

# IN PERSON & VIRTUAL BOARD MEETING

**\*This meeting will be held following  
the Committee scheduled prior.**



**TO VIEW VIA WEB**



**TO PROVIDE PUBLIC COMMENT**

**Members of the public may address the Board orally and in writing. To provide Public Comment, please visit the above link and complete the request form.**

**Attention:** If you have any questions, you may email [PublicComment@lacera.com](mailto:PublicComment@lacera.com).

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

# AGENDA

## A REGULAR MEETING OF THE BOARD OF RETIREMENT

### LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

9:00 A.M., WEDNESDAY, MARCH 5, 2025\*

*This meeting will be conducted by the Board of Retirement both in person and by teleconference under California Government Code Section 54953 (b),(f).*

Teleconference Locations for Trustees and the Public under California Government Code Section 54953(b).

*2618 Newton Street NE, Washington D.C. 20016*

*Any person may view the meeting in person at LACERA's offices or online at <https://LACERA.com/leadership/board-meetings>.*

*The Board may take action on any item on the agenda, and agenda items may be taken out of order.*

- I. CALL TO ORDER
- II. PLEDGE OF ALLEGIANCE
- III. 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
- IV. APPROVAL OF THE MINUTES
  - A. Approval of the Minutes of the Regular Meeting of February 5, 2025
- IV. PUBLIC COMMENT

(Members of the public may address the Board orally and in writing. To provide Public Comment, you should visit <https://LACERA.com/leadership/board-meetings> and complete the request form.

#### IV. PUBLIC COMMENT (Continued)

If you select oral comment, we will contact you via email with information and instructions as to how to access the meeting as a speaker. You will have up to 3 minutes to address the Board. Oral comment requests 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 within the form 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. EXECUTIVE UPDATE

- A. LACERA All Stars
- B. Awards
- C. Member Spotlight
- D. Chief Executive Officer's Report

#### VI. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

#### VII. CONSENT ITEMS

##### A. **Ratification of Service Retirement and Survivor Benefit Application Approvals**

Recommendation that the Board approve the service retirements and survivor benefit applications received as February 25, 2025, along with any retirement rescissions and/or changes approved at last month's Board meeting. (Memo dated February 25, 2025)

##### B. **State Engagement: Visit with California State Legislature**

Recommendation as submitted by Les Robbins, Chair, Insurance, Benefits, and Legislative Committee: That the Board approve visits during the 2025 legislative year with the California State Legislature by trustees and staff as designated by the Chair of the Board of Retirement and approve reimbursement of travel costs incurred in accordance with LACERA's Trustee Travel Policy. (Memo dated February 11, 2025)

VII. CONSENT ITEMS (Continued)

C. **2025-2026 Plan Year Health Insurance Rate Renewals and Benefit Changes for LACERA's Retiree Healthcare Benefits Program**

Recommendation as submitted by the Les Robbins, Chair, Insurance, Benefits, and Legislative Committee: That the Board 1) Approve the fiscal year 2025-2026 rate renewal proposal and mandatory contractual changes, listed by carrier; 2) Maintain LACERA's administrative fee at \$8 per member, per plan, per month; and 3) Allow a one-time temporary waiver of the 6-month waiting period for the commercial plan members currently enrolled in the United Healthcare Pre-65 medical plan. (Memo dated February 7, 2025)

D. **Pensionability Analysis Under CERL and PEPRA for New Pay Items**

Recommendation as submitted by Jean J. Kim, Senior Staff Counsel and Zack Meth, Staff Counsel: That the Board 1) Approve the recommendation as to each of the pay items (Psychiatry Jail Registry Rate – Relief Physician (Item No. 304), Psychiatry Jail Registry Rate – Relief Mental Health Psychiatrist (Item No. 305), Relief Physician Carceral Care Rate (Item No. 306); and 2) Instruct staff to coordinate with the Auditor-Controller to establish necessary reporting mechanism and procedures to permit LACERA to implement such determinations when calculating final compensation for legacy and PEPRA members. (Memo dated February 18, 2025)

E. **Service Provider Invoice Approval Request – Perry R. Secor, M.D.**

Recommendation as submitted by Tamara Caldwell, Division Manager, Disability Retirement Services: That the Board approve the service provider invoices for Perry R. Secor, M.D.

(Memo dated February 20, 2025 – Attachment is Non-Public and Exempt from Disclosure as Private Information and Exempt from Disclosure under California Government Code Sections 7927.700, 54957.56(a))

VIII. EXCLUDED FROM CONSENT ITEMS

IX. NON-CONSENT ITEMS

A. **LACERA 2025 Election of Seventh and Alternate Seventh Members Review and Update of the Statement of Powers and Duties of Board of Retirement Trustees**

Recommendation as submitted by Steven P. Rice, Chief Counsel: That the Board select and approve the format and content of the “Powers and Duties of Board of Retirement Trustees,” which will be included in the ballot materials for the 2025 election of the Seventh Member and Alternate Seventh Member of the Board of Retirement and posted on lacera.com. (Memo dated February 27, 2025)

B. **Policy Governing Deductions for Dues and Similar Assessments from Retired Member Benefit Allowances**

Recommendation as submitted by JJ Popowich, Assistant Executive Officer: That the Board adopt the revised Policy Governing Deductions for Dues and Similar Assessments from Retired Member Benefit Allowances and authorize staff to begin implementing the new policy with all existing agencies. (Memo dated February 25, 2025) (Confidential Memo dated February 27, 2025 - Privileged and Confidential/Attorney-Client Communication/Attorney Work Product and Exempt from Disclosure under California Government Code Sections 7927.705, 54957.5(a))

X. REPORTS

A. **PEPRA Compensation Limit and Final Compensation**

Barry W. Lew, Legislative Affairs Officer  
(Presentation) (Memo dated February 19, 2025)

B. **Federal Legislative Advocate: Self-Evaluation**

Barry W. Lew, Legislative Affairs Officer  
(For Information Only) (Memo dated February 18, 2025)

C. **Monthly Status Report on Legislation**

Barry W. Lew, Legislative Affairs Officer  
(For Information Only) (Memo dated February 25, 2025)

X. REPORTS (Continued)

D. **Monthly Trustee Travel & Education Report – January 2025  
Fiscal Year 2024-2025 – 2<sup>nd</sup> Quarter Trustee Travel and Education  
Expenditure Reports**

Ted Granger, Chief Financial Officer

(For Information Only) (Memo dated February 21, 2025)

**Fiscal Year 2024-2025 – 2<sup>nd</sup> Quarter Staff Travel Report**

Ted Granger, Chief Financial Officer

(For Information Only) (Memo dated February 21, 2025)

E. **Semi-Annual Interest Crediting for Reserves as of December 31,  
2024**

Ted Granger, Chief Financial Officer

(For Information Only) (Memo dated January 30, 2025)

F. **February 2025 Fiduciary Counsel Contact and Billing Report**

Steven P. Rice, Chief Counsel

(For Information Only) (Memo dated February 24, 2025)

(Privileged and Confidential/Attorney-Client Communication/Attorney  
Work Product and Exempt from Disclosure under California  
Government Code Sections 7927.705, 54957.5(a))

XI. 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.)

XII. 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.)

XIII. GOOD OF THE ORDER

(For Information Purposes Only)

XIV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability

XV. EXECUTIVE SESSION

- A. **Conference with Legal Counsel – Anticipated Litigation**  
Significant exposure to litigation pursuant to paragraph (2) of subdivision (d) of California Government Code Section 54956.9

Number of Cases: One  
(Memo dated February 24, 2025)

- B. **Conference with Legal Counsel – Anticipated Litigation**  
Significant exposure to litigation pursuant to paragraph (2) of subdivision (d) of California Government Code Section 54956.9

1. Administrative Appeal of Michele L. Webber-Klein  
(Memo dated February 19, 2025)

XVI. ADJOURNMENT

***\*Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Committee meeting preceding it.***

***Documents subject to public disclosure that relate to an agenda item for an open session of the Board of Retirement that are distributed to members of the Board of Retirement 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 Board of Retirement Trustees at LACERA's offices at 300 N. Lake Avenue, Suite 820, Pasadena, CA 91101, during normal business hours of 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 A REGULAR MEETING OF THE BOARD OF RETIREMENT  
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

9:00 A.M., WEDNESDAY, FEBRUARY 5, 2025

*This meeting was conducted in person and by emergency teleconference under California Government Code Section 54953(e) based on the Board of Retirement's action at its meeting on January 15, 2025.*

TRUSTEES PRESENT:

Les Robbins, Chair (In-Person)

Ronald Okum, Vice Chair (By Teleconference)

Shawn R. Kehoe, Secretary (Alternate Seventh Member) (By Teleconference)

Nancy Durazo (In-Person)

Elizabeth Ginsberg (In-Person)

Jason E. Green (By Teleconference)

JP Harris (Alternate Retired) (In-Person)

Aleen Langton (In-Person)

Wayne Moore (By Teleconference)

David Ryu (By Teleconference)

One Vacant Seat

STAFF ADVISORS AND PARTICIPANTS

Santos H. Kreimann, Chief Executive Office

Luis A. Lugo, Deputy Chief Executive Officer

JJ Popowich, Assistant Executive Officer

STAFF ADVISORS AND PARTICIPANTS (Continued)

Laura Guglielmo, Assistant Executive Officer

Jonathan Grabel, Chief Investment Officer

Steven P. Rice, Chief Counsel

Dr. Glenn Ehresmann, Medical Advisor

Francis J. Boyd, Senior Staff Counsel

Allison Barrett, Senior Staff Counsel

Jean Kim, Senior Staff Counsel

Zack Meth, Staff Counsel

Vincent Lim, Disability Litigation Manager

Ted Granger, Chief Financial Officer

Barry W. Lew, Legislative Affairs Officer

Ricki Contreras, Administrative Services Manager

Kathy Delino, Chief Information Technology

Carly Ntoya, Human Resources Director

Tamara Caldwell, Disability Retirement Manager

I. CALL TO ORDER

The meeting was called to order by Chair Robbins at 9:05 a.m. in the Board Room of Gateway Plaza.

II. PLEDGE OF ALLEGIANCE

Trustee Harris led the Trustees and staff in reciting the Pledge of Allegiance.

III. ELECTIONS OF COMMITTEE MEMBERS

Election of Trustees to Joint Organizational Governance Committee (1 Trustee) and Audit, Compliance, Risk, and Ethics Committee (3 Trustees)

Trustee Kehoe nominated Trustee Ryu for the position of Joint Organizational Governance Committee Member for 2025. Hearing no other nominations, the nominations were closed. Chair Robbins announced that Trustee Ryu was elected.

Trustee Durazo nominated herself, Trustee Kehoe nominated Trustee Moore, and Trustee Okum nominated Trustee Green to positions as Members of the Audit, Compliance, Risk, and Ethics Committee Member for 2025. Hearing no other nominations, the nominations were closed. Chair Robbins announced that Trustees Durazo, Moore and Green were elected.

IV. APPROVAL OF THE MINUTES

A. Approval of the Minutes of the Regular Meeting of January 15, 2025

Trustee Harris made a motion, Trustee Durazo seconded, to approve the minutes of the Regular Meeting of January 15, 2025. The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Green, Langton, Moore, Okum, Robbins, Ryu

V. PUBLIC COMMENT

There were no requests from the public to speak.

VI. EXECUTIVE UPDATE

A. LACERA All Stars

Mr. Popowich announced the winners for the month: Amy Lim, Deanna Hernandez, Sandra Sanchez, and Maria Cervantes.

B. Member Spotlight

Mr. Popowich recognized LACERA member, Anne Nedd-Campo. He also recognized LACERA staff member Joann Trinkle who will be

VI. EXECUTIVE UPDATE (Continued)

B. Member Spotlight

retiring after 15 years. Lastly, he provided an update to the fire recovery response and recognized staff who assisted with organizing various efforts.

C. Chief Executive Officer's Report

Mr. Lugo provided a brief presentation on the Chief Executive Officer's Report and answered questions from the Board.

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR

Safety Law Enforcement  
Service-Connected Disability Applications

On a motion by Trustee Harris, seconded by Trustee Kehoe, the Board of Retirement approved a service-connected disability retirement for the following named employees who met the burden of establishing permanent incapacity from the performance of their usual duties and a real and measurable connection between their incapacity and employment.

<u>APPLICATION NO.</u>	<u>NAME</u>
554E*	SANCHEZ, JACOB J.
555E	TATOULIAN, CARMEN
556E	MATTES, YVETTE
557E	MENDOZA, MICHAEL M.
558E	CHAU, ROBERT B.
559E*	RODRIGUEZ, GUILLERMO
560E	FLORES, LUIS A.
561E*	DE ALBA, CYNTHIA M.
562E	SMITSON, ERIC C.
563E	QUIRE, JOSEPH P.
564E	RECCHIA, DOMENICK A.
565E	MAIO, JOHN S.
566E	DOBINE, STACIE M.
567E	QUARTO, CHARLES R.
568E	TAYLOR, GREGORY C.

\*Granted SCD – Retroactive

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR  
(Continued)

<u>APPLICATION NO.</u>	<u>NAME</u>
569E	DE LEON, SHELLEY D.
570E	DINWIDDIE, DAVID R.
571E	GARDNER, JILL V.
572E	PALMIERI, MARCO L.
573E	SHEPHERD, CHAFFEY C.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Kehoe, Langton, Moore, Okum, Robbins, Ryu

Safety Fire, Lifeguards  
Service-Connected Disability Applications

On a motion by Trustee Green, seconded by Trustee Moore, the Board of Retirement approved a service-connected disability retirement for the following named employees who met the burden of establishing permanent incapacity from the performance of their usual duties and a real and measurable connection between their incapacity and employment.

<u>APPLICATION NO.</u>	<u>NAME</u>
1908B*	STOWERS, FREDERIC K.
1909B	WILSON-HALL, RENE C.
1910B	BOHNEY, KURT P.
1911B	WALTON, RANDY H.
1912B	JONES, BRIAN D.
1913B*	SIERRA, TOMAS A.
1914B*	CONNELLY, THERESA

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Kehoe, Langton, Moore, Okum, Robbins, Ryu

\*Granted SCD – Retroactive

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR  
(Continued)

General Members

Service-Connected Disability Applications

On a motion by Trustee Moore, seconded by Trustee Robbins, the Board of Retirement made a motion to approve a service-connected disability retirement for the following named employees who met the burden of establishing permanent incapacity from the performance of their usual duties and a real and measurable connection between their incapacity and employment.

<u>APPLICATION NO.</u>	<u>NAME</u>
2875C*	IRUETA, LAUREANO J.
2876C*	AGOSTO ALVARADO, ANNA B
2877C**	MOORE, KIM R.
2878C	ROBERTSON, JANA E. L.
2879C**	JEFFERSON, SARA V.
2880C***	BRISTER, BRIONNE B.
2881C	LAYLAND, CARA S.
2882C**	BARDAKJIAN, STEEVIO A.
2883C****	BELLFIELD, LAWANDA H.
2884C	RAGLAND, TRACIE L.
2885C	VALENZUELA, ROMELIA

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Green, Langton, Moore, Okum, Robbins, Ryu

General Members

Nonservice-Connected Disability Applications

On a motion by Trustee Green, seconded by Trustee Robbins, the Board of Retirement made a motion to approve a nonservice-connected disability retirement for the following named employees who met the burden of establishing permanent incapacity from the performance of their usual duties.

\*Granted SCD – Retroactive

\*\*Granted SCD – Employer Cannot Accommodate

\*\*\*Granted SCD Salary Supplement

\*\*\*\*Granted SCD – Retroactive Employer Cannot Accommodate

VII. DISABILITY RETIREMENT APPLICATIONS ON CONSENT CALENDAR  
(Continued)

General Members

Nonservice-Connected Disability Applications

APPLICATION NO.

4510\*

NAME

FRANCISCO, MARIA TERESA V.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Green, Langton, Moore, Okum, Robbins, Ryu

VIII. CONSENT ITEMS

Trustee Okum made a motion, Trustee Kehoe seconded, to approve consent items A-C.

A. **Ratification of Service Retirement and Survivor Benefit Application Approvals**

Recommendation that the Board approve the service retirements and survivor benefit applications received as January 28, 2025, along with any retirement rescissions and/or changes approved at last month's Board meeting. (Memo dated January 28, 2025)

B. **Pensionability Analysis Under CERL and PEPRA for New Pay Item**

Recommendation as submitted by Jean J. Kim, Senior Staff Counsel and Zack Meth, Staff Counsel: That the Board: 1) Approve the recommendations set forth above as to the pay item; and 2) Instruct staff to coordinate with the Auditor-Controller to establish necessary reporting mechanism and procedures to permit LACERA to implement such determinations when calculating final compensation for legacy and PEPRA members. (Memo dated January 13, 2025)

C. **Service Provider Invoice Approval Request – Referee Duane Bennett**

Recommendation as submitted by Tamara Caldwell, Division Manager, Disability Retirement Services: That the Board approve the service provider invoice for Referee Duane Bennett.

\*Granted NSCD – Retroactive

VIII. CONSENT ITEMS (Continued)

(Memo dated January 8, 2025 – Attachment is Non-Public and Exempt from Disclosure as Private Information and Exempt from Disclosure under California Government Code Sections 7927.700, 54957.56(a)

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Green, Langton, Moore, Okum, Robbins, Ryu

IX. EXCLUDED FROM CONSENT ITEMS

There were no items pulled for discussion.

X. NON-CONSENT ITEMS

A. **Cost-of-Living Adjustment Effective April 1, 2025**

Recommendation as submitted by Ted Granger, Chief Financial Officer: That the Board, for the year ended December 2024, determine the Consumer Price Index changed by 3.4% (or when rounded to the nearest one-half of 1.0% as the COLA benefit rules require: the LACERA 2025 COLA Award is 3.5%), and approve cost-of-living adjustments and respective COLA Accumulation changes for retired LACERA members and beneficiaries, based on retirement plan and date of retirement or death, to become effective April 1, 2025 in accordance with applicable California Government Code Sections. (Presentation) (Memo dated January 24, 2025)

Mr. Granger provided a presentation and answered questions from the Board.

Trustee Harris made a motion, Trustee Langton seconded, to approve staff's recommendation. The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Green, Langton, Moore, Okum, Robbins, Ryu

B. **Approval – Revision of Contract Costs for Global Relay**

Recommendation as submitted by Chait Errande, Chief Information Security Officer: That the Board 1) Approve the monthly costs of Global Relay from \$10,240.00 to \$11,890.00 and the set-up charge is revised

X. NON-CONSENT ITEMS (Continued)

from \$8,480.00 to \$8,975.00; and 2) The revised total five-year (60 months) expenditure is increased from \$622,880.00 to \$722,375.00, which is \$99,495.00 over the initial contract amount. Despite the increase, the cost remains lower than that of the other finalist.  
(Memo dated January 20, 2025)

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

Yes: Durazo, Ginsberg, Green, Langton, Moore, Okum, Robbins, Ryu

XI. REPORTS

A. **LACERA 2025 Election of Seventh and Alternate Seventh Members Review and Update of the Statement of Powers and Duties of Board of Retirement Trustees**

Steven P. Rice, Chief Counsel

(Presentation) (Memo dated January 30, 2025)

Mr. Rice provided a presentation and answered questions from the Board. The Board provided comments to be considered in returning the item for action at its March 5, 2025 meeting.

B. **State Legislative Advocate: Self-Evaluation**

Barry W. Lew, Legislative Affairs Officer

(For Information Only) (Memo dated January 21, 2025)

This item was received and filed.

C. **Report of Revised Pay Items – MOU Lump Sum Bonus (Item No. 572)**

Jean J. Kim, Senior Staff Counsel

Zack Meth, Staff Counsel

(For Information Only) (Memo dated January 28, 2025)

This item was received and filed.

XI. REPORTS (Continued)

D. **Report of Revised Pay Item**

Jean J. Kim, Senior Staff Counsel

Zack Meth, Staff Counsel

(For Information Only) (Memo dated January 28, 2025)

This item was received and filed.

E. **Monthly Trustee Travel & Education Report – December 2024**

Ted Granger, Chief Financial Officer

(For Information Only) (Memo dated January 23, 2025)

This item was received and filed.

F. **2025 Quarterly Reports of Paid Invoices – 2<sup>nd</sup> Quarter**

Tamara Caldwell, Division Manager, Disability Retirement Services

(For Information Only) (Memo dated January 16, 2025 – Attachment is Non-Public and Exempt from Disclosure as Private Information and Exempt from Disclosure under California Government Code Sections 7927.700, 54957.56(a))

This item was received and filed.

G. **January 2025 Fiduciary Counsel Contact and Billing Report**

Steven P. Rice, Chief Counsel

(For Information Only) (Memo dated January 27, 2025)

(Privileged and Confidential/Attorney-Client Communication/Attorney Work Product and Exempt from Disclosure under California Government Code Sections 7927.705, 54957.5(a))

This item was received and filed.

XII. ITEMS FOR STAFF REVIEW

Trustee Kehoe requested that staff identify member profiles so that outreach efforts can be provided to them. Trustee Moore requested that the average monthly benefit for safety and general members be provided in the CEO Dashboard.

XIII. ITEMS FOR FUTURE AGENDAS

Trustee Kehoe requested that the topic of the STAR COLA funding be agendized at a future meeting, possibly the BOR Offsite.

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

Trustees thanked staff for their efforts and leadership during the Los Angeles wildfires and facilitating our members.

XV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability

APPLICATION NO. & NAME AND BOARD ACTION

5447B - GARNETT, RHONDA

Trustee Okum made a motion, Trustee Langton seconded, to deny a service-connected disability retirement and find the applicant not permanently incapacitated. Trustee Harris made a substitute motion, Trustee Durazo seconded, to refer back to staff for further information.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Green, Moore, Robbins, Ryu

No: Langton

Abstain: Okum

5434B - SIERAKOWSKI, JASON M.\*

Trustee Kehoe made a motion, Trustee Okum seconded, to grant a service-connected disability retirement pursuant to Government Code Section 31720. The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Kehoe, Langton, Moore, Okum, Robbins, Ryu

XV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

A. Applications for Disability

APPLICATION NO. & NAME AND BOARD ACTION

5439B - WASHINGTON, DENISE A.\*

Trustee Harris made a motion, Trustee Langton seconded, to grant a nonservice-connected disability retirement pursuant to Government Code Section 31720. The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Kehoe, Langton, Moore, Okum, Robbins, Ryu

5443B - SANTIAGO, MELVIN M.

Trustee Okum made a motion, Trustee Moore seconded, to grant a nonservice-connected disability retirement pursuant to Government Code Section 31720. Trustee Green made a substitute motion, Trustee Harris seconded, to refer back to staff for further information.

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Green, Moore, Ryu

No: Langton, Robbins

B. Disability Retirement Appeals

APPLICATION NO. & NAME AND BOARD ACTION

JOHNSON, BILLY B. (DEC'D) – Michael Treger for the Applicant  
Sophia A. Johnson (Survivor) Jason Waller for the Respondent

Trustee Harris made a motion, Trustee Okum seconded, to grant a service-connected disability retirement survivor allowance.

\*Applicant and/or Applicant's Attorney Present

XV. DISABILITY RETIREMENT CASES TO BE HELD IN CLOSED SESSION

B. Disability Retirement Appeals (Continued)

APPLICATION NO. & NAME AND BOARD ACTION

The motion passed by the following roll call vote:

Yes: Durazo, Ginsberg, Kehoe, Langton, Moore, Okum, Robbins, Ryu

C. Staff Recommendations

1. **Disability Retirement Application of Bradley W. Mack**

Recommendation as submitted by Francis J. Boyd, Senior Staff Counsel, Legal Services Division: That the Board reopen Bradley W. Mack's disability-retirement application under Government Code section 31541(b), the errors or omissions statute, to allow him an opportunity to rescind his application. (Memo dated January 23, 2025)

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

Yes: Durazo, Ginsberg, Kehoe, Langton, Moore, Okum, Robbins, Ryu

XVI. EXECUTIVE SESSION

A. **Potential Threats to Public Services or Facilities**

(Pursuant to Subdivision (a) of California Government Code Section 54957)

Consultation with: LACERA Chief Executive Officer Santos H. Kreimann, Deputy Chief Executive Officer Luis Lugo, Assistant Executive Officers JJ Popowich and Laura Guglielmo, Chief, Information Technology Kathy Delino, Information Security Officer Chaitanya Errande, and Other LACERA Staff.

There was nothing to report.

XVII. ADJOURNMENT

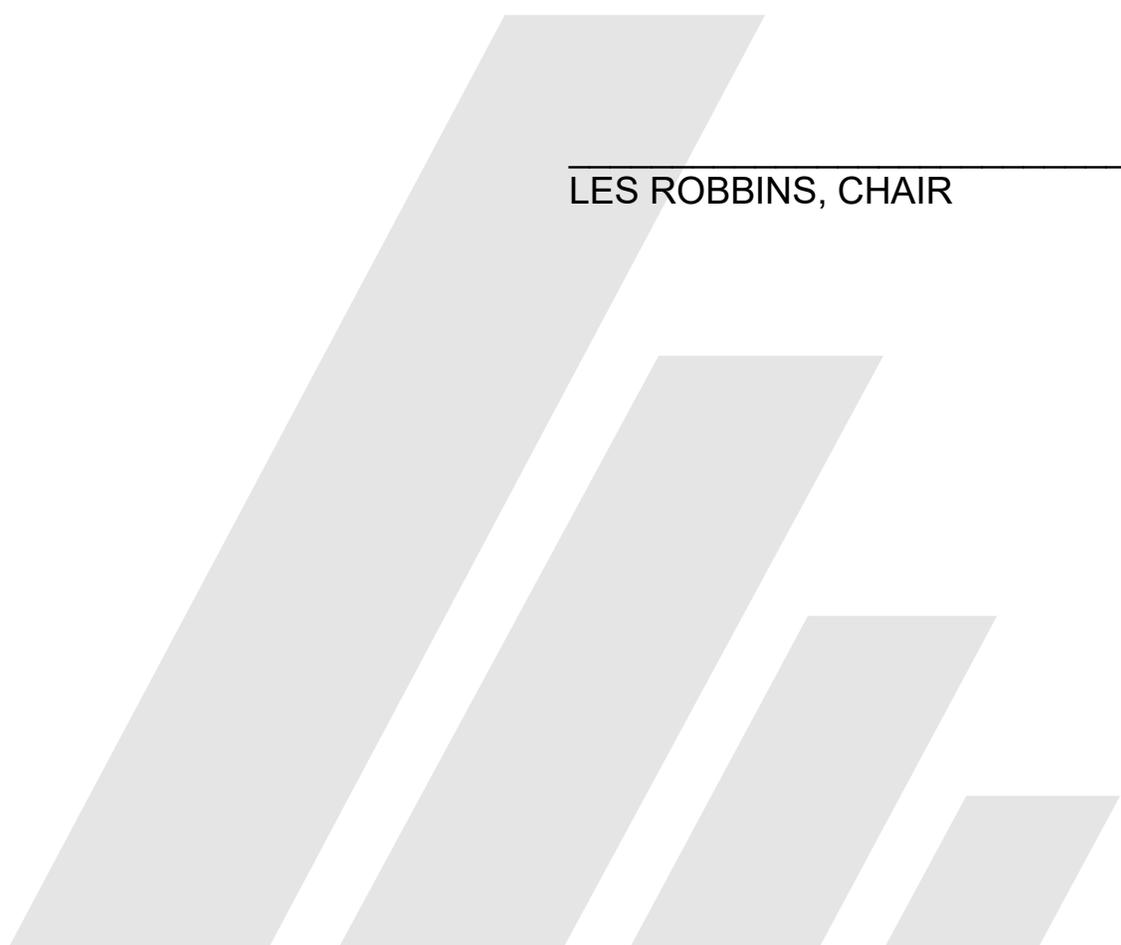
There being no further business to come before the Board, the meeting was adjourned at 11:30 a.m.

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SHAWN R. KEHOE, SECRETARY

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LES ROBBINS, CHAIR





# Recognizing Our Members' Service and Accomplishments

LACERA has nearly 100,000 active members working in dozens of L.A. County departments, many of whom dedicate their entire working lives to serving the community. Meet one of our long-serving members as she gets set to enjoy her well-earned retirement.



Retiring Member

# Stephenie Barnett

**Clerical Supervisor, L.A. County Child Support Services**

**Years of Service: 44**

**MEMBER SPOTLIGHT**

**Notable Contributions and Service:** Stephenie Barnett is set to retire in March after an incredible 44-year career with Los Angeles County, spanning multiple departments. In her current role as Clerical Supervisor for the Child Support Services Department (CCSD), Stephenie works on Notice of Motion and Notice of Suggestion documents. Leading a team of five, Stephenie takes great pride in fostering a collaborative and respectful environment. She has worked for multiple County departments throughout her long career, including the County Library and USC Medical Center.

**Proudest accomplishment:** Stephenie is most proud of her ability to help individuals navigate child support cases and making sure they have all the necessary information and documents to receive the assistance they need.

**Retirement Plans:** After retirement, Stephenie looks forward to spending more time with her family, especially her grandchildren. She is also excited to travel with her husband once he retires.





February 25, 2025

TO: Each Trustee,  
Board of Retirement  
Board of Investments

FROM: Santos H. Kreimann *SHK*  
Chief Executive Officer

SUBJECT: **CHIEF EXECUTIVE OFFICER'S REPORT – MARCH 2025**

The following Chief Executive Officer's Report highlights key operational and administrative activities that have taken place during the past month.

### **Welcome New Trustees to the Boards**

The Board of Supervisors approved Janice Hahn's appointment of Roberta (Bobbie) Fesler to the Board of Retirement for term ending December 31, 2027.

Additionally, Trustee Ginsberg announced that Lisa Proft, Chief Deputy Treasurer and Tax Collector, has assumed her role effective January 10, 2025. Trustee Proft will serve as the alternate ex-officio on both the Board of Retirement and Board of Investments.

We are pleased to welcome Trustees Fesler and Proft to LACERA and look forward to their contributions to our Boards.

### **Los Angeles Fire Recovery Response**

LACERA continues our efforts to help members recover from the devastating fires that continue to impact the greater Los Angeles area.

LACERA worked with our partners in the County, and retiree healthcare providers, to organize two Emergency Retiree Assistance events at LACERA's offices. This effort was modeled on our successful partnership with the County when we worked with them to hold similar events for active County employees. The first event was held on February 19, 2025, with the second event scheduled for Wednesday, February 27, 2025. The second event is also scheduled to have the participation of RELAC, and we are working with them to help spread the word about the event.

At our February Board of Retirement meeting there was a request to do a deeper dive into available resources to further refine a more accurate picture of the members impacted by this tragedy. Based on our additional research, we believe a total of 205 members were directly impacted by the fires, with approximately 187 members having their homes destroyed by the fire (110 of these being retired or surviving members). Of course, this data does not include those with secondary impacts such as loss of business, resources, or emotional impacts.

We will continue to monitor the impacts of the fires and assist with the recovery efforts wherever possible.

## **Retiree Healthcare**

### *LACERA-sponsored Transamerica Long Term Care Monthly Payroll Deductions Discontinuing*

In 1996, LACERA introduced its first long-term care insurance (LTC) plan, underwritten and provided by Transamerica. However, effective January 1, 2005, Transamerica ceased marketing and selling its LTC products. Nevertheless, they continued to fulfill their commitment to members who had purchased their LTC products, allowing for monthly payroll deductions.

Members who acquired LTC policies through Transamerica were offered various payment options, including annual, semi-annual, quarterly payments, or payroll deductions. Currently, there are approximately 500 members who have their LTC premiums deducted from their retirement warrants.

On February 4, 2025, staff received notification from Transamerica that they would be transitioning all LTC policies to a direct billing status and discontinuing payroll deductions such as those provided by LACERA. According to the notification, initially, all policies will be set up on quarterly direct bill. Members will be advised to contact Transamerica directly after the transition to direct billing to arrange a different schedule or payment method (EFT) if they prefer.

Transamerica has provided the following timeline for the transition, effective June 1, 2025:

- Last deduction month: May.
- Last file from LACERA expected to be received in mid to late May.
- Last reconciliation posted in Transamerica's system in late May.
- Transamerica will process all changes to Direct by June 10.
- A billing options letter and the first quarterly bill will be sent out in early to mid-June. (For the period of June 1 - September 1, provided they are paid up to June 1 at the time of change).
- The second quarterly bill will be sent out in mid-July, for the period of September 1 - December 1. (Again, for those paid up to June 1 at the time of change).

Staff has engaged in discussions with Transamerica regarding the continuation of payroll deductions for our members but were informed that this is a corporate decision, and such requests are not feasible. We have also requested to work with Transamerica on the messaging to members to ensure they understand this is a Transamerica corporate decision, and not action taken by LACERA. Therefore, in accordance with the provided schedule, the last payroll deduction for the LACERA-sponsored Transamerica LTC deductions will be taken from members' April 30, 2025, retirement warrant.

## **Election Planning for 2025 Board of Retirement and Board of Investments Begins**

Each year the LACERA Election Team and the Board of Supervisors Executive Office (BOS EO) collaborate, along with the Registrar-Recorder, to educate and promote the LACERA elections. The BOS EO is tasked with coordinating the election on LACERA's behalf, while the Registrar-Recorder oversees the actual execution of the election process. LACERA's role in this process is to work with the BOS EO to ensure the election process meets LACERA's expectations and to continually educate all eligible voters about the election process.

In late February, the LACERA and BOS EO will begin meeting to plan for this year's election for the following seats:

### **Board of Retirement:**

- The Seventh Seat (Active Safety Members) currently occupied by Trustee Jason Green\*

\* The person receiving the second largest number of votes for the seventh seat will become the Alternate Safety member.

### **Board of Investments:**

- The Fourth Seat (Active Safety Members) currently occupied by Trustee Jason Green

We will provide continual updates to the Boards as we finalize the plans with the BOS EO and throughout the election cycle.

## **CEO Dashboard Update**

During the February 2025 Board of Retirement meeting a trustee requested we update the CEO Dashboard Member Snapshot section that provides the average monthly benefit for retired members and their survivors to report the average benefit paid for General and Safety members separately. The update is complete, and the Member Snapshot on page 10 of the report now reflects the average monthly benefit paid to General members, the average monthly benefit paid to Safety members, and the average monthly benefit paid to all survivors.



# CEO DASHBOARD



March 5, 2025

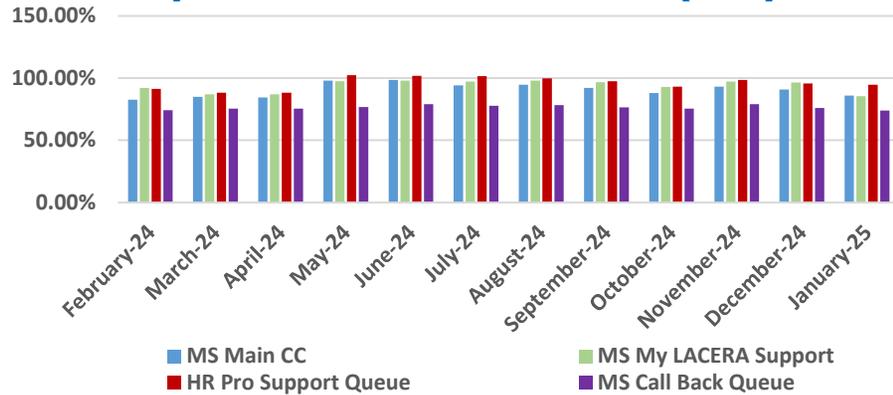


# Striving for Excellence

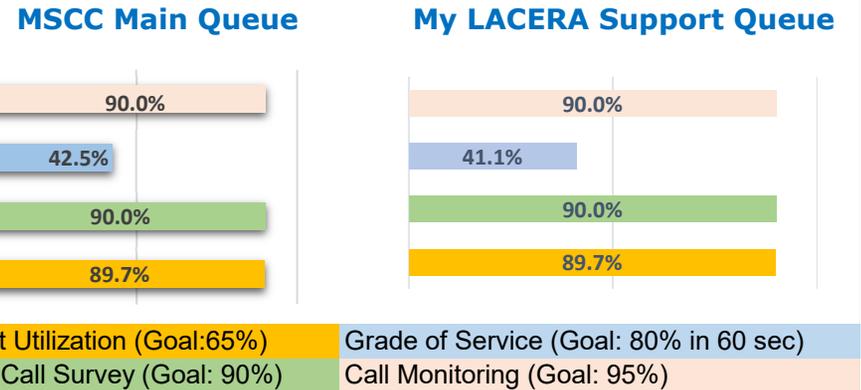
Service Metrics Reported on a Fiscal Year Basis (July 1) Through: January 2025

<b>Events / Webinar Attendance</b> Current Mo.: <b>1,038</b> Year-to-Date: 14,319	<b>Events / Webinar</b> Current Mo.: <b>19</b> Year-to-Date: 175	<b>Webinar Satisfaction</b> 1-5 Point Scale <b>4.45</b>	<b>Member Service Center Satisfaction</b> <b>96.74%</b>	<b>MS Main Queue Total Calls</b> Current Mo. <b>8,356</b> 3 Month Avg. 7,581				
					Resp. Rate	Change	Resp. Rate	Change
					46.5%	-0.07%	19.8%	0.68%

## Member Service Call Center Queue Key Performance Indicators (KPI)



## Key Performance Indicator (Components by Queue)



Member Services

MSCC MAIN QUEUE		MY LACERA SUPPORT		HR PRO SUPPORT		MS CALL BACK QUEUE	
Queue KPI:		Queue KPI:		Queue KPI:		Queue KPI:	
Avg. Speed of Answer	Average Duration						
0:13_28	0:16:54	0:02:27	0:13:24	0:01:12	0:13:15	0:38:47	0:14:50



# Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: January 2025

## TOP REASONS MEMBERS CONTACT MEMBER SERVICES

Member Services Call Center

Member Service Center (Outreach)

1. Retirement Counseling

1. Retirement Counseling

2. My LACERA

2. My LACERA

3. Workshops/Appointments

3. Workshops/Appointments

## Contact Center Email/Secure Message Performance



Emails (welcome@lacera.com):

403

Service Level: 24 Bus. Hours

On Target



Secure Message (My LACERA)

1,250

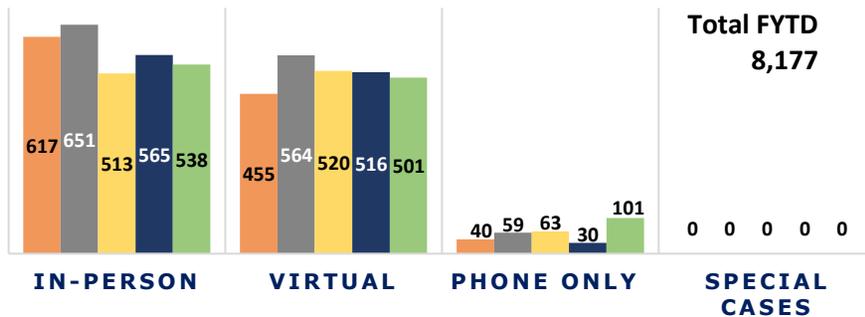
Service Level: 24 Bus. Hours

On Target

## Member Service Center (Outreach)

### Member Service Center Appointments

September October November December January



### Members Served in Webinars/Workshops



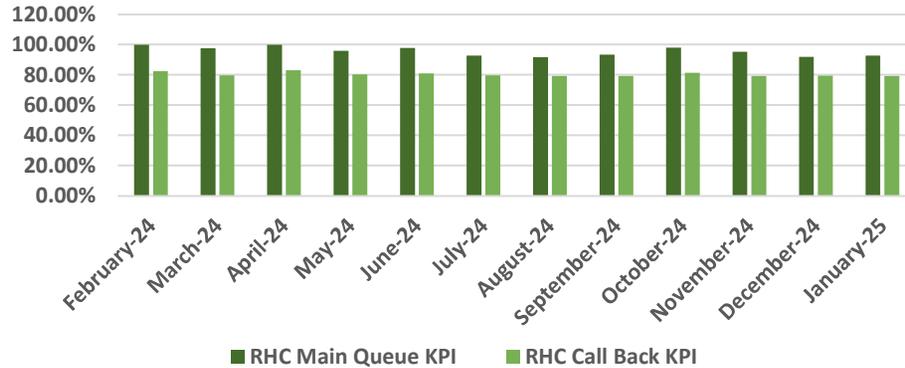
Member Services



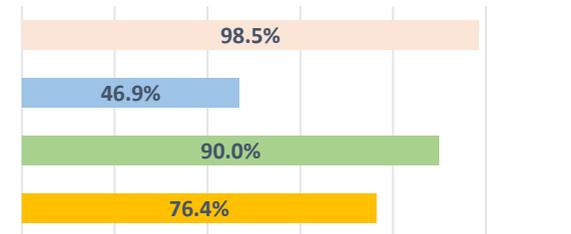
# Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: January 2025

## RHC Call Center Queue Key Performance Indicator (KPI)



## Key Performance Indicator (Components by Queue) Main RHC Call Center Queue

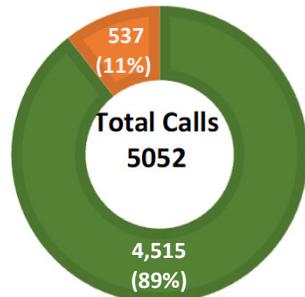


Agent Utilization (Goal:65%)	Grade of Service (Goal: 80% in 60 sec)
After Call Survey (Goal: 90%)	Call Monitoring (Goal: 95%)

Retiree Healthcare

### RHC MAIN QUEUE

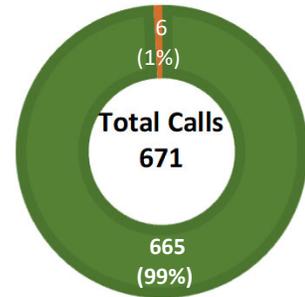
Calls Answered Calls Abandoned



Queue KPI:	92.60%
Avg. Speed of Answer	Average Duration
0:05:42	0:12:35

### RHC CALL BACK QUEUE

Calls Answered Calls Abandoned



Queue KPI:	79.10%
Avg. Speed of Answer	Average Duration
0:35:26	0:09:35

### TOP RHC CALL TOPICS

1. Medical/Dental Enrollments
2. Medicare Part B
3. General Inquiries

### RHC Email/Secure Message Performance



Emails (healthcare@lacera.com): 571

Service Level: 24 Bus. Hours

On Target



Secure Message (My LACERA) 636

Service Level: 24 Bus. Hours

On Target



# Striving for Excellence

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: January 2025

Disability

## Applications

943

71  
Received: New Applications

488  
Received Year-to-Date

Pending: Applications  
in Process

45  
To Board - Initial (Presented to BOR)

342  
To Board - Initial Year-to-Date

24  
Closed (Incomplete/Withdrawn)

124  
Closed Year-to-Date

## Appeals

66

1  
Received: New Appeals

10  
Received Year-to-Date

Pending: Appeals in  
Process

0  
Admin Closed

11  
Admin Closed Year-to-Date

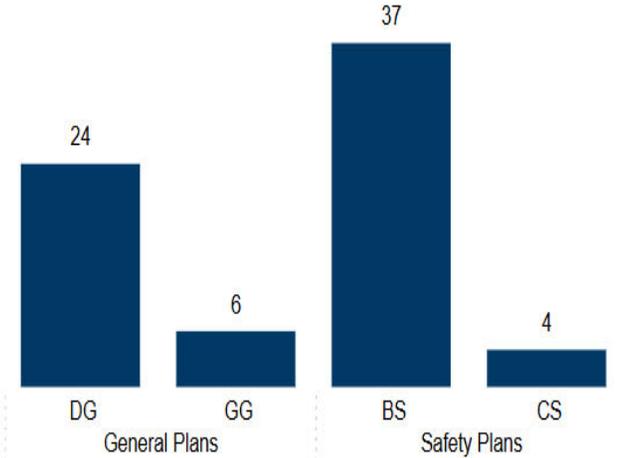
0  
Referee Recommendations

7  
Referee Recommendations Year-to-Date

0  
DLO Recommendations

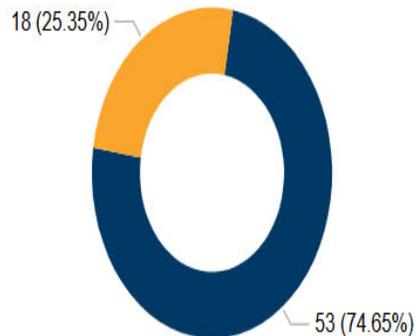
0  
DLO Recommendations Year-to-Date

## Applications Filed by Plan

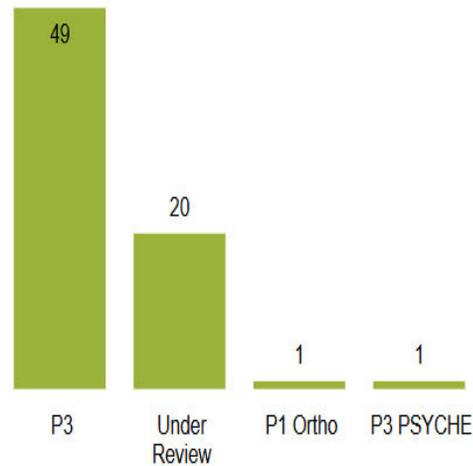


## Applications Filed by Source

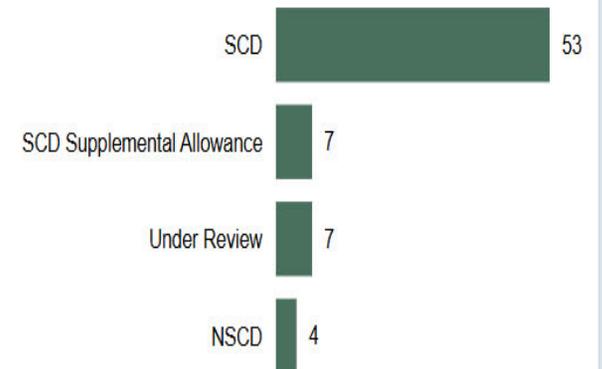
● Employee ● Employer



## Applications Filed by Priority Level



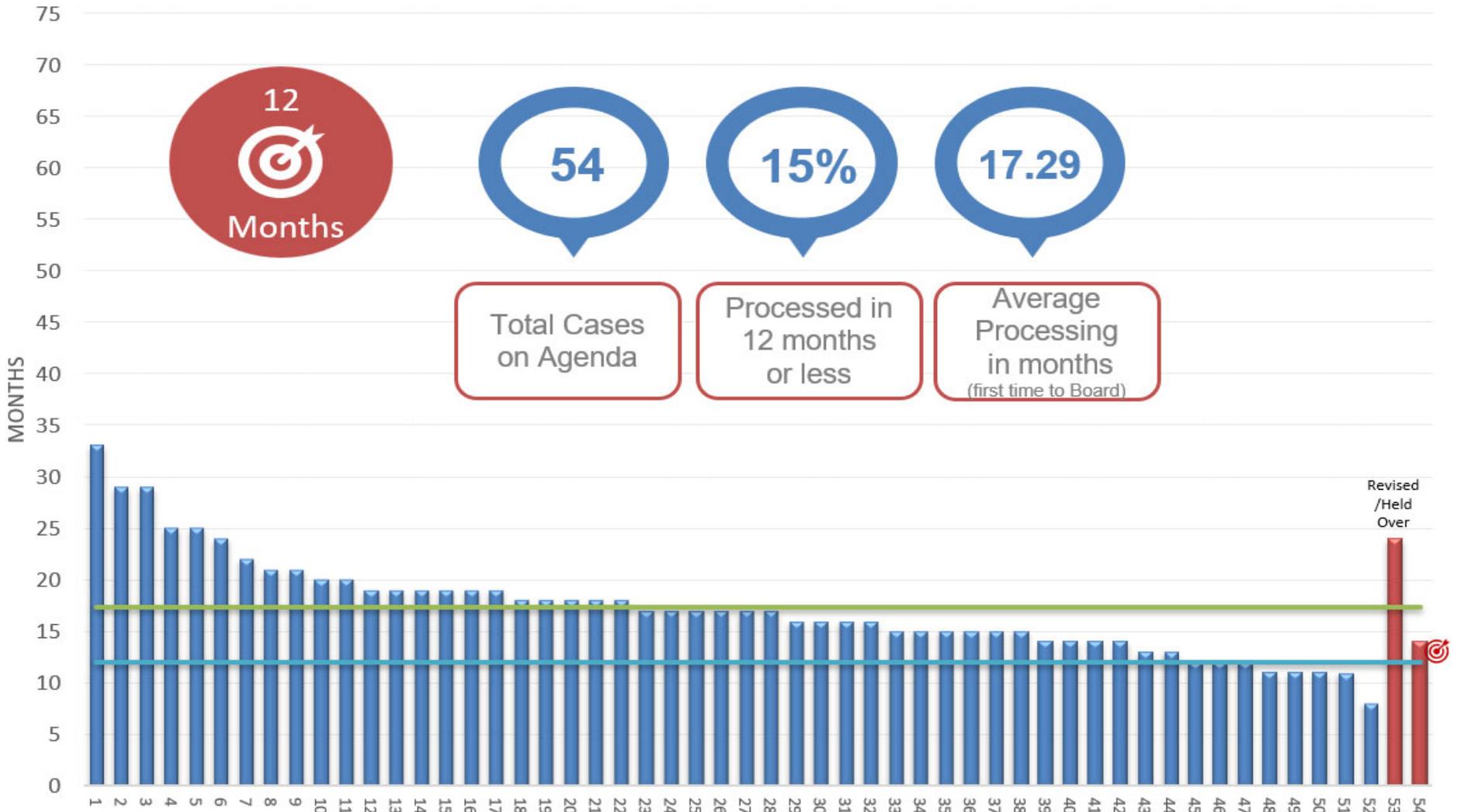
## Applications Filed by Type





### DISABILITY RETIREMENT SERVICES Application Processing Time

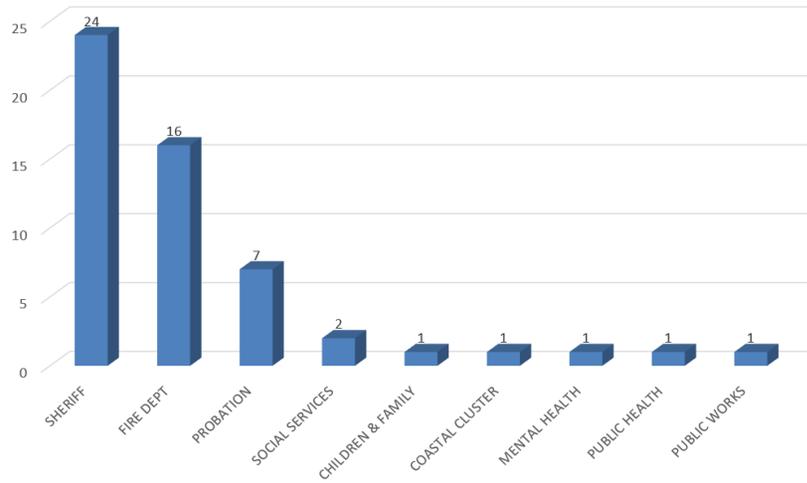
Disability



March 5, 2025 - Disability Agenda



DISABILITY RETIREMENT SERVICES  
Total Applications by Department on March 5, 2025 Agenda



DISABILITY RETIREMENT SERVICES  
Pending Applications/Months



As of February 18, 2025

\*Cases on the March 5, 2025 agenda are not included

Disability Retirement Services

Applications by Department

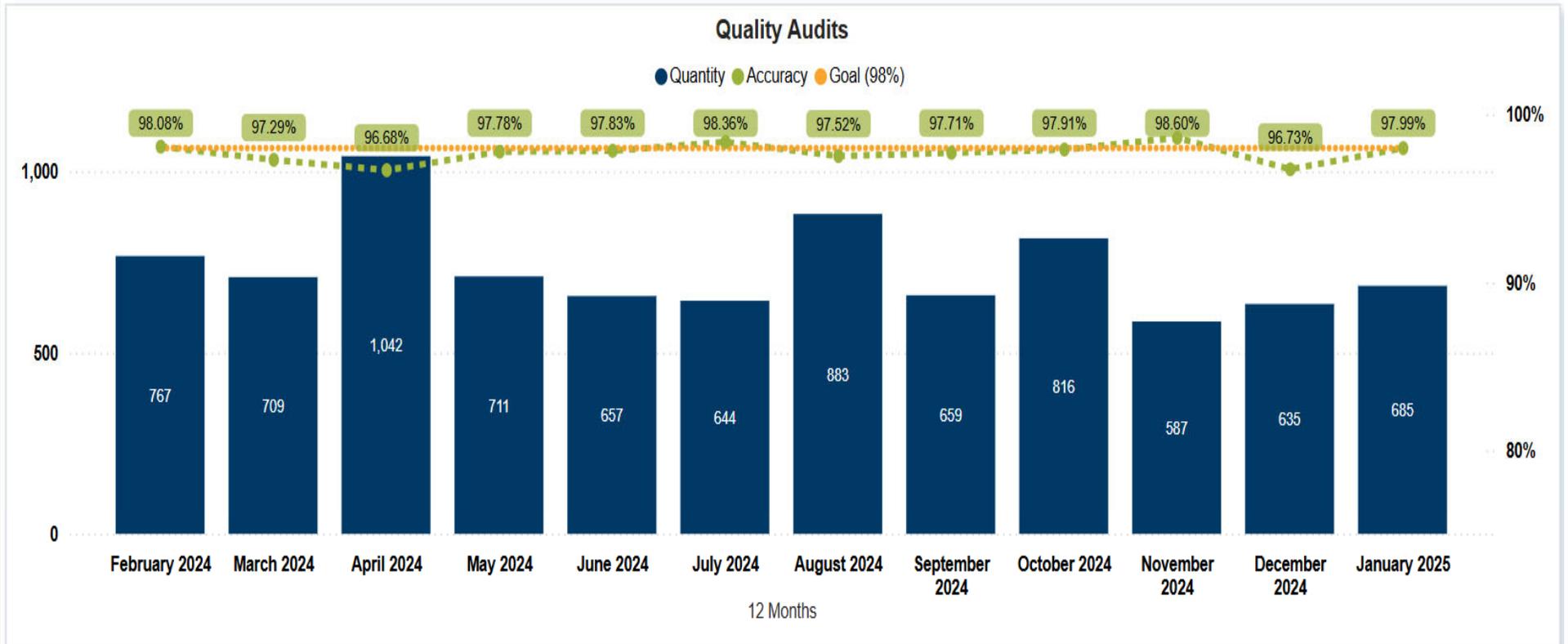
DEPARTMENT	No. of Applications	% of Inventory
SHERIFF	435	45.08%
L A COUNTY FIRE DEPT	168	17.41%
PROBATION DEPARTMENT	162	16.79%
DEPT OF PUBLIC SOCIAL SERVICES	21	2.18%
PUBLIC HEALTH PROGRAM	19	1.97%
NORTHEAST CLUSTER (LAC+USC)	15	1.55%
CHILDREN & FAMILY SERVICES	15	1.55%
SUPERIOR COURT/COUNTY CLERK	13	1.35%
MENTAL HEALTH	13	1.35%
PUBLIC WORKS	12	1.24%
HEALTH SERVICES ADMINISTRATION	12	1.24%
CORRECTIONAL HEALTH	9	0.93%
DISTRICT ATTORNEY	9	0.93%
PUBLIC DEFENDER	8	0.83%
COASTAL CLUSTER-HARBOR/UCLA MC	7	0.73%
INTERNAL SERVICES	6	0.62%
AMBULATORY CARE NETWORK	6	0.62%
PARKS AND RECREATION	5	0.52%
RANCHO LOS AMIGOS HOSPITAL	4	0.41%
MEDICAL EXAMINER	4	0.41%
SVU CLUSTER-OLIVE VIEW/UCLA MC	3	0.31%
CHILD SUPPORT SERVICES	3	0.31%
CHIEF EXECUTIVE OFFICE	3	0.31%
COUNTY COUNSEL	2	0.21%
REG-RECORDER/COUNTY CLERK	2	0.21%
AUDITOR - CONTROLLER	2	0.21%
PUBLIC LIBRARY	2	0.21%
REGIONAL PLANNING	1	0.10%
ASSESSOR	1	0.10%
JUVENILE COURT HEALTH SERVICES	1	0.10%
AGING DEPARTMENT	1	0.10%
ANIMAL CONTROL	1	0.10%
<b>Grand Total</b>	<b>965</b>	<b>100.00%</b>



# Striving for Excellence in Quality

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: January 2025

Quality Assurance



### Monthly Recap

January 2025

	Samples	Accuracy
Data Entry	120	97.96%
Payment Contract	239	97.38%
Retirement Election	326	98.45%
<b>Total</b>	<b>685</b>	<b>97.99%</b>

Prior audit values may update due to updated data.

