

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, SEPTEMBER 6, 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 Sections 54953(b), (f).

*Teleconference Location for Trustees and the Public under
California Government Code Section 54953(b)
The New Lanark Hotel: Mill One, New Lanark Mills, Lanark
ML11 9BY, United Kingdom*

*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 August 2, 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. REPORTS

- A. **Engagement Report for August 2023**
Barry W. Lew, Legislative Affairs Officer
(For Information Only)
- B. **Staff Activities Report for August 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 Purposed)

VI. ITEMS FOR STAFF REVIEW

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

VII. ITEMS FOR FUTURE AGENDAS

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

VIII. GOOD OF THE ORDER

(For Information Purposes Only)

IX. 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

8:35 A.M. – 8:58 A.M., WEDNESDAY, AUGUST 2, 2023

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

COMMITTEE TRUSTEES

PRESENT: Vivian H. Gray, Vice Chair (In-Person)

Shawn R. Kehoe, Trustee (In-Person)

JP Harris, Alternate Trustee (In-Person)

ABSENT: Les Robbins, Chair

Ronald Okum, Trustee

OTHER BOARD OF RETIREMENT TRUSTEES

Alan Bernstein, Trustee (In-Person)

Jason Green, Trustee (In-Person)

Keith Knox, Trustee (In-Person)

Antonio Sanchez, Trustee (In-Person) *(arrived at 8:46 a.m.)*

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

Debbie Donaldson, Sr. Vice President

I. CALL TO ORDER

This meeting was called to order by Vice Chair Gray at 8:35 a.m. In the absence of Chair Robbins and Trustee Okum, the Vice Chair announced that Trustee Harris, as the alternate, would be a voting member of the Committee.

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 July 6, 2023

Trustee Kehoe made a motion, Trustee Harris seconded, to approve the minutes of the regular meeting of July 6, 2023. The motion passed by the following roll call vote:

Yes: Kehoe, Harris, Gray

No: None

Absent: Robbins, Okum

IV. PUBLIC COMMENT

There were no requests from the public to speak.

V. REPORTS

A. **Engagement Report for July 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 July 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**

Debbie Donaldson, Segal Consulting
(For Information Only)

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

V. REPORTS (Continued)

D. **Federal Legislation**

Stephen Murphy, Segal Consulting
(For Information Only)

Segal Consulting gave an update on federal legislation.

VI. ITEMS FOR STAFF REVIEW

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

Trustee Santos requested we consider holding the LACERA Health and Wellness Fair in February or March to assist upcoming retirees.

Trustee Santos also requested that Mr. Lew prepare a report for the Committee regarding the change in the law re 401k and catch-up contributions.

VII. ITEMS FOR FUTURE AGENDAS

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

There was nothing to report.

VIII. GOOD OF THE ORDER

(For Information Purposes Only)

There was nothing to report.

IX. 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.**

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

PPIC Statewide Survey: Californians and Their Government

The Public Policy Institute of California released its annual statewide survey, now in its 25th year, which covers Californians views of state and national issues. The survey contains the following key findings:

- Californians name economic conditions, homeless, and housing as the most important issues facing the state.
 - Californians have mixed views about whether the state is moving in the right or wrong direction.
 - A strong majority believe the state will have bad financial times in the next 12 months.
 - Majorities approve Governor Newsom's job performance, and about half approve of the state legislature and their own legislator.
- About six in ten Californians believe the state is in a recession with most thinking it is a moderate recession.
 - About six in ten adults say they have experienced financial hardships from inflation.
 - About half of adults say their finances are in good shape.
 - Forty-six percent say housing causes a financial strain.
 - About six in ten are in favor of changing environmental regulations and permitting processes to make housing more affordable.
- Nearly four in ten Californians says the state's budget situation is a big problem.
 - A majority favor the Governor's budget plan.
 - Most say that not accessing the Rainy Day Fund to address current shortfalls is a good idea, although fewer than half think spending cuts, delayed spending, and shifts in funding sources are a good idea.
 - Half of likely voters favor raising state taxes on California's largest corporations.
- Most Californians say they are somewhat knowledgeable about disaster preparedness.
 - About six in ten are worried about personal injury, damage, and disruption.

- Four in ten say they have a disaster kit, and three in ten have a disaster plan.
- Most adults have a great deal or some confidence in state and local government disaster readiness.
- A wide margin of Californians views immigrants as a benefit rather than a burden to the state.
 - They overwhelmingly favor a pathway to citizenship.
 - Majorities favor providing health care coverage to undocumented immigrants in California.
- An overwhelming majority of adults and likely voters have gloomy views of the state of the nation.
 - Majorities across party lines say the US is headed in the wrong direction and expect bad economic times next year.
 - About half approve of President Biden, Senator Padilla, and their local US House member, whereas fewer approve of Senator Feinstein, Speaker McCarthy, and the US Congress. [\(Source\)](#)

New Hampshire City Reinstates Pension Plan

The City of West Haven in New Hampshire recently reinstated a pension plan for its police department. In 2009, the city changed its pension plan to a 401(k) plan. Since then, city officials have observed retention issues in that increasing numbers of officers recruited and trained by the city would leave for higher-paying suburban departments with pension plans.

The pension plan would apply to members hired after 2009, who would have the option to buy back their past service time back to 2009 by paying 8 percent of their base pay. Employees hired before 2009 will be eligible for a deferred retirement option plan after 25 years of service that would provide a 5-percent increase in their benefit calculation. [\(Source\)](#)

Maine and Colorado to Partner on State-Sponsored IRA

Maine will partner with Colorado, which has already established a state-sponsored retirement savings program. The partnership will provide the smaller state with a ready-made plan and help reduce costs for both programs with economies of scale. Each state's program will operate independently but will share governance responsibilities.

Colorado began its program in 2020. It current has 12,000 employers in the program with \$12 million in assets.

Maine enacted legislation in 2021 and will make its program available in 2024, which covers employers with five or more workers. Over 200,000 Maine workers do not have access to a workplace retirement savings program.

In 2021, Colorado announced a multi-state IRA program that will share program administration duties and fees with New Mexico. The program is pending approval by the New Mexico state legislature. ([Source](#))

State-Sponsored Plans Now Hold More Than \$1 Billion

According to data from the Center for Retirement Initiatives at Georgetown University, state-sponsored retirement savings programs have accumulated more than \$1 billion in assets. The assets are held by eight of 19 state programs with the largest share held by programs in California, Oregon, and Illinois.

Nine of the 19 state programs are open to eligible employers and employees, and the remaining 10 are in various stages of development.

The rate of asset growth is accelerating as it took more than three years to hit \$500 million program assets but 13 months for the programs to reach \$1 billion. ([Source](#))

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

Retiree Healthcare Triage Backlog Update

Kudos to staff for clearing the Insurance Enrollments Triage Queue backlog. This included new enrollments, changes, and cancellation forms. Clearing the backlog helped reduce the call volume and member inquiries received through the member portal and healthcare email. Kudos to staff for their hard work and dedication.

Retiree Healthcare Benefits Program Carrier Meeting Kick-off

Last month staff reported on our 2023 carrier meeting kick off with United Healthcare (UHC) and Kaiser Permanente. On August 17th, 2023, staff along with our healthcare consultant team, Segal, meet in Cypress, CA at UHC offices to conduct a due diligence site visit. During the last month's meetings, UHC updated the group on LACERA's use and performance for the commercial (pre-65) plan.

