greater, in any one fiscal year. Such overpayment shall be subject to collection by the retirement system.

Government Code Section 31680.6 (Amend)

(a) Notwithstanding Section 31680.2, any county subject to Section 31680.2 may, upon adoption of a resolution by a majority vote by the board of supervisors, extend the period of time provided for in Section 31680.2 for which a person who has retired may be employed in a position requiring special skills or knowledge, as determined by the county or district employing him or her, not to exceed 120 working days or 960 hours, whichever is greater, in any one fiscal year or any other 12-month period designated by the board of supervisors and may be paid for that employment. That employment shall not operate to reinstate the person as a member of this system or to terminate or suspend his or her retirement allowance, and no deductions shall be made from his or her salary as contributions to this system.

(b) (1) This section shall not apply to any retired person who is otherwise eligible for employment under this section if, during the 12-month period prior to an appointment described in this section, that retired person receives unemployment insurance compensation arising out of prior employment subject to this section with the same employer.

(2) A retired person who accepts an appointment after receiving unemployment insurance compensation as described in this subdivision shall terminate that employment on the last day of the current pay period and shall not be eligible for reappointment subject to this section for a period of 12 months following the last day of employment.

(c) Beginning January 1, 2013, if any provision of this section conflicts with the California Public Employees' Pension Reform Act of 2013, the provisions of that act shall prevail.

(d) Notwithstanding subdivision (a), the retired person's retirement allowance shall be considered an overpayment to the extent it is payable during any period in which the retired person is employed and paid for that employment in excess of 120 working days or 960 hours, whichever is greater, in any one fiscal year of any other 12-month period designated by the board of supervisors. Such overpayment shall be subject to collection by the retirement system.

Government Code Section 31680.9 (Add)

A retired member who is employed pursuant to Section 7522.56 shall have their retirement allowance be considered an overpayment to the extent it is payable during any period in which the retired member is employed and paid for that employment in excess of 960 hours or other equivalent limit in a calendar year or fiscal year. Such overpayment shall be subject to collection by the retirement system.

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
MAY 2023
FOR INFORMATION ONLY**

Large Share of Public Service Workers Worry About Personal Finances

According to a recent study by MissionSquare Research Institute that assesses public sector employees' financial wellness program needs and preferences. The following are key findings from the study:

- A vast majority of survey respondents (88%) worry about their finances. Among those, 77% do so while at work.
- About 40% report that their employer offers a financial literacy or financial education program.
- Among those whose employer offers a financial literacy program, 35% have never participated in it. About 67% of non-participants and those without a program say they would be likely to participate in the future or if offered one.
- The most frequent topics covered by programs are planning for retirement (58%), investments (49%), and insurance (35%).
- The top three preferred approaches for the programs are webinars (51%), interactive online courses (47%), and one-on-one in-person coaching (45%).
- Program information is most likely communicated by the employer via email (67%), employer website (33%), and printed materials (19%). These are also the preferences by employees for communications.
- Of those who participate in a financial literacy program, 68% are very or somewhat satisfied with the program.
- Seven in ten respondents (71%) feel it is important for their employer to offer a financial literacy program.

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

Third Try for Nevada State-Sponsored Retirement Plan

Nevada is in the process of creating a state-sponsored retirement savings plan for employees who otherwise do not have access to a plan. Two previous attempts in 2019 and 2021 did not result in enactment of the plan as those bills did not progress past the Nevada Legislature's tax committees.

The current attempt through SB 305 would create the Nevada Employee Savings Trust, which would establish a retirement savings program and automatically enroll private employees who do not have a workplace retirement plan. The bill is opposed by the

Nevada Chapter of the National Association of Insurance and Financial Advisors, which advocates for the state's private retirement plan marketplace.

Since 2012, 46 states have implemented a state-based retirement savings program, studied program options, or considered legislation. Currently, 16 states and 2 cities have pending or enacted legislation for a new program, and 8 states have active plans. [\(Source\)](#)

North Dakota Pension Reform

Governor Doug Burgum of North Dakota signed a major pension reform bill that addresses a \$1.9 billion unfunded liability in the North Dakota Public Employee Retirement System, which has 53,000 employees and retirees. The key part of the legislation shifts new hires to a defined contribution plan. The bill also infuses \$200 million to the pension fund and makes contribution rate adjustments to cover ongoing benefit payments and pension debt. [\(Source\)](#)

Alaska Pension Bill Will Not Advance

Senate Bill 88, which would reinstate a pension plan to replace the state's current 401(k)-style retirement system, will not advance this year. The bill was intended to improve recruitment and retention of state employees. One example cited by the lead author of the bill was that a staffing crisis in the Office of Public Advocacy has resulted in the agency being unable to take on new guardianship cases.

Although there is bipartisan majority support in the Senate for the bill, it would need to overcome doubts by other lawmakers as well as the Governor of Alaska. If implemented, the bill would place new employees in the pension plan, whereas existing employees would have a choice to switch from the 401(k) to pension plan. Safety members can retire at age 50 with 25 years of service or at age 55 with 20 years. Other members can retire at age 60 or with 30 years of service. [\(Source\)](#)

Connecticut Pension Reform

Connecticut's Governor and Comptroller announced an agreement with municipal and labor leaders to reform the Connecticut Municipal Employees Retirement System and save the state and its cities over \$840 million over 31 years. A working group of labor and municipal leaders was overseen by the Comptroller to address contribution rates that increased an average of 75% over the last five year and an unfunded liability of \$1.1 billion. The reforms include—

- Amending cost-of-living adjustments.
- Re-amortizing the unfunded liability to 25 years from 17 years.
- Increasing the pension multiplier for those with longer service.

- Offering a deferred retirement option plan to encourage retention.
- Improving data collection to inform governance structure best practices.

[\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
MAY 2023
FOR INFORMATION ONLY**

2023-2024 Retiree Healthcare Annual Letter Packet and Rate Booklet Mailing

On May 26, 2023, staff completed the Retiree Healthcare Annual Letter packet mass mailing mailed to all members/survivors currently enrolled in a LACERA-administered healthcare plan (59,000+). The packet contained the following information:

- Cover Letter
- Benefits Update
- Benefits Guide
- Monthly Premium Rates Booklet (CA), Effective July 1, 2023

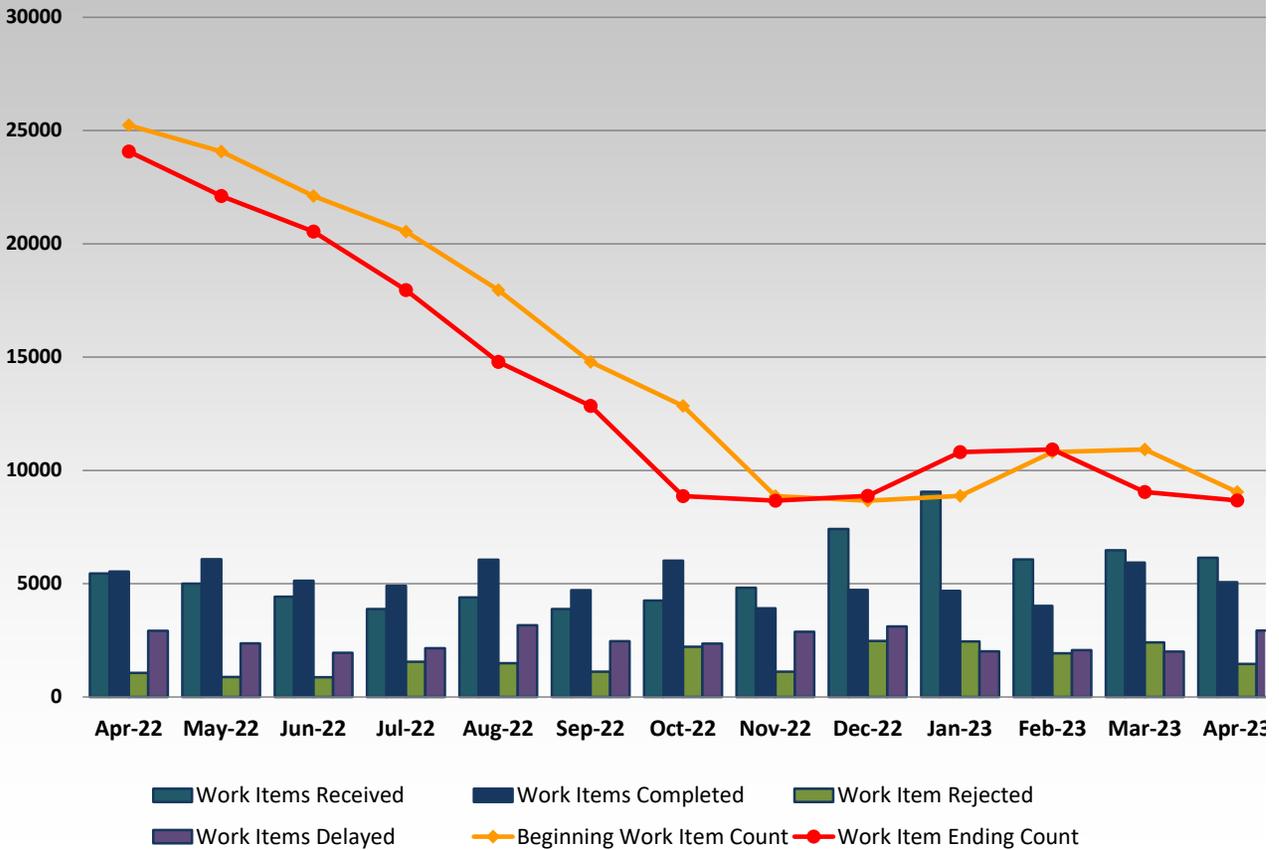
Kudos to RHC staff, Segal, Systems Division and Communications Division for their assistance with this annual project.

