

# IN PERSON & VIRTUAL BOARD MEETING

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



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

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

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

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

## AGENDA

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:30 A.M., THURSDAY, OCTOBER 5, 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(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 September 6, 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](mailto:PublicComment@lacera.com).)

### V. NON-CONSENT ITEMS

#### A. **H.R. 82 – Social Security Fairness Act of 2023**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a “Support” position on H.R. 82, which would enact the “Social Security Fairness Act of 2023.” (Memo dated September 20, 2023)

#### B. **S. 597 – Social Security Fairness Act**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a “Support” position on S. 597, which would enact the “Social Security Fairness Act.” (Memo dated September 22, 2023)

VI. REPORTS

A. **Engagement Report for September 2023**

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

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

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

C. **LACERA Claims Experience**

Michael Szeto, Segal Consulting  
(Presentation)

D. **Federal Legislation**

Michael Szeto, 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](http://lacera.com) at the same time, [Board Meetings | LACERA](#).***

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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:30 A.M. – 8:50 A.M., WEDNESDAY, SEPTEMBER 6, 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: Les Robbins, Chair (Teleconference Due to Just  
Cause under Section 54953(f))  
Vivian H. Gray, Vice Chair (In-Person) *(arrived at 8:41 a.m.)*  
Shawn R. Kehoe, Trustee (In-Person)  
Ronald Okum, Trustee (In-Person)  
JP Harris, Alternate Trustee (In-Person)

OTHER BOARD OF RETIREMENT TRUSTEES

Alan Bernstein, Trustee (In-Person) *(arrived at 8:42 a.m.)*  
Elizabeth Ginsberg, Alternate Ex-Officio (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

Debbie Donaldson, Sr. Vice President

Michael Szeto, Sr. Actuarial Associate

I. CALL TO ORDER

This meeting was called to order by Chair Robbins at 8:30 a.m. As Trustee Gray had not yet joined the meeting, the 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

A physical quorum was present at the noticed meeting location. There was one request received from Trustee Robbins related to Just Cause (C) due to physical disability. Trustee Robbins confirmed there were no individuals 18 years or older present at the teleconference location. No requests were received for Emergency Circumstances (B).

III. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of August 2, 2023

Trustee Okum made a motion, Trustee Kehoe seconded, to approve the minutes of the regular meeting of August 2, 2023. The motion passed by the following roll call vote:

Yes: Kehoe, Okum, Harris, Robbins

No: None

Absent: Gray

*(Trustee Gray arrived after the vote had been taken on the minutes.)*

IV. PUBLIC COMMENT

There were no requests from the public to speak

V. REPORTS

A. **Engagement Report for August 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 August 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 July were discussed. This item was received and filed.

V. REPORTS (Continued)

D. **Federal Legislation**

Stephen Murphy, Segal Consulting  
(For Discussion Purposes)

Segal Consulting had nothing to report on federal legislation.

VI. ITEMS FOR STAFF REVIEW

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

There was nothing to report.

VII. ITEMS FOR FUTURE AGENDAS

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

There was nothing to report.

VIII. GOOD OF THE ORDER

(For Information Purposes Only)

There was nothing to report.

IX. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 8:50 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.**

September 20, 2023

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

FROM: Barry W. Lew *BW*  
Legislative Affairs Officer

FOR: October 5, 2023 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **H.R. 82—Social Security Fairness Act of 2023**

*Author: Graves [R-LA]  
Sponsor: Author and 293 co-sponsors  
Introduced: January 9, 2023  
Status: Referred to House Committee on Ways and Means  
(01/09/2023)*

*Staff Recommendation: Support*

## **RECOMMENDATION**

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement adopt a “Support” position on H.R. 82, which would enact the “Social Security Fairness Act of 2023.”

## **LEGISLATIVE POLICY STANDARD**

LACERA’s legislative policy standard is to support proposals that repeal or modify the Windfall Elimination Provision and Government Pension Offset. (Legislative Policy, page 6.)

## **SUMMARY**

H.R. 82 would repeal the Windfall Elimination Provision and the Government Pension Offset of the Social Security Act.

## **ANALYSIS**

### *Participation in Social Security by the County of Los Angeles*

Prior to July 1, 1964. Employees of the County were not covered under Social Security because the County did not participate in Social Security.

July 1, 1964 through December 31, 1982. The County elected to participate in the Social Security system effective July 1, 1964. General members who were hired before July 1,

1964 were given the option to elect Social Security coverage and pay Social Security taxes retroactive to January 1, 1959 or date of hire, whichever was later. General members who were hired on or after July 1, 1964 were mandatorily covered under Social Security. Safety members were never participants under Social Security.

On and after January 1, 1983. The County withdrew its participation from Social Security effective January 1, 1983. As a result, some LACERA members may not have earned sufficient credits under County employment to be fully insured under Social Security, unless they had other employment that was covered by Social Security.

#### Windfall Elimination Provision (WEP)

Social Security benefits are designed to replace a percentage of a worker's pre-retirement earnings. A Social Security benefit is calculated by separating average monthly earnings into three amounts known as "bend points." Each bend point is multiplied by a percentage, and the total of the three amounts is the Social Security benefit.

For example, for a worker who turns 62 in 2023, the first \$1,115 of average monthly earnings is multiplied by 90 percent, earnings between \$1,115 and \$6,721 are multiplied by 32 percent, and the earnings over \$6,721 are multiplied by 15 percent. The sum of these amounts is the benefit amount, which is decreased or increased depending on whether the worker begins receiving benefits before or after full retirement age.

For workers who qualify for a pension from a government employer that does not participate in Social Security, the percentage that is multiplied against the first \$1,115 of average monthly earnings is reduced from 90 percent to as low as 40 percent, based on years of substantial earnings. Those who have 30 years or more of substantial earnings do not see a reduction of the 90-percent factor. Note that to protect workers who receive a low government pension, the reduction of the Social Security benefit under the WEP cannot exceed more than one-half of the worker's government pension amount.

#### Government Pension Offset (GPO)

Under the GPO, dependent benefits paid by Social Security to a spouse, widow, or widower would be offset by two-thirds of the government pension paid to that person. Therefore, in some cases, if a person receives a government pension and two-thirds of the pension benefit is greater than his or her own Social Security dependent benefits, the GPO will completely eliminate the Social Security dependent benefit.

#### Social Security Beneficiaries Affected by WEP and GPO

According to analyses of the WEP<sup>1</sup> and GPO<sup>2</sup> by the Congressional Research Service,

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<sup>1</sup> Li, Z. (2023). *Social Security: The Windfall Elimination Provision (WEP)*. (CRS Report No. 98-35, updated February 13, 2023). Retrieved from <https://crsreports.congress.gov/product/pdf/RS/98-35>

<sup>2</sup> Li, Z. (2023). *Social Security: The Government Pension Offset (GPO)*. (CRS Report No. RL32453, updated February 13, 2023). Retrieved from <https://crsreports.congress.gov/product/pdf/RL/RL32453>

as of December 2022, the WEP affects 283,270 beneficiaries in California, consisting of retired workers, disabled workers, and spouses and children. Nationwide, the WEP affects 2,013,310 beneficiaries.

The GPO affects 102,344 beneficiaries in California, consisting of spouses and widow(er)s, with 81,631 beneficiaries whose benefits are fully offset and 20,713 whose benefits are partially offset. Nationwide, the GPO affects 734,601 beneficiaries, with 511,487 beneficiaries whose benefits are fully offset and 223,114 whose benefits are partially offset.

Conclusion

For LACERA members who are eligible for a pension, the WEP and GPO reduce and, in some cases, eliminate the Social Security benefits that they earned through covered employment with the County of Los Angeles or become eligible for through their spouses. LACERA has traditionally supported legislation to repeal the WEP and GPO as well as resolutions by the California State Legislature urging the President and Congress of the United States to repeal the provisions.

**IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE** recommend that the Board of Retirement adopt a “Support” position on H.R. 82, which would enact the “Social Security Fairness Act of 2023.”

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

**Attachments**

Attachment 1—Board Positions Adopted on Related Legislation  
Attachment 2—Support and Opposition  
H.R. 82 (Graves) as introduced on January 9, 2023  
Windfall Elimination Provision Fact Sheet  
Government Pension Offset Fact Sheet

H.R. 82  
Insurance, Benefits and Legislative Committee  
September 20, 2023  
Page 4

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Anthony Roda, Williams & Jensen

## **BOARD POSITIONS ADOPTED ON RELATED LEGISLATION**

H.R. 82 (2021, reported by the Committee on Ways and Means) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 1302 (2021, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

AJR 9 (Resolution Chapter 78, Statutes of 2021) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

H.R. 4540 (2019, held in committee) would have amended the Social Security Act to provide an equitable Social Security formula for individuals with noncovered employment and to provide relief for individuals currently affected by the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

H.R. 3934 (2019, held in committee) would have amended the Social Security Act to replace the Windfall Elimination Provision with a formula equalizing benefits for certain individuals with noncovered employment. The Board of Retirement adopted a “Support” position.

SJR 3 (Resolution Chapter 129, Statutes of 2019) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

H.R. 141 (2019, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 521 (2019, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

H.R. 1205 (2017, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 915 (2017, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

SJR 1 (Resolution Chapter 92, Statutes of 2015) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

H.R. 711 (2015, held in committee) would have amended the Social Security Act to replace the Windfall Elimination Provision with a new formula for the treatment of noncovered earnings in determining Social Security benefits for individuals who become eligible for benefits after 2016. It would have established a second formula to modify the Windfall Elimination Provision for current beneficiaries. The Board of Retirement adopted a “Watch” position.

H.R. 973 (2015, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 1651 (2015, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

H.R. 1332 (2011, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

AJR 10 (Resolution Chapter 103, Statutes of 2009) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

S. 484 (2009, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

AJR 5 (Resolution Chapter 116, Statutes of 2007) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

**SUPPORT**

American Federation of State, County & Municipal Employees  
California State Teachers' Retirement System  
Fraternal Order of Police  
National Active and Retired Federal Employees Association  
National Association of Police Organizations  
National Education Association

**OPPOSITION**

Unknown

118TH CONGRESS  
1ST SESSION

# H. R. 82

To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 9, 2023

Mr. GRAVES of Louisiana (for himself, Ms. SPANBERGER, Mr. COMER, Mr. GARAMENDI, Ms. LETLOW, Mr. TAKANO, Mr. DIAZ-BALART, and Ms. BROWNLEY) introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Social Security Fair-  
5 ness Act of 2023”.

1 **SEC. 2. REPEAL OF GOVERNMENT PENSION OFFSET PROVI-**  
2 **SION.**

3 (a) IN GENERAL.—Section 202(k) of the Social Secu-  
4 rity Act (42 U.S.C. 402(k)) is amended by striking para-  
5 graph (5).

6 (b) CONFORMING AMENDMENTS.—

7 (1) Section 202(b)(2) of the Social Security Act  
8 (42 U.S.C. 402(b)(2)) is amended by striking “sub-  
9 sections (k)(5) and (q)” and inserting “subsection  
10 (q)”.

11 (2) Section 202(c)(2) of such Act (42 U.S.C.  
12 402(c)(2)) is amended by striking “subsections  
13 (k)(5) and (q)” and inserting “subsection (q)”.

14 (3) Section 202(e)(2)(A) of such Act (42  
15 U.S.C. 402(e)(2)(A)) is amended by striking “sub-  
16 section (k)(5), subsection (q),” and inserting “sub-  
17 section (q)”.

18 (4) Section 202(f)(2)(A) of such Act (42 U.S.C.  
19 402(f)(2)(A)) is amended by striking “subsection  
20 (k)(5), subsection (q)” and inserting “subsection  
21 (q)”.

22 **SEC. 3. REPEAL OF WINDFALL ELIMINATION PROVISIONS.**

23 (a) IN GENERAL.—Section 215 of the Social Security  
24 Act (42 U.S.C. 415) is amended—

25 (1) in subsection (a), by striking paragraph (7);

1 (2) in subsection (d), by striking paragraph (3);

2 and

3 (3) in subsection (f), by striking paragraph (9).

4 (b) CONFORMING AMENDMENTS.—Subsections (e)(2)  
5 and (f)(2) of section 202 of such Act (42 U.S.C. 402) are  
6 each amended by striking “section 215(f)(5), 215(f)(6),  
7 or 215(f)(9)(B)” in subparagraphs (C) and (D)(i) and in-  
8 serting “paragraph (5) or (6) of section 215(f)”.

9 **SEC. 4. EFFECTIVE DATE.**

10 The amendments made by this Act shall apply with  
11 respect to monthly insurance benefits payable under title  
12 II of the Social Security Act for months after December  
13 2023. Notwithstanding section 215(f) of the Social Secu-  
14 rity Act, the Commissioner of Social Security shall adjust  
15 primary insurance amounts to the extent necessary to take  
16 into account the amendments made by section 3.

○



# Windfall Elimination Provision

## Your Social Security retirement or disability benefits may be reduced

The Windfall Elimination Provision can affect how Social Security calculates your retirement or disability benefit. If you work for an employer who doesn't withhold Social Security taxes from your salary, any retirement or disability pension you get from that work can reduce your Social Security benefits. Such an employer may be a government agency or an employer in another country.

## When your benefits can be affected

The following provisions can affect you if both of them are true:

- You earn a retirement or disability pension from an employer who didn't withhold Social Security taxes.
- You qualify for Social Security retirement or disability benefits from work in other jobs for which you did pay taxes.

The Windfall Elimination Provision can apply if 1 of the following is true:

- You reached age 62 after 1985.
- You developed a qualifying disability after 1985.

If the latter applies, you must first have become eligible for a monthly pension based on work where you didn't pay Social Security taxes after 1985. This rule applies even if you're still working.

This provision also affects Social Security benefits for people who performed federal service under the Civil Service Retirement System (CSRS) after 1956. We won't reduce your Social Security benefit amount if you only performed federal service under a system such as the Federal Employees' Retirement System (FERS). Social Security taxes are withheld for workers under FERS.

## How it works

Social Security benefits are intended to replace only some of a worker's pre-retirement earnings.

We base your Social Security benefit on your average monthly earnings adjusted for average wage growth. We separate your average earnings into 3 amounts and multiply the amounts using 3 factors to compute your full Primary Insurance Amount (PIA). For example, for a worker who turns 62 in 2023, the first \$1,115 of average monthly earnings is multiplied by 90%; earnings between \$1,115 and \$6,721 are multiplied by 32%; and the

balance by 15%. The sum of the 3 amounts equals the PIA, which is then decreased or increased depending on whether the worker starts benefits before or after full retirement age (FRA). This formula produces the monthly payment amount.

When we apply this formula, the percentage of career average earnings paid to lower-paid workers is greater than higher-paid workers. For example, consider workers age 62 in 2023, with average earnings of \$3,000 per month. They could receive a benefit at FRA of \$1,606 (approximately 53%) of their pre-retirement earnings increased by applicable cost of living adjustments (COLAs). For a worker with average earnings of \$8,000 per month, the benefit starting at FRA could be \$2,989 (approximately 37%) plus COLAs. However, if either of these workers starts benefits earlier than their FRA, we'll reduce their monthly benefit.

## Why we use a different formula

Before 1983, people whose primary job wasn't covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit that represented a higher percentage of their earnings. They also had a pension from a job for which they didn't pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

Under the provision, we reduce the 90% factor in our formula and phase it in for workers who reached age 62 or developed a disability between 1986 and 1989. For people who reach 62 or developed a disability in 1990 or later, we reduce the 90% factor to as little as 40%.

## Some exceptions

The Windfall Elimination Provision doesn't apply if:

- You're a federal worker first hired after December 31, 1983.
- You're an employee of a non-profit organization who was exempt from Social Security coverage on December 31, 1983. This does not apply if the non-profit organization waived exemption and did pay Social Security taxes, but then the waiver was terminated prior to December 31, 1983.
- Your only pension is for railroad employment.
- The only work you performed for which you didn't pay Social Security taxes was before 1957.

- You have 30 or more years of substantial earnings under Social Security.

The Windfall Elimination Provision doesn't apply to survivors benefits. We may reduce spouses, widows, or widowers benefits because of another law. For more information, read *Government Pension Offset* (Publication No. 05-10007).