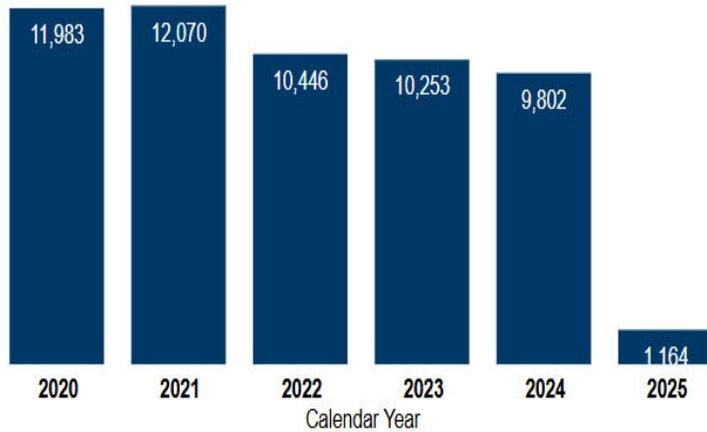


# Service Online For All

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: January 2025

Serving Members Through LACERA.com and MyLACERA

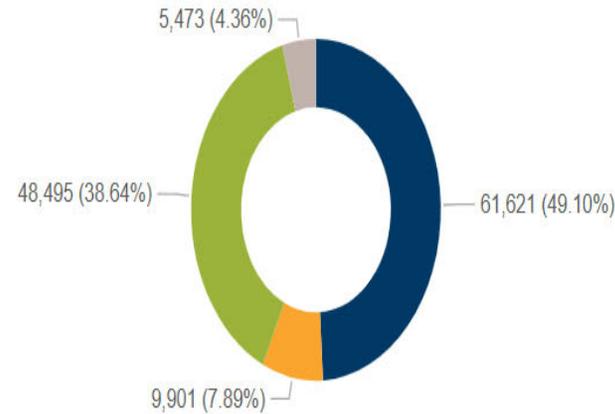
## Annual New MyLACERA Accounts\*



Data labels may not appear for all values

## Total Accounts by Member Type\*

Active Members Deferred & Inactive Members Retirees & Survivors Non-Members



Total Member Accounts  
**120,017**

% of Total Members  
**61%**

Excludes Non-Members

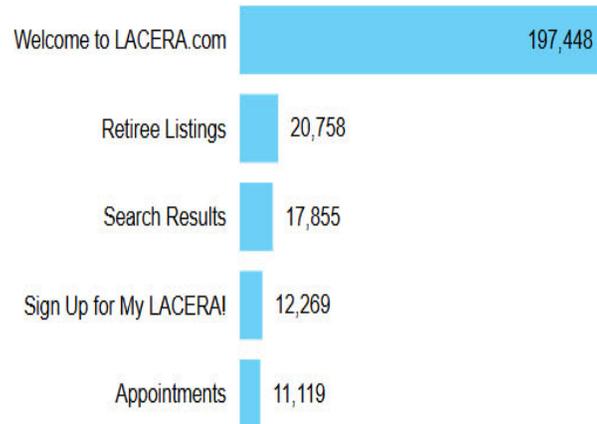
\*Data as of February 15, 2025 Non-Members include legal split payees and withdrawn members.

## LACERA.com User Traffic

First Time Visitors Average Per Day



## Top Five LACERA.com Page Views



## Busiest Day

01/06/2025

Home Page Tile	Views	% of Change
Sign Up for My LACERA!	12,269	61.88%
Ready to Retire	6,688	45.93%
Board Meetings and Agendas	5,504	36.68%
Investments	2,984	15.84%
Careers	3,332	6.49%
Resource Center	3,008	-9.75%



# Member Snapshot

Metrics reported based on February 15, 2025

## Membership Count

	Active		Inactive		Retired			Survivors	Total
	Active Vested	Active Non-Vested	Inactive Vested	Inactive Non-Vested	Service Retirement	SCD-Disability Retirement	NSCD-Disability Retirement		
<b>General Plans</b>	<b>65,716</b>	<b>21,859</b>	<b>7,921</b>	<b>12,276</b>	<b>48,912</b>	<b>3,101</b>	<b>591</b>	<b>8,328</b>	<b>168,704</b>
AG	36		9	31	10,752	819	135	4,117	15,899
BG	9		5	3	549	34	5	74	679
CG	9		5	7	344	36	6	67	474
DG	31,056	115	3,759	3,665	20,793	2,152	435	2,233	64,208
EG	11,556	4	2,318	341	16,084			1,799	32,102
GG	23,050	21,740	1,825	8,229	390	60	10	39	55,343
<b>Safety Plans</b>	<b>10,104</b>	<b>2,226</b>	<b>540</b>	<b>989</b>	<b>5,112</b>	<b>7,410</b>	<b>79</b>	<b>2,191</b>	<b>28,651</b>
AS			1	2	1,703	2,230	25	1,710	5,671
BS	6,734	52	394	352	3,393	5,146	53	476	16,600
CS	3,370	2,174	145	635	16	34	1	5	6,380
<b>Total</b>	<b>75,820</b>	<b>24,085</b>	<b>8,461</b>	<b>13,265</b>	<b>54,024</b>	<b>10,511</b>	<b>670</b>	<b>10,519</b>	<b>197,355</b>

Membership Count vesting status excludes reciprocal service credit.

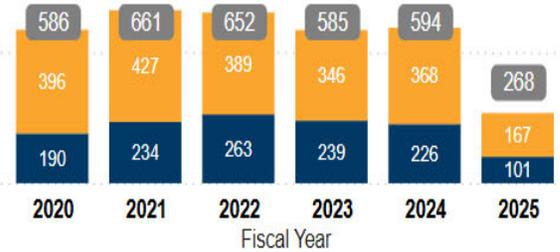
## Fire and Sheriff Retirements

● General Plans ● Safety Plans ● Total

### L A COUNTY FIRE DEPT

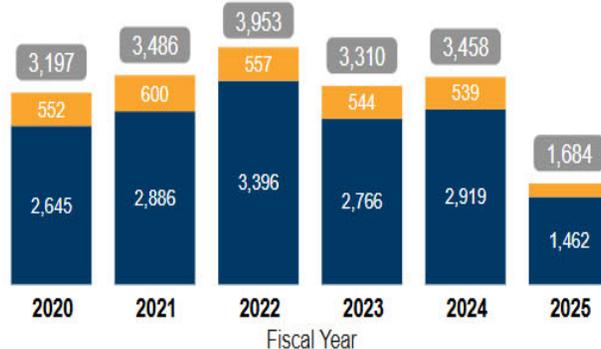


### SHERIFF



## Total Retirements by Type

● General Plans ● Safety Plans



## Monthly Benefit Allowance Distribution

Members and Survivors

Gross Benefit Range	General Plans	Safety Plans	Total
\$0 to \$3,999	36,132	1,572	37,704
\$4,000 to \$7,999	16,978	4,460	21,438
\$8,000 to \$11,999	5,084	4,728	9,812
\$12,000 to \$15,999	1,452	2,900	4,352
\$16,000 to \$19,999	500	706	1,206
\$20,000 to \$23,999	154	191	345
\$24,000 to \$27,999	45	74	119
> \$28,000	36	14	50
<b>Total</b>	<b>60,381</b>	<b>14,645</b>	<b>75,026</b>

## Member Average Monthly Benefit

Plan Type	Gross Average Benefit
General Plans	\$4,371.13
Safety Plans	\$9,615.19
<b>All Plans</b>	<b>\$5,383.81</b>

## Survivor Average Monthly Benefit

\$3,715.02

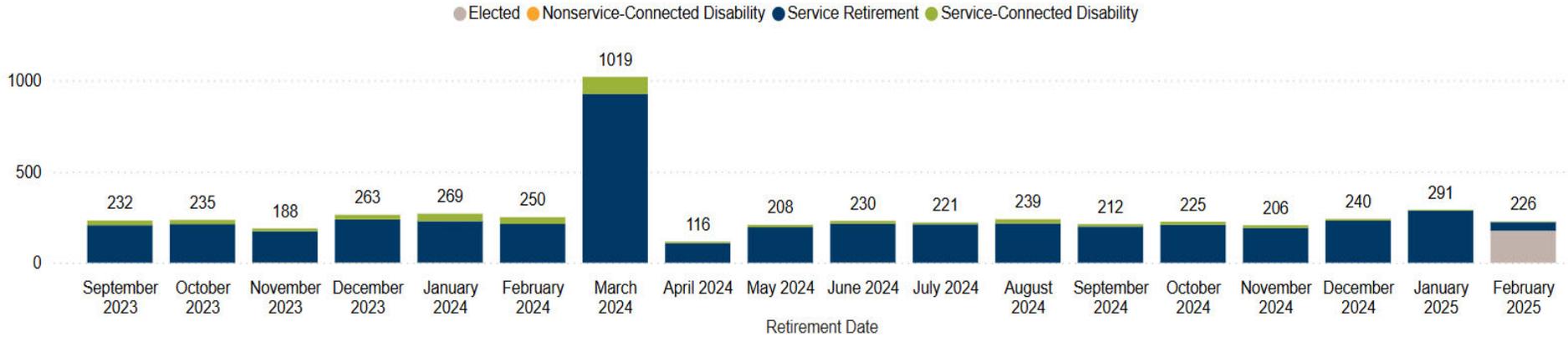
Data labels may not appear for all values

Only includes retirements as of reporting date. Excludes active deaths. Excludes Replacement Benefit Plan benefits.



# Member Snapshot

## Retirements



Elected retirements are members placed on the BOR Agenda, but not yet retired as of reporting date

### Retirements Metrics reported based on February 15, 2025

#### Monthly Retirements

Retirement Type	February 2025
Elected	176
Service Retirement	47
Service-Connected Disability	3
<b>Total</b>	<b>226</b>

#### Retired Members Payroll

(As of 1/31/2025)

Monthly Payroll	\$395.46m
Payroll YTD	\$2.8b
New Retired Payees Added	354
Seamless %	98.31%
New Seamless Payees Added	2,261
Seamless YTD	97.04%
By Check %	2.00%
By Direct Deposit %	98.00%

#### Healthcare Program

(Mo. Ending: 1/31/2025)

	Employer	Member
Medical	\$410.0	\$28.5
Dental	\$30.4	\$2.8
Part B	\$59.2	\$0.0
<b>Total</b>	<b>\$499.6</b>	<b>\$31.3</b>

#### Health Care Enrollments

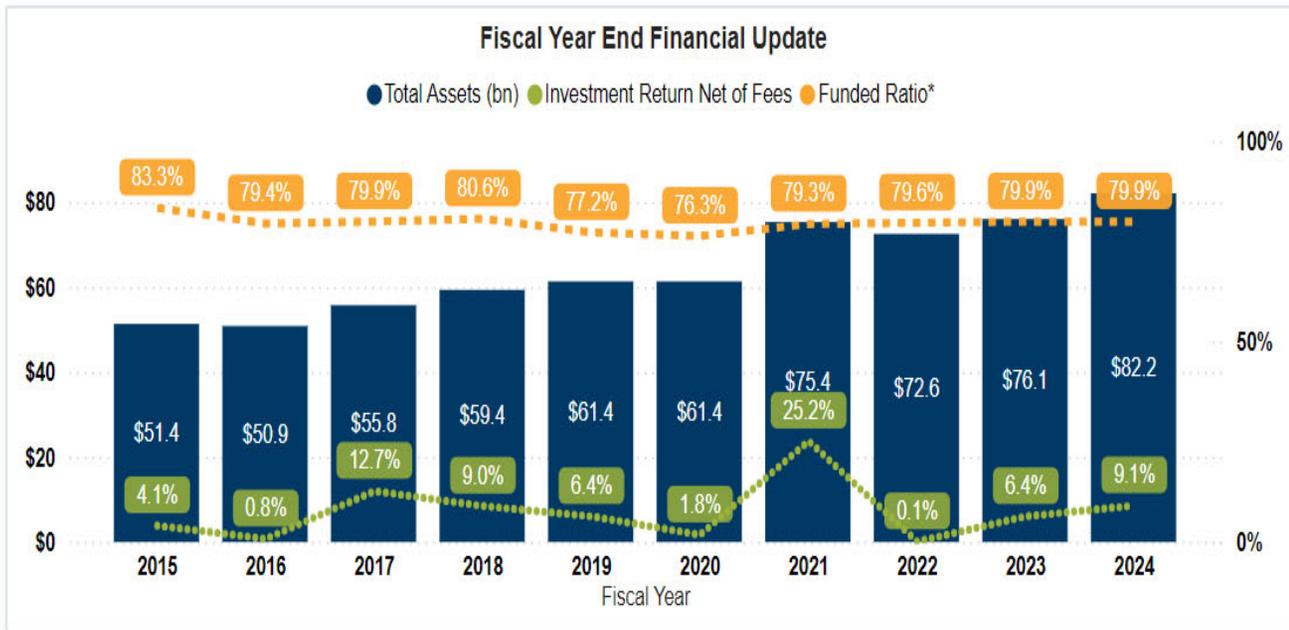
(Mo. Ending: 1/31/2025)

Medical	56,735
Dental	58,886
Part B	39,344
LTC	438
<b>Total</b>	<b>155,403</b>



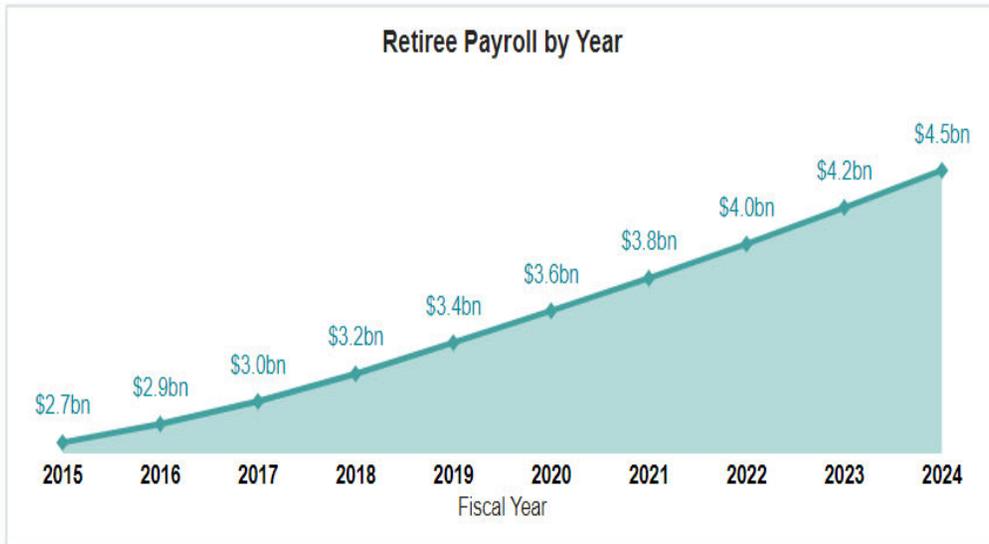
# Key Financial Data

(As of June 30, 2024)



Funding Metrics	Contributions
11.01% Employer NC*	<b>\$2.5bn</b> Employer Annual Contribution
14.87% UAAL*	<b>25.88%</b> Employer % of Payroll*
7.00% Assumed Rate	<b>\$861.0m</b> Member Annual Contribution
<b>\$608.6m</b> Star Reserve	<b>8.37%</b> Member % of Payroll*
<b>\$79.2bn</b> Total Net Assets	
	Investment Returns
	9.1% <i>net of fees</i> 1-Year Return
	5.2% 3-Year Return
	7.4% 10-Year Return

\*Actuarial data is provided as of June 30, 2023 and will be updated when 2024 data becomes available.

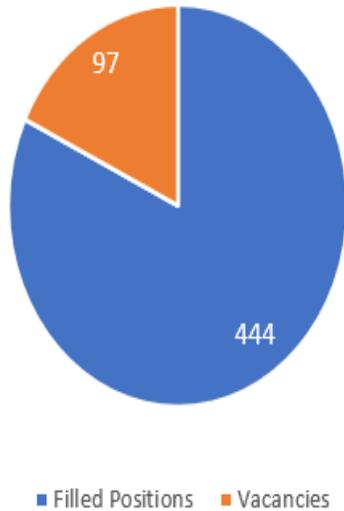




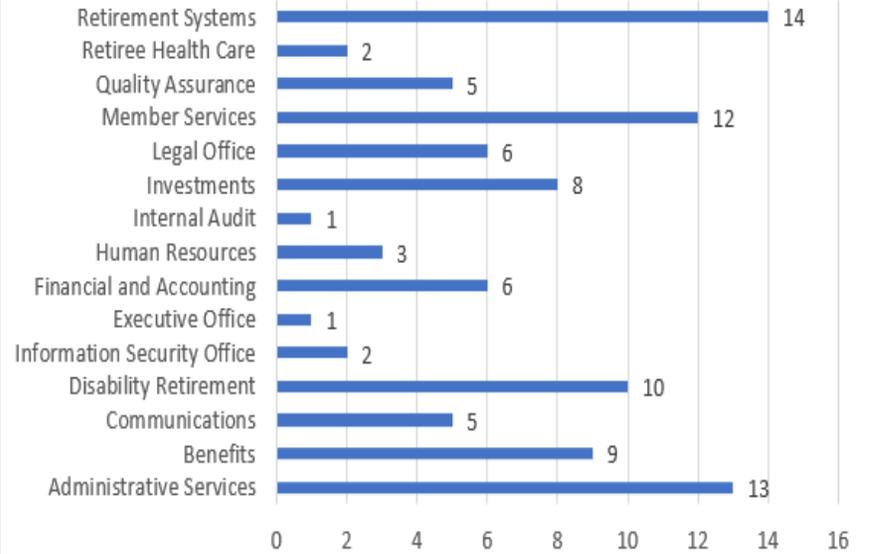
# Human Resources

Metrics reported based on February 15, 2025

Vacancy Rate 20%

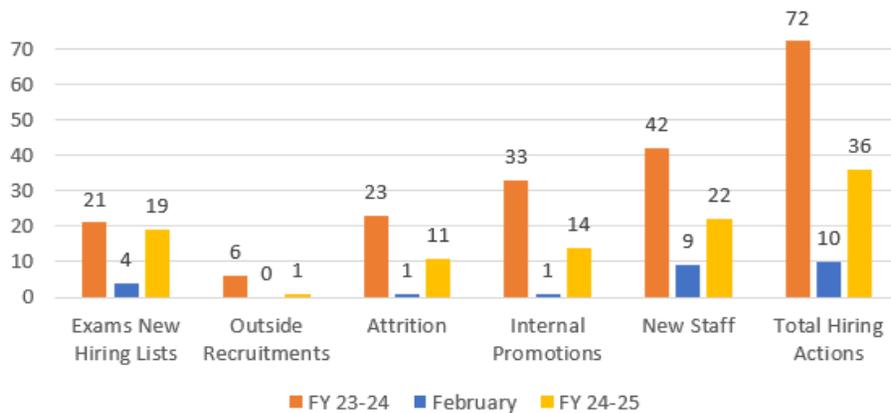


Vacancies by Division



Recruiting for Our Future

HR Key Performance Indicators through 2/15/2025



## Current Recruitments

Classification	Division
Accountant II	FASD
Disability Retirement Specialist	Dis. Retirement
Internal Auditor	Internal Audit



## QUIET PERIOD LIST FOR TRUSTEES AND STAFF

Last Update 02/25/2025

### ADMINISTRATIVE/OPERATIONS

Solicitation Name	Issuing Division	Public Release Date	Solicitation Stage*	Bid Respondents*
<b>RFP: Member Experience Communications Platform (MECP)</b>	Systems	11/6/2023	Contract Development	<ul style="list-style-type: none"><li>• Genesys/TTEC</li></ul>
<b>RFP: Offsite Records Storage, Shredding, and Scanning Services</b>	Administrative Services	8/30/2024	Bid Review	<ul style="list-style-type: none"><li>• Corodata</li><li>• GRM</li><li>• Iron Mountain</li><li>• VRC Companies</li></ul>
<b>RFP: Taxonomy &amp; Knowledge Management Consultant</b>	Executive Office	06/14/2024	Contract Development	<ul style="list-style-type: none"><li>• Enterprise Knowledge, LLC.</li><li>• Taxonomy Strategies</li><li>• Accenture</li></ul>
<b>RFQ: eDiscovery</b>	Legal / InfoSec	12/1/2023	Contract Development	<ul style="list-style-type: none"><li>• GlobalRelay</li></ul>
<b>Auditing and Consulting Services Pool</b>	Internal Audit	2/13/2025	Solicitation Process	
<b>Secure Access Service Edge</b>	InfoSec	2/6/2025	Solicitation Process	

\*Subject to change

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## INVESTMENTS

Solicitation Name	Issuing Division	Public Release Date	Solicitation Stage*	Bid Respondents *
<b>RFP: Risk and Analytics System, and ESG Research Services Search</b>	Investments	3/29/2023	Contract Development	<ul style="list-style-type: none"> <li>• BlackRock Financial Management Inc</li> <li>• Barra, LLC</li> <li>• Bloomberg Finance L.P.</li> <li>• Clearwater Analytics</li> <li>• eVestment Alliance, LLC</li> <li>• FactSet Research Systems Inc.</li> <li>• ISS STOXX GmbH</li> <li>• MSCI ESG Research LLC</li> <li>• Northfield Information Systems, Inc.</li> <li>• Solovis, Inc.</li> </ul>
<b>Real Assets Emerging Manager Program Discretionary Separate Account Manager</b>	Investments	3/29/2023	Bid Review	<ul style="list-style-type: none"> <li>• ORG Portfolio Management</li> <li>• Barings</li> <li>• Belay Investment Group</li> <li>• Hamilton Lane</li> <li>• Cambridge Associates</li> <li>• Seed Partners</li> <li>• Stable Asset Management</li> <li>• Wafra Inc.</li> <li>• Artemis Real Estate Partners</li> <li>• Aether Investment Partners</li> <li>• Neuberger Berman Group</li> <li>• The Townsend Group</li> <li>• BGO Strategic Capital Partners</li> <li>• BlackRock</li> <li>• StepStone</li> <li>• GCM Grosvenor</li> </ul>

\*Subject to change

Date	Conference
<b>March, 2025</b>	
2-5	CALAPRS (California Association of Public Retirement Systems) General Assembly 2025 Napa, CA
5-7	Pacific Pension Institute (PPI) Winter Roundtable Seattle, WA
10-12	Council of Institutional Investors (CII) Spring Conference and 40 <sup>th</sup> Anniversary Celebration Washington D.C.
24-27	AHIP (America's Health Insurance Plans) Medicare, Medicaid, Duals and Commercial Markets Forum Baltimore, MD
26-27	PREA (Pension Real Estate Association) Spring Conference Dallas, TX
<b>April, 2025</b>	
2-3	National Association of Corporate Directors (NACD) Master Class – Technology & Innovation Oversight Arlington, VA
13-16	CRCEA (California Retired County Employees Association) Spring Conference Ventura, CA
14-18	Investment Strategies & Portfolio Management Wharton School, University of Pennsylvania
28-29	IFEBC (International Foundation of Employment Benefit Plans) Health Care Mgmt. Conference Fort Myers, FL
30-May 1	IFEBC (International Foundation of Employment Benefit Plans) Investments Institute Fort Myers FL
<b>May, 2025</b>	
6-7	National Association of Corporate Directors (NACD) Master Class – Technology & Innovation Oversight San Francisco, CA
12-15	thINC360 – The Healthcare Innovation Congress (formerly World Healthcare Congress) Washington D.C.
13-16	SACRS Spring Conference Rancho Mirage, CA

Date	Conference
<b>May, 2025</b>	
17-18	NCPERS (National Conference on Public Employee Retirement Systems) Trustee Educational Seminar (TEDS) Denver, CO
17-18	NCPERS (National Conference on Public Employee Retirement Systems) Accredited Fiduciary (NAF) Program Denver, CO
18-21	NCPERS (National Conference on Public Employee Retirement Systems) Annual Conference & Exhibition (ACE) Denver, CO
19-20	IFEBP (International Foundation of Employment Benefit Plans) Washington Legislative Update Washington D.C.
30	CALAPRS (California Association of Public Retirement Systems) Round Table – Trustees Virtual
<b>June, 2025</b>	
2-4	National Association of Securities Professionals (NASP) Annual Financial Services Conference Columbus, OH
13	CALAPRS (California Association of Public Retirement Systems) Round Table – Benefits Virtual
16-18	NCPERS (National Conference on Public Employee Retirement Systems) Chief Officers Summit New York, NY
17-19	AHIP (America’s Health Insurance Plans) 2025 Seattle, WA
<b>July, 2025</b>	
17-18	ICGN 30 <sup>th</sup> Anniversary Conference-Americas New York, NY
23-25	Pacific Pension Institute (PPI) Summer Roundtable Salt Lake City, UT
<b>August, 2025</b>	
17-19	NCPERS (National Conference on Public Employee Retirement Systems) Public Pension Funding Forum Chicago, IL
<b>September, 2025</b>	
8-10	Council of Institutional Investors (CII) Fall Conference San Francisco, CA

Date	Conference
<b>September, 2025</b>	
24-26	NCPERS (National Conference on Public Employee Retirement Systems) Public Pension HR Summit Philadelphia, PA
<b>October, 2025</b>	
3	CALAPRS (California Association of Public Retirement Systems) Round Table – Trustees Virtual
12-15	National Association of Corporate Directors (NACD) Directors Summit 2025 Washington D.C.
22-24	PREA (Pension Real Estate Association) Annual Institutional Investor Conference Washington D.C.
22-24	Pacific Pension Institute (PPI) Asia Pacific Roundtable Sydney, Australia
25-26	NCPERS (National Conference on Public Employee Retirement Systems) Program for Advanced Trustee Studies (PATS) TBD
26-29	NCPERS (National Conference on Public Employee Retirement Systems) FALL (Financial, Actuarial, Legislative & Legal) Conference TBD
<b>November, 2025</b>	
4-6	Institutional Limited Partners Association (ILPA) General Partner Summit New York, NY
9-12	IFEBP (International Foundation of Employment Benefit Plans) Annual Employee Benefits Conference Honolulu, HI
11-14	SACRS Fall Conference Huntington Beach, CA
<b>December, 2025</b>	
11	CALAPRS (California Association of Public Retirement Systems) Round Table – Benefits Virtual



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**Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.**

**For further information, contact:  
LACERA  
Attention: Public Records Act Requests  
300 N. Lake Ave., Suite 620  
Pasadena, CA 91101**



February 25, 2025

**TO:** Trustees, Board of Retirement

**FOR:** Board of Retirement Meeting on March 5, 2025

**SUBJECT:** Ratification of Service Retirement and Survivor Benefit Application Approvals

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The attached report reflects service retirements and survivor benefit applications received as of the date of this memo, along with any retirement rescissions and/or changes approved at last month's Board meeting. Any retirement rescissions or changes received after the date of this memo up to the date of the Board's approval, will be reflected in next month's report.