Retiree Healthcare Division

Trend Report

APRIL 2022 - APRIL 2023

Updated 5/18/2023

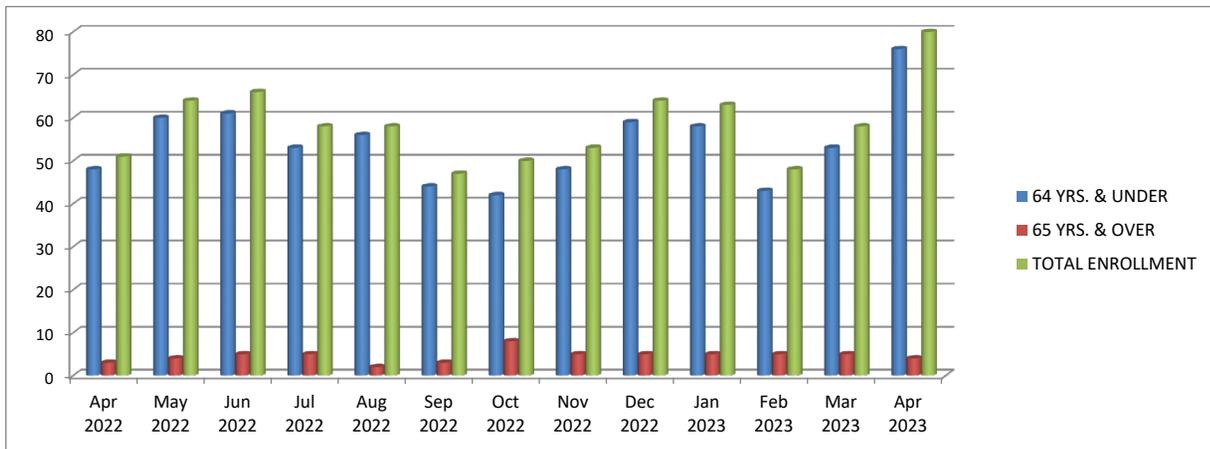


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Apr-22	25235	5451	5542	1067	2922	24077
May-22	24077	4999	6078	883	2364	22115
Jun-22	22115	4423	5128	870	1950	20540
Jul-22	20540	3880	4911	1552	2154	17957
Aug-22	17957	4394	6060	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
Jan-23	8879	9057	4680	2448	2010	10808
Feb-23	10808	6067	4019	1934	2070	10922
Mar-23	10922	6472	5934	2411	1999	9049
Apr-23	9049	6144	5065	1458	2930	8670

Retirees Monthly Age Breakdown APRIL 2022 - APRIL 2023

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Jan 2023	58	5	63
Feb 2023	43	5	48
Mar 2023	53	5	58
Apr 2023	76	4	80



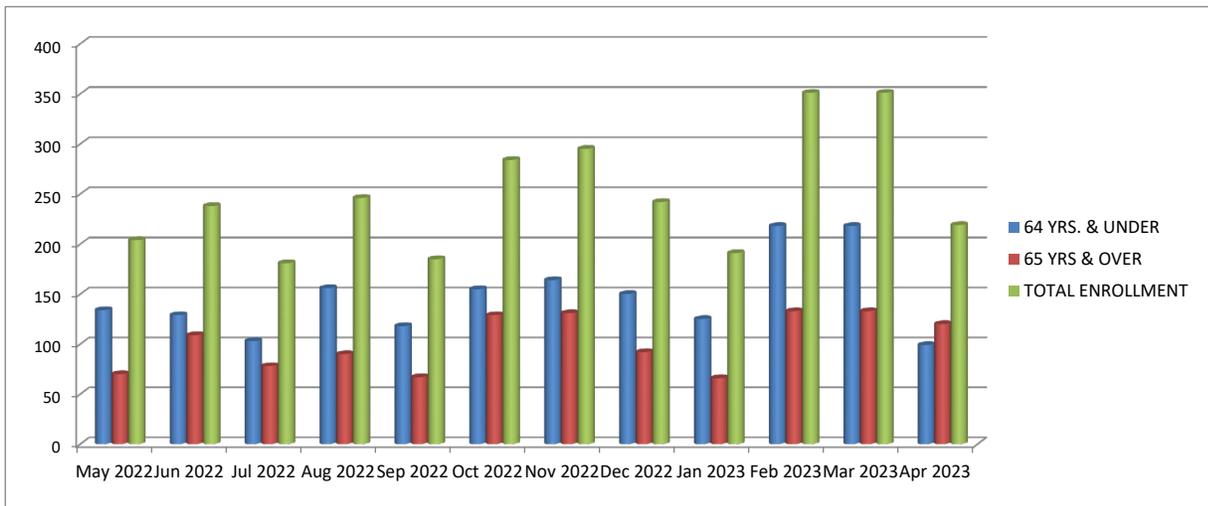
PLEASE NOTE:

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

Retirees Monthly Age Breakdown APRIL 2022 - APRIL 2023

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Jan 2023	125	66	191
Feb 2023	218	133	351
Mar 2023	218	133	351
Apr 2023	99	120	219



PLEASE NOTE:

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

Medicare Part B Reimbursement and Penalty Report				
		PAY PERIOD	5/31/2023	
Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7386	\$1,116,836.75	2	\$129.57
241	140	\$21,270.30	0	\$0.00
242	924	\$145,935.30	0	\$0.00
243	4405	\$1,370,680.91	0	\$0.00
244	17	\$2,587.20	0	\$0.00
245	53	\$8,671.10	0	\$0.00
246	16	\$811.20	0	\$0.00
247	143	\$24,062.20	0	\$0.00
248	13	\$6,683.50	1	\$43.00
249	71	\$22,331.40	0	\$0.00
250	16	\$4,922.30	0	\$0.00
Plan Total:	13,184	\$2,724,792.16	3	\$172.57
CIGNA - PREFERRED with RX				
321	33	\$4,698.40	0	\$0.00
322	7	\$997.60	0	\$0.00
324	22	\$6,777.00	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	63	\$12,577.90	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	11776	\$1,752,078.00	1	\$17.00
413	1572	\$245,107.64	0	\$0.00
418	6205	\$1,902,993.44	0	\$0.00
419	232	\$32,721.00	0	\$0.00
426	251	\$36,727.00	0	\$0.00
427	5	(\$711.40)	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	35	\$5,282.10	0	\$0.00
455	4	\$659.60	0	\$0.00
457	12	\$3,684.10	0	\$0.00
459	2	\$659.60	0	\$0.00
462	87	\$13,554.60	0	\$0.00
465	4	\$659.60	0	\$0.00
466	29	\$8,787.90	0	\$0.00
472	28	\$4,277.90	0	\$0.00
476	3	\$393.00	0	\$0.00
478	16	\$5,086.60	0	\$0.00
479	1	\$144.60	0	\$0.00
482	81	\$12,379.70	0	\$0.00
486	1	\$164.90	0	\$0.00
488	41	\$12,030.30	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,418	\$4,042,984.08	1	\$17.00