## Social Security years of substantial earnings

If you have 30 or more years of substantial earnings, we don't reduce the standard 90% factor in our formula. See the first table that lists substantial earnings for each year.

The second table shows the percentage used to reduce the 90% factor depending on the number of years of substantial earnings. If you have 21 to 29 years of substantial earnings, we reduce the 90% factor to between 45% and 85%. To see the maximum amount we could reduce your benefit, visit [www.ssa.gov/benefits/retirement/planner/wep.html](http://www.ssa.gov/benefits/retirement/planner/wep.html).

## A guarantee

The law protects you if you get a low pension. We won't reduce your Social Security benefit by more than half of your pension for earnings after 1956 on which you didn't pay Social Security taxes.

## Contacting Us

The most convenient way to do business with us is to visit [www.ssa.gov](http://www.ssa.gov) to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

Or, you can call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 8 a.m. to 7 p.m., weekdays. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** You can also use our automated services via telephone, 24 hours a day, so you do not need to speak with a representative.

| Year      | Substantial earnings |
|-----------|----------------------|
| 1937–1954 | \$900                |
| 1955–1958 | \$1,050              |
| 1959–1965 | \$1,200              |
| 1966–1967 | \$1,650              |
| 1968–1971 | \$1,950              |
| 1972      | \$2,250              |
| 1973      | \$2,700              |
| 1974      | \$3,300              |
| 1975      | \$3,525              |
| 1976      | \$3,825              |
| 1977      | \$4,125              |
| 1978      | \$4,425              |
| 1979      | \$4,725              |
| 1980      | \$5,100              |
| 1981      | \$5,550              |
| 1982      | \$6,075              |
| 1983      | \$6,675              |
| 1984      | \$7,050              |
| 1985      | \$7,425              |
| 1986      | \$7,875              |
| 1987      | \$8,175              |
| 1988      | \$8,400              |
| 1989      | \$8,925              |

| Year      | Substantial earnings |
|-----------|----------------------|
| 1990      | \$9,525              |
| 1991      | \$9,900              |
| 1992      | \$10,350             |
| 1993      | \$10,725             |
| 1994      | \$11,250             |
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| 2000      | \$14,175             |
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| 2005      | \$16,725             |
| 2006      | \$17,475             |
| 2007      | \$18,150             |
| 2008      | \$18,975             |
| 2009–2011 | \$19,800             |
| 2012      | \$20,475             |
| 2013      | \$21,075             |
| 2014      | \$21,750             |

| Year      | Substantial earnings |
|-----------|----------------------|
| 2015–2016 | \$22,050             |
| 2017      | \$23,625             |
| 2018      | \$23,850             |
| 2019      | \$24,675             |
| 2020      | \$25,575             |
| 2021      | \$26,550             |
| 2022      | \$27,300             |
| 2023      | \$29,700             |

| Years of substantial earnings | Percentage |
|-------------------------------|------------|
| 30 or more                    | 90 %       |
| 29                            | 85 %       |
| 28                            | 80 %       |
| 27                            | 75 %       |
| 26                            | 70 %       |
| 25                            | 65 %       |
| 24                            | 60 %       |
| 23                            | 55 %       |
| 22                            | 50 %       |
| 21                            | 45 %       |
| 20 or less                    | 40 %       |



Securing today  
and tomorrow

Social Security Administration  
Publication No. 05-10045  
January 2023 (Recycle prior editions)  
Windfall Elimination Provision

Produced and published at U.S. taxpayer expense



# Government Pension Offset

## A law that affects spouses and widows or widowers

If you receive a retirement or disability pension from a federal, state, or local government based on your own work for which you didn't pay Social Security taxes, we may reduce your Social Security spouses or widows or widowers benefits. This fact sheet provides answers to questions you may have about the reduction.

## How much will my Social Security benefits be reduced?

We'll reduce your Social Security benefits by two-thirds of your government pension. In other words, if you get a monthly civil service pension of \$600, two-thirds of that, or \$400, must be deducted from your Social Security benefits. For example, if you're eligible for a \$500 spouses, widows, or widowers benefit from Social Security, you'll get \$100 a month from Social Security ( $\$500 - \$400 = \$100$ ). If two-thirds of your government pension is more than your Social Security benefit, your benefit could be reduced to zero.

If you take your government pension annuity in a lump sum, Social Security will calculate the reduction as if you chose to get monthly benefit payments from your government work.

## Why will my Social Security benefits be reduced?

Benefits we pay to spouses, widows, and widowers are "dependent" benefits. Set up in the 1930s, these benefits were to compensate spouses who stayed home to raise a family and were financially dependent on the working spouse. It's now common for both spouses to work, each earning their own Social Security retirement benefit. The law requires a person's spouse, widow, or widower benefit to be offset by the dollar amount of their own retirement benefit.

For example, if a woman worked and earned her own \$800 monthly Social Security benefit, but was also due a \$500 spouse's benefit on her husband's record, we couldn't pay that spouse's benefit because her own benefit offsets it. Before enactment of the Government Pension Offset law, if that same woman was a government employee who didn't pay into Social Security and earned an \$800 government pension, there was no offset. We had to pay her a full spouse's benefit and her full government pension.

If this person's government work had been subject to Social Security taxes, we would reduce any spouse, widow, or widower benefit because of their own Social Security retirement benefit. The Government Pension Offset ensures that we calculate the benefits of government employees who don't pay Social Security taxes the same as workers in the private sector who pay Social Security taxes.

## When won't my Social Security benefits be reduced?

Generally, we won't reduce your Social Security benefits as a spouse, widow, or widower if you:

- Receive a government pension that's not based on your earnings; or
- Are a federal (including Civil Service Offset), state, or local government employee and your government pension is from a job for which you paid Social Security taxes; and:
  - Your last day of employment (that your pension is based on) is before July 1, 2004; or
  - You filed for and were entitled to spouses, widows, or widowers benefits before April 1, 2004 (you may work your last day in Social Security covered employment at any time); or
  - You paid Social Security taxes on your earnings during the last 60 months of government service. (Under certain

conditions, we require fewer than 60 months for people whose last day of employment falls after June 30, 2004, and before March 2, 2009.)

There are other situations for which we won't reduce your Social Security benefits as a spouse, widow, or widower; for example, if you:

- Are a federal employee who switched from the Civil Service Retirement System (CSRS) to the Federal Employees' Retirement System (FERS) after December 31, 1987; and:
  - Your last day of service (that your pension is based on) is before July 1, 2004;
  - You paid Social Security taxes on your earnings for 60 months or more during the period beginning January 1988 and ending with the first month of entitlement to benefits; or
  - You filed for and were entitled to spouses, widows, or widowers benefits before April 1, 2004 (you may work your last day in Social Security covered employment at any time).
- Received, or were eligible to receive, a government pension before December 1982 and meet all the requirements for Social Security spouse's benefits in effect in January 1977; or
- Received, or were eligible to receive, a federal, state, or local government pension before July 1, 1983, and were receiving one-half support from your spouse.

**Note:** A Civil Service Offset employee is a federal employee, rehired after December 31, 1983, following a break in service of more than 365 days, with five years of prior CSRS coverage.

## What about Medicare?

Even if you don't get benefit payments from your spouse's work, you can still get Medicare at age 65 on your spouse's record if you aren't eligible for it on your own record.

## Can I still get Social Security benefits from my own work?

The offset applies only to Social Security benefits as a spouse, or widow, or widower. However, we may reduce your own benefits because of another provision. For more information, go online to read *Windfall Elimination Provision* (Publication No. 05-10045).

## Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today  
and tomorrow

Social Security Administration  
Publication No. 05-10007 | ICN 451453 | Unit of Issue — HD (one hundred)  
May 2019 (Recycle prior editions)  
Government Pension Offset  
Produced and published at U.S. taxpayer expense

September 22, 2023

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

FROM: Barry W. Lew *BW*  
Legislative Affairs Officer

FOR: October 5, 2023 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **S. 597—Social Security Fairness Act**

*Author: Brown [D-OH]*

*Sponsor: Author and 45 co-sponsors*

*Introduced: March 1, 2023*

*Status: Read twice and referred to the Senate Committee on Finance  
(03/01/2023)*

*Staff Recommendation: Support*

## **RECOMMENDATION**

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement adopt a “Support” position on S. 597, which would enact the “Social Security Fairness Act.”

## **LEGISLATIVE POLICY STANDARD**

LACERA’s legislative policy standard is to support proposals that repeal or modify the Windfall Elimination Provision and Government Pension Offset. (Legislative Policy, page 6.)

## **SUMMARY**

S. 597 would repeal the Windfall Elimination Provision and the Government Pension Offset of the Social Security Act.

## **ANALYSIS**

*Participation in Social Security by the County of Los Angeles*

Prior to July 1, 1964. Employees of the County were not covered under Social Security because the County did not participate in Social Security.

July 1, 1964 through December 31, 1982. The County elected to participate in the Social Security system effective July 1, 1964. General members who were hired before July 1,

1964 were given the option to elect Social Security coverage and pay Social Security taxes retroactive to January 1, 1959 or date of hire, whichever was later. General members who were hired on or after July 1, 1964 were mandatorily covered under Social Security. Safety members were never participants under Social Security.

On and after January 1, 1983. The County withdrew its participation from Social Security effective January 1, 1983. As a result, some LACERA members may not have earned sufficient credits under County employment to be fully insured under Social Security, unless they had other employment that was covered by Social Security.

#### Windfall Elimination Provision (WEP)

Social Security benefits are designed to replace a percentage of a worker's pre-retirement earnings. A Social Security benefit is calculated by separating average monthly earnings into three amounts known as "bend points." Each bend point is multiplied by a percentage, and the total of the three amounts is the Social Security benefit.

For example, for a worker who turns 62 in 2023, the first \$1,115 of average monthly earnings is multiplied by 90 percent, earnings between \$1,115 and \$6,721 are multiplied by 32 percent, and the earnings over \$6,721 are multiplied by 15 percent. The sum of these amounts is the benefit amount, which is decreased or increased depending on whether the worker begins receiving benefits before or after full retirement age.

For workers who qualify for a pension from a government employer that does not participate in Social Security, the percentage that is multiplied against the first \$1,115 of average monthly earnings is reduced from 90 percent to as low as 40 percent, based on years of substantial earnings. Those who have 30 years or more of substantial earnings do not see a reduction of the 90-percent factor. Note that to protect workers who receive a low government pension, the reduction of the Social Security benefit under the WEP cannot exceed more than one-half of the worker's government pension amount.

#### Government Pension Offset (GPO)

Under the GPO, dependent benefits paid by Social Security to a spouse, widow, or widower would be offset by two-thirds of the government pension paid to that person. Therefore, in some cases, if a person receives a government pension and two-thirds of the pension benefit is greater than his or her own Social Security dependent benefits, the GPO will eliminate the Social Security dependent benefit.

#### Social Security Beneficiaries Affected by WEP and GPO

According to analyses of the WEP<sup>1</sup> and GPO<sup>2</sup> by the Congressional Research Service,

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<sup>1</sup> Li, Z. (2021). *Social Security: The Windfall Elimination Provision (WEP)*. (CRS Report No. 98-35, updated February 13, 2023). Retrieved from <https://crsreports.congress.gov/product/pdf/RS/98-35>

<sup>2</sup> Li, Z. (2021). *Social Security: The Government Pension Offset (GPO)*. (CRS Report No. RL32453, updated February 13, 2023). Retrieved from <https://crsreports.congress.gov/product/pdf/RL/RL32453>

as of December 2022, the WEP affects 283,270 beneficiaries in California, consisting of retired workers, disabled workers, and spouses and children. Nationwide, the WEP affects 2,013,310 beneficiaries.

The GPO affects 102,344 beneficiaries in California, consisting of spouses and widow(er)s, with 81,631 beneficiaries whose benefits are fully offset and 20,713 whose benefits are partially offset. Nationwide, the GPO affects 734,601 beneficiaries, with 511,487 beneficiaries whose benefits are fully offset and 223,114 whose benefits are partially offset.

Conclusion

For LACERA members who are eligible for a pension, the WEP and GPO reduce and, in some cases, eliminate the Social Security benefits that they earned through covered employment with the County of Los Angeles or become eligible for through their spouses. LACERA has traditionally supported legislation to repeal the WEP and GPO as well as resolutions by the California State Legislature urging the President and Congress of the United States to repeal the provisions.

**IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE** recommend that the Board of Retirement adopt a “Support” position on S. 597, which would enact the “Social Security Fairness Act.”

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

**Attachments**

Attachment 1—Board Positions Adopted on Related Legislation  
Attachment 2—Support and Opposition  
S. 597 (Brown) as introduced on March 1, 2023  
Windfall Elimination Provision Fact Sheet  
Government Pension Offset Fact Sheet

S. 597  
Insurance, Benefits and Legislative Committee  
September 22, 2023  
Page 4

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Anthony Roda, Williams & Jensen

## **BOARD POSITIONS ADOPTED ON RELATED LEGISLATION**

H.R. 82 (2021, reported by the Committee on Ways and Means) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 1302 (2021, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

AJR 9 (Resolution Chapter 78, Statutes of 2021) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

H.R. 4540 (2019, held in committee) would have amended the Social Security Act to provide an equitable Social Security formula for individuals with noncovered employment and to provide relief for individuals currently affected by the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

H.R. 3934 (2019, held in committee) would have amended the Social Security Act to replace the Windfall Elimination Provision with a formula equalizing benefits for certain individuals with noncovered employment. The Board of Retirement adopted a “Support” position.

SJR 3 (Resolution Chapter 129, Statutes of 2019) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

H.R. 141 (2019, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 521 (2019, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

H.R. 1205 (2017, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 915 (2017, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

SJR 1 (Resolution Chapter 92, Statutes of 2015) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

H.R. 711 (2015, held in committee) would have amended the Social Security Act to replace the Windfall Elimination Provision with a new formula for the treatment of noncovered earnings in determining Social Security benefits for individuals who become eligible for benefits after 2016. It would have established a second formula to modify the Windfall Elimination Provision for current beneficiaries. The Board of Retirement adopted a “Watch” position.

H.R. 973 (2015, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

S. 1651 (2015, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

H.R. 1332 (2011, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

AJR 10 (Resolution Chapter 103, Statutes of 2009) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

S. 484 (2009, held in committee) would have amended the Social Security Act to repeal the Government Pension Offset and the Windfall Elimination Provision. The Board of Retirement adopted a “Support” position.

AJR 5 (Resolution Chapter 116, Statutes of 2007) requested the President and the Congress of the United States to pass legislation repealing the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. The Board of Retirement adopted a “Support” position.

**SUPPORT**

American Federation of Teachers  
American Federation of State, County & Municipal Employees  
Fraternal Order of Police  
International Association of Fire Fighters  
National Education Association

**OPPOSITION**

Unknown

118TH CONGRESS  
1ST SESSION

# S. 597

To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

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## IN THE SENATE OF THE UNITED STATES

MARCH 1, 2023

Mr. BROWN (for himself, Ms. COLLINS, Ms. BALDWIN, Mr. BLUMENTHAL, Mr. BOOKER, Mr. CASEY, Mr. CASSIDY, Ms. CORTEZ MASTO, Ms. DUCKWORTH, Ms. HASSAN, Ms. HIRONO, Mr. HICKENLOOPER, Mr. KING, Mr. MARKEY, Mr. MENENDEZ, Mr. MERKLEY, Mr. MURPHY, Ms. MURKOWSKI, Mr. PADILLA, Mr. REED, Mr. SANDERS, Ms. SMITH, Ms. WARREN, and Mr. WHITEHOUSE) introduced the following bill; which was read twice and referred to the Committee on Finance

---

## A BILL

To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Social Security Fair-  
5 ness Act”.

1 **SEC. 2. REPEAL OF GOVERNMENT PENSION OFFSET PROVI-**  
2 **SION.**

3 (a) IN GENERAL.—Section 202(k) of the Social Secu-  
4 rity Act (42 U.S.C. 402(k)) is amended by striking para-  
5 graph (5).