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
KYLE G. ANDERSON	LA COUNTY FIRE DEPT Dept.#FR	01-31-2025	25 YRS 02½ MOS
ALLEN M. ASIS	SHERIFF Dept.#SH	03-31-2025	28 YRS ½ MOS
ANTHONY W. AVILA	LA COUNTY FIRE DEPT Dept.#FR	03-28-2025	28 YRS 03 MOS
ADOLFO BARAJAS JR	SHERIFF Dept.#SH	03-29-2025	35 YRS 04 MOS
JAMES L. BARNES	LA COUNTY FIRE DEPT Dept.#FR	03-29-2025	33 YRS 05 MOS
BRIAN D. BENNETT	LA COUNTY FIRE DEPT Dept.#FR	01-31-2025	32 YRS 10 MOS
STEVEN J. BERNAU	LA COUNTY FIRE DEPT Dept.#FR	02-27-2025	32 YRS 08 MOS
STEVEN P. BETTERIDGE	LA COUNTY FIRE DEPT Dept.#FR	03-28-2025	35 YRS 04 MOS
ERIKA L. BROOKS	SHERIFF Dept.#SH	03-28-2025	29 YRS 05½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
BRIAN T. BYRNE	LA COUNTY FIRE DEPT Dept.#FR	03-31-2025	33 YRS 09½ MOS
DAVID B. CABALLERO	LA COUNTY FIRE DEPT Dept.#FR	03-28-2025	30 YRS 07 MOS
DANIEL A. CABRERA	SHERIFF Dept.#SH	03-28-2025	34 YRS 06 MOS
TODD D. CALDWELL	LA COUNTY FIRE DEPT Dept.#FR	01-31-2025	25 YRS 07½ MOS
PATRICK J. CARTER	LA COUNTY FIRE DEPT Dept.#FR	03-26-2025	29 YRS 00 MOS
ERIC N. CHEATHAM	SHERIFF Dept.#SH	03-29-2025	33 YRS 05 MOS
MARC R. CHOI	LA COUNTY FIRE DEPT Dept.#FR	03-30-2025	30 YRS 03 MOS
JEFFREY G. CREAGER	SHERIFF Dept.#SH	03-28-2025	34 YRS 00 MOS
THOMAS W. DAVIS	LA COUNTY FIRE DEPT Dept.#FR	03-30-2025	34 YRS 06 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LOUIS A. DENVER	SHERIFF Dept.#SH	03-28-2025	33 YRS 01 MOS
PATRICK L. DUNHAM	L A COUNTY FIRE DEPT Dept.#FR	03-31-2025	29 YRS 07½ MOS
JACK W. EWELL	SHERIFF Dept.#SH	03-30-2025	44 YRS 04 MOS
TRACY L. FREDERICKSON	DISTRICT ATTORNEY Dept.#DA	03-29-2025	33 YRS 03 MOS
ROBERT M. GARCIA	SHERIFF Dept.#SH	03-28-2025	27 YRS 04 MOS
MIGUEL A. GARCIA	L A COUNTY FIRE DEPT Dept.#FR	03-31-2025	35 YRS 09 MOS
DAVID L. GERMAN	SHERIFF Dept.#SH	03-29-2025	17 YRS 00 MOS
MARK L. GRIFFITHS	L A COUNTY FIRE DEPT Dept.#FR	03-19-2025	27 YRS 02 MOS
CHARLES J. GROVES	L A COUNTY FIRE DEPT Dept.#FR	02-28-2025	32 YRS 11 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
BRYAN E. HAGAN	LA COUNTY FIRE DEPT Dept.#FR	03-28-2025	28 YRS 01 MOS
THOMAS W. HARPER	LA COUNTY FIRE DEPT Dept.#FR	03-25-2025	28 YRS 02 MOS
HARALON D. HICKS	SHERIFF Dept.#SH	03-31-2025	30 YRS 05½ MOS
LAWRENCE B. HUBLEY JR	SHERIFF Dept.#SH	03-28-2025	27 YRS 04 MOS
GABRIEL HUERTA	LA COUNTY FIRE DEPT Dept.#FR	01-31-2025	26 YRS 04½ MOS
KEITH D. JOHNSON	SHERIFF Dept.#SH	03-30-2025	34 YRS 07 MOS
GILBERT J. JURADO	SHERIFF Dept.#SH	03-28-2025	33 YRS 05 MOS
K SEAN KINSNER	LA COUNTY FIRE DEPT Dept.#FR	03-31-2025	24 YRS 10 MOS
ERNEST A. KOJO	LA COUNTY FIRE DEPT Dept.#FR	03-28-2025	36 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
STEVEN M. KUMASHIRO	L A COUNTY FIRE DEPT Dept.#FR	03-01-2025	33 YRS 02½ MOS
CARLOS LEVARIO JR	SHERIFF Dept.#SH	03-30-2025	26 YRS 07 MOS
RICHARD L. LEWIS	SHERIFF Dept.#SH	03-01-2025	34 YRS 09½ MOS
THOMAS J. MANZO	L A COUNTY FIRE DEPT Dept.#FR	03-27-2025	31 YRS 02 MOS
KRIST MASON	DISTRICT ATTORNEY Dept.#DA	03-29-2025	17 YRS 10 MOS
MICHAEL A. MASUCCI	SHERIFF Dept.#SH	03-31-2025	18 YRS ½ MOS
ROGER MAUTIER	SHERIFF Dept.#SH	03-29-2025	30 YRS 01 MOS
CHRISTOPHER MOOMEY	L A COUNTY FIRE DEPT Dept.#FR	03-28-2025	18 YRS 04 MOS
DELBERT B. MOORE	SHERIFF Dept.#SH	03-28-2025	35 YRS 05 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ROBERT C. MORALES	L A COUNTY FIRE DEPT Dept.#FR	03-31-2025	25 YRS 11 MOS
TRAVIS MORROW	SHERIFF Dept.#SH	03-29-2025	34 YRS 10 MOS
JAMES P. MULAY	SHERIFF Dept.#SH	03-29-2025	36 YRS 02 MOS
DANIEL S. O'NEILL	L A COUNTY FIRE DEPT Dept.#FR	03-29-2025	33 YRS 09 MOS
MIKE S. OH	SHERIFF Dept.#SH	02-27-2025	25 YRS 03 MOS
JOSE R. OSEGUERA	SHERIFF Dept.#SH	03-28-2025	29 YRS 06 MOS
HECTOR PAZ JR	SHERIFF Dept.#SH	02-28-2025	30 YRS 01 MOS
EDWARD J. PIERCE	L A COUNTY FIRE DEPT Dept.#FR	03-31-2025	23 YRS 01½ MOS
JEFF W. POWELL	L A COUNTY FIRE DEPT Dept.#FR	03-27-2025	19 YRS 09 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
HECTOR W. RAMIREZ	SHERIFF Dept.#SH	03-29-2025	33 YRS 10 MOS
MELISSA L. RAMSEY	SHERIFF Dept.#SH	03-31-2025	35 YRS 05 MOS
STEVEN W. RAPPOLDT	LA COUNTY FIRE DEPT Dept.#FR	02-17-2025	33 YRS 01 MOS
JULIAN J. RINCON	LA COUNTY FIRE DEPT Dept.#FR	03-30-2025	30 YRS 10 MOS
BRIAN T. ROBERTSON	LA COUNTY FIRE DEPT Dept.#FR	03-31-2025	25 YRS 11 MOS
DAVE R. RODORACIO	LA COUNTY FIRE DEPT Dept.#FR	03-28-2025	36 YRS 11 MOS
NICHOLAS R. SALDIVAR	SHERIFF Dept.#SH	02-28-2025	23 YRS 09 MOS
SIDRA A. SHERROD-STRO	SHERIFF Dept.#SH	02-04-2025	29 YRS ½ MOS
MARTIN T. SMITH	LA COUNTY FIRE DEPT Dept.#FR	03-25-2025	30 YRS 11 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JAY D. STRINE	L A COUNTY FIRE DEPT Dept.#FR	03-20-2025	28 YRS 01 MOS
WILLIAM A. SUMNER III	SHERIFF Dept.#SH	03-28-2025	24 YRS 01 MOS
VIET V. TRAN	SHERIFF Dept.#SH	03-29-2025	25 YRS 09 MOS
JOHN A. TRANI	SHERIFF Dept.#SH	03-29-2025	35 YRS 10 MOS
JOSEPH G. TRIMARCHI	SHERIFF Dept.#SH	03-29-2025	35 YRS 08 MOS
JOSEPH J. WILLIAMS	SHERIFF Dept.#SH	03-29-2025	35 YRS 04 MOS
BOBBY S. WYCHE	SHERIFF Dept.#SH	02-28-2025	35 YRS 08 MOS
KANE L. YUANGBHANICH	SHERIFF Dept.#SH	03-29-2025	25 YRS 11 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANNETTE ABROM	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-29-2025	39 YRS 06 MOS
ADEGBOYEGA A. ADEWOYIN	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	25 YRS 06 MOS
JAMES L. ADKINS	PROBATION DEPARTMENT Dept.#PB	02-20-2025	33 YRS 00 MOS
FLORENCE AHENKORAH	AMBULATORY CARE NETWORK Dept.#HN	03-31-2025	30 YRS 03½ MOS
MANVEL M. AKELYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-20-2025	24 YRS 01 MOS
ANDREA E. ALBA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	26 YRS 09 MOS
SHARON L. ALBRIGHT	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-31-2025	39 YRS 07 MOS
ANGELES R. ALEJANDRIA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	25 YRS 04 MOS
DENNIS R. ALLEN	SHERIFF Dept.#SH	03-28-2025	34 YRS 00 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANA R. AMEZCUA MORE	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-29-2025	18 YRS 01 MOS
BRADLEY L. ANDERSON	PROBATION DEPARTMENT Dept.#PB	03-18-2025	34 YRS 08½ MOS
ESTER ANDERSON	CHILD SUPPORT SERVICES Dept.#CD	03-29-2025	37 YRS 10 MOS
EARLENE ANDREWS	AUDITOR - CONTROLLER Dept.#AU	03-29-2025	16 YRS 03 MOS
CHARITY C. ANYIAM	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2025	32 YRS 10½ MOS
CYNTHIA K. APODACA	PUBLIC LIBRARY Dept.#PL	03-28-2025	37 YRS 09 MOS
JOHN R. ARNSTEIN	INTERNAL SERVICES Dept.#IS	03-28-2025	18 YRS 00 MOS
SAMUEL J. ASHE	PROBATION DEPARTMENT Dept.#PB	02-28-2025	39 YRS 04 MOS
MICHAL ATKINS	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	01-28-2025	23 YRS 02 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JANICE L. AUSTIN TAYLO	MENTAL HEALTH Dept.#MH	02-28-2025	24 YRS 05 MOS
TRACY F. AVILA	DISTRICT ATTORNEY Dept.#DA	03-01-2025	50 YRS 03½ MOS
NORISA AZATYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	25 YRS 06 MOS
CAROL J. BAKER	BEACHES & HARBORS Dept.#BH	03-31-2025	26 YRS 10½ MOS
STEPHANIE M. BARNETT	CHILD SUPPORT SERVICES Dept.#CD	03-28-2025	44 YRS 06½ MOS
SAMUEL BEARD	PARKS AND RECREATION Dept.#PK	03-28-2025	32 YRS 08 MOS
SHIRLEY Y. BENJAMIN	DISTRICT ATTORNEY Dept.#DA	02-03-2025	14 YRS 11 MOS
LIDIA M. BENJAMIN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	25 YRS 04 MOS
KATHERINE K. BERBERIAN	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-29-2025	34 YRS 06½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
WENDY L. BERGER	PUBLIC HEALTH PROGRAM Dept.#PH	03-29-2025	26 YRS 09 MOS
CAROLYN B. BLACKBURN	MENTAL HEALTH Dept.#MH	03-29-2025	30 YRS 09 MOS
MARIA TRINID M. BORJA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	33 YRS 05 MOS
PAMELA S. BOXWELL	SHERIFF Dept.#SH	03-28-2025	24 YRS 01 MOS
JILL E. BRAGG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	31 YRS 04 MOS
CARLA V. BRESSEL	MENTAL HEALTH Dept.#MH	03-31-2025	15 YRS 11½ MOS
FLOYD S. BROWN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-28-2025	39 YRS 10 MOS
ELVA S. BROWN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	41 YRS 02 MOS
KAREN W. BYRDSONG	PROBATION DEPARTMENT Dept.#PB	01-31-2025	25 YRS 01½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JIMMY CALDERON	L A COUNTY FIRE DEPT Dept.#FR	01-31-2025	21 YRS 04½ MOS
EDWIN F. CALDERON	DISTRICT ATTORNEY Dept.#DA	03-31-2025	38 YRS 11 MOS
JULIA H. CAO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2025	31 YRS 09½ MOS
CELIA CARDENAS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	31 YRS 00 MOS
RAMON CARDOSO JR	PUBLIC WORKS Dept.#PW	03-29-2025	36 YRS 09 MOS
CORINNE J. CARIVAU	CHILD SUPPORT SERVICES Dept.#CD	03-28-2025	34 YRS 02 MOS
FELICIA H. CARREKER	CHILDREN & FAMILY SERVICES Dept.#CH	03-01-2025	34 YRS ½ MOS
FRANK CASTRO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2025	33 YRS 00 MOS
TAK C. CHAN	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	03-28-2025	18 YRS 03 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TERESA CHAN	SHERIFF Dept.#SH	02-28-2025	19 YRS 00 MOS
STEPHANIE H. CHANG-RINALD	CHILD SUPPORT SERVICES Dept.#CD	03-29-2025	38 YRS 01 MOS
VICTOR C. CHEN	INTERNAL SERVICES Dept.#IS	03-28-2025	38 YRS 11 MOS
HSIENJUNG CHEN	PUBLIC WORKS Dept.#PW	03-28-2025	18 YRS 02 MOS
JENNIFER C. CHEN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	18 YRS ½ MOS
LETICIA CHIHUAHUA	PARKS AND RECREATION Dept.#PK	03-31-2025	28 YRS ½ MOS
ANDREW CHLEBEK	PARKS AND RECREATION Dept.#PK	03-28-2025	17 YRS 04 MOS
EMILIA Y. CHLEBEK	PUBLIC WORKS Dept.#PW	03-28-2025	19 YRS 05 MOS
KIM M. CLARK	LA COUNTY FIRE DEPT Dept.#FR	03-14-2025	39 YRS 04½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARIA L. CLOYD-GARCIA	AGING DEPARTMENT Dept.#AG	03-29-2025	35 YRS 01 MOS
CATHY L. COLLINS	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2025	40 YRS 05 MOS
AVA M. COOK	SHERIFF Dept.#SH	02-28-2025	07 YRS 07 MOS
LISAA. COOK	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	45 YRS 04½ MOS
SYLVIA J. CORRAL	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	41 YRS 01 MOS
MARY F. COVARRUBIAS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	25 YRS 10½ MOS
SIDNEY D. CROCKETT	SHERIFF Dept.#SH	03-29-2025	33 YRS 08 MOS
PIETRO D'INGILLO	SHERIFF Dept.#SH	02-14-2025	21 YRS 01½ MOS
MARIA DOLORE R. DALUSONG	PUBLIC HEALTH PROGRAM Dept.#PH	03-29-2025	21 YRS 01½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ALBA D. DAVIDSON	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-28-2025	25 YRS 06 MOS
JAMES G. DAVIS	SHERIFF Dept.#SH	03-28-2025	23 YRS 01 MOS
KATRITA R. DELK	PUBLIC HEALTH PROGRAM Dept.#PH	03-28-2025	36 YRS 03½ MOS
JOCELYN DISTOR	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2025	30 YRS 11 MOS
FELISA S. DIZON	PUBLIC DEFENDER Dept.#PD	02-28-2025	36 YRS 10 MOS
TAMERA C. DOUGLAS	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-28-2025	38 YRS 09 MOS
DORA E. DUARTE	AMBULATORY CARE NETWORK Dept.#HN	03-29-2025	18 YRS 02 MOS
IRENE D. DUCKERY	AMBULATORY CARE NETWORK Dept.#HN	03-29-2025	26 YRS 04 MOS
SAUL DUENAS	PROBATION DEPARTMENT Dept.#PB	03-07-2025	37 YRS 05½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ETHEL L. EDMOND	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-29-2025	45 YRS 00 MOS
LAWRENCE E. EICHNER	SHERIFF Dept.#SH	03-27-2025	24 YRS 00 MOS
VERLINGIA ELLIOTT	PUBLIC LIBRARY Dept.#PL	02-28-2025	21 YRS 07 MOS
IRENE V. ESTRADA	CHILD SUPPORT SERVICES Dept.#CD	03-29-2025	32 YRS 08 MOS
CAROLYN A. EVANS	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	02-07-2025	34 YRS 03½ MOS
CARMEN A. FAUSTINO	DISTRICT ATTORNEY Dept.#DA	03-29-2025	34 YRS 01 MOS
ESTHER S. FENG	MENTAL HEALTH Dept.#MH	03-29-2025	31 YRS 04 MOS
LYDIA FIGUEROA	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-28-2025	25 YRS 03 MOS
NICOLE V. FOX	SHERIFF Dept.#SH	03-29-2025	42 YRS 03 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
PATSY C. FREDERICK	AMBULATORY CARE NETWORK Dept.#HN	03-29-2025	33 YRS 01 MOS
LUCY S. FUENTES	CORRECTIONAL HEALTH Dept.#HC	03-29-2025	19 YRS 08 MOS
SONIA E. GALAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	24 YRS 03 MOS
GENER P. GANDIA	PARKS AND RECREATION Dept.#PK	03-29-2025	27 YRS 01 MOS
PATRICIA GARCIA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	33 YRS 05 MOS
RONALD GELTZ	DISTRICT ATTORNEY Dept.#DA	02-28-2025	38 YRS 02 MOS
GRACIAMMA GEORGE	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-29-2025	25 YRS 03 MOS
VERONIK GERAGOOSIAN	CHILDREN & FAMILY SERVICES Dept.#CH	02-03-2025	18 YRS 11½ MOS
MARIA E. GETZ	MENTAL HEALTH Dept.#MH	03-29-2025	45 YRS 02 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CELSA GLAVIANO	COUNTY COUNSEL Dept.#CC	03-29-2025	33 YRS 03 MOS
MARIA R. GOMEZ-BARRIE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	35 YRS 09 MOS
CYNTHIA P. GONZALEZ	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-29-2025	40 YRS 06 MOS
CYD GORDON	DISTRICT ATTORNEY Dept.#DA	03-10-2025	44 YRS 03½ MOS
JANET F. GREENBERG	PUBLIC DEFENDER Dept.#PD	03-28-2025	31 YRS 02 MOS
EDWIN F. GREENE	DISTRICT ATTORNEY Dept.#DA	03-29-2025	40 YRS 04 MOS
LISA R. GREER	PUBLIC DEFENDER Dept.#PD	03-29-2025	39 YRS 07½ MOS
HASSAN M. GSIBAT	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2025	33 YRS 05 MOS
LOURDES M. GUERRERO	INTERNAL SERVICES Dept.#IS	03-28-2025	40 YRS 09 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
GERARDO GUERRERO	AMBULATORY CARE NETWORK Dept.#HN	03-28-2025	31 YRS 00 MOS
ALBERT GUERRERO	INTERNAL SERVICES Dept.#IS	03-29-2025	17 YRS 09 MOS
ELISABETH GUTIERREZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	01-31-2025	25 YRS 01½ MOS
THERESA A. GUTIERREZ	PROBATION DEPARTMENT Dept.#PB	03-29-2025	26 YRS 11 MOS
DIEU-LINH HA	PUBLIC HEALTH PROGRAM Dept.#PH	02-28-2025	18 YRS 06 MOS
SUSANNA HAKOBYAN	REG-RECORDER/COUNTY CLERK Dept.#RR	02-07-2025	15 YRS 11½ MOS
MATTHEW C. HALE	ALTERNATE PUBLIC DEFENDER Dept.#AD	03-28-2025	29 YRS 06 MOS
ARTESA R. HARRIS	LACERA Dept.#NL	03-28-2025	40 YRS 04 MOS
ANN Y. HAVENS	CHIEF EXECUTIVE OFFICE Dept.#AO	03-30-2025	14 YRS 02 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JACQUELYN D. HAYES	CHILDREN & FAMILY SERVICES Dept.#CH	02-21-2025	33 YRS 10 MOS
DEANNA HERNANDEZ	LACERA Dept.#NL	03-29-2025	28 YRS 06 MOS
CONRADO HERRERA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-28-2025	26 YRS 09 MOS
NANETTE M. HERRERA	BOARD OF SUPERVISORS Dept.#BS	03-31-2025	33 YRS 08½ MOS
DANIEL S. HIRATA	PROBATION DEPARTMENT Dept.#PB	03-29-2025	40 YRS 06 MOS
TAMMY M. HOANG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	38 YRS 08 MOS
TRACY HOLCOMBE	DISTRICT ATTORNEY Dept.#DA	03-31-2025	41 YRS 01½ MOS
FRIEDA HOLMES	AMBULATORY CARE NETWORK Dept.#HN	03-29-2025	36 YRS 11 MOS
ROSA M. HONKA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-21-2025	25 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
RINA G. HUEZO	CHILDREN & FAMILY SERVICES Dept.#CH	02-17-2025	39 YRS 06½ MOS
PEGGIE NGAQU HUYNH	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	33 YRS 01 MOS
MILTON L. ISLAND	MENTAL HEALTH Dept.#MH	03-27-2025	17 YRS 07 MOS
FAITH IVEY	PROBATION DEPARTMENT Dept.#PB	03-29-2025	35 YRS 01 MOS
KELLY C. IVIE	PUBLIC HEALTH PROGRAM Dept.#PH	03-29-2025	25 YRS 07 MOS
ALICIA V. JACKSON	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-28-2025	48 YRS 01 MOS
KATHERINE O. JACOBY	COUNTY COUNSEL Dept.#CC	03-01-2025	12 YRS 02½ MOS
MARITA M. JARAVATA	CORRECTIONAL HEALTH Dept.#HC	03-28-2025	30 YRS 03½ MOS
RACHEL JEFFERSON	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-28-2025	38 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SONJA L. JENKINS	PROBATION DEPARTMENT Dept.#PB	03-29-2025	26 YRS 01 MOS
RICHARD W. JEWETT III	SHERIFF Dept.#SH	03-29-2025	35 YRS 10 MOS
JANE JIN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	22 YRS 07 MOS
GERELINE JOHNSON	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-29-2025	47 YRS 02 MOS
GERTRUDE JONES	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	34 YRS 06 MOS
ELOISE F. JUAREZ	MENTAL HEALTH Dept.#MH	02-28-2025	25 YRS 04 MOS
OLGA JUHAN	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-28-2025	30 YRS 10 MOS
SUSAN L. KADERA	CHILDREN & FAMILY SERVICES Dept.#CH	03-29-2025	36 YRS 08 MOS
MICHAEL D. KELLY	ASSESSOR Dept.#AS	03-29-2025	35 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANAIT KESHISHYAN	MENTAL HEALTH Dept.#MH	02-03-2025	18 YRS 05½ MOS
FARIBA KHALEDAN	L A COUNTY FIRE DEPT Dept.#FR	03-29-2025	38 YRS 03 MOS
SENDAR KHUNN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2025	34 YRS 08 MOS
SHARON J. KRAUSS	PUBLIC DEFENDER Dept.#PD	03-21-2025	21 YRS 11 MOS
LURIE KUAN	PUBLIC WORKS Dept.#PW	03-28-2025	19 YRS 01 MOS
SUSAN R. KUDO-LEE	DEPARTMENT OF HUMAN RESOURCES Dept.#HM	03-28-2025	41 YRS 11 MOS
MICHIO D. KUMAMOTO	INTERNAL SERVICES Dept.#IS	03-28-2025	34 YRS 08 MOS
CARMEN LANDEAU	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-28-2025	35 YRS 01 MOS
MANOLITO L. LASAO	PUBLIC WORKS Dept.#PW	03-28-2025	31 YRS 02 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CHRISTINE LEE	INTERNAL SERVICES Dept.#IS	03-27-2025	39 YRS 09 MOS
DESIREE Y. LEE	PUBLIC LIBRARY Dept.#PL	02-28-2025	28 YRS 01 MOS
WILLIAM P. LEE	PUBLIC WORKS Dept.#PW	12-17-2024	37 YRS 07 MOS
ALVIN Y. LEE	HEALTH SERVICES ADMINISTRATION Dept.#HS	02-28-2025	18 YRS 07 MOS
MARIA A. LEIBA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-29-2025	37 YRS 10 MOS
MONICA C. LEWIS	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-29-2025	15 YRS 08 MOS
HANS J. LIANG	PROBATION DEPARTMENT Dept.#PB	03-18-2025	31 YRS 05 MOS
STEVEN S. LIEBERMAN	CHIEF EXECUTIVE OFFICE Dept.#AO	03-28-2025	38 YRS 05 MOS
MONICA T. LIM	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	28 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CHANWANTHA S. LIMON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	36 YRS 02 MOS
SHIRLEY LINARES PONC	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	40 YRS 00 MOS
ERIC T. LINZER	PUBLIC DEFENDER Dept.#PD	02-16-2025	11 YRS 08 MOS
ROD G. LIZAMA	PARKS AND RECREATION Dept.#PK	01-30-2025	22 YRS 10 MOS
LYNNETTE M. LONG	CHILD SUPPORT SERVICES Dept.#CD	03-29-2025	26 YRS 06 MOS
GLORIA C. LOPEZ	CHILD SUPPORT SERVICES Dept.#CD	02-22-2025	45 YRS 04 MOS
LOUIE R. LOPEZ	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	03-29-2025	33 YRS 08½ MOS
MARIA E. LOPEZ	REG-RECORDER/COUNTY CLERK Dept.#RR	03-29-2025	38 YRS 03 MOS
ROBERT A. LOPEZ	INTERNAL SERVICES Dept.#IS	03-31-2025	38 YRS ½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JOSE A. LOPEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2025	25 YRS 06 MOS
DEBORAH D. LOVE	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	27 YRS 07 MOS
GRACE M. LOWENBERG	BOARD OF SUPERVISORS Dept.#BS	03-29-2025	50 YRS 09 MOS
MERCEDES N. LOZADA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	31 YRS 04 MOS
SYBIL R. LOZAN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	38 YRS 02 MOS
DAVID W. LUI	MENTAL HEALTH Dept.#MH	03-29-2025	16 YRS 06 MOS
SARA A. MAHAN	DISTRICT ATTORNEY Dept.#DA	03-29-2025	45 YRS 06 MOS
KARLA M. MAIFELD	DISTRICT ATTORNEY Dept.#DA	02-28-2025	08 YRS 06 MOS
DINORAH A. MARTINEZ	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-28-2025	27 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CORINA L. MASONI	CHIEF EXECUTIVE OFFICE Dept.#AO	03-28-2025	34 YRS 08 MOS
MARLENE C. MC NEILL	PUBLIC DEFENDER Dept.#PD	03-28-2025	30 YRS 00 MOS
LUZ T. MCCALLICK	REG-RECORDER/COUNTY CLERK Dept.#RR	03-29-2025	32 YRS 10 MOS
SAMUEL A. MCLEOD	MUSEUM OF NATURAL HISTORY Dept.#NH	03-28-2025	39 YRS 10 MOS
ANGELL P. MCQUILLON	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-28-2025	27 YRS 04 MOS
VALERIE MEDINA	SHERIFF Dept.#SH	03-30-2025	33 YRS 05 MOS
ARACELI J. MEJIA	REG-RECORDER/COUNTY CLERK Dept.#RR	03-28-2025	20 YRS 08 MOS
GREGORY A. MELENDEZ	CHIEF EXECUTIVE OFFICE Dept.#AO	03-28-2025	37 YRS 08 MOS
JOSE R. MELENDEZ JR	PUBLIC WORKS Dept.#PW	02-27-2025	39 YRS 10 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JORGE MERCHAN	AGING DEPARTMENT Dept.#AG	03-28-2025	34 YRS 00 MOS
RENEE S. MESSIHA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-10-2025	35 YRS 01½ MOS
DORAINE F. MEYER	COUNTY COUNSEL Dept.#CC	03-29-2025	25 YRS 03 MOS
EDWARD A. MILLER	DISTRICT ATTORNEY Dept.#DA	03-29-2025	38 YRS 08 MOS
JULIE A. MILLER	SHERIFF Dept.#SH	02-28-2025	17 YRS 08 MOS
TERRIE MILLS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	43 YRS 08 MOS
GREGORY MONTEILH	PROBATION DEPARTMENT Dept.#PB	01-31-2025	33 YRS 03½ MOS
NEVA MOORE	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	25 YRS 04 MOS
SHADRICK MUHAMMAD	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	26 YRS 07 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JULIE A. MULLEN-LEISH	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-28-2025	24 YRS 03 MOS
IRENE M. NAJERA	PROBATION DEPARTMENT Dept.#PB	03-29-2025	30 YRS ½ MOS
SHARON L. NAKAMURA	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	03-28-2025	34 YRS 09½ MOS
TAMMIE T. NEAL	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	33 YRS 01 MOS
ERIC G. NEWBY	PROBATION DEPARTMENT Dept.#PB	03-29-2025	37 YRS 09 MOS
PUI LING NG YUEN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	26 YRS 01 MOS
MARY G. NIEVES	SHERIFF Dept.#SH	03-28-2025	40 YRS 04 MOS
EDWARD NISON	DISTRICT ATTORNEY Dept.#DA	02-28-2025	39 YRS 02 MOS
LYNN M. NOTTINGHAM	PUBLIC HEALTH PROGRAM Dept.#PH	03-29-2025	16 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MONICA NUNEZ	PUBLIC HEALTH PROGRAM Dept.#PH	03-29-2025	27 YRS 07 MOS
CYNTHIA M. NYE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	28 YRS 08 MOS
ANTONIO W. O'CAMPO JR	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	29 YRS 00 MOS
TIMOTHY M. O'CROWLEY	COUNTY COUNSEL Dept.#CC	03-28-2025	26 YRS 03 MOS
GARIE L. OEHLER	DISTRICT ATTORNEY Dept.#DA	03-29-2025	27 YRS 01½ MOS
ELIZABETH D. OLVERA	PROBATION DEPARTMENT Dept.#PB	01-31-2025	16 YRS 10½ MOS
OSCAR M. OROZCO	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-15-2025	39 YRS 01½ MOS
MARTHA ORTIZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2025	32 YRS 09 MOS
GRACIELA PADILLA	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-29-2025	32 YRS 06 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARCIAL P. PARAGAS	SHERIFF Dept.#SH	03-29-2025	31 YRS 00 MOS
MAJA P. PARANADA-REY	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	01-31-2025	32 YRS 05½ MOS
CHRISTINE J. PARKIN	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	28 YRS 11 MOS
LENORA PERRI	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	35 YRS 04 MOS
LORENSZ PIETERSZ	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-29-2025	35 YRS 01 MOS
MICHAEL PIROLO	AUDITOR - CONTROLLER Dept.#AU	02-28-2025	40 YRS 07 MOS
NARTHELL M. PLAYER-KIBOD	ASSESSOR Dept.#AS	03-29-2025	33 YRS 03 MOS
BARRY L. PORTER	ASSESSOR Dept.#AS	02-22-2025	12 YRS 00 MOS
TERESA P. PRESLEY	PUBLIC HEALTH PROGRAM Dept.#PH	03-29-2025	35 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
PAMELA PREWITT	CHILDREN & FAMILY SERVICES Dept.#CH	03-29-2025	38 YRS 08 MOS
IRENE E. PROVENCIO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2025	25 YRS ½ MOS
MICHAEL R. RALSTON	PARKS AND RECREATION Dept.#PK	03-01-2025	32 YRS 06½ MOS
MIGUEL RAMIREZ	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-28-2025	40 YRS 04 MOS
ISABEL T. RAMOS	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-29-2025	27 YRS 09 MOS
LIBERATA G. RAMOS	AMBULATORY CARE NETWORK Dept.#HN	03-22-2025	26 YRS 06 MOS
GABRIEL A. RAMOS	SHERIFF Dept.#SH	03-30-2025	35 YRS 05 MOS
LUPE RAMOS MUNIZ	AGING DEPARTMENT Dept.#AG	02-28-2025	25 YRS 01 MOS
MARY E. READ	MENTAL HEALTH Dept.#MH	03-31-2025	28 YRS 08½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MICHAEL J. REICH	PROBATION DEPARTMENT Dept.#PB	02-27-2025	35 YRS 05 MOS
JIE REN	PUBLIC HEALTH PROGRAM Dept.#PH	03-28-2025	25 YRS 06 MOS
LILLIAN RENTERIA	SHERIFF Dept.#SH	03-29-2025	35 YRS 07 MOS
ESTHER REYES	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	01-31-2025	34 YRS 03½ MOS
MARIO REYES	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-28-2025	39 YRS 08 MOS
VERNA RICKS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	01-31-2025	25 YRS 02½ MOS
THERESA Y. RICO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	25 YRS 05 MOS
BOYD M. RIGNEY	PUBLIC WORKS Dept.#PW	01-09-2025	11 YRS 02½ MOS
ROGER E. RIGUERO	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-28-2025	11 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARGARITA RIOS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	21 YRS 07 MOS
DAMMIAN RISHER	PARKS AND RECREATION Dept.#PK	02-03-2025	19 YRS 09 MOS
GILBERTO ROBLES	SHERIFF Dept.#SH	02-28-2025	26 YRS 03 MOS
FRANK E. RODRIGUEZ	SHERIFF Dept.#SH	03-28-2025	13 YRS 04 MOS
MARTHA ROSALES	AMBULATORY CARE NETWORK Dept.#HN	03-29-2025	30 YRS 00 MOS
ARACELI RUBIO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-31-2025	05 YRS 05½ MOS
DAISY M. RUIZ	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-28-2025	23 YRS 06 MOS
EDUARDO A. SANDOVAL	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2025	35 YRS 09½ MOS
REGINA C. SANTOS	MENTAL HEALTH Dept.#MH	03-28-2025	33 YRS 07 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MERCEDES H. SANTOS	PUBLIC LIBRARY Dept.#PL	02-28-2025	16 YRS 04 MOS
CARMEL R. SARMIENTO	CORRECTIONAL HEALTH Dept.#HC	02-28-2025	19 YRS 00 MOS
GINA M. SCANLON	CORRECTIONAL HEALTH Dept.#HC	03-28-2025	25 YRS 00 MOS
MARA SERRATO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	33 YRS 03 MOS
TUYET A. SHAHANI	CHIEF EXECUTIVE OFFICE Dept.#AO	03-29-2025	35 YRS 04 MOS
OLIVIA SHANNON	CHILD SUPPORT SERVICES Dept.#CD	03-28-2025	17 YRS 01½ MOS
EVADNE J. SHERIFFE	SHERIFF Dept.#SH	03-29-2025	10 YRS 06 MOS
EDIE I. SHULMAN	CHILDREN & FAMILY SERVICES Dept.#CH	02-28-2025	37 YRS 01 MOS
NORMA L. SMITH	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	30 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SHELLY L. SOWERS	CHILD SUPPORT SERVICES Dept.#CD	02-28-2025	25 YRS 07 MOS
JULIE SRY	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	38 YRS 05 MOS
RANDY S. STALKER	INTERNAL SERVICES Dept.#IS	03-29-2025	24 YRS 00 MOS
PATRICE R. STEPHEN	SHERIFF Dept.#SH	03-28-2025	40 YRS 03 MOS
MICHAEL J. STINE	SHERIFF Dept.#SH	03-29-2025	33 YRS 07 MOS
EDWARD SUEHO	ASSESSOR Dept.#AS	03-29-2025	30 YRS 00 MOS
HYO K. SUH	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	37 YRS 09 MOS
LOURDES A. TAMAYO	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-29-2025	45 YRS 02½ MOS
ALDIN A. TATLEY	PROBATION DEPARTMENT Dept.#PB	02-28-2025	34 YRS 05 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
KELLY ANNE TATMAN	DISTRICT ATTORNEY Dept.#DA	03-01-2025	24 YRS 03½ MOS
CYNTHIA C. THAYER	PUBLIC WORKS Dept.#PW	03-28-2025	19 YRS 04 MOS
KAREN Y. THOMPSON	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	36 YRS 08 MOS
BONNARITH TIM	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2025	44 YRS 10 MOS
FERDINAND TOLENTINO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	33 YRS 03 MOS
PENELOPE B. TORRES	DEPARTMENT OF HUMAN RESOURCES Dept.#HM	03-28-2025	35 YRS 05 MOS
HELEN T. TRAN	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	01-11-2025	26 YRS 09 MOS
PAULINE F. TRAN	L A COUNTY FIRE DEPT Dept.#FR	03-29-2025	39 YRS 02 MOS
VIVIAN T. TRINH	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	26 YRS 03 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
GINA TRINIDAD	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-28-2025	15 YRS 05½ MOS
JENNY K. TRUONG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-01-2025	37 YRS 06½ MOS
PHILLIPA B. TUCKER	PROBATION DEPARTMENT Dept.#PB	03-29-2025	31 YRS 02 MOS
ROBIN D. TYLER	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2025	42 YRS 04½ MOS
NANCY C. UBARIO	INTERNAL SERVICES Dept.#IS	03-28-2025	39 YRS 07½ MOS
JOSEPHINE L. VALADEZ	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2025	29 YRS 07 MOS
CARMEN A. VALLE	MENTAL HEALTH Dept.#MH	03-14-2025	34 YRS 04½ MOS
NHI VAN-TANG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2025	37 YRS 11 MOS
SALVADOR VASQUEZ	PUBLIC WORKS Dept.#PW	02-21-2025	15 YRS 00 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
NINA VASSILIAN	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-29-2025	41 YRS 08 MOS
CHRISTINA C. VELASQUEZ	SHERIFF Dept.#SH	03-27-2025	27 YRS 05 MOS
FELY G. VENUS	PROBATION DEPARTMENT Dept.#PB	02-28-2025	36 YRS 01 MOS
MICHELLE M. VERMILYE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-22-2025	36 YRS 03 MOS
MICHAEL A. VERNER	PROBATION DEPARTMENT Dept.#PB	03-21-2025	31 YRS 09 MOS
MARY ELENOR R. VITIN	CHILDREN & FAMILY SERVICES Dept.#CH	03-01-2025	37 YRS 04½ MOS
ANNA D. VUONG	MENTAL HEALTH Dept.#MH	03-29-2025	27 YRS 06 MOS
MELODY Y. WANG	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	25 YRS 02 MOS
SHIRLEY M. WARD	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	32 YRS 03 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANDREA M. WASSERMAN	CHILDREN & FAMILY SERVICES Dept.#CH	02-08-2025	32 YRS 05½ MOS
BEVERLY A. WATTS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-29-2025	25 YRS 02 MOS
FRANK WESTRY	PROBATION DEPARTMENT Dept.#PB	03-29-2025	33 YRS 01 MOS
VALERIE J. WILES	COUNTY COUNSEL Dept.#CC	03-29-2025	25 YRS 10 MOS
STEVEN WILLIAMS	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-30-2025	35 YRS 04 MOS
TAIKEASHA M. WILLIAMS	ASSESSOR Dept.#AS	03-28-2025	18 YRS 00 MOS
CAMMIE WILSON	PARKS AND RECREATION Dept.#PK	03-30-2025	18 YRS 03 MOS
HARRIET J. WOO	PUBLIC LIBRARY Dept.#PL	01-31-2025	38 YRS 05½ MOS
CATHERINE S. WU	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-28-2025	27 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
WENDY L. YANG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2025	30 YRS 02 MOS
CHUN-CHEN YEH	CHILDREN & FAMILY SERVICES Dept.#CH	03-28-2025	37 YRS 10 MOS
TIM Y. YUEN	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-06-2025	17 YRS 01½ MOS
FERAIDON M. ZAMANI	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-28-2025	16 YRS 00 MOS
DANA F. ZINDROSKI	PUBLIC WORKS Dept.#PW	03-28-2025	39 YRS 00 MOS

**BOARD OF RETIREMENT MEETING OF MARCH 5, 2025**

**BENEFIT APPROVAL LIST**

**SAFETY SURVIVOR APPLICATIONS**

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
KELLY L. VAN OEFFELEN	LA COUNTY FIRE DEPT Dept.#FR	03-25-2024	03 YRS 03 MOS
WIFE of JONATHAN E VAN OEFFELEN dec'd on 03-24-2024, Sect. #31781.1			

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANGELA LARIVA	DISTRICT ATTORNEY Dept.#DA	03-01-2025	00 YRS 03 MOS
AARON J. YESSIAN	SHERIFF Dept.#SH	03-21-2025	04 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
HELEN Y. AZARIAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	12-31-2024	19 YRS 08 MOS
KAREY E. BOLDETTI	PROBATION DEPARTMENT Dept.#PB	01-24-2025	35 YRS 05½ MOS
ANNETTE BROWN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-31-2025	22 YRS 01 MOS
RICHARD A. CASTRO	SHERIFF Dept.#SH	02-03-2025	31 YRS 08 MOS
SHARON L. CHAN	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	01-30-2025	15 YRS 11 MOS
RORY K. COLLINS	PROBATION DEPARTMENT Dept.#PB	03-30-2025	32 YRS 01 MOS
TRACY Y. DYRNESS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-04-2025	06 YRS 10½ MOS
MICHAEL G. FAALAFUA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-20-2025	12 YRS 08 MOS
DERRICK D. FRYSON	PROBATION DEPARTMENT Dept.#PB	01-30-2025	17 YRS 07½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARIA GAMA	AUDITOR - CONTROLLER Dept.#AU	12-28-2024	34 YRS 09 MOS
CHEHERAZAD GANDHI	DISTRICT ATTORNEY Dept.#DA	02-11-2025	05 YRS 04 MOS
GARY GERO	BOARD OF SUPERVISORS Dept.#BS	02-10-2025	05 YRS 08½ MOS
LYNN GONZALEZ	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-22-2025	22 YRS 05 MOS
KATIE M. GREEN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-01-2025	12 YRS 10 MOS
CRISTINA M. HAGAN	AUDITOR - CONTROLLER Dept.#AU	01-31-2025	11 YRS 02 MOS
FRANK R. JARAMILLO	PARKS AND RECREATION Dept.#PK	02-01-2025	14 YRS 07½ MOS
LORI M. LALLA	CHILDREN & FAMILY SERVICES Dept.#CH	03-08-2025	20 YRS 08 MOS
CHEANCHI LEE	CORRECTIONAL HEALTH Dept.#HC	02-10-2025	15 YRS 04 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CHANDRA J. LEE	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-08-2025	38 YRS 09 MOS
VINCE M. LEWIS	PUBLIC HEALTH PROGRAM Dept.#PH	03-07-2025	18 YRS 09 MOS
PATRICIA LEYVA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-03-2025	04 YRS 06 MOS
LE H. MACIAS	MENTAL HEALTH Dept.#MH	03-21-2025	28 YRS ½ MOS
CHERYL D. MCKINNEY	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-02-2025	15 YRS 02 MOS
RAUL C. MIJARES	PROBATION DEPARTMENT Dept.#PB	02-20-2025	12 YRS 11 MOS
ROBERT M. MORRILL	INTERNAL SERVICES Dept.#IS	03-20-2025	24 YRS 05 MOS
JEFF E. MORRISON	PARKS AND RECREATION Dept.#PK	03-01-2025	13 YRS 08 MOS
GRETCHEN A. MOS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	12-16-2024	19 YRS ½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SERENA R. MURILLO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-03-2025	15 YRS 09 MOS
DIANA P. NAPRAWA		12-31-2024	03 YRS 02 MOS
KEE T. NGUYEN	PROBATION DEPARTMENT Dept.#PB	03-29-2025	11 YRS 00 MOS
IRMA L. NILAN	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	12-31-2024	17 YRS 09 MOS
KATHLEEN A. PARENTEAU	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-28-2025	23 YRS 04½ MOS
HENRY A. PEREZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-23-2025	21 YRS 09½ MOS
RONALD K. REVERE	PROBATION DEPARTMENT Dept.#PB	02-28-2025	32 YRS 10½ MOS
DEBBIE M. ROBINSON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	01-08-2025	14 YRS 10 MOS
LISA N. SAPP	PROBATION DEPARTMENT Dept.#PB	01-14-2025	12 YRS 05 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 5, 2025

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
OSCAR L. SAVALA	PROBATION DEPARTMENT Dept.#PB	03-22-2025	35 YRS 03 MOS
MIHALY F. SZABADOS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-08-2025	11 YRS 09 MOS
KATHERINE S. TAKATA	AGRICULTURAL COMM./WTS & MEAS. Dept.#AW	03-31-2025	20 YRS 07½ MOS
FONG L. TSE	SHERIFF Dept.#SH	03-27-2025	23 YRS 09½ MOS
JOEL TUEY	INTERNAL SERVICES Dept.#IS	01-10-2025	03 YRS 09 MOS
LAURA A. VILLALVAZO	PROBATION DEPARTMENT Dept.#PB	03-30-2025	22 YRS 11 MOS
JAYME S. WILSON	BOARD OF SUPERVISORS Dept.#BS	09-28-2024	16 YRS 00 MOS

**BOARD OF RETIREMENT MEETING OF MARCH 5, 2025  
RESCISSIONS/CHANGES FROM BENEFIT APPROVAL LIST  
APPROVED ON FEBRUARY 5, 2025**

**GENERAL MEMBER APPLICATIONS FOR SERVICE RETIREMENT**

NAME	DEPARTMENT	UPDATE
Brenda J. Haynes	REG-RECORDER/COUNTY CLERK	CHANGE OF DATE TO March 25, 2025
Joel M. Villanova	DEPT OF PUBLIC SOCIAL SERVICES	CHANGE OF DATE TO March 28, 2025
Henry J. McGlynn	SUPERIOR COURT/COUNTY CLERK	CHANGE OF DATE TO March 29, 2025

February 11, 2025

TO: Each Trustee  
Board of Retirement

FROM: Insurance, Benefits and Legislative Committee  
Les Robbins, Chair  
Ronald A. Okum, Vice Chair  
Aleen Langton  
Wayne Moore  
Shawn R. Kehoe, Alternate

FOR: March 5, 2025 Board of Retirement Meeting

SUBJECT: **State Engagement: Visit with California State Legislature**

### **RECOMMENDATION**

That the Board of Retirement approve visits during the 2025 legislative year with the California State Legislature by trustees and staff as designated by the Chair of the Board of Retirement and approve reimbursement of travel costs incurred in accordance with LACERA's Trustee Travel Policy.

### **LEGAL AUTHORITY**

The Board of Retirement's Policy on Engagement for Public Policy Issues Relating to Plan Administration and Retirement and Health Care Benefits provides for engagement to promote LACERA's presence and visibility with the legislative, executive, and judicial branches of state and federal governments.

### **DISCUSSION**

As noted during the legislative update to the Board of Retirement (BOR) on January 15, 2025, by Naomi Padron, LACERA's state legislative advocate, the general election in November 2024 resulted in a 25-percent turnover in the California State Assembly and Senate, which is the highest it has been in the last 10 years.

The Assembly Public Employment and Retirement Committee is chaired by Assemblymember Tina McKinnor, whose district is in Inglewood and with whom LACERA staff has previously met. The Senate Labor, Public Employment and Retirement Committee is chaired by Senator Lola Smallwood-Cuevas, whose district is in West Adams but with whom LACERA staff has not previously met.

Ms. Padron proposes that LACERA staff and interested trustees conduct a visit with members of the Los Angeles County delegation as well as retirement policy committee chairs and members. This will continue to maintain LACERA's presence and visibility

among legislators and staff. The outreach will be an opportunity for LACERA to provide education and information to new legislators about LACERA's history, organization, and operations.

**IT IS THEREFORE RECOMMENDED THAT THE BOARD** approve visits during the 2025 legislative year with the California State Legislature by trustees and staff as designated by the Chair of the Board of Retirement and approve reimbursement of travel costs incurred in accordance with LACERA's Trustee Travel Policy.

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Naomi Padron, MKP Government Relations



February 7, 2025

TO: Trustees  
Board of Retirement

FROM: Insurance, Benefits, & Legislative Committee  
Les Robbins, Chair  
Ronald Okum, Vice Chair  
Aleen Langton  
Wayne Moore  
Shawn Kehoe, Alternate

FOR: March 5, 2025 Board of Retirement

SUBJECT: **2025-2026 Plan Year Health Insurance Rate Renewals and Benefit Changes for LACERA’s Retiree Healthcare Benefits Program**

**RECOMMENDATION**

1. Approve the fiscal year 2025-2026 rate renewal proposal and mandatory contractual changes, listed by carrier;
2. Maintain LACERA’s administrative fee at \$8 per member, per plan, per month; and
3. Allow a one-time temporary waiver of the 6-month waiting period for the commercial plan members currently enrolled in the United Healthcare Pre-65 medical plan.

**EXECUTIVE SUMMARY**

This year’s contract negotiation with LACERA’s health insurance carriers concluded with an overall renewal increase of 6.3%. This reflects a 1.7% decrease from the preliminary renewal proposals of 8.0% or approximately \$14.3 million in annual premium cost avoidance.

Annual Premiums	Current	Preliminary	Negotiated	Change (%) from Current to Negotiated
Total Medical	\$789,122,000	\$854,510,000	\$840,205,000	6.5%
Total Dental/Vision	56,825,000	58,930,000	58,930,000	3.7%
<b>Total Medical/ Dental/Vision</b>	<b>\$845,947,000</b>	<b>\$913,440,000</b>	<b>\$899,135,000</b>	<b>6.3%</b>
<b>Total Negotiated Premium Cost Avoidance from Preliminary Renewal</b>				<b>(\$14,305,000)</b>

Staff and Segal continuously monitor emerging healthcare trends and will routinely update you on the healthcare landscape, which is as complex as ever. We will continue to engage with our health plan partners to identify what they are doing in response to external factors, as it may impact or apply to our healthcare program. We are extremely pleased with the results of these negotiations.

## **RATE RENEWAL AND BENEFIT CHANGE PROPOSALS**

The rate renewal and benefits changes noted below may be viewed in more detail in the attached 2025-2026 Renewal Evaluation Report.

### Anthem Blue Cross Plans I, II, III, and Prudent Buyer Plan

- Accept the overall renewal rate increase of 7.2% with the following separate increases, including increase to the lifetime maximum benefit of \$1.5 million:
  - Accept the overall rate increase of 7.3% for Plans I and II
  - Accept the rate increase of 6.9% for Plan III
  - Accept the rate increase of 9.3% for Prudent Buyer Plan
  - Accept the mandatory contractual changes as included in the Appendix.
- Provide Anthem Blue Cross with the year-end 2023/2024 net deficit of \$0.1 million. For reference, the Anthem Blue Cross 2022/2023 net deficit totaled \$7.5 million.

When LACERA's Retiree Healthcare program was established, it was uncommon for insurers to underwrite group health coverage for a retiree-only population, due to the perceived risks associated with such a mature population. To overcome these concerns, LACERA established a Claims Stabilization Reserve ("CSR") that Anthem could draw from to offset adverse claims experience. The CSR has been beneficial for both LACERA and the County by moderating volatile claim activity and contributing to premium rate stability.

The Retiree Healthcare Program will fund the deficit using the Retiree Healthcare Premium (RHP) Reserve Account that operates as a holding account for the separate indemnity plan's premium reserve balances. Balances increase for each individual indemnity plan's premium reserve through the carrier's return of surplus premiums, payment by the carrier for performance guarantee penalty payments, and court case settlements (i.e., pharmaceutical manufacturer settlements), while decreases come from settling deficit balances with the carriers and, in the past, providing a monthly premium contribution holiday to the employer and retirees.

### Cigna Medical

- Accept the renewal rate increase of 7.0% for the Cigna Network Model HMO plan and the mandatory contractual changes included in the Appendix. The Cigna Preferred Medicare HMO MAPD plan will terminate effective July 1, 2025.

### Cigna Dental and Vision

- Accept the overall renewal rate increase of 3.7% with the following separate results:
  - Accept the overall rate increase of 4.1% for the indemnity dental and vision plan
  - Accept the overall 0.2% rate change of for the pre-paid dental and vision plan
  - No mandatory contractual changes apply for the 2025/2026 plan year

### Kaiser California

- Accept the overall renewal rate increase of 4.1% with the following separate results:
  - Accept the rate increase of 4.4% for the Basic/Pre-65 plan
  - Accept the rate increase of 3.3% for Kaiser Senior Advantage plan
  - Accept the rate increase of 4.7% for Kaiser Excess plan
  - Accept the mandatory contractual changes included in the Appendix

### Kaiser - Out of State

- Accept the overall renewal rate increase of 4.8% for Medicare and non-Medicare Out-of-State plans with the following separate results:
  - Accept the Kaiser Colorado overall rate increase of 5.3%
  - Accept the Kaiser Georgia overall rate increase of 7.6%
  - Accept the Kaiser Hawaii overall rate increase of 0.7%
  - Accept the Kaiser Oregon overall rate increase of 4.2%
  - Accept the Kaiser Washington overall rate increase of 2.6%
  - Accept the mandatory contractual changes included in the Appendix

### SCAN

- Accept the overall renewal rate increase of 7.6%:
  - Accept the mandatory contractual changes included in the Appendix

### UnitedHealthcare (UHC)

- Accept the overall renewal rate increase of 12.4% with the following separate increases:
  - Accept the rate increase of 12.9% for the Pre-65 HMO Plan
  - Accept the rate increase of 11.2% for the Medicare Advantage Plan
  - Accept the mandatory contractual changes as included in the Appendix

**ADMINISTRATIVE FEE AND RHC ADMINISTRATIVE ACCOUNT**

LACERA receives an \$8 per member per plan per month administrative fee which funds the Retiree Healthcare Benefits program and cannot be funded by the pension plan. LACERA projects the administrative fee for the upcoming budget cycle to be \$10.90 per member per plan. LACERA and the County of Los Angeles have agreed to use the RHC Administrative Account, which has an approximate balance of \$13.4 million as of December 31, 2024, to offset any increases to the administrative fee. This allows the County of Los Angeles cost stabilization when or if the current \$8 per member per plan administrative fee changes.

The administrative fee revenue is dependent upon how many members are enrolled in the medical/dental plans. The administrative cost per member per plan is the total Retiree Healthcare Program administrative expenses divided by the number of members covered. When administrative fee revenue is underspent, it accumulates in the Administrative Fee Account. When administrative expenses exceed revenue, the Administrative Fee Account balance is used to fund the RHC Program expenses.

The table below shows the actual/projected/budgeted/estimated amounts for five fiscal years. The Administrative Fee Account surplus was used to stabilize the administrative fee rate for the members and the County last fiscal year and is projected to fund shortfalls in the administrative fee revenue over the next three fiscal years. As the \$8 fee remains constant, we project the Administrative Fee Account to reach a low balance by fiscal year end 2026.

Retiree Healthcare Program						
Fiscal Period	Actual / Estimated	Administrative Fee		Administrative Fee Account		
		[Revenue] Per Mbr / Plan	[Cost] Per Mbr / Plan	(Drawdown)	Balance	
FYE 2023	Actual	\$ 8.00	\$ 8.06	\$ (126,853.00)	\$ 13,855,846.00	
FYE 2024	Actual	\$ 8.00	\$ 8.76	\$ (972,489.12)	\$ 13,690,101.48	
FYE 2025	Projected	\$ 8.00	\$ 9.79	\$ (2,489,404.00)	\$ 11,200,697.48	
FYE 2026	Budgeted	\$ 8.00	\$ 10.95	\$ (6,372,443.81)	\$ 4,828,253.67	
FYE 2027	Estimated	\$ 8.00	\$ 12.24	\$ (16,312,354.34)	\$ (11,484,100.67)	

**CONCLUSION**

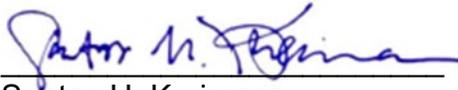
The overall increase of 6.3% for our healthcare benefits program resulted in a projected increase in premiums of \$53.2 million and a negotiated overall total premium cost avoidance of \$14.3 million annually when compared to the preliminary proposals received from various carrier partners.

We are continuously monitoring the healthcare industry to stay ahead of the many things happening on a national basis within the healthcare landscape. Detailed information regarding the renewal proposal can be found in the enclosed 2025/2026 Renewal Evaluation Report prepared by Segal.

**IT IS THEREFORE RECOMMENDED THAT THE BOARD OF RETIREMENT:**

1. Approve the fiscal year 2025-2026 rate renewal proposal and mandatory contractual changes, listed by carrier;
2. Maintain LACERA's current administrative fee at \$8 per member, per plan, per month; and
3. Allow a one-time temporary waiver of the 6-month waiting period for the commercial plan members currently enrolled in the United Healthcare Pre-65 medical plan.

**NOTED AND REVIEWED:**



Santos H. Kreimann  
Chief Executive Officer

CS:cs

Attachment



**Los Angeles County Employees  
Retirement Association**

***2025-2026 Renewal Evaluation Report  
Presented on March 5, 2025***

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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*The projections in this report are estimates of future costs and are based on information available to Segal at the time the projections were made. Segal has not audited the information provided. Projections are not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, changes in medical innovation/FDA approvals, trend rates, and claims volatility. The accuracy and reliability of projections decrease as the projection period increases.*

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**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

## **2025-2026 Renewal Overview**

**This report summarizes the final 2025-2026 renewal results for the LACERA-administered Retiree Healthcare Benefits Program (RHCBP).**

- The 2025-2026 renewal budget was forecasted to increase by 10.0% prior to the renewal process.
- Negotiations during the renewal process resulted in a final overall increase of 6.3%.
  - This reflects a 1.7% decrease from the preliminary renewal increase of 8.0%.
- Negotiations resulted in a premium cost avoidance of approximately \$14.3 million annually.

### **Medical Plans**

- The overall negotiated medical renewal increase is 6.5%.

### **Dental/Vision Plans**

- The overall negotiated dental/vision renewal increase is 3.7%.

<b>Annual Premiums</b>	<b>Current</b>	<b>Preliminary</b>	<b>Negotiated</b>	<b>Change (%)</b>
Total Medical	\$ 789,122,000	\$ 854,510,000	\$ 840,205,000	6.5%
Total Dental/Vision	56,825,000	58,930,000	58,930,000	3.7%
<b>Total Medical/Dental/Vision</b>	<b>\$ 845,947,000</b>	<b>\$ 913,440,000</b>	<b>\$ 899,135,000</b>	<b>6.3%</b>
<b>Total Negotiated Premium Cost Avoidance from Preliminary Renewal</b>				<b>\$ (14,305,000)</b>

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

## KEY FINDINGS

### Anthem Blue Cross Plans

- Anthem initially proposed an overall rate increase of 10.9%. Initial rate increases were 11.0% for Plans I and II, 10.7% for Plan III, and 12.4% for Prudent Buyer.
- 2025-2026 Premium rates reflect an increase in the lifetime maximum benefit from \$1.0 to \$1.5 million for Plans I, II, and Prudent Buyer.
- After negotiations with Segal and Staff, Anthem reduced the overall rate increase to 7.2%. Anthem agreed to reduce the rate increase to 7.3% for Plans I & II, 6.9% for Plan III, and 9.3% for Prudent Buyer.
- Concessions represent an estimated premium cost avoidance of \$12.5 million annually.
- Migration impact from the elimination of the Cigna MAPD Plan results in an additional annualized premium cost of approximately \$204,000 to Anthem BC Plan III.

Annual Premiums	Current	Preliminary	Negotiated	Change (%)
Anthem BC Plan I & II	\$ 168,063,000	\$ 186,615,000	\$ 180,336,000	7.3%
Anthem BC Plan III (Excludes Migration Impact)	156,237,000	172,889,000	167,080,000	6.9%
Anthem BC Prudent Buyer	13,962,000	15,696,000	15,258,000	9.3%
<b>Total</b>	<b>\$ 338,262,000</b>	<b>\$ 375,200,000</b>	<b>\$ 362,674,000</b>	<b>7.2%</b>

Annual Premiums	Current	Preliminary	Negotiated	Change (%)
Anthem BC Plan I & II	\$ 168,063,000	\$ 186,615,000	\$ 180,336,000	7.3%
Anthem BC Plan III (Includes Migration Impact)	156,237,000	173,100,000	167,284,000	7.1%
Anthem BC Prudent Buyer	13,962,000	15,696,000	15,258,000	9.3%
<b>Total</b>	<b>\$ 338,262,000</b>	<b>\$ 375,411,000</b>	<b>\$ 362,878,000</b>	<b>7.3%</b>

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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## KEY FINDINGS

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### Cigna - Medical Plans

- Cigna initially proposed an overall increase of 8.9% to the Network Model (HMO) plan. The Cigna Preferred Medicare HMO MAPD plan will terminate effective July 1, 2025.
- After negotiations with Segal and Staff, Cigna agreed to a rate increase of 7.0% to the Network Model (HMO) plan.
- Concessions represent an estimated premium cost avoidance of \$0.2 million annually.

Annual Premiums	Current	Preliminary	Negotiated	Change (%)
<b>Network Model (HMO) Plan</b>	<b>\$ 8,031,000</b>	<b>\$ 8,749,000</b>	<b>\$ 8,595,000</b>	<b>7.0%</b>
<b>Preferred Medicare HMO MAPD Plan</b>	<b>\$ 514,000</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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## **KEY FINDINGS**

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### **Cigna - Dental/Vision Plans**

- Cigna initially proposed an overall rate increase of 3.7%. Cigna initially proposed rate increases of 4.1% for the Indemnity Dental/Vision plan and 0.2% for the Dental/Vision HMO plan.
- After negotiations with Segal and Staff, Cigna's aggregate increase remains unchanged.

<b>Annual Premiums</b>	<b>Current</b>	<b>Preliminary</b>	<b>Negotiated</b>	<b>Change (%)</b>
<b>Total Cigna Dental/Vision</b>	<b>\$ 56,825,000</b>	<b>\$ 58,930,000</b>	<b>\$ 58,930,000</b>	<b>3.7%</b>

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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## **KEY FINDINGS**

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### **Kaiser - California**

- Kaiser proposed an overall rate increase of 4.1%. The rate increases for the Basic/Pre-65 and Excess <sup>(1)</sup> rates were 4.4% and 4.7%, respectively. Kaiser proposed a rate increase of 3.3% for the Senior Advantage rate.
- After negotiations with Segal and Staff, Kaiser's aggregate increase remains unchanged.

<b>Annual Premiums</b>	<b>Current</b>	<b>Preliminary</b>	<b>Negotiated</b>	<b>Change (%)</b>
<b>Kaiser California</b>	<b>\$ 259,716,000</b>	<b>\$ 270,351,000</b>	<b>\$ 270,351,000</b>	<b>4.1%</b>

<sup>(1)</sup> Excess apply to participants who do not qualify for Basic/Pre-65 or Kaiser Senior Advantage rates, on account of being 65 or older without Medicare assignment.

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

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**KEY FINDINGS**

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**Kaiser - Out of State (OOS)**

- The initial overall increase for Kaiser's OOS plans for the 2025-2026 policy period was 4.8%.
- After negotiations with Segal and Staff, the overall increase for Kaiser's OOS plans remains unchanged.

<b>Annual Premiums</b>	<b>Current</b>	<b>Preliminary</b>	<b>Negotiated</b>	<b>Change (%)</b>
<b>Kaiser OOS</b>	<b>\$ 4,792,000</b>	<b>\$ 5,021,000</b>	<b>\$ 5,021,000</b>	<b>4.8%</b>

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

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## KEY FINDINGS

### SCAN Health Plan

- SCAN initially proposed an overall rate increase of 8.1%.
- After negotiations with Segal and Staff, SCAN reduced the overall rate increase to 7.6%.
- Concessions represent an estimated premium cost avoidance of \$7,000 annually.
- Migration impact from the elimination of the Cigna MAPD Plan results in an additional annualized premium cost of approximately \$270,000.
  - There are currently 57 LACERA retirees in the Cigna MAPD plan that are anticipated to migrate to SCAN's MAPD plan effective 7/1/2025.
  - The proposed 2025/2026 premium for the SCAN MAPD plan is 17.6% less than the current premium for the Cigna MAPD plan.

Annual Premiums	Current	Preliminary	Negotiated	Change (%)
<b>SCAN (Excludes Migration Impact)</b>	\$ 1,643,000	\$ 1,776,000	\$ 1,769,000	7.6%

Annual Premiums	Current	Preliminary	Negotiated	Change (%)
<b>SCAN (Includes Migration Impact)</b>	\$ 1,643,000	\$ 2,047,000	\$ 2,039,000	24.1%

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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## **KEY FINDINGS**

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### **UnitedHealthcare (UHC)**

- UHC initially proposed an overall rate increase of 14.6%. The initial rate increases were 14.6% for Pre-65 rate and 14.3% for UnitedHealthcare Medicare Advantage (UHC MA) rate.
- After negotiations with Segal and Staff, UHC reduced the overall rate increase to 12.4%. The Pre-65 rate was reduced to a 12.9% increase and the UHC-MA rate was reduced to a 11.2% increase.
- Concessions represent an estimated premium cost avoidance of \$1.6 million annually.

<b>Annual Premiums</b>	<b>Current</b>	<b>Preliminary</b>	<b>Negotiated</b>	<b>Change (%)</b>
<b>UHC</b>	<b>\$ 73,457,000</b>	<b>\$ 84,167,000</b>	<b>\$ 82,557,000</b>	<b>12.4%</b>

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

## RECOMMENDATIONS

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### Anthem Blue Cross Plans Overall

- Accept the 7.2% overall rate increase, based on the individual plan increases noted below:
  - 7.3% overall rate increase to Anthem Blue Cross Plans I and II.
  - 6.9% rate increase to Anthem Blue Cross Plan III.
  - 9.3% rate increase to Anthem Blue Cross Prudent Buyer Plan.
- Provide Anthem Blue Cross with the year-end 2023-2024 net deficit for all plans. The amount is estimated at \$0.1 million.
- Accept the mandatory contractual changes included in the appendix.

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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## **RECOMMENDATIONS**

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### **Cigna Medical**

- Accept the rate increase of 7.0% to the Cigna Network Model (HMO) Plan.
- Accept the mandatory contractual changes included in the appendix.

### **Cigna Dental/Vision**

- Accept the 3.7% overall increase to Cigna Dental/Vision plans, based on the individual plans noted below:
  - 4.1% overall rate increase to the Cigna Indemnity Dental/Vision Plan.
  - 0.2% overall rate change to the Cigna Dental/Vision HMO Plan.
- No mandatory contractual changes apply for the 2025-2026 policy period.

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

## RECOMMENDATIONS

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### Kaiser California

- Accept the 4.1% overall increase, based on the plan increase listed below:
  - 4.4% rate increase to the Basic/Pre-65 Plan.
  - 3.3% rate increase to the Kaiser Senior Advantage Plan.
  - 4.7% rate increase to the Kaiser Excess <sup>(1)</sup> Plan.
- Accept the mandatory contractual changes included in the appendix.

### Kaiser Out of State (OOS)

- Accept the 4.8% overall increase for Non-Medicare and Medicare combined OOS plans, based on the plan increase/decrease listed below:
  - 5.3% overall rate increase to Kaiser-Colorado Plans.
  - 7.6% overall rate increase to Kaiser-Georgia Plans.
  - 0.7% overall rate increase to Kaiser-Hawaii Plans.
  - 4.2% overall rate increase to Kaiser-Oregon Plans.
  - 2.6% overall rate increase to Kaiser-Washington Plans.
- Accept the mandatory contractual changes included in the appendix.

<sup>(1)</sup> Excess plans apply to participants who do not qualify for Basic/Pre-65 or Kaiser Senior Advantage rates, on account of being 65 or older without Medicare assignment.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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## **RECOMMENDATIONS**

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### **SCAN Health Plan**

- Accept the overall rate increase of 7.6%.
- Accept the mandatory contractual changes included in the appendix.

### **UnitedHealthcare**

- Accept the 12.4% overall increase, based on the plan increase listed below:
  - 12.9% increase for the Pre-65 HMO Plan.
  - 11.2% increase for the MAPD HMO Plan.
- Accept the mandatory contractual changes included in the appendix.

### **LACERA Administrative Fee**

- Segal recommends LACERA retain its Administrative Fee at \$8.00 per member, per plan, per month for the 2025-2026 policy period as requested by LACERA.
  - The fee is for administering the Retiree Healthcare Program, based on budget forecast.

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

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Los Angeles County Employees Retirement Association

**PREMIUM PROJECTIONS FOR JULY 1, 2025 THROUGH JUNE 30, 2026**

	7/1/2024	Current Premiums	7/1/2025	Preliminary		Negotiated	
	Retiree Count		Retiree Count	Premiums	Change (%)	Premiums	Change (%)
<b>Medical Plans</b>							
Anthem BC Plan I & II	6,450	\$168,063,000	6,450	\$186,615,000	11.0%	\$180,336,000	7.3%
Anthem BC Plan III <sup>(1)</sup>	13,835	156,237,000	13,843	173,100,000	10.8%	167,284,000	7.1%
Anthem BC Prudent Buyer	740	13,962,000	740	15,696,000	12.4%	15,258,000	9.3%
Cigna HMO	296	8,031,000	296	8,749,000	8.9%	8,595,000	7.0%
Cigna MAPD <sup>(2)</sup>	65	514,000	0	0	N/A	0	N/A
Kaiser California	26,582	259,716,000	26,582	270,351,000	4.1%	270,351,000	4.1%
Kaiser Out of State (OOS)	457	4,792,000	457	5,021,000	4.8%	5,021,000	4.8%
SCAN Health Plan <sup>(3)</sup>	411	1,643,000	468	2,047,000	24.6%	2,039,000	24.1%
United Healthcare	5,548	73,457,000	5,548	84,167,000	14.6%	82,557,000	12.4%
Medicare Part B	39,344	102,707,000	39,344	108,764,000	5.9%	108,764,000	5.9%
<b>Total Medical</b>	<b>54,384</b>	<b>\$789,122,000</b>	<b>54,384</b>	<b>\$854,510,000</b>	<b>8.3%</b>	<b>\$840,205,000</b>	<b>6.5%</b>
<b>Dental / Vision Plans</b>							
Indemnity Dental / Vision	51,438	\$50,810,000	51,438	\$52,905,000	4.1%	\$52,905,000	4.1%
Prepaid Dental / Vision	7,448	6,015,000	7,448	6,025,000	0.2%	6,025,000	0.2%
<b>Total Dental/Vision</b>	<b>58,886</b>	<b>\$56,825,000</b>	<b>58,886</b>	<b>\$58,930,000</b>	<b>3.7%</b>	<b>\$58,930,000</b>	<b>3.7%</b>
<b>Total Medical/Dental/Vision <sup>(4)</sup></b>		<b>\$845,947,000</b>		<b>\$913,440,000</b>	<b>8.0%</b>	<b>\$899,135,000</b>	<b>6.3%</b>
<b>Total Negotiated Premium Cost Avoidance from Preliminary Premium</b>						<b>(\$14,305,000)</b>	<b>-1.7%</b>

<sup>(1)</sup> Renewal premiums effective 7/1/2025 include 8 individuals migrating from Cigna's MAPD plan. Preliminary and negotiated premium increases without the migration assumption are 10.6% and 6.9%, respectively.