Medicare Part B Reimbursement and Penalty Report				
		PAY PERIOD	5/31/2023	
Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	282	\$42,358.60	0	\$0.00
613	84	\$26,141.00	0	\$0.00
620	1	\$164.90	0	\$0.00
622	5	\$821.70	0	\$0.00
623	2	\$539.60	0	\$0.00
Plan Total:	374	70,026	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1996	\$305,280.30	1	\$36.50
702	382	\$61,859.60	0	\$0.00
703	1309	\$405,205.60	0	\$0.00
704	91	\$14,525.50	0	\$0.00
705	47	\$15,701.60	0	\$0.00
Plan Total:	3,825	\$802,572.60	1	\$36.50
Grand Total:	37,864	\$7,652,952.54	5	\$226.07

Medicare Part B Reimbursement and Penalty Report				
		PAY PERIOD	5/31/2023	
Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7386	\$1,116,836.75	2	\$129.57
241	140	\$21,270.30	0	\$0.00
242	924	\$145,935.30	0	\$0.00
243	4405	\$1,370,680.91	0	\$0.00
244	17	\$2,587.20	0	\$0.00
245	53	\$8,671.10	0	\$0.00
246	16	\$811.20	0	\$0.00
247	143	\$24,062.20	0	\$0.00
248	13	\$6,683.50	1	\$43.00
249	71	\$22,331.40	0	\$0.00
250	16	\$4,922.30	0	\$0.00
Plan Total:	13,184	\$2,724,792.16	3	\$172.57
CIGNA - PREFERRED with RX				
321	33	\$4,698.40	0	\$0.00
322	7	\$997.60	0	\$0.00
324	22	\$6,777.00	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	63	\$12,577.90	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	11776	\$1,752,078.00	1	\$17.00
413	1572	\$245,107.64	0	\$0.00
418	6205	\$1,902,993.44	0	\$0.00
419	232	\$32,721.00	0	\$0.00
426	251	\$36,727.00	0	\$0.00
427	5	(\$711.40)	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	35	\$5,282.10	0	\$0.00
455	4	\$659.60	0	\$0.00
457	12	\$3,684.10	0	\$0.00
459	2	\$659.60	0	\$0.00
462	87	\$13,554.60	0	\$0.00
465	4	\$659.60	0	\$0.00
466	29	\$8,787.90	0	\$0.00
472	28	\$4,277.90	0	\$0.00
476	3	\$393.00	0	\$0.00
478	16	\$5,086.60	0	\$0.00
479	1	\$144.60	0	\$0.00
482	81	\$12,379.70	0	\$0.00
486	1	\$164.90	0	\$0.00
488	41	\$12,030.30	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,418	\$4,042,984.08	1	\$17.00

Medicare Part B Reimbursement and Penalty Report				
		PAY PERIOD	5/31/2023	
Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	282	\$42,358.60	0	\$0.00
613	84	\$26,141.00	0	\$0.00
620	1	\$164.90	0	\$0.00
622	5	\$821.70	0	\$0.00
623	2	\$539.60	0	\$0.00
Plan Total:	374	70,026	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1996	\$305,280.30	1	\$36.50
702	382	\$61,859.60	0	\$0.00
703	1309	\$405,205.60	0	\$0.00
704	91	\$14,525.50	0	\$0.00
705	47	\$15,701.60	0	\$0.00
Plan Total:	3,825	\$802,572.60	1	\$36.50
LOCAL 1014				
802	1	\$164.90	0	\$0.00
804	178	\$38,219.00	0	\$0.00
805	222	\$42,079.30	0	\$0.00
806	686	\$255,314.00	0	\$0.00
807	40	\$8,145.20	0	\$0.00
808	15	\$4,947.00	0	\$0.00
812	257	\$46,136.90	0	\$0.00
813	1	\$164.90	0	\$0.00
Plan Total:	1,400	\$395,171.20	0	\$0.00
Grand Total:	39,264	\$8,048,123.74	5	\$226.07

Medical and Dental Vision Insurance Premiums June 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	477	\$431,428.46	\$66,952.41	\$363,573.48	\$430,525.89	(\$1,805.14)	\$428,720.75
202	248	\$439,659.36	\$39,888.49	\$403,316.51	\$443,205.00	(\$1,772.82)	\$441,432.18
203	74	\$152,025.08	\$21,403.51	\$124,620.58	\$146,024.09	\$0.00	\$146,024.09
204	28	\$32,456.48	\$9,945.60	\$24,829.20	\$34,774.80	\$0.00	\$34,774.80
SUBTOTAL	827	\$1,055,569.38	\$138,190.01	\$916,339.77	\$1,054,529.78	(\$3,577.96)	\$1,050,951.82
Anthem Blue Cross I							
211	578	\$739,726.20	\$46,500.73	\$697,045.64	\$743,546.37	(\$5,103.56)	\$738,442.81
212	236	\$546,700.28	\$25,818.90	\$502,504.90	\$528,323.80	\$0.00	\$528,323.80
213	75	\$203,179.50	\$23,852.20	\$190,163.54	\$214,015.74	\$0.00	\$214,015.74
214	21	\$35,417.13	\$4,115.11	\$31,302.02	\$35,417.13	\$0.00	\$35,417.13
215	1	\$432.89	\$17.32	\$415.57	\$432.89	\$0.00	\$432.89
SUBTOTAL	911	\$1,525,456.00	\$100,304.26	\$1,421,431.67	\$1,521,735.93	(\$5,103.56)	\$1,516,632.37
Anthem Blue Cross II							
221	2,350	\$3,002,268.06	\$168,529.97	\$2,857,970.50	\$3,026,500.47	(\$12,715.04)	\$3,013,785.43
222	2,047	\$4,729,646.54	\$111,866.58	\$4,632,369.26	\$4,744,235.84	(\$2,297.06)	\$4,741,938.78
223	939	\$2,549,225.46	\$96,604.94	\$2,482,313.82	\$2,578,918.76	\$0.00	\$2,578,918.76
224	226	\$382,842.31	\$40,442.89	\$352,518.60	\$392,961.49	\$5,059.59	\$398,021.08
SUBTOTAL	5,562	\$10,663,982.37	\$417,444.38	\$10,325,172.18	\$10,742,616.56	(\$9,952.51)	\$10,732,664.05

Medical and Dental Vision Insurance Premiums June 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,422	\$3,871,103.32	\$520,143.58	\$3,372,538.46	\$3,892,682.04	(\$15,105.42)	\$3,877,576.62
241	141	\$234,007.83	\$20,546.21	\$215,121.25	\$235,667.46	\$0.00	\$235,667.46
242	924	\$1,545,115.53	\$89,487.40	\$1,453,437.42	\$1,542,924.82	(\$3,321.26)	\$1,539,603.56
243	4,414	\$4,577,634.76	\$492,388.21	\$4,092,486.37	\$4,584,874.58	(\$15,978.58)	\$4,568,896.00
244	17	\$15,822.92	\$1,842.89	\$13,980.03	\$15,822.92	\$0.00	\$15,822.92
245	55	\$51,191.80	\$4,895.77	\$50,949.83	\$55,845.60	\$0.00	\$55,845.60
246	15	\$33,106.88	(\$6,207.54)	\$20,691.80	\$14,484.26	\$0.00	\$14,484.26
247	146	\$302,100.28	\$21,147.01	\$287,160.81	\$308,307.82	\$0.00	\$308,307.82
248	13	\$18,768.49	\$7,622.85	\$24,139.21	\$31,762.06	\$0.00	\$31,762.06
249	73	\$105,392.29	\$5,255.18	\$97,249.65	\$102,504.83	\$0.00	\$102,504.83
250	16	\$25,882.24	\$1,294.11	\$24,588.13	\$25,882.24	\$0.00	\$25,882.24
SUBTOTAL	13,236	\$10,780,126.34	\$1,158,415.67	\$9,652,342.96	\$10,810,758.63	(\$34,405.26)	\$10,776,353.37
CIGNA Network Model Plan							
301	237	\$392,900.97	\$102,698.33	\$293,518.26	\$396,216.59	(\$3,315.62)	\$392,900.97
302	62	\$185,448.20	\$45,878.83	\$139,569.37	\$185,448.20	(\$2,991.10)	\$182,457.10
303	9	\$31,783.41	\$9,514.94	\$22,268.47	\$31,783.41	\$0.00	\$31,783.41
304	15	\$32,983.80	\$14,465.68	\$18,518.12	\$32,983.80	\$0.00	\$32,983.80
SUBTOTAL	323	\$643,116.38	\$172,557.78	\$473,874.22	\$646,432.00	(\$6,306.72)	\$640,125.28
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	33	\$12,754.17	\$1,932.45	\$11,208.21	\$13,140.66	(\$386.49)	\$12,754.17
322	7	\$12,038.46	\$687.91	\$11,350.55	\$12,038.46	\$0.00	\$12,038.46
324	23	\$17,548.54	\$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	64	\$44,602.02	\$4,903.69	\$40,084.82	\$44,988.51	(\$386.49)	\$44,602.02