6 (b) CONFORMING AMENDMENTS.—

7 (1) Section 202(b)(2) of the Social Security Act  
8 (42 U.S.C. 402(b)(2)) is amended by striking “sub-  
9 sections (k)(5) and (q)” and inserting “subsection  
10 (q)”.

11 (2) Section 202(c)(2) of such Act (42 U.S.C.  
12 402(c)(2)) is amended by striking “subsections  
13 (k)(5) and (q)” and inserting “subsection (q)”.

14 (3) Section 202(e)(2)(A) of such Act (42  
15 U.S.C. 402(e)(2)(A)) is amended by striking “sub-  
16 section (k)(5), subsection (q),” and inserting “sub-  
17 section (q)”.

18 (4) Section 202(f)(2)(A) of such Act (42 U.S.C.  
19 402(f)(2)(A)) is amended by striking “subsection  
20 (k)(5), subsection (q)” and inserting “subsection  
21 (q)”.

22 **SEC. 3. REPEAL OF WINDFALL ELIMINATION PROVISIONS.**

23 (a) IN GENERAL.—Section 215 of the Social Security  
24 Act (42 U.S.C. 415) is amended—

25 (1) in subsection (a), by striking paragraph (7);

1           (2) in subsection (d), by striking paragraph (3);

2           and

3           (3) in subsection (f), by striking paragraph (9).

4           (b) CONFORMING AMENDMENTS.—Subsections (e)(2)  
5 and (f)(2) of section 202 of such Act (42 U.S.C. 402) are  
6 each amended by striking “section 215(f)(5), 215(f)(6),  
7 or 215(f)(9)(B)” in subparagraphs (C) and (D)(i) and in-  
8 serting “paragraph (5) or (6) of section 215(f)”.

9   **SEC. 4. EFFECTIVE DATE.**

10           The amendments made by this Act shall apply with  
11 respect to monthly insurance benefits payable under title  
12 II of the Social Security Act for months after December  
13 2023. Notwithstanding section 215(f) of the Social Secu-  
14 rity Act, the Commissioner of Social Security shall adjust  
15 primary insurance amounts to the extent necessary to take  
16 into account the amendments made by section 3.

○



# Windfall Elimination Provision

## Your Social Security retirement or disability benefits may be reduced

The Windfall Elimination Provision can affect how Social Security calculates your retirement or disability benefit. If you work for an employer who doesn't withhold Social Security taxes from your salary, any retirement or disability pension you get from that work can reduce your Social Security benefits. Such an employer may be a government agency or an employer in another country.

## When your benefits can be affected

The following provisions can affect you if both of them are true:

- You earn a retirement or disability pension from an employer who didn't withhold Social Security taxes.
- You qualify for Social Security retirement or disability benefits from work in other jobs for which you did pay taxes.

The Windfall Elimination Provision can apply if 1 of the following is true:

- You reached age 62 after 1985.
- You developed a qualifying disability after 1985.

If the latter applies, you must first have become eligible for a monthly pension based on work where you didn't pay Social Security taxes after 1985. This rule applies even if you're still working.

This provision also affects Social Security benefits for people who performed federal service under the Civil Service Retirement System (CSRS) after 1956. We won't reduce your Social Security benefit amount if you only performed federal service under a system such as the Federal Employees' Retirement System (FERS). Social Security taxes are withheld for workers under FERS.

## How it works

Social Security benefits are intended to replace only some of a worker's pre-retirement earnings.

We base your Social Security benefit on your average monthly earnings adjusted for average wage growth. We separate your average earnings into 3 amounts and multiply the amounts using 3 factors to compute your full Primary Insurance Amount (PIA). For example, for a worker who turns 62 in 2023, the first \$1,115 of average monthly earnings is multiplied by 90%; earnings between \$1,115 and \$6,721 are multiplied by 32%; and the

balance by 15%. The sum of the 3 amounts equals the PIA, which is then decreased or increased depending on whether the worker starts benefits before or after full retirement age (FRA). This formula produces the monthly payment amount.

When we apply this formula, the percentage of career average earnings paid to lower-paid workers is greater than higher-paid workers. For example, consider workers age 62 in 2023, with average earnings of \$3,000 per month. They could receive a benefit at FRA of \$1,606 (approximately 53%) of their pre-retirement earnings increased by applicable cost of living adjustments (COLAs). For a worker with average earnings of \$8,000 per month, the benefit starting at FRA could be \$2,989 (approximately 37%) plus COLAs. However, if either of these workers starts benefits earlier than their FRA, we'll reduce their monthly benefit.

## Why we use a different formula

Before 1983, people whose primary job wasn't covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit that represented a higher percentage of their earnings. They also had a pension from a job for which they didn't pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

Under the provision, we reduce the 90% factor in our formula and phase it in for workers who reached age 62 or developed a disability between 1986 and 1989. For people who reach 62 or developed a disability in 1990 or later, we reduce the 90% factor to as little as 40%.

## Some exceptions

The Windfall Elimination Provision doesn't apply if:

- You're a federal worker first hired after December 31, 1983.
- You're an employee of a non-profit organization who was exempt from Social Security coverage on December 31, 1983. This does not apply if the non-profit organization waived exemption and did pay Social Security taxes, but then the waiver was terminated prior to December 31, 1983.
- Your only pension is for railroad employment.
- The only work you performed for which you didn't pay Social Security taxes was before 1957.

- You have 30 or more years of substantial earnings under Social Security.

The Windfall Elimination Provision doesn't apply to survivors benefits. We may reduce spouses, widows, or widowers benefits because of another law. For more information, read *Government Pension Offset* (Publication No. 05-10007).

## Social Security years of substantial earnings

If you have 30 or more years of substantial earnings, we don't reduce the standard 90% factor in our formula. See the first table that lists substantial earnings for each year.

The second table shows the percentage used to reduce the 90% factor depending on the number of years of substantial earnings. If you have 21 to 29 years of substantial earnings, we reduce the 90% factor to between 45% and 85%. To see the maximum amount we could reduce your benefit, visit [www.ssa.gov/benefits/retirement/planner/wep.html](http://www.ssa.gov/benefits/retirement/planner/wep.html).

## A guarantee

The law protects you if you get a low pension. We won't reduce your Social Security benefit by more than half of your pension for earnings after 1956 on which you didn't pay Social Security taxes.

## Contacting Us

The most convenient way to do business with us is to visit [www.ssa.gov](http://www.ssa.gov) to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

Or, you can call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 8 a.m. to 7 p.m., weekdays. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** You can also use our automated services via telephone, 24 hours a day, so you do not need to speak with a representative.

| Year      | Substantial earnings |
|-----------|----------------------|
| 1937–1954 | \$900                |
| 1955–1958 | \$1,050              |
| 1959–1965 | \$1,200              |
| 1966–1967 | \$1,650              |
| 1968–1971 | \$1,950              |
| 1972      | \$2,250              |
| 1973      | \$2,700              |
| 1974      | \$3,300              |
| 1975      | \$3,525              |
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| 2009–2011 | \$19,800             |
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| 2013      | \$21,075             |
| 2014      | \$21,750             |

| Year      | Substantial earnings |
|-----------|----------------------|
| 2015–2016 | \$22,050             |
| 2017      | \$23,625             |
| 2018      | \$23,850             |
| 2019      | \$24,675             |
| 2020      | \$25,575             |
| 2021      | \$26,550             |
| 2022      | \$27,300             |
| 2023      | \$29,700             |

| Years of substantial earnings | Percentage |
|-------------------------------|------------|
| 30 or more                    | 90 %       |
| 29                            | 85 %       |
| 28                            | 80 %       |
| 27                            | 75 %       |
| 26                            | 70 %       |
| 25                            | 65 %       |
| 24                            | 60 %       |
| 23                            | 55 %       |
| 22                            | 50 %       |
| 21                            | 45 %       |
| 20 or less                    | 40 %       |



Securing today  
and tomorrow

Social Security Administration  
Publication No. 05-10045  
January 2023 (Recycle prior editions)  
Windfall Elimination Provision

Produced and published at U.S. taxpayer expense



# Government Pension Offset

## A law that affects spouses and widows or widowers

If you receive a retirement or disability pension from a federal, state, or local government based on your own work for which you didn't pay Social Security taxes, we may reduce your Social Security spouses or widows or widowers benefits. This fact sheet provides answers to questions you may have about the reduction.

## How much will my Social Security benefits be reduced?

We'll reduce your Social Security benefits by two-thirds of your government pension. In other words, if you get a monthly civil service pension of \$600, two-thirds of that, or \$400, must be deducted from your Social Security benefits. For example, if you're eligible for a \$500 spouses, widows, or widowers benefit from Social Security, you'll get \$100 a month from Social Security ( $\$500 - \$400 = \$100$ ). If two-thirds of your government pension is more than your Social Security benefit, your benefit could be reduced to zero.

If you take your government pension annuity in a lump sum, Social Security will calculate the reduction as if you chose to get monthly benefit payments from your government work.

## Why will my Social Security benefits be reduced?

Benefits we pay to spouses, widows, and widowers are "dependent" benefits. Set up in the 1930s, these benefits were to compensate spouses who stayed home to raise a family and were financially dependent on the working spouse. It's now common for both spouses to work, each earning their own Social Security retirement benefit. The law requires a person's spouse, widow, or widower benefit to be offset by the dollar amount of their own retirement benefit.

For example, if a woman worked and earned her own \$800 monthly Social Security benefit, but was also due a \$500 spouse's benefit on her husband's record, we couldn't pay that spouse's benefit because her own benefit offsets it. Before enactment of the Government Pension Offset law, if that same woman was a government employee who didn't pay into Social Security and earned an \$800 government pension, there was no offset. We had to pay her a full spouse's benefit and her full government pension.

If this person's government work had been subject to Social Security taxes, we would reduce any spouse, widow, or widower benefit because of their own Social Security retirement benefit. The Government Pension Offset ensures that we calculate the benefits of government employees who don't pay Social Security taxes the same as workers in the private sector who pay Social Security taxes.

## When won't my Social Security benefits be reduced?

Generally, we won't reduce your Social Security benefits as a spouse, widow, or widower if you:

- Receive a government pension that's not based on your earnings; or
- Are a federal (including Civil Service Offset), state, or local government employee and your government pension is from a job for which you paid Social Security taxes; and:
  - Your last day of employment (that your pension is based on) is before July 1, 2004; or
  - You filed for and were entitled to spouses, widows, or widowers benefits before April 1, 2004 (you may work your last day in Social Security covered employment at any time); or
  - You paid Social Security taxes on your earnings during the last 60 months of government service. (Under certain

conditions, we require fewer than 60 months for people whose last day of employment falls after June 30, 2004, and before March 2, 2009.)

There are other situations for which we won't reduce your Social Security benefits as a spouse, widow, or widower; for example, if you:

- Are a federal employee who switched from the Civil Service Retirement System (CSRS) to the Federal Employees' Retirement System (FERS) after December 31, 1987; and:
  - Your last day of service (that your pension is based on) is before July 1, 2004;
  - You paid Social Security taxes on your earnings for 60 months or more during the period beginning January 1988 and ending with the first month of entitlement to benefits; or
  - You filed for and were entitled to spouses, widows, or widowers benefits before April 1, 2004 (you may work your last day in Social Security covered employment at any time).
- Received, or were eligible to receive, a government pension before December 1982 and meet all the requirements for Social Security spouse's benefits in effect in January 1977; or
- Received, or were eligible to receive, a federal, state, or local government pension before July 1, 1983, and were receiving one-half support from your spouse.

**Note:** A Civil Service Offset employee is a federal employee, rehired after December 31, 1983, following a break in service of more than 365 days, with five years of prior CSRS coverage.

## What about Medicare?

Even if you don't get benefit payments from your spouse's work, you can still get Medicare at age 65 on your spouse's record if you aren't eligible for it on your own record.

## Can I still get Social Security benefits from my own work?

The offset applies only to Social Security benefits as a spouse, or widow, or widower. However, we may reduce your own benefits because of another provision. For more information, go online to read *Windfall Elimination Provision* (Publication No. 05-10045).

## Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today  
and tomorrow

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

**The Big Employer Still Adding Jobs and Boosting Pay: The Government**

According to the Bureau of Labor Statistics, public sector jobs have risen by 327,000 positions in 2023. That is one-fifth of new jobs created this year, compared to 5% growth during the equivalent period last year. The hiring spree is due to vacancies resulting from millions of public servants who quit during the pandemic as well as private sector employers offering higher pay and bonuses during a hot labor market during the past few years.

As layoffs have hit sectors from tech to finance, government employers have boosted pay and benefits. For example, U.S. Customs and Border Protection is offering recruitment bonuses as high as \$20,000, Arizona recently began providing 12 weeks paid time off to state employees who are new parents, and a ZipRecruiter analysis found that government job postings on its site is advertising pay 20% higher compared to last year. Government jobs tend to reflect stability, reasonable hours, and a sense of purpose.

However, there are still bureaucratic hurdles with public sector jobs that take longer to hire and are dependent on budgets subject to economic headwinds. Public sector jobs tend to pay lower than private sector jobs, and the advancement process tends to be slower as well.

In response, some government employers have started to adapt by changing job descriptions and requirements. This includes removing the requirement for office workers to have a driver's license or the ability to lift a certain amount of weight. Other approaches include providing four-day workweeks such as by Colorado's Jefferson County. San Diego County is engaging in same day hiring for positions other than public safety. San Diego County now employs 20,000 workers compared to 17,600 before the pandemic. Its vacancy rate is 11% compared to 20% last year. ([Source](#))

**NIRS Pensionomics 2023**

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

- \$612.6 billion in pension benefits were paid to 24.6 million retired Americans.
  - \$334.8 billion paid to 11.5 million retired state and local government employees.
  - \$90.3 billion paid to 2.7 million federal government retired employees.
  - \$187.4 billion paid to 10.4 million private sector retirees.

- Expenditures from the benefit payments supported:
  - 6.8 million jobs that paid \$422.2 billion in labor income.
  - \$1.3 trillion in total economic output nationwide.
  - \$157.7 billion in federal, state, and local tax revenue.
- Multiplier effects:
  - Each dollar in pension benefits supported \$2.13 in total economic output.
  - Each taxpayer dollar contributed to state and local pensions supported \$7.89 in total output nationally.

Findings related to California include:

- In 2020, 1,533,284 California residents received a total of \$61.5 billion in state and local pension benefits.
- Benefits supported \$76.1 billion in total economic output in the state.
- Average pension benefit was \$3,343 per month (\$40,119 per year).
- Between 1993 and 2020, pension funds consisted of 27% from employer contributions, 12% from employee contributions, and 61% from investment earnings.
- Retiree expenditures supported 381,038 jobs in the state.
- Pension payments supported \$11.9 billion in federal, state, and local tax revenue.
- Multiplier effect:
  - Each dollar in pension benefits of California retirees supported \$1.24 in total economic output to the state.
  - Each dollar contributed by taxpayers contributed to \$4.59 in total output to the state.

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

### **Closing the Gap: The Role of Public Pensions in Reducing Retirement Inequality**

A recent report by the National Institute on Retirement Security (NIRS) and the UC Berkeley Labor Center examines the role that defined benefit plans in providing retirement income for older Americans and being a key buffer against economic hardship for women, African Americans, Latinos, and those without a four-year degree. The report also finds that lifetime pension income is distributed more equitably by race and gender than private financial assets, thereby narrowing the wealth gap among older families.