<sup>(2)</sup> Cigna MAPD plan will not be renewed effective 7/1/2025. Impacted members are projected to migrate to Anthem Plan III or SCAN Health Plan AZ.

<sup>(3)</sup> Renewal premiums effective 7/1/2025 include 57 individuals migrating from Cigna's MAPD plan. Preliminary and negotiated premium increases without the migration assumption are 8.0% and 7.6%, respectively.

<sup>(4)</sup> Preliminary and Negotiated Premiums, excluding the change in Medicare Part B premiums, resulted in an overall premium increases of 8.3% and 6.3%, respectively.

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

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**GROUP INSURANCE RATES EFFECTIVE JULY 1, 2025 THROUGH JUNE 30, 2026**

	Count	Current 2024-2025 Rates	Admin Fee	Total Rate	Preliminary 2025-2026 Rates	Admin Fee	Total Rate	% Change	Final 2025-2026 Rates	Admin Fee	Total Rate	% Change
<b>Anthem BC Plan I&amp;II</b>												
211 Retiree Only	525	\$1,469.12	\$8.00	\$1,477.12	\$1,631.89	\$8.00	\$1,639.89	11.0%	\$1,576.80	\$8.00	\$1,584.80	7.3%
221 Retiree Only	2,396	1,469.12	8.00	1,477.12	1,631.89	8.00	1,639.89	11.0%	1,576.80	8.00	1,584.80	7.3%
212 Retiree & Spouse	217	2,655.27	8.00	2,663.27	2,949.48	8.00	2,957.48	11.0%	2,849.90	8.00	2,857.90	7.3%
222 Retiree & Spouse	2,043	2,655.27	8.00	2,663.27	2,949.48	8.00	2,957.48	11.0%	2,849.90	8.00	2,857.90	7.3%
213 Retiree & Family	75	3,133.60	8.00	3,141.60	3,480.81	8.00	3,488.81	11.1%	3,363.30	8.00	3,371.30	7.3%
223 Retiree & Family	931	3,133.60	8.00	3,141.60	3,480.81	8.00	3,488.81	11.1%	3,363.30	8.00	3,371.30	7.3%
214 Retiree & Children	21	1,946.45	8.00	1,954.45	2,162.12	8.00	2,170.12	11.0%	2,089.12	8.00	2,097.12	7.3%
224 Retiree & Children	240	1,946.45	8.00	1,954.45	2,162.12	8.00	2,170.12	11.0%	2,089.12	8.00	2,097.12	7.3%
215 Survivor	2	490.97	8.00	498.97	545.37	8.00	553.37	10.9%	526.96	8.00	534.96	7.2%
225 Survivor	-	490.97	8.00	498.97	545.37	8.00	553.37	10.9%	526.96	8.00	534.96	7.2%
Total	6,450	\$167,443,401		\$168,062,601	\$185,996,093		\$186,615,293	11.0%	\$179,716,810		\$180,336,010	7.3%
<b>Anthem BC Plan III*</b>												
240 One Medicare	7,730	\$593.37	\$8.00	\$601.37	\$657.15	\$8.00	\$665.15	10.6%	\$634.90	\$8.00	\$642.90	6.9%
241 Retiree & Spouse- 1 Medicare	131	1,915.22	8.00	1,923.22	2,121.11	8.00	2,129.11	10.7%	2,049.29	8.00	2,057.29	7.0%
242 Retiree & Spouse- 1 Medicare	945	1,915.22	8.00	1,923.22	2,121.11	8.00	2,129.11	10.7%	2,049.29	8.00	2,057.29	7.0%
243 Retiree & Spouse- 2 Medicare	4,648	1,189.17	8.00	1,197.17	1,317.00	8.00	1,325.00	10.7%	1,272.41	8.00	1,280.41	7.0%
244 Retiree & Children- 1 Medicare	14	1,069.00	8.00	1,077.00	1,183.92	8.00	1,191.92	10.7%	1,143.83	8.00	1,151.83	6.9%
245 Retiree & Children- 1 Medicare	59	1,069.00	8.00	1,077.00	1,183.92	8.00	1,191.92	10.7%	1,143.83	8.00	1,151.83	6.9%
246 Retiree & Family- 1 Medicare	16	2,390.70	8.00	2,398.70	2,647.70	8.00	2,655.70	10.7%	2,558.05	8.00	2,566.05	7.0%
247 Retiree & Family- 1 Medicare	177	2,390.70	8.00	2,398.70	2,647.70	8.00	2,655.70	10.7%	2,558.05	8.00	2,566.05	7.0%
248 Retiree & Family- 2 Medicare	15	1,664.56	8.00	1,672.56	1,843.50	8.00	1,851.50	10.7%	1,781.08	8.00	1,789.08	7.0%
249 Retiree & Family- 2 Medicare	83	1,664.56	8.00	1,672.56	1,843.50	8.00	1,851.50	10.7%	1,781.08	8.00	1,789.08	7.0%
250 Retiree & Family- 3 Medicare	17	1,866.47	8.00	1,874.47	2,067.11	8.00	2,075.11	10.7%	1,997.12	8.00	2,005.12	7.0%
Total	13,835	\$154,909,055		\$156,237,215	\$171,770,778		\$173,099,706	10.8%	\$165,954,935		\$167,283,863	7.1%
<b>Anthem BC Prudent Buyer</b>												
201 Retiree Only	429	\$1,108.92	\$8.00	\$1,116.92	\$1,247.31	\$8.00	\$1,255.31	12.4%	\$1,212.38	\$8.00	\$1,220.38	9.3%
202 Retiree & Spouse	216	2,190.10	8.00	2,198.10	2,463.43	8.00	2,471.43	12.4%	2,394.44	8.00	2,402.44	9.3%
203 Retiree & Family	70	2,472.76	8.00	2,480.76	2,781.36	8.00	2,789.36	12.4%	2,703.47	8.00	2,711.47	9.3%
204 Retiree & Children	25	1,427.71	8.00	1,435.71	1,605.89	8.00	1,613.89	12.4%	1,560.92	8.00	1,568.92	9.3%
205 Survivor	-	296.28	8.00	304.28	333.25	8.00	341.25	12.1%	323.92	8.00	331.92	9.1%
Total	740	\$13,890,891		\$13,961,931	\$15,624,472		\$15,695,512	12.4%	\$15,186,912		\$15,257,952	9.3%
*Cigna MAPD plan will not be renewed effective 7/1/2025. Impacted members are projected to migrate to Anthem Plan III or SCAN Health Plan AZ.												

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**GROUP INSURANCE RATES EFFECTIVE JULY 1, 2025 THROUGH JUNE 30, 2026**

	Count	Current 2024-2025 Rates	Admin Fee	Total Rate	Preliminary 2025-2026 Rates	Admin Fee	Total Rate	% Change	Final 2025-2026 Rates	Admin Fee	Total Rate	% Change
<b>Cigna</b>												
301 Network- Retiree Only	220	\$1,886.33	\$8.00	\$1,894.33	\$2,055.60	\$8.00	\$2,063.60	8.9%	\$2,019.27	\$8.00	\$2,027.27	7.0%
302 Network- Retiree & Spouse	56	3,412.61	8.00	3,420.61	3,718.83	8.00	3,726.83	9.0%	3,653.10	8.00	3,661.10	7.0%
303 Network- Retiree & Family	7	4,031.08	8.00	4,039.08	4,392.73	8.00	4,400.73	9.0%	4,315.07	8.00	4,323.07	7.0%
304 Network- Retiree & Children	13	2,505.67	8.00	2,513.67	2,730.47	8.00	2,738.47	8.9%	2,682.19	8.00	2,690.19	7.0%
305 Network- Survivor	-	590.21	8.00	598.21	674.35	8.00	682.35	14.1%	662.42	8.00	670.42	12.1%
321 Risk- Retiree Only; Terminated 7/1/2025	35	338.86	8.00	346.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
322 Risk- Retiree & Spouse; Terminated 7/1/2025	7	1,865.14	8.00	1,873.14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
324 Risk- Retiree & Spouse (Both Risk); Terminated 7/1/2025	22	677.72	8.00	685.72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
325 Risk- Retiree & Children; Terminated 7/1/2025	-	958.90	8.00	966.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
327 Risk- Retiree & Family (1 Medicare); Terminated 7/1/2025	1	2,484.31	8.00	2,492.31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
329 Risk- Retiree & Family (2 Medicare); Terminated 7/1/2025	-	1,339.35	8.00	1,347.35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	361	\$8,510,403		\$8,545,059	\$8,720,780		\$8,749,196	2.4%	\$8,566,644		\$8,595,060	0.6%
<b>Kaiser California</b>												
401 Retiree Basic (Under 65)	1,566	\$1,343.15	\$8.00	\$1,351.15	\$1,402.77	\$8.00	\$1,410.77	4.4%	\$1,402.77	\$8.00	\$1,410.77	4.4%
403 Retiree Risk (Senior Advantage)	12,256	274.40	8.00	282.40	283.66	8.00	291.66	3.3%	283.66	8.00	291.66	3.3%
404 Retiree Excess	449	1,288.39	8.00	1,296.39	1,359.03	8.00	1,367.03	5.4%	1,359.03	8.00	1,367.03	5.4%
405 Retiree Excess - Part B	1,448	1,346.13	8.00	1,354.13	1,406.33	8.00	1,414.33	4.4%	1,406.33	8.00	1,414.33	4.4%
411 Family Basic	1,925	2,686.30	8.00	2,694.30	2,805.54	8.00	2,813.54	4.4%	2,805.54	8.00	2,813.54	4.4%
413 One Advantage, One Basic	1,488	1,617.55	8.00	1,625.55	1,686.43	8.00	1,694.43	4.2%	1,686.43	8.00	1,694.43	4.2%
414 One Excess, One Basic	46	2,631.54	8.00	2,639.54	2,761.80	8.00	2,769.80	4.9%	2,761.80	8.00	2,769.80	4.9%
418 Two+ Advantage	6,371	548.80	8.00	556.80	567.32	8.00	575.32	3.3%	567.32	8.00	575.32	3.3%
419 One Excess, One Advantage	210	1,562.79	8.00	1,570.79	1,642.69	8.00	1,650.69	5.1%	1,642.69	8.00	1,650.69	5.1%
420 Two+ Excess	98	2,576.78	8.00	2,584.78	2,718.06	8.00	2,726.06	5.5%	2,718.06	8.00	2,726.06	5.5%
422 One Excess - Part B, One Basic	267	2,689.28	8.00	2,697.28	2,809.10	8.00	2,817.10	4.4%	2,809.10	8.00	2,817.10	4.4%
426 One Advantage, One Excess - Part B	258	1,620.53	8.00	1,628.53	1,689.99	8.00	1,697.99	4.3%	1,689.99	8.00	1,697.99	4.3%
428 One Excess, One Excess - Part B	42	2,634.52	8.00	2,642.52	2,765.36	8.00	2,773.36	5.0%	2,765.36	8.00	2,773.36	5.0%
430 Two Excess - Part B	149	2,692.26	8.00	2,700.26	2,812.66	8.00	2,820.66	4.5%	2,812.66	8.00	2,820.66	4.5%
421 Survivor	9	1,343.15	8.00	1,351.15	1,402.77	8.00	1,410.77	4.4%	1,402.77	8.00	1,410.77	4.4%
Total	26,582	\$257,163,960		\$259,715,832	\$267,799,131		\$270,351,003	4.1%	\$267,799,131		\$270,351,003	4.1%
<b>Kaiser- Colorado</b>												
450 Retiree Basic	3	\$1,306.35	\$8.00	\$1,314.35	\$1,413.80	\$8.00	\$1,421.80	8.2%	\$1,413.80	\$8.00	\$1,421.80	8.2%
451 Retiree Risk (Senior Advantage)	34	289.90	8.00	297.90	289.90	8.00	297.90	0.0%	289.90	8.00	297.90	0.0%
453 Retiree Basic (Two Party)	8	2,900.22	8.00	2,908.22	3,138.79	8.00	3,146.79	8.2%	3,138.79	8.00	3,146.79	8.2%
454 Retiree Basic Family	1	3,919.17	8.00	3,927.17	4,241.55	8.00	4,249.55	8.2%	4,241.55	8.00	4,249.55	8.2%
455 One Risk, One Basic	8	1,596.25	8.00	1,604.25	1,703.70	8.00	1,711.70	6.7%	1,703.70	8.00	1,711.70	6.7%
457 Two Retiree Risk	18	579.80	8.00	587.80	579.80	8.00	587.80	0.0%	579.80	8.00	587.80	0.0%
458 One Risk, Two or More Dependents	-	2,826.62	8.00	2,834.62	3,035.28	8.00	3,043.28	7.4%	3,035.28	8.00	3,043.28	7.4%
459 Two Risk, Two or More Dependents	2	1,886.15	8.00	1,894.15	1,993.60	8.00	2,001.60	5.7%	1,993.60	8.00	2,001.60	5.7%
Total	74	\$814,503		\$821,607	\$858,037		\$865,141	5.3%	\$858,037		\$865,141	5.3%

Renewal Analysis - Effective 7/1/2025  
Los Angeles County Employees Retirement Association

**GROUP INSURANCE RATES EFFECTIVE JULY 1, 2025 THROUGH JUNE 30, 2026**

	Count	Current 2024-2025 Rates	Admin Fee	Total Rate	Preliminary 2025-2026 Rates	Admin Fee	Total Rate	% Change	Final 2025-2026 Rates	Admin Fee	Total Rate	% Change
<b>Kaiser- Georgia</b>												
440 One Medicare Member with Part B Only	-	\$1,552.52	\$8.00	\$1,560.52	\$1,772.87	\$8.00	\$1,780.87	14.1%	\$1,772.87	\$8.00	\$1,780.87	14.1%
441 One Medicare Member with Part A only	4	1,552.52	8.00	1,560.52	1,772.87	8.00	1,780.87	14.1%	1,772.87	8.00	1,780.87	14.1%
442 One Member without Medicare Part A&B	8	1,552.52	8.00	1,560.52	1,772.87	8.00	1,780.87	14.1%	1,772.87	8.00	1,780.87	14.1%
443 One Medicare Member (Renal Failure)	-	401.85	8.00	409.85	405.87	8.00	413.87	1.0%	405.87	8.00	413.87	1.0%
444 One Medicare Member + One Medicare with Part B only	-	1,954.37	8.00	1,962.37	2,178.74	8.00	2,186.74	11.4%	2,178.74	8.00	2,186.74	11.4%
445 One Medicare Member + One Medicare with Part A only	2	1,954.37	8.00	1,962.37	2,178.74	8.00	2,186.74	11.4%	2,178.74	8.00	2,186.74	11.4%
446 One Medicare Member + One Medicare without Part A&B	-	1,954.37	8.00	1,962.37	2,178.74	8.00	2,186.74	11.4%	2,178.74	8.00	2,186.74	11.4%
461 Basic, or Over 65 without Medicare A&B	14	1,552.52	8.00	1,560.52	1,772.87	8.00	1,780.87	14.1%	1,772.87	8.00	1,780.87	14.1%
462 Retiree Risk (Senior Advantage)	85	401.85	8.00	409.85	405.87	8.00	413.87	1.0%	405.87	8.00	413.87	1.0%
463 Retiree (Two Party)	4	3,105.04	8.00	3,113.04	3,545.74	8.00	3,553.74	14.2%	3,545.74	8.00	3,553.74	14.2%
464 Retiree Basic Family	-	4,657.56	8.00	4,665.56	5,318.61	8.00	5,326.61	14.2%	5,318.61	8.00	5,326.61	14.2%
465 One Retiree Risk One Basic	3	1,954.37	8.00	1,962.37	2,178.74	8.00	2,186.74	11.4%	2,178.74	8.00	2,186.74	11.4%
466 Two Retiree Risk	28	803.70	8.00	811.70	811.74	8.00	819.74	1.0%	811.74	8.00	819.74	1.0%
467 One Retiree Risk, Two Retiree Basic	-	3,506.89	8.00	3,514.89	3,951.61	8.00	3,959.61	12.7%	3,951.61	8.00	3,959.61	12.7%
468 Two Retiree Risk, One Basic	-	2,356.22	8.00	2,364.22	2,584.61	8.00	2,592.61	9.7%	2,584.61	8.00	2,592.61	9.7%
469 Three Retiree Risk, One Basic	-	1,205.55	8.00	1,213.55	1,217.61	8.00	1,225.61	1.0%	1,217.61	8.00	1,225.61	1.0%
470 Any other Family, at least one Retiree Risk	-	<u>3,506.89</u>	8.00	<u>3,514.89</u>	<u>3,951.61</u>	8.00	<u>3,959.61</u>	<u>12.7%</u>	<u>3,951.61</u>	8.00	<u>3,959.61</u>	<u>12.7%</u>
Total	148	\$1,430,621		\$1,444,829	\$1,540,787		\$1,554,995	7.6%	\$1,540,787		\$1,554,995	7.6%
<b>Kaiser- Hawaii</b>												
471 Retiree Basic (Under 65)	5	\$946.64	\$8.00	\$954.64	\$954.84	\$8.00	\$962.84	0.9%	\$954.84	\$8.00	\$962.84	0.9%
472 Retiree Risk (Senior Advantage)	26	438.94	8.00	446.94	439.25	8.00	447.25	0.1%	439.25	8.00	447.25	0.1%
473 Retiree Over 65 without Medicare A&B	1	2,139.75	8.00	2,147.75	2,214.50	8.00	2,222.50	3.5%	2,214.50	8.00	2,222.50	3.5%
474 Retiree Basic (Two Party)	3	1,893.28	8.00	1,901.28	1,909.68	8.00	1,917.68	0.9%	1,909.68	8.00	1,917.68	0.9%
475 Retiree Basic Family (Under 65)	3	2,839.92	8.00	2,847.92	2,864.52	8.00	2,872.52	0.9%	2,864.52	8.00	2,872.52	0.9%
476 One Retiree Risk, One Basic	4	1,385.58	8.00	1,393.58	1,394.09	8.00	1,402.09	0.6%	1,394.09	8.00	1,402.09	0.6%
477 Over 65 without Medicare A&B, One Basic	-	3,086.39	8.00	3,094.39	3,169.34	8.00	3,177.34	2.7%	3,169.34	8.00	3,177.34	2.7%
478 Two Retiree Risk	14	877.88	8.00	885.88	878.50	8.00	886.50	0.1%	878.50	8.00	886.50	0.1%
479 One Risk, One Over 65 without Medicare A&B	1	<u>2,578.69</u>	8.00	<u>2,586.69</u>	<u>2,653.75</u>	8.00	<u>2,661.75</u>	<u>2.9%</u>	<u>2,653.75</u>	8.00	<u>2,661.75</u>	<u>2.9%</u>
Total	57	\$634,756		\$640,228	\$639,131		\$644,603	0.7%	\$639,131		\$644,603	0.7%

Renewal Analysis - Effective 7/1/2025  
Los Angeles County Employees Retirement Association

**GROUP INSURANCE RATES EFFECTIVE JULY 1, 2025 THROUGH JUNE 30, 2026**

	Count	Current 2024-2025 Rates	Admin Fee	Total Rate	Preliminary 2025-2026 Rates	Admin Fee	Total Rate	% Change	Final 2025-2026 Rates	Admin Fee	Total Rate	% Change
<b>Kaiser- Oregon</b>												
481 Retiree Basic (Under 65)	1	\$1,298.65	\$8.00	\$1,306.65	\$1,406.96	\$8.00	\$1,414.96	8.3%	\$1,406.96	\$8.00	\$1,414.96	8.3%
482 Retiree Risk (Senior Advantage)	84	540.45	8.00	548.45	557.20	8.00	565.20	3.1%	557.20	8.00	565.20	3.1%
483 Retiree Over 65 unassigned Medicare A&B	4	1,627.70	8.00	1,635.70	1,724.21	8.00	1,732.21	5.9%	1,724.21	8.00	1,732.21	5.9%
484 Retiree Basic (Two Party)	5	2,597.30	8.00	2,605.30	2,813.92	8.00	2,821.92	8.3%	2,813.92	8.00	2,821.92	8.3%
485 Retiree Basic Family (Under 65)	-	3,895.95	8.00	3,903.95	4,220.88	8.00	4,228.88	8.3%	4,220.88	8.00	4,228.88	8.3%
486 One Retiree Risk, One Basic	4	1,839.10	8.00	1,847.10	1,964.16	8.00	1,972.16	6.8%	1,964.16	8.00	1,972.16	6.8%
488 Two Retiree Risk	33	1,080.90	8.00	1,088.90	1,114.40	8.00	1,122.40	3.1%	1,114.40	8.00	1,122.40	3.1%
489 Retiree/Part A Only	-	1,299.93	8.00	1,307.93	1,365.66	8.00	1,373.66	5.0%	1,365.66	8.00	1,373.66	5.0%
490 Retiree/Part B Only	-	1,627.70	8.00	1,635.70	1,724.21	8.00	1,732.21	5.9%	1,724.21	8.00	1,732.21	5.9%
491 One Risk, One Medicare Part A Only	1	1,840.38	8.00	1,848.38	1,922.86	8.00	1,930.86	4.5%	1,922.86	8.00	1,930.86	4.5%
492 One Risk, One Over 65 No Medicare	1	2,168.15	8.00	2,176.15	2,281.41	8.00	2,289.41	5.2%	2,281.41	8.00	2,289.41	5.2%
493 One Risk, Two Basic	-	3,137.75	8.00	3,145.75	3,371.12	8.00	3,379.12	7.4%	3,371.12	8.00	3,379.12	7.4%
494 Two Risk, One Basic	-	2,379.55	8.00	2,387.55	2,521.36	8.00	2,529.36	5.9%	2,521.36	8.00	2,529.36	5.9%
495 Two Over 65 No Medicare	-	3,255.40	8.00	3,263.40	3,448.42	8.00	3,456.42	5.9%	3,448.42	8.00	3,456.42	5.9%
496 Two Medicare Part A Only	-	2,599.86	8.00	2,607.86	2,731.32	8.00	2,739.32	5.0%	2,731.32	8.00	2,739.32	5.0%
497 One Basic, One Medicare Part A Only	-	2,598.58	8.00	2,606.58	2,772.62	8.00	2,780.62	6.7%	2,772.62	8.00	2,780.62	6.7%
498 One Basic, One Over 65 no Medicare A&B	-	<u>2,926.35</u>	8.00	<u>2,934.35</u>	<u>3,131.17</u>	8.00	<u>3,139.17</u>	<u>7.0%</u>	<u>3,131.17</u>	8.00	<u>3,139.17</u>	<u>7.0%</u>
Total	133	\$1,358,741		\$1,371,509	\$1,416,172		\$1,428,940	4.2%	\$1,416,172		\$1,428,940	4.2%
<b>Kaiser- Washington</b>												
393 Retiree Basic	6	\$1,830.62	\$8.00	\$1,838.62	\$2,004.53	\$8.00	\$2,012.53	9.5%	\$2,004.53	\$8.00	\$2,012.53	9.5%
394 Retiree Risk (Senior Advantage)	25	432.25	8.00	440.25	409.91	8.00	417.91	-5.1%	409.91	8.00	417.91	-5.1%
395 Retiree Basic (Two Party)	2	3,418.49	8.00	3,426.49	3,743.26	8.00	3,751.26	9.5%	3,743.26	8.00	3,751.26	9.5%
396 Retiree Basic Family	-	5,724.15	8.00	5,732.15	6,267.96	8.00	6,275.96	9.5%	6,267.96	8.00	6,275.96	9.5%
397 One Risk, One Basic	3	2,020.12	8.00	2,028.12	2,148.64	8.00	2,156.64	6.3%	2,148.64	8.00	2,156.64	6.3%
398 Two Retiree Risk	9	864.50	8.00	872.50	819.82	8.00	827.82	-5.1%	819.82	8.00	827.82	-5.1%
399 One Risk, Two or More Dependents	-	4,325.78	8.00	4,333.78	4,673.34	8.00	4,681.34	8.0%	4,673.34	8.00	4,681.34	8.0%
400 Two Risk, Two or More Dependents	-	<u>3,170.16</u>	8.00	<u>3,178.16</u>	<u>3,344.52</u>	8.00	<u>3,352.52</u>	<u>5.5%</u>	<u>3,344.52</u>	8.00	<u>3,352.52</u>	<u>5.5%</u>
Total	45	\$509,614		\$513,934	\$523,029		\$527,349	2.6%	\$523,029		\$527,349	2.6%
<b>SCAN Health Plan</b>												
611 Retiree Only	280	\$259.00	\$8.00	\$267.00	\$280.40	\$8.00	\$288.40	8.0%	\$279.31	\$8.00	\$287.31	7.6%
613 Retiree & 1 Dependent (2 Medicare)	103	518.00	8.00	526.00	560.80	8.00	568.80	8.1%	558.62	8.00	566.62	7.7%
620 Arizona - Retiree Only*	8	259.00	8.00	267.00	280.40	8.00	288.40	8.0%	279.31	8.00	287.31	7.6%
621 Arizona - Retiree & 1 Dependent (2 Medicare)*	-	518.00	8.00	526.00	560.80	8.00	568.80	8.1%	558.62	8.00	566.62	7.7%
622 Nevada - Retiree Only	18	259.00	8.00	267.00	280.40	8.00	288.40	8.0%	279.31	8.00	287.31	7.6%
623 Nevada - Retiree & 1 Dependent (2 Medicare)	2	518.00	8.00	526.00	560.80	8.00	568.80	8.1%	558.62	8.00	566.62	7.7%
Total	411	\$1,603,728		\$1,643,184	\$2,002,065		\$2,046,993	24.6%	\$1,994,271		\$2,039,199	24.1%

\*Cigna MAPD plan will not be renewed effective 7/1/2025. Impacted members are projected to migrate to Anthem Plan III or SCAN Health Plan AZ.

Renewal Analysis - Effective 7/1/2025  
Los Angeles County Employees Retirement Association

**GROUP INSURANCE RATES EFFECTIVE JULY 1, 2025 THROUGH JUNE 30, 2026**

	Count	Current 2024-2025 Rates	Admin Fee	Total Rate	Preliminary 2025-2026 Rates	Admin Fee	Total Rate	% Change	Final 2025-2026 Rates	Admin Fee	Total Rate	% Change
<b>UnitedHealthcare</b>												
701 Retiree Only	2,171	\$340.45	\$8.00	\$348.45	\$390.45	\$8.00	\$398.45	14.3%	\$379.45	\$8.00	\$387.45	11.2%
702 Retiree & 1 Dependent (1 Medicare)	390	1,835.63	8.00	1,843.63	2,105.22	8.00	2,113.22	14.6%	2,068.15	8.00	2,076.15	12.6%
703 Retiree & 1 Dependent (2 Medicare)	1,406	680.90	8.00	688.90	780.90	8.00	788.90	14.5%	758.90	8.00	766.90	11.3%
704 Retiree & 2 + Deps. (1 Medicare)	100	2,093.19	8.00	2,101.19	2,400.61	8.00	2,408.61	14.6%	2,359.05	8.00	2,367.05	12.7%
705 Retiree & 2 + Deps. (2 Medicare)	53	938.46	8.00	946.46	1,076.29	8.00	1,084.29	14.6%	1,049.80	8.00	1,057.80	11.8%
706 Survivor (Child only)	1	421.15	8.00	429.15	483.00	8.00	491.00	14.4%	475.66	8.00	483.66	12.7%
707 UnitedHealthcare Single	563	1,495.18	8.00	1,503.18	1,714.77	8.00	1,722.77	14.6%	1,688.70	8.00	1,696.70	12.9%
708 UnitedHealthcare Two-Party	476	2,737.90	8.00	2,745.90	3,140.01	8.00	3,148.01	14.6%	3,092.27	8.00	3,100.27	12.9%
709 UnitedHealthcare Family	388	3,247.92	8.00	3,255.92	3,724.93	8.00	3,732.93	14.7%	3,668.30	8.00	3,676.30	12.9%
Total	5,548	\$72,924,675		\$73,457,283	\$83,634,824		\$84,167,432	14.6%	\$82,024,283		\$82,556,891	12.4%
<b>Medicare Part B</b>	39,344	\$217.54	\$0.00	\$217.54	\$230.37	\$0.00	\$230.37	5.9%	\$230.37	\$0.00	\$230.37	5.9%
Total	39,344	\$102,706,725		\$102,706,725	\$108,764,127		\$108,764,127	5.9%	\$108,764,127		\$108,764,127	5.9%
<b>Cigna Dental (Indemnity) / Vision</b>												
501 Retiree Only	26,816	\$46.11	\$8.00	\$54.11	\$48.20	\$8.00	\$56.20	3.9%	\$48.20	\$8.00	\$56.20	3.9%
502 Retiree & Dependents	24,612	105.06	8.00	113.06	109.86	8.00	117.86	4.3%	109.86	8.00	117.86	4.3%
503 Survivor / Minor	10	58.63	8.00	66.63	61.30	8.00	69.30	4.0%	61.30	8.00	69.30	4.0%
Total	51,438	\$45,871,646		\$50,809,694	\$47,966,771		\$52,904,819	4.1%	\$47,966,771		\$52,904,819	4.1%
<b>Cigna Dental (Prepaid) / Vision</b>												
901 Retiree only	4,272	\$38.52	\$8.00	\$46.52	\$38.60	\$8.00	\$46.60	0.2%	\$38.60	\$8.00	\$46.60	0.2%
902 Retiree & Dependents	3,174	87.28	8.00	95.28	87.45	8.00	95.45	0.2%	87.45	8.00	95.45	0.2%
903 Survivor/ Minor	2	39.11	8.00	47.11	39.21	8.00	47.21	0.2%	39.21	8.00	47.21	0.2%
Total	7,448	\$5,299,949		\$6,014,957	\$5,310,418		\$6,025,426	0.2%	\$5,310,418		\$6,025,426	0.2%

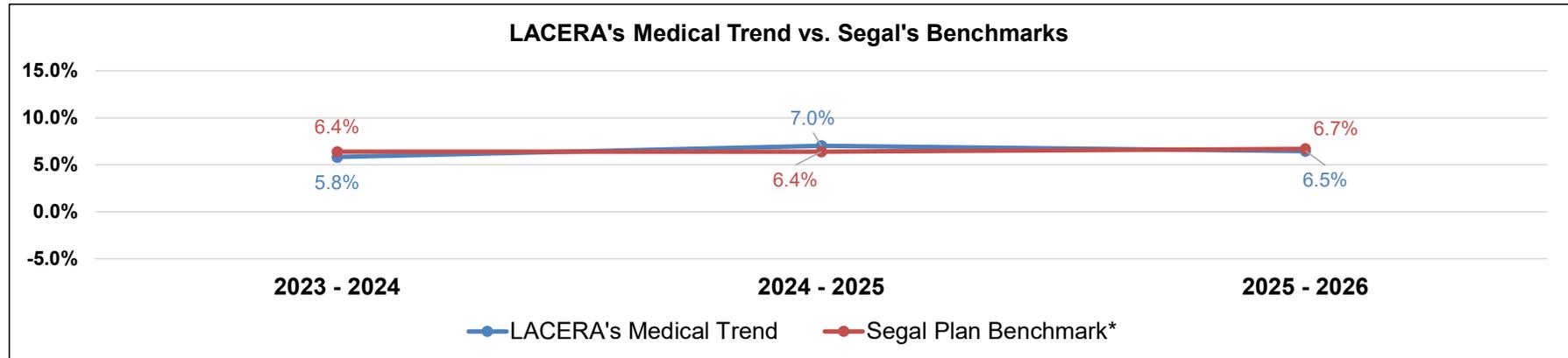
**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

**HISTORICAL AGGREGATE PREMIUMS - MEDICAL <sup>(1)</sup>**

Policy Period	2022-2023		2023-2024		2024-2025		2025-2026	
	Aggregate Premium	Aggregate Premium	Change (%)	Aggregate Premium	Change (%)	Aggregate Premium	Change (%)	
Anthem <sup>(2)</sup>	\$283,920,000	\$310,316,000	9.3%	\$338,262,000	9.0%	\$362,878,000	7.3%	
Cigna	8,490,000	8,685,000	2.3%	8,545,000	-1.6%	8,595,000	0.6%	
Kaiser	228,128,000	239,740,000	5.1%	264,508,000	10.3%	275,372,000	4.1%	
SCAN <sup>(2)</sup>	1,526,000	1,456,000	-4.6%	1,643,000	12.8%	2,039,000	24.1%	
UnitedHealthcare	62,190,000	64,797,000	4.2%	73,457,000	13.4%	82,557,000	12.4%	
Medicare Part B	87,433,000	98,646,000	12.8%	102,707,000	4.1%	108,764,000	5.9%	
<b>Total Premium</b>	<b>\$671,687,000</b>	<b>\$723,640,000</b>	<b>7.7%</b>	<b>\$789,122,000</b>	<b>9.0%</b>	<b>\$840,205,000</b>	<b>6.5%</b>	
<b>Total Retirees Insured</b>	<b>52,430</b>	<b>53,377</b>	<b>1.8%</b>	<b>54,384</b>	<b>1.9%</b>	<b>54,384</b>	<b>0.0%</b>	
<b>Premiums per Retiree per Month</b>	<b>\$1,067.59</b>	<b>\$1,129.76</b>	<b>5.8%</b>	<b>\$1,209.18</b>	<b>7.0%</b>	<b>\$1,287.46</b>	<b>6.5%</b>	

<sup>(1)</sup> The 2022-2023 and 2023-2024 premiums are projected based on enrollment from LACERA's January 2023 and January 2024 Staff Activity reports, respectively. The 2024-2025 and 2025-2026 premiums are projected based on enrollment from LACERA's January 2025 Staff Activity report.

<sup>(2)</sup> Cigna MAPD plan will not be renewed effective 7/1/2025. Impacted members are projected to migrate to Anthem Plan III or SCAN Health Plan AZ.



\*Benchmarks are based on Segal's Annual Trend Surveys, weighted by LACERA's enrollment distribution in Non-Medicare (33%) and Medicare (67%) Plans.

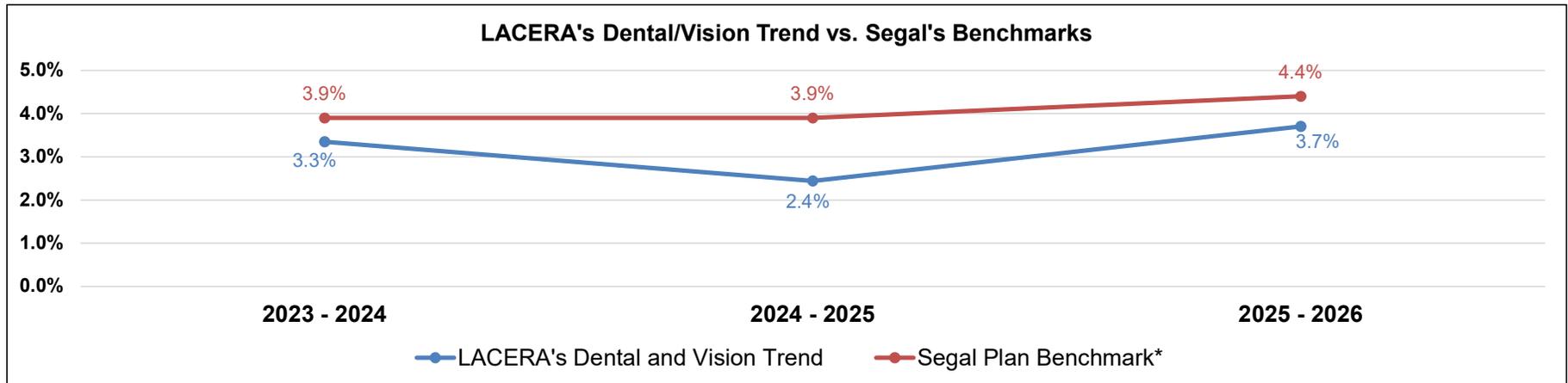
Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

Renewal Analysis - Effective 7/1/2025  
Los Angeles County Employees Retirement Association

### HISTORICAL AGGREGATE PREMIUMS - DENTAL AND VISION <sup>(1)</sup>

Policy Period	2022-2023		2023-2024		2024-2025		2025-2026	
	Aggregate Premium	Aggregate Premium	Change (%)	Aggregate Premium	Change (%)	Aggregate Premium	Change (%)	
Cigna Indemnity Dental / Vision	\$45,758,000	\$48,501,000	6.0%	\$50,810,000	4.8%	\$52,905,000	4.1%	
Cigna Prepaid Dental / Vision	5,631,000	5,781,000	2.7%	6,015,000	4.0%	6,025,000	0.2%	
<b>Total Premium</b>	<b>\$51,389,000</b>	<b>\$54,282,000</b>	<b>5.6%</b>	<b>\$56,825,000</b>	<b>4.7%</b>	<b>\$58,930,000</b>	<b>3.7%</b>	
<b>Total Retirees Insured</b>	<b>56,378</b>	<b>57,623</b>	<b>2.2%</b>	<b>58,886</b>	<b>2.2%</b>	<b>58,886</b>	<b>0.0%</b>	
<b>Premiums per Retiree per Month</b>	<b>\$75.96</b>	<b>\$78.50</b>	<b>3.3%</b>	<b>\$80.42</b>	<b>2.4%</b>	<b>\$83.40</b>	<b>3.7%</b>	

<sup>(1)</sup> The 2022-2023 and 2023-2024 premiums are projected based on enrollment from LACERA's January 2023 and January 2024 Staff Activity reports, respectively. The 2024-2025 and 2025-2026 premiums are projected based on enrollment from LACERA's January 2024 Staff Activity report.



\*Benchmarks are based on Segal's Annual Trend Surveys, weight by LACERA's enrollment distribution in Indemnity (88%) and Prepaid (12%) Dental Plans.

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

## **RETIREE HEALTHCARE CONTRIBUTIONS**

### **County Contributions and Benchmark**

County contributions are provided for medical and dental/vision insurance premiums based on the completed years of service credit, the plan chosen, and the number of eligible dependents covered.

- Fewer than 10 years of service credit - Not eligible for the County contributions.
- 10 or more years of service credit - Initial 40% County contribution, increasing by 4% for each additional year of service up to a maximum of 100% for 25 years of service credit.

County contribution percentage is applied to the monthly premium of the selected healthcare plan or the monthly premium of the benchmark plan, whichever is less. The retiree is responsible for any premium difference over the benchmark rates.

### **Plan(s) Exceeding Benchmark Monthly Premium**

<b>Coverage Tier</b>	<b>Benchmark Anthem BC Plan I &amp; II</b>	<b>Cigna Network Model (HMO)</b>	<b>Amount over the Benchmark (Member Portion)</b>
Retiree Only	\$1,584.80	\$2,027.27	\$442.47
Retiree & Spouse	2,857.90	3,661.10	803.20
Retiree & Family	3,371.30	4,323.07	951.77
Retiree & Children	2,097.12	2,690.19	593.07

<b>Coverage Tier</b>	<b>Benchmark Anthem BC Plan I &amp; II</b>	<b>UHC Pre-65 HMO Plan</b>	<b>Amount over the Benchmark (Member Portion)</b>
Retiree Only	\$1,584.80	\$1,696.70	\$111.90
Retiree & Spouse	2,857.90	3,100.27	242.37
Retiree & Family	3,371.30	3,676.30	305.00

Note: Renewal Premiums and Rate Changes **include** LACERA's Proposed Administrative Fee of \$8.00 per member, per plan, per month.

**Renewal Analysis - Effective 7/1/2025**  
**Los Angeles County Employees Retirement Association**

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## **RETIREE HEALTHCARE CONTRIBUTIONS**

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### **LACERA Retiree Healthcare Benefits Program - Tier 1**

**Tier 1** applies to all eligible County employees prior to July 1, 2014. Tier 1 County contributions are based on the selected coverage tier (retiree only, retiree and eligible dependents) and years of service credit.

The following **benchmark plans** are used to determine County contributions:

- **Anthem Blue Cross I & II** is used to determine maximum County contribution applied to **all** Non-Medicare and Medicare Medical plans.
- **Cigna Indemnity Dental/Vision** is used to determine maximum County contribution applied to **all** Dental Plans.

### **LACERA Retiree Healthcare Benefits Program - Tier 2**

**Tier 2** applies to all eligible County employees hired after June 30, 2014. Tier 2 County contributions are based on **retiree-only coverage**, regardless of the selected coverage tier and years of service credit. The County contribution applies to the monthly premiums up to the benchmark plan(s) rate, whichever is less. Any subsidy portion remaining upon the member portion being paid, may be used toward satisfying the dependent premium. Members are responsible for premium amounts above the benchmark plan(s) rates.

The following provisions also apply for Tier 2 County contributions:

- Medicare-eligible retirees and eligible dependents must enroll in Medicare Parts A and B and in a corresponding Medicare health plan.
- Retirees and eligible dependents must be enrolled in the same medical plan.
- Medicare Part B Premium Reimbursement (standard rate) applies to Retiree/Survivor only.

The following **benchmark plans** are used to determine County contribution:

- **Anthem Blue Cross I & II** is used to determine maximum County contribution applied when Retiree is not Medicare-eligible.
- **Anthem Blue Cross III** is used to determine maximum County contribution applied when Retiree is Medicare-eligible.
- **Cigna Indemnity Dental/Vision** is used to determine maximum County contribution for most Dental plans.

## MEDICARE HISTORY

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### LACERA and Medicare

The LACERA-administered Retiree Healthcare Benefits Program (RHCBP) is directly and indirectly impacted by Medicare. In the early 1990s, Medicare Plus Choice HMO plans were introduced to the market. Under these plans, retirees would sign over their Medicare Benefits, and the HMO would provide all benefits. In many cases, the benefits provided by Medicare HMOs were better than those provided by traditional Medicare - often at the same price.

In 1992, with the County Board of Supervisors approval, LACERA implemented the Medicare Part B Premium Reimbursement program. Continuance of the Medicare Part B Premium Reimbursement program, which is limited to the Medicare Part B base rate, is subject to annual Board of Supervisors' approval. The Part B Premium Reimbursement Program included the LACERA-administered Medicare Supplement Plan and Medicare Risk plans now referred to as Medicare Advantage Prescription Drug Plans (MAPD). In addition, LACERA added a Pre-65 HMO product through UnitedHealthcare (UHC).

In 1997, the Balanced Budget Act was passed, which put pressure on Medicare HMOs. Several of the plans reduced their service areas; the largest impact to the LACERA-administered RHCBP was Cigna's exit from the Medicare HMO Market in California.

In 2003, the Medicare Modernization Act (MMA) was passed, which introduced Medicare Part D (prescription drug) benefits. The MMA also established means testing on Part B premiums (higher premiums for higher income individuals).

In 2010, Health Care Reform set forth means testing for the Part D premiums. In addition, there continues to be political pressure for reduction in Medicare's physician reimbursements, as well as on Medicare HMOs (now known as Medicare Advantage Prescription Drug or MAPD plans).

## HEALTHCARE REFORM AND DEVELOPMENTS

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### HEALTHCARE REFORM

As retiree only plans, LACERA's plans are mostly exempt from health care reform requirements with the exception of the few listed below:

- The H.R. 1865 Further Consolidated Appropriations Act, 2020 became law on December 20, 2019. This law repeals the 40% ACA Excise tax completely and removes the Health Insurer Fee permanently beginning January 1, 2021.
- On November 20, 2020, the Department of Health and Human Services (HHS) released a final rule that will eliminate rebates in favor of point-of-sale discounts in the Medicare Part D and Medicaid managed care organization programs. For Part D programs, the final rule is applicable as of January 1, 2022, although the Biden administration could consider postponing the effective date. The final rule is also likely to face legal challenge by the pharmacy benefit management industry. If the final rule is implemented in its current form, plan sponsors that cover retirees will need to review and possibly revise certain contracts, as well as evaluate their benefit design, including drug copayments and coinsurance.
- On March 31, 2023, the U.S. Department of Health, and Human Services (HHS), through the Centers for Medicare & Medicaid Services (CMS), released finalized payment policies for the Medicare Advantage (MA) and Part D programs including updates to MA payment growth rates and changes to the MA and Part D payment methodologies (e.g., risk adjustment model, star ratings, etc.). These technical revisions will be implemented by CMS over a period of three years, with the goals of improving the quality and long-term stability of the Medicare program. The impact of these changes may contribute to accelerated MA premium rate increases during this transition period.

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Anthem Blue Cross I**

Years of Service	Retiree Only 211	Retiree & Spouse 212	Retiree, Spouse, & Children 213	Retiree & Children 214
Less than 10*	\$1,584.80	\$2,857.90	\$3,371.30	\$2,097.12
10-11*	\$950.88	\$1,714.74	\$2,022.78	\$1,258.27
11-12*	\$887.49	\$1,600.42	\$1,887.93	\$1,174.39
12-13*	\$824.10	\$1,486.11	\$1,753.08	\$1,090.50
13-14	\$760.70	\$1,371.79	\$1,618.22	\$1,006.62
14-15	\$697.31	\$1,257.48	\$1,483.37	\$922.73
15-16	\$633.92	\$1,143.16	\$1,348.52	\$838.85
16-17	\$570.53	\$1,028.84	\$1,213.67	\$754.96
17-18	\$507.14	\$914.53	\$1,078.82	\$671.08
18-19	\$443.74	\$800.21	\$943.96	\$587.19
19-20	\$380.35	\$685.90	\$809.11	\$503.31
20-21	\$316.96	\$571.58	\$674.26	\$419.42
21-22	\$253.57	\$457.26	\$539.41	\$335.54
22-23	\$190.18	\$342.95	\$404.56	\$251.65
23-24	\$126.78	\$228.63	\$269.70	\$167.77
24-25	\$63.39	\$114.32	\$134.85	\$83.88
25 or more	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$792.40	\$1,428.95	\$1,685.65	\$1,048.56
COBRA	\$1,616.50	\$2,915.06	\$3,438.73	\$2,139.06

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Anthem Blue Cross II**

Years of Service	Retiree Only 221	Retiree & Spouse 222	Retiree, Spouse, & Children 223	Retiree & Children 224
Less than 10*	\$1,584.80	\$2,857.90	\$3,371.30	\$2,097.12
10-11*	\$950.88	\$1,714.74	\$2,022.78	\$1,258.27
11-12*	\$887.49	\$1,600.42	\$1,887.93	\$1,174.39
12-13*	\$824.10	\$1,486.11	\$1,753.08	\$1,090.50
13-14	\$760.70	\$1,371.79	\$1,618.22	\$1,006.62
14-15	\$697.31	\$1,257.48	\$1,483.37	\$922.73
15-16	\$633.92	\$1,143.16	\$1,348.52	\$838.85
16-17	\$570.53	\$1,028.84	\$1,213.67	\$754.96
17-18	\$507.14	\$914.53	\$1,078.82	\$671.08
18-19	\$443.74	\$800.21	\$943.96	\$587.19
19-20	\$380.35	\$685.90	\$809.11	\$503.31
20-21	\$316.96	\$571.58	\$674.26	\$419.42
21-22	\$253.57	\$457.26	\$539.41	\$335.54
22-23	\$190.18	\$342.95	\$404.56	\$251.65
23-24	\$126.78	\$228.63	\$269.70	\$167.77
24-25	\$63.39	\$114.32	\$134.85	\$83.88
25 or more	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$792.40	\$1,428.95	\$1,685.65	\$1,048.56
COBRA	\$1,616.50	\$2,915.06	\$3,438.73	\$2,139.06

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Anthem Blue Cross III (Medicare Supplement Plan)**

Years of Service	Retiree Only w/ Medicare 240	Retiree & Spouse - 1 w/ Medicare 241 <sup>(1)</sup>	Retiree & Spouse - 1 w/ Medicare 242 <sup>(2)</sup>	Retiree & Spouse - Both w/ Medicare 243
Less than 10*	\$642.90	\$2,057.29	\$2,057.29	\$1,280.41
10-11*	\$385.74	\$1,234.37	\$1,234.37	\$768.25
11-12*	\$360.02	\$1,152.08	\$1,152.08	\$717.03
12-13*	\$334.31	\$1,069.79	\$1,069.79	\$665.81
13-14	\$308.59	\$987.50	\$987.50	\$614.60
14-15	\$282.88	\$905.21	\$905.21	\$563.38
15-16	\$257.16	\$822.92	\$822.92	\$512.16
16-17	\$231.44	\$740.62	\$740.62	\$460.95
17-18	\$205.73	\$658.33	\$658.33	\$409.73
18-19	\$180.01	\$576.04	\$576.04	\$358.51
19-20	\$154.30	\$493.75	\$493.75	\$307.30
20-21	\$128.58	\$411.46	\$411.46	\$256.08
21-22	\$102.86	\$329.17	\$329.17	\$204.87
22-23	\$77.15	\$246.87	\$246.87	\$153.65
23-24	\$51.43	\$164.58	\$164.58	\$102.43
24-25	\$25.72	\$82.29	\$82.29	\$51.22
25 or more	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$321.45	\$1,028.64	\$1,028.64	\$640.20
COBRA	\$655.76	\$2,098.44	\$2,098.44	\$1,306.02

<sup>(1)</sup> Non-Medicare has Anthem Blue Cross I

<sup>(2)</sup> Non-Medicare has Anthem Blue Cross II

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Anthem Blue Cross III (Medicare Supplement Plan)**

<b>Years of Service</b>	<b>Retiree &amp; Children 244 <sup>(3)</sup></b>	<b>Retiree &amp; Children 245 <sup>(4)</sup></b>	<b>Retiree, Spouse, &amp; Children - 1 w/ Medicare 246 <sup>(5)</sup></b>	<b>Retiree, Spouse, &amp; Children - 1 w/ Medicare 247 <sup>(6)</sup></b>	<b>Retiree, Spouse, &amp; Children - 2 w/ Medicare 248 <sup>(7)</sup></b>	<b>Retiree, Spouse, &amp; Children - 2 w/ Medicare 249 <sup>(8)</sup></b>	<b>Retiree, Spouse, &amp; Children - each w/ Medicare 250 <sup>(9)</sup></b>
Less than 10*	\$1,151.83	\$1,151.83	\$2,566.05	\$2,566.05	\$1,789.08	\$1,789.08	\$2,005.12
10-11*	\$691.10	\$691.10	\$1,539.63	\$1,539.63	\$1,073.45	\$1,073.45	\$1,203.07
11-12*	\$645.02	\$645.02	\$1,436.99	\$1,436.99	\$1,001.88	\$1,001.88	\$1,122.87
12-13*	\$598.95	\$598.95	\$1,334.35	\$1,334.35	\$930.32	\$930.32	\$1,042.66
13-14	\$552.88	\$552.88	\$1,231.70	\$1,231.70	\$858.76	\$858.76	\$962.46
14-15	\$506.81	\$506.81	\$1,129.06	\$1,129.06	\$787.20	\$787.20	\$882.25
15-16	\$460.73	\$460.73	\$1,026.42	\$1,026.42	\$715.63	\$715.63	\$802.05
16-17	\$414.66	\$414.66	\$923.78	\$923.78	\$644.07	\$644.07	\$721.84
17-18	\$368.59	\$368.59	\$821.14	\$821.14	\$572.51	\$572.51	\$641.64
18-19	\$322.51	\$322.51	\$718.49	\$718.49	\$500.94	\$500.94	\$561.43
19-20	\$276.44	\$276.44	\$615.85	\$615.85	\$429.38	\$429.38	\$481.23
20-21	\$230.37	\$230.37	\$513.21	\$513.21	\$357.82	\$357.82	\$401.02
21-22	\$184.29	\$184.29	\$410.57	\$410.57	\$286.25	\$286.25	\$320.82
22-23	\$138.22	\$138.22	\$307.93	\$307.93	\$214.69	\$214.69	\$240.61
23-24	\$92.15	\$92.15	\$205.28	\$205.28	\$143.13	\$143.13	\$160.41
24-25	\$46.07	\$46.07	\$102.64	\$102.64	\$71.56	\$71.56	\$80.20
25 or more	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>							
	\$575.91	\$575.91	\$1,283.02	\$1,283.02	\$894.54	\$894.54	\$1,002.56
COBRA	\$1,174.87	\$1,174.87	\$2,617.37	\$2,617.37	\$1,824.86	\$1,824.86	\$2,045.22

<sup>(3)</sup> Retiree has Medicare; Children have Anthem Blue Cross I

<sup>(4)</sup> Retiree has Medicare; Children have Anthem Blue Cross II

<sup>(5)</sup> Non-Medicare has Anthem Blue Cross I

<sup>(6)</sup> Non-Medicare has Anthem Blue Cross II

<sup>(7)</sup> Children have Anthem Blue Cross I

<sup>(8)</sup> Children have Anthem Blue Cross II

<sup>(9)</sup> Please note only two parties will qualify for Medicare Part B Premium Reimbursement Program, approved annually by Los Angeles County Board of Supervisors.