Medical and Dental Vision Insurance Premiums June 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,553	\$1,781,682.06	\$143,494.88	\$1,704,377.01	\$1,847,871.89	(\$2,287.14)	\$1,845,584.75
403	11,785	\$3,114,196.33	\$283,730.55	\$2,824,937.14	\$3,108,667.69	(\$8,685.72)	\$3,099,981.97
404	503	\$594,200.88	\$12,308.49	\$581,892.39	\$594,200.88	(\$1,178.97)	\$593,021.91
405	1,337	\$1,536,264.84	\$17,750.90	\$1,517,365.76	\$1,535,116.66	(\$4,592.72)	\$1,530,523.94
411	1,948	\$4,458,640.12	\$204,077.35	\$4,413,962.57	\$4,618,039.92	(\$2,277.14)	\$4,615,762.78
413	1,561	\$2,208,119.46	\$108,017.70	\$2,076,358.54	\$2,184,376.24	(\$1,396.66)	\$2,182,979.58
414	59	\$136,439.86	\$1,202.52	\$135,237.34	\$136,439.86	\$0.00	\$136,439.86
418	6,166	\$3,204,445.44	\$233,498.93	\$2,954,429.75	\$3,187,928.68	(\$2,580.90)	\$3,185,347.78
419	232	\$333,669.98	\$4,124.30	\$326,681.56	\$330,805.86	\$0.00	\$330,805.86
420	109	\$255,925.46	\$1,127.02	\$254,798.44	\$255,925.46	\$0.00	\$255,925.46
421	9	\$10,292.13	\$1,372.29	\$8,919.84	\$10,292.13	\$0.00	\$10,292.13
422	257	\$586,409.75	\$2,373.02	\$602,290.73	\$604,663.75	(\$4,563.50)	\$600,100.25
423	0	\$2,312.54	\$0.00	(\$2,312.54)	(\$2,312.54)	\$0.00	(\$2,312.54)
426	249	\$351,718.77	\$2,970.69	\$347,346.81	\$350,317.50	\$0.00	\$350,317.50
427	0	\$7,160.30	(\$286.41)	(\$22,625.70)	(\$22,912.11)	\$0.00	(\$22,912.11)
428	46	\$106,588.90	\$463.43	\$106,125.47	\$106,588.90	(\$2,317.15)	\$104,271.75
430	142	\$324,663.12	\$3,338.06	\$321,325.06	\$324,663.12	(\$2,286.36)	\$322,376.76
SUBTOTAL	25,956	\$19,012,729.94	\$1,019,563.72	\$18,151,110.17	\$19,170,673.89	(\$32,166.26)	\$19,138,507.63

Medical and Dental Vision Insurance Premiums June 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	4	\$4,245.32	\$424.53	\$8,066.11	\$8,490.64	\$0.00	\$8,490.64
451	35	\$10,496.50	\$1,319.54	\$9,176.96	\$10,496.50	\$0.00	\$10,496.50
453	10	\$25,784.66	\$376.00	\$18,376.48	\$18,752.48	\$0.00	\$18,752.48
455	4	\$5,404.92	\$0.00	\$5,404.92	\$5,404.92	\$0.00	\$5,404.92
457	12	\$7,077.60	\$1,238.58	\$5,839.02	\$7,077.60	\$0.00	\$7,077.60
459	2	\$3,282.26	\$65.65	\$3,216.61	\$3,282.26	\$0.00	\$3,282.26
SUBTOTAL	67	\$56,291.26	\$3,424.30	\$50,080.10	\$53,504.40	\$0.00	\$53,504.40
Kaiser - Georgia							
441	4	\$4,660.96	\$0.00	\$4,660.96	\$4,660.96	\$0.00	\$4,660.96
442	7	\$8,156.68	\$0.00	\$8,156.68	\$8,156.68	\$0.00	\$8,156.68
445	2	\$3,161.42	\$0.00	\$3,161.42	\$3,161.42	\$0.00	\$3,161.42
446	1	\$1,580.71	\$0.00	\$1,580.71	\$1,580.71	\$0.00	\$1,580.71
461	13	\$15,148.12	\$2,656.75	\$11,326.13	\$13,982.88	\$0.00	\$13,982.88
462	86	\$37,015.89	\$5,428.99	\$32,437.84	\$37,866.83	\$0.00	\$37,866.83
463	3	\$6,961.47	\$1,218.82	\$5,742.65	\$6,961.47	\$0.00	\$6,961.47
465	4	\$6,322.84	\$0.00	\$6,322.84	\$6,322.84	\$0.00	\$6,322.84
466	29	\$24,387.26	\$1,765.97	\$22,621.29	\$24,387.26	\$0.00	\$24,387.26
SUBTOTAL	149	\$107,395.35	\$11,070.53	\$96,010.52	\$107,081.05	\$0.00	\$107,081.05

Medical and Dental Vision Insurance Premiums June 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	5	\$4,607.65	\$258.03	\$4,349.62	\$4,607.65	\$0.00	\$4,607.65
472	28	\$12,584.04	\$1,977.48	\$10,606.56	\$12,584.04	\$0.00	\$12,584.04
473	1	\$1,852.78	\$577.39	\$1,275.39	\$1,852.78	\$0.00	\$1,852.78
474	5	\$9,165.25	\$0.00	\$9,165.25	\$9,165.25	\$0.00	\$9,165.25
475	2	\$5,489.16	\$71.04	\$5,418.12	\$5,489.16	\$0.00	\$5,489.16
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	16	\$14,221.76	\$2,026.59	\$12,195.17	\$14,221.76	\$0.00	\$14,221.76
479	1	\$2,292.21	\$0.00	\$2,292.21	\$2,292.21	\$0.00	\$2,292.21
SUBTOTAL	62	\$57,060.04	\$7,255.90	\$49,804.14	\$57,060.04	\$0.00	\$57,060.04
Kaiser - Oregon							
481	2	\$2,262.36	\$565.59	\$1,696.77	\$2,262.36	\$0.00	\$2,262.36
482	81	\$39,035.52	\$6,014.34	\$33,503.10	\$39,517.44	(\$481.92)	\$39,035.52
483	2	\$2,766.24	\$521.55	\$2,244.69	\$2,766.24	\$0.00	\$2,766.24
484	5	\$11,261.80	\$0.00	\$11,261.80	\$11,261.80	\$0.00	\$11,261.80
486	1	\$1,603.10	\$0.00	\$1,603.10	\$1,603.10	\$0.00	\$1,603.10
488	40	\$39,107.44	\$3,910.72	\$32,335.20	\$36,245.92	\$0.00	\$36,245.92
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	134	\$102,649.60	\$11,426.68	\$88,843.32	\$100,270.00	(\$481.92)	\$99,788.08
SCAN Health Plan							
611	281	\$80,539.20	\$18,021.44	\$62,517.76	\$80,539.20	\$0.00	\$80,539.20
613	83	\$47,140.80	\$9,585.33	\$38,116.67	\$47,702.00	\$0.00	\$47,702.00
SUBTOTAL	364	\$127,680.00	\$27,606.77	\$100,634.43	\$128,241.20	\$0.00	\$128,241.20