The following are key findings from the report:

- Pensions reduce retiree poverty across race, sex, and educational attainment. The anti-poverty effect is largest for African American and Latino retirees and retirees of all races without a four-year degree.
  - 35% of individuals over 65 receive pension benefits from a union, private employer, or government plan. White men (43%) are most likely to have a pension, followed by African American men (35%), white women (34%), and African American women (33%).
  - Although Latino senior men (25%) and women (18%) are least likely to receive a pension, this source is more important than 401(k)s (8%) and IRAs (4%) for this group.
  - Among retirees without a bachelor's degree, those with some college education were 47% more likely to be above 200% of the Federal Poverty Level (FPL) if they had a pension. Those with no college education were 73% more like to be above 200% of the FPL than those without a pension.
- Pension income is distributed relatively evenly among recipients by race, whereas public pension income is distributed more equally by gender than private pensions or 401(k) plans.
  - The typical African American pensioner received about the same annual benefit as a typical white pensioner (\$15,180 vs. \$15,460).
  - Women (54%) comprise over half of public pension recipients, compared to 46% of private pension recipients.
  - The gender gap in annual benefits is smaller for public pensions compared to other non-Social Security retirement sources.
    - Public pensions: women receive 75% of the median annual benefit compared to men (\$18,600 vs. \$24,700).
    - Private pensions: women receive 60% of the median annual benefit compared to men (\$8,100 vs. \$13,400).
    - 401(k)/IRA: women receive 59% of the median annual benefit compared to men (\$6,000 vs. \$10,200).
- Pension benefits currently paid to adults age 55 or older in the U.S. represent \$5.6 trillion in household wealth, boosting middle-class family net worth and narrowing racial and gender wealth gaps.
  - People of color hold 20.1% of public pension wealth and 18% of private pension wealth compared to 12.4% of 401(k)/IRA assets and 13.2% of total net worth.

- Although the progressive impact of pensions on Latinos is constrained by their historical underrepresentation in public sector employment, pensions increase their family median wealth by 32.4% with two-thirds of this increase coming from private pensions. Their collective wealth is increased by 15.5% compared to the average of 10.6% for all older families.
- Public pensions narrow the gender wealth gap more than private pensions or 401(k)/IRA assets. More than half (50.4%) of public pension wealth is held by women, compared to 38.2% of private pension wealth and 38.6% of 401(k)/IRA wealth. [\(Source\)](#) [\(Source\)](#)

### **California Legislature Approves State-Run Retirement Fund for MMA Fighters**

The California Legislature recently passed AB 1136, which is sponsored by the California State Athletic Commission and would create the nation's first state-run retirement fund for mixed-martial arts (MMA) fighters. California hosts the most MMA fights of any state and has the most fighters.

There currently exists the Boxers' Pension Fund. If enacted, the bill would create the Mixed Martial Arts Retirement Benefit Fund. The fund would be financed by ticket sales, sports paraphernalia, souvenirs, and contributions by fighters, managers, or promoters. It would not be funded by state dollars. For each ticket sold, \$1 would go towards the fund.

A fighter would be vested if they have fought in at least 39 rounds of a commission-sanctioned contest held in the state. A fighter would be eligible for distributions from the fund at age 50. However, the commission has discretion to make distributions before age 50 for vocational, education, training, or medical needs. [\(Source\)](#) [\(Source\)](#)

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

**Centers for Medicare and Medicaid Services (CMS) Medicare Part D Retiree Drug Subsidy (RDS) Program Reconciliation Plan Year 7/1/2021 – 6/30/2022**

Staff completed and submitted the RDS subsidy payment request to CMS/RDS for the following RDS applications for FY 2021-2022.

| <b>PLAN</b>       | <b>SUBSIDY AMOUNT RECEIVED</b> |
|-------------------|--------------------------------|
| Anthem Blue Cross | Pending                        |
| Cigna Medical     | \$212,801                      |
| Kaiser Permanente | Pending                        |
| LACFF Local 1014  | Pending                        |

As a background, the Retiree Drug Subsidy (RDS) program was authorized by Medicare Part D of the Medicare Modernization Act and permits employers and unions with qualifying prescription drug plans to receive retiree drug subsidy payments from the federal government.

Kudos to our carrier representatives for their support and assistance with this project.

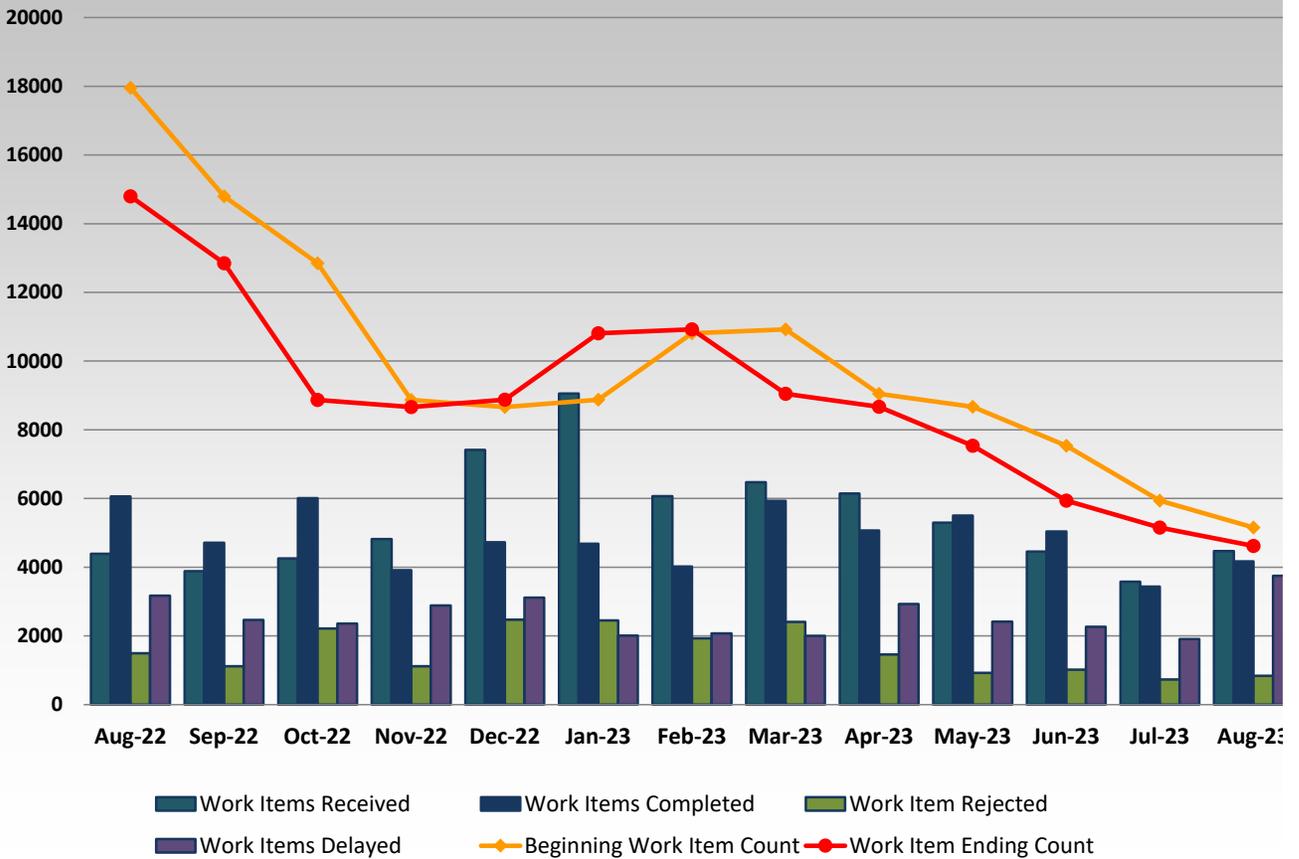
Staff will continue to keep you apprised as we receive additional subsidy payments.

# Retiree Healthcare Division

## Trend Report

AUG 2022 - AUG 2023

Updated 9/20/2023

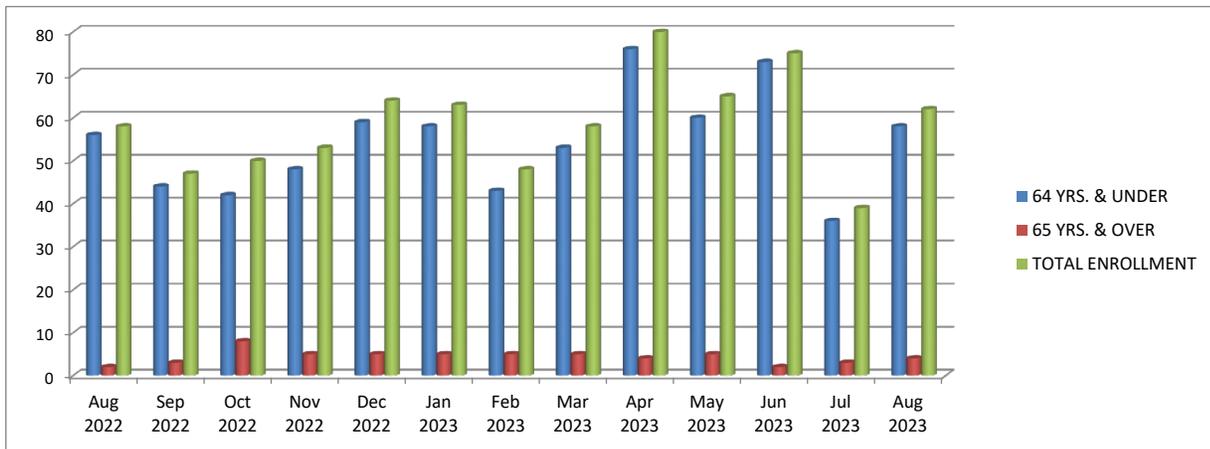


|        | Beginning Work Item Count | Work Items Received | Work Items Completed | Work Item Rejected | Work Items Delayed | Work Item Ending Count |
|--------|---------------------------|---------------------|----------------------|--------------------|--------------------|------------------------|
| 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               | 5157                   |
| Aug-23 | 5157                      | 4471                | 4172                 | 836                | 3746               | 4620                   |

## Retirees Monthly Age Breakdown AUG 2022 - AUG 2023

### Disability Retirement

| MONTH    | 64 YRS. & UNDER | 65 YRS. & OVER | TOTAL ENROLLMENT |
|----------|-----------------|----------------|------------------|
| 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               |
| Aug 2023 | 58              | 4              | 62               |



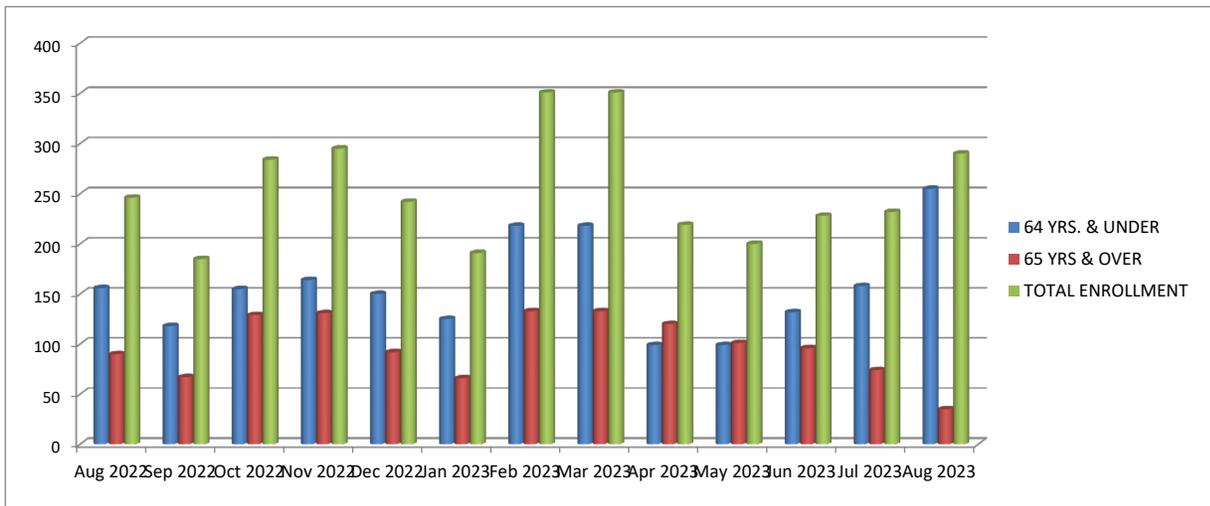
**PLEASE NOTE:**

- Next Report will include the following dates: September 1, 2022, through September 30, 2023.

## Retirees Monthly Age Breakdown AUG 2022 - AUG 2023

### Service Retirement

| MONTH    | 64 YRS. & UNDER | 65 YRS & OVER | TOTAL ENROLLMENT |
|----------|-----------------|---------------|------------------|
| 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              |
| Aug 2023 | 255             | 35            | 290              |



**PLEASE NOTE:**

- Next Report will include the following dates: September 1, 2022, through September 30, 2023.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 9/30/2023

| Deduction Code                   | No. of Members | Reimbursement Amount  | No. of Penalties | Penalty Amount  |
|----------------------------------|----------------|-----------------------|------------------|-----------------|
| <b>ANTHEM BC III</b>             |                |                       |                  |                 |
| 240                              | 7488           | \$1,137,017.35        | 2                | \$129.57        |
| 241                              | 134            | \$19,721.90           | 0                | \$0.00          |
| 242                              | 923            | \$145,685.64          | 0                | \$0.00          |
| 243                              | 4498           | \$1,389,131.21        | 0                | \$0.00          |
| 244                              | 17             | \$2,587.20            | 0                | \$0.00          |
| 245                              | 57             | \$9,747.20            | 0                | \$0.00          |
| 246                              | 15             | \$2,162.40            | 0                | \$0.00          |
| 247                              | 154            | \$24,051.90           | 0                | \$0.00          |
| 248                              | 15             | \$4,657.10            | 1                | \$43.00         |
| 249                              | 72             | \$22,061.90           | 0                | \$0.00          |
| 250                              | 17             | \$5,252.10            | 0                | \$0.00          |
| <b>Plan Total:</b>               | <b>13,390</b>  | <b>\$2,762,075.90</b> | <b>3</b>         | <b>\$172.57</b> |
| <b>CIGNA - PREFERRED with RX</b> |                |                       |                  |                 |
| 321                              | 33             | \$4,653.50            | 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          |
| <b>Plan Total:</b>               | <b>63</b>      | <b>\$12,531.90</b>    | <b>0</b>         | <b>\$0.00</b>   |
| <b>KAISER SR. ADVANTAGE</b>      |                |                       |                  |                 |
| 394                              | 18             | \$2,815.10            | 0                | \$0.00          |
| 397                              | 4              | \$144.60              | 0                | \$0.00          |
| 398                              | 8              | \$2,770.00            | 0                | \$0.00          |
| 403                              | 11867          | \$1,770,484.98        | 0                | \$0.00          |
| 413                              | 1571           | \$245,866.94          | 0                | \$0.00          |
| 418                              | 6287           | \$1,938,283.44        | 0                | \$0.00          |
| 419                              | 225            | \$31,430.60           | 0                | \$0.00          |
| 426                              | 251            | \$38,921.90           | 0                | \$0.00          |
| 427                              | 2              | (\$84.00)             | 0                | \$0.00          |
| 445                              | 2              | \$329.80              | 0                | \$0.00          |
| 446                              | 1              | \$145.10              | 0                | \$0.00          |
| 451                              | 35             | \$5,342.10            | 0                | \$0.00          |
| 455                              | 6              | \$989.40              | 0                | \$0.00          |
| 457                              | 14             | \$4,508.60            | 0                | \$0.00          |
| 459                              | 1              | \$329.80              | 0                | \$0.00          |
| 462                              | 85             | \$12,887.90           | 0                | \$0.00          |
| 465                              | 3              | \$494.70              | 0                | \$0.00          |
| 466                              | 30             | \$9,117.70            | 0                | \$0.00          |
| 472                              | 27             | \$4,113.00            | 0                | \$0.00          |
| 476                              | 2              | \$259.00              | 0                | \$0.00          |
| 478                              | 14             | \$4,981.70            | 0                | \$0.00          |
| 479                              | 1              | \$144.60              | 0                | \$0.00          |
| 482                              | 85             | \$13,407.10           | 0                | \$0.00          |
| 488                              | 40             | \$10,711.10           | 0                | \$0.00          |
| 491                              | 1              | \$148.50              | 0                | \$0.00          |
| <b>Plan Total:</b>               | <b>20,580</b>  | <b>\$4,098,543.66</b> | <b>0</b>         | <b>\$0.00</b>   |