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Anthem Blue Cross Prudent Buyer Plan**

<b>Years of Service</b>	<b>Retiree Only 201</b>	<b>Retiree &amp; Spouse 202</b>	<b>Retiree, Spouse, &amp; Children 203</b>	<b>Retiree &amp; Children 204</b>
Less than 10*	\$1,220.38	\$2,402.44	\$2,711.47	\$1,568.92
10-11*	\$732.23	\$1,441.46	\$1,626.88	\$941.35
11-12*	\$683.41	\$1,345.37	\$1,518.42	\$878.60
12-13*	\$634.60	\$1,249.27	\$1,409.96	\$815.84
13-14	\$585.78	\$1,153.17	\$1,301.51	\$753.08
14-15	\$536.97	\$1,057.07	\$1,193.05	\$690.32
15-16	\$488.15	\$960.98	\$1,084.59	\$627.57
16-17	\$439.34	\$864.88	\$976.13	\$564.81
17-18	\$390.52	\$768.78	\$867.67	\$502.05
18-19	\$341.71	\$672.68	\$759.21	\$439.30
19-20	\$292.89	\$576.59	\$650.75	\$376.54
20-21	\$244.08	\$480.49	\$542.29	\$313.78
21-22	\$195.26	\$384.39	\$433.84	\$251.03
22-23	\$146.45	\$288.29	\$325.38	\$188.27
23-24	\$97.63	\$192.20	\$216.92	\$125.51
24-25	\$48.82	\$96.10	\$108.46	\$62.76
25 or more	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$610.19	\$1,201.22	\$1,355.73	\$784.46
COBRA	\$1,244.79	\$2,450.49	\$2,765.70	\$1,600.30

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Cigna Network Model Plan**

<b>Years of Service</b>	<b>Retiree Only 301</b>	<b>Retiree &amp; Spouse 302</b>	<b>Retiree, Spouse, &amp; Children 303</b>	<b>Retiree &amp; Children 304</b>
Less than 10*	\$2,027.27	\$3,661.10	\$4,323.07	\$2,690.19
10-11*	\$1,393.35	\$2,517.94	\$2,974.55	\$1,851.34
11-12*	\$1,329.96	\$2,403.62	\$2,839.70	\$1,767.46
12-13*	\$1,266.57	\$2,289.31	\$2,704.85	\$1,683.57
13-14	\$1,203.17	\$2,174.99	\$2,569.99	\$1,599.69
14-15	\$1,139.78	\$2,060.68	\$2,435.14	\$1,515.80
15-16	\$1,076.39	\$1,946.36	\$2,300.29	\$1,431.92
16-17	\$1,013.00	\$1,832.04	\$2,165.44	\$1,348.03
17-18	\$949.61	\$1,717.73	\$2,030.59	\$1,264.15
18-19	\$886.21	\$1,603.41	\$1,895.73	\$1,180.26
19-20	\$822.82	\$1,489.10	\$1,760.88	\$1,096.38
20-21	\$759.43	\$1,374.78	\$1,626.03	\$1,012.49
21-22	\$696.04	\$1,260.46	\$1,491.18	\$928.61
22-23	\$632.65	\$1,146.15	\$1,356.33	\$844.72
23-24	\$569.25	\$1,031.83	\$1,221.47	\$760.84
24-25	\$505.86	\$917.52	\$1,086.62	\$676.95
25 or more	\$442.47	\$803.20	\$951.77	\$593.07
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$1,234.87	\$2,232.15	\$2,637.42	\$1,641.63
COBRA	\$2,067.82	\$3,734.32	\$4,409.53	\$2,743.99

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Kaiser Permanente / Kaiser Senior Advantage (California Residents)**

Years of Service	Retiree Only 401	Retiree Only 403	Retiree Only 404	Retiree Only 405
Less than 10*	\$1,410.77	\$291.66	\$1,367.03	\$1,414.33
10-11*	\$846.46	\$175.00	\$820.22	\$848.60
11-12*	\$790.03	\$163.33	\$765.54	\$792.02
12-13*	\$733.60	\$151.66	\$710.86	\$735.45
13-14	\$677.17	\$140.00	\$656.17	\$678.88
14-15	\$620.74	\$128.33	\$601.49	\$622.31
15-16	\$564.31	\$116.66	\$546.81	\$565.73
16-17	\$507.88	\$105.00	\$492.13	\$509.16
17-18	\$451.45	\$93.33	\$437.45	\$452.59
18-19	\$395.02	\$81.66	\$382.77	\$396.01
19-20	\$338.58	\$70.00	\$328.09	\$339.44
20-21	\$282.15	\$58.33	\$273.41	\$282.87
21-22	\$225.72	\$46.67	\$218.72	\$226.29
22-23	\$169.29	\$35.00	\$164.04	\$169.72
23-24	\$112.86	\$23.33	\$109.36	\$113.15
24-25	\$56.43	\$11.67	\$54.68	\$56.57
25 or more	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$705.38	\$145.83	\$683.51	\$707.16
COBRA	\$1,438.99	\$297.49	\$1,394.37	\$1,442.62

**Deduct Codes:**

- 401 - "Basic"
- 403 - "Senior Advantage"
- 404 - "Excess I"
- 405 - "Excess II"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Kaiser Permanente / Kaiser Senior Advantage (California Residents)**

Years of Service	Retiree & Family 411	Retiree & Family 413	Retiree & Family 414
Less than 10*	\$2,813.54	\$1,694.43	\$2,769.80
10-11*	\$1,688.12	\$1,016.66	\$1,661.88
11-12*	\$1,575.58	\$948.88	\$1,551.09
12-13*	\$1,463.04	\$881.10	\$1,440.30
13-14	\$1,350.50	\$813.33	\$1,329.50
14-15	\$1,237.96	\$745.55	\$1,218.71
15-16	\$1,125.42	\$677.77	\$1,107.92
16-17	\$1,012.87	\$609.99	\$997.13
17-18	\$900.33	\$542.22	\$886.34
18-19	\$787.79	\$474.44	\$775.54
19-20	\$675.25	\$406.66	\$664.75
20-21	\$562.71	\$338.89	\$553.96
21-22	\$450.17	\$271.11	\$443.17
22-23	\$337.62	\$203.33	\$332.38
23-24	\$225.08	\$135.55	\$221.58
24-25	\$112.54	\$67.78	\$110.79
25 or more	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$1,406.77	\$847.21	\$1,384.90
COBRA	\$2,869.81	\$1,728.32	\$2,825.20

**Deduct Codes:**

411 - All family members are "Basic"

413 - One family member is "Senior Advantage"; others are "Basic"

414 - One family member is "Excess I"; others are "Basic"

**Definitions:**

"Basic" - includes participants who are under age 65.

"Senior Advantage" - includes participants who are age 65 or over and who have assigned both Medicare Parts A & B to Kaiser.

"Excess I" - participants who have Medicare Part A only.

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

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente / Kaiser Senior Advantage (California Residents)**

Years of Service	Retiree & Family 418	Retiree & Family 419	Retiree & Family 420	Retiree & Family 422
Less than 10*	\$575.32	\$1,650.69	\$2,726.06	\$2,817.10
10-11*	\$345.19	\$990.41	\$1,635.64	\$1,690.26
11-12*	\$322.18	\$924.39	\$1,526.59	\$1,577.58
12-13*	\$299.17	\$858.36	\$1,417.55	\$1,464.89
13-14	\$276.15	\$792.33	\$1,308.51	\$1,352.21
14-15	\$253.14	\$726.30	\$1,199.47	\$1,239.52
15-16	\$230.13	\$660.28	\$1,090.42	\$1,126.84
16-17	\$207.12	\$594.25	\$981.38	\$1,014.16
17-18	\$184.10	\$528.22	\$872.34	\$901.47
18-19	\$161.09	\$462.19	\$763.30	\$788.79
19-20	\$138.08	\$396.17	\$654.25	\$676.10
20-21	\$115.06	\$330.14	\$545.21	\$563.42
21-22	\$92.05	\$264.11	\$436.17	\$450.74
22-23	\$69.04	\$198.08	\$327.13	\$338.05
23-24	\$46.03	\$132.06	\$218.08	\$225.37
24-25	\$23.01	\$66.03	\$109.04	\$112.68
25 or more	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$287.66	\$825.34	\$1,363.03	\$1,408.55
COBRA	\$586.83	\$1,683.70	\$2,780.58	\$2,873.44

**Deduct Codes:**

- 418 - Two or more family members are "Senior Advantage"
- 419 - One family member is "Excess I"; others are "Senior Advantage"
- 420 - Two or more family members are "Excess I"
- 422 - One family member is "Excess II"; others are "Basic"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Kaiser Permanente / Kaiser Senior Advantage (California Residents)**

Years of Service	Retiree & Family 426	Retiree & Family 428	Retiree & Family 430
Less than 10*	\$1,697.99	\$2,773.36	\$2,820.66
10-11*	\$1,018.79	\$1,664.02	\$1,692.40
11-12*	\$950.87	\$1,553.08	\$1,579.57
12-13*	\$882.95	\$1,442.15	\$1,466.74
13-14	\$815.04	\$1,331.21	\$1,353.92
14-15	\$747.12	\$1,220.28	\$1,241.09
15-16	\$679.20	\$1,109.34	\$1,128.26
16-17	\$611.28	\$998.41	\$1,015.44
17-18	\$543.36	\$887.48	\$902.61
18-19	\$475.44	\$776.54	\$789.78
19-20	\$407.52	\$665.61	\$676.96
20-21	\$339.60	\$554.67	\$564.13
21-22	\$271.68	\$443.74	\$451.31
22-23	\$203.76	\$332.80	\$338.48
23-24	\$135.84	\$221.87	\$225.65
24-25	\$67.92	\$110.93	\$112.83
25 or more	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$848.99	\$1,386.68	\$1,410.33
COBRA	\$1,731.95	\$2,828.83	\$2,877.07

**Deduct Codes:**

426 - One family member is "Senior Advantage"; others are "Excess II"

428 - One family member is "Excess I"; others are "Excess II"

430 - Two or more family members are "Excess II"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Colorado**

Years of Service	Retiree Only 450	Retiree Only 451	*Retiree & Family 453	Retiree & Family 454	*Retiree & Family 455
Less than 10*	\$1,421.80	\$297.90	\$3,146.79	\$4,249.55	\$1,711.70
10-11*	\$853.08	\$178.74	\$2,003.63	\$2,901.03	\$1,027.02
11-12*	\$796.21	\$166.82	\$1,889.31	\$2,766.18	\$958.55
12-13*	\$739.34	\$154.91	\$1,775.00	\$2,631.33	\$890.08
13-14	\$682.46	\$142.99	\$1,660.68	\$2,496.47	\$821.62
14-15	\$625.59	\$131.08	\$1,546.37	\$2,361.62	\$753.15
15-16	\$568.72	\$119.16	\$1,432.05	\$2,226.77	\$684.68
16-17	\$511.85	\$107.24	\$1,317.73	\$2,091.92	\$616.21
17-18	\$454.98	\$95.33	\$1,203.42	\$1,957.07	\$547.74
18-19	\$398.10	\$83.41	\$1,089.10	\$1,822.21	\$479.28
19-20	\$341.23	\$71.50	\$974.79	\$1,687.36	\$410.81
20-21	\$284.36	\$59.58	\$860.47	\$1,552.51	\$342.34
21-22	\$227.49	\$47.66	\$746.15	\$1,417.66	\$273.87
22-23	\$170.62	\$35.75	\$631.84	\$1,282.81	\$205.40
23-24	\$113.74	\$23.83	\$517.52	\$1,147.95	\$136.94
24-25	\$56.87	\$11.92	\$403.21	\$1,013.10	\$68.47
25 or more	\$0.00	\$0.00	\$288.89	\$878.25	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$710.90	\$148.95	\$1,717.84	\$2,563.90	\$855.85
COBRA	\$1,450.24	\$303.86	\$3,209.73	\$4,334.54	\$1,745.93

**Deduct Codes:**

450 - "Basic" under age 65

451 - "Senior Advantage"

453 - Two family members are "Basic"

454 - Three or more family members are "Basic"

455 - One family member is "Senior Advantage"; one is "Basic"

\*Deduct codes 453 & 455 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Colorado**

Years of Service	*Retiree & Family 457	Retiree & Family 458	Retiree & Family 459
Less than 10*	\$587.80	\$3,043.28	\$2,001.60
10-11*	\$352.68	\$1,825.97	\$1,200.96
11-12*	\$329.17	\$1,704.24	\$1,120.90
12-13*	\$305.66	\$1,582.51	\$1,040.83
13-14	\$282.14	\$1,460.77	\$960.77
14-15	\$258.63	\$1,339.04	\$880.70
15-16	\$235.12	\$1,217.31	\$800.64
16-17	\$211.61	\$1,095.58	\$720.58
17-18	\$188.10	\$973.85	\$640.51
18-19	\$164.58	\$852.12	\$560.45
19-20	\$141.07	\$730.39	\$480.38
20-21	\$117.56	\$608.66	\$400.32
21-22	\$94.05	\$486.92	\$320.26
22-23	\$70.54	\$365.19	\$240.19
23-24	\$47.02	\$243.46	\$160.13
24-25	\$23.51	\$121.73	\$80.06
25 or more	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$293.90	\$1,521.64	\$1,000.80
COBRA	\$599.56	\$3,104.15	\$2,041.63

**Deduct Codes:**

457 - Two family members are "Senior Advantage"

458 - One family member is "Senior Advantage"; two or more are "Basic"

459 - Two family members are "Senior Advantage"; one or more are "Basic"

\*Deduct code 457 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Georgia**

<b>Years of Service</b>	<b>Retiree Only 440</b>	<b>Retiree Only 441</b>	<b>Retiree Only 442</b>	<b>Retiree Only 443</b>	<b>*Retiree &amp; Family 444</b>	<b>*Retiree &amp; Family 445</b>	<b>*Retiree &amp; Family 446</b>
Less than 10*	\$1,780.87	\$1,780.87	\$1,780.87	\$413.87	\$2,186.74	\$2,186.74	\$2,186.74
10-11*	\$1,146.95	\$1,146.95	\$1,146.95	\$248.32	\$1,312.04	\$1,312.04	\$1,312.04
11-12*	\$1,083.56	\$1,083.56	\$1,083.56	\$231.77	\$1,224.57	\$1,224.57	\$1,224.57
12-13*	\$1,020.17	\$1,020.17	\$1,020.17	\$215.21	\$1,137.10	\$1,137.10	\$1,137.10
13-14	\$956.77	\$956.77	\$956.77	\$198.66	\$1,049.64	\$1,049.64	\$1,049.64
14-15	\$893.38	\$893.38	\$893.38	\$182.10	\$962.17	\$962.17	\$962.17
15-16	\$829.99	\$829.99	\$829.99	\$165.55	\$874.70	\$874.70	\$874.70
16-17	\$766.60	\$766.60	\$766.60	\$148.99	\$787.23	\$787.23	\$787.23
17-18	\$703.21	\$703.21	\$703.21	\$132.44	\$699.76	\$699.76	\$699.76
18-19	\$639.81	\$639.81	\$639.81	\$115.88	\$612.29	\$612.29	\$612.29
19-20	\$576.42	\$576.42	\$576.42	\$99.33	\$524.82	\$524.82	\$524.82
20-21	\$513.03	\$513.03	\$513.03	\$82.77	\$437.35	\$437.35	\$437.35
21-22	\$449.64	\$449.64	\$449.64	\$66.22	\$349.88	\$349.88	\$349.88
22-23	\$386.25	\$386.25	\$386.25	\$49.66	\$262.41	\$262.41	\$262.41
23-24	\$322.85	\$322.85	\$322.85	\$33.11	\$174.94	\$174.94	\$174.94
24-25	\$259.46	\$259.46	\$259.46	\$16.55	\$87.47	\$87.47	\$87.47
25 or more	\$196.07	\$196.07	\$196.07	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>							
	\$988.47	\$988.47	\$988.47	\$206.93	\$1,093.37	\$1,093.37	\$1,093.37
COBRA	\$1,816.49	\$1,816.49	\$1,816.49	\$422.15	\$2,230.47	\$2,230.47	\$2,230.47

**Deduct Codes:**

440 - "Basic" over age 65 with Medicare Part B only

441 - "Basic" over age 65 with Medicare Part A only

442 - "Basic" over age 65 without Medicare Parts A or B

443 - "Basic" over age 65 - Medicare-eligible who is classified as having renal failure

444 - One family member in "Senior Advantage"; one is "Basic" over age 65 with Medicare Part B only

445 - One family member in "Senior Advantage"; one is "Basic" over age 65 with Medicare Part A only

446 - One family member in "Senior Advantage"; one is "Basic" over age 65 without Medicare Parts A & B

\*Deduct codes 444, 445, & 446 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Georgia**

Years of Service	Retiree Only 461	Retiree Only 462	*Retiree & Family 463	Retiree & Family 464	*Retiree & Family 465
Less than 10*	\$1,780.87	\$413.87	\$3,553.74	\$5,326.61	\$2,186.74
10-11*	\$1,146.95	\$248.32	\$2,410.58	\$3,978.09	\$1,312.04
11-12*	\$1,083.56	\$231.77	\$2,296.26	\$3,843.24	\$1,224.57
12-13*	\$1,020.17	\$215.21	\$2,181.95	\$3,708.39	\$1,137.10
13-14	\$956.77	\$198.66	\$2,067.63	\$3,573.53	\$1,049.64
14-15	\$893.38	\$182.10	\$1,953.32	\$3,438.68	\$962.17
15-16	\$829.99	\$165.55	\$1,839.00	\$3,303.83	\$874.70
16-17	\$766.60	\$148.99	\$1,724.68	\$3,168.98	\$787.23
17-18	\$703.21	\$132.44	\$1,610.37	\$3,034.13	\$699.76
18-19	\$639.81	\$115.88	\$1,496.05	\$2,899.27	\$612.29
19-20	\$576.42	\$99.33	\$1,381.74	\$2,764.42	\$524.82
20-21	\$513.03	\$82.77	\$1,267.42	\$2,629.57	\$437.35
21-22	\$449.64	\$66.22	\$1,153.10	\$2,494.72	\$349.88
22-23	\$386.25	\$49.66	\$1,038.79	\$2,359.87	\$262.41
23-24	\$322.85	\$33.11	\$924.47	\$2,225.01	\$174.94
24-25	\$259.46	\$16.55	\$810.16	\$2,090.16	\$87.47
25 or more	\$196.07	\$0.00	\$695.84	\$1,955.31	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$988.47	\$206.93	\$2,124.79	\$3,640.96	\$1,093.37
COBRA	\$1,816.49	\$422.15	\$3,624.81	\$5,433.14	\$2,230.47

**Deduct Codes:**

461 - "Basic" under age 65

462 - "Senior Advantage"

463 - Two family members are "Basic"

464 - Three or more family members are "Basic"

465 - One family member is "Senior Advantage"; one is "Basic"

\*Deduct codes 463 & 465 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Georgia**

Years of Service	*Retiree & Family 466	Retiree & Family 467	Retiree & Family 468	Retiree & Family 469	Retiree & Family 470
Less than 10*	\$819.74	\$3,959.61	\$2,592.61	\$1,225.61	\$3,959.61
10-11*	\$491.84	\$2,611.09	\$1,555.57	\$735.37	\$2,611.09
11-12*	\$459.05	\$2,476.24	\$1,451.86	\$686.34	\$2,476.24
12-13*	\$426.26	\$2,341.39	\$1,348.16	\$637.32	\$2,341.39
13-14	\$393.48	\$2,206.53	\$1,244.45	\$588.29	\$2,206.53
14-15	\$360.69	\$2,071.68	\$1,140.75	\$539.27	\$2,071.68
15-16	\$327.90	\$1,936.83	\$1,037.04	\$490.24	\$1,936.83
16-17	\$295.11	\$1,801.98	\$933.34	\$441.22	\$1,801.98
17-18	\$262.32	\$1,667.13	\$829.64	\$392.20	\$1,667.13
18-19	\$229.53	\$1,532.27	\$725.93	\$343.17	\$1,532.27
19-20	\$196.74	\$1,397.42	\$622.23	\$294.15	\$1,397.42
20-21	\$163.95	\$1,262.57	\$518.52	\$245.12	\$1,262.57
21-22	\$131.16	\$1,127.72	\$414.82	\$196.10	\$1,127.72
22-23	\$98.37	\$992.87	\$311.11	\$147.07	\$992.87
23-24	\$65.58	\$858.01	\$207.41	\$98.05	\$858.01
24-25	\$32.79	\$723.16	\$103.70	\$49.02	\$723.16
25 or more	\$0.00	\$588.31	\$0.00	\$0.00	\$588.31
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$409.87	\$2,273.96	\$1,296.30	\$612.80	\$2,273.96
COBRA	\$836.13	\$4,038.80	\$2,644.46	\$1,250.12	\$4,038.80

**Deduct Codes:**

466 - Two family members are "Senior Advantage"

467 - One family member is "Senior Advantage"; two are "Basic"

468 - Two family members are "Senior Advantage"; one is "Basic"

469 - Three or more family members are "Senior Advantage"; one is "Basic"

470 - Three or more family members are "Basic"; one is "Senior Advantage"

\*Deduct code 466 represents 2-party contract

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Kaiser Permanente Hawaii**

Years of Service	Retiree Only 471	Retiree Only 472	Retiree Only 473	*Retiree & Family 474	Retiree & Family 475
Less than 10*	\$962.84	\$447.25	\$2,222.50	\$1,917.68	\$2,872.52
10-11*	\$577.70	\$268.35	\$1,588.58	\$1,150.61	\$1,723.51
11-12*	\$539.19	\$250.46	\$1,525.19	\$1,073.90	\$1,608.61
12-13*	\$500.68	\$232.57	\$1,461.80	\$997.19	\$1,493.71
13-14	\$462.16	\$214.68	\$1,398.40	\$920.49	\$1,378.81
14-15	\$423.65	\$196.79	\$1,335.01	\$843.78	\$1,263.91
15-16	\$385.14	\$178.90	\$1,271.62	\$767.07	\$1,149.01
16-17	\$346.62	\$161.01	\$1,208.23	\$690.36	\$1,034.11
17-18	\$308.11	\$143.12	\$1,144.84	\$613.66	\$919.21
18-19	\$269.60	\$125.23	\$1,081.44	\$536.95	\$804.31
19-20	\$231.08	\$107.34	\$1,018.05	\$460.24	\$689.40
20-21	\$192.57	\$89.45	\$954.66	\$383.54	\$574.50
21-22	\$154.05	\$71.56	\$891.27	\$306.83	\$459.60
22-23	\$115.54	\$53.67	\$827.88	\$230.12	\$344.70
23-24	\$77.03	\$35.78	\$764.48	\$153.41	\$229.80
24-25	\$38.51	\$17.89	\$701.09	\$76.71	\$114.90
25 or more	\$0.00	\$0.00	\$637.70	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$481.42	\$223.62	\$1,430.10	\$958.84	\$1,436.26
COBRA	\$982.10	\$456.20	\$2,266.95	\$1,956.03	\$2,929.97

**Deduct Codes:**

- 471 - "Basic" under age 65
- 472 - "Senior Advantage"
- 473 - Over age 65 without Medicare Parts A or B
- 474 - Two family members are "Basic"
- 475 - Three or more family members are "Basic"
- \*Deduct code 474 represents 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Hawaii**

Years of Service	*Retiree & Family 476	*Retiree & Family 477	*Retiree & Family 478	*Retiree & Family 479
Less than 10*	\$1,402.09	\$3,177.34	\$886.50	\$2,661.75
10-11*	\$841.25	\$2,034.18	\$531.90	\$1,597.05
11-12*	\$785.17	\$1,919.86	\$496.44	\$1,490.58
12-13*	\$729.09	\$1,805.55	\$460.98	\$1,384.11
13-14	\$673.00	\$1,691.23	\$425.52	\$1,277.64
14-15	\$616.92	\$1,576.92	\$390.06	\$1,171.17
15-16	\$560.84	\$1,462.60	\$354.60	\$1,064.70
16-17	\$504.75	\$1,348.28	\$319.14	\$958.23
17-18	\$448.67	\$1,233.97	\$283.68	\$851.76
18-19	\$392.59	\$1,119.65	\$248.22	\$745.29
19-20	\$336.50	\$1,005.34	\$212.76	\$638.82
20-21	\$280.42	\$891.02	\$177.30	\$532.35
21-22	\$224.33	\$776.70	\$141.84	\$425.88
22-23	\$168.25	\$662.39	\$106.38	\$319.41
23-24	\$112.17	\$548.07	\$70.92	\$212.94
24-25	\$56.08	\$433.76	\$35.46	\$106.47
25 or more	\$0.00	\$319.44	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$701.04	\$1,748.39	\$443.25	\$1,330.87
COBRA	\$1,430.13	\$3,240.89	\$904.23	\$2,714.99

**Deduct Codes:**

476 - One family member is "Senior Advantage"; one is "Basic"

477 - One family member is "Basic" under age 65; one is over age 65 without Medicare Parts A or B

478 - Two family members are "Senior Advantage"

479 - One family member is "Senior Advantage"; one is over age 65 without Medicare Parts A or B

\*Deduct codes 476, 477, 478, & 479 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Oregon**

Years of Service	Retiree Only 481	Retiree Only 482	Retiree Only 483	*Retiree & Family 484	Retiree & Family 485
Less than 10*	\$1,414.96	\$565.20	\$1,732.21	\$2,821.92	\$4,228.88
10-11*	\$848.98	\$339.12	\$1,098.29	\$1,693.15	\$2,880.36
11-12*	\$792.38	\$316.51	\$1,034.90	\$1,580.28	\$2,745.51
12-13*	\$735.78	\$293.90	\$971.51	\$1,467.40	\$2,610.66
13-14	\$679.18	\$271.30	\$908.11	\$1,354.52	\$2,475.80
14-15	\$622.58	\$248.69	\$844.72	\$1,241.64	\$2,340.95
15-16	\$565.98	\$226.08	\$781.33	\$1,128.77	\$2,206.10
16-17	\$509.39	\$203.47	\$717.94	\$1,015.89	\$2,071.25
17-18	\$452.79	\$180.86	\$654.55	\$903.01	\$1,936.40
18-19	\$396.19	\$158.26	\$591.15	\$790.14	\$1,801.54
19-20	\$339.59	\$135.65	\$527.76	\$677.26	\$1,666.69
20-21	\$282.99	\$113.04	\$464.37	\$564.38	\$1,531.84
21-22	\$226.39	\$90.43	\$400.98	\$451.51	\$1,396.99
22-23	\$169.80	\$67.82	\$337.59	\$338.63	\$1,262.14
23-24	\$113.20	\$45.22	\$274.19	\$225.75	\$1,127.28
24-25	\$56.60	\$22.61	\$210.80	\$112.88	\$992.43
25 or more	\$0.00	\$0.00	\$147.41	\$0.00	\$857.58
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$707.48	\$282.60	\$939.81	\$1,410.96	\$2,543.23
COBRA	\$1,443.26	\$576.50	\$1,766.85	\$2,878.36	\$4,313.46

**Deduct Codes:**

- 481 - "Basic" under age 65
- 482 - "Senior Advantage"
- 483 - Over age 65 without Medicare Parts A or B
- 484 - Two family members are "Basic"
- 485 - Three or more family members are "Basic"
- \*Deduct code 484 represents 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Oregon**

Years of Service	*Retiree & Family 486	*Retiree & Family 488	Retiree Only 489	Retiree Only 490
Less than 10*	\$1,972.16	\$1,122.40	\$1,373.66	\$1,732.21
10-11*	\$1,183.30	\$673.44	\$824.20	\$1,098.29
11-12*	\$1,104.41	\$628.54	\$769.25	\$1,034.90
12-13*	\$1,025.52	\$583.65	\$714.30	\$971.51
13-14	\$946.64	\$538.75	\$659.36	\$908.11
14-15	\$867.75	\$493.86	\$604.41	\$844.72
15-16	\$788.86	\$448.96	\$549.46	\$781.33
16-17	\$709.98	\$404.06	\$494.52	\$717.94
17-18	\$631.09	\$359.17	\$439.57	\$654.55
18-19	\$552.20	\$314.27	\$384.62	\$591.15
19-20	\$473.32	\$269.38	\$329.68	\$527.76
20-21	\$394.43	\$224.48	\$274.73	\$464.37
21-22	\$315.55	\$179.58	\$219.79	\$400.98
22-23	\$236.66	\$134.69	\$164.84	\$337.59
23-24	\$157.77	\$89.79	\$109.89	\$274.19
24-25	\$78.89	\$44.90	\$54.95	\$210.80
25 or more	\$0.00	\$0.00	\$0.00	\$147.41
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$986.08	\$561.20	\$686.83	\$939.81
COBRA	\$2,011.60	\$1,144.85	\$1,401.13	\$1,766.85

**Deduct Codes:**

486 - One family member is "Senior Advantage"; one is "Basic"

488 - Two family members are "Senior Advantage"

489 - Over age 65 with Medicare Part A only

490 - Over age 65 with Medicare Part B only

\*Deduct codes 486 & 488 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Oregon**

Years of Service	*Retiree & Family 491	*Retiree & Family 492	Retiree & Family 493	Retiree & Family 494	*Retiree & Family 495
Less than 10*	\$1,930.86	\$2,289.41	\$3,379.12	\$2,529.36	\$3,456.42
10-11*	\$1,158.52	\$1,373.65	\$2,030.60	\$1,517.62	\$2,313.26
11-12*	\$1,081.28	\$1,282.07	\$1,895.75	\$1,416.44	\$2,198.94
12-13*	\$1,004.05	\$1,190.49	\$1,760.90	\$1,315.27	\$2,084.63
13-14	\$926.81	\$1,098.92	\$1,626.04	\$1,214.09	\$1,970.31
14-15	\$849.58	\$1,007.34	\$1,491.19	\$1,112.92	\$1,856.00
15-16	\$772.34	\$915.76	\$1,356.34	\$1,011.74	\$1,741.68
16-17	\$695.11	\$824.19	\$1,221.49	\$910.57	\$1,627.36
17-18	\$617.88	\$732.61	\$1,086.64	\$809.40	\$1,513.05
18-19	\$540.64	\$641.03	\$951.78	\$708.22	\$1,398.73
19-20	\$463.41	\$549.46	\$816.93	\$607.05	\$1,284.42
20-21	\$386.17	\$457.88	\$682.08	\$505.87	\$1,170.10
21-22	\$308.94	\$366.31	\$547.23	\$404.70	\$1,055.78
22-23	\$231.70	\$274.73	\$412.38	\$303.52	\$941.47
23-24	\$154.47	\$183.15	\$277.52	\$202.35	\$827.15
24-25	\$77.23	\$91.58	\$142.67	\$101.17	\$712.84
25 or more	\$0.00	\$0.00	\$7.82	\$0.00	\$598.52
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$965.43	\$1,144.70	\$1,693.47	\$1,264.68	\$2,027.47
COBRA	\$1,969.48	\$2,335.20	\$3,446.70	\$2,579.95	\$3,525.55

**Deduct Codes:**

- 491 - One family member is "Senior Advantage"; one is over age 65 with Medicare Part A only
  - 492 - One family member is "Senior Advantage"; one is over age 65 without Medicare Parts A or B
  - 493 - One family member is "Senior Advantage"; two or more are "Basic"
  - 494 - Two family members are "Senior Advantage"; one is "Basic"
  - 495 - Two family members are over age 65 without Medicare Parts A or B
- \*Deduct codes 491, 492, & 495 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Oregon**

Years of Service	*Retiree & Family 496	*Retiree & Family 497	*Retiree & Family 498
Less than 10*	\$2,739.32	\$2,780.62	\$3,139.17
10-11*	\$1,643.59	\$1,668.37	\$1,996.01
11-12*	\$1,534.02	\$1,557.15	\$1,881.69
12-13*	\$1,424.45	\$1,445.92	\$1,767.38
13-14	\$1,314.87	\$1,334.70	\$1,653.06
14-15	\$1,205.30	\$1,223.47	\$1,538.75
15-16	\$1,095.73	\$1,112.25	\$1,424.43
16-17	\$986.16	\$1,001.02	\$1,310.11
17-18	\$876.58	\$889.80	\$1,195.80
18-19	\$767.01	\$778.57	\$1,081.48
19-20	\$657.44	\$667.35	\$967.17
20-21	\$547.86	\$556.12	\$852.85
21-22	\$438.29	\$444.90	\$738.53
22-23	\$328.72	\$333.67	\$624.22
23-24	\$219.15	\$222.45	\$509.90
24-25	\$109.57	\$111.22	\$395.59
25 or more	\$0.00	\$0.00	\$281.27
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$1,369.66	\$1,390.31	\$1,710.22
COBRA	\$2,794.11	\$2,836.23	\$3,201.95

**Deduct Codes:**

496 - Two family members are over age 65 with Medicare Part A only

497 - One family member is "Basic"; one is over age 65 with Medicare Part A only

498 - One family member is "Basic"; one is over age 65 without Medicare Parts A or B

\*Deduct codes 496, 497, & 498 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Washington**

Years of Service	Retiree Only 393	Retiree Only 394	*Retiree & Family 395	Retiree & Family 396	*Retiree & Family 397
Less than 10*	\$2,012.53	\$417.91	\$3,751.26	\$6,275.96	\$2,156.64
10-11*	\$1,378.61	\$250.75	\$2,608.10	\$4,927.44	\$1,293.98
11-12*	\$1,315.22	\$234.03	\$2,493.78	\$4,792.59	\$1,207.72
12-13*	\$1,251.83	\$217.31	\$2,379.47	\$4,657.74	\$1,121.45
13-14	\$1,188.43	\$200.60	\$2,265.15	\$4,522.88	\$1,035.19
14-15	\$1,125.04	\$183.88	\$2,150.84	\$4,388.03	\$948.92
15-16	\$1,061.65	\$167.16	\$2,036.52	\$4,253.18	\$862.66
16-17	\$998.26	\$150.45	\$1,922.20	\$4,118.33	\$776.39
17-18	\$934.87	\$133.73	\$1,807.89	\$3,983.48	\$690.12
18-19	\$871.47	\$117.01	\$1,693.57	\$3,848.62	\$603.86
19-20	\$808.08	\$100.30	\$1,579.26	\$3,713.77	\$517.59
20-21	\$744.69	\$83.58	\$1,464.94	\$3,578.92	\$431.33
21-22	\$681.30	\$66.87	\$1,350.62	\$3,444.07	\$345.06
22-23	\$617.91	\$50.15	\$1,236.31	\$3,309.22	\$258.80
23-24	\$554.51	\$33.43	\$1,121.99	\$3,174.36	\$172.53
24-25	\$491.12	\$16.72	\$1,007.68	\$3,039.51	\$86.27
25 or more	\$427.73	\$0.00	\$893.36	\$2,904.66	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$1,220.13	\$208.95	\$2,322.31	\$4,590.31	\$1,078.32
COBRA	\$2,052.78	\$426.27	\$3,826.29	\$6,401.48	\$2,199.77

**Deduct Codes:**

393 - "Basic" under age 65

394 - "Senior Advantage"

395 - Two family members are "Basic"

396 - Three or more family members are "Basic"

397 - One family member is "Senior Advantage"; one is "Basic"

\*Deduct codes 395 & 397 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Kaiser Permanente Washington**

Years of Service	*Retiree & Family 398	Retiree & Family 399	Retiree & Family 400
Less than 10*	\$827.82	\$4,681.34	\$3,352.52
10-11*	\$496.69	\$3,332.82	\$2,011.51
11-12*	\$463.58	\$3,197.97	\$1,877.41
12-13*	\$430.47	\$3,063.12	\$1,743.31
13-14	\$397.35	\$2,928.26	\$1,609.21
14-15	\$364.24	\$2,793.41	\$1,475.11
15-16	\$331.13	\$2,658.56	\$1,341.01
16-17	\$298.02	\$2,523.71	\$1,206.91
17-18	\$264.90	\$2,388.86	\$1,072.81
18-19	\$231.79	\$2,254.00	\$938.71
19-20	\$198.68	\$2,119.15	\$804.60
20-21	\$165.56	\$1,984.30	\$670.50
21-22	\$132.45	\$1,849.45	\$536.40
22-23	\$99.34	\$1,714.60	\$402.30
23-24	\$66.23	\$1,579.74	\$268.20
24-25	\$33.11	\$1,444.89	\$134.10
25 or more	\$0.00	\$1,310.04	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$413.91	\$2,995.69	\$1,676.26
COBRA	\$844.38	\$4,774.97	\$3,419.57

**Deduct Codes:**

398 - Two family members are "Senior Advantage"

399 - One family member is "Senior Advantage"; two or more are "Basic"

400 - Two family members are "Senior Advantage"; one or more are "Basic"

\*Deduct code 398 represent 2-party contract

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - SCAN Health Plan California**

Years of Service	Retiree Only with SCAN 611	Retiree & 1 Dependent - Both with SCAN 613 <sup>(1)</sup>
Less than 10*	\$287.31	\$566.62
10-11*	\$172.39	\$339.97
11-12*	\$160.89	\$317.31
12-13*	\$149.40	\$294.64
13-14	\$137.91	\$271.98
14-15	\$126.42	\$249.31
15-16	\$114.92	\$226.65
16-17	\$103.43	\$203.98
17-18	\$91.94	\$181.32
18-19	\$80.45	\$158.65
19-20	\$68.95	\$135.99
20-21	\$57.46	\$113.32
21-22	\$45.97	\$90.66
22-23	\$34.48	\$67.99
23-24	\$22.98	\$45.33
24-25	\$11.49	\$22.66
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$143.65	\$283.31
COBRA	\$293.06	\$577.95

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child. Both Retiree & eligible dependent must be enrolled in Medicare Parts A & B.

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - SCAN Health Plan Arizona**

Years of Service	Retiree Only with SCAN 620	Retiree & 1 Dependent - Both with SCAN 621 <sup>(1)</sup>
Less than 10*	\$287.31	\$566.62
10-11*	\$172.39	\$339.97
11-12*	\$160.89	\$317.31
12-13*	\$149.40	\$294.64
13-14	\$137.91	\$271.98
14-15	\$126.42	\$249.31
15-16	\$114.92	\$226.65
16-17	\$103.43	\$203.98
17-18	\$91.94	\$181.32
18-19	\$80.45	\$158.65
19-20	\$68.95	\$135.99
20-21	\$57.46	\$113.32
21-22	\$45.97	\$90.66
22-23	\$34.48	\$67.99
23-24	\$22.98	\$45.33
24-25	\$11.49	\$22.66
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$143.65	\$283.31
COBRA	\$293.06	\$577.95

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child. Both Retiree & eligible dependent must be enrolled in Medicare Parts A & B.

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - SCAN Health Plan Nevada**

Years of Service	Retiree Only with SCAN 622	Retiree & 1 Dependent - Both with SCAN 623 <sup>(1)</sup>
Less than 10*	\$287.31	\$566.62
10-11*	\$172.39	\$339.97
11-12*	\$160.89	\$317.31
12-13*	\$149.40	\$294.64
13-14	\$137.91	\$271.98
14-15	\$126.42	\$249.31
15-16	\$114.92	\$226.65
16-17	\$103.43	\$203.98
17-18	\$91.94	\$181.32
18-19	\$80.45	\$158.65
19-20	\$68.95	\$135.99
20-21	\$57.46	\$113.32
21-22	\$45.97	\$90.66
22-23	\$34.48	\$67.99
23-24	\$22.98	\$45.33
24-25	\$11.49	\$22.66
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$143.65	\$283.31
COBRA	\$293.06	\$577.95

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child. Both Retiree & eligible dependent must be enrolled in Medicare Parts A & B.

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025**

**Tier 1 - United Healthcare Group Medicare Advantage HMO/UnitedHealthcare**

<b>Years of Service</b>	<b>Retiree Only with UnitedHealthcare Group Medicare Advantage HMO 701</b>	<b>Retiree &amp; 1 Dependent - 1 with UnitedHealthcare Group Medicare Advantage HMO 702 <sup>(1)</sup></b>	<b>Retiree &amp; 1 Dependent - Both with UnitedHealthcare Group Medicare Advantage HMO 703 <sup>(1)</sup></b>	<b>Retiree &amp; 2 or More Dependents - 1 with UnitedHealthcare Group Medicare Advantage HMO 704 <sup>(2)</sup></b>	<b>Retiree &amp; 2 or More Dependents - 2 with UnitedHealthcare Group Medicare Advantage HMO 705 <sup>(2)</sup></b>
Less than 10*	\$387.45	\$2,076.15	\$766.90	\$2,367.05	\$1,057.80
10-11*	\$232.47	\$1,245.69	\$460.14	\$1,420.23	\$634.68
11-12*	\$216.97	\$1,162.64	\$429.46	\$1,325.55	\$592.37
12-13*	\$201.47	\$1,079.60	\$398.79	\$1,230.87	\$550.06
13-14	\$185.98	\$996.55	\$368.11	\$1,136.18	\$507.74
14-15	\$170.48	\$913.51	\$337.44	\$1,041.50	\$465.43
15-16	\$154.98	\$830.46	\$306.76	\$946.82	\$423.12
16-17	\$139.48	\$747.41	\$276.08	\$852.14	\$380.81
17-18	\$123.98	\$664.37	\$245.41	\$757.46	\$338.50
18-19	\$108.49	\$581.32	\$214.73	\$662.77	\$296.18
19-20	\$92.99	\$498.28	\$184.06	\$568.09	\$253.87
20-21	\$77.49	\$415.23	\$153.38	\$473.41	\$211.56
21-22	\$61.99	\$332.18	\$122.70	\$378.73	\$169.25
22-23	\$46.49	\$249.14	\$92.03	\$284.05	\$126.94
23-24	\$31.00	\$166.09	\$61.35	\$189.36	\$84.62
24-25	\$15.50	\$83.05	\$30.68	\$94.68	\$42.31
25 or more	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$193.72	\$1,038.07	\$383.45	\$1,183.52	\$528.90
COBRA	\$395.20	\$2,117.67	\$782.24	\$2,414.39	\$1,078.96

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child

<sup>(2)</sup> Retiree & 2 or More Dependents = Retiree, Spouse/Domestic Partner & 1 or More Children or Retiree & 2 or More Children

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - UnitedHealthcare**

Years of Service	Retiree Only 707	Retiree & 1 Dependent 708	Retiree & 2 or More Dependents 709
Less than 10*	\$1,696.70	\$3,100.27	\$3,676.30
10-11*	\$1,062.78	\$1,957.11	\$2,327.78
11-12*	\$999.39	\$1,842.79	\$2,192.93
12-13*	\$936.00	\$1,728.48	\$2,058.08
13-14	\$872.60	\$1,614.16	\$1,923.22
14-15	\$809.21	\$1,499.85	\$1,788.37
15-16	\$745.82	\$1,385.53	\$1,653.52
16-17	\$682.43	\$1,271.21	\$1,518.67
17-18	\$619.04	\$1,156.90	\$1,383.82
18-19	\$555.64	\$1,042.58	\$1,248.96
19-20	\$492.25	\$928.27	\$1,114.11
20-21	\$428.86	\$813.95	\$979.26
21-22	\$365.47	\$699.63	\$844.41
22-23	\$302.08	\$585.32	\$709.56
23-24	\$238.68	\$471.00	\$574.70
24-25	\$175.29	\$356.69	\$439.85
25 or more	\$111.90	\$242.37	\$305.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$904.30	\$1,671.32	\$1,990.65
COBRA	\$1,730.63	\$3,162.28	\$3,749.83

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Cigna Indemnity Dental/Vision**

Years of Service	Retiree Only 501	Retiree & Dependent(s) 502
Less than 10*	\$56.20	\$117.86
10-11*	\$33.72	\$70.72
11-12*	\$31.47	\$66.00
12-13*	\$29.22	\$61.29
13-14	\$26.98	\$56.57
14-15	\$24.73	\$51.86
15-16	\$22.48	\$47.14
16-17	\$20.23	\$42.43
17-18	\$17.98	\$37.72
18-19	\$15.74	\$33.00
19-20	\$13.49	\$28.29
20-21	\$11.24	\$23.57
21-22	\$8.99	\$18.86
22-23	\$6.74	\$14.14
23-24	\$4.50	\$9.43
24-25	\$2.25	\$4.71
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$28.10	\$58.93
COBRA	\$57.32	\$120.22
Benchmark Rate	\$56.20	\$117.86

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - Cigna Prepaid Dental/Vision**

Years of Service	Retiree Only 901	Retiree & Dependent(s) 902
Less than 10*	\$46.60	\$95.45
10-11*	\$27.96	\$57.27
11-12*	\$26.10	\$53.45
12-13*	\$24.23	\$49.63
13-14	\$22.37	\$45.82
14-15	\$20.50	\$42.00
15-16	\$18.64	\$38.18
16-17	\$16.78	\$34.36
17-18	\$14.91	\$30.54
18-19	\$13.05	\$26.73
19-20	\$11.18	\$22.91
20-21	\$9.32	\$19.09
21-22	\$7.46	\$15.27
22-23	\$5.59	\$11.45
23-24	\$3.73	\$7.64
24-25	\$1.86	\$3.82
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$23.30	\$47.72
COBRA	\$47.53	\$97.36

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Non-Medicare Surviving Spouse**

<b>Years of Service</b>	<b>Blue Cross Plan I &amp; II</b>	<b>Kaiser</b>	<b>Blue Cross Prudent Buyer</b>	<b>Cigna</b>	<b>UHC HMO</b>	<b>Cigna Indemnity Dental/Vision</b>	<b>Cigna Prepaid Dental/Vision</b>
Less than 10*	\$1,584.80	\$1,410.77	\$1,220.38	\$2,027.27	\$1,696.70	\$56.20	\$46.60
10-11*	\$950.88	\$846.46	\$732.23	\$1,393.35	\$1,062.78	\$33.72	\$27.96
11-12*	\$887.49	\$790.03	\$683.41	\$1,329.96	\$999.39	\$31.47	\$26.10
12-13*	\$824.10	\$733.60	\$634.60	\$1,266.57	\$936.00	\$29.22	\$24.23
13-14	\$760.70	\$677.17	\$585.78	\$1,203.17	\$872.60	\$26.98	\$22.37
14-15	\$697.31	\$620.74	\$536.97	\$1,139.78	\$809.21	\$24.73	\$20.50
15-16	\$633.92	\$564.31	\$488.15	\$1,076.39	\$745.82	\$22.48	\$18.64
16-17	\$570.53	\$507.88	\$439.34	\$1,013.00	\$682.43	\$20.23	\$16.78
17-18	\$507.14	\$451.45	\$390.52	\$949.61	\$619.04	\$17.98	\$14.91
18-19	\$443.74	\$395.02	\$341.71	\$886.21	\$555.64	\$15.74	\$13.05
19-20	\$380.35	\$338.58	\$292.89	\$822.82	\$492.25	\$13.49	\$11.18
20-21	\$316.96	\$282.15	\$244.08	\$759.43	\$428.86	\$11.24	\$9.32
21-22	\$253.57	\$225.72	\$195.26	\$696.04	\$365.47	\$8.99	\$7.46
22-23	\$190.18	\$169.29	\$146.45	\$632.65	\$302.08	\$6.74	\$5.59
23-24	\$126.78	\$112.86	\$97.63	\$569.25	\$238.68	\$4.50	\$3.73
24-25	\$63.39	\$56.43	\$48.82	\$505.86	\$175.29	\$2.25	\$1.86
25 or more	\$0.00	\$0.00	\$0.00	\$442.47	\$111.90	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>							
	\$792.40	\$705.38	\$610.19	\$1,234.87	\$904.30	\$28.10	\$23.30
COBRA	\$1,616.50	\$1,438.99	\$1,244.79	\$2,067.82	\$1,730.63	\$57.32	\$47.53

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - Children Only Rates**

<b>Years of Service</b>	<b>Anthem Plan I &amp; II 215 or 225</b>	<b>Kaiser One Child 421</b>	<b>Kaiser 2 or More 411</b>	<b>Prudent Buyer 205</b>	<b>Cigna 305</b>	<b>UHC HMO 706</b>	<b>Cigna Indemnity Dental/Vision 503</b>	<b>Cigna Prepaid Dental/Vision 903</b>
Less than 10*	\$534.96	\$1,410.77	\$2,813.54	\$331.92	\$670.42	\$483.66	\$69.30	\$47.21
10-11*	\$320.98	\$846.46	\$1,688.12	\$199.15	\$402.25	\$290.20	\$41.58	\$28.33
11-12*	\$299.58	\$790.03	\$1,575.58	\$185.88	\$375.44	\$270.85	\$38.81	\$26.44
12-13*	\$278.18	\$733.60	\$1,463.04	\$172.60	\$348.62	\$251.50	\$36.04	\$24.55
13-14	\$256.78	\$677.17	\$1,350.50	\$159.32	\$321.80	\$232.16	\$33.26	\$22.66
14-15	\$235.38	\$620.74	\$1,237.96	\$146.04	\$294.98	\$212.81	\$30.49	\$20.77
15-16	\$213.98	\$564.31	\$1,125.42	\$132.77	\$268.17	\$193.46	\$27.72	\$18.88
16-17	\$192.59	\$507.88	\$1,012.87	\$119.49	\$241.35	\$174.12	\$24.95	\$17.00
17-18	\$171.19	\$451.45	\$900.33	\$106.21	\$214.53	\$154.77	\$22.18	\$15.11
18-19	\$149.79	\$395.02	\$787.79	\$92.94	\$187.72	\$135.42	\$19.40	\$13.22
19-20	\$128.39	\$338.58	\$675.25	\$79.66	\$160.90	\$116.08	\$16.63	\$11.33
20-21	\$106.99	\$282.15	\$562.71	\$66.38	\$134.08	\$96.73	\$13.86	\$9.44
21-22	\$85.59	\$225.72	\$450.17	\$53.11	\$107.27	\$77.39	\$11.09	\$7.55
22-23	\$64.20	\$169.29	\$337.62	\$39.83	\$80.45	\$58.04	\$8.32	\$5.67
23-24	\$42.80	\$112.86	\$225.08	\$26.55	\$53.63	\$38.69	\$5.54	\$3.78
24-25	\$21.40	\$56.43	\$112.54	\$13.28	\$26.82	\$19.35	\$2.77	\$1.89
25 or more	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>								
	\$267.48	\$705.38	\$1,406.77	\$165.96	\$335.21	\$241.83	\$34.65	\$23.60
COBRA	\$545.66	\$1,438.99	\$2,869.81	\$338.56	\$683.83	\$493.33	\$70.69	\$48.15
Benchmark Rate	\$1,584.80	\$1,584.80	\$3,371.30	\$1,584.80	\$1,584.80	\$1,584.80	\$69.30	\$56.20