Medical and Dental Vision Insurance Premiums June 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	5	\$1,428.00	\$0.00	\$1,428.00	\$1,428.00	\$0.00	\$1,428.00
623	2	\$1,122.40	\$0.00	\$1,122.40	\$1,122.40	\$0.00	\$1,122.40
SUBTOTAL	7	\$2,550.40	\$0.00	\$2,550.40	\$2,550.40	\$0.00	\$2,550.40
UHC Medicare Adv.							
701	1,989	\$678,253.80	\$77,954.24	\$601,189.58	\$679,143.82	(\$1,353.80)	\$677,790.02
702	382	\$625,282.35	\$33,878.87	\$599,524.03	\$633,402.90	(\$1,624.11)	\$631,778.79
703	1,299	\$873,639.00	\$85,349.79	\$782,931.61	\$868,281.40	(\$2,000.70)	\$866,280.70
704	96	\$179,021.26	\$11,073.48	\$162,411.04	\$173,484.52	\$0.00	\$173,484.52
705	47	\$41,753.39	\$3,091.50	\$41,327.00	\$44,418.50	\$0.00	\$44,418.50
706	2	\$744.26	\$44.66	\$699.60	\$744.26	\$0.00	\$744.26
SUBTOTAL	3,815	\$2,398,694.06	\$211,392.54	\$2,188,082.86	\$2,399,475.40	(\$4,978.61)	\$2,394,496.79
United Healthcare							
707	522	\$689,291.12	\$65,123.58	\$640,113.11	\$705,236.69	\$0.00	\$705,236.69
708	488	\$1,160,841.84	\$76,419.09	\$1,111,106.35	\$1,187,525.44	\$0.00	\$1,187,525.44
709	394	\$1,104,299.26	\$87,359.24	\$1,069,366.82	\$1,156,726.06	\$0.00	\$1,156,726.06
SUBTOTAL	1,404	\$2,954,432.22	\$228,901.91	\$2,820,586.28	\$3,049,488.19	\$0.00	\$3,049,488.19

Medical and Dental Vision Insurance Premiums June 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	86	\$108,317.86	\$4,181.54	\$100,357.79	\$104,539.33	\$1,259.51	\$105,798.84
802	341	\$774,404.18	\$26,069.03	\$747,812.73	\$773,881.76	\$2,106.08	\$775,987.84
803	388	\$1,039,389.92	\$27,913.53	\$1,036,657.49	\$1,064,571.02	\$4,821.91	\$1,069,392.93
804	184	\$231,749.84	\$7,078.39	\$225,527.92	\$232,606.31	(\$38,219.00)	\$194,387.31
805	224	\$508,699.52	\$11,854.53	\$496,844.99	\$508,699.52	(\$42,079.30)	\$466,620.22
806	688	\$1,562,434.24	\$35,518.15	\$1,523,100.84	\$1,558,618.99	(\$257,584.98)	\$1,301,034.01
807	41	\$109,832.44	\$1,500.14	\$108,332.30	\$109,832.44	(\$8,145.20)	\$101,687.24
808	15	\$40,182.60	\$214.31	\$39,968.29	\$40,182.60	(\$4,947.00)	\$35,235.60
809	17	\$21,411.67	\$3,677.74	\$17,733.93	\$21,411.67	\$0.00	\$21,411.67
810	11	\$24,980.78	\$2,679.76	\$24,572.00	\$27,251.76	\$0.00	\$27,251.76
811	3	\$8,036.52	\$1,928.77	\$6,107.75	\$8,036.52	\$0.00	\$8,036.52
812	257	\$323,694.07	\$22,217.58	\$310,293.06	\$332,510.64	(\$44,877.39)	\$287,633.25
813	1	\$2,270.98	\$0.00	\$2,270.98	\$2,270.98	(\$164.90)	\$2,106.08
SUBTOTAL	2,256	\$4,755,404.62	\$144,833.47	\$4,639,580.07	\$4,784,413.54	(\$387,830.27)	\$4,396,583.27
Kaiser - Washington							
393	6	\$8,576.94	\$1,077.65	\$7,499.29	\$8,576.94	\$0.00	\$8,576.94
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	38	\$38,826.05	\$5,162.31	\$33,663.74	\$38,826.05	\$0.00	\$38,826.05
Medical Plan Total	55,176	\$54,326,851.63	\$3,662,453.92	\$51,050,477.25	\$54,712,931.17	(\$485,189.56)	\$54,227,741.61

Medical and Dental Vision Insurance Premiums June 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	25,952	\$1,334,708.94	\$140,329.34	\$1,207,884.46	\$1,348,213.80	(\$4,109.00)	\$1,344,104.80
502	24,140	\$2,519,986.82	\$190,783.10	\$2,362,447.93	\$2,553,231.03	(\$3,421.81)	\$2,549,809.22
503	10	\$626.70	\$52.65	\$574.05	\$626.70	\$0.00	\$626.70
SUBTOTAL	50,102	\$3,855,322.46	\$331,165.09	\$3,570,906.44	\$3,902,071.53	(\$7,530.81)	\$3,894,540.72
CIGNA Dental HMO/Vision							
901	3,921	\$190,039.32	\$21,281.30	\$172,538.55	\$193,819.85	(\$772.96)	\$193,046.89
902	3,019	\$293,794.34	\$22,818.63	\$278,447.76	\$301,266.39	(\$395.60)	\$300,870.79
903	2	\$97.98	\$25.48	\$72.50	\$97.98	\$0.00	\$97.98
SUBTOTAL	6,942	\$483,931.64	\$44,125.41	\$451,058.81	\$495,184.22	(\$1,168.56)	\$494,015.66
Dental/Vision Plan Total	57,044	\$4,339,254.10	\$375,290.50	\$4,021,965.25	\$4,397,255.75	(\$8,699.37)	\$4,388,556.38
GRAND TOTALS	112,220	\$58,666,105.73	\$4,037,744.42	\$55,072,442.50	\$59,110,186.92	(\$493,888.93)	\$58,616,297.99

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

*Benchmark premiums are bolded.

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

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

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

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

Kaiser

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

*Benchmark premiums are bolded.

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

*Benchmark premiums are bolded.

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

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

Kaiser Hawaii

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

Kaiser Oregon

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

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

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

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

CIGNA Indemnity - Dental/Vision

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

CIGNA HMO - Dental/Vision

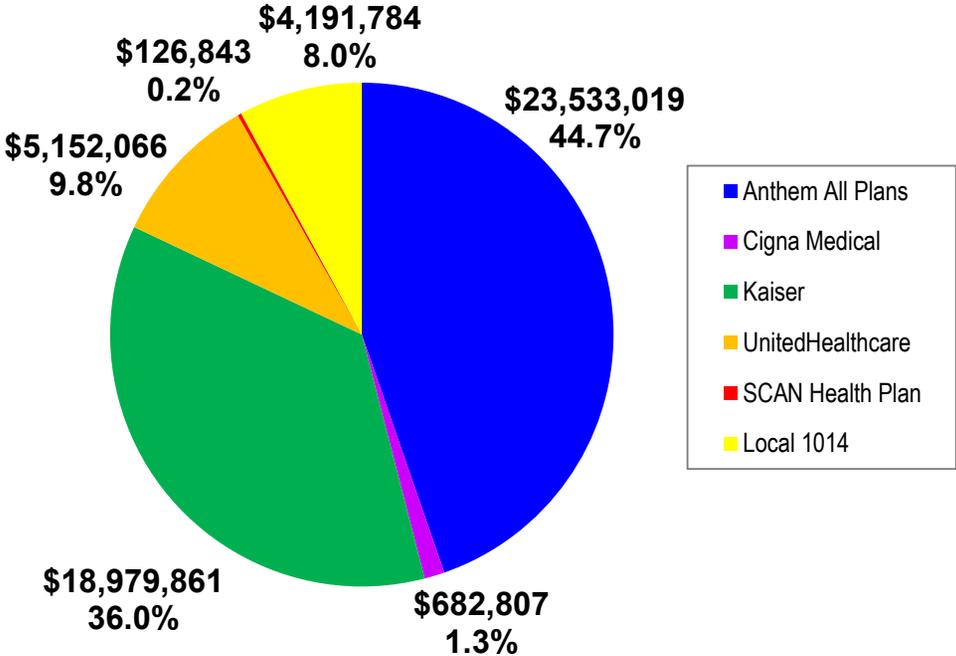
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending April 2023