While conducting our due diligence on August 17th, our account team followed up with a performance review on LACERA's Medicare Advantage (MA) plan. Discussions included were:

- MAPD Health Plan Performance Review CY 2022
- Emergency Room Utilization
- Top 10 Therapeutic Prescription Classes
- Top 5 Inpatient Cost Drivers

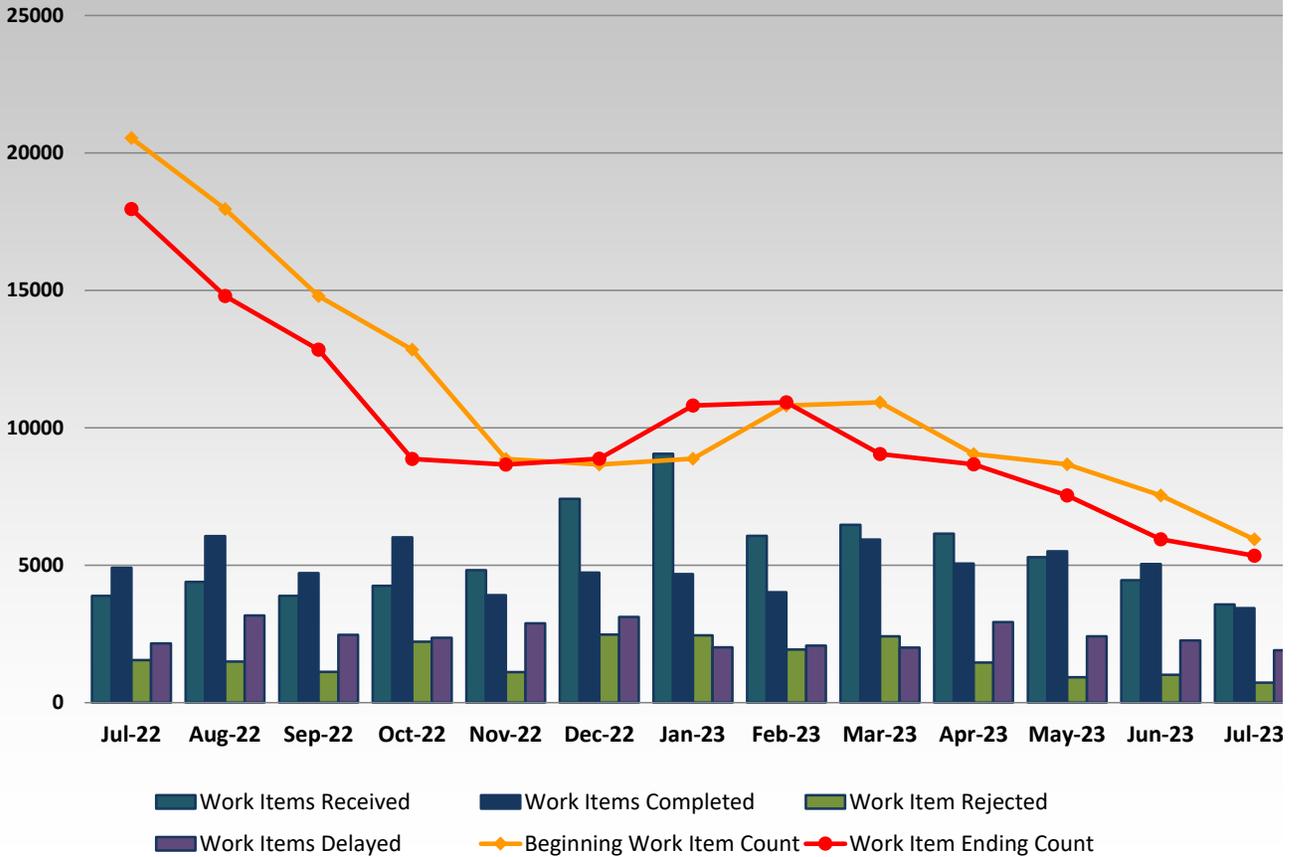
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Retiree Healthcare Division

Trend Report

JULY 2022 - JULY 2023

Updated 8/18/2023

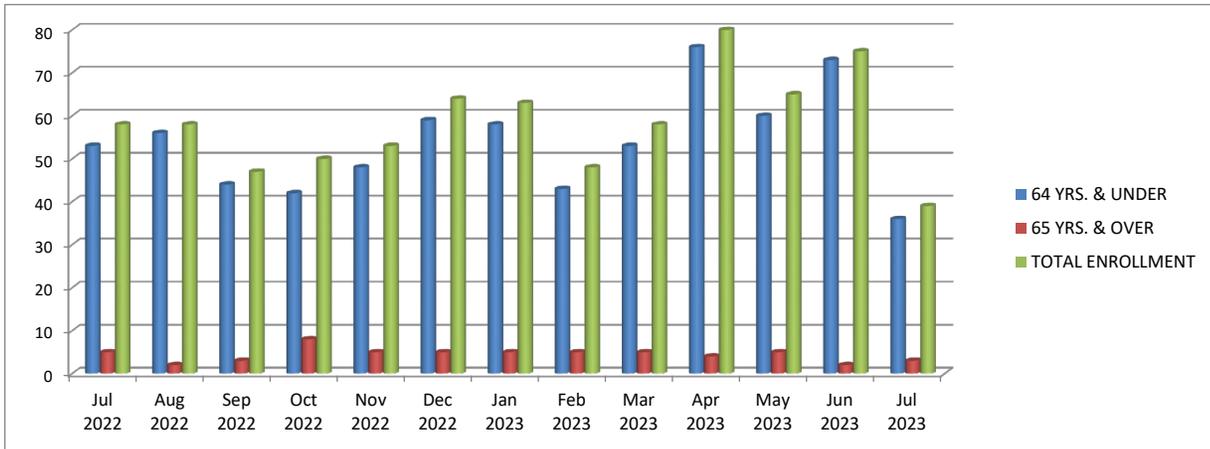


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Jul-22	20540	3880	4911	1552	2154	17957
Aug-22	17957	4394	6060	1496	3171	14795
Sep-22	14795	3885	4712	1121	2464	12847
Oct-22	12847	4252	6013	2218	2361	8868
Nov-22	8868	4822	3911	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
May-23	8670	5294	5503	926	2412	7535
Jun-23	7535	4458	5039	1018	2263	5939
Jul-23	5939	3576	3438	730	1908	5347

Retirees Monthly Age Breakdown JULY 2022 - JULY 2023

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
May 2023	60	5	65
Jun 2023	73	2	75
Jul 2023	36	3	39



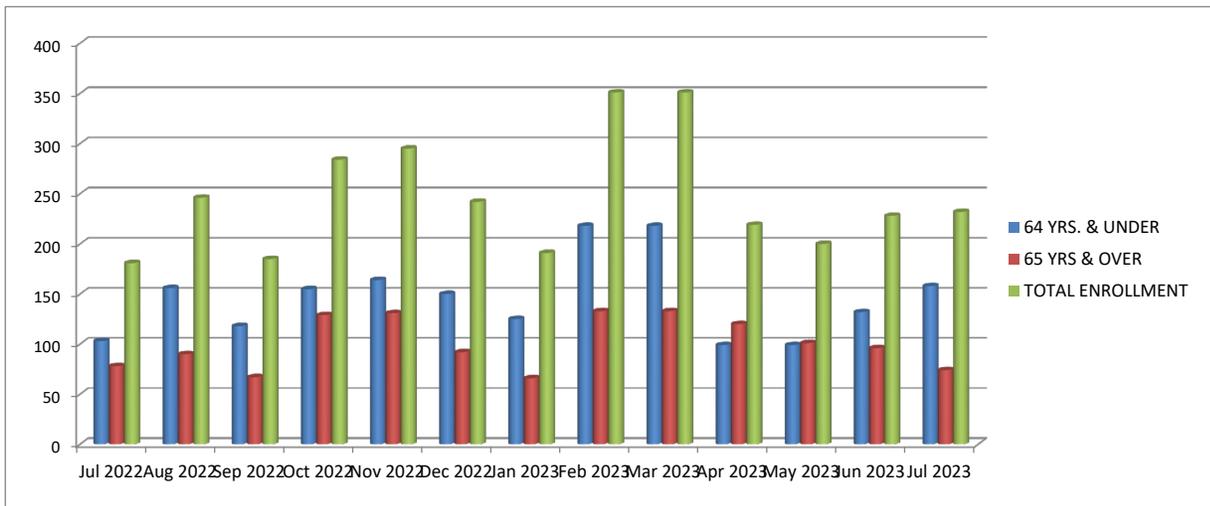
PLEASE NOTE:

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

Retirees Monthly Age Breakdown JULY 2022 - JULY 2023

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
May 2023	99	101	200
Jun 2023	132	96	228
Jul 2023	158	74	232



PLEASE NOTE:

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

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7461	\$1,130,099.85	2	\$129.57
241	133	\$19,536.70	0	\$0.00
242	939	\$143,359.84	0	\$0.00
243	4480	\$1,389,393.91	0	\$0.00
244	17	\$2,587.20	0	\$0.00
245	58	\$9,401.00	0	\$0.00
246	16	\$2,310.90	0	\$0.00
247	151	\$24,445.10	0	\$0.00
248	13	\$3,684.10	1	\$43.00
249	71	\$23,710.90	0	\$0.00
250	16	\$4,922.30	0	\$0.00
Plan Total:	13,355	\$2,753,451.80	3	\$172.57
CIGNA - PREFERRED with RX				
321	33	\$4,818.40	0	\$0.00
322	7	\$997.60	0	\$0.00
324	22	\$6,775.90	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	63	\$12,696.80	0	\$0.00
KAISER SR. ADVANTAGE				
394	17	\$2,670.50	0	\$0.00
397	4	\$639.30	0	\$0.00
398	8	\$2,407.40	0	\$0.00
403	11871	\$1,768,399.90	0	\$0.00
413	1579	\$246,465.14	0	\$0.00
418	6261	\$1,930,210.94	0	\$0.00
419	229	\$31,359.10	0	\$0.00
426	250	\$38,068.00	0	\$0.00
427	1	(\$268.00)	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	34	\$5,177.20	0	\$0.00
455	6	\$989.40	0	\$0.00
457	14	\$4,343.70	0	\$0.00
459	2	\$659.60	0	\$0.00
462	84	\$11,508.70	0	\$0.00
465	3	\$494.70	0	\$0.00
466	30	\$9,117.70	0	\$0.00
472	28	\$4,277.90	0	\$0.00
476	2	\$259.00	0	\$0.00
478	14	\$4,322.10	0	\$0.00
479	1	\$144.60	0	\$0.00
482	82	\$12,728.90	0	\$0.00
486	1	\$164.90	0	\$0.00
488	40	\$12,537.10	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,565	\$4,087,301.18	0	\$0.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	290	\$45,612.80	0	\$0.00
613	88	\$27,258.80	0	\$0.00
620	3	\$474.40	0	\$0.00
622	6	\$986.60	0	\$0.00
623	2	\$539.60	0	\$0.00
Plan Total:	389	74,872	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2018	\$310,209.60	1	\$36.50
702	403	\$62,190.40	0	\$0.00
703	1334	\$416,433.75	0	\$0.00
704	91	\$14,111.20	0	\$0.00
705	46	\$14,394.80	0	\$0.00
Plan Total:	3,892	\$817,339.75	1	\$36.50
Grand Total:	38,264	\$7,745,661.73	4	\$209.07

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2023

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ANTHEM BC III				
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457	14	\$4,343.70	0	\$0.00
459	2	\$659.60	0	\$0.00
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Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 8/31/2023

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613	88	\$27,258.80	0	\$0.00
620	3	\$474.40	0	\$0.00
622	6	\$986.60	0	\$0.00
623	2	\$539.60	0	\$0.00
Plan Total:	389	74,872	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2018	\$310,209.60	1	\$36.50
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703	1334	\$416,433.75	0	\$0.00
704	91	\$14,111.20	0	\$0.00
705	46	\$14,394.80	0	\$0.00
Plan Total:	3,892	\$817,339.75	1	\$36.50
LOCAL 1014				
804	178	\$38,548.60	0	\$0.00
805	219	\$42,079.10	0	\$0.00
806	699	\$259,931.00	0	\$0.00
807	41	\$9,101.20	0	\$0.00
808	16	\$5,276.70	0	\$0.00
812	253	\$45,477.30	0	\$0.00
813	1	\$164.90	0	\$0.00
Plan Total:	1,407	\$400,578.80	0	\$0.00
Grand Total:	39,671	\$8,146,240.53	4	\$209.07

Medical and Dental Vision Insurance Premiums September 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	466	\$445,423.68	\$65,234.00	\$373,576.55	\$438,810.55	(\$1,854.33)	\$436,956.22
202	244	\$458,620.40	\$41,219.66	\$411,784.98	\$453,004.64	(\$3,644.74)	\$449,359.90
203	76	\$160,548.48	\$25,307.50	\$133,128.50	\$158,436.00	\$0.00	\$158,436.00
204	30	\$36,692.10	\$10,738.53	\$27,176.64	\$37,915.17	\$0.00	\$37,915.17
SUBTOTAL	816	\$1,101,284.66	\$142,499.69	\$945,666.67	\$1,088,166.36	(\$5,499.07)	\$1,082,667.29
Anthem Blue Cross I							
211	575	\$791,781.12	\$50,821.00	\$755,783.25	\$806,604.25	(\$2,749.24)	\$803,855.01
212	237	\$592,246.78	\$28,150.22	\$561,256.62	\$589,406.84	\$0.00	\$589,406.84
213	75	\$219,223.50	\$25,911.81	\$196,234.67	\$222,146.48	\$0.00	\$222,146.48
214	20	\$36,373.00	\$4,219.25	\$33,972.40	\$38,191.65	\$0.00	\$38,191.65
215	1	\$464.72	\$18.59	\$446.13	\$464.72	\$0.00	\$464.72
SUBTOTAL	908	\$1,640,089.12	\$109,120.87	\$1,547,693.07	\$1,656,813.94	(\$2,749.24)	\$1,654,064.70
Anthem Blue Cross II							
221	2,348	\$3,234,480.86	\$174,878.55	\$3,066,857.73	\$3,241,736.28	(\$2,550.78)	\$3,239,185.50
222	2,037	\$5,067,550.90	\$119,836.79	\$4,902,747.83	\$5,022,584.62	(\$2,478.02)	\$5,020,106.60
223	930	\$2,730,063.32	\$103,181.31	\$2,580,114.33	\$2,683,295.64	\$5,845.96	\$2,689,141.60
224	224	\$409,196.25	\$36,234.62	\$376,598.93	\$412,833.55	\$0.00	\$412,833.55
SUBTOTAL	5,539	\$11,441,291.33	\$434,131.27	\$10,926,318.82	\$11,360,450.09	\$817.16	\$11,361,267.25

Medical and Dental Vision Insurance Premiums September 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,512	\$4,208,174.55	\$560,005.89	\$3,673,382.82	\$4,233,388.71	(\$6,641.56)	\$4,226,747.15
241	133	\$239,806.40	\$19,757.15	\$214,680.45	\$234,437.60	\$0.00	\$234,437.60
242	934	\$1,703,699.20	\$97,636.55	\$1,536,918.10	\$1,634,554.65	(\$1,789.60)	\$1,632,765.05
243	4,490	\$5,019,471.00	\$532,842.75	\$4,463,549.81	\$4,996,392.56	(\$8,042.38)	\$4,988,350.18
244	17	\$17,041.14	\$1,664.01	\$15,377.13	\$17,041.14	\$0.00	\$17,041.14
245	59	\$60,145.20	\$6,452.66	\$55,494.06	\$61,946.72	\$0.00	\$61,946.72
246	16	\$35,710.56	\$2,231.91	\$33,478.65	\$35,710.56	\$0.00	\$35,710.56
247	153	\$345,946.05	\$21,203.14	\$320,279.09	\$341,482.23	\$0.00	\$341,482.23
248	13	\$20,233.59	\$1,992.22	\$18,241.37	\$20,233.59	\$0.00	\$20,233.59
249	73	\$113,619.39	\$5,105.09	\$111,627.16	\$116,732.25	\$0.00	\$116,732.25
250	16	\$27,908.00	\$1,395.40	\$26,512.60	\$27,908.00	\$0.00	\$27,908.00
SUBTOTAL	13,416	\$11,791,755.08	\$1,250,286.77	\$10,469,541.24	\$11,719,828.01	(\$16,473.54)	\$11,703,354.47
CIGNA Network Model Plan							
301	233	\$416,506.14	\$107,821.43	\$308,684.71	\$416,506.14	(\$1,787.58)	\$414,718.56
302	59	\$190,421.32	\$47,142.20	\$143,279.12	\$190,421.32	\$0.00	\$190,421.32
303	10	\$38,109.90	\$8,810.53	\$25,488.38	\$34,298.91	\$0.00	\$34,298.91
304	14	\$33,206.46	\$15,056.31	\$18,150.15	\$33,206.46	\$0.00	\$33,206.46
SUBTOTAL	316	\$678,243.82	\$178,830.47	\$495,602.36	\$674,432.83	(\$1,787.58)	\$672,645.25
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	33	\$11,793.24	\$1,193.22	\$9,906.30	\$11,099.52	\$0.00	\$11,099.52
322	7	\$12,507.32	\$714.70	\$11,792.62	\$12,507.32	\$0.00	\$12,507.32
324	22	\$15,085.84	\$1,645.74	\$13,440.10	\$15,085.84	\$0.00	\$15,085.84
327	1	\$2,370.95	\$474.19	\$1,896.76	\$2,370.95	\$0.00	\$2,370.95
SUBTOTAL	63	\$41,757.35	\$4,027.85	\$37,035.78	\$41,063.63	\$0.00	\$41,063.63