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 1 - COBRA Rates**

<b>Blue Cross and CIGNA COBRA Rates</b>	<b>Retiree Only</b>	<b>Retiree &amp; Spouse</b>	<b>Retiree, Spouse &amp; Children</b>	<b>Retiree &amp; Children</b>	<b>Spouse Only</b>	<b>Under 26 Child or Children Only</b>	<b>Spouse &amp; Children</b>	<b>Over 26 Child</b>
Plan I & II	\$1,616.50	\$2,915.06	\$3,438.73	\$2,139.06	\$1,616.50	\$545.66	\$2,139.06	\$1,616.50
Blue Cross Prudent Buyer	\$1,244.79	\$2,450.49	\$2,765.70	\$1,600.30	\$1,244.79	\$338.56	\$1,600.30	\$1,244.79
Cigna	\$2,067.82	\$3,734.32	\$4,409.53	\$2,743.99	\$2,067.82	\$683.83	\$2,743.99	\$2,067.82
Cigna Indemnity Dental/Vision	\$57.32	\$120.22	\$120.22	\$120.22	\$57.32	\$70.69	\$120.22	\$57.32
Cigna Prepaid Dental/Vision	\$47.53	\$97.36	\$97.36	\$97.36	\$47.53	\$48.15	\$97.36	\$47.53

<b>UHC Without Medicare COBRA Rates</b>	<b>Retiree Only 707</b>	<b>Retiree &amp; 1 Dependent 708</b>	<b>Retiree &amp; 2 or More Dependents 709</b>	<b>Spouse Only 707</b>	<b>Spouse &amp; 1 Dependent 708</b>	<b>Spouse &amp; 2 or More Dependents 709</b>	<b>Under 26 Child or Children Only 706</b>	<b>Over 26 Child 707</b>
	\$1,730.63	\$3,162.28	\$3,749.83	\$1,730.63	\$3,162.28	\$3,749.83	\$493.33	\$1,730.63

<b>Plan III* COBRA Rates</b>	<b>Retiree Only w/ Medicare 240</b>	<b>Spouse Only w/ Medicare 240</b>	<b>Retiree &amp; Spouse - One w/ Medicare 241/242</b>	<b>Retiree &amp; Spouse - Both w/ Medicare 243</b>	<b>Retiree w/ Medicare &amp; Children 244/245</b>	<b>Spouse w/ Medicare &amp; Children 244/245</b>	<b>Retiree, Spouse &amp; Children - One w/ Medicare 246/247</b>	<b>Retiree, Spouse &amp; Children - Two w/ Medicare 248/249</b>
	\$655.76	\$655.76	\$2,098.44	\$1,306.02	\$1,174.87	\$1,174.87	\$2,617.37	\$1,824.86

\*See Plan I & II where no family member has Medicare

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - COBRA Rates - UHC MAPD Risk**

<b>UHC MAPD Risk COBRA Rates</b>	<b>Retiree Only w/ Medicare 701</b>	<b>Retiree &amp; 1 Dependent - One w/ Medicare 702</b>	<b>Retiree &amp; 1 Dependent - Both w/ Medicare 703</b>	<b>Retiree &amp; 2 Or More Dependents - One w/ Medicare 704</b>	<b>Retiree &amp; 2 Or More Dependents - Two w/ Medicare 705</b>	<b>Under 26 Child or Children Only 706</b>	<b>Over 26 Child 707</b>
	\$395.20	\$2,117.67	\$782.24	\$2,414.39	\$1,078.96	\$493.33	\$1,730.63

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - COBRA Rates - SCAN Health Plan**

SCAN COBRA Rates	Retiree Only w/ Medicare Risk 611	Retiree & 1 Dependent - Both w/ Medicare Risk 613	Retiree Only w/ Medicare Risk 620	Retiree & 1 Dependent - Both w/ Medicare Risk 621	Retiree Only w/ Medicare Risk 622	Retiree & 1 Dependent - Both w/ Medicare Risk 623
	\$293.06	\$577.95	\$293.06	\$577.95	\$293.06	\$577.95

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 1 - COBRA Rates - Kaiser**

<b>Kaiser - COBRA Rates</b>	
Single "Basic"	\$1,438.99
Single "Senior Advantage"	\$297.49
Single "Excess"	\$1,394.37
All family members are "Basic"	\$2,869.81
One family member is "Senior Advantage"; others are "Basic"	\$1,728.32
One family member is "Excess"; others are "Basic"	\$2,825.20
Two or more family members are "Senior Advantage"	\$586.83
One family member is "Excess"; another is "Senior Advantage"	\$1,683.70
Two family members are "Excess"	\$2,780.58
Child under 26	\$1,438.99
Children under 26	\$2,869.81

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Anthem Blue Cross I**

Years of Service	Retiree Only 211	Retiree & Spouse 212	Retiree, Spouse, & Children 213	Retiree & Children 214
Less than 10*	\$1,584.80	\$2,857.90	\$3,371.30	\$2,097.12
10-11*	\$950.88	\$2,223.98	\$2,737.38	\$1,463.20
11-12*	\$887.49	\$2,160.59	\$2,673.99	\$1,399.81
12-13*	\$824.10	\$2,097.20	\$2,610.60	\$1,336.42
13-14	\$760.70	\$2,033.80	\$2,547.20	\$1,273.02
14-15	\$697.31	\$1,970.41	\$2,483.81	\$1,209.63
15-16	\$633.92	\$1,907.02	\$2,420.42	\$1,146.24
16-17	\$570.53	\$1,843.63	\$2,357.03	\$1,082.85
17-18	\$507.14	\$1,780.24	\$2,293.64	\$1,019.46
18-19	\$443.74	\$1,716.84	\$2,230.24	\$956.06
19-20	\$380.35	\$1,653.45	\$2,166.85	\$892.67
20-21	\$316.96	\$1,590.06	\$2,103.46	\$829.28
21-22	\$253.57	\$1,526.67	\$2,040.07	\$765.89
22-23	\$190.18	\$1,463.28	\$1,976.68	\$702.50
23-24	\$126.78	\$1,399.88	\$1,913.28	\$639.10
24-25	\$63.39	\$1,336.49	\$1,849.89	\$575.71
25 or more	\$0.00	\$1,273.10	\$1,786.50	\$512.32
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$792.40	\$2,065.50	\$2,578.90	\$1,304.72
COBRA	\$1,616.50	\$2,915.06	\$3,438.73	\$2,139.06

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Anthem Blue Cross II**

Years of Service	Retiree Only 221	Retiree & Spouse 222	Retiree, Spouse, & Children 223	Retiree & Children 224
Less than 10*	\$1,584.80	\$2,857.90	\$3,371.30	\$2,097.12
10-11*	\$950.88	\$2,223.98	\$2,737.38	\$1,463.20
11-12*	\$887.49	\$2,160.59	\$2,673.99	\$1,399.81
12-13*	\$824.10	\$2,097.20	\$2,610.60	\$1,336.42
13-14	\$760.70	\$2,033.80	\$2,547.20	\$1,273.02
14-15	\$697.31	\$1,970.41	\$2,483.81	\$1,209.63
15-16	\$633.92	\$1,907.02	\$2,420.42	\$1,146.24
16-17	\$570.53	\$1,843.63	\$2,357.03	\$1,082.85
17-18	\$507.14	\$1,780.24	\$2,293.64	\$1,019.46
18-19	\$443.74	\$1,716.84	\$2,230.24	\$956.06
19-20	\$380.35	\$1,653.45	\$2,166.85	\$892.67
20-21	\$316.96	\$1,590.06	\$2,103.46	\$829.28
21-22	\$253.57	\$1,526.67	\$2,040.07	\$765.89
22-23	\$190.18	\$1,463.28	\$1,976.68	\$702.50
23-24	\$126.78	\$1,399.88	\$1,913.28	\$639.10
24-25	\$63.39	\$1,336.49	\$1,849.89	\$575.71
25 or more	\$0.00	\$1,273.10	\$1,786.50	\$512.32
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$792.40	\$2,065.50	\$2,578.90	\$1,304.72
COBRA	\$1,616.50	\$2,915.06	\$3,438.73	\$2,139.06

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Anthem Blue Cross III (Medicare Supplement Plan)**

<b>Years of Service</b>	<b>Retiree Only 240</b>	<b>Retiree &amp; Spouse - Retiree w/ Medicare (Plan III Benchmark) 241 <sup>(1)</sup>/242</b>	<b>Retiree &amp; Spouse - Dependent w/ Medicare (Plan I, II Benchmark) 241/242 <sup>(2)</sup></b>	<b>Retiree &amp; Spouse - Both w/ Medicare (Plan III Benchmark) 243</b>
Less than 10*	\$642.90	\$2,057.29	\$2,057.29	\$1,280.41
10-11*	\$385.74	\$1,800.13	\$1,423.37	\$1,023.25
11-12*	\$360.02	\$1,774.41	\$1,359.98	\$997.53
12-13*	\$334.31	\$1,748.70	\$1,296.59	\$971.82
13-14	\$308.59	\$1,722.98	\$1,233.19	\$946.10
14-15	\$282.88	\$1,697.27	\$1,169.80	\$920.39
15-16	\$257.16	\$1,671.55	\$1,106.41	\$894.67
16-17	\$231.44	\$1,645.83	\$1,043.02	\$868.95
17-18	\$205.73	\$1,620.12	\$979.63	\$843.24
18-19	\$180.01	\$1,594.40	\$916.23	\$817.52
19-20	\$154.30	\$1,568.69	\$852.84	\$791.81
20-21	\$128.58	\$1,542.97	\$789.45	\$766.09
21-22	\$102.86	\$1,517.25	\$726.06	\$740.37
22-23	\$77.15	\$1,491.54	\$662.67	\$714.66
23-24	\$51.43	\$1,465.82	\$599.27	\$688.94
24-25	\$25.72	\$1,440.11	\$535.88	\$663.23
25 or more	\$0.00	\$1,414.39	\$472.49	\$637.51
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$321.45	\$1,735.84	\$1,264.89	\$958.96
<b>COBRA</b>	<b>\$655.76</b>	<b>\$2,098.44</b>	<b>\$2,098.44</b>	<b>\$1,306.02</b>

<sup>(1)</sup> Non-Medicare has Anthem Blue Cross I

<sup>(2)</sup> Non-Medicare has Anthem Blue Cross II

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Anthem Blue Cross III (Medicare Supplement Plan)**

<b>Years of Service</b>	<b>Retiree with Medicare and Children 244 <sup>(3)</sup>/245 <sup>(4)</sup></b>	<b>Retiree &amp; Children - Dependent w/ Medicare (Plan I &amp; II Benchmark) 244 <sup>(3)</sup>/245 <sup>(4)</sup></b>	<b>Retiree, Spouse, &amp; Children - Retiree w/ Medicare (Plan III Benchmark) 246 <sup>(3)</sup>/247 <sup>(4)</sup></b>	<b>Retiree, Spouse, &amp; Children - 1 Dependent w/ Medicare (Plan I, II Benchmark) 246 <sup>(3)</sup>/247 <sup>(4)</sup></b>	<b>Retiree, Spouse, &amp; Children - Retiree + 1 w/ Medicare (Plan III Benchmark) 248 <sup>(3)</sup>/249 <sup>(4)</sup></b>	<b>Retiree, Spouse, &amp; Children - Dependent + 1 w/ Medicare (Plan I, II Benchmark) 248 <sup>(3)</sup>/249 <sup>(4)</sup></b>	<b>Retiree, Spouse, &amp; Children - each w/ Medicare (Plan III Benchmark) 250 <sup>(5)</sup></b>
Less than 10*	\$1,151.83	\$1,151.83	\$2,566.05	\$2,566.05	\$1,789.08	\$1,789.08	\$2,005.12
10-11*	\$894.67	\$691.10	\$2,308.89	\$1,932.13	\$1,531.92	\$1,155.16	\$1,747.96
11-12*	\$868.95	\$645.02	\$2,283.17	\$1,868.74	\$1,506.20	\$1,091.77	\$1,722.24
12-13*	\$843.24	\$598.95	\$2,257.46	\$1,805.35	\$1,480.49	\$1,028.38	\$1,696.53
13-14	\$817.52	\$552.88	\$2,231.74	\$1,741.95	\$1,454.77	\$964.98	\$1,670.81
14-15	\$791.81	\$506.81	\$2,206.03	\$1,678.56	\$1,429.06	\$901.59	\$1,645.10
15-16	\$766.09	\$460.73	\$2,180.31	\$1,615.17	\$1,403.34	\$838.20	\$1,619.38
16-17	\$740.37	\$414.66	\$2,154.59	\$1,551.78	\$1,377.62	\$774.81	\$1,593.66
17-18	\$714.66	\$368.59	\$2,128.88	\$1,488.39	\$1,351.91	\$711.42	\$1,567.95
18-19	\$688.94	\$322.51	\$2,103.16	\$1,424.99	\$1,326.19	\$648.02	\$1,542.23
19-20	\$663.23	\$276.44	\$2,077.45	\$1,361.60	\$1,300.48	\$584.63	\$1,516.52
20-21	\$637.51	\$230.37	\$2,051.73	\$1,298.21	\$1,274.76	\$521.24	\$1,490.80
21-22	\$611.79	\$184.29	\$2,026.01	\$1,234.82	\$1,249.04	\$457.85	\$1,465.08
22-23	\$586.08	\$138.22	\$2,000.30	\$1,171.43	\$1,223.33	\$394.46	\$1,439.37
23-24	\$560.36	\$92.15	\$1,974.58	\$1,108.03	\$1,197.61	\$331.06	\$1,413.65
24-25	\$534.65	\$46.07	\$1,948.87	\$1,044.64	\$1,171.90	\$267.67	\$1,387.94
25 or more	\$508.93	\$0.00	\$1,923.15	\$981.25	\$1,146.18	\$204.28	\$1,362.22
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>							
	\$830.38	\$575.91	\$2,244.60	\$1,773.65	\$1,467.63	\$996.68	\$1,683.67
COBRA	\$1,174.87	\$1,174.87	\$2,617.37	\$2,617.37	\$1,824.86	\$1,824.86	\$2,045.22

<sup>(3)</sup> Non-Medicare has Anthem Blue Cross I

<sup>(4)</sup> Non-Medicare has Anthem Blue Cross II

<sup>(5)</sup> Please note only retirees or eligible survivors will qualify for Medicare Part B Premium Reimbursement Program, approved annually by Los Angeles Board of Supervisors

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Anthem Blue Cross Prudent Buyer Plan**

<b>Years of Service</b>	<b>Retiree Only 201</b>	<b>Retiree &amp; Spouse 202</b>	<b>Retiree, Spouse, &amp; Children 203</b>	<b>Retiree &amp; Children 204</b>
Less than 10*	\$1,220.38	\$2,402.44	\$2,711.47	\$1,568.92
10-11*	\$732.23	\$1,768.52	\$2,077.55	\$941.35
11-12*	\$683.41	\$1,705.13	\$2,014.16	\$878.60
12-13*	\$634.60	\$1,641.74	\$1,950.77	\$815.84
13-14	\$585.78	\$1,578.34	\$1,887.37	\$753.08
14-15	\$536.97	\$1,514.95	\$1,823.98	\$690.32
15-16	\$488.15	\$1,451.56	\$1,760.59	\$627.57
16-17	\$439.34	\$1,388.17	\$1,697.20	\$564.81
17-18	\$390.52	\$1,324.78	\$1,633.81	\$502.05
18-19	\$341.71	\$1,261.38	\$1,570.41	\$439.30
19-20	\$292.89	\$1,197.99	\$1,507.02	\$376.54
20-21	\$244.08	\$1,134.60	\$1,443.63	\$313.78
21-22	\$195.26	\$1,071.21	\$1,380.24	\$251.03
22-23	\$146.45	\$1,007.82	\$1,316.85	\$188.27
23-24	\$97.63	\$944.42	\$1,253.45	\$125.51
24-25	\$48.82	\$881.03	\$1,190.06	\$62.76
25 or more	\$0.00	\$817.64	\$1,126.67	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$610.19	\$1,610.04	\$1,919.07	\$784.46
COBRA	\$1,244.79	\$2,450.49	\$2,765.70	\$1,600.30

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Cigna Network Model Plan**

<b>Years of Service</b>	<b>Retiree Only 301</b>	<b>Retiree &amp; Spouse 302</b>	<b>Retiree, Spouse, &amp; Children 303</b>	<b>Retiree &amp; Children 304</b>
Less than 10*	\$2,027.27	\$3,661.10	\$4,323.07	\$2,690.19
10-11*	\$1,393.35	\$3,027.18	\$3,689.15	\$2,056.27
11-12*	\$1,329.96	\$2,963.79	\$3,625.76	\$1,992.88
12-13*	\$1,266.57	\$2,900.40	\$3,562.37	\$1,929.49
13-14	\$1,203.17	\$2,837.00	\$3,498.97	\$1,866.09
14-15	\$1,139.78	\$2,773.61	\$3,435.58	\$1,802.70
15-16	\$1,076.39	\$2,710.22	\$3,372.19	\$1,739.31
16-17	\$1,013.00	\$2,646.83	\$3,308.80	\$1,675.92
17-18	\$949.61	\$2,583.44	\$3,245.41	\$1,612.53
18-19	\$886.21	\$2,520.04	\$3,182.01	\$1,549.13
19-20	\$822.82	\$2,456.65	\$3,118.62	\$1,485.74
20-21	\$759.43	\$2,393.26	\$3,055.23	\$1,422.35
21-22	\$696.04	\$2,329.87	\$2,991.84	\$1,358.96
22-23	\$632.65	\$2,266.48	\$2,928.45	\$1,295.57
23-24	\$569.25	\$2,203.08	\$2,865.05	\$1,232.17
24-25	\$505.86	\$2,139.69	\$2,801.66	\$1,168.78
25 or more	\$442.47	\$2,076.30	\$2,738.27	\$1,105.39
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$1,234.87	\$2,868.70	\$3,530.67	\$1,897.79
COBRA	\$2,067.82	\$3,734.32	\$4,409.53	\$2,743.99

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente / Kaiser Senior Advantage (California Residents)**

Years of Service	Retiree Basic (Under 65) 401	Retiree with Medicare 403
Less than 10*	\$1,410.77	\$291.66
10-11*	\$846.46	\$175.00
11-12*	\$790.03	\$163.33
12-13*	\$733.60	\$151.66
13-14	\$677.17	\$140.00
14-15	\$620.74	\$128.33
15-16	\$564.31	\$116.66
16-17	\$507.88	\$105.00
17-18	\$451.45	\$93.33
18-19	\$395.02	\$81.66
19-20	\$338.58	\$70.00
20-21	\$282.15	\$58.33
21-22	\$225.72	\$46.67
22-23	\$169.29	\$35.00
23-24	\$112.86	\$23.33
24-25	\$56.43	\$11.67
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$705.38	\$145.83
COBRA	\$1,438.99	\$297.49

**Deduct Codes:**

401 - "Basic"

403 - "Senior Advantage"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente / Kaiser Senior Advantage (California Residents)**

Years of Service	Retiree with Family (Basic) 411	Retiree with Medicare 413	Dependent with Medicare 413	Two or more Family members with Medicare 418
Less than 10*	\$2,813.54	\$1,694.43	\$1,694.43	\$575.32
10-11*	\$2,179.62	\$1,437.27	\$1,060.51	\$345.19
11-12*	\$2,116.23	\$1,411.55	\$997.12	\$322.18
12-13*	\$2,052.84	\$1,385.84	\$933.73	\$299.17
13-14	\$1,989.44	\$1,360.12	\$870.33	\$276.15
14-15	\$1,926.05	\$1,334.41	\$806.94	\$253.14
15-16	\$1,862.66	\$1,308.69	\$743.55	\$230.13
16-17	\$1,799.27	\$1,282.97	\$680.16	\$207.12
17-18	\$1,735.88	\$1,257.26	\$616.77	\$184.10
18-19	\$1,672.48	\$1,231.54	\$553.37	\$161.09
19-20	\$1,609.09	\$1,205.83	\$489.98	\$138.08
20-21	\$1,545.70	\$1,180.11	\$426.59	\$115.06
21-22	\$1,482.31	\$1,154.39	\$363.20	\$92.05
22-23	\$1,418.92	\$1,128.68	\$299.81	\$69.04
23-24	\$1,355.52	\$1,102.96	\$236.41	\$46.03
24-25	\$1,292.13	\$1,077.25	\$173.02	\$23.01
25 or more	\$1,228.74	\$1,051.53	\$109.63	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$2,021.14	\$1,372.98	\$902.03	\$287.66
COBRA	\$2,869.81	\$1,728.32	\$1,728.32	\$586.83

**Deduct Codes:**

411 - All family members are "Basic"

413 - One family member is "Senior Advantage"; others are "Basic"

418 - Two or more family members are "Senior Advantage"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente Colorado**

<b>Years of Service</b>	<b>Retiree Only 450</b>	<b>Retiree Only 451</b>	<b>Retiree &amp; Family 453</b>	<b>Retiree &amp; Family 454</b>	<b>Retiree &amp; Family - Retiree w/ Medicare (Plan III Benchmark) 455</b>	<b>Retiree &amp; Family - Dependent w/ Medicare (Plan I, II Benchmark) 455</b>
Less than 10*	\$1,421.80	\$297.90	\$3,146.79	\$4,249.55	\$1,711.70	\$1,711.70
10-11*	\$853.08	\$178.74	\$2,512.87	\$3,615.63	\$1,454.54	\$1,077.78
11-12*	\$796.21	\$166.82	\$2,449.48	\$3,552.24	\$1,428.82	\$1,014.39
12-13*	\$739.34	\$154.91	\$2,386.09	\$3,488.85	\$1,403.11	\$951.00
13-14	\$682.46	\$142.99	\$2,322.69	\$3,425.45	\$1,377.39	\$887.60
14-15	\$625.59	\$131.08	\$2,259.30	\$3,362.06	\$1,351.68	\$824.21
15-16	\$568.72	\$119.16	\$2,195.91	\$3,298.67	\$1,325.96	\$760.82
16-17	\$511.85	\$107.24	\$2,132.52	\$3,235.28	\$1,300.24	\$697.43
17-18	\$454.98	\$95.33	\$2,069.13	\$3,171.89	\$1,274.53	\$634.04
18-19	\$398.10	\$83.41	\$2,005.73	\$3,108.49	\$1,248.81	\$570.64
19-20	\$341.23	\$71.50	\$1,942.34	\$3,045.10	\$1,223.10	\$507.25
20-21	\$284.36	\$59.58	\$1,878.95	\$2,981.71	\$1,197.38	\$443.86
21-22	\$227.49	\$47.66	\$1,815.56	\$2,918.32	\$1,171.66	\$380.47
22-23	\$170.62	\$35.75	\$1,752.17	\$2,854.93	\$1,145.95	\$317.08
23-24	\$113.74	\$23.83	\$1,688.77	\$2,791.53	\$1,120.23	\$253.68
24-25	\$56.87	\$11.92	\$1,625.38	\$2,728.14	\$1,094.52	\$190.29
25 or more	\$0.00	\$0.00	\$1,561.99	\$2,664.75	\$1,068.80	\$126.90
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>						
	\$710.90	\$148.95	\$2,354.39	\$3,457.15	\$1,390.25	\$919.30
COBRA	\$1,450.24	\$303.86	\$3,209.73	\$4,334.54	\$1,745.93	\$1,745.93

**Deduct Codes:**

450 - "Basic" under age 65

451 - "Senior Advantage"

453 - Two family members are "Basic"

454 - Three or more family members are "Basic"

455 - One family member is "Senior Advantage"; one is "Basic"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente Colorado**

Years of Service	Retiree & Family 457	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 458	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 458	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 459	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 459
Less than 10*	\$587.80	\$3,043.28	\$3,043.28	\$2,001.60	\$2,001.60
10-11*	\$352.68	\$2,786.12	\$2,409.36	\$1,744.44	\$1,367.68
11-12*	\$329.17	\$2,760.40	\$2,345.97	\$1,718.72	\$1,304.29
12-13*	\$305.66	\$2,734.69	\$2,282.58	\$1,693.01	\$1,240.90
13-14	\$282.14	\$2,708.97	\$2,219.18	\$1,667.29	\$1,177.50
14-15	\$258.63	\$2,683.26	\$2,155.79	\$1,641.58	\$1,114.11
15-16	\$235.12	\$2,657.54	\$2,092.40	\$1,615.86	\$1,050.72
16-17	\$211.61	\$2,631.82	\$2,029.01	\$1,590.14	\$987.33
17-18	\$188.10	\$2,606.11	\$1,965.62	\$1,564.43	\$923.94
18-19	\$164.58	\$2,580.39	\$1,902.22	\$1,538.71	\$860.54
19-20	\$141.07	\$2,554.68	\$1,838.83	\$1,513.00	\$797.15
20-21	\$117.56	\$2,528.96	\$1,775.44	\$1,487.28	\$733.76
21-22	\$94.05	\$2,503.24	\$1,712.05	\$1,461.56	\$670.37
22-23	\$70.54	\$2,477.53	\$1,648.66	\$1,435.85	\$606.98
23-24	\$47.02	\$2,451.81	\$1,585.26	\$1,410.13	\$543.58
24-25	\$23.51	\$2,426.10	\$1,521.87	\$1,384.42	\$480.19
25 or more	\$0.00	\$2,400.38	\$1,458.48	\$1,358.70	\$416.80
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$293.90	\$2,721.83	\$2,250.88	\$1,680.15	\$1,209.20
COBRA	\$599.56	\$3,104.15	\$3,104.15	\$2,041.63	\$2,041.63

**Deduct Codes:**

457 - Two family members are "Senior Advantage"

458 - One family member is "Senior Advantage"; two or more are "Basic"

459 - Two family members are "Senior Advantage"; one or more is "Basic"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Kaiser Permanente Georgia**

<b>Years of Service</b>	<b>Retiree Only 443</b>	<b>Retiree Only 461</b>	<b>Retiree Only 462</b>	<b>Retiree &amp; Family - Retiree w/ Medicare (Plan III Benchmark) 463</b>	<b>Retiree &amp; Family - Dependent w/ Medicare (Plan I, II Benchmark) 463</b>
Less than 10*	\$413.87	\$1,780.87	\$413.87	\$3,553.74	\$3,553.74
10-11*	\$248.32	\$1,146.95	\$248.32	\$3,296.58	\$2,919.82
11-12*	\$231.77	\$1,083.56	\$231.77	\$3,270.86	\$2,856.43
12-13*	\$215.21	\$1,020.17	\$215.21	\$3,245.15	\$2,793.04
13-14	\$198.66	\$956.77	\$198.66	\$3,219.43	\$2,729.64
14-15	\$182.10	\$893.38	\$182.10	\$3,193.72	\$2,666.25
15-16	\$165.55	\$829.99	\$165.55	\$3,168.00	\$2,602.86
16-17	\$148.99	\$766.60	\$148.99	\$3,142.28	\$2,539.47
17-18	\$132.44	\$703.21	\$132.44	\$3,116.57	\$2,476.08
18-19	\$115.88	\$639.81	\$115.88	\$3,090.85	\$2,412.68
19-20	\$99.33	\$576.42	\$99.33	\$3,065.14	\$2,349.29
20-21	\$82.77	\$513.03	\$82.77	\$3,039.42	\$2,285.90
21-22	\$66.22	\$449.64	\$66.22	\$3,013.70	\$2,222.51
22-23	\$49.66	\$386.25	\$49.66	\$2,987.99	\$2,159.12
23-24	\$33.11	\$322.85	\$33.11	\$2,962.27	\$2,095.72
24-25	\$16.55	\$259.46	\$16.55	\$2,936.56	\$2,032.33
25 or more	\$0.00	\$196.07	\$0.00	\$2,910.84	\$1,968.94
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$206.93	\$988.47	\$206.93	\$3,232.29	\$2,761.34
COBRA	\$422.15	\$1,816.49	\$422.15	\$3,624.81	\$3,624.81

**Deduct Codes:**

- 443 - "Basic" over age 65 - Medicare-eligible who is classified as having renal failure (ESRD)
- 461 - "Basic" under age 65
- 462 - "Senior Advantage"
- 463 - Two family members are "Basic"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Kaiser Permanente Georgia**

Years of Service	Retiree & Family 464	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 465	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 465
Less than 10*	\$5,326.61	\$2,186.74	\$2,186.74
10-11*	\$4,692.69	\$1,929.58	\$1,552.82
11-12*	\$4,629.30	\$1,903.86	\$1,489.43
12-13*	\$4,565.91	\$1,878.15	\$1,426.04
13-14	\$4,502.51	\$1,852.43	\$1,362.64
14-15	\$4,439.12	\$1,826.72	\$1,299.25
15-16	\$4,375.73	\$1,801.00	\$1,235.86
16-17	\$4,312.34	\$1,775.28	\$1,172.47
17-18	\$4,248.95	\$1,749.57	\$1,109.08
18-19	\$4,185.55	\$1,723.85	\$1,045.68
19-20	\$4,122.16	\$1,698.14	\$982.29
20-21	\$4,058.77	\$1,672.42	\$918.90
21-22	\$3,995.38	\$1,646.70	\$855.51
22-23	\$3,931.99	\$1,620.99	\$792.12
23-24	\$3,868.59	\$1,595.27	\$728.72
24-25	\$3,805.20	\$1,569.56	\$665.33
25 or more	\$3,741.81	\$1,543.84	\$601.94
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$4,534.21	\$1,865.29	\$1,394.34
COBRA	\$5,433.14	\$2,230.47	\$2,230.47

**Deduct Codes:**

464 - Three or more family members are "Basic"

465 - One family member is "Senior Advantage"; one is "Basic"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Kaiser Permanente Georgia**

Years of Service	Retiree & Family 466	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 467	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 467	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 468	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 468
Less than 10*	\$819.74	\$3,959.61	\$3,959.61	\$2,592.61	\$2,592.61
10-11*	\$562.58	\$3,702.45	\$3,325.69	\$2,335.45	\$1,958.69
11-12*	\$536.86	\$3,676.73	\$3,262.30	\$2,309.73	\$1,895.30
12-13*	\$511.15	\$3,651.02	\$3,198.91	\$2,284.02	\$1,831.91
13-14	\$485.43	\$3,625.30	\$3,135.51	\$2,258.30	\$1,768.51
14-15	\$459.72	\$3,599.59	\$3,072.12	\$2,232.59	\$1,705.12
15-16	\$434.00	\$3,573.87	\$3,008.73	\$2,206.87	\$1,641.73
16-17	\$408.28	\$3,548.15	\$2,945.34	\$2,181.15	\$1,578.34
17-18	\$382.57	\$3,522.44	\$2,881.95	\$2,155.44	\$1,514.95
18-19	\$356.85	\$3,496.72	\$2,818.55	\$2,129.72	\$1,451.55
19-20	\$331.14	\$3,471.01	\$2,755.16	\$2,104.01	\$1,388.16
20-21	\$305.42	\$3,445.29	\$2,691.77	\$2,078.29	\$1,324.77
21-22	\$279.70	\$3,419.57	\$2,628.38	\$2,052.57	\$1,261.38
22-23	\$253.99	\$3,393.86	\$2,564.99	\$2,026.86	\$1,197.99
23-24	\$228.27	\$3,368.14	\$2,501.59	\$2,001.14	\$1,134.59
24-25	\$202.56	\$3,342.43	\$2,438.20	\$1,975.43	\$1,071.20
25 or more	\$176.84	\$3,316.71	\$2,374.81	\$1,949.71	\$1,007.81
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$498.29	\$3,638.16	\$3,167.21	\$2,271.16	\$1,800.21
COBRA	\$836.13	\$4,038.80	\$4,038.80	\$2,644.46	\$2,644.46

**Deduct Codes:**

466 - Two family members are "Senior Advantage"

467 - One family member is "Senior Advantage"; two are "Basic"

468 - Two family members are "Senior Advantage"; one is "Basic"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Kaiser Permanente Georgia**

Years of Service	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 469	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 469	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 470	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 470
Less than 10*	\$1,225.61	\$1,225.61	\$3,959.61	\$3,959.61
10-11*	\$968.45	\$735.37	\$3,702.45	\$3,325.69
11-12*	\$942.73	\$686.34	\$3,676.73	\$3,262.30
12-13*	\$917.02	\$637.32	\$3,651.02	\$3,198.91
13-14	\$891.30	\$588.29	\$3,625.30	\$3,135.51
14-15	\$865.59	\$539.27	\$3,599.59	\$3,072.12
15-16	\$839.87	\$490.24	\$3,573.87	\$3,008.73
16-17	\$814.15	\$441.22	\$3,548.15	\$2,945.34
17-18	\$788.44	\$392.20	\$3,522.44	\$2,881.95
18-19	\$762.72	\$343.17	\$3,496.72	\$2,818.55
19-20	\$737.01	\$294.15	\$3,471.01	\$2,755.16
20-21	\$711.29	\$245.12	\$3,445.29	\$2,691.77
21-22	\$685.57	\$196.10	\$3,419.57	\$2,628.38
22-23	\$659.86	\$147.07	\$3,393.86	\$2,564.99
23-24	\$634.14	\$98.05	\$3,368.14	\$2,501.59
24-25	\$608.43	\$49.02	\$3,342.43	\$2,438.20
25 or more	\$582.71	\$0.00	\$3,316.71	\$2,374.81
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$904.16	\$612.80	\$3,638.16	\$3,167.21
COBRA	\$1,250.12	\$1,250.12	\$4,038.80	\$4,038.80

**Deduct Codes:**

469 - Three or more family members are "Senior Advantage"; one is "Basic"

470 - Three or more family members are "Basic"; one is "Senior Advantage"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente Hawaii**

Years of Service	Retiree Only 471	Retiree Only 472	Retiree & Dependent 474	Retiree & Family 475
Less than 10*	\$962.84	\$447.25	\$1,917.68	\$2,872.52
10-11*	\$577.70	\$268.35	\$1,283.76	\$2,238.60
11-12*	\$539.19	\$250.46	\$1,220.37	\$2,175.21
12-13*	\$500.68	\$232.57	\$1,156.98	\$2,111.82
13-14	\$462.16	\$214.68	\$1,093.58	\$2,048.42
14-15	\$423.65	\$196.79	\$1,030.19	\$1,985.03
15-16	\$385.14	\$178.90	\$966.80	\$1,921.64
16-17	\$346.62	\$161.01	\$903.41	\$1,858.25
17-18	\$308.11	\$143.12	\$840.02	\$1,794.86
18-19	\$269.60	\$125.23	\$776.62	\$1,731.46
19-20	\$231.08	\$107.34	\$713.23	\$1,668.07
20-21	\$192.57	\$89.45	\$649.84	\$1,604.68
21-22	\$154.05	\$71.56	\$586.45	\$1,541.29
22-23	\$115.54	\$53.67	\$523.06	\$1,477.90
23-24	\$77.03	\$35.78	\$459.66	\$1,414.50
24-25	\$38.51	\$17.89	\$396.27	\$1,351.11
25 or more	\$0.00	\$0.00	\$332.88	\$1,287.72
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$481.42	\$223.62	\$1,125.28	\$2,080.12
COBRA	\$982.10	\$456.20	\$1,956.03	\$2,929.97

**Deduct Codes:**

471 - "Basic" under age 65

472 - "Senior Advantage"

474 - Two family members are "Basic"

475 - Three or more family members are "Basic"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente Hawaii**

Years of Service	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 476	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 476	Retiree & Family 478
Less than 10*	\$1,402.09	\$1,402.09	\$886.50
10-11*	\$1,144.93	\$841.25	\$629.34
11-12*	\$1,119.21	\$785.17	\$603.62
12-13*	\$1,093.50	\$729.09	\$577.91
13-14	\$1,067.78	\$673.00	\$552.19
14-15	\$1,042.07	\$616.92	\$526.48
15-16	\$1,016.35	\$560.84	\$500.76
16-17	\$990.63	\$504.75	\$475.04
17-18	\$964.92	\$448.67	\$449.33
18-19	\$939.20	\$392.59	\$423.61
19-20	\$913.49	\$336.50	\$397.90
20-21	\$887.77	\$280.42	\$372.18
21-22	\$862.05	\$224.33	\$346.46
22-23	\$836.34	\$168.25	\$320.75
23-24	\$810.62	\$112.17	\$295.03
24-25	\$784.91	\$56.08	\$269.32
25 or more	\$759.19	\$0.00	\$243.60
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$1,080.64	\$701.04	\$565.05
COBRA	\$1,430.13	\$1,430.13	\$904.23

**Deduct Codes:**

476 - One family member is "Senior Advantage"; one is "Basic"

478 - Two family members are "Senior Advantage"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente Oregon**

Years of Service	Retiree Only 481	Retiree Only 482	Retiree & Family 484	Retiree & Family 485
Less than 10*	\$1,414.96	\$565.20	\$2,821.92	\$4,228.88
10-11*	\$848.98	\$339.12	\$2,188.00	\$3,594.96
11-12*	\$792.38	\$316.51	\$2,124.61	\$3,531.57
12-13*	\$735.78	\$293.90	\$2,061.22	\$3,468.18
13-14	\$679.18	\$271.30	\$1,997.82	\$3,404.78
14-15	\$622.58	\$248.69	\$1,934.43	\$3,341.39
15-16	\$565.98	\$226.08	\$1,871.04	\$3,278.00
16-17	\$509.39	\$203.47	\$1,807.65	\$3,214.61
17-18	\$452.79	\$180.86	\$1,744.26	\$3,151.22
18-19	\$396.19	\$158.26	\$1,680.86	\$3,087.82
19-20	\$339.59	\$135.65	\$1,617.47	\$3,024.43
20-21	\$282.99	\$113.04	\$1,554.08	\$2,961.04
21-22	\$226.39	\$90.43	\$1,490.69	\$2,897.65
22-23	\$169.80	\$67.82	\$1,427.30	\$2,834.26
23-24	\$113.20	\$45.22	\$1,363.90	\$2,770.86
24-25	\$56.60	\$22.61	\$1,300.51	\$2,707.47
25 or more	\$0.00	\$0.00	\$1,237.12	\$2,644.08
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$707.48	\$282.60	\$2,029.52	\$3,436.48
COBRA	\$1,443.26	\$576.50	\$2,878.36	\$4,313.46

**Deduct Codes:**

- 481 - "Basic" under age 65
- 482 - "Senior Advantage"
- 484 - Two family members are "Basic"
- 485 - Three or more family members are "Basic"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Kaiser Permanente Oregon**

Years of Service	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 486	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 486	Retiree & Family 488
Less than 10*	\$1,972.16	\$1,972.16	\$1,122.40
10-11*	\$1,715.00	\$1,338.24	\$865.24
11-12*	\$1,689.28	\$1,274.85	\$839.52
12-13*	\$1,663.57	\$1,211.46	\$813.81
13-14	\$1,637.85	\$1,148.06	\$788.09
14-15	\$1,612.14	\$1,084.67	\$762.38
15-16	\$1,586.42	\$1,021.28	\$736.66
16-17	\$1,560.70	\$957.89	\$710.94
17-18	\$1,534.99	\$894.50	\$685.23
18-19	\$1,509.27	\$831.10	\$659.51
19-20	\$1,483.56	\$767.71	\$633.80
20-21	\$1,457.84	\$704.32	\$608.08
21-22	\$1,432.12	\$640.93	\$582.36
22-23	\$1,406.41	\$577.54	\$556.65
23-24	\$1,380.69	\$514.14	\$530.93
24-25	\$1,354.98	\$450.75	\$505.22
25 or more	\$1,329.26	\$387.36	\$479.50
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$1,650.71	\$1,179.76	\$800.95
COBRA	\$2,011.60	\$2,011.60	\$1,144.85

**Deduct Codes:**

486 - One family member is "Senior Advantage"; one is "Basic"

488 - Two family members are "Senior Advantage"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Kaiser Permanente Oregon**

Years of Service	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 493	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 493	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 494	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 494
Less than 10*	\$3,379.12	\$3,379.12	\$2,529.36	\$2,529.36
10-11*	\$3,121.96	\$2,745.20	\$2,272.20	\$1,895.44
11-12*	\$3,096.24	\$2,681.81	\$2,246.48	\$1,832.05
12-13*	\$3,070.53	\$2,618.42	\$2,220.77	\$1,768.66
13-14	\$3,044.81	\$2,555.02	\$2,195.05	\$1,705.26
14-15	\$3,019.10	\$2,491.63	\$2,169.34	\$1,641.87
15-16	\$2,993.38	\$2,428.24	\$2,143.62	\$1,578.48
16-17	\$2,967.66	\$2,364.85	\$2,117.90	\$1,515.09
17-18	\$2,941.95	\$2,301.46	\$2,092.19	\$1,451.70
18-19	\$2,916.23	\$2,238.06	\$2,066.47	\$1,388.30
19-20	\$2,890.52	\$2,174.67	\$2,040.76	\$1,324.91
20-21	\$2,864.80	\$2,111.28	\$2,015.04	\$1,261.52
21-22	\$2,839.08	\$2,047.89	\$1,989.32	\$1,198.13
22-23	\$2,813.37	\$1,984.50	\$1,963.61	\$1,134.74
23-24	\$2,787.65	\$1,921.10	\$1,937.89	\$1,071.34
24-25	\$2,761.94	\$1,857.71	\$1,912.18	\$1,007.95
25 or more	\$2,736.22	\$1,794.32	\$1,886.46	\$944.56
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>				
	\$3,057.67	\$2,586.72	\$2,207.91	\$1,736.96
COBRA	\$3,446.70	\$3,446.70	\$2,579.95	\$2,579.95

**Deduct Codes:**

493 - One family member is "Senior Advantage"; two or more are "Basic"

494 - Two family members are "Senior Advantage"; one is "Basic"

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Kaiser Permanente Washington**

<b>Years of Service</b>	<b>Retiree Only 393</b>	<b>Retiree Only 394</b>	<b>Retiree &amp; Family 395</b>	<b>Retiree &amp; Family 396</b>	<b>Retiree &amp; Family - Retiree w/ Medicare (Plan III Benchmark) 397</b>	<b>Retiree &amp; Family - Dependent w/ Medicare (Plan I, II Benchmark) 397</b>
Less than 10*	\$2,012.53	\$417.91	\$3,751.26	\$6,275.96	\$2,156.64	\$2,156.64
10-11*	\$1,378.61	\$250.75	\$3,117.34	\$5,642.04	\$1,899.48	\$1,522.72
11-12*	\$1,315.22	\$234.03	\$3,053.95	\$5,578.65	\$1,873.76	\$1,459.33
12-13*	\$1,251.83	\$217.31	\$2,990.56	\$5,515.26	\$1,848.05	\$1,395.94
13-14	\$1,188.43	\$200.60	\$2,927.16	\$5,451.86	\$1,822.33	\$1,332.54
14-15	\$1,125.04	\$183.88	\$2,863.77	\$5,388.47	\$1,796.62	\$1,269.15
15-16	\$1,061.65	\$167.16	\$2,800.38	\$5,325.08	\$1,770.90	\$1,205.76
16-17	\$998.26	\$150.45	\$2,736.99	\$5,261.69	\$1,745.18	\$1,142.37
17-18	\$934.87	\$133.73	\$2,673.60	\$5,198.30	\$1,719.47	\$1,078.98
18-19	\$871.47	\$117.01	\$2,610.20	\$5,134.90	\$1,693.75	\$1,015.58
19-20	\$808.08	\$100.30	\$2,546.81	\$5,071.51	\$1,668.04	\$952.19
20-21	\$744.69	\$83.58	\$2,483.42	\$5,008.12	\$1,642.32	\$888.80
21-22	\$681.30	\$66.87	\$2,420.03	\$4,944.73	\$1,616.60	\$825.41
22-23	\$617.91	\$50.15	\$2,356.64	\$4,881.34	\$1,590.89	\$762.02
23-24	\$554.51	\$33.43	\$2,293.24	\$4,817.94	\$1,565.17	\$698.62
24-25	\$491.12	\$16.72	\$2,229.85	\$4,754.55	\$1,539.46	\$635.23
25 or more	\$427.73	\$0.00	\$2,166.46	\$4,691.16	\$1,513.74	\$571.84
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>						
	\$1,220.13	\$208.95	\$2,958.86	\$5,483.56	\$1,835.19	\$1,364.24
COBRA	\$2,052.78	\$426.27	\$3,826.29	\$6,401.48	\$2,199.77	\$2,199.77

**Deduct Codes:**

393 - "Basic" under age 65

394 - "Senior Advantage"

395 - Two family members are "Basic"

396 - Three or more family members are "Basic"

397 - One family member is "Senior Advantage"; one is "Basic"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Kaiser Permanente Washington**

Years of Service	Retiree & Family 398	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 399	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 399	Retiree & Family - Retiree w/ Medicare (Plan III Benchmark) 400	Retiree & Family - Dependent w/ Medicare (Plan I, II Benchmark) 400
Less than 10*	\$827.82	\$4,681.34	\$4,681.34	\$3,352.52	\$3,352.52
10-11*	\$570.66	\$4,424.18	\$4,047.42	\$3,095.36	\$2,718.60
11-12*	\$544.94	\$4,398.46	\$3,984.03	\$3,069.64	\$2,655.21
12-13*	\$519.23	\$4,372.75	\$3,920.64	\$3,043.93	\$2,591.82
13-14	\$493.51	\$4,347.03	\$3,857.24	\$3,018.21	\$2,528.42
14-15	\$467.80	\$4,321.32	\$3,793.85	\$2,992.50	\$2,465.03
15-16	\$442.08	\$4,295.60	\$3,730.46	\$2,966.78	\$2,401.64
16-17	\$416.36	\$4,269.88	\$3,667.07	\$2,941.06	\$2,338.25
17-18	\$390.65	\$4,244.17	\$3,603.68	\$2,915.35	\$2,274.86
18-19	\$364.93	\$4,218.45	\$3,540.28	\$2,889.63	\$2,211.46
19-20	\$339.22	\$4,192.74	\$3,476.89	\$2,863.92	\$2,148.07
20-21	\$313.50	\$4,167.02	\$3,413.50	\$2,838.20	\$2,084.68
21-22	\$287.78	\$4,141.30	\$3,350.11	\$2,812.48	\$2,021.29
22-23	\$262.07	\$4,115.59	\$3,286.72	\$2,786.77	\$1,957.90
23-24	\$236.35	\$4,089.87	\$3,223.32	\$2,761.05	\$1,894.50
24-25	\$210.64	\$4,064.16	\$3,159.93	\$2,735.34	\$1,831.11
25 or more	\$184.92	\$4,038.44	\$3,096.54	\$2,709.62	\$1,767.72
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$506.37	\$4,359.89	\$3,888.94	\$3,031.07	\$2,560.12
COBRA	\$844.38	\$4,774.97	\$4,774.97	\$3,419.57	\$3,419.57

**Deduct Codes:**

398 - Two family members are "Senior Advantage"

399 - One family member is "Senior Advantage"; two or more are "Basic"

400 - Two family members are "Senior Advantage"; one or more is "Basic"

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - SCAN Health Plan California**

Years of Service	Retiree Only with SCAN 611	Retiree & 1 Dependent - Both with SCAN 613 <sup>(1)</sup>
Less than 10*	\$287.31	\$566.62
10-11*	\$172.39	\$339.97
11-12*	\$160.89	\$317.31
12-13*	\$149.40	\$294.64
13-14	\$137.91	\$271.98
14-15	\$126.42	\$249.31
15-16	\$114.92	\$226.65
16-17	\$103.43	\$203.98
17-18	\$91.94	\$181.32
18-19	\$80.45	\$158.65
19-20	\$68.95	\$135.99
20-21	\$57.46	\$113.32
21-22	\$45.97	\$90.66
22-23	\$34.48	\$67.99
23-24	\$22.98	\$45.33
24-25	\$11.49	\$22.66
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$143.65	\$283.31
COBRA	\$293.06	\$577.95

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child. Both retiree & eligible dependent must be enrolled in Medicare Parts A & B.

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - SCAN Health Plan Arizona**

Years of Service	Retiree Only with SCAN 620	Retiree & 1 Dependent - Both with SCAN 621 <sup>(1)</sup>
Less than 10*	\$287.31	\$566.62
10-11*	\$172.39	\$339.97
11-12*	\$160.89	\$317.31
12-13*	\$149.40	\$294.64
13-14	\$137.91	\$271.98
14-15	\$126.42	\$249.31
15-16	\$114.92	\$226.65
16-17	\$103.43	\$203.98
17-18	\$91.94	\$181.32
18-19	\$80.45	\$158.65
19-20	\$68.95	\$135.99
20-21	\$57.46	\$113.32
21-22	\$45.97	\$90.66
22-23	\$34.48	\$67.99
23-24	\$22.98	\$45.33
24-25	\$11.49	\$22.66
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$143.65	\$283.31
COBRA	\$293.06	\$577.95

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child. Both retiree & eligible dependent must be enrolled in Medicare Parts A & B.

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - SCAN Health Plan Nevada**

Years of Service	Retiree Only with SCAN 622	Retiree & 1 Dependent - Both with SCAN 623 <sup>(1)</sup>
Less than 10*	\$287.31	\$566.62
10-11*	\$172.39	\$339.97
11-12*	\$160.89	\$317.31
12-13*	\$149.40	\$294.64
13-14	\$137.91	\$271.98
14-15	\$126.42	\$249.31
15-16	\$114.92	\$226.65
16-17	\$103.43	\$203.98
17-18	\$91.94	\$181.32
18-19	\$80.45	\$158.65
19-20	\$68.95	\$135.99
20-21	\$57.46	\$113.32
21-22	\$45.97	\$90.66
22-23	\$34.48	\$67.99
23-24	\$22.98	\$45.33
24-25	\$11.49	\$22.66
25 or more	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$143.65	\$283.31
COBRA	\$293.06	\$577.95

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child. Both retiree & eligible dependent must be enrolled in Medicare Parts A & B.