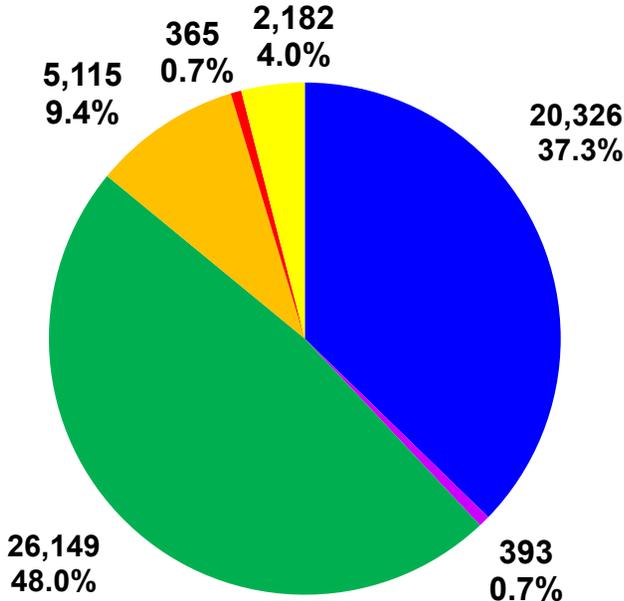
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$23,533,019	44.7%	20,326	37.3%
Cigna Medical	\$682,807	1.3%	393	0.7%
Kaiser	\$18,979,861	36.0%	26,149	48.0%
UnitedHealthcare	\$5,152,066	9.8%	5,115	9.4%
SCAN Health Plan	\$126,843	0.2%	365	0.7%
Local 1014	\$4,191,784	8.0%	2,182	4.0%
Combined Medical	\$52,666,381	100.0%	54,530	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,295,818	56,371
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Monthly Premium

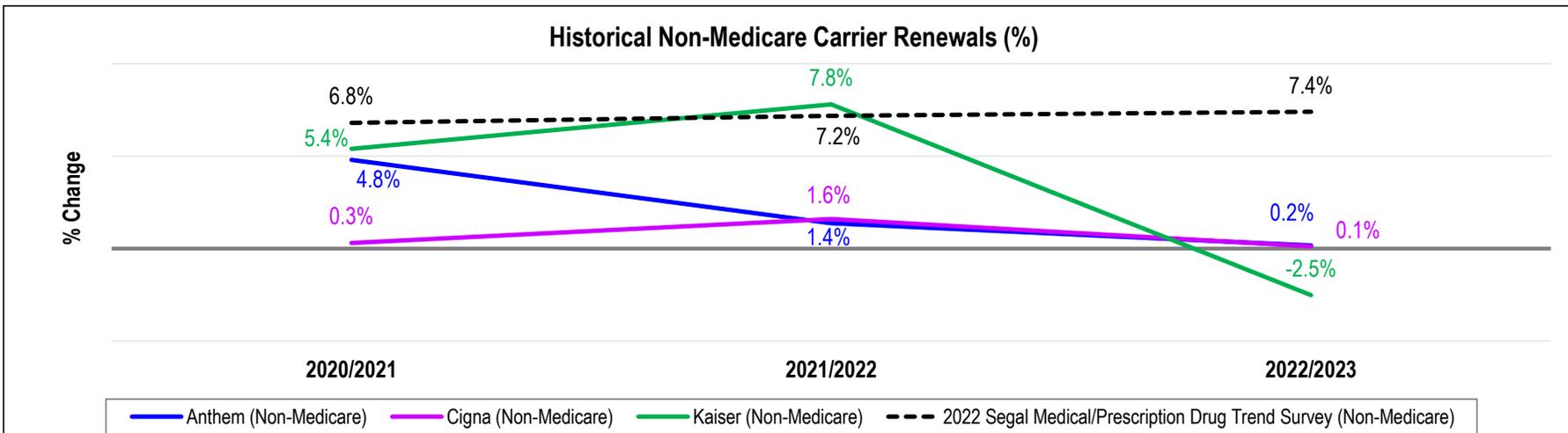


Retirees

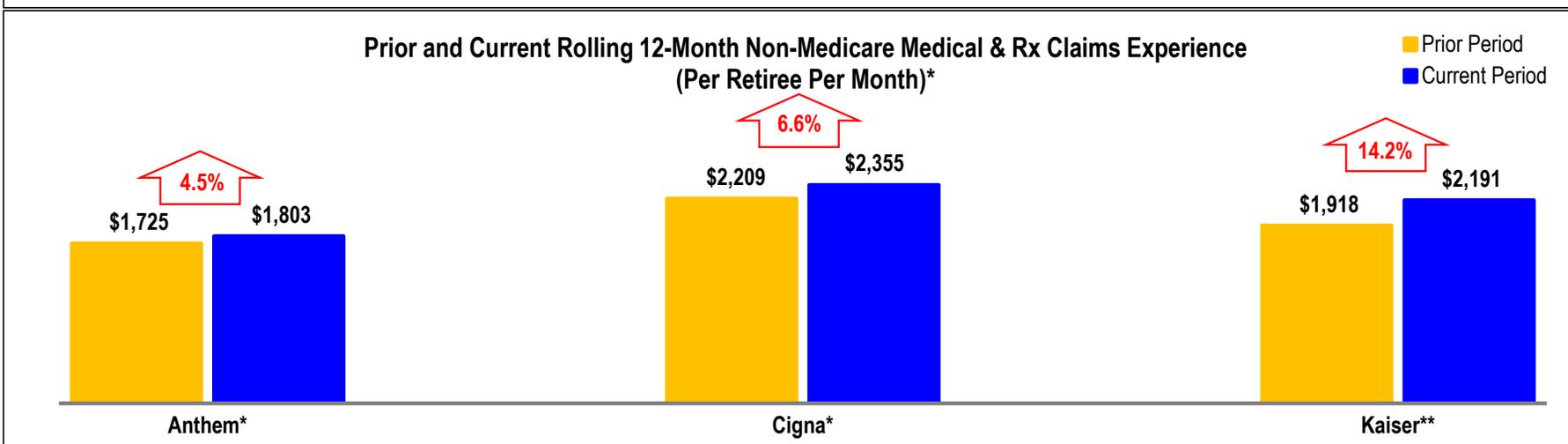


Note: Premiums **include** LACERA's Administrative Fee of \$10.00 per member, per plan, per month.

Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending April 2023



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.

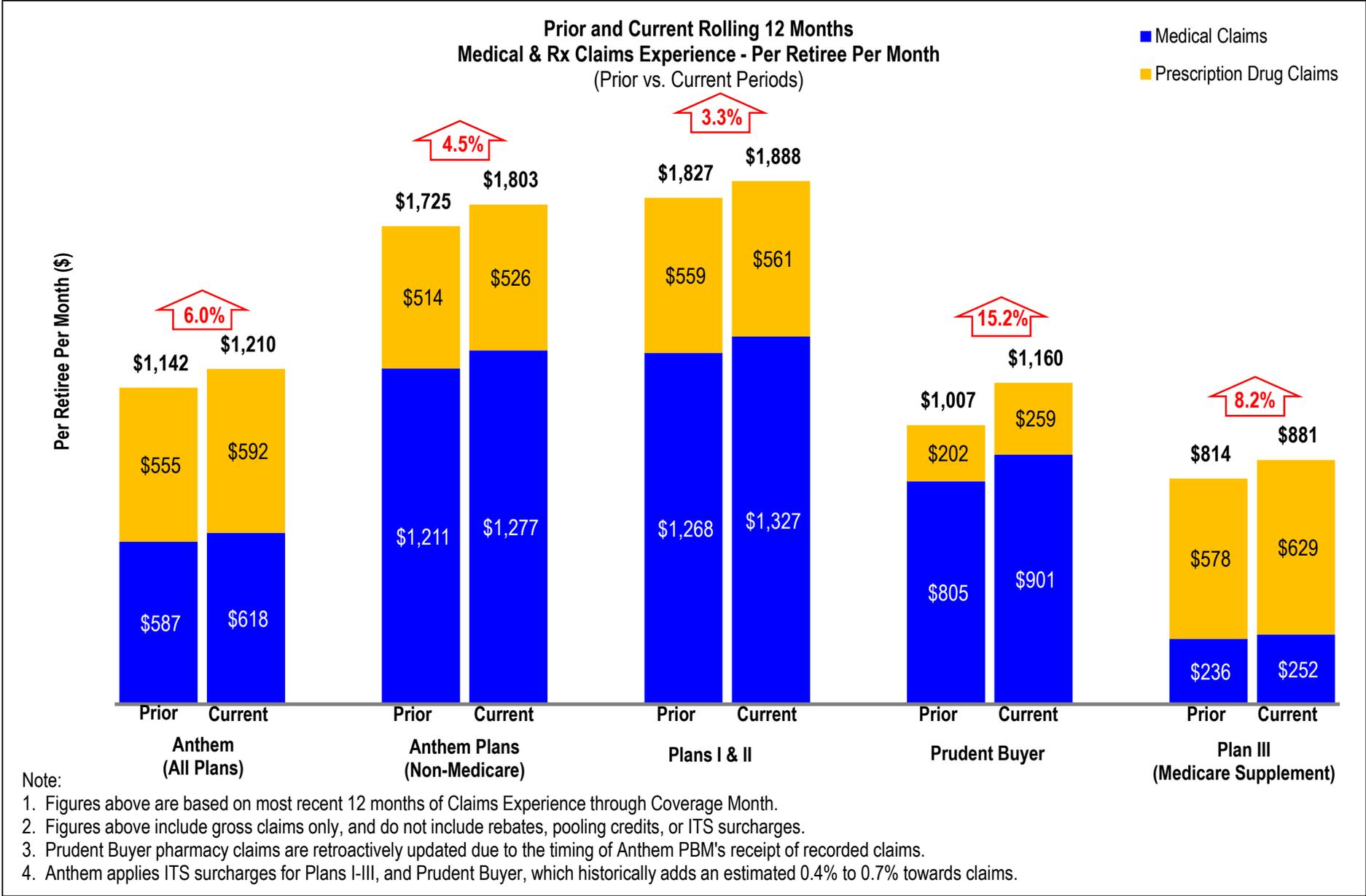
**Kaiser Claims Experience through January 2023.