Medical and Dental Vision Insurance Premiums September 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,547	\$1,991,119.13	\$148,728.18	\$1,842,643.42	\$1,991,371.60	\$1,265.81	\$1,992,637.41
403	11,880	\$2,989,344.32	\$273,566.74	\$2,710,194.56	\$2,983,761.30	(\$5,557.40)	\$2,978,203.90
404	499	\$593,300.00	\$10,916.72	\$587,099.16	\$598,015.88	(\$2,373.20)	\$595,642.68
405	1,362	\$1,728,883.72	\$19,153.55	\$1,710,998.61	\$1,730,152.16	(\$5,059.68)	\$1,725,092.48
411	1,915	\$4,923,582.62	\$211,865.32	\$4,521,706.36	\$4,733,571.68	\$10,094.48	\$4,743,666.16
413	1,559	\$2,396,355.01	\$112,781.00	\$2,228,777.55	\$2,341,558.55	\$1,508.09	\$2,343,066.64
414	56	\$136,886.96	\$1,271.09	\$135,615.87	\$136,886.96	\$0.00	\$136,886.96
418	6,234	\$3,086,380.96	\$224,733.91	\$2,832,933.39	\$3,057,667.30	(\$3,523.70)	\$3,054,143.60
419	227	\$328,642.40	\$3,714.64	\$303,469.12	\$307,183.76	(\$1,432.06)	\$305,751.70
420	108	\$255,441.60	\$1,135.30	\$254,306.30	\$255,441.60	\$0.00	\$255,441.60
421	8	\$10,126.48	\$1,518.96	\$11,139.14	\$12,658.10	\$0.00	\$12,658.10
422	268	\$679,561.25	\$2,627.30	\$674,407.70	\$677,035.00	\$0.00	\$677,035.00
426	250	\$379,190.72	\$3,202.74	\$375,987.98	\$379,190.72	\$0.00	\$379,190.72
427	0	\$1,432.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
428	45	\$110,116.80	\$489.40	\$109,627.40	\$110,116.80	\$0.00	\$110,116.80
430	141	\$356,572.08	\$3,388.73	\$353,183.35	\$356,572.08	(\$2,528.88)	\$354,043.20
SUBTOTAL	26,099	\$19,966,936.11	\$1,019,093.58	\$18,652,089.91	\$19,671,183.49	(\$7,606.54)	\$19,663,576.95

Medical and Dental Vision Insurance Premiums September 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	4	\$4,413.00	\$441.30	\$3,971.70	\$4,413.00	\$0.00	\$4,413.00
451	34	\$10,128.60	\$1,394.16	\$8,734.44	\$10,128.60	\$0.00	\$10,128.60
453	8	\$19,516.48	\$0.00	\$19,516.48	\$19,516.48	\$0.00	\$19,516.48
455	6	\$8,358.90	\$0.00	\$8,358.90	\$8,358.90	\$0.00	\$8,358.90
457	14	\$8,229.20	\$1,234.38	\$6,994.82	\$8,229.20	\$0.00	\$8,229.20
459	2	\$3,366.10	\$67.32	\$3,298.78	\$3,366.10	\$0.00	\$3,366.10
SUBTOTAL	68	\$54,012.28	\$3,137.16	\$50,875.12	\$54,012.28	\$0.00	\$54,012.28
Kaiser - Georgia							
441	4	\$5,182.00	\$0.00	\$5,182.00	\$5,182.00	\$0.00	\$5,182.00
442	7	\$9,068.50	\$0.00	\$9,068.50	\$9,068.50	\$0.00	\$9,068.50
445	2	\$3,363.78	\$0.00	\$3,363.78	\$3,363.78	\$0.00	\$3,363.78
446	1	\$1,681.89	\$0.00	\$1,681.89	\$1,681.89	\$0.00	\$1,681.89
461	13	\$16,841.50	\$2,228.26	\$13,317.74	\$15,546.00	\$0.00	\$15,546.00
462	81	\$33,128.76	\$4,290.93	\$16,778.92	\$21,069.85	\$0.00	\$21,069.85
463	3	\$7,748.97	\$1,553.92	\$6,195.05	\$7,748.97	\$0.00	\$7,748.97
465	3	\$5,045.67	\$0.00	\$5,045.67	\$5,045.67	\$0.00	\$5,045.67
466	30	\$23,423.40	\$1,639.63	\$21,783.77	\$23,423.40	\$0.00	\$23,423.40
SUBTOTAL	144	\$105,484.47	\$9,712.74	\$82,417.32	\$92,130.06	\$0.00	\$92,130.06

Medical and Dental Vision Insurance Premiums September 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	5	\$4,773.20	\$267.30	\$4,505.90	\$4,773.20	\$0.00	\$4,773.20
472	28	\$12,185.60	\$1,862.63	\$10,322.97	\$12,185.60	\$0.00	\$12,185.60
473	2	\$3,965.12	\$1,215.88	\$2,749.24	\$3,965.12	\$0.00	\$3,965.12
474	4	\$9,506.40	\$0.00	\$20,504.70	\$20,504.70	\$0.00	\$20,504.70
475	3	\$8,543.76	(\$213.12)	(\$10,558.52)	(\$10,771.64)	\$0.00	(\$10,771.64)
476	2	\$2,763.68	\$1,216.02	\$1,547.66	\$2,763.68	\$0.00	\$2,763.68
477	2	\$5,858.40	\$902.36	\$4,956.04	\$5,858.40	\$0.00	\$5,858.40
478	14	\$12,073.60	\$1,448.83	\$10,624.77	\$12,073.60	\$0.00	\$12,073.60
479	1	\$2,409.76	\$0.00	\$2,409.76	\$2,409.76	\$0.00	\$2,409.76
SUBTOTAL	61	\$62,079.52	\$6,699.90	\$47,062.52	\$53,762.42	\$0.00	\$53,762.42
Kaiser - Oregon							
481	2	\$2,336.86	\$584.21	\$1,752.65	\$2,336.86	\$0.00	\$2,336.86
482	82	\$40,834.36	\$6,672.94	\$35,157.38	\$41,830.32	\$0.00	\$41,830.32
483	2	\$2,914.32	\$494.99	\$2,419.33	\$2,914.32	\$0.00	\$2,914.32
484	5	\$11,644.30	\$0.00	\$11,644.30	\$11,644.30	\$0.00	\$11,644.30
486	1	\$1,658.41	\$0.00	\$1,658.41	\$1,658.41	\$0.00	\$1,658.41
488	40	\$39,518.40	\$4,841.02	\$34,677.38	\$39,518.40	\$0.00	\$39,518.40
491	1	\$1,682.42	\$0.00	\$1,682.42	\$1,682.42	\$0.00	\$1,682.42
498	2	\$5,235.18	\$279.14	\$4,956.04	\$5,235.18	\$0.00	\$5,235.18
SUBTOTAL	135	\$105,824.25	\$12,872.30	\$93,947.91	\$106,820.21	\$0.00	\$106,820.21
SCAN Health Plan							
611	291	\$72,339.69	\$15,720.79	\$58,718.65	\$74,439.44	\$0.00	\$74,439.44
613	88	\$43,047.84	\$9,225.94	\$34,311.08	\$43,537.02	\$0.00	\$43,537.02
SUBTOTAL	379	\$115,387.53	\$24,946.73	\$93,029.73	\$117,976.46	\$0.00	\$117,976.46

Medical and Dental Vision Insurance Premiums September 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
SCAN Health Plan, AZ							
620	3	\$745.77	\$0.00	\$745.77	\$745.77	\$0.00	\$745.77
SUBTOTAL	3	\$745.77	\$0.00	\$745.77	\$745.77	\$0.00	\$745.77
SCAN Health Plan, NV							
622	6	\$1,491.54	\$0.00	\$1,491.54	\$1,491.54	\$0.00	\$1,491.54
623	2	\$978.36	\$0.00	\$978.36	\$978.36	\$0.00	\$978.36
SUBTOTAL	8	\$2,469.90	\$0.00	\$2,469.90	\$2,469.90	\$0.00	\$2,469.90
UHC Medicare Adv.							
701	2,012	\$654,056.13	\$74,694.93	\$583,639.93	\$658,334.86	(\$1,278.30)	\$657,056.56
702	400	\$690,601.67	\$36,617.10	\$619,078.56	\$655,695.66	\$0.00	\$655,695.66
703	1,328	\$852,557.70	\$81,014.84	\$770,265.62	\$851,280.46	(\$638.62)	\$850,641.84
704	95	\$187,541.74	\$11,368.51	\$166,506.13	\$177,874.64	\$0.00	\$177,874.64
705	46	\$40,260.58	\$2,800.77	\$37,459.81	\$40,260.58	\$0.00	\$40,260.58
706	2	\$789.74	\$47.38	\$742.36	\$789.74	\$0.00	\$789.74
SUBTOTAL	3,883	\$2,425,807.56	\$206,543.53	\$2,177,692.41	\$2,384,235.94	(\$1,916.92)	\$2,382,319.02
United Healthcare							
707	518	\$730,813.50	\$58,259.79	\$643,542.21	\$701,802.00	\$0.00	\$701,802.00
708	457	\$1,163,144.49	\$59,803.39	\$1,074,962.80	\$1,134,766.19	(\$2,523.09)	\$1,132,243.10
709	380	\$1,151,769.85	\$82,902.53	\$1,061,940.00	\$1,144,842.53	\$0.00	\$1,144,842.53
SUBTOTAL	1,355	\$3,045,727.84	\$200,965.71	\$2,780,445.01	\$2,981,410.72	(\$2,523.09)	\$2,978,887.63