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - United Healthcare Group Medicare Advantage HMO/UnitedHealthcare**

<b>Years of Service</b>	<b>Retiree Only with UnitedHealthcare Group Medicare Advantage HMO 701</b>	<b>Retiree &amp; 1 Dependent - Retiree with UnitedHealthcare Group Medicare Advantage HMO 702 <sup>(1)</sup></b>	<b>Retiree &amp; 1 Dependent - Both with UnitedHealthcare Group Medicare Advantage HMO 703 <sup>(1)</sup></b>	<b>Retiree &amp; 2 or More Dependents - Retiree w/ Medicare UnitedHealthCare Group Medicare Advantage HMO 704 <sup>(2)</sup></b>	<b>Retiree &amp; 2 or More Dependents - Retiree + 1 w/ Medicare UnitedHealthCare Group Medicare Advantage HMO 705 <sup>(2)</sup></b>
Less than 10*	\$387.45	\$2,076.15	\$766.90	\$2,367.05	\$1,057.80
10-11*	\$232.47	\$1,818.99	\$509.74	\$2,109.89	\$800.64
11-12*	\$216.97	\$1,793.27	\$484.02	\$2,084.17	\$774.92
12-13*	\$201.47	\$1,767.56	\$458.31	\$2,058.46	\$749.21
13-14	\$185.98	\$1,741.84	\$432.59	\$2,032.74	\$723.49
14-15	\$170.48	\$1,716.13	\$406.88	\$2,007.03	\$697.78
15-16	\$154.98	\$1,690.41	\$381.16	\$1,981.31	\$672.06
16-17	\$139.48	\$1,664.69	\$355.44	\$1,955.59	\$646.34
17-18	\$123.98	\$1,638.98	\$329.73	\$1,929.88	\$620.63
18-19	\$108.49	\$1,613.26	\$304.01	\$1,904.16	\$594.91
19-20	\$92.99	\$1,587.55	\$278.30	\$1,878.45	\$569.20
20-21	\$77.49	\$1,561.83	\$252.58	\$1,852.73	\$543.48
21-22	\$61.99	\$1,536.11	\$226.86	\$1,827.01	\$517.76
22-23	\$46.49	\$1,510.40	\$201.15	\$1,801.30	\$492.05
23-24	\$31.00	\$1,484.68	\$175.43	\$1,775.58	\$466.33
24-25	\$15.50	\$1,458.97	\$149.72	\$1,749.87	\$440.62
25 or more	\$0.00	\$1,433.25	\$124.00	\$1,724.15	\$414.90
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>					
	\$193.72	\$1,754.70	\$445.45	\$2,045.60	\$736.35
COBRA	\$395.20	\$2,117.67	\$782.24	\$2,414.39	\$1,078.96

<sup>(1)</sup> Retiree & 1 Dependent = Retiree & Spouse/Domestic Partner or Retiree & 1 Child

<sup>(2)</sup> Retiree & 2 or More Dependents = Retiree, Spouse/Domestic Partner & 1 or More Children or Retiree & 2 or More Children

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - UnitedHealthcare**

<b>Years of Service</b>	<b>Retiree Only 707</b>	<b>Retiree &amp; 1 Dependent 708</b>	<b>Retiree &amp; 2 or More Dependents 709</b>
Less than 10*	\$1,696.70	\$3,100.27	\$3,676.30
10-11*	\$1,062.78	\$2,466.35	\$3,042.38
11-12*	\$999.39	\$2,402.96	\$2,978.99
12-13*	\$936.00	\$2,339.57	\$2,915.60
13-14	\$872.60	\$2,276.17	\$2,852.20
14-15	\$809.21	\$2,212.78	\$2,788.81
15-16	\$745.82	\$2,149.39	\$2,725.42
16-17	\$682.43	\$2,086.00	\$2,662.03
17-18	\$619.04	\$2,022.61	\$2,598.64
18-19	\$555.64	\$1,959.21	\$2,535.24
19-20	\$492.25	\$1,895.82	\$2,471.85
20-21	\$428.86	\$1,832.43	\$2,408.46
21-22	\$365.47	\$1,769.04	\$2,345.07
22-23	\$302.08	\$1,705.65	\$2,281.68
23-24	\$238.68	\$1,642.25	\$2,218.28
24-25	\$175.29	\$1,578.86	\$2,154.89
25 or more	\$111.90	\$1,515.47	\$2,091.50
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>			
	\$904.30	\$2,307.87	\$2,883.90
COBRA	\$1,730.63	\$3,162.28	\$3,749.83

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - Cigna Indemnity Dental/Vision**

Years of Service	Retiree Only 501	Retiree & Dependent(s) 502
Less than 10*	\$56.20	\$117.86
10-11*	\$33.72	\$95.38
11-12*	\$31.47	\$93.13
12-13*	\$29.22	\$90.88
13-14	\$26.98	\$88.64
14-15	\$24.73	\$86.39
15-16	\$22.48	\$84.14
16-17	\$20.23	\$81.89
17-18	\$17.98	\$79.64
18-19	\$15.74	\$77.40
19-20	\$13.49	\$75.15
20-21	\$11.24	\$72.90
21-22	\$8.99	\$70.65
22-23	\$6.74	\$68.40
23-24	\$4.50	\$66.16
24-25	\$2.25	\$63.91
25 or more	\$0.00	\$61.66
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$28.10	\$89.76
COBRA	\$57.32	\$120.22
Benchmark Rate	\$56.20	\$56.20

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Cigna Prepaid Dental/Vision**

Years of Service	Retiree Only 901	Retiree & Dependent(s) 902
Less than 10*	\$46.60	\$95.45
10-11*	\$27.96	\$72.97
11-12*	\$26.10	\$70.72
12-13*	\$24.23	\$68.47
13-14	\$22.37	\$66.23
14-15	\$20.50	\$63.98
15-16	\$18.64	\$61.73
16-17	\$16.78	\$59.48
17-18	\$14.91	\$57.23
18-19	\$13.05	\$54.99
19-20	\$11.18	\$52.74
20-21	\$9.32	\$50.49
21-22	\$7.46	\$48.24
22-23	\$5.59	\$45.99
23-24	\$3.73	\$43.75
24-25	\$1.86	\$41.50
25 or more	\$0.00	\$39.25
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>		
	\$23.30	\$67.35
COBRA	\$47.53	\$97.36

**Los Angeles County Employees Retirement Association  
Rates Effective July 1, 2025  
Tier 2 - Children Only Rates**

<b>Years of Service</b>	<b>Anthem Plan I &amp; II 215 or 225</b>	<b>Kaiser One Child 421</b>	<b>Kaiser 2 or More 411</b>	<b>Prudent Buyer 205</b>	<b>Cigna 305</b>	<b>UHC HMO 706</b>	<b>Cigna Indemnity Dental/Vision 503</b>	<b>Cigna Prepaid Dental/Vision 903</b>
Less than 10*	\$534.96	\$1,410.77	\$2,813.54	\$331.92	\$670.42	\$483.66	\$69.30	\$47.21
10-11*	\$320.98	\$846.46	\$2,179.62	\$199.15	\$402.25	\$290.20	\$41.58	\$28.33
11-12*	\$299.58	\$790.03	\$2,116.23	\$185.88	\$375.44	\$270.85	\$38.81	\$26.44
12-13*	\$278.18	\$733.60	\$2,052.84	\$172.60	\$348.62	\$251.50	\$36.04	\$24.55
13-14	\$256.78	\$677.17	\$1,989.44	\$159.32	\$321.80	\$232.16	\$33.26	\$22.66
14-15	\$235.38	\$620.74	\$1,926.05	\$146.04	\$294.98	\$212.81	\$30.49	\$20.77
15-16	\$213.98	\$564.31	\$1,862.66	\$132.77	\$268.17	\$193.46	\$27.72	\$18.88
16-17	\$192.59	\$507.88	\$1,799.27	\$119.49	\$241.35	\$174.12	\$24.95	\$17.00
17-18	\$171.19	\$451.45	\$1,735.88	\$106.21	\$214.53	\$154.77	\$22.18	\$15.11
18-19	\$149.79	\$395.02	\$1,672.48	\$92.94	\$187.72	\$135.42	\$19.40	\$13.22
19-20	\$128.39	\$338.58	\$1,609.09	\$79.66	\$160.90	\$116.08	\$16.63	\$11.33
20-21	\$106.99	\$282.15	\$1,545.70	\$66.38	\$134.08	\$96.73	\$13.86	\$9.44
21-22	\$85.59	\$225.72	\$1,482.31	\$53.11	\$107.27	\$77.39	\$11.09	\$7.55
22-23	\$64.20	\$169.29	\$1,418.92	\$39.83	\$80.45	\$58.04	\$8.32	\$5.67
23-24	\$42.80	\$112.86	\$1,355.52	\$26.55	\$53.63	\$38.69	\$5.54	\$3.78
24-25	\$21.40	\$56.43	\$1,292.13	\$13.28	\$26.82	\$19.35	\$2.77	\$1.89
25 or more	\$0.00	\$0.00	\$1,228.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<i>*If you are on a service connected disability retirement with less than 13 years of service, you pay:</i>								
	\$267.48	\$705.38	\$2,021.14	\$165.96	\$335.21	\$241.83	\$34.65	\$23.60
COBRA	\$545.66	\$1,438.99	\$2,869.81	\$338.56	\$683.83	\$493.33	\$70.69	\$48.15

**Los Angeles County Employees Retirement Association**  
**Rates Effective July 1, 2025**  
**Tier 2 - COBRA Rates - Kaiser**

<b>Kaiser - COBRA Rates</b>	
Single "Basic"	\$1,438.99
Single "Senior Advantage"	\$297.49
Single "Excess"	\$1,394.37
All family members are "Basic"	\$2,869.81
One family member is "Senior Advantage"; others are "Basic"	\$1,728.32
One family member is "Excess"; others are "Basic"	\$2,825.20
Two or more family members are "Senior Advantage"	\$586.83
One family member is "Excess"; another is "Senior Advantage"	\$1,683.70
Two family members are "Excess"	\$2,780.58
Child under 26	\$1,438.99
Children under 26	\$2,869.81

# Anthem Plan Reference Documents

Pending Receipt from Carrier

# Cigna Plan Reference Documents

Pending Receipt from Carrier

# Preliminary changes to 2025 benefits

The purpose of this document is to provide an overview of benefit changes we're planning to make to:

- ▶ 2025 Kaiser Foundation Health Plan, Inc. (KFHP), *Group Agreement* and *Evidence of Coverage* documents
- ▶ 2025 Kaiser Permanente Insurance Company (KPIC) *Group Policy* and *Certificate of Insurance* documents

Unless otherwise noted, these changes apply to all the plans we offer, and they'll become effective as contracts renew starting in January 2025.

This summary doesn't include all changes that may be made in 2025, including changes to Medicare coverage. You'll find all the information on the final changes in your:

- ▶ 2025 *Group Agreement Summary of Changes and Clarifications Notice* or renewal contract for KFHP coverage
- ▶ 2025 *Summary of Benefit Changes* for KPIC coverage

## Changes to HSA-qualified plans in 2025

Effective January 1, 2025, the IRS is raising minimum deductible levels for health savings account (HSA)-qualified plans. These will apply upon your 2025 contract renewal.

See below for how this might affect your employees' plans.

### Minimum deductible levels:

Self-only	2024: \$1,600	2025: \$1,650
Family	2024: \$3,200	2025: \$3,300

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# Kaiser Plan Reference Documents

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Kaiser Permanente will increase deductibles on 2025 HSA-qualified plans to ensure compliance. Some deductibles and out-of-pocket maximums also may increase beyond the new IRS requirements to maintain current proportionality in plan design.

## Doula services

In compliance with California state law, we'll add coverage for doula services to all plans, effective January 1, 2025. This coverage is subject to certain limitations, as described in members' *Evidence of Coverage*.

## COVID-19 services

For consistency with federal guidance, nonpreventive COVID-19 tests and therapeutics will be subject to the plan deductible in HSA-qualified high deductible health plans.

## Weight-loss medications

Kaiser Permanente's core plans include comprehensive weight management, which may include medical weight management tailored to each individual patient based on their medical history and comorbidities. Evidence-based medication regimens, including GLP-1s and other prescription weight-loss drugs, may be prescribed as part of a patient's care as determined by their physician. Broader use of GLP-1s for patients without comorbidities or increased disease risk that are prescribed solely for the purpose of weight loss can be made available through purchase of an additional weight-loss rider by the employer.

Beginning in 2025 at renewal, medications prescribed solely for the purpose of losing weight are being removed from base Rx coverage, with one exception. In cases where a covered member has morbid obesity, coverage of medications prescribed solely for the purpose of losing weight is required by California state mandate and will be retained in base Rx coverage. For cases in which a covered member does not have morbid obesity, coverage for medications prescribed solely for the purpose of losing weight will only be available when a large group has purchased a weight-loss drug rider. Employers who wish to have this coverage should contact their account team to request pricing for the weight-loss drug rider.



## One Pass<sup>®</sup> Fitness Program

Get more from your Kaiser Permanente Medicare health plan

**Available to Kaiser Permanente Medicare health plan members**

One Pass<sup>1</sup> can help you find a fitness routine that's right for you, whether you work out at home or at a gym.

### Work out your way and find your fit



#### At the gym

Choose from a large nationwide network of gyms and fitness locations. Visit any place in the network and create a routine just for you.



#### Brain training<sup>2</sup>

Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.



#### At home

Work out at home with live, digital fitness classes or on-demand workouts. Plus, use our custom workout builder to create routines tailored to your fitness level and interests.



#### With new friends

Join a group class or find local clubs and social events that match your interests – there are many great ways to connect with others who share your passions.

### How to get started with the One Pass program

Once you're a Kaiser Permanente Medicare health plan member, follow these steps:

1. Visit [youronepass.com](https://youronepass.com).
2. Click "Get Started" to register. Enter in your First Name, Last Name, Date of Birth, and Health Plan Member ID.
3. Once you're registered, you'll receive a Member Code. Be sure to write down your code and keep it handy. You will need to enter it each time you register for a new fitness location or other One Pass service.
4. Start searching for gyms by clicking on the "Find a gym" page.

You may also call **1-877-614-0618 (TTY 711)**, Monday through Friday, 6 a.m. to 7 p.m. PST, to receive your Member Code.

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# Kaiser Plan Reference Documents

(continued)

## Frequently Asked Questions

### Can members use multiple participating fitness locations?

Yes. With One Pass, members can use multiple participating fitness locations during the same month. Members will need to present their Member Code to each new participating fitness location they want to use. The location will enroll the member in the gym, providing access to a standard membership at no additional cost.

### Can members visit any participating fitness location while traveling within the United States?

Yes, provided there is a location in the area. With OnePass, members can use multiple participating fitness locations. Members will need to present their Member Code to each new participating location they want to use. The participating fitness location can then enroll the member in the gym, providing access to a standard membership at no additional cost. To find a participating location, enter the address or ZIP code on the fitness location search page.

### Do members have to pay for any additional services?

Additional services (such as personal training, fee-based group fitness classes, expanded access hours, or additional classes outside of the standard membership offering) are not included. The member will be responsible for any additional fees associated with the services if they wish to have access to them. Members should contact the specific location(s) they are interested in joining to learn more.



**Questions? Call us at 1-877-614-0618 (TTY 711),  
Monday through Friday, 6 a.m. to 7 p.m. PST.**

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<sup>1</sup>One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

<sup>2</sup>Brain training offered through BrainHQ for members in Maryland, Virginia, and Washington, D.C. For more information visit [kp.brainhq.com](http://kp.brainhq.com).

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

# Kaiser Plan Reference Documents

**Szeto, Michael C.**

---

**From:** Debbie McConathy <Debbie.T.McConathy@kp.org>  
**Sent:** Friday, November 15, 2024 12:47 PM  
**To:** Szeto, Michael C.  
**Cc:** Cassandra Smith; Leilani Ignacio; Diana G Nunez; Murphy, Stephen E; Ward, Richard; Donaldson, Deborah; Kuhlman, Jessica; Clare, Wesley A  
**Subject:** RE: LACERA - 2025/2026 Renewal Request [Kaiser CO]  
**Attachments:** 2025 Lacera Medicare Rates.xlsx; 2025 Lacera Retirees Customer Packet.pdf

**CAUTION:** External Sender

Hello Mike:

Please find attached the detailed backup for the 2025 LACERA / Kaiser Permanente Colorado region renewal.

## Colorado plan changes

**Out-of-area dependent benefit visit limits:** Out-of-area dependent benefit visit limits will be increased in HMO plans, deductible HMO plans, and high deductible health plans (HDHPs). There will be no change to current cost-share amounts. Out-of-area dependent benefit visit limits will be:

- Up to 10 office visits
- Up to 10 therapy visits (combined physical, occupational, and speech therapy)
- Up to 10 diagnostic X-rays at 20%
- Up to 12 outpatient prescription drug fills at 50%
- Up to 12 diabetic supplies at 20%

**Prosthetic devices for recreational activity:** In compliance with House Bill 23-1136, coverage is provided for an additional prosthetic device or devices if the treating physician determines that the additional prosthetic device or devices are necessary to enable the covered person to engage in physical recreational activities, including running, bicycling, swimming, climbing, skiing, snowboarding, and team and individual sports.

**Reproductive health care:** In compliance with Senate Bill 23-189, coverage for non-grandfathered plans is provided for:

- **Abortion:** All abortion services covered at no charge to members.
- **Sterilization:** Covered at no cost, regardless of sex or gender.
- **Sexually transmitted infection:** Counseling, prevention, screening, and treatment covered at no cost, regardless of sex or gender.

Please let us know if you have any additional questions.

Thank you!

*Debbie*

-----  
**Debbie McConathy**

CA License #: 0D35268

Senior Executive Account Manager

Strategic Accounts

# Kaiser Plan Reference Documents

**Szeto, Michael C.**

---

**From:** Debbie McConathy <Debbie.T.McConathy@kp.org>  
**Sent:** Friday, November 15, 2024 12:48 PM  
**To:** Szeto, Michael C.  
**Cc:** Cassandra Smith; Leilani Ignacio; Diana G Nunez; Murphy, Stephen E; Ward, Richard; Donaldson, Deborah; Kuhlman, Jessica; Clare, Wesley A  
**Subject:** RE: LACERA - 2025/2026 Renewal Request [Kaiser GA]  
**Attachments:** 3221 LACERA - 2025 Customer Packet\_GA.pdf; 3221 LACERA - 2025 KPSA Rates\_GA.pdf

**CAUTION:** External Sender

Hello Mike:

Please find attached all of the pertinent information for the 2025 LACERA / Kaiser Permanente Georgia region renewal. There are no benefit changes in the GA region.

Please note since the GA Commercial customer packet does not notate the basic infertility benefits, I've noted what they are below included in this renewal.

- Basic INT (infertility treatment) at 50% coinsurance
- Excludes GIFT/ZIFT and Rx

Please let us know if you have any questions.

Thank you!

*Debbie*

-----  
**Debbie McConathy**

CA License #: 0D35268

Senior Executive Account Manager

Strategic Accounts

**Kaiser Permanente**

(c) 510.292.6119

Senior Client Service Manager – Diana Nunez; [Diana.G.Nunez@kp.org](mailto:Diana.G.Nunez@kp.org)

*Based on law in each state we do business, the producer who is presenting the quote to the group and/or discussing KP rates and benefits, and/or placing the coverage must be licensed in each state for which KP is providing a quote. KP cannot pay commissions to any broker without a license and appointment. Please advise as soon as you are licensed and KP will work to make the appointment.*

---

**From:** Szeto, Michael C. <mszeto@segalco.com>

**Sent:** Monday, September 30, 2024 4:29 PM

**To:** Debbie McConathy <Debbie.T.McConathy@kp.org>

**Cc:** Cassandra Smith <csmith@lacera.com>; Leilani Ignacio <lignacio@lacera.com>; Diana G Nunez

<Diana.G.Nunez@kp.org>; Murphy, Stephen E <smurphy@segalco.com>; Ward, Richard <rward@segalco.com>;

# Kaiser Plan Reference Documents

Donaldson, Deborah <ddonaldson@segalco.com>; Kuhlman, Jessica <jkuhlman@segalco.com>; Clare, Wesley A <wclare@segalco.com>

**Subject:** LACERA - 2025/2026 Renewal Request [Kaiser]

**Caution:** This email came from outside Kaiser Permanente. Do not open attachments or click on links if you do not recognize the sender.

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Hi Debbie,

We are requesting the following documents for LACERA's 2025/2026 Renewal by **COB Friday, November 1, 2024.**

- Renewal Packet (California)
  - In addition to the rate packet, please include the following:
    - List of 2025/2026 Benefit changes
- Renewal Packet (Out-of-Area Plans: Colorado, Georgia, Hawaii, Oregon, and Washington)
  - In addition to the rate packet, please include or confirm the following:
    - List of 2025/2026 Benefit changes

In addition to the renewal request above, LACERA will continue to host two Wellness Workshops annually. Based on Kaiser's historical contribution and current enrollment distribution, we are requesting Kaiser to contribute \$55,000 for the 2025/2026 Wellness Workshops. Please confirm Kaiser's financial commitment to future in-person Wellness Workshops by the requested date above.

Please let us know if you have any questions.

Thank you,

**Michael Szeto**  
**Senior Actuarial Associate**  
**Segal**

500 North Brand Boulevard, Suite 1400 | Glendale, CA 91203-3338

**T** 818.956.6716 | **F** 818.484.2767

[mszeto@segalco.com](mailto:mszeto@segalco.com)

CA License #0K36488

Segal (Western) CA #0647735

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are all members of the Segal family

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# Kaiser Plan Reference Documents

**Szeto, Michael C.**

---

**From:** Debbie McConathy <Debbie.T.McConathy@kp.org>  
**Sent:** Friday, November 15, 2024 12:40 PM  
**To:** Szeto, Michael C.  
**Cc:** Cassandra Smith; Leilani Ignacio; Diana G Nunez; Murphy, Stephen E; Ward, Richard; Donaldson, Deborah; Kuhlman, Jessica; Clare, Wesley A  
**Subject:** RE: LACERA - 2025/2026 Renewal Request [Kaiser HI]  
**Attachments:** LACERA 34628 HI 2025 Renewal--AS.pdf

**CAUTION:** External Sender

Hello Mike:

Please find attached the detailed backup for the 2025 LACERA / Kaiser Permanente Hawaii region renewal.

Here is the rate breakdown for the commercial and KPSA plan.

LOB	2024	2025	% Change
Commercial PMPM	\$946.64	\$954.84	0.87%
Medicare PMPM	\$438.94	\$439.25	0.07%

## Hawaii Commercial plan changes

**Abortion care:** All plans that cover elective abortions are removing the lifetime limit of 2 elective abortions. There will still be a cost share.

**Weight loss medications:** Coverage for medications prescribed solely for the purpose of losing weight will only be available when a large group has purchased a weight loss drug rider. Employers who wish to have this coverage should contact their account team to request pricing for the weight-loss drug rider.

Please let me know if you have any questions.

Thank you!

*Debbie*

-----  
**Debbie McConathy**

CA License #: 0D35268

Senior Executive Account Manager

Strategic Accounts

## Kaiser Permanente

(c) 510.292.6119

Senior Client Service Manager – Diana Nunez; [Diana.G.Nunez@kp.org](mailto:Diana.G.Nunez@kp.org)

*Based on law in each state we do business, the producer who is presenting the quote to the group and/or discussing KP rates and benefits, and/or placing the coverage must be licensed in each state for which KP is providing a quote. KP cannot pay commissions to any broker without a license and appointment. Please advise as soon as you are licensed and KP will work to make the appointment.*

2025 RENEWAL PORTFOLIO | WASHINGTON

## Changes to 2025 benefits

### Washington – HMO – Fully Insured

Large employer group changes for contracts renewing on or after January 1, 2025

This document provides an overview of changes Kaiser Foundation Health Plan of Washington (KFHPWA) is making to the large group HMO health plan offering effective upon a group's 2025 renewal date.

The group may have elected other changes to existing plan design offerings that are not included in this summary, or additional modifications in cost share amounts may occur as a result of changes in employees' plan selection.

The following **Evidence of Coverage (EOC) language** changes apply to all large group HMO health plans unless otherwise specified.

▶ **Section II: Preauthorization Clarification**  
Aligning the EOCs to Prior Authorization grids.

▶ **Section IV: Advanced Care at Home**  
Removing benefit.

▶ **Section IV: Dialysis (Home and Outpatient)**  
Adding language to outline coverage and information within 90-day Medicare waiting period and coverage and information for once Member has reached the 90-day waiting period.

▶ **Section IV: Dialysis (Home and Outpatient)**  
After the 90-day Medicare waiting period: Dialysis in an outpatient or home setting is covered for Members with acute kidney failure or end-stage renal disease (ESRD). Original Medicare pays for member cost shares. Coordination of Benefit rules apply.

▶ **Section IV: Drugs – Outpatient Prescription (Clarification)**  
Based on SB 5300, possible update to language prohibiting requiring substitution of a prescribed nonpreferred drug with a preferred drug or increasing a Member's cost sharing obligation when the prescription is for a refill of an antipsychotic, antidepressant, antiepileptic drug, or any other drug prescribed to treat a serious mental illness. For a refill of a prescription previously covered by KFHPWA as non-transition benefit for a medically stable member that KFHPWA deems medically necessary for serious mental illness, KFHPWA will not require substitution of a non-preferred with a preferred non-interchangeable drug in the therapeutic class mid-plan year and will not increase cost-sharing obligation mid-plan year for the drug.

*For more information, please refer to your Summary of Benefits and Coverage.*

▶ **Section IV: Drugs – Outpatient Prescription (Clarification)**

Provider-Administered Specialty Drugs are covered ~~under this plan only~~ when a Provider-Administered Specialty Drug ~~has been preauthorized and~~ is obtained by the administering Provider through the designated Specialty Pharmacy for Provider-Administered Specialty Drugs. ~~Even if the administering Provider is an In-Network Provider (whose services are otherwise covered in the Other Professional Services benefit), it does not guarantee coverage for Provider-Administered Specialty Drugs if they are not obtained through the Specialty Pharmacy for Provider-Administered Specialty Drugs. An exception may be available when the administering Provider obtains a Provider-Administered Specialty Drug from a source other than a Specialty Pharmacy for Provider-Administered Specialty Drugs. Contact Customer Service for further information and guidance.~~

When Provider-Administered Specialty Drugs are received outside the Service Area ~~that We or one of Our Affiliates serves~~, coverage is provided in the Infusion Therapy benefit and not in this Provider-Administered Specialty Drugs benefit.

Provider Administered Specialty Drugs require preauthorization. Contact Member Services for additional information.

▶ **Section IV: Drugs – Outpatient Prescription Clarification (S622HB 1979)**

Note: A Member will not pay more than \$35, not subject to Deductible, for a 30-day supply of insulin, ~~one inhaled corticosteroid, or one inhaled corticosteroid combination~~. Any cost-sharing paid will apply toward the annual Deductible. Please refer to the formulary for additional information.

~~After minimum Deductible~~, a Member will not pay more than \$35 for one 2 pack of epinephrine autoinjectors. Please refer to the formulary for additional information.

▶ **Section IV: Drugs – Outpatient Prescription Clarification (ESSB 6127 HIV PEP Drugs)**

Note: A Member will not pay more than \$35, not subject to Deductible, for a 30-day supply of insulin, asthma inhalers or a 2-pack of epinephrine autoinjectors to comply with state law requirements. Any cost-sharing paid will apply toward the annual deductible. ~~One regimen of human immunodeficiency virus postexposure prophylaxis: After minimum Deductible, Member pays nothing.~~

▶ **Section IV: Hearing Examinations and Hearing Aids Clarification**

Adding variation to allow for grandfathered plans to choose not to cover Initial Assessment: ~~Not covered; Member pays 100% of all charges.~~

▶ **Section IV: Hearing Examinations and Hearing Aids – Clarification**

Exclusions: ~~Except as described above~~, programs or treatments for hearing loss or hearing care including, but not limited to, externally worn hearing or surgically implanted hearing aids and the surgery and services necessary to implant them ~~except as described above~~; hearing screening tests required under Preventive Services; replacement costs of hearing aids due to loss, breakage or theft, unless at the time of such replacement the Enrollee is eligible under the benefit Allowance; repairs; replacement parts; replacement batteries; maintenance costs

*For more information, please refer to your Summary of Benefits and Coverage.*

## ▶ Section IV: Hospital – Outpatient Services Clarification

Outpatient hospital includes ambulatory surgical centers. See the Outpatient Services section for provider office visits & non-surgical hospital services.

Outpatient services include:

- Outpatient surgical care
- Anesthesia and anesthesia services
- Surgical dressings and supplies
- Facility costs

*For more information, please refer to your Summary of Benefits and Coverage.*

## ▶ Section IV: Infusion –Clarification

Provider-Administered Specialty Drugs are covered ~~under this plan only~~ when a Provider-Administered Specialty Drug ~~has been preauthorized and~~ is obtained by the administering Provider through the designated Specialty Pharmacy for Provider-Administered Specialty Drugs. ~~Even if the administering Provider is an In-Network Provider (whose services are otherwise covered in the Other Professional Services benefit), it does not guarantee coverage for Provider-Administered Specialty Drugs if they are not obtained through the Specialty Pharmacy for Provider-Administered Specialty Drugs. An exception may be available when the administering Provider obtains a Provider-Administered Specialty Drug from a source other than a Specialty Pharmacy for Provider-Administered Specialty Drugs. Contact Customer Service for further information and guidance.~~

## ▶ Section IV: Optical (vision) –Clarification

Adding note “Cost share based on type of Provider”

## ▶ Section IV: Preventive Clarification

Pre-Exposure Prophylaxis (PrEP) for Members at High risk for HIV infection

## ▶ Section IV: Rehabilitation and Habilitative Care Clarification

Add Hospital: Outpatient language to Rehabilitation and Habilitative Care for clarification regarding possible costshares

## ▶ Section IV: Substance Use Disorder Clarification

Preauthorization is not required for Residential Treatment and non-Emergency inpatient hospital services provided in-state. Member is given two days of treatment and then is subject to medical necessity review for continued care, ~~initial length of care will be no less than 14 days, subsequent authorization will be no less than 7 days.~~

## ▶ Section IV: Substance Use Disorder Clarification

Preauthorization is required for outpatient ~~specialty~~, intensive outpatient and partial hospitalization services.

## ▶ Section IV: Substance Use Disorder Clarification

Hospital – Outpatient: After Deductible, Member pays XX% Plan Coinsurance

## ▶ Section IV: Telehealth (clarification)

Virtual Care – A healthcare service provided via online technology, telephonic, or secure messaging transmission of member-initiated care from a remote location with a provider that is diagnostic- and treatment focused. The member is NOT located at a healthcare site. Examples of online technology include the use of a computer, tablet or smartphone. An example of a remote location includes the member's home or work; a nonclinical location. Services are allowed for commercial members.

▶ **Section XII: Definitions (clarification)**

Members shall be required to pay any difference between a non-Network Provider's charge for services and the Allowed Amount, except for **ground ambulance services and Emergency services**.

▶ **Section XII: Definitions (clarification)**

Member must have had at least one in-person appointment or at least one real-time interactive appointment using both audio and visual technology **within the last 3 years**, with the provider providing audio only telemedicine or with a provider employed at the same medical group, at the same clinic, or by the same integrated delivery system operated by KFHPWA. Or the Member was referred to the provider providing audio-only telemedicine by a provider who they have had an in-person appointment within the past **3 years**.

▶ **Throughout Contract (updates)**

Grammatical and formatting updates

*For more information, please refer to your **Summary of Benefits and Coverage**.*

# Kaiser Plan Reference Documents

## Benefit Summary LACERA Retirees & Medicare Group Number: 2066600



<b>Effective Date</b> 7/1/2025	<b>Health Plan</b> Core HMO	<b>Ref</b> RQ-201470
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This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage.

In accordance with the Patient Protection and Affordable Care Act of 2010,

- The lifetime maximum on the dollar value of covered essential health benefits no longer applies. Members whose coverage ended by reason of reaching a lifetime limit under this plan are eligible to enroll in this plan, and
- Dependent children who are under the age of twenty-six (26) are eligible to enroll in this plan.

Kaiser Permanente believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act of 2010. Questions regarding this status may be directed to Member Services (888) 901-4636. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or <http://www.dol.gov/ebsa/healthreform>.

Benefits	Inside Network
<b>Plan deductible</b>	No annual deductible
<b>Individual deductible carryover</b>	Not applicable
<b>Plan coinsurance</b>	No plan coinsurance
<b>Out-of-pocket limit</b>	Individual out-of-pocket limit: \$1,500 Family out-of-pocket limit: \$3,000  Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit:  All cost shares for covered services
<b>Pre-existing condition (PEC) waiting period</b>	No PEC
<b>Lifetime maximum</b>	Unlimited
<b>Outpatient services (Office visits)</b>	\$10 copay
<b>Hospital services</b>	<b>Inpatient services:</b> Covered in full <b>Outpatient surgery:</b> \$10 copay
<b>Prescription drugs (some injectable drugs may be covered under Outpatient services)</b>	Preferred generic/preferred brand \$10 copay per 30 day supply
<b>Prescription mail order</b>	2 x prescription cost share per 90 day supply
<b>Acupuncture</b>	Covered up to 12 visits per calendar year \$10 copay
<b>Ambulance services</b>	Covered in full
<b>Chemical dependency</b>	<b>Inpatient:</b> Covered in full <b>Outpatient:</b> \$10 copay
<b>Devices, equipment and supplies</b>	Covered in full
<ul style="list-style-type: none"> <li>• Durable medical equipment</li> <li>• Orthopedic appliances</li> <li>• Post-mastectomy bras limited to two (2) every six (6) months</li> <li>• Ostomy supplies</li> <li>• Prosthetic devices</li> </ul>	

# Kaiser Plan Reference Documents

<b>Diabetic supplies</b>	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.
<b>Diagnostic lab and X-ray services</b>	<b>Inpatient:</b> Covered under Hospital services <b>Outpatient:</b> Covered in full  High end radiology imaging services such as CT, MRI and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.
<b>Emergency services</b> (copay waived if admitted)	\$75 copay at a designated facility \$75 copay at a non designated facility
<b>Hearing exams</b> (routine)	\$10 copay
<b>Hearing hardware</b>	\$3,000 per ear every 36 months
<b>Home health services</b>	Covered in full up to 130 visits total per calendar year
<b>Hospice services</b>	Covered in full
<b>Infertility services</b>	Specific diagnostic services, medical and surgical treatment, artificial insemination and drug therapy are covered subject to applicable cost share(s).
<b>Manipulative therapy</b>	Covered up to 10 visits per calendar year without prior authorization \$10 copay
<b>Massage services</b>	See Rehabilitation services
<b>Maternity services</b>	<b>Inpatient:</b> Covered in full <b>Outpatient:</b> \$10 copay. Routine care not subject to outpatient services copay.
<b>Mental Health</b>	<b>Inpatient:</b> Covered in full <b>Outpatient:</b> \$10 copay
<b>Naturopathy</b>	Covered up to 3 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan \$10 copay
<b>Newborn Services</b>	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.
<b>Obesity-related surgery (bariatric)</b>	Covered at cost shares when medical criteria is met
<b>Organ transplants</b>	Unlimited, no waiting period  <b>Inpatient:</b> Covered in full <b>Outpatient:</b> \$10 copay
<b>Preventive care</b> Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full  Women's contraception is covered as preventive, and Men's contraception is covered in full
<b>Rehabilitation services</b>  Rehabilitation visits are a total of combined therapy visits per calendar year	<b>Inpatient:</b> 60 days per calendar year. Services with mental health diagnoses are covered with no limit. Covered in full <b>Outpatient:</b> 60 visits per calendar year. Services with mental health diagnoses are covered with no limit. \$10 copay
<b>Skilled nursing facility</b>	Covered in full up to 100 days per calendar year
<b>Sterilization</b> (vasectomy, tubal ligation)	Covered in full
<b>Temporomandibular Joint (TMJ) services</b>	<b>Inpatient:</b> Covered in full <b>Outpatient:</b> \$10 copay
<b>Tobacco cessation counseling</b>	Quit for Life Program - covered in full
<b>Routine vision care</b> (1 visit every 12 months)	\$10 copay
<b>Optical hardware</b> Lenses, including contact lenses and frames	Not covered
<b>Virtual Care</b> Including Telemedicine, Telephone Services and Online (E-Visits)	Covered in full

# Kaiser Plan Reference Documents

**Szeto, Michael C.**

---

**From:** Debbie McConathy <Debbie.T.McConathy@kp.org>  
**Sent:** Friday, November 15, 2024 12:46 PM  
**To:** Szeto, Michael C.  
**Cc:** Cassandra Smith; Leilani Ignacio; Diana G Nunez; Murphy, Stephen E; Ward, Richard; Donaldson, Deborah; Kuhlman, Jessica; Clare, Wesley A  
**Subject:** RE: LACERA - 2025/2026 Renewal Request [Kaiser WA]  
**Attachments:** KPWA RQ-201470 LACERA 2025 Renewal Benefits UPDATED.pdf; KPWA RQ-201470 LACERA 2025 Renewal Rates.pdf; KPWA LACERA 2025 Customer Packet.pdf; KPWA LRG HMO Revision list 2025.pdf

**CAUTION:** External Sender

Hello Mike:

Please find attached the detailed backup for the 2025 LACERA / Kaiser Permanente Washington region renewal.

## Washington plan changes

**Kaiser Permanente Advanced Care at Home:** Covered services received at home will now apply to the applicable benefit cost shares based on the service billed (pharmacy, outpatient care, or inpatient care) by qualified providers. This is exclusive to the Advanced Care at Home benefit.

Please let us know if you have any additional questions.

Thank you!

*Debbie*

-----  
**Debbie McConathy**

CA License #: 0D35268  
Senior Executive Account Manager  
Strategic Accounts

## **Kaiser Permanente**

(c) 510.292.6119  
Senior Client Service Manager – Diana Nunez; [Diana.G.Nunez@kp.org](mailto:Diana.G.Nunez@kp.org)

*Based on law in each state we do business, the producer who is presenting the quote to the group and/or discussing KP rates and benefits, and/or placing the coverage must be licensed in each state for which KP is providing a quote. KP cannot pay commissions to any broker without a license and appointment. Please advise as soon as you are licensed and KP will work to make the appointment.*

---

**From:** Szeto, Michael C. <mszeto@segalco.com>  
**Sent:** Monday, September 30, 2024 4:29 PM  
**To:** Debbie McConathy <Debbie.T.McConathy@kp.org>  
**Cc:** Cassandra Smith <csmith@lacera.com>; Leilani Ignacio <lignacio@lacera.com>; Diana G Nunez <Diana.G.Nunez@kp.org>; Murphy, Stephen E <smurphy@segalco.com>; Ward, Richard <rward@segalco.com>;

# SCAN Plan Reference Documents



October 25, 2024

Mr. Michael Szeto  
Senior Actuarial Associate  
Segal

**Sent Via Email October 28, 2024**

Subject: Los Angeles County Employees Retirement Association Renewal 7/1/2025 – 6/30/2026

Dear Michael:

SCAN Health Plan appreciates the opportunity to continue to serve the healthcare needs of the Los Angeles County Employees Retirement Association (LACERA) retiree population.

As part of the renewal, we are including a Fully Insured Medicare Advantage Plan inclusive of value-added benefits:

- SCAN/LACERA 24-2025 Summary of Benefits
- Independent Living Power Services (ILP)
- SCAN Health Plan Awards and Recognition

## **Service Area by State and Counties:**

California:

Los Angeles, Orange, Riverside, San Bernardino, San Diego, Ventura, Santa Clara, San Francisco, Stanislaus, San Mateo, Alameda, Fresno, and Madera.

Arizona: Maricopa, Pima, and Pinal

Nevada: Clark and Nye

## **Supplemental Benefits:**

SCAN Health Plan medical benefits are comprehensive and inclusive of value-added benefits:

- Independent Living Power Services: A program designed to assist retirees to stay out of nursing homes and keep their independence, as long as they can safely do so in the comfort of their home. The benefits are inclusive of a Personal Care Planner who performs assessments, routine telephonic calls to ensure care is being met and identify gaps in care, Personal Emergency Response device (like Life Alert), Caregiving, home delivered meals by Life Spring and/or Meals on Wheels, adult day care, custodial care, and respite care. Services are available in California Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties.
- Routine Transportation: Unlimited rides; 75-mile max limit per ride.
- Routine Hearing: Coverage provided by TruHearing. \$600 allowance every two years.

# SCAN Plan Reference Documents



- Gym Fitness
- Generic drug discounts using our preferred pharmacy network (CVS, Rite-Aid, Costco, Vons, and more).
- Telehealth: dr+on demand by Included Health gives retirees 24/7/365 access to medical providers via secure video call using a smartphone, tablet, or computer.
- Brain HQ: A brain fitness program application that strengthens the retiree's mind through games that focus on attention, memory, brain speed, intelligence, navigation, and people skills exercises.
- SCAN Health Tech: A technology support line that provides training and education on how to use a computer or tablet to access medical care, Brain HQ and/or information.
- Caregiver Training: Virtual and in-person skill training and support for caregivers. The 4-week series is designed to fit into a busy schedule and is offered several times throughout the year.
- Home-Delivered Meals: Up to 28 days of home delivered meals available to members with chronic conditions. Home-delivered meals help members maintain a nutritionally balanced lifestyle, recover after a hospital stay and provide a jump start to healthy eating for chronic conditions. Fully prepared meals delivered to the retiree's doorstep. Health specific menu options (lower sodium, diabetic-friendly, etc.).
- Nurse Advice Line: Available 24/7 days a week.

## **What's New for July 1, 2025:**

We are beyond excited to share with you the great news! The Centers for Medicare and Medicaid Services has awarded SCAN Health Plan 4.5 Stars for 2025.

**Independent Living Power Services:** Increase of monthly allowance from \$850 to \$1,200.

**Behavior Health Telehealth:** This benefit allows the retirees to connect with a licensed Psychologist, Master's level therapists, or Psychiatrists via video 7 days a week by appointment. BH Telehealth provided by dr+on demand by Included Health.  
\$0 cost

**Tier 6 Select Care Drugs:** Moving Tier 6 drugs to Tier 3 Brand \$14 copay.

## **New CMS Part D Mandates:**

Part D Redesign: True Out -Of-Pocket (TrOOP) \$2,000. Retirees reaching \$2,000 TrOOP pay \$0 copay for the rest of the year.

Medicare Prescription Payment Plan (M3P): Spread out copay over time within the plan year.



## Mind. Body. You.

Make the connection  
with Calm Health.



The Calm Health app provides programs and tools to help support your mental health and well-being – all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

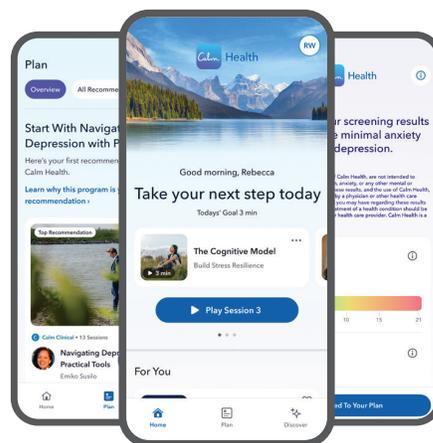
### Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

### Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** – Access mental health information and support to help you strengthen the mind-body connection



### Scan this code to get started

You'll first need to sign in to your account on [myuhc.com](https://myuhc.com)® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.

# UHC Non-Medicare Plan Reference Documents

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Healthcare®



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Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm™ Terms. The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

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## Your health and wellness benefits

You can have confidence in knowing you're not alone in your health journey. Here's an intro to the support program included in your health plan.

### Teladoc Health Diabetes Management

The Diabetes Management program is designed to help support people diagnosed with type 1 or type 2 diabetes and may help make living with diabetes easier. The program team works with you to provide personalized action plans that may help you manage diabetes.

To get started, download the app, call **800-835-2362** or visit **[teladochealth.com/register](https://teladochealth.com/register)**



This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

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## The path to quitting starts here



If you use tobacco and have thought about quitting, **Quit For Life® on Rally Coach™** may be able to help. Get tools and online resources designed to help you quit – and stay quit – at no additional cost.



### Get coach support

Connect with a coach who will help create a personalized Quit Plan and guide you at every step



### Access anytime, anywhere

Manage triggers with help from coach-led group sessions, trackers, text support, and more, all at your fingertips



### View quit recommendations

Get real-life tips and plan your path to quit with recommended daily goals, articles and videos



Stay on track with **24/7** support

## Quit For Life®

**Get started**

**Go to [Myuhc.com](https://myuhc.com) > Health & Wellness > My Health & Wellness > Programs > Quit Smoking**



This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this program is for informational purposes only as part of your health plan. Wellness coaches, nurses and other program representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided may be right for you. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.

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## Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program.



### Get healthier, at no additional cost to you

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

#### Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

#### Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.

Join today at [enroll.realappeal.com](https://enroll.realappeal.com) or scan this code



**Get a Success Kit delivered right to your door.**

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

United  
Healthcare

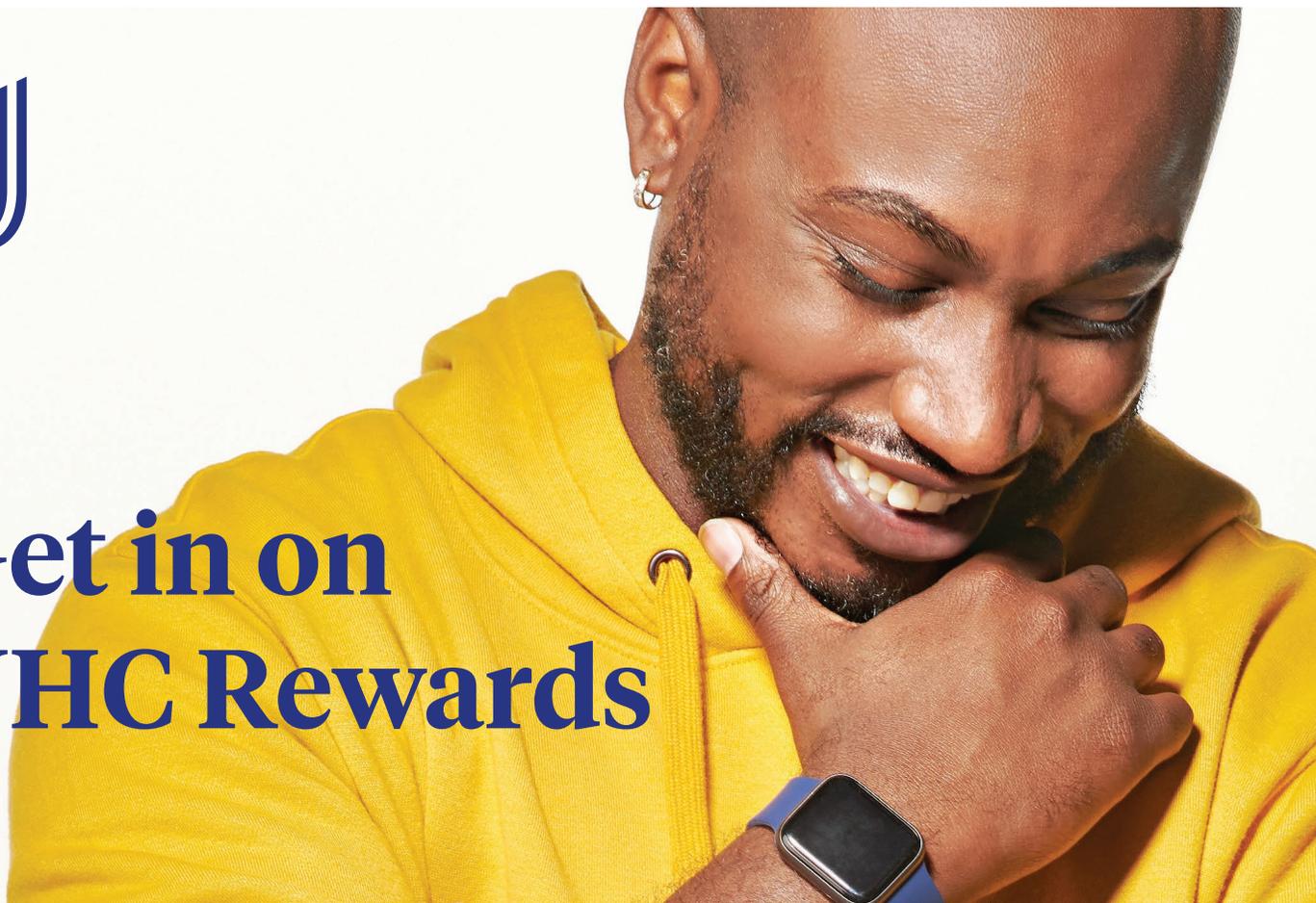
Real  
Appeal®

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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## Get in on UHC Rewards



Good news—your health plan comes with a new way to earn up to \$300.\*  
UnitedHealthcare Rewards is included in your health plan at no additional cost.



### There's so much good to get

With UHC Rewards, a variety of actions—including many things you may already be doing—lead to rewards. The activities you go for are up to you—same goes for ways to spend your earnings. Here are some ways you can earn:

#### Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

#### Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Personalize your experience by selecting activities that are right for you—and look for new ways to earn rewards being added throughout the year on [myuhc.com](https://myuhc.com).

Earn up to  
**\$300\***

United  
Healthcare

# UHC Non-Medicare Plan Reference Documents

## There are 2 ways to get started



### On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select the **Menu** tab and choose **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

### On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning



### Your health

Get in on an experience that's designed to help inspire healthier habits

### Your goals

Personalize how you earn by choosing the activities that are right for you

### Your rewards

Earn up to \$300\* and use it however you want

\*Rewards may have **tax implications**. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. The amount of your reward will be reported on your W-2 for 2024.

## Questions?

Call customer service at **1-866-230-2505**.

# United Healthcare

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should it be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with rewards may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to a health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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## Pending Receipt from Carrier



February 18, 2025

TO: Trustees – Board of Retirement

FROM: Jean J. Kim   
Senior Staff Counsel

Zachary Meth   
Staff Counsel

DATE: Board of Retirement Meeting of March 5, 2025

SUBJECT: **Pensionability Analysis Under CERL and PEPRA for New Pay Items**

### **INTRODUCTION**

This memorandum addresses new pay items for which the County of Los Angeles (the “County”) requested pensionability determinations.

Based on our review, as set forth below, we recommend that the Board:

1. Approve the recommendation as to each of the pay items (Psychiatry Jail Registry Rate – Relief Physician (Item No. 304), Psychiatry Jail Registry Rate – Relief Mental Health Psychiatrist (Item No. 305), Relief Physician Carceral Care Rate (Item No. 306)); and
2. Instruct staff to coordinate with the Auditor-Controller to establish necessary reporting mechanism and procedures to permit LACERA to implement such determinations when calculating final compensation for legacy and PEPRA members.

### **BOARD AUTHORITY TO MAKE PENSIONABILITY DETERMINATIONS**

The Board of Retirement (the “Board”) is charged with determining whether a pay item qualifies as pensionable under the County Employees Retirement Law of 1937 (“CERL”) and the California Public Employees’ Pension Reform Act of 2013 (“PEPRA”) and is therefore includable as final compensation in calculating a member’s retirement benefit. California Government Code (“Cal. Govt. Code”) §31461(a)(1) and §7522.34.

Items of compensation are analyzed as pensionable:

for legacy members under the definition of “compensation earnable” in Cal. Govt. Code §31461; and

for PEPRA members under the definition of “pensionable compensation” in Cal. Govt. Code §7522.34.

A “legacy member” refers to any individual who became a member of LACERA, or a reciprocal system, prior to January 1, 2013. A “PEPRA member” refers to anyone who first became a member of LACERA on or after January 1, 2013 and was not previously a member of another public retirement system prior to that date. Cal. Govt. Code §7522.04(f).

### **COMPENSATION EARNABLE FOR LEGACY MEMBERS**

In order for a pay item to be includable in a legacy member’s retirement benefit, it must qualify (i) as “compensation” as defined in Cal. Govt. Code §31460 and (ii) as “compensation earnable” under Cal. Govt. Code §31461. “Compensation” is generally defined as remuneration paid in cash to a member. Cal. Govt. Code §31460. “Compensation earnable” is defined to include all such compensation so long as it is not expressly excluded from “compensation earnable” pursuant to Cal. Govt. Code §31461(b).

Types of pay that are expressly excluded from compensation earnable include:

- One-time or ad hoc payments not paid to all similarly situated members in the member’s grade or class (Cal. Govt. Code §31461(b)(1)(B));
- Payments for unused leave or compensatory time off in excess of the amount of leave or compensatory time off that is earned and payable in each 12-month period during the final compensation period (Cal. Govt. Code §31461(b)(2));
- Payments for additional services rendered outside of normal working hours (Cal. Govt. Code §31461(b)(3)); and
- Payments made at the termination of employment in excess of what is earned and payable in each 12-month period during the final compensation period (Cal. Govt. Code §31461(b)(4)).