**Medicare Part B Reimbursement and Penalty Report**

**PAY PERIOD 9/30/2023**

| <b>Deduction Code</b>                            | <b>No. of Members</b> | <b>Reimbursement Amount</b> | <b>No. of Penalties</b> | <b>Penalty Amount</b> |
|--|-----------------------|-----------------------------|-------------------------|-----------------------|
| <b>SCAN</b>                                      |                       |                             |                         |                       |
| 611  | 289                   | \$42,942.80                 | 0                       | \$0.00                |
| 613  | 88                    | \$26,764.10                 | 0                       | \$0.00                |
| 620  | 5                     | \$938.20                    | 0                       | \$0.00                |
| 622  | 8                     | \$1,421.30                  | 0                       | \$0.00                |
| 623  | 2                     | \$539.60                    | 0                       | \$0.00                |
| <b>Plan Total:</b>                               | <b>392</b>            | <b>72,606</b>               | <b>0</b>                | <b>0</b>              |
| <b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b> |                       |                             |                         |                       |
| 701  | 2024                  | \$309,486.00                | 1                       | \$36.50               |
| 702  | 395                   | \$61,894.20                 | 0                       | \$0.00                |
| 703  | 1335                  | \$415,298.50                | 0                       | \$0.00                |
| 704  | 94                    | \$15,665.30                 | 0                       | \$0.00                |
| 705  | 44                    | \$13,795.50                 | 0                       | \$0.00                |
| <b>Plan Total:</b>                               | <b>3,892</b>          | <b>\$816,139.50</b>         | <b>1</b>                | <b>\$36.50</b>        |
| <b>Grand Total:</b>                              | <b>38,317</b>         | <b>\$7,761,896.96</b>       | <b>4</b>                | <b>\$209.07</b>       |

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 9/30/2023

| Deduction Code                   | No. of Members | Reimbursement Amount  | No. of Penalties | Penalty Amount  |
|----------------------------------|----------------|-----------------------|------------------|-----------------|
| <b>ANTHEM BC III</b>             |                |                       |                  |                 |
| 240                              | 7488           | \$1,137,017.35        | 2                | \$129.57        |
| 241                              | 134            | \$19,721.90           | 0                | \$0.00          |
| 242                              | 923            | \$145,685.64          | 0                | \$0.00          |
| 243                              | 4498           | \$1,389,131.21        | 0                | \$0.00          |
| 244                              | 17             | \$2,587.20            | 0                | \$0.00          |
| 245                              | 57             | \$9,747.20            | 0                | \$0.00          |
| 246                              | 15             | \$2,162.40            | 0                | \$0.00          |
| 247                              | 154            | \$24,051.90           | 0                | \$0.00          |
| 248                              | 15             | \$4,657.10            | 1                | \$43.00         |
| 249                              | 72             | \$22,061.90           | 0                | \$0.00          |
| 250                              | 17             | \$5,252.10            | 0                | \$0.00          |
| <b>Plan Total:</b>               | <b>13,390</b>  | <b>\$2,762,075.90</b> | <b>3</b>         | <b>\$172.57</b> |
| <b>CIGNA - PREFERRED with RX</b> |                |                       |                  |                 |
| 321                              | 33             | \$4,653.50            | 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          |
| <b>Plan Total:</b>               | <b>63</b>      | <b>\$12,531.90</b>    | <b>0</b>         | <b>\$0.00</b>   |
| <b>KAISER SR. ADVANTAGE</b>      |                |                       |                  |                 |
| 394                              | 18             | \$2,815.10            | 0                | \$0.00          |
| 397                              | 4              | \$144.60              | 0                | \$0.00          |
| 398                              | 8              | \$2,770.00            | 0                | \$0.00          |
| 403                              | 11867          | \$1,770,484.98        | 0                | \$0.00          |
| 413                              | 1571           | \$245,866.94          | 0                | \$0.00          |
| 418                              | 6287           | \$1,938,283.44        | 0                | \$0.00          |
| 419                              | 225            | \$31,430.60           | 0                | \$0.00          |
| 426                              | 251            | \$38,921.90           | 0                | \$0.00          |
| 427                              | 2              | (\$84.00)             | 0                | \$0.00          |
| 445                              | 2              | \$329.80              | 0                | \$0.00          |
| 446                              | 1              | \$145.10              | 0                | \$0.00          |
| 451                              | 35             | \$5,342.10            | 0                | \$0.00          |
| 455                              | 6              | \$989.40              | 0                | \$0.00          |
| 457                              | 14             | \$4,508.60            | 0                | \$0.00          |
| 459                              | 1              | \$329.80              | 0                | \$0.00          |
| 462                              | 85             | \$12,887.90           | 0                | \$0.00          |
| 465                              | 3              | \$494.70              | 0                | \$0.00          |
| 466                              | 30             | \$9,117.70            | 0                | \$0.00          |
| 472                              | 27             | \$4,113.00            | 0                | \$0.00          |
| 476                              | 2              | \$259.00              | 0                | \$0.00          |
| 478                              | 14             | \$4,981.70            | 0                | \$0.00          |
| 479                              | 1              | \$144.60              | 0                | \$0.00          |
| 482                              | 85             | \$13,407.10           | 0                | \$0.00          |
| 488                              | 40             | \$10,711.10           | 0                | \$0.00          |
| 491                              | 1              | \$148.50              | 0                | \$0.00          |
| <b>Plan Total:</b>               | <b>20,580</b>  | <b>\$4,098,543.66</b> | <b>0</b>         | <b>\$0.00</b>   |

**Medicare Part B Reimbursement and Penalty Report**

**PAY PERIOD 9/30/2023**

| Deduction Code                                   | No. of Members | Reimbursement Amount  | No. of Penalties | Penalty Amount  |
|--|----------------|-----------------------|------------------|-----------------|
| <b>SCAN</b>                                      |                |                       |                  |                 |
| 611  | 289            | \$42,942.80           | 0                | \$0.00          |
| 613  | 88             | \$26,764.10           | 0                | \$0.00          |
| 620  | 5              | \$938.20              | 0                | \$0.00          |
| 622  | 8              | \$1,421.30            | 0                | \$0.00          |
| 623  | 2              | \$539.60              | 0                | \$0.00          |
| <b>Plan Total:</b>                               | <b>392</b>     | <b>72,606</b>         | <b>0</b>         | <b>0</b>        |
| <b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b> |                |                       |                  |                 |
| 701  | 2024           | \$309,486.00          | 1                | \$36.50         |
| 702  | 395            | \$61,894.20           | 0                | \$0.00          |
| 703  | 1335           | \$415,298.50          | 0                | \$0.00          |
| 704  | 94             | \$15,665.30           | 0                | \$0.00          |
| 705  | 44             | \$13,795.50           | 0                | \$0.00          |
| <b>Plan Total:</b>                               | <b>3,892</b>   | <b>\$816,139.50</b>   | <b>1</b>         | <b>\$36.50</b>  |
| <b>LOCAL 1014</b>                                |                |                       |                  |                 |
| 804  | 180            | \$38,878.40           | 0                | \$0.00          |
| 805  | 222            | \$42,639.70           | 0                | \$0.00          |
| 806  | 699            | \$259,931.00          | 0                | \$0.00          |
| 807  | 44             | \$9,595.90            | 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          |
| <b>Plan Total:</b>                               | <b>1,415</b>   | <b>\$401,963.90</b>   | <b>0</b>         | <b>\$0.00</b>   |
| <b>Grand Total:</b>                              | <b>39,732</b>  | <b>\$8,163,860.86</b> | <b>4</b>         | <b>\$209.07</b> |

## Medical and Dental Vision Insurance Premiums October 2023

| Carrier Codes                               | Member Count | Premium Amount         | Member Amount       | County Subsidy Amount  | Total                  | Adjustments          | Total Paid             |
|---|--------------|------------------------|---------------------|------------------------|------------------------|----------------------|------------------------|
| <b>Medical Plan</b>                         |              |                        |                     |                        |                        |                      |                        |
| <b>Anthem Blue Cross Prudent Buyer Plan</b> |              |                        |                     |                        |                        |                      |                        |
| 201   | 463          | \$440,664.88           | \$66,847.42         | \$391,409.00           | \$458,256.42           | (\$1,903.52)         | \$456,352.90           |
| 202   | 242          | \$456,748.48           | \$39,984.19         | \$389,577.39           | \$429,561.58           | \$0.00               | \$429,561.58           |
| 203   | 74           | \$156,323.52           | \$25,307.50         | \$128,903.54           | \$154,211.04           | \$0.00               | \$154,211.04           |
| 204   | 29           | \$35,469.03            | \$10,151.45         | \$25,317.58            | \$35,469.03            | \$0.00               | \$35,469.03            |
| <b>SUBTOTAL</b>                             | <b>808</b>   | <b>\$1,089,205.91</b>  | <b>\$142,290.56</b> | <b>\$935,207.51</b>    | <b>\$1,077,498.07</b>  | <b>(\$1,903.52)</b>  | <b>\$1,075,594.55</b>  |
| <b>Anthem Blue Cross I</b>                  |              |                        |                     |                        |                        |                      |                        |
| 211   | 568          | \$780,784.16           | \$50,628.56         | \$735,389.95           | \$786,018.51           | (\$10,996.96)        | \$775,021.55           |
| 212   | 236          | \$587,290.74           | \$27,456.38         | \$552,400.30           | \$579,856.68           | (\$2,478.02)         | \$577,378.66           |
| 213   | 74           | \$216,300.52           | \$25,911.81         | \$190,388.71           | \$216,300.52           | (\$2,922.98)         | \$213,377.54           |
| 214   | 20           | \$36,373.00            | \$3,564.54          | \$32,808.46            | \$36,373.00            | \$0.00               | \$36,373.00            |
| 215   | 1            | \$464.72               | \$18.59             | \$446.13               | \$464.72               | \$0.00               | \$464.72               |
| <b>SUBTOTAL</b>                             | <b>899</b>   | <b>\$1,621,213.14</b>  | <b>\$107,579.88</b> | <b>\$1,511,433.55</b>  | <b>\$1,619,013.43</b>  | <b>(\$16,397.96)</b> | <b>\$1,602,615.47</b>  |
| <b>Anthem Blue Cross II</b>                 |              |                        |                     |                        |                        |                      |                        |
| 221   | 2,351        | \$3,238,604.72         | \$174,526.69        | \$3,100,965.11         | \$3,275,491.80         | (\$4,123.86)         | \$3,271,367.94         |
| 222   | 2,043        | \$5,072,506.94         | \$119,390.75        | \$4,888,200.21         | \$5,007,590.96         | (\$2,478.02)         | \$5,005,112.94         |
| 223   | 925          | \$2,712,525.44         | \$97,599.17         | \$2,561,101.01         | \$2,658,700.18         | (\$2,922.98)         | \$2,655,777.20         |
| 224   | 224          | \$409,196.25           | \$41,010.96         | \$381,677.53           | \$422,688.49           | \$0.00               | \$422,688.49           |
| <b>SUBTOTAL</b>                             | <b>5,543</b> | <b>\$11,432,833.35</b> | <b>\$432,527.57</b> | <b>\$10,931,943.86</b> | <b>\$11,364,471.43</b> | <b>(\$9,524.86)</b>  | <b>\$11,354,946.57</b> |

## Medical and Dental Vision Insurance Premiums October 2023

| Carrier Codes                              | Member Count  | Premium Amount         | Member Amount         | County Subsidy Amount  | Total                  | Adjustments          | Total Paid             |
|--|---------------|------------------------|-----------------------|------------------------|------------------------|----------------------|------------------------|
| <b>Anthem Blue Cross III</b>               |               |                        |                       |                        |                        |                      |                        |
| 240  | 7,536         | \$4,222,173.80         | \$562,796.38          | \$3,666,423.69         | \$4,229,220.07         | (\$10,119.46)        | \$4,219,100.61         |
| 241  | 134           | \$241,596.00           | \$20,616.16           | \$215,611.04           | \$236,227.20           | \$0.00               | \$236,227.20           |
| 242  | 931           | \$1,671,486.40         | \$100,100.72          | \$1,564,227.28         | \$1,664,328.00         | (\$5,368.80)         | \$1,658,959.20         |
| 243  | 4,505         | \$5,041,755.00         | \$524,978.36          | \$4,446,746.88         | \$4,971,725.24         | (\$6,679.46)         | \$4,965,045.78         |
| 244  | 17            | \$17,041.14            | \$1,664.01            | \$15,377.13            | \$17,041.14            | \$0.00               | \$17,041.14            |
| 245  | 58            | \$58,140.36            | \$5,656.50            | \$56,350.22            | \$62,006.72            | \$0.00               | \$62,006.72            |
| 246  | 15            | \$33,478.65            | \$2,231.91            | \$31,246.74            | \$33,478.65            | \$0.00               | \$33,478.65            |
| 247  | 155           | \$354,873.69           | \$19,992.33           | \$306,191.99           | \$326,184.32           | \$0.00               | \$326,184.32           |
| 248  | 15            | \$23,346.45            | \$1,992.22            | \$22,910.66            | \$24,902.88            | \$0.00               | \$24,902.88            |
| 249  | 72            | \$115,175.82           | \$4,824.94            | \$104,125.16           | \$108,950.10           | \$0.00               | \$108,950.10           |
| 250  | 17            | \$29,652.25            | \$2,267.52            | \$27,384.73            | \$29,652.25            | \$0.00               | \$29,652.25            |
| <b>SUBTOTAL</b>                            | <b>13,455</b> | <b>\$11,808,719.56</b> | <b>\$1,247,121.05</b> | <b>\$10,456,595.52</b> | <b>\$11,703,716.57</b> | <b>(\$22,167.72)</b> | <b>\$11,681,548.85</b> |
| <b>CIGNA Network Model Plan</b>            |               |                        |                       |                        |                        |                      |                        |
| 301  | 234           | \$420,081.30           | \$108,647.35          | \$311,433.95           | \$420,081.30           | \$0.00               | \$420,081.30           |
| 302  | 59            | \$190,421.32           | \$47,142.20           | \$143,279.12           | \$190,421.32           | (\$3,227.48)         | \$187,193.84           |
| 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            |
| <b>SUBTOTAL</b>                            | <b>317</b>    | <b>\$681,818.98</b>    | <b>\$179,656.39</b>   | <b>\$498,351.60</b>    | <b>\$678,007.99</b>    | <b>(\$3,227.48)</b>  | <b>\$674,780.51</b>    |
| <b>CIGNA Preferred w/ Rx - Phoenix, AZ</b> |               |                        |                       |                        |                        |                      |                        |
| 321  | 33            | \$11,446.38            | \$1,470.70            | \$9,975.68             | \$11,446.38            | \$0.00               | \$11,446.38            |
| 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             |
| <b>SUBTOTAL</b>                            | <b>63</b>     | <b>\$41,410.49</b>     | <b>\$4,305.33</b>     | <b>\$37,105.16</b>     | <b>\$41,410.49</b>     | <b>\$0.00</b>        | <b>\$41,410.49</b>     |