Medical and Dental Vision Insurance Premiums September 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	87	\$116,118.90	\$3,897.35	\$124,816.65	\$128,714.00	\$0.00	\$128,714.00
802	338	\$813,417.28	\$26,712.81	\$751,961.87	\$778,674.68	\$2,406.56	\$781,081.24
803	383	\$1,087,248.91	\$29,068.95	\$1,066,014.97	\$1,095,083.92	\$2,838.77	\$1,097,922.69
804	185	\$246,919.50	\$7,928.11	\$238,991.39	\$246,919.50	(\$39,883.30)	\$207,036.20
805	222	\$534,256.32	\$15,266.37	\$518,989.95	\$534,256.32	(\$42,079.10)	\$492,177.22
806	700	\$1,684,592.00	\$37,446.03	\$1,647,145.97	\$1,684,592.00	(\$264,744.12)	\$1,419,847.88
807	42	\$119,228.34	\$2,384.56	\$116,843.78	\$119,228.34	(\$9,101.20)	\$110,127.14
808	16	\$45,420.32	\$227.10	\$45,193.22	\$45,420.32	(\$5,276.70)	\$40,143.62
809	17	\$22,689.90	\$3,523.61	\$20,425.80	\$23,949.41	\$0.00	\$23,949.41
810	9	\$21,659.04	\$2,839.73	\$18,819.31	\$21,659.04	\$0.00	\$21,659.04
811	3	\$8,516.31	\$2,043.92	\$6,472.39	\$8,516.31	\$0.00	\$8,516.31
812	253	\$337,679.10	\$22,609.82	\$317,738.68	\$340,348.50	(\$40,213.69)	\$300,134.81
813	1	\$2,406.56	\$0.00	\$2,406.56	\$2,406.56	(\$164.90)	\$2,241.66
SUBTOTAL	2,256	\$5,040,152.48	\$153,948.36	\$4,875,820.54	\$5,029,768.90	(\$396,217.68)	\$4,633,551.22
Kaiser - Washington							
393	7	\$11,482.87	\$2,025.48	\$9,457.39	\$11,482.87	\$0.00	\$11,482.87
394	18	\$8,055.36	\$1,423.11	\$6,632.25	\$8,055.36	\$0.00	\$8,055.36
395	4	\$12,225.48	\$2,313.40	\$9,912.08	\$12,225.48	\$0.00	\$12,225.48
397	4	\$7,453.92	\$670.85	\$6,783.07	\$7,453.92	\$0.00	\$7,453.92
398	8	\$7,096.32	\$1,028.96	\$6,067.36	\$7,096.32	\$0.00	\$7,096.32
SUBTOTAL	41	\$46,313.95	\$7,461.80	\$38,852.15	\$46,313.95	\$0.00	\$46,313.95
Medical Plan Total	55,490	\$57,665,363.02	\$3,764,278.73	\$53,317,306.23	\$57,081,584.96	(\$433,956.50)	\$56,647,628.46

Medical and Dental Vision Insurance Premiums September 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	26,127	\$1,376,791.80	\$142,482.86	\$1,243,299.34	\$1,385,782.20	(\$1,837.50)	\$1,383,944.70
502	24,243	\$2,664,210.22	\$200,604.17	\$2,460,547.60	\$2,661,151.77	(\$2,570.17)	\$2,658,581.60
503	9	\$583.38	\$54.45	\$658.57	\$713.02	\$0.00	\$713.02
SUBTOTAL	50,379	\$4,041,585.40	\$343,141.48	\$3,704,505.51	\$4,047,646.99	(\$4,407.67)	\$4,043,239.32
CIGNA Dental HMO/Vision							
901	4,007	\$186,545.20	\$20,598.34	\$166,642.75	\$187,241.09	(\$395.21)	\$186,845.88
902	3,064	\$292,414.32	\$22,630.94	\$271,421.24	\$294,052.18	\$1,064.37	\$295,116.55
903	2	\$94.22	\$24.50	\$69.72	\$94.22	\$0.00	\$94.22
SUBTOTAL	7,073	\$479,053.74	\$43,253.78	\$438,133.71	\$481,387.49	\$669.16	\$482,056.65
Dental/Vision Plan Total	57,452	\$4,520,639.14	\$386,395.26	\$4,142,639.22	\$4,529,034.48	(\$3,738.51)	\$4,525,295.97
GRAND TOTALS	112,942	\$62,186,002.16	\$4,150,673.99	\$57,459,945.45	\$61,610,619.44	(\$437,695.01)	\$61,172,924.43

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

*Benchmark premiums are bolded.

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

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

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

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

Kaiser

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

*Benchmark premiums are bolded.

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

*Benchmark premiums are bolded.

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

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

Kaiser Hawaii

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

Kaiser Oregon

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

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

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

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

CIGNA Indemnity - Dental/Vision

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

CIGNA HMO - Dental/Vision

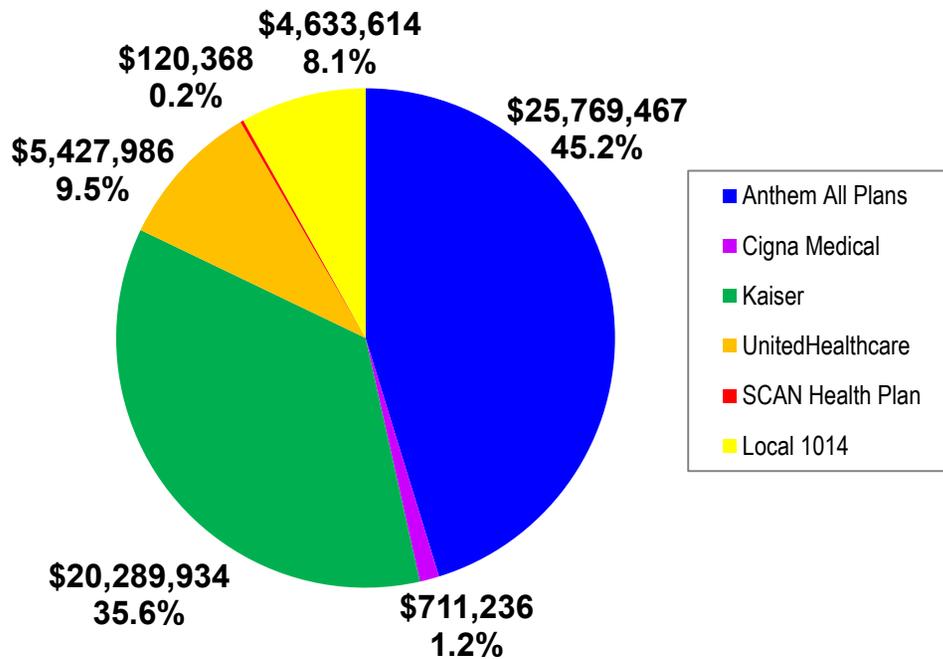
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