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 April 2023



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month Ending April 2023

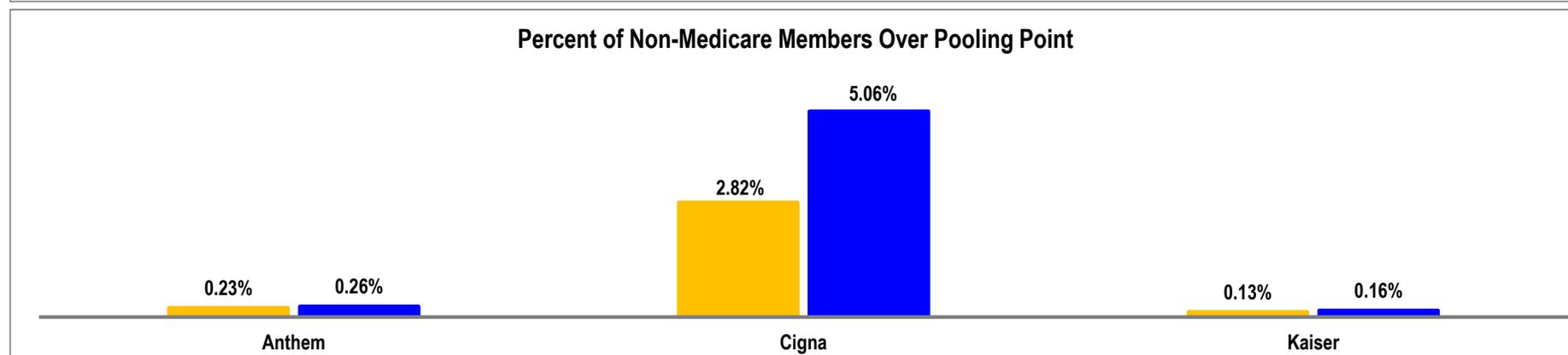
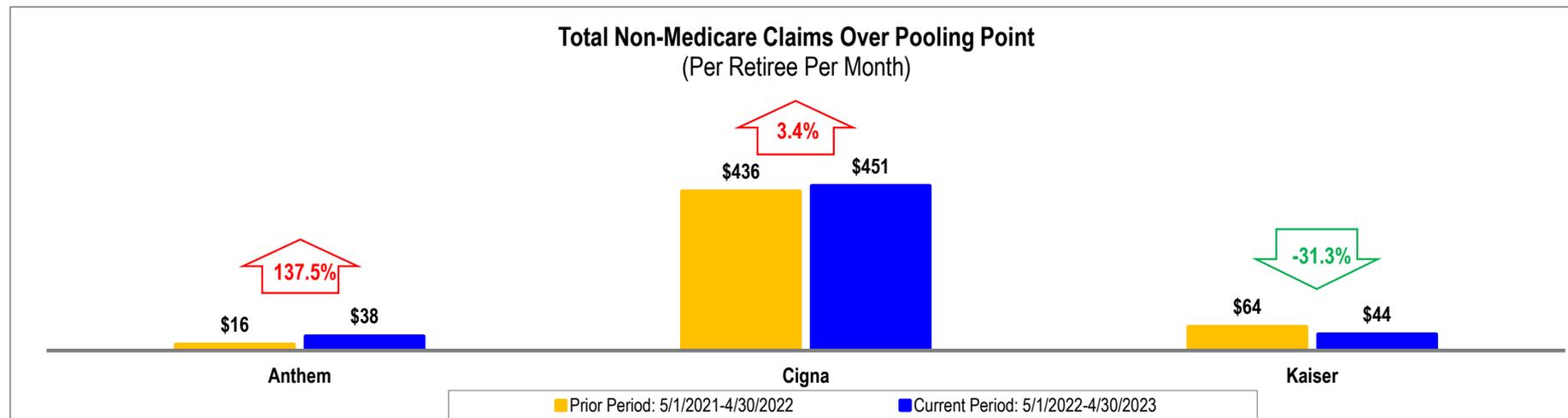
- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 2/1/2022 - 1/31/2023	Prior Period 2/1/2021 - 1/31/2022	Change
Average Contract Size	2.37	2.37	0.00%
Average Members	9,009	8,782	2.58%
Inpatient Claims Per Member Per Month	\$303.85	\$208.95	45.42%
Outpatient Claims Per Member Per Month	\$352.51	\$354.21	-0.48%
Pharmacy Per Member Per Month	\$127.00	\$117.35	8.22%
Other Per Member Per Month	\$140.86	\$129.78	8.54%
Total Claims Per Member Per Month	\$924.22	\$810.29	14.06%
Total Paid Claims	\$99,912,252	\$85,391,826	17.00%
Large Claims over \$525,000 Pooling Point			
Number of Claims over Pooling Point	6	5	
Amount over Pooling Point	\$1,994,627	\$2,852,094	-30.06%
% of Total Paid Claims	2.00%	3.34%	
Inpatient Days / 1000	471.5	352.3	33.83%
Inpatient Admits / 1000	58.4	47.0	24.26%
Outpatient Visits / 1000	14,542.2	14,279.7	1.84%
Pharmacy Scripts Per Member Per Year	10.3	10.3	0.00%

Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending April 2023



Stop-Loss & Pooling Points Overview:

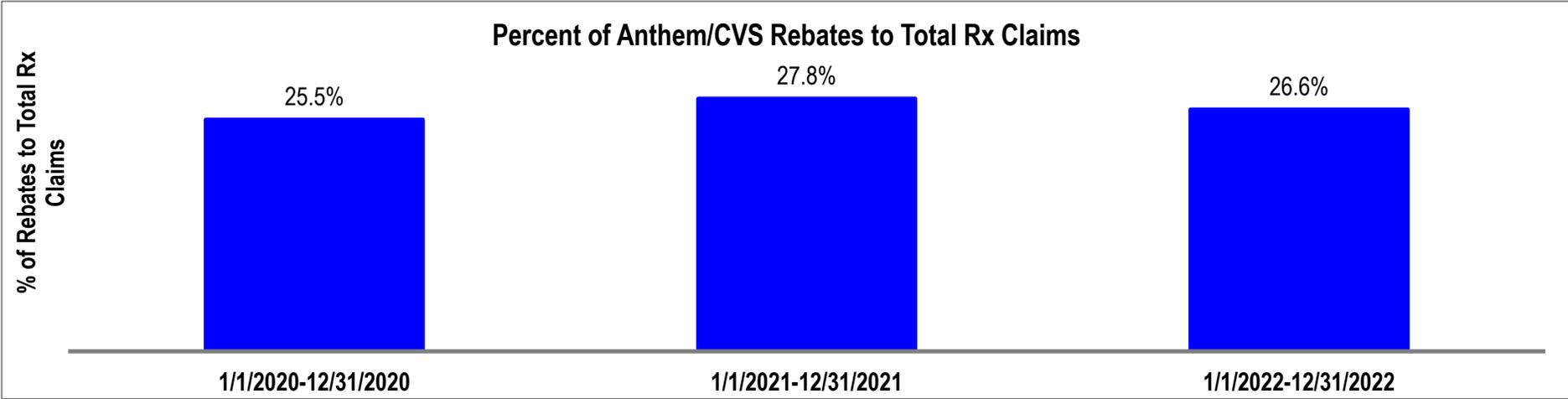
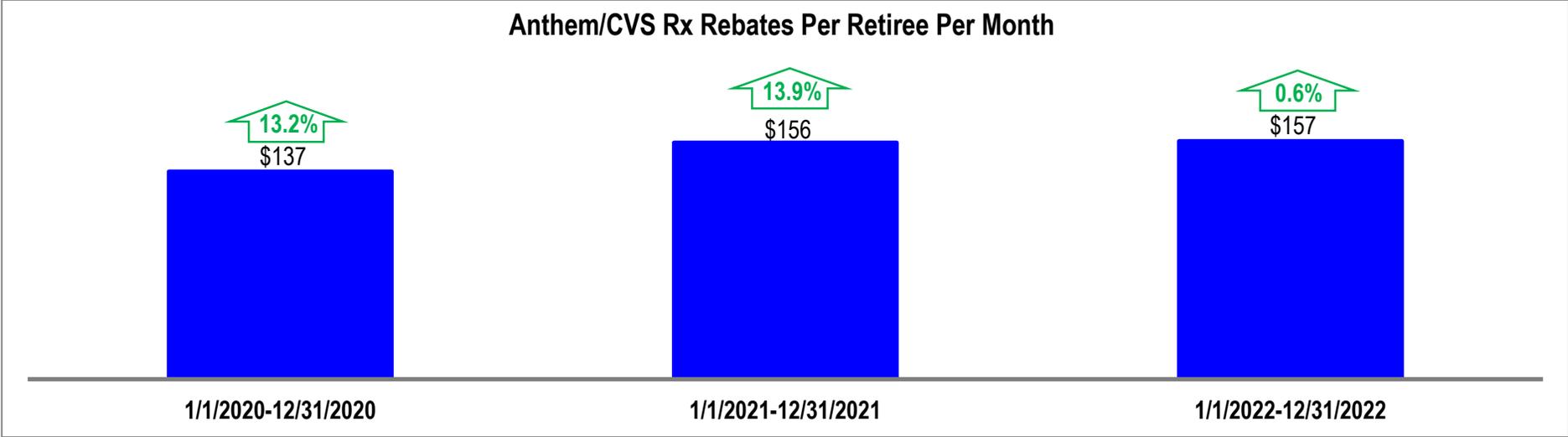
Plan sponsors mitigate the financial risk associated with individual large claimants through reinsurance. Claims exceeding the specified individual pooling threshold are deducted from the carrier's renewal calculation. The pooling credit is offset by the carrier's pooling expense, which is applied to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

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 April 2023



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.

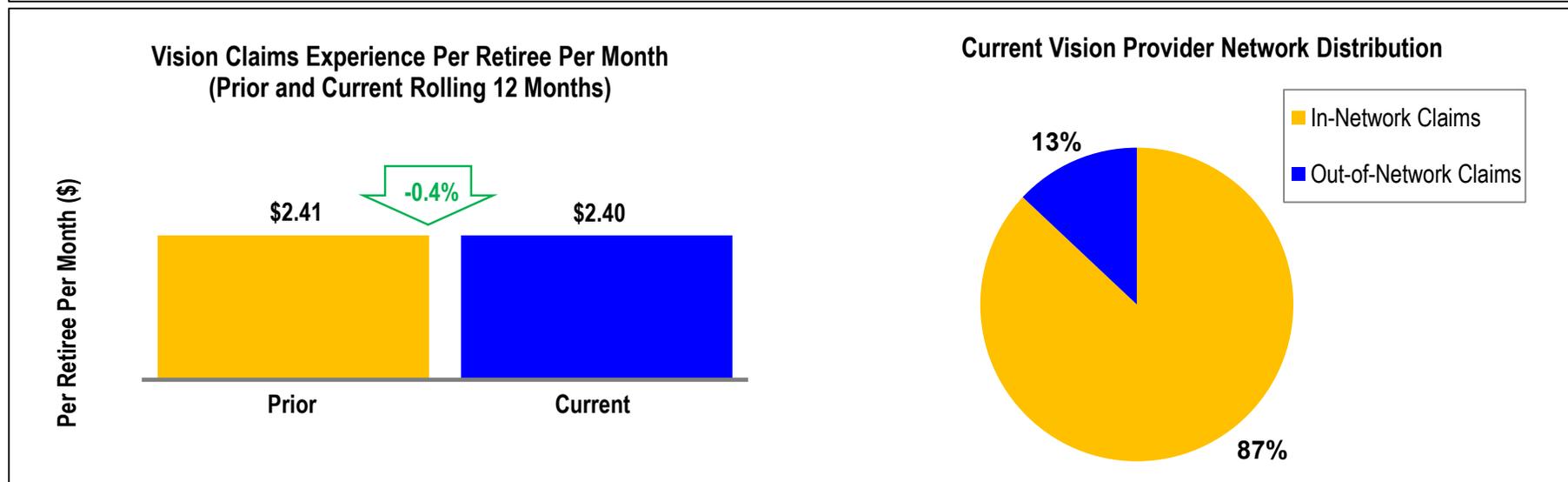
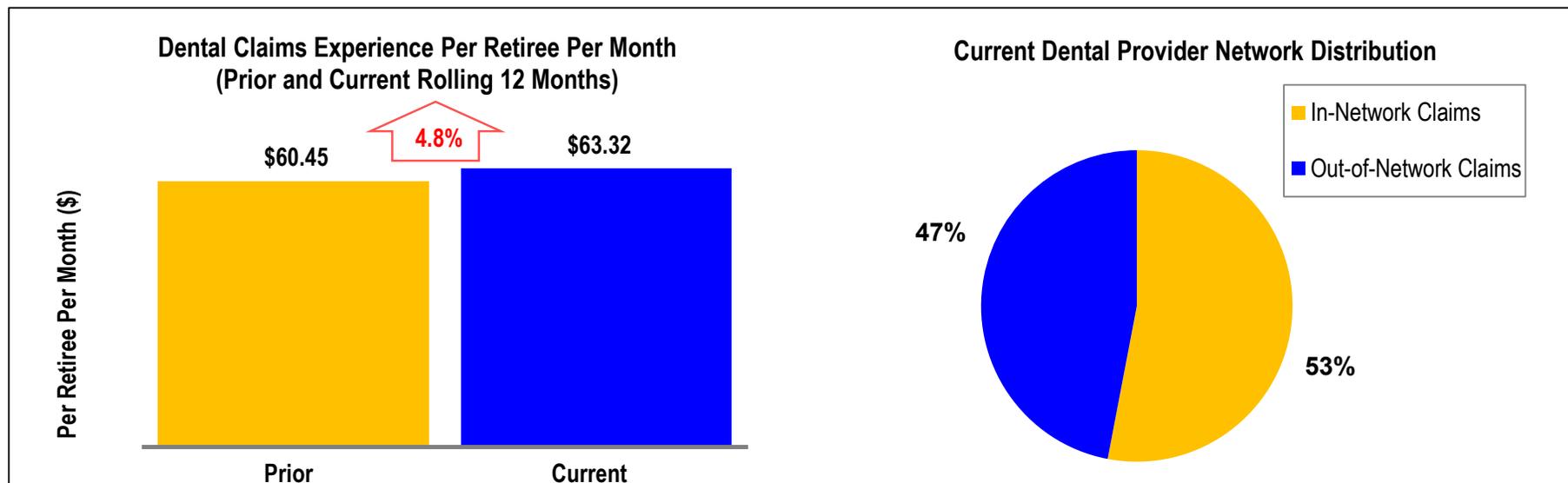
Note:

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

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending April 2023



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.