## Medical and Dental Vision Insurance Premiums October 2023

| Carrier Codes                  | Member Count  | Premium Amount         | Member Amount         | County Subsidy Amount  | Total                  | Adjustments          | Total Paid             |
|--------------------------------|---------------|------------------------|-----------------------|------------------------|------------------------|----------------------|------------------------|
| <b>Kaiser/Senior Advantage</b> |               |                        |                       |                        |                        |                      |                        |
| 401                            | 1,543         | \$1,959,473.88         | \$153,092.51          | \$1,819,571.84         | \$1,972,664.35         | \$0.00               | \$1,972,664.35         |
| 403                            | 11,904        | \$2,990,095.16         | \$271,809.46          | \$2,719,979.52         | \$2,991,788.98         | (\$2,325.62)         | \$2,989,463.36         |
| 404                            | 499           | \$592,113.40           | \$11,106.57           | \$602,281.70           | \$613,388.27           | (\$4,746.40)         | \$608,641.87           |
| 405                            | 1,366         | \$1,732,689.04         | \$20,117.55           | \$1,716,376.81         | \$1,736,494.36         | (\$14.08)            | \$1,736,480.28         |
| 411                            | 1,886         | \$4,784,783.52         | \$211,478.94          | \$4,503,136.18         | \$4,714,615.12         | (\$2,523.62)         | \$4,712,091.50         |
| 413                            | 1,559         | \$2,382,782.20         | \$117,118.09          | \$2,236,170.89         | \$2,353,288.98         | (\$1,508.09)         | \$2,351,780.89         |
| 414                            | 55            | \$134,442.55           | \$1,271.09            | \$133,171.46           | \$134,442.55           | \$0.00               | \$134,442.55           |
| 418                            | 6,258         | \$3,101,157.76         | \$222,587.31          | \$2,842,188.41         | \$3,064,775.72         | (\$1,970.24)         | \$3,062,805.48         |
| 419                            | 224           | \$325,784.64           | \$4,286.70            | \$311,495.78           | \$315,782.48           | (\$2,857.76)         | \$312,924.72           |
| 420                            | 108           | \$257,806.80           | \$1,135.30            | \$226,096.50           | \$227,231.80           | \$0.00               | \$227,231.80           |
| 421                            | 5             | \$6,329.05             | \$354.42              | \$5,974.63             | \$6,329.05             | (\$2,531.62)         | \$3,797.43             |
| 422                            | 269           | \$682,087.50           | \$2,728.35            | \$669,254.15           | \$671,982.50           | \$0.00               | \$671,982.50           |
| 426                            | 250           | \$379,190.72           | \$2,658.88            | \$378,042.56           | \$380,701.44           | \$0.00               | \$380,701.44           |
| 427                            | 0             | \$2,864.12             | \$0.00                | \$0.00                 | \$0.00                 | \$0.00               | \$0.00                 |
| 428                            | 46            | \$112,563.84           | \$489.40              | \$112,074.44           | \$112,563.84           | \$0.00               | \$112,563.84           |
| 430                            | 143           | \$361,629.84           | \$3,388.73            | \$358,241.11           | \$361,629.84           | (\$2,528.88)         | \$359,100.96           |
| <b>SUBTOTAL</b>                | <b>26,115</b> | <b>\$19,805,794.02</b> | <b>\$1,023,623.30</b> | <b>\$18,634,055.98</b> | <b>\$19,657,679.28</b> | <b>(\$21,006.31)</b> | <b>\$19,636,672.97</b> |

## Medical and Dental Vision Insurance Premiums

### October 2023

| Carrier Codes            | Member Count | Premium Amount      | Member Amount      | County Subsidy Amount | Total               | Adjustments       | Total Paid          |
|--------------------------|--------------|---------------------|--------------------|-----------------------|---------------------|-------------------|---------------------|
| <b>Kaiser - Colorado</b> |              |                     |                    |                       |                     |                   |                     |
| 450                      | 3            | \$3,309.75          | \$441.30           | \$2,868.45            | \$3,309.75          | \$0.00            | \$3,309.75          |
| 451                      | 35           | \$10,426.50         | \$1,394.16         | \$9,032.34            | \$10,426.50         | \$0.00            | \$10,426.50         |
| 453                      | 8            | \$19,516.48         | \$0.00             | \$19,516.48           | \$19,516.48         | \$0.00            | \$19,516.48         |
| 454                      | 1            | \$3,293.85          | \$721.63           | \$2,572.22            | \$3,293.85          | \$0.00            | \$3,293.85          |
| 455                      | 6            | \$8,358.90          | \$0.00             | \$8,358.90            | \$8,358.90          | \$0.00            | \$8,358.90          |
| 457                      | 14           | \$8,229.20          | \$940.48           | \$7,288.72            | \$8,229.20          | (\$584.80)        | \$7,644.40          |
| 459                      | 1            | \$1,683.05          | \$67.32            | \$1,615.73            | \$1,683.05          | \$0.00            | \$1,683.05          |
| <b>SUBTOTAL</b>          | <b>68</b>    | <b>\$54,817.73</b>  | <b>\$3,564.89</b>  | <b>\$51,252.84</b>    | <b>\$54,817.73</b>  | <b>(\$584.80)</b> | <b>\$54,232.93</b>  |
| <b>Kaiser - Georgia</b>  |              |                     |                    |                       |                     |                   |                     |
| 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                      | 15           | \$19,432.50         | \$2,435.54         | \$15,701.46           | \$18,137.00         | \$0.00            | \$18,137.00         |
| 462                      | 83           | \$33,523.15         | \$5,142.81         | \$29,169.12           | \$34,311.93         | \$0.00            | \$34,311.93         |
| 463                      | 4            | \$10,331.96         | \$1,658.89         | \$8,673.07            | \$10,331.96         | \$0.00            | \$10,331.96         |
| 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         |
| <b>SUBTOTAL</b>          | <b>149</b>   | <b>\$111,052.85</b> | <b>\$10,876.87</b> | <b>\$99,669.26</b>    | <b>\$110,546.13</b> | <b>\$0.00</b>     | <b>\$110,546.13</b> |

## Medical and Dental Vision Insurance Premiums

### October 2023

| Carrier Codes           | Member Count | Premium Amount      | Member Amount      | County Subsidy Amount | Total               | Adjustments       | Total Paid          |
|-------------------------|--------------|---------------------|--------------------|-----------------------|---------------------|-------------------|---------------------|
| <b>Kaiser - Hawaii</b>  |              |                     |                    |                       |                     |                   |                     |
| 471                     | 5            | \$4,773.20          | \$267.30           | \$4,505.90            | \$4,773.20          | \$0.00            | \$4,773.20          |
| 472                     | 27           | \$11,750.40         | \$1,636.33         | \$10,114.07           | \$11,750.40         | \$0.00            | \$11,750.40         |
| 473                     | 2            | \$3,965.12          | \$1,215.88         | \$2,749.24            | \$3,965.12          | \$0.00            | \$3,965.12          |
| 474                     | 4            | \$7,605.12          | \$0.00             | \$7,605.12            | \$7,605.12          | \$0.00            | \$7,605.12          |
| 475                     | 3            | \$8,543.76          | \$0.00             | \$8,543.76            | \$8,543.76          | \$0.00            | \$8,543.76          |
| 476                     | 2            | \$2,763.68          | \$1,216.02         | \$1,547.66            | \$2,763.68          | \$0.00            | \$2,763.68          |
| 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          |
| <b>SUBTOTAL</b>         | <b>58</b>    | <b>\$53,884.64</b>  | <b>\$5,784.36</b>  | <b>\$48,100.28</b>    | <b>\$53,884.64</b>  | <b>\$0.00</b>     | <b>\$53,884.64</b>  |
| <b>Kaiser - Oregon</b>  |              |                     |                    |                       |                     |                   |                     |
| 481                     | 2            | \$2,336.86          | \$584.21           | \$1,752.65            | \$2,336.86          | \$0.00            | \$2,336.86          |
| 482                     | 85           | \$42,328.30         | \$6,513.59         | \$37,308.65           | \$43,822.24         | \$0.00            | \$43,822.24         |
| 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         |
| 488                     | 38           | \$39,518.40         | \$4,841.02         | \$27,761.66           | \$32,602.68         | \$0.00            | \$32,602.68         |
| 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          |
| <b>SUBTOTAL</b>         | <b>135</b>   | <b>\$105,659.78</b> | <b>\$12,712.95</b> | <b>\$87,525.05</b>    | <b>\$100,238.00</b> | <b>\$0.00</b>     | <b>\$100,238.00</b> |
| <b>SCAN Health Plan</b> |              |                     |                    |                       |                     |                   |                     |
| 611                     | 288          | \$72,339.69         | \$14,057.72        | \$57,039.02           | \$71,096.74         | (\$497.18)        | \$70,599.56         |
| 613                     | 88           | \$43,047.84         | \$8,952.00         | \$34,095.84           | \$43,047.84         | \$0.00            | \$43,047.84         |
| <b>SUBTOTAL</b>         | <b>376</b>   | <b>\$115,387.53</b> | <b>\$23,009.72</b> | <b>\$91,134.86</b>    | <b>\$114,144.58</b> | <b>(\$497.18)</b> | <b>\$113,647.40</b> |

## Medical and Dental Vision Insurance Premiums

### October 2023

| Carrier Codes               | Member Count | Premium Amount        | Member Amount       | County Subsidy Amount | Total                 | Adjustments         | Total Paid            |
|-----------------------------|--------------|-----------------------|---------------------|-----------------------|-----------------------|---------------------|-----------------------|
| <b>SCAN Health Plan, AZ</b> |              |                       |                     |                       |                       |                     |                       |
| 620                         | 5            | \$1,242.95            | \$288.36            | \$1,203.18            | \$1,491.54            | \$0.00              | \$1,491.54            |
| <b>SUBTOTAL</b>             | <b>5</b>     | <b>\$1,242.95</b>     | <b>\$288.36</b>     | <b>\$1,203.18</b>     | <b>\$1,491.54</b>     | <b>\$0.00</b>       | <b>\$1,491.54</b>     |
| <b>SCAN Health Plan, NV</b> |              |                       |                     |                       |                       |                     |                       |
| 622                         | 8            | \$1,988.72            | \$318.20            | \$2,167.70            | \$2,485.90            | \$0.00              | \$2,485.90            |
| 623                         | 2            | \$978.36              | \$0.00              | \$978.36              | \$978.36              | \$0.00              | \$978.36              |
| <b>SUBTOTAL</b>             | <b>10</b>    | <b>\$2,967.08</b>     | <b>\$318.20</b>     | <b>\$3,146.06</b>     | <b>\$3,464.26</b>     | <b>\$0.00</b>       | <b>\$3,464.26</b>     |
| <b>UHC Medicare Adv.</b>    |              |                       |                     |                       |                       |                     |                       |
| 701                         | 2,026        | \$656,965.92          | \$75,091.52         | \$586,484.44          | \$661,575.96          | (\$278.86)          | \$661,297.10          |
| 702                         | 392          | \$677,027.19          | \$33,766.46         | \$609,846.85          | \$643,613.31          | \$0.00              | \$643,613.31          |
| 703                         | 1,330        | \$854,473.56          | \$81,142.57         | \$753,137.85          | \$834,280.42          | (\$1,387.05)        | \$832,893.37          |
| 704                         | 99           | \$191,408.58          | \$11,059.16         | \$174,549.16          | \$185,608.32          | \$0.00              | \$185,608.32          |
| 705                         | 44           | \$38,510.12           | \$2,800.77          | \$35,709.35           | \$38,510.12           | \$0.00              | \$38,510.12           |
| 706                         | 3            | \$1,184.61            | \$268.50            | \$1,310.98            | \$1,579.48            | \$0.00              | \$1,579.48            |
| <b>SUBTOTAL</b>             | <b>3,894</b> | <b>\$2,419,569.98</b> | <b>\$204,128.98</b> | <b>\$2,161,038.63</b> | <b>\$2,365,167.61</b> | <b>(\$1,665.91)</b> | <b>\$2,363,501.70</b> |
| <b>United Healthcare</b>    |              |                       |                     |                       |                       |                     |                       |
| 707                         | 518          | \$722,524.50          | \$60,010.25         | \$659,294.48          | \$719,304.73          | \$0.00              | \$719,304.73          |
| 708                         | 449          | \$1,135,390.50        | \$64,440.05         | \$1,064,326.94        | \$1,128,766.99        | \$0.00              | \$1,128,766.99        |
| 709                         | 379          | \$1,136,811.80        | \$79,043.86         | \$1,057,938.04        | \$1,136,981.90        | \$0.00              | \$1,136,981.90        |
| <b>SUBTOTAL</b>             | <b>1,346</b> | <b>\$2,994,726.80</b> | <b>\$203,494.16</b> | <b>\$2,781,559.46</b> | <b>\$2,985,053.62</b> | <b>\$0.00</b>       | <b>\$2,985,053.62</b> |

## Medical and Dental Vision Insurance Premiums October 2023

| Carrier Codes                  | Member Count  | Premium Amount         | Member Amount         | County Subsidy Amount  | Total                  | Adjustments          | Total Paid             |
|--------------------------------|---------------|------------------------|-----------------------|------------------------|------------------------|----------------------|------------------------|
| <b>Local 1014 Firefighters</b> |               |                        |                       |                        |                        |                      |                        |
| 801                            | 86            | \$114,784.20           | \$3,897.35            | \$108,217.45           | \$112,114.80           | \$0.00               | \$112,114.80           |
| 802                            | 335           | \$806,197.60           | \$26,712.81           | \$777,078.23           | \$803,791.04           | \$2,406.56           | \$806,197.60           |
| 803                            | 379           | \$1,075,893.83         | \$30,828.98           | \$1,039,387.31         | \$1,070,216.29         | \$2,838.77           | \$1,073,055.06         |
| 804                            | 187           | \$249,588.90           | \$7,928.11            | \$255,816.16           | \$263,744.27           | (\$1,334.70)         | \$262,409.57           |
| 805                            | 225           | \$541,476.00           | \$15,266.37           | \$526,209.63           | \$541,476.00           | \$0.00               | \$541,476.00           |
| 806                            | 701           | \$1,686,998.56         | \$37,446.03           | \$1,619,216.31         | \$1,656,662.34         | \$2,406.56           | \$1,659,068.90         |
| 807                            | 45            | \$127,744.65           | \$2,384.56            | \$125,360.09           | \$127,744.65           | \$0.00               | \$127,744.65           |
| 808                            | 16            | \$45,420.32            | \$227.10              | \$45,193.22            | \$45,420.32            | \$0.00               | \$45,420.32            |
| 809                            | 17            | \$22,689.90            | \$3,523.61            | \$19,241.48            | \$22,765.09            | \$0.00               | \$22,765.09            |
| 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           | \$21,034.88           | \$320,648.32           | \$341,683.20           | (\$2,242.30)         | \$339,440.90           |
| 813                            | 1             | \$2,406.56             | \$0.00                | \$2,406.56             | \$2,406.56             | \$0.00               | \$2,406.56             |
| <b>SUBTOTAL</b>                | <b>2,257</b>  | <b>\$5,041,054.97</b>  | <b>\$154,133.45</b>   | <b>\$4,864,066.46</b>  | <b>\$5,018,199.91</b>  | <b>\$4,074.89</b>    | <b>\$5,022,274.80</b>  |
| <b>Kaiser - Washington</b>     |               |                        |                       |                        |                        |                      |                        |
| 393                            | 6             | \$11,482.87            | \$1,493.90            | \$6,708.15             | \$8,202.05             | \$0.00               | \$8,202.05             |
| 394                            | 19            | \$8,502.88             | \$1,458.91            | \$7,043.97             | \$8,502.88             | \$0.00               | \$8,502.88             |
| 395                            | 4             | \$12,225.48            | \$2,313.40            | \$9,912.08             | \$12,225.48            | \$0.00               | \$12,225.48            |
| 397                            | 3             | \$7,453.92             | \$670.85              | (\$2,351.57)           | (\$1,680.72)           | \$0.00               | (\$1,680.72)           |
| 398                            | 8             | \$7,096.32             | \$958.00              | \$7,025.36             | \$7,983.36             | \$0.00               | \$7,983.36             |
| <b>SUBTOTAL</b>                | <b>40</b>     | <b>\$46,761.47</b>     | <b>\$6,895.06</b>     | <b>\$28,337.99</b>     | <b>\$35,233.05</b>     | <b>\$0.00</b>        | <b>\$35,233.05</b>     |
| <b>Medical Plan Total</b>      | <b>55,538</b> | <b>\$57,428,121.23</b> | <b>\$3,762,311.08</b> | <b>\$53,221,727.25</b> | <b>\$56,984,038.33</b> | <b>(\$72,900.85)</b> | <b>\$56,911,137.48</b> |

## Medical and Dental Vision Insurance Premiums October 2023

| Carrier Codes                        | Member Count   | Premium Amount         | Member Amount         | County Subsidy Amount  | Total                  | Adjustments          | Total Paid             |
|--------------------------------------|----------------|------------------------|-----------------------|------------------------|------------------------|----------------------|------------------------|
| <b>Dental/Vision Plan</b>            |                |                        |                       |                        |                        |                      |                        |
| <b>CIGNA Indemnity Dental/Vision</b> |                |                        |                       |                        |                        |                      |                        |
| 501                                  | 26,161         | \$1,378,530.24         | \$143,384.83          | \$1,249,518.62         | \$1,392,903.45         | (\$2,709.34)         | \$1,390,194.11         |
| 502                                  | 24,233         | \$2,665,857.37         | \$199,350.58          | \$2,444,156.15         | \$2,643,506.73         | (\$2,954.56)         | \$2,640,552.17         |
| 503                                  | 7              | \$453.74               | \$23.33               | \$430.41               | \$453.74               | \$0.00               | \$453.74               |
| <b>SUBTOTAL</b>                      | <b>50,401</b>  | <b>\$4,044,841.35</b>  | <b>\$342,758.74</b>   | <b>\$3,694,105.18</b>  | <b>\$4,036,863.92</b>  | <b>(\$5,663.90)</b>  | <b>\$4,031,200.02</b>  |
| <b>CIGNA Dental HMO/Vision</b>       |                |                        |                       |                        |                        |                      |                        |
| 901                                  | 4,030          | \$187,522.12           | \$20,493.93           | \$168,824.60           | \$189,318.53           | (\$279.12)           | \$189,039.41           |
| 902                                  | 3,060          | \$292,223.76           | \$21,966.13           | \$267,756.82           | \$289,722.95           | (\$774.58)           | \$288,948.37           |
| 903                                  | 2              | \$94.22                | \$30.15               | \$111.18               | \$141.33               | (\$94.22)            | \$47.11                |
| <b>SUBTOTAL</b>                      | <b>7,092</b>   | <b>\$479,840.10</b>    | <b>\$42,490.21</b>    | <b>\$436,692.60</b>    | <b>\$479,182.81</b>    | <b>(\$1,147.92)</b>  | <b>\$478,034.89</b>    |
| <b>Dental/Vision Plan Total</b>      | <b>57,493</b>  | <b>\$4,524,681.45</b>  | <b>\$385,248.95</b>   | <b>\$4,130,797.78</b>  | <b>\$4,516,046.73</b>  | <b>(\$6,811.82)</b>  | <b>\$4,509,234.91</b>  |
| <b>GRAND TOTALS</b>                  | <b>113,031</b> | <b>\$61,952,802.68</b> | <b>\$4,147,560.03</b> | <b>\$57,352,525.03</b> | <b>\$61,500,085.06</b> | <b>(\$79,712.67)</b> | <b>\$61,420,372.39</b> |

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

\*Benchmark premiums are bolded.

| CARRIER<br>DEDUCTION<br>PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|-----------------------------------|-------|----------------------------|
|-----------------------------------|-------|----------------------------|

**CIGNA Network Model Plan**

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

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

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

**Kaiser**

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

\*Benchmark premiums are bolded.