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

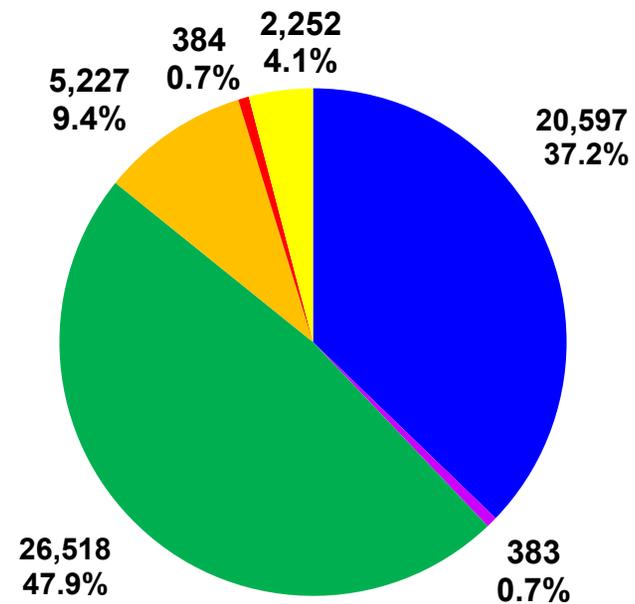
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$25,769,467	45.3%	20,597	37.2%
Cigna Medical	\$711,236	1.3%	383	0.7%
Kaiser	\$20,289,934	35.6%	26,518	47.9%
UnitedHealthcare	\$5,427,986	9.5%	5,227	9.4%
SCAN Health Plan	\$120,368	0.2%	384	0.7%
Local 1014	\$4,633,614	8.1%	2,252	4.1%
Combined Medical	\$56,952,604	100.0%	55,361	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,540,991	57,271
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Monthly Premium



Retirees

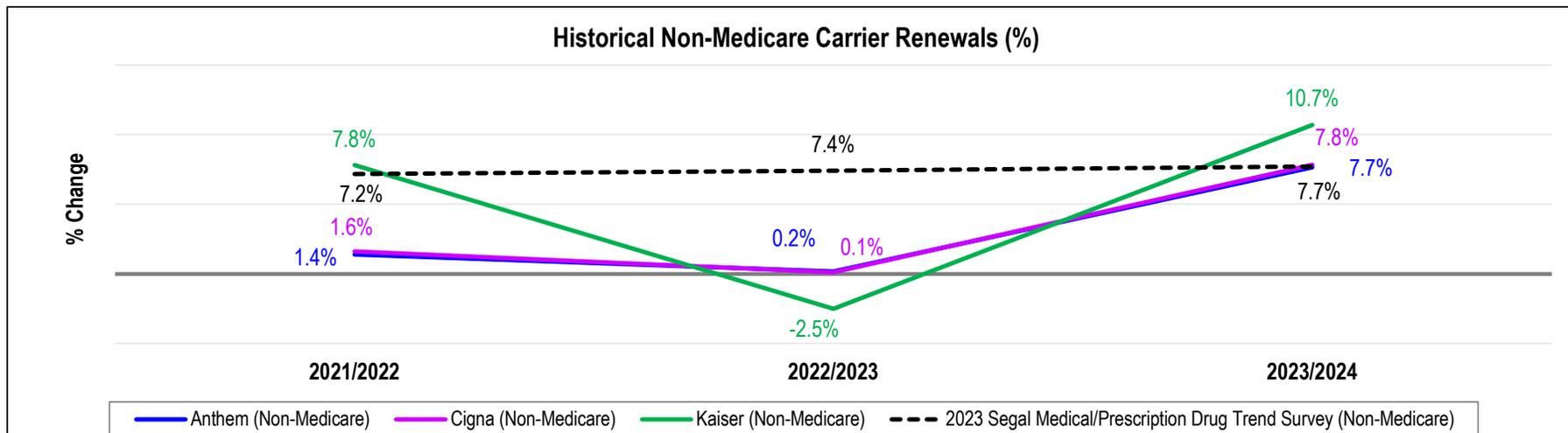


Note: Premiums include LACERA's Administrative Fee of \$10.00 per member, per plan, per month.

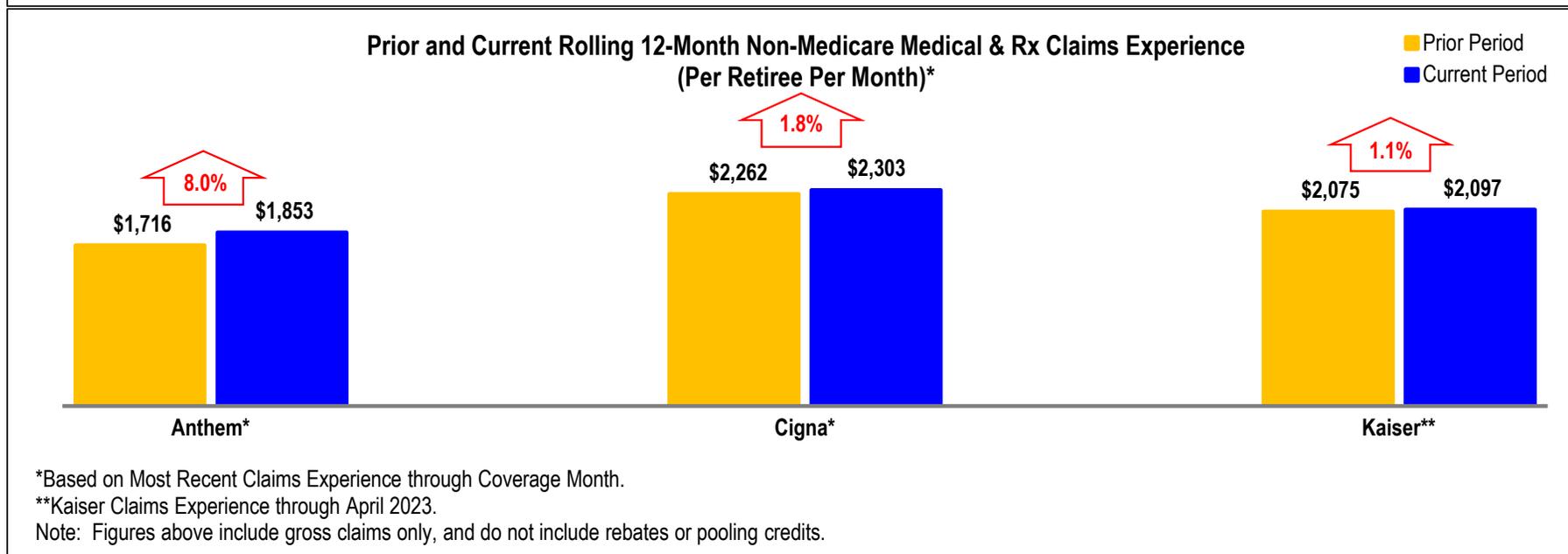
Los Angeles County Employees Retirement Association

Claims Experience by Carrier

Coverage Month Ending July 2023



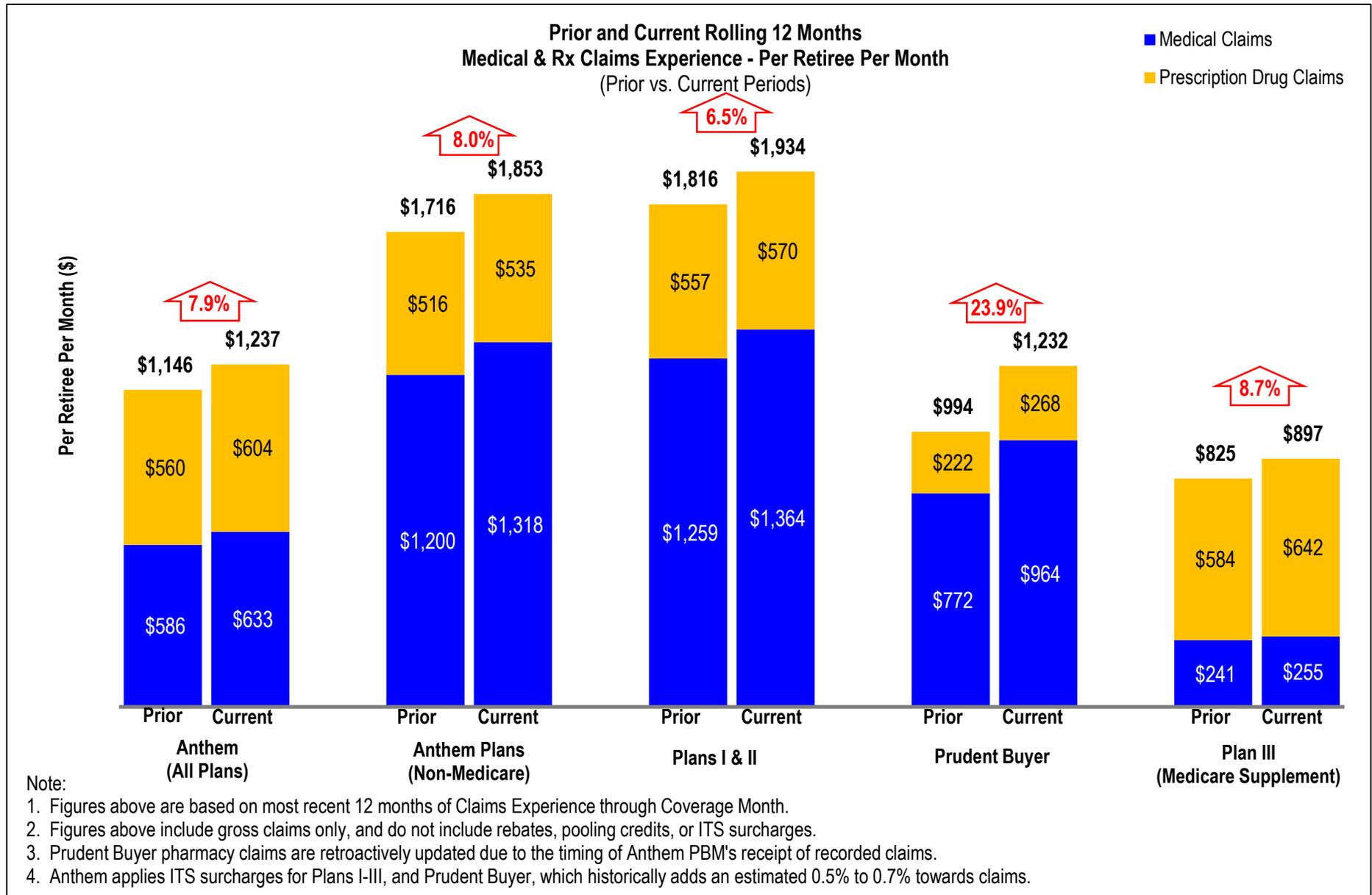
Note: Segal's Annual Medical/Prescription Drug Trend Survey blends multiple calendar year trends to reflect LACERA's fiscal plan year.