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

\*Benchmark premiums are bolded.

| CARRIER<br>DEDUCTION<br>PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|-----------------------------------|-------|----------------------------|
|-----------------------------------|-------|----------------------------|

**Kaiser Georgia (continued)**

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

**Kaiser Hawaii**

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

**Kaiser Oregon**

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

\*Benchmark premiums are bolded.

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

### **Kaiser Rate Category Definitions**

**"Basic"** - includes those who are under age 65

#### **Medicare Cost ("Supplement")**

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

#### **"Senior Advantage"**

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

#### **"Excess I"**

- Is for participants who have Medicare Part A only.

#### **"Excess II"**

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

#### **"Excess III"**

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

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

\*Benchmark premiums are bolded.

| CARRIER<br>DEDUCTION<br>PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|-----------------------------------|-------|----------------------------|
|-----------------------------------|-------|----------------------------|

**Local 1014 Firefighters (continued)**

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

**CIGNA Indemnity - Dental/Vision**

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

**CIGNA HMO - Dental/Vision**

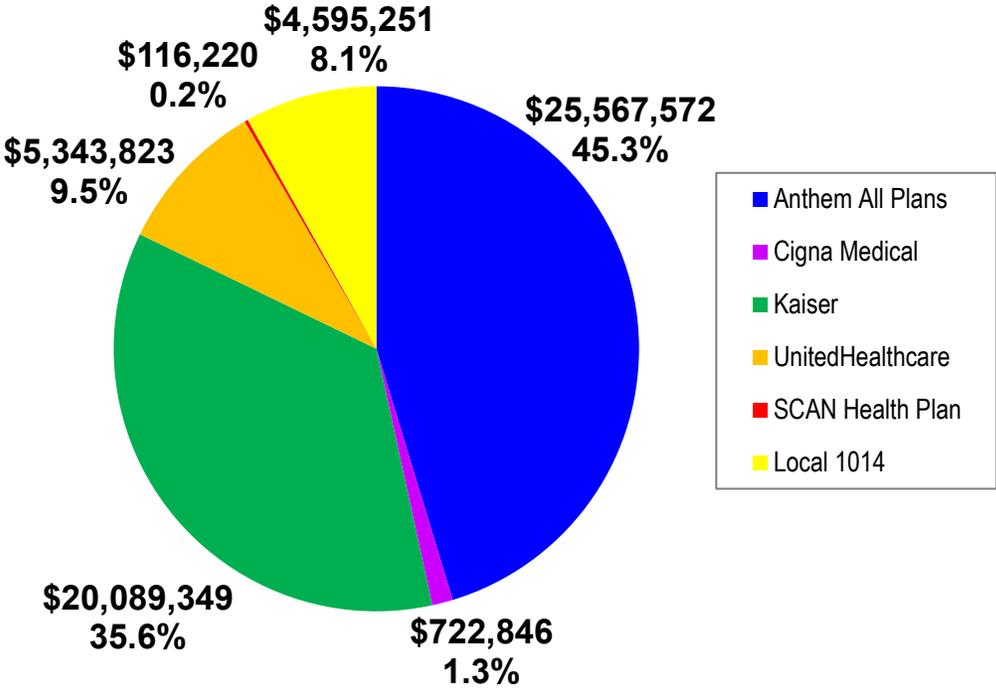
|         |     |                              |
|---------|-----|------------------------------|
| \$39.02 | 901 | Retiree Only                 |
| \$81.07 | 902 | Retiree and Dependent(s)     |
| \$39.56 | 903 | Survivor Children Only Rates |

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

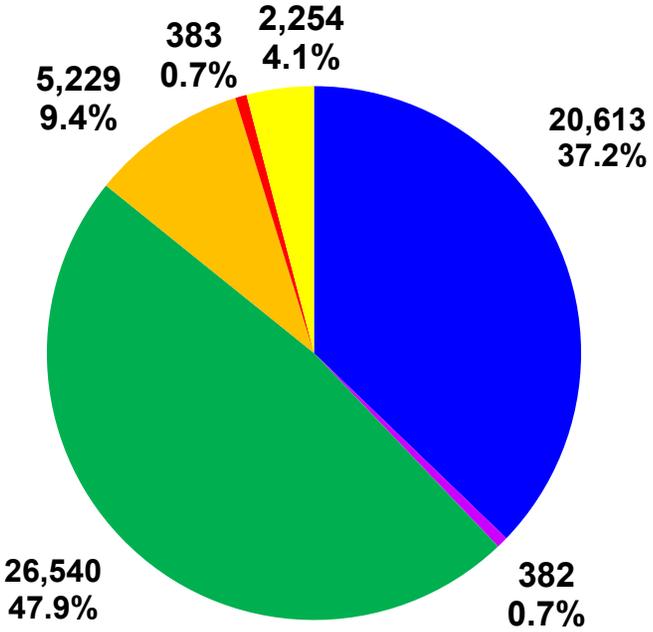
| Carrier / Plan          | Monthly Premium     | Percent of Total | Retirees      | Percent of Total |
|-------------------------|---------------------|------------------|---------------|------------------|
| Anthem All Plans        | \$25,567,572        | 45.3%            | 20,613        | 37.2%            |
| Cigna Medical           | \$722,846           | 1.3%             | 382           | 0.7%             |
| Kaiser                  | \$20,089,349        | 35.6%            | 26,540        | 47.9%            |
| UnitedHealthcare        | \$5,343,823         | 9.5%             | 5,229         | 9.4%             |
| SCAN Health Plan        | \$116,220           | 0.2%             | 383           | 0.7%             |
| Local 1014              | \$4,595,251         | 8.1%             | 2,254         | 4.1%             |
| <b>Combined Medical</b> | <b>\$56,435,061</b> | <b>100.0%</b>    | <b>55,401</b> | <b>100.0%</b>    |

|  |                    |               |
|--|--------------------|---------------|
| <b>Cigna Dental &amp; Vision<br/>(PPO and HMO)</b> | <b>\$4,513,538</b> | <b>57,354</b> |
|--|--------------------|---------------|

**Monthly Premium**



**Retirees**

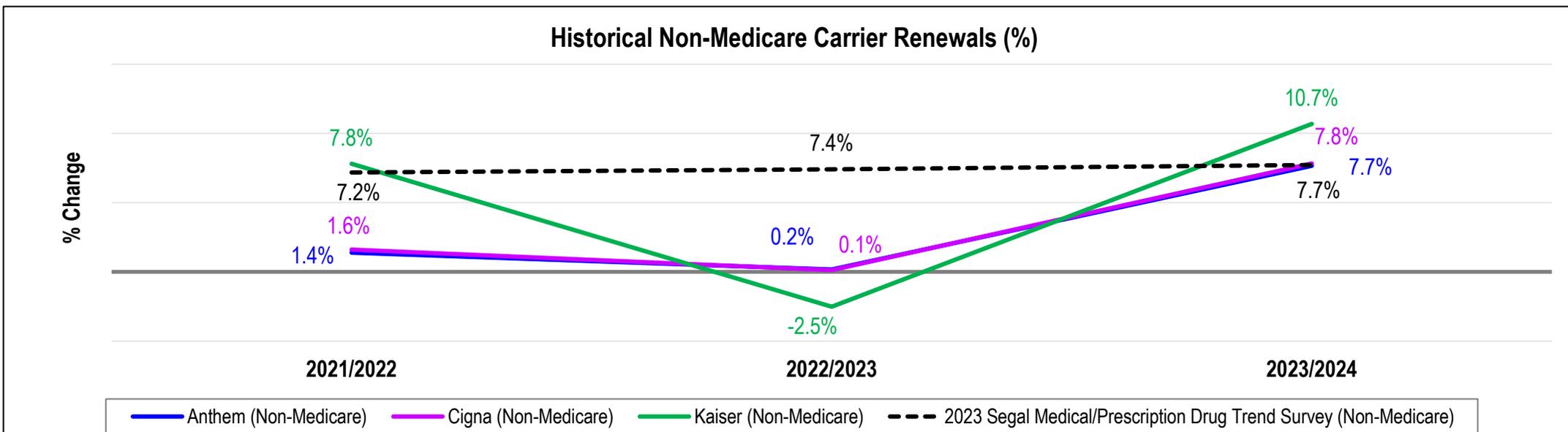


Note: Premiums include LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

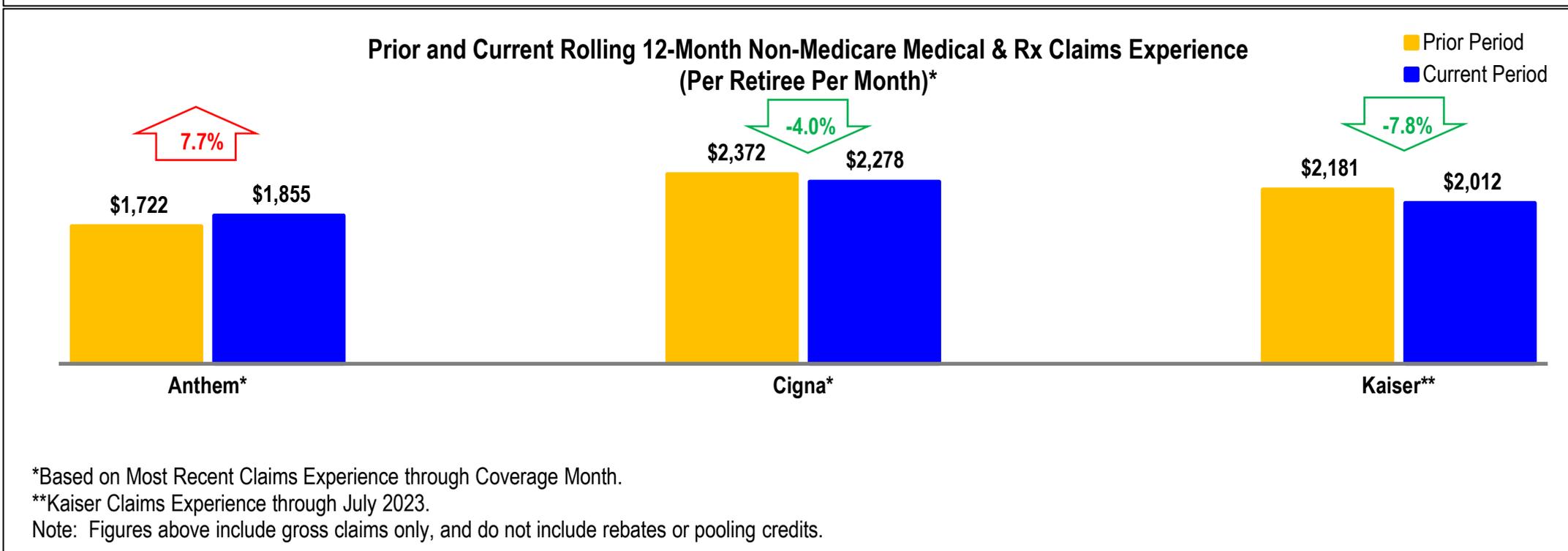
# Los Angeles County Employees Retirement Association

## Claims Experience by Carrier

Coverage Month Ending August 2023



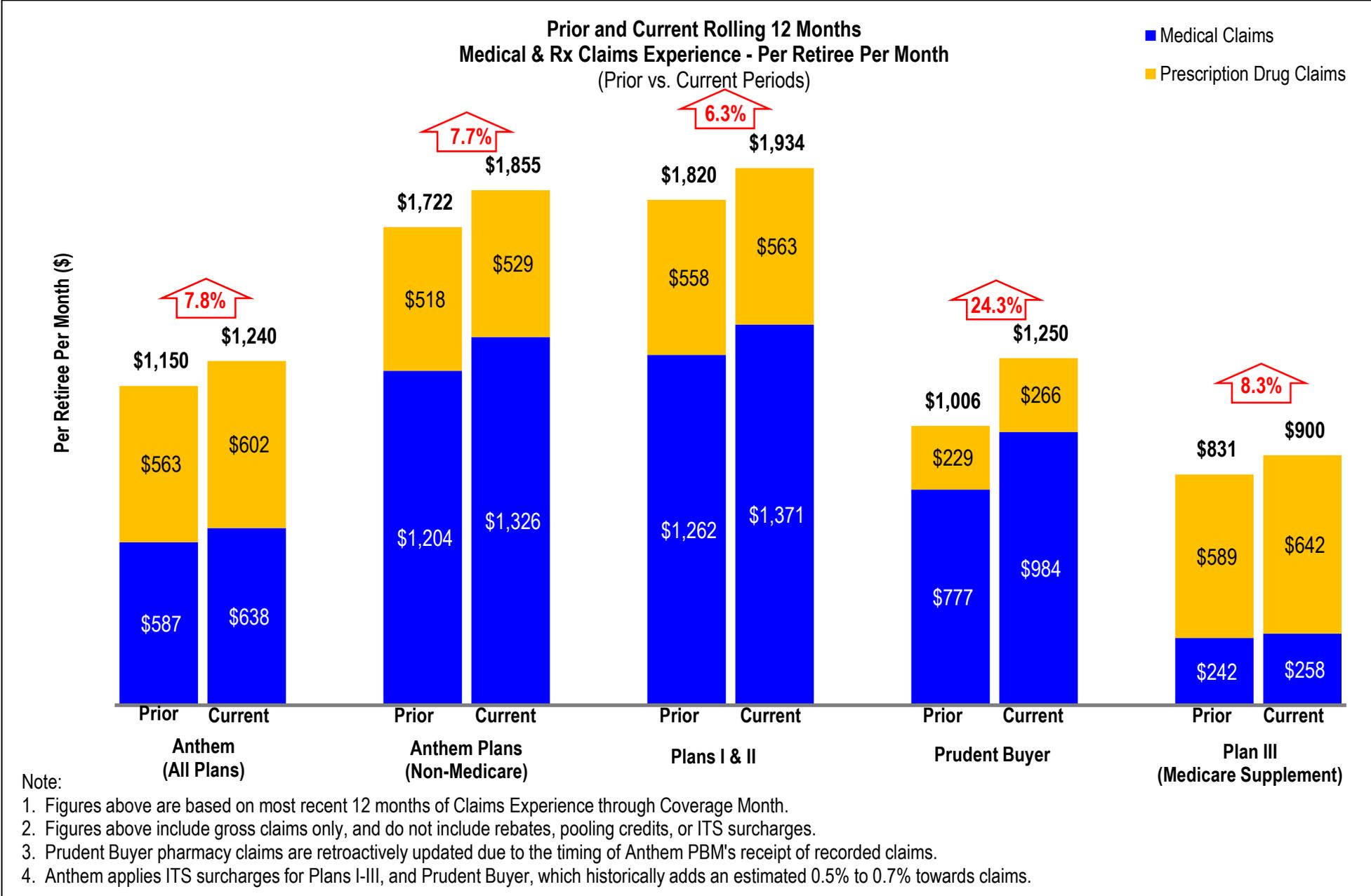
Note: Segal's Annual Medical/Prescription Drug Trend Survey blends multiple calendar year trends to reflect LACERA's fiscal plan year.