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending July 2023



Los Angeles County Employees Retirement Association

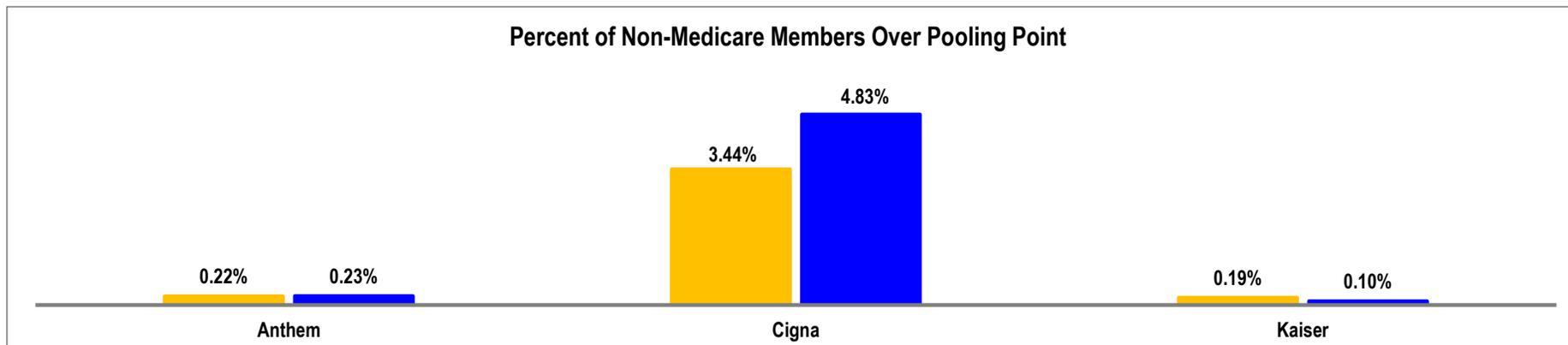
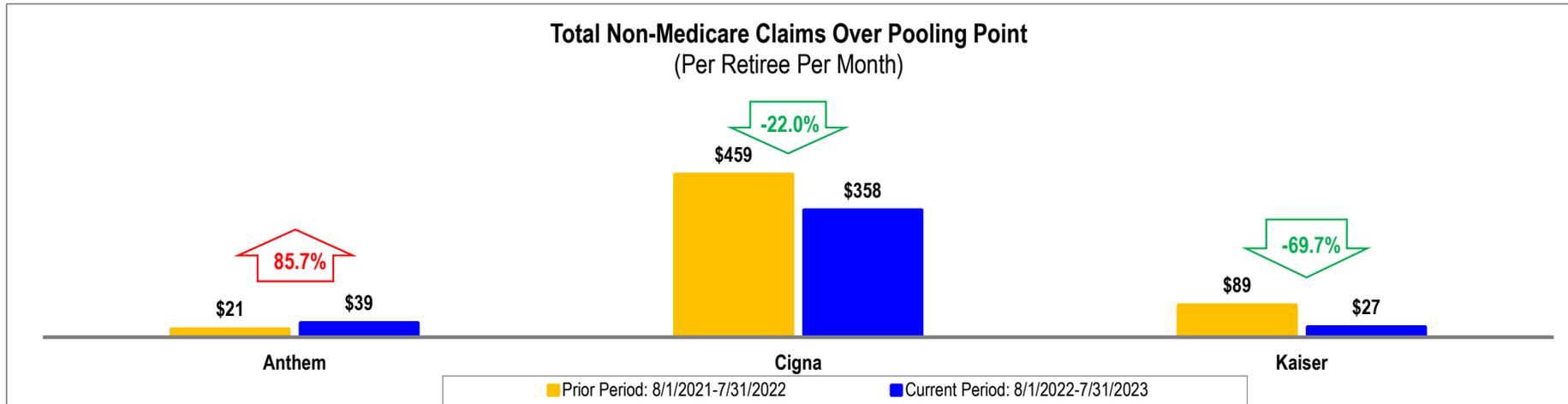
Kaiser Utilization

Coverage Month Ending July 2023

- Kaiser insures approximately 26,000 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 5/1/2022 - 4/30/2023	Prior Period 5/1/2021 - 4/30/2022	Change
Average Contract Size	2.37	2.37	0.00%
Average Members	9,041	8,805	2.68%
Inpatient Claims Per Member Per Month	\$268.84	\$257.65	4.34%
Outpatient Claims Per Member Per Month	\$348.47	\$365.51	-4.66%
Pharmacy Per Member Per Month	\$129.51	\$117.05	10.65%
Other Per Member Per Month	\$137.67	\$135.58	1.54%
Total Claims Per Member Per Month	\$884.49	\$875.79	0.99%
Total Paid Claims	\$95,957,865	\$92,536,072	3.70%
Large Claims over \$525,000 Pooling Point			
Number of Claims over Pooling Point	4	7	
Amount over Pooling Point	\$1,231,160	\$3,969,412	-68.98%
% of Total Paid Claims	1.28%	4.29%	
Inpatient Days / 1000	425.0	400.5	6.12%
Inpatient Admits / 1000	54.1	53.9	0.37%
Outpatient Visits / 1000	14,277.3	14,526.7	-1.72%
Pharmacy Scripts Per Member Per Year	10.4	10.2	1.96%

Los Angeles County Employees Retirement Association
 High Cost Claimants (Anthem, Cigna, & Kaiser)
 Coverage Month Ending July 2023



Stop-Loss & Pooling Points Overview:

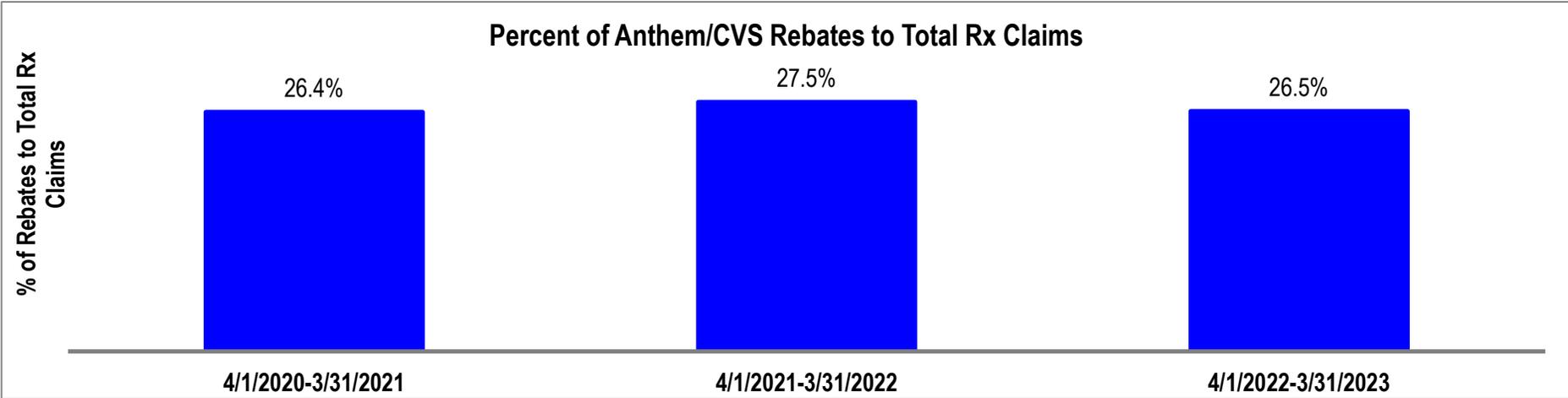
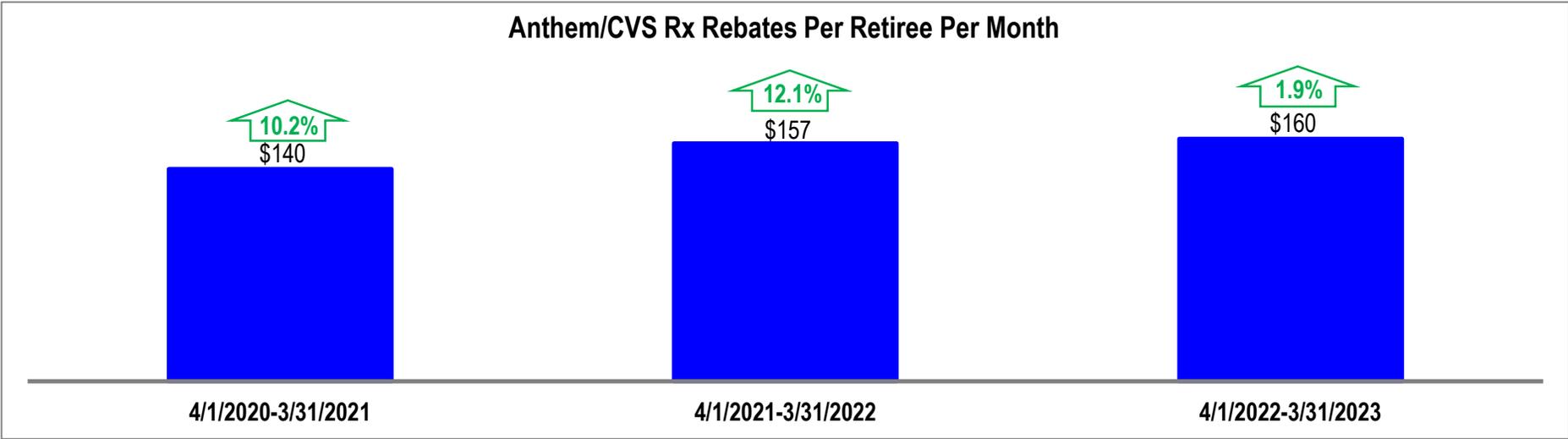
Plan sponsors mitigate the financial risk associated with individual large claimants through reinsurance. Claims exceeding the specified individual pooling threshold are deducted from the carrier's renewal calculation. The pooling credit is offset by the carrier's pooling expense, which is applied to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

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 July 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.

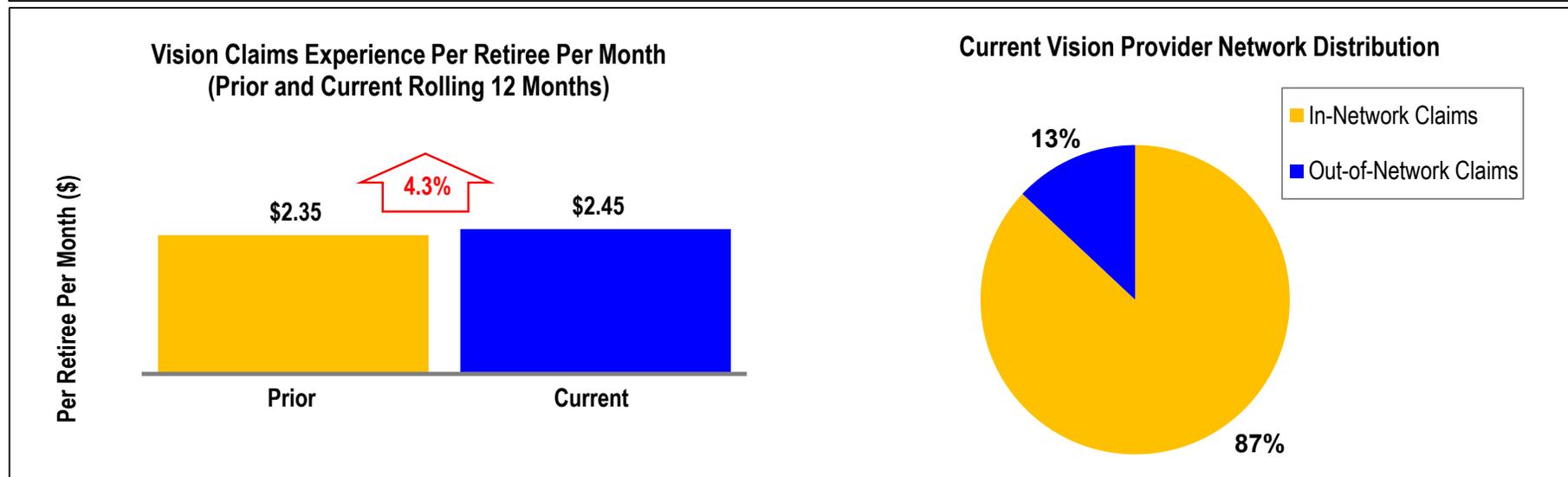
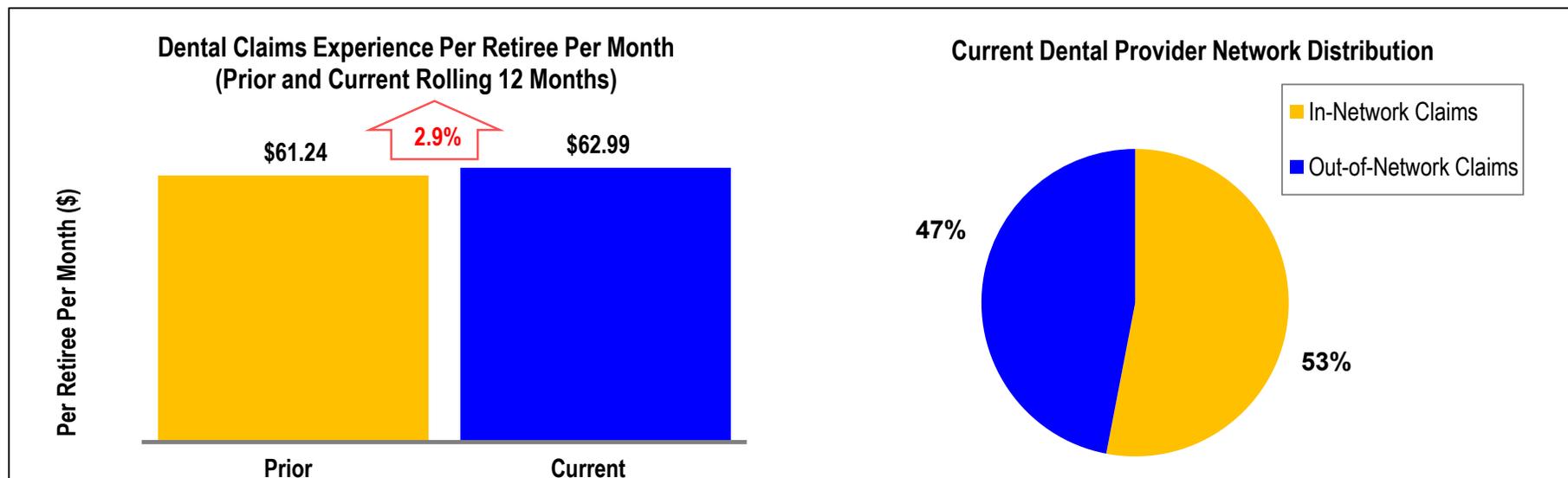
Note:

- 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 July 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.