**Los Angeles County Employees Retirement Association**

**Anthem Claims Experience By Plan**

*Coverage Month Ending August 2023*



# Los Angeles County Employees Retirement Association

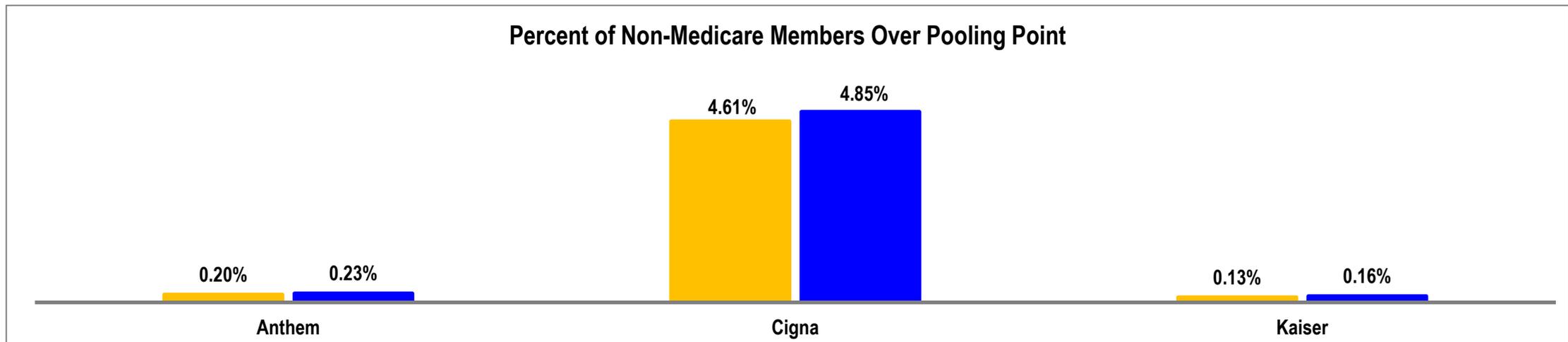
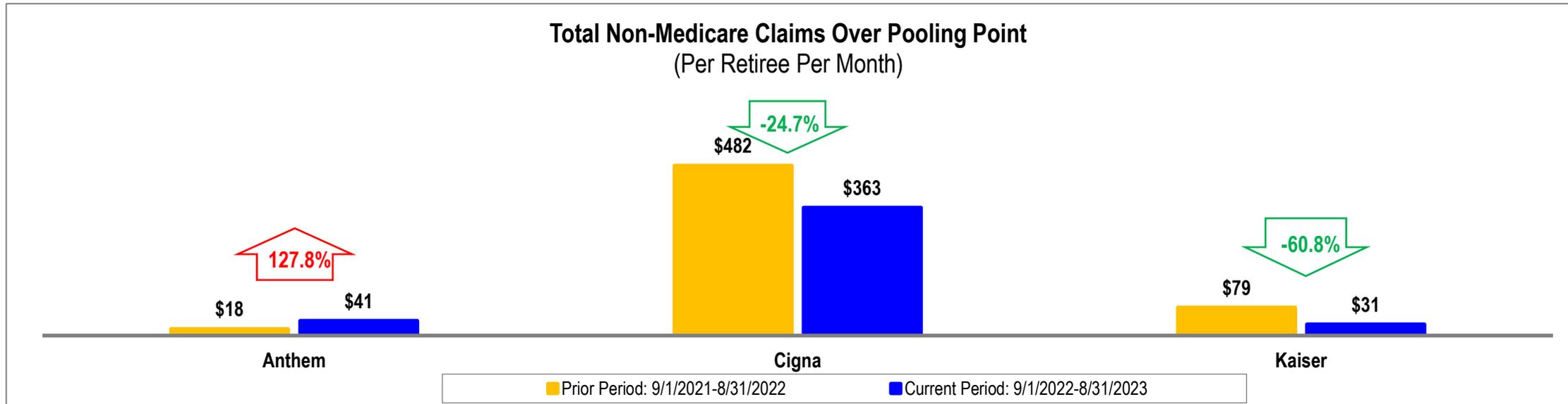
## Kaiser Utilization

### Coverage Month Ending August 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<br>8/1/2022 - 7/31/2023 | Prior Period<br>8/1/2021 - 7/31/2022 | Change        |
|---|--|--------------------------------------|---------------|
| <b>Average Contract Size</b>              | <b>2.36</b>                            | <b>2.37</b>                          | <b>-0.42%</b> |
| <b>Average Members</b>                    | <b>9,021</b>                           | <b>8,881</b>                         | <b>1.58%</b>  |
| Inpatient Claims Per Member Per Month     | \$241.26                               | \$292.06                             | -17.39%       |
| Outpatient Claims Per Member Per Month    | \$343.60                               | \$369.52                             | -7.01%        |
| Pharmacy Per Member Per Month             | \$132.64                               | \$118.76                             | 11.69%        |
| Other Per Member Per Month                | \$135.07                               | \$140.11                             | -3.60%        |
| <b>Total Claims Per Member Per Month</b>  | <b>\$852.57</b>                        | <b>\$920.45</b>                      | <b>-7.37%</b> |
| <b>Total Paid Claims</b>                  | <b>\$92,295,049</b>                    | <b>\$98,100,209</b>                  | <b>-5.92%</b> |
| Large Claims over \$525,000 Pooling Point |  |                                      |               |
| Number of Claims over Pooling Point       | 6                                      | 5                                    |               |
| Amount over Pooling Point                 | \$1,428,418                            | \$3,569,358                          | -59.98%       |
| % of Total Paid Claims                    | <b>1.55%</b>                           | <b>3.64%</b>                         |               |
| Inpatient Days / 1000                     | 423.6                                  | 449.7                                | -5.80%        |
| Inpatient Admits / 1000                   | 54.3                                   | 57.2                                 | -5.07%        |
| Outpatient Visits / 1000                  | 14,115.0                               | 14,639.7                             | -3.58%        |
| Pharmacy Scripts Per Member Per Year      | 10.4                                   | 10.3                                 | 0.97%         |

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

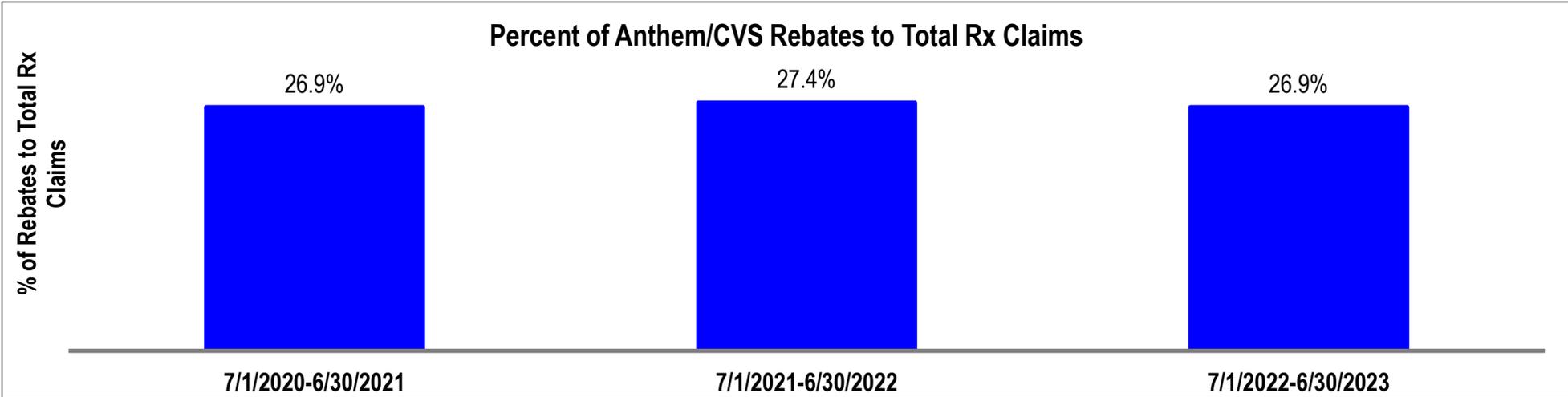
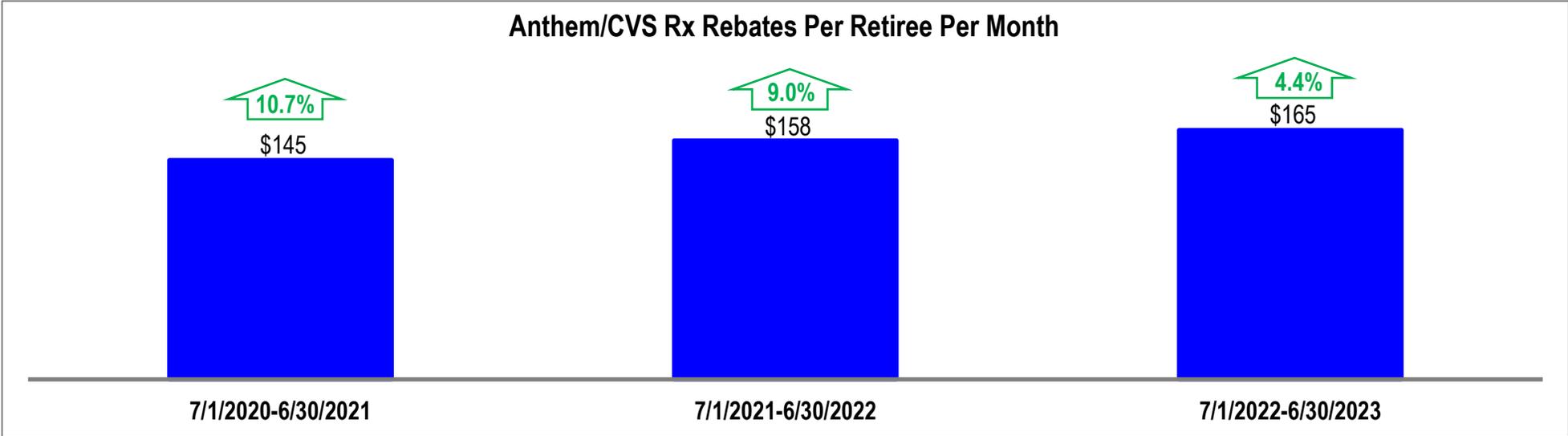
**Pooling Points by Carrier:**

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 August 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.

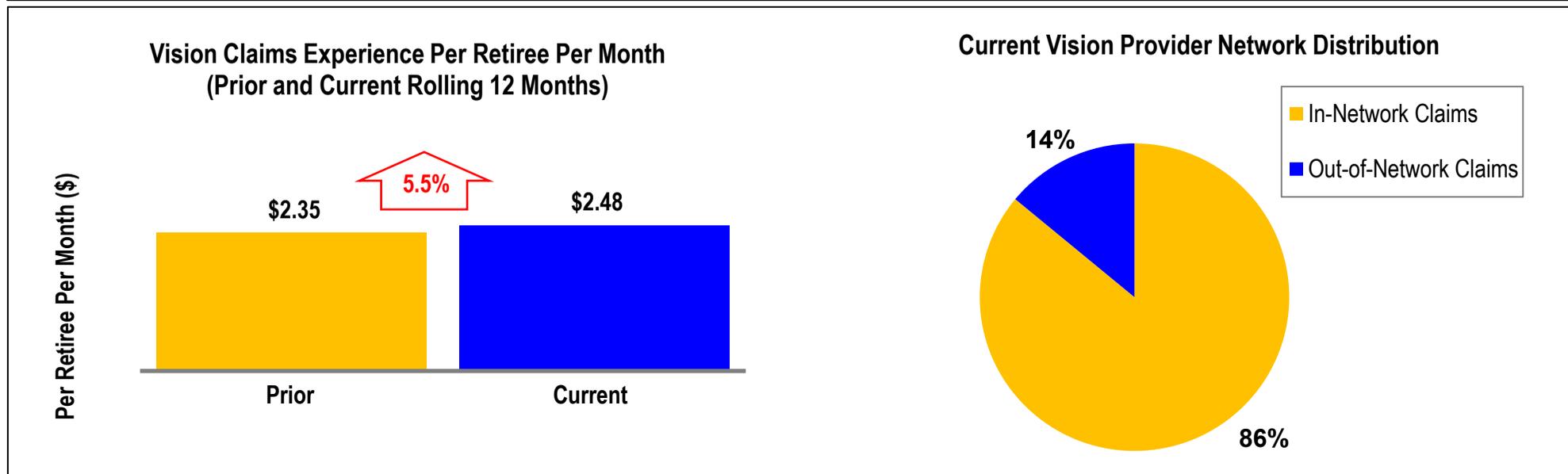
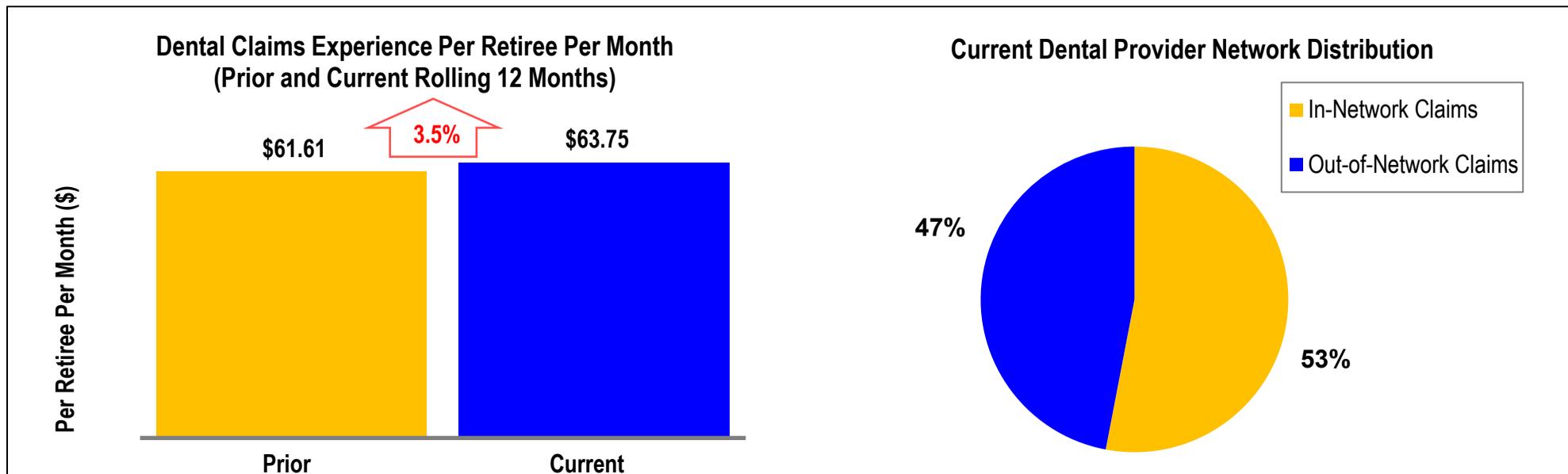
**Note:**

- 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 August 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.