### **PENSIONABLE COMPENSATION FOR PEPRA MEMBERS**

In order for a pay item to be includable in a PEPRA member’s retirement benefit, the pay item must constitute “pensionable compensation” as defined under Cal. Govt. Code §7522.34. Pensionable compensation is generally defined as “the normal monthly rate of pay or base pay” of the member that is paid to “similarly situated members of the same group or class of employment for services rendered on a full-time basis during normal working hours, pursuant to publicly available pay schedules.” Cal. Govt. Code §7522.34(a). In addition, the pay item must not fall within one of the thirteen enumerated exclusions from pensionable compensation, set forth under Cal. Govt. Code §7522.34(c).

Notable examples of pay that are expressly excluded from pensionable compensation include:

- One-time or ad hoc payments (Cal. Govt. Code §7522.34(c)(3));
- Payments for unused vacation, annual leave, personal leave, sick leave, or compensatory time off (Cal. Govt. Code §7522.34(c)(5));
- Payments for additional services rendered outside of normal working hours (Cal. Govt. Code §7522.34(c)(6));

- Employer-provided allowance, reimbursement, or payment for items such as housing, vehicle, or uniforms (Cal. Govt. Code §7522.34(c)(7));
- Compensation for overtime work (Cal. Govt. Code §7522.34(c)(8)); and
- Bonuses paid in addition to a member's base pay or normal monthly rate of pay (Cal. Govt. Code §7522.34(c)(10)).

## **LEGAL ANALYSIS OF NEW PAY ITEMS**

### **1. Psychiatry Jail Registry Rate – Relief Physician (Item No. 304)**

This pay item establishes an hourly base rate of pay of \$275 for 1) Physician Specialists – Psychiatry and 2) Mental Health Psychiatrists, who work as Relief Physicians at a jail facility.

For legacy and PEPRA members who are already working as Physician Specialists – Psychiatry or Mental Health Psychiatrists on a full-time or fractional-time<sup>1</sup> basis, this pay item would be pay for a secondary job. Thus, for such members, this pay item would constitute “payments for additional services rendered outside of normal working hours” and therefore, is excluded from compensation earnable and pensionable compensation, pursuant to Cal. Govt. Code §31461(b)(3) and Cal. Govt. Code §7522.34(c)(6), respectively.

For legacy members who are working as Physician Specialists – Psychiatry or Mental Health Psychiatrists but not on a full-time or fractional-time basis, this pay item qualifies as compensation earnable pursuant to Cal. Govt. Code §31461(a)(1). Specifically, a member could work in a primary job position as a Physician Specialist – Psychiatry or Mental Health Psychiatrist on a non-permanent part-time or temporary basis and also work in a secondary job position as a Relief Physician at a jail facility. Since these members are not employed in a full-time or permanent part-time capacity, this pay would not constitute payments for “additional services rendered outside of normal working hours.”<sup>2</sup> Furthermore, (i) this pay item is remuneration paid in cash and as such, qualifies as compensation as defined in Cal. Govt. Code §31460 and (ii) it is not otherwise excludable from compensation earnable under Cal. Govt. Code §31461(b).

Similarly, for PEPRA members who are working as Physician Specialists – Psychiatry or Mental Health Psychiatrists but not on a full-time or permanent part-time basis, this pay item would not constitute payment for “additional services rendered outside of normal working hours.” Furthermore, the pay item qualifies as

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<sup>1</sup>“Fractional employees” are monthly permanent employees that work a fraction of a full-time schedule of 174 hours per month. Los Angeles County Municipal Code §6.24.020(A),(B) and §6.28.020(B).

<sup>2</sup>Non-permanent part-time or temporary employees retain their status as members if they were a contributing member employed in full-time or permanent part-time capacity before transferring to a non-permanent part-time or temporary job position. Board of Retirement Regulations, Article III, Section 4(b).

pensionable compensation under Cal. Govt. Code §7522.34(a) for the following reasons:

- It is the regular hourly rate of pay, or base pay, for all eligible employees;
- It is payable to all similarly situated members of the same group or class: all Physician Specialists – Psychiatry, and Mental Health Psychiatrists of the applicable bargaining unit, who work as Relief Physicians at a jail facility;
- The pay item is payable pursuant to the applicable Memorandum of Understanding (“MOU”), a publicly available pay schedule, as indicated by the Chief Executive Office of the County; and
- None of the exclusions from pensionable compensation under Cal. Govt. Code §7522.34(c) apply.

**Recommendation:**

Include as compensation earnable for legacy members who are not working as Physician Specialists – Psychiatry or Mental Health Psychiatrists on a full-time or fractional-time basis.

Include as pensionable compensation for PEPRA members who are not working as Physician Specialists – Psychiatry or Mental Health Psychiatrists on a full-time or fractional-time basis.

2. Psychiatry Jail Registry Rate – Relief Mental Health Psychiatrist (Item No. 305)

This pay item establishes an hourly base rate of pay for part-time, temporary Psychiatrists who work as Relief Mental Health Psychiatrists at a jail facility. The individuals eligible for this pay item may elect this hourly base rate of pay of \$280 instead of the established rate for full-time permanent County Psychiatrists, provided that they do not hold another County position and agree to forgo County benefits.

For legacy members, this pay item qualifies as compensation earnable pursuant to Cal. Govt. Code §31461(a)(1) because (i) it is remuneration paid in cash and as such, qualifies as compensation as defined in Cal. Govt. Code §31460 and (ii) it is not otherwise excludable from compensation earnable under Cal. Govt. Code §31461(b).

For PEPRA members, this pay item qualifies as pensionable compensation under Cal. Govt. Code §7522.34(a) for the following reasons:

- It is the regular hourly rate of pay, or base pay, for all eligible employees;
- It is payable to all similarly situated members of the same group or class: all part-time, temporary Psychiatrists of the applicable bargaining unit who work as Relief Mental Health Psychiatrists at a jail facility;
- The pay item is payable pursuant to the applicable MOU, a publicly available pay schedule, as indicated by the Chief Executive Office of the County; and

- None of the exclusions from pensionable compensation under Cal. Govt. Code §7522.34(c) apply.

**Recommendation:**

Include as compensation earnable for legacy members.

Include as pensionable compensation for PEPRA members.

3. Relief Physician Carceral Care Rate (Item No. 306)

This pay item establishes an hourly base rate of pay of \$210 for Relief Physicians specializing in Family Practice or Internal Medicine/General Endocrinology at a County detention or carceral care facility.

For legacy and PEPRA members who are already working as a Relief Physician specializing in Family Practice or Internal Medicine/General Endocrinology on a full-time or fractional-time basis, this pay item would be pay for a secondary job. Thus, for such members, this pay item would constitute “payments for additional services rendered outside of normal working hours” and therefore, is excluded from compensation earnable and pensionable compensation, pursuant to Cal. Govt. Code §31461(b)(3) and §7522.34(c)(6), respectively.

For legacy members who are working as a Relief Physician specializing in Family Practice or Internal Medicine/General Endocrinology but not on a full-time or fractional-time basis, this pay item qualifies as compensation earnable pursuant to Cal. Govt. Code §31461(a)(1). Since these members are not already employed in a full-time or permanent part-time capacity, this pay would not constitute payments for “additional services rendered outside of normal working hours.” Furthermore, (i) this pay item is remuneration paid in cash and as such, qualifies as compensation as defined in Cal. Govt. Code §31460 and (ii) it is not otherwise excludable from compensation earnable under Cal. Govt. Code §31461(b).

Similarly, for PEPRA members who are working as a Relief Physician specializing in Family Practice or Internal Medicine/General Endocrinology but not on a full-time or permanent part-time basis, this pay item would not constitute payment for “additional services rendered outside of normal working hours.” Furthermore, the pay item qualifies as pensionable compensation under Cal. Govt. Code §7522.34(a) for the following reasons:

- It is the regular hourly rate of pay, or base pay, for all eligible employees;
- It is payable to all similarly situated members of the same group or class: all Relief Physicians of the applicable bargaining unit who specialize in Family Practice or Internal Medicine/General Endocrinology and work at a County detention or carceral care facility;
- The pay item is payable pursuant to the applicable MOU, a publicly available pay schedule, as indicated by the Chief Executive Office of the County; and

- None of the exclusions from pensionable compensation under Cal. Govt. Code §7522.34(c) apply.

**Recommendation:**

Include as compensation earnable for legacy members who are not working as a Relief Physician specializing in Family Practice or Internal Medicine/General Endocrinology on a full-time or fractional-time basis.

Include as pensionable compensation for PEPRA members who are not working as a Relief Physician specializing in Family Practice or Internal Medicine/General Endocrinology on a full-time or fractional-time basis.

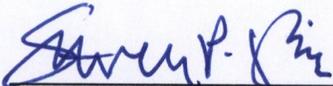
**CONCLUSION**

Based on the analysis provided above and on Attachment A, it is therefore recommended that the Board:

1. Approve the recommendations set forth above as to the pay items (Psychiatry Jail Registry Rate – Relief Physician (Item No. 304), Psychiatry Jail Registry Rate – Relief Mental Health Psychiatrist (Item No. 305), Relief Physician Carceral Care Rate (Item No. 306); and
2. Instruct staff to coordinate with the Auditor-Controller to establish the necessary reporting mechanisms and procedures to permit LACERA to implement such determinations when calculating final compensation for legacy and PEPRA members.

The complete lists of pay codes that the Board has determined to be pensionable or not pensionable under CERL and under PEPRA are located at <https://www.lacera.com/active-service/cerl-pay-codes> (for legacy members) and <https://www.lacera.com/active-service/pepra-pay-codes> (for PEPRA members).

Reviewed and Approved



Steven P. Rice  
Chief Counsel

**Attachment: Newly Created Pay Codes**  
reviewed under Sections 31461 (CERL/Legacy) and 7522.34 (PEPRA)

Pay Event Code	Pay Event Title	Pay Event Description	31461 (CERL/Legacy) Reference	7522.34 (PEPRA) Reference	Analysis
<b>Newly Created and INCLUDED under Sections 31461 and 7522.34</b>					
304	<b>PSYCHIATRY JAIL REGISTRY RATE - RELIEF PHYSICIAN</b>	<p>This pay event is being created to establish a special base salary rate for: 1) Physician Specialists - Psychiatry and 2) Mental Health Psychiatrists, who work in the capacity of Relief Physicians (Item No. 5473F) at the jails via the departmental registry.</p> <p>Effective June 1, 2024, the base salary rate while working as a Relief Physician (Item No. 5473F) at the jails is \$275 per hour.</p>	(a)(1)	(a)	<p>This pay event represents the base salary rate for Relief Physicians in the specialty of Psychiatry (Item No. 5473F), for the services they perform at the jails. Base salary rate is pensionable under §31461(a)(1) of CERL and §7522.34(a) of PEPRA. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members and pensionable compensation for PEPRA members, but only for LEGACY and PEPRA members whose primary job positions are not on a full-time or fractional-time basis.</p>
305	<b>PSYCHIATRY JAIL REGISTRY RATE - RELIEF MENTAL HEALTH PSYCHIATRIST</b>	<p>This pay event is being created to establish a special base salary rate for part-time, temporary Psychiatrists who work in the capacity of Relief Mental Health Psychiatrists (Item No. 4736F) at the jails.</p> <p>Effective June 1, 2024, Relief Mental Health Psychiatrists (Item No. 4736F) may elect the higher salary rate of \$280 per hour instead of the established rate for full-time permanent County Psychiatrists, provided they do not hold another County position and agree to forgo County benefits.</p>	(a)(1)	(a)	<p>This pay event represents the base salary rate for Relief Mental Health Psychiatrists (Item No. 4736F) for the services they perform at the jails, provided they meet certain criteria. Base salary rate is pensionable under §31461(a)(1) of CERL and §7522.34(a) of PEPRA. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members and pensionable compensation for PEPRA members.</p>
306	<b>RELIEF PHYSICIAN CARCERAL CARE RATE</b>	<p>This pay event is being created to establish a special base salary rate for Relief Physicians (Item No. 5473F) specializing in Family Practice or Internal Medicine/General Endocrinology at a Los Angeles County detention or carceral care facility.</p> <p>The base salary rate is \$210 per hour effective June 1, 2024.</p>	(a)(1)	(a)	<p>This pay event represents the base salary rate for Relief Physicians (Item No. 5473F) specializing in Family Practice or Internal Medicine/General Endocrinology, for the services they perform at a Los Angeles County detention or carceral care facility. Base salary rate is pensionable under §31461(a)(1) of CERL and §7522.34(a) of PEPRA. The recommendation is to INCLUDE this payment in compensation earnable for LEGACY members and pensionable compensation for PEPRA members. However, if Relief Physician (Item No. 5473F) constitutes the member's secondary job position, the payment is pensionable only if their primary job position is not on a full-time or fractional-time basis.</p>

February 20, 2025

TO: Each Trustee  
Board of Retirement

FROM: Tamara Caldwell, Division Manager  
Disability Retirement Services



FOR: March 5, 2025, Board of Retirement meeting

**SUBJECT: SERVICE PROVIDER INVOICE APPROVAL REQUEST – PERRY R. SECOR**

On January 1, 2015, the Board of Retirement adopted a policy whereby staff is authorized to approve and pay vendor invoices up to a cumulative amount of \$15,000.00 per vendor. Invoices from vendors exceeding \$15,000.00 per case shall be submitted to the Board of Retirement for approval prior to payment.

Dr. Perry R. Secor completed his initial report and medical record review for the applications of Aramis Almaguer and Monica Flores and is requesting approval for payment of the attached invoices. Both cases were extensive, with 8,685 pages of record review for Mr. Almaguer and 8,042 pages of record review for Ms. Flores. Mr. Almaguer's invoice balance is \$16,651.44 and Ms. Flores' invoice balance is \$17,821.70. The total outstanding balance for both invoices is \$34,473.14.

**IT IS THEREFORE RECOMMENDED THAT** the Board approve the service provider invoices for Perry R. Secor, M.D.

TC:rl

Confidential Attachments



**Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.**

**For further information, contact:  
LACERA  
Attention: Public Records Act Requests  
300 N. Lake Ave., Suite 620  
Pasadena, CA 91101**



February 27, 2025

TO: Each Trustee,  
Board of Retirement

FROM: Steven P. Rice, *SPR*  
Chief Counsel

FOR: March 5, 2025 Board of Retirement Meeting

SUBJECT: LACERA 2025 Election of Seventh and Alternate Seventh Members:  
Approval of Statement of Powers and Duties of Board of Retirement  
Trustees

### **RECOMMENDATION**

That the Board of Retirement select and approve the format and content of the “Powers and Duties of Board of Retirement Trustees,” which will be included in the ballot materials for the 2025 election of the Seventh Member and Alternate Seventh Member of the Board and posted on lacera.com.

### **LEGAL AUTHORITY**

The responsibilities of Board of Retirement trustees are set forth in the California Constitution (Cal. Const., art XVI, § 17), the County Employees Retirement Law of 1937 (CERL) (Cal. Gov’t Code §§ 31540 *et seq.*), the California Public Employees’ Pension Reform Act of 2013 (PEPRA) (Cal. Gov’t Code §§ 7522 *et seq.*), other applicable law, and LACERA’s policies, procedures, and practices.

Approval of a Powers and Duties document is consistent with the exercise of the Board’s plenary authority and fiduciary responsibility over administration of the system under the California Constitution. Cal. Const., art. XVI, § 17, and CERL, Government Code Sections 31520, 31520.1, and 31595.

### **BACKGROUND**

At the February 5, 2025 Board of Retirement meeting, staff presented, for discussion and the Board’s comment, both the current version of the Powers and Duties as well as a revised, restated, and reformatted “Summary of Responsibilities of Board of Retirement Trustees.” Trustees who addressed the item did not favor the revised version and preferred the current version, with possibly some minor edits. Some trustees expressed that the revised document was too short and, in its format and content, diminished the Board’s responsibilities; they also expressed concern that the revised document did not include an estimate of the number of hours required of trustees in performing their responsibilities.

No action was requested or taken at the February 5 meeting. Staff was asked to return at the March 5, 2025 Board of Retirement meeting with a version in line with the trustee's comments for final approval.

Staff requests that the Board provide final approval of their preferred document at the March 5 meeting so that the Powers and Duties can be provided to the Executive Office of the Board of Supervisors (BOS) to be included in the election resolution expected to be acted upon by the BOS in April 2025.

## **DISCUSSION**

Taking into account the Board of Retirement's February 5 discussion, staff attaches three versions of the Powers and Duties for the Board's consideration. All three documents are entitled "Powers and Duties;" all three versions include the same information about the range of hours trustees may expect to spend. The differences between the versions are discussed below:

**Option A.** This version is identical to the current version, with no changes except to correct the name of the Audit Committee on page 2 to its new name as the Audit, Compliance, Risk, and Ethics Committee and delete the effective date of the disability hourly rates on page 6 since that date has passed.

**Option B.** This version is the same as the current version, with the following few redlined changes:

- On page 1, the phrase "overall responsibility" is replaced in the Introduction with "exclusive responsibility" to convey that oversight of system administration is assigned only to the Board of Retirement.
- On page 1, a short reference to the trustees' fiduciary duty for LACERA's almost 200,000 members is added to the Introduction so that there is reference to this concept at the beginning of the document. The full discussion of fiduciary duty remains, as before, on pages 4 and 5. A mention of fiduciary duty is made at the beginning of the document, even if briefly, rather than saving for later in the document, because fiduciary duty is a trustee's paramount responsibility. The number of LACERA members is also important.
- On page 1, also in the Introduction, language is added regarding the factors that may affect how many hours a trustee spends on LACERA service. The number of hours is unchanged from the current document. The changes will

assist candidates in assessing how much time they individually will need to spend based on their own background and experience.

- On page 2, the Audit Committee's name is updated to Audit, Compliance, Risk, and Ethics Committee, and on page 6, the date of the disability rates was removed because they are now in effect.

Other than these few changes, Option B is the same as Option A.

**Option C.** This is a revised version of the alternative document presented at the February 5, 2025 Board meeting; it is intended to address trustee concerns. Changes include the following:

- The font size is increased to 12 points, which is the same as the current version. The margins are increased to the standard one inch on all sides. The line space between paragraphs is substantially increased. The document is three pages, instead of two. These changes add "light and air" to the document and enhance readability.
- A summary of the Board of Retirement and Board of Investments' respective roles is added on page 1, at the request of a trustee.
- Total and per meeting hours as in the current version are added in the Board and Committee Meeting and Other Obligations section on page 2, along with language about the factors that may affect the actual time spent by individual trustees.
- The bullet on page 2 describing the Board's "General System Administration" responsibilities is expanded. The bullet on page 3 about External Affairs is revised, at a trustee's suggestion and as in the current document, to include the ability of trustees to serve as an officer or director of pension organizations and a reference to the additional hours that may be associated with such positions. The other Responsibilities remain the same as in the Summary document.
- At a trustee's request, the last sentence of the Compensation and Expenses section regarding reimbursement of expenses is separated into a separate paragraph.

## **CONCLUSION**

Based the information provided in this memo and its attachments, staff requests that the Board of Retirement select and approve the format and content of the "Powers and Duties of Board of Retirement Trustees," which will be included in the ballot materials for the

Board of Retirement  
Re: Statement of Powers and Duties of BOR Trustees  
February 27, 2025  
Page 4

2025 election of the Seventh Member and Alternate Seventh Member of the Board and posted on lacera.com.

Attachments:

- Option A – Current Powers and Duties
- Option B – Lightly Revised Version of Current Powers and Duties
- Option C – Restated Version of Powers and Duties

c: Santos H. Kreimann  
Jonathan Grabel  
Luis A. Lugo  
JJ Popowich  
Laura Guglielmo  
Cynthia Martinez  
Barry Lew  
Bonnie Nolley  
Linda El-Farra

## OPTION A

Current "Powers and Duties of  
Board of Retirement Trustees"

## POWERS AND DUTIES

### OF BOARD OF RETIREMENT TRUSTEES

The Board of Retirement provides this high level summary to enable voters to evaluate candidates for the Board. The Board urges voters to review this summary prior to voting. This Powers and Duties document is drawn from the Board's adopted governing policies and the input of the Board in providing its approval, but it is not itself a governing document for the Board or LACERA. The Board's governing documents may be found at <https://www.lacera.com/accountability/governing-documents/>.

### INTRODUCTION

The overall responsibility of the Board of Retirement is to oversee the administration of the retirement pension system and the retiree healthcare program to ensure that members are provided with the promised benefits upon completion of their public service with Los Angeles County and other participating public employers. In total, trustees of the Board of Retirement can expect to commit as many as 120 to 140 hours of their time each month to discharging their duties to the retirement system, subject to hours spent on a trustee's activities under Section 11 (Involvement) below.

As to those elected Board trustees who are employed by the County or a participating district, the law provides that these LACERA duties are included as part of their County or other public employment and shall normally take precedence over any other duties. Given the time commitment necessary to fulfill the responsibilities of Board membership, elected Board trustees will be required to spend a material amount of their working time each month carrying out their important LACERA duties and responsibilities.

The responsibilities and duties of the Board trustees are explained in detail below.

### BOARD TRUSTEE RESPONSIBILITIES

Board of Retirement trustees' duties include:

1. **Board and Committee Meetings.** The Board meets once each month in person at LACERA's Pasadena offices unless otherwise specified, usually on the first Wednesday, with each meeting generally lasting as many as 4 to 6 hours. In addition, the Board has established committees to assist in carrying out its responsibilities. The Board also shares additional committees jointly with the system's Board of Investments, including the Audit Committee and Joint Organizational Governance Committee. The Board of Investments is a separate board having responsibility for establishing the investment policies of LACERA and for overseeing investment of the LACERA retirement fund and certain other matters. Some committees meet monthly; others meet less frequently but up to

several times per year. Committee meetings may be held both before and after regular Board meetings, and at other times, and generally last 1 to 2 hours. In addition to the time required to attend meetings, considerable time is required to prepare for meetings and review relevant materials developed by staff and management. The Board also holds an annual two-day offsite meeting to devote focused attention to strategic issues, education, and discussion.

2. **General Administration.** The general administration of LACERA is under the Board of Retirement's oversight. To exercise this responsibility, the Board establishes policies, procedures, and governance processes, and receives, discusses, and questions reports on operational activities. The Board of Retirement oversees development of its Strategic Plan for administration of the system, ensuring inclusion of support for the Board of Investments. The Board of Retirement also provides oversight of the Board's federal and state legislative agenda. The Board of Retirement is not responsible for oversight of investments, for the adoption of funding policies and the setting of contribution rates, or for oversight of the Chief Investment Officer. The Legislature assigned those responsibilities to the Board of Investments.

A few administrative functions are shared with the Board of Investments:

- a. CEO Appointment and Evaluation. The two Boards jointly act as the appointing authority for LACERA's Chief Executive Officer (CEO) and oversee the CEO's performance evaluation. The Boards work together on certain other senior staff personnel matters.
  - b. Budget Approval and Oversight. The Boards of Retirement and Investments, acting jointly, review, evaluate, and adopt LACERA's annual budget and monitor actual results against the budget; the Boards jointly approve a budget policy to govern the process.
  - c. Certain Employee Relations. The two Boards also act jointly in certain employee relations matters, including approval of class specifications for LACERA's employees, approval of Memoranda of Understanding (MOUs) negotiated with SEIU Local 721, the union bargaining for represented employees of LACERA, and approval of compensation to be provided to LACERA's non-represented employees. General personnel responsibilities are the responsibility of the Board of Retirement alone.
3. **Payment of Retirement Pension Benefits.** The Board of Retirement administers a statutory retirement plan; it does not establish new retirement benefits. This means that retirement benefits can only be provided if they have been authorized by the State Legislature in the County Employees Retirement Law of 1937, found in the California Government Code beginning at Section 31450, and the California Public Employees' Pension Reform Act of 2013, found in the California Government Code beginning at Section 7522. Retirement

benefits not authorized by the retirement laws cannot be implemented by the Board of Retirement; rather, a bill must be processed through the Legislature to amend the retirement laws. With only a few exceptions, the Legislature has required the County Board of Supervisors to adopt a resolution approving benefit enhancements before they can take effect.

4. ***Disability Retirement Applications.*** One of the most important – and by far the most time consuming – duties of a Board trustee is to review disability retirement applications and to participate in the Board’s decision to grant or deny disability retirements according to applicable legal standards. It is anticipated that the Board of Retirement will process approximately 30 to 50 disability retirement cases per month. Board trustees carefully review each application and all medical and other evidence regarding the application. A Board trustee will then participate in the Board’s deliberations and vote on each application.
5. ***Retiree Healthcare Benefits.*** The Board oversees the administration of the retiree healthcare benefits, or other post-employment benefits (OPEB), program under contract with the County and other participating employers.
6. ***Claims and Litigation.*** The Board decides claims made by members concerning their benefits and related issues and other claims related to administration of the fund. The Board also oversees litigation, other than securities litigation (which is overseen by the Board of Investments) and certain claims appropriate for joint Board oversight with the Board of Investments.
7. ***Retention and Oversight of Vendors, Consultants, and Experts.*** The Board approves and oversees the retention and performance of vendors, consultants, and experts, beyond the CEO’s purchasing authority, to assist in the administration of the system and to aid the Board when appropriate.
8. ***Delegation.*** The day-to-day operations of the retirement system are delegated to the CEO, who oversees other staff and outside service providers. Board trustees consider what responsibilities will be delegated and to whom delegation is made. Board trustees ensure that delegated responsibilities are clearly defined and properly performed through monitoring and questioning, and the Board holds executive management accountable.

The Boards have delegated stakeholder management to the Chief Executive Officer for administrative matters such as media and plan sponsor relations and to the Chief Investment Officer for matters related to LACERA’s investments.

9. ***Legal, Regulatory, and Policy Compliance and Risk Management.*** The Board ensures that the retirement system maintains compliance with the plan documents and all other applicable laws, regulations, policies, and procedures governing the administration of the system. Board trustees comply with this responsibility by overseeing plan operations, evaluating organizational risk and

controls, conducting a periodic review of plan documents and policies, monitoring changing legal and regulatory requirements, with the assistance of counsel and other advisors, and maintaining accountability.

10. **Education.** Board trustees are legally required to further their education on appropriate topics, which may include benefits administration, disability evaluation, fair hearings, pension fund governance, new board trustee orientation, ethics, and fiduciary responsibilities, among other topics. Such education must consist of a minimum of 24 hours within two years of assuming office and 24 hours every subsequent two-year period the trustee serves on the Board.
11. **Involvement.** Subject to applicable laws, Board policies, and LACERA protocols, Board trustees may participate in state and national pension and retirement related organizations, including serving as an executive or committee member in these organizations. Subject to the same laws, policies, and protocols, Board trustees, with approval, may also represent LACERA's interests through engagement with the legislative and executive branches of state and federal government, which may add to the time spent on a trustee's responsibilities depending on the extent of the trustee's involvement.

## **FIDUCIARY DUTIES**

The funds set aside for the payment of retirement benefits to LACERA members are trust funds held for the benefit of these members and their beneficiaries, and LACERA's operations further the delivery of plan benefits. The California Constitution requires that Board of Retirement trustees exercise the following fiduciary duties as trustees of the fund:

1. **Duty of Loyalty.** The California Constitution provides that Board of Retirement trustees are fiduciaries and are required to "discharge their duties with respect to the system solely in the interest of, and for the exclusive purposes of providing benefits to, participants and their beneficiaries, minimizing employer contributions thereto, and defraying reasonable expenses of administering the system. A retirement board's duty to its participants and their beneficiaries shall take precedence over any other duty." All Board trustees, whether elected or appointed, have the same fiduciary duty. The Board trustees' duty of loyalty at all times is to the participants and beneficiaries as a whole. Board trustees do not serve as the agent or representative of the agency or group responsible for their election or appointment. Where different groups of participants have different interests on an issue, Board trustees have a duty to be impartial between conflicting participant interests and act to serve the overall best interests of all the participants of the system.
2. **Duty of Care.** The California Constitution provides that assets of the retirement system are trust funds to be used only for the purpose of providing benefits and

paying the costs of administering the system. Under the Constitution, trustees of the Board of Retirement “shall discharge their duties with respect to the system with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with these matters would use in the conduct of an enterprise of a like character and with like aims.”

The duty of care means that Board trustees must exercise a prudent level of effort and diligence in administering and exercising oversight over the system, including: implementing, and periodically reviewing and updating, policies, procedures, and processes; determining whether and when to delegate authority to staff and third-parties, and exercising proper oversight; requesting necessary reports and information; analyzing the information, advice, and recommendations received; asking questions; seeking expert advice when required from staff and outside expert consultants; deliberating carefully before making decisions; and understanding the reason for actions before taking them. Board trustees must monitor the administration of the system, follow the plan documents and other applicable law, and take corrective action when required to ensure the sound administration of the system so that benefits and related services are timely and correctly delivered to participants and their beneficiaries and the other matters under the responsibility of the Board of Retirement are properly performed.

## **CONFLICTS OF INTEREST**

Board trustees must be free of conflicts of interest and in compliance with applicable legal requirements and LACERA’s Conflict of Interest Code and Code of Ethical Conduct. Board trustees must disclose conflicts of interest when they arise, and they cannot participate in decisions that will impact, positively or negatively, their own financial interests or the interests of certain of their related persons and entities. Board trustees are public officials under California conflict of interest laws, and they must be familiar with and follow those laws. Board trustees are subject to public disclosure of their economic interests (Form 700) and annual reporting requirements under the Political Reform Act and Fair Political Practices Commission regulations. Violation of conflict-of-interest laws and regulations can result in civil and criminal penalties. Conflict of interest laws and regulations are complex, and Board trustees should seek legal advice when appropriate. See <http://www.fppc.ca.gov/> for more information.

## **COMPENSATION AND EXPENSES**

Elected Board trustees who are employed by the County or a participating district and the Treasurer and Tax Collector who serves on the Board *ex officio* do not receive payment for attendance at Board meetings; they receive their County salary.

Board trustees elected by retirees and appointed trustees receive payment of \$100 per Board or committee meeting attended up to a maximum of \$500 per month; they also

receive payment of \$18.38 per hour for up to 8 hours per day (as of April 1, 2024), not to exceed \$147 per day, 32 hours per month (as of April 1, 2024), for time spent on review and analysis of disability retirement cases. Such payments are subject to a cost-of-living increase in even-numbered years. Required federal and state income tax and federal Health Insurance Tax (HIT) withholding is made from payments, which is reported on a Form W-2 for tax reporting purposes. Federal Social Security tax is not withheld.

All Board trustees receive reimbursement of reasonable and necessary expenses and are provided reasonable support for the performance of their duties.

APPROVED BY THE BOARD OF RETIREMENT ON FEBRUARY 7, 2024.

## OPTION B

Lightly Revised Current "Powers and  
Duties of Board of Retirement Trustees"

## POWERS AND DUTIES

### OF BOARD OF RETIREMENT TRUSTEES

The Board of Retirement provides this high-level summary to enable voters to evaluate candidates for the Board. The Board urges voters to review this summary prior to voting. This Powers and Duties document is drawn from the Board's adopted governing policies and the input of the Board in providing its approval, but it is not itself a governing document for the Board or LACERA. The Board's governing documents may be found at <https://www.lacera.com/accountability/governing-documents/>.

### INTRODUCTION

The ~~overall-exclusive~~ responsibility of the Board of Retirement is to oversee the administration of the retirement pension system and the retiree healthcare program to ensure that members are provided with the promised benefits upon completion of their public service with Los Angeles County and other participating public employers. Board of Retirement trustees are fiduciaries who must at all times put the interests of LACERA's almost 200,000 members and beneficiaries above any other interest. In total, Board trustees ~~of the Board of Retirement~~ can expect to commit as many as 120 to 140 hours of their time each month to discharging their fiduciary duties ~~to the retirement system~~, subject to variations based on the length and complexity of meeting agendas, each trustee's background, Board tenure, and familiarity with matters under consideration, and time ~~hours~~ spent on a trustee's other LACERA activities ~~under Section 11 (Involvement)~~ as described below.

As to those elected Board trustees who are employed by the County or a participating district, the law provides that these LACERA duties are included as part of their County or other public employment and shall normally take precedence over any other duties. Given the time commitment necessary to fulfill the responsibilities of Board membership, elected Board trustees will be required to spend a material amount of their working time each month carrying out their important LACERA duties and responsibilities.

The responsibilities and duties of the Board trustees are explained in detail below.

### BOARD TRUSTEE RESPONSIBILITIES

Board of Retirement trustees' duties include:

1. **Board and Committee Meetings.** The Board meets once each month in person at LACERA's Pasadena offices unless otherwise specified, usually on the first Wednesday, with each meeting generally lasting as many as 4 ~~to~~ 6 hours. In addition, the Board has established committees to assist in carrying out its responsibilities. The Board also shares additional committees jointly with the

system's Board of Investments, including the Audit, Compliance, Risk, and Ethics Committee and Joint Organizational Governance Committee. The Board of Investments is a separate board having responsibility for establishing the investment policies of LACERA and for overseeing investment of the LACERA retirement fund and certain other matters. Some committees meet monthly; others meet less frequently but up to several times per year. Committee meetings may be held both before and after regular Board meetings, and at other times, and generally last 1 to 2 hours. In addition to the time required to attend meetings, considerable time is required to prepare for meetings and review relevant materials developed by staff and management. The Board also holds an annual two-day offsite meeting to devote focused attention to strategic issues, education, and discussion.

2. **General Administration.** The general administration of LACERA is under the Board of Retirement's oversight. To exercise this responsibility, the Board establishes policies, procedures, and governance processes, and receives, discusses, and questions reports on operational activities. The Board of Retirement oversees development of its Strategic Plan for administration of the system, ensuring inclusion of support for the Board of Investments. The Board of Retirement also provides oversight of the Board's federal and state legislative agenda. The Board of Retirement is not responsible for oversight of investments, for the adoption of funding policies and the setting of contribution rates, or for oversight of the Chief Investment Officer. The Legislature assigned those responsibilities to the Board of Investments.

A few administrative functions are shared with the Board of Investments:

- a. CEO Appointment and Evaluation. The two Boards jointly act as the appointing authority for LACERA's Chief Executive Officer (CEO) and oversee the CEO's performance evaluation. The Boards work together on certain other senior staff personnel matters.
- b. Budget Approval and Oversight. The Boards of Retirement and Investments, acting jointly, review, evaluate, and adopt LACERA's annual budget and monitor actual results against the budget; the Boards jointly approve a budget policy to govern the process.
- c. Certain Employee Relations. The two Boards also act jointly in certain employee relations matters, including approval of class specifications for LACERA's employees, approval of Memoranda of Understanding (MOUs) negotiated with SEIU Local 721, the union bargaining for represented employees of LACERA, and approval of compensation to be provided to LACERA's non-represented employees. General personnel responsibilities are the responsibility of the Board of Retirement alone.

3. **Payment of Retirement Pension Benefits.** The Board of Retirement

administers a statutory retirement plan; it does not establish new retirement benefits. This means that retirement benefits can only be provided if they have been authorized by the State Legislature in the County Employees Retirement Law of 1937, found in the California Government Code beginning at Section 31450, and the California Public Employees' Pension Reform Act of 2013, found in the California Government Code beginning at Section 7522. Retirement benefits not authorized by the retirement laws cannot be implemented by the Board of Retirement; rather, a bill must be processed through the Legislature to amend the retirement laws. With only a few exceptions, the Legislature has required the County Board of Supervisors to adopt a resolution approving benefit enhancements before they can take effect.

4. ***Disability Retirement Applications.*** One of the most important – and by far the most time consuming – duties of a Board trustee is to review disability retirement applications and to participate in the Board's decision to grant or deny disability retirements according to applicable legal standards. It is anticipated that the Board of Retirement will process approximately 30 to 50 disability retirement cases per month. Board trustees carefully review each application and all medical and other evidence regarding the application. A Board trustee will then participate in the Board's deliberations and vote on each application.
5. ***Retiree Healthcare Benefits.*** The Board oversees the administration of the retiree healthcare benefits, or other post-employment benefits (OPEB), program under contract with the County and other participating employers.
6. ***Claims and Litigation.*** The Board decides claims made by members concerning their benefits and related issues and other claims related to administration of the fund. The Board also oversees litigation, other than securities litigation (which is overseen by the Board of Investments) and certain claims appropriate for joint Board oversight with the Board of Investments.
7. ***Retention and Oversight of Vendors, Consultants, and Experts.*** The Board approves and oversees the retention and performance of vendors, consultants, and experts, beyond the CEO's purchasing authority, to assist in the administration of the system and to aid the Board when appropriate.
8. ***Delegation.*** The day-to-day operations of the retirement system are delegated to the CEO, who oversees other staff and outside service providers. Board trustees consider what responsibilities will be delegated and to whom delegation is made. Board trustees ensure that delegated responsibilities are clearly defined and properly performed through monitoring and questioning, and the Board holds executive management accountable.

The Boards have delegated stakeholder management to the Chief Executive Officer for administrative matters such as media and plan sponsor relations and to the Chief Investment Officer for matters related to LACERA's investments.

9. **Legal, Regulatory, and Policy Compliance and Risk Management.** The Board ensures that the retirement system maintains compliance with the plan documents and all other applicable laws, regulations, policies, and procedures governing the administration of the system. Board trustees comply with this responsibility by overseeing plan operations, evaluating organizational risk and controls, conducting a periodic review of plan documents and policies, monitoring changing legal and regulatory requirements, with the assistance of counsel and other advisors, and maintaining accountability.
10. **Education.** Board trustees are legally required to further their education on appropriate topics, which may include benefits administration, disability evaluation, fair hearings, pension fund governance, new board trustee orientation, ethics, and fiduciary responsibilities, among other topics. Such education must consist of a minimum of 24 hours within two years of assuming office and 24 hours every subsequent two-year period the trustee serves on the Board.
11. **Involvement.** Subject to applicable laws, Board policies, and LACERA protocols, Board trustees may participate in state and national pension and retirement related organizations, including serving as an executive or committee member in these organizations. Subject to the same laws, policies, and protocols, Board trustees, with approval, may also represent LACERA's interests through engagement with the legislative and executive branches of state and federal government, which may add to the time spent on a trustee's responsibilities depending on the extent of the trustee's involvement.

## FIDUCIARY DUTIES

The funds set aside for the payment of retirement benefits to LACERA members are trust funds held for the benefit of these members and their beneficiaries, and LACERA's operations further the delivery of plan benefits. The California Constitution requires that Board of Retirement trustees exercise the following fiduciary duties as trustees of the fund:

1. **Duty of Loyalty.** The California Constitution provides that Board of Retirement trustees are fiduciaries and are required to "discharge their duties with respect to the system solely in the interest of, and for the exclusive purposes of providing benefits to, participants and their beneficiaries, minimizing employer contributions thereto, and defraying reasonable expenses of administering the system. A retirement board's duty to its participants and their beneficiaries shall take precedence over any other duty." All Board trustees, whether elected or appointed, have the same fiduciary duty. The Board trustees' duty of loyalty at all times is to the participants and beneficiaries as a whole. Board trustees do not serve as the agent or representative of the agency or group responsible for their election or appointment. Where different groups of participants have different

interests on an issue, Board trustees have a duty to be impartial between conflicting participant interests and act to serve the overall best interests of all the participants of the system.

2. ***Duty of Care.*** The California Constitution provides that assets of the retirement system are trust funds to be used only for the purpose of providing benefits and paying the costs of administering the system. Under the Constitution, trustees of the Board of Retirement “shall discharge their duties with respect to the system with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with these matters would use in the conduct of an enterprise of a like character and with like aims.”

The duty of care means that Board trustees must exercise a prudent level of effort and diligence in administering and exercising oversight over the system, including: implementing, and periodically reviewing and updating, policies, procedures, and processes; determining whether and when to delegate authority to staff and third-parties, and exercising proper oversight; requesting necessary reports and information; analyzing the information, advice, and recommendations received; asking questions; seeking expert advice when required from staff and outside expert consultants; deliberating carefully before making decisions; and understanding the reason for actions before taking them. Board trustees must monitor the administration of the system, follow the plan documents and other applicable law, and take corrective action when required to ensure the sound administration of the system so that benefits and related services are timely and correctly delivered to participants and their beneficiaries and the other matters under the responsibility of the Board of Retirement are properly performed.

## **CONFLICTS OF INTEREST**

Board trustees must be free of conflicts of interest and in compliance with applicable legal requirements and LACERA’s Conflict of Interest Code and Code of Ethical Conduct. Board trustees must disclose conflicts of interest when they arise, and they cannot participate in decisions that will impact, positively or negatively, their own financial interests or the interests of certain of their related persons and entities. Board trustees are public officials under California conflict of interest laws, and they must be familiar with and follow those laws. Board trustees are subject to public disclosure of their economic interests (Form 700) and annual reporting requirements under the Political Reform Act and Fair Political Practices Commission regulations. Violation of conflict-of-interest laws and regulations can result in civil and criminal penalties. Conflict of interest laws and regulations are complex, and Board trustees should seek legal advice when appropriate. See <http://www.fppc.ca.gov/> for more information.

## **COMPENSATION AND EXPENSES**

Elected Board trustees who are employed by the County or a participating district and the Treasurer and Tax Collector who serves on the Board *ex officio* do not receive payment for attendance at Board meetings; they receive their County salary.

Board trustees elected by retirees and appointed trustees receive payment of \$100 per Board or committee meeting attended up to a maximum of \$500 per month; they also receive payment of \$18.38 per hour for up to 8 hours per day ~~(as of April 1, 2024)~~, not to exceed \$147 per day, 32 hours per month ~~(as of April 1, 2024)~~, for time spent on review and analysis of disability retirement cases. Such payments are subject to a cost-of-living increase in even-numbered years. Required federal and state income tax and federal Health Insurance Tax (HIT) withholding is made from payments, which is reported on a Form W-2 for tax reporting purposes. Federal Social Security tax is not withheld.

All Board trustees receive reimbursement of reasonable and necessary expenses and are provided reasonable support for the performance of their duties.

APPROVED BY THE BOARD OF RETIREMENT ON ~~FEBRUARY 7, 2024~~ MARCH ,  
2025.

## OPTION C

Restated Version of "Powers and Duties  
of Board of Retirement Trustees"



## POWERS AND DUTIES OF BOARD OF RETIREMENT TRUSTEES

The Board of Retirement (Board) provides the following overview to assist members, prospective trustees, and other stakeholders to understand the work of the Board. Information is drawn from Board-approved governing documents available at <https://www.lacera.com/accountability/governing-documents/>.

### About LACERA

The Los Angeles County Employees Retirement Association (LACERA) is an independent public agency serving almost 200,000 current and former employees of the County of Los Angeles and other participating agencies and responsible for over \$85 billion in trust assets. Trustees commit themselves to serve LACERA's **Mission** to produce, protect, and provide the promised benefits to our members and their beneficiaries. Trustees are guided in their service by LACERA's **Values** of Integrity, Inclusivity, Innovation, Accountability, Collaboration, and Transparency (I ACT).

LACERA is governed by two Boards: the Board of Retirement with responsibility for administration of the system and benefits; and the separate Boards of Investments with responsibility over system funding and investments. The Boards work together on certain matters as described below.

### Qualifications and Board Composition

The Board of Retirement has nine members, plus two alternates. Four trustees, and the alternates, are elected: two by active general members, one plus an alternate by active safety members, and one plus an alternate by retirees. Four trustees are appointed by the Board of Supervisors and must be qualified electors of the County of Los Angeles not connected with County government in any capacity, except that one may be a supervisor. All trustees owe the same duty to all members equally and do not owe a separate duty to those who elected or appointed them. The County Treasurer and Tax Collector is an ex officio member.

### Fiduciary Duties

LACERA is a trust for the benefit of members and their beneficiaries. The California Constitution requires that Board of Retirement trustees owe the following fiduciary duties:

- **Duty of Loyalty:** Trustees must act solely in the interest of participants and beneficiaries and must put the interests of members and beneficiaries above their own interests or the interests of any other person or organization.
- **Duty of Care:** Trustees must administer the system with the care, skill, prudence, and diligence that a public pension trustee with experience would apply in similar circumstances.

Trustees are expected to minimize employer contributions and defray reasonable expenses of administering the system. The duty to members and their beneficiaries takes precedence over any other duty.

## **Board and Committee Meetings and Other Obligations**

The Board meets monthly, with additional committee meetings as needed. Trustees are expected to attend Board and Committee meetings and be prepared for meetings by adequately reviewing the agenda materials to exercise their fiduciary duties in an informed manner. Board meetings may take 4-6 hours, with an additional 1-2 hour for Committee meetings. In total, Board trustees can expect to commit as many as 120 to 140 hours of their time each month to discharging their fiduciary duties, subject to variations based on the length and complexity of meeting agendas, each trustee's background, Board tenure, and familiarity with matters under consideration, and time spent on a trustee's other LACERA activities as described below.

## **Board Trustee Responsibilities**

- **General System Administration:** The Board has exclusive fiduciary oversight of LACERA's pension administration, including establishing policies and governance processes. To exercise this responsibility, the Board establishes policies, procedures, and governance processes, and receives, discusses, and questions reports on operational activities. The Board of Retirement oversees development of its Strategic Plan for administration of the system.
- **Payment of Retirement Pension Benefits:** The Board ensures that benefits are provided in accordance with law, including the County Employees Retirement Law of 1937 (CERL) and the Public Employees' Pension Reform Act of 2013 (PEPRA).
- **Service Retirement Applications:** The Board approves service retirements.
- **Disability Retirement Applications:** The Board reviews and decides disability retirement applications and disability appeals.
- **Retiree Healthcare Benefits:** The Board oversees administration of the retiree healthcare benefits program.
- **CEO Appointment and Evaluation:** The Boards jointly appoints and evaluates the Chief Executive Officer (CEO) with the Board of Investments.
- **Delegation:** Day-to-day LACERA fund operations are delegated to the CEO, with Board monitoring, evaluation, and accountability.
- **Staff Classifications and Salaries:** The Board approves represented and non-represented staff classifications and salaries, including approval of Memoranda of Understanding with SEIU, jointly with the Board of Investments.
- **Retention and Oversight of Vendors, Consultants, and Experts:** The Board approves and oversees the performance of external administrative service providers.
- **Legal, Regulatory, and Policy Compliance and Risk Management:** The Board ensures compliance with laws, regulations, and policies governing system administration.
- **Claims and Litigation:** The Board decides claims and oversees litigation related

to benefits, personnel, and other aspects of system administration and operations.

- **Budget Approval and Oversight:** The Board reviews and adopts LACERA's annual budget jointly with the Board of Investments.
- **External Affairs:** The Boards have jointly appointed the Chief Executive Officer as LACERA's spokesperson for all matters related to administration of the pension fund and the Chief Investment Officer as spokesperson on investment matters. The Board of Retirement reviews pension and healthcare-related legislation and may vote to take a position. Subject to Board policies, trustees may participate in state and national public pension-related organizations, including as an executive officer, director, or committee member, and with approval, engage in visits with the legislative and executive branches of state and federal government, which may add hours of time.

### **Education**

Trustees are legally required to further their education on relevant topics as statutorily prescribed, which may include benefits administration, disability evaluation, fair hearings, pension fund governance, new board trustee orientation, ethics, and fiduciary responsibilities, among other topics. Trustees may pursue other education in accordance with Board policies.

### **Conflicts of Interest and Mandatory Financial Disclosures**

Trustees must be free of conflicts of interest and comply with legal requirements and LACERA's Conflict of Interest Code and Code of Ethical Conduct, including timely filing Fair Political Practices Commission Form 700 to disclose economic interests. Trustees must disclose actual or potential conflicts when they arise and avoid participating in decisions that may impact their own economic interests or create the appearance of impropriety. See <https://www.fppc.ca.gov/> for more information.

### **Compensation and Expenses**

Elected general and safety member trustees do not receive compensation from LACERA because their service on the Board is part of their County employment, with LACERA responsibilities generally taking precedence. The ex officio trustee's service is also part of their County employment as Treasurer and Tax Collector.

Elected retiree trustees and the appointed trustees receive \$100 per Board or Committee meeting attended up to a maximum of \$500 per month; they also receive payment of \$18.38 per hour for up to 8 hours per day, not to exceed \$147 per day, 32 hours per month (subject to adjustment in even-numbered years), for time spent on review and analysis of disability retirement cases. Required federal and state income tax and federal Health Insurance Tax (HIT) withholding is made from payments, which are reported on a Form W-2 for tax reporting purposes. Federal Social Security tax is not withheld.

All trustees receive reimbursement for reasonable and necessary expenses.



February 25, 2025

TO: Each Member  
Board of Retirement

FROM: JJ Popowich  
Assistant Executive Officer

FOR: March 5, 2025, Board of Retirement Meeting

SUBJECT: **Policy Governing Deductions for Dues and Similar Assessments from Retired Member Benefit Allowances**

RECOMMENDATION:

The Board of Retirement approve the revised Policy Governing Deductions for Dues and Similar Assessments from Retired Member Benefit Allowances and authorize staff to begin implementing the new policy with all existing agencies.

EXECUTIVE SUMMARY

Section 31452.5 of the County Employees Retirement Law of 1937 (CERL) authorizes the Board of Retirement to allow retirees to have deductions for certain specified health maintenance insurance programs, retirement organization dues, and other services under the auspices of a recognized retirement organization withheld from their monthly retirement benefits and paid to a third-party. The Board of Retirement adopted their Policy Governing Deductions for Dues and Similar Assessments from Retiree Warrants (Deduction Policy) in 1997 to allow these types of deductions. LACERA refers to these types of deductions as “agency” deductions. (See Attachment A.)

Recently LACERA reviewed the 1997 policy and our internal practices and determined that it was time to recommend an update to the policy. The current policy is austere and does not contain any significant requirements designed to ensure that LACERA administers the deductions in compliance with Section 31452.5. Additionally, the policy does not contain any requirements for a formal agreement between LACERA and the agency requesting deductions, which could make compliance requirements ambiguous and lead to differing interpretations between LACERA and the agency.

The revised “Policy Governing Deductions for Dues and Similar Assessment from Retired Member Benefit Allowances” (see Attachment B), is designed to ensure that LACERA can administer the agency deduction program in compliance with CERL. The policy outlines specific requirements that agencies must meet in order to be considered for the authorization to request and accept deductions. The proposed policy also requires a formal agreement that binds the agency to follow the terms and conditions of CERL and

LACERA's administrative rules and processes. Finally, the policy allows for some flexibility, at the Board's discretion, to improve LACERA's ability to work with the agencies to improve the member experience.

The Operations Oversight Committee (OOC) requested LACERA seek review of the proposed policy by LACERA's fiduciary counsel, Ashley Dunning of Nossaman LLP. On Ms. Dunning's advice, this memo is submitted by staff rather than by the OOC.

Ms. Dunning reviewed the policy and provided minor suggested policy changes. She does not believe the policy raises fiduciary issues because (1) CERL Section 31452.5 allows LACERA to make deductions to be made for specific purposes as listed in the proposed policy, and (2) the Board has specific legal authority to develop a reasonable policy framework to administer the deduction program. Fiduciary counsel's comments are discussed in greater detail below.

## LEGAL AUTHORITY

CERL Section 31452.5 (please see Attachment C for full text of this section) provides conditions for when a retiree may have deductions withheld from their retirement allowances and sent to a third party providing specified services. Section 31452.5(a) states:

(a) The board may comply with and give effect to a revocable written authorization signed by a retired member or beneficiary of a retired member entitled to a retirement allowance or benefit under this chapter of the California Public Employees' Pension Reform Act of 2013, authorizing the treasurer or other entity authorized by the board to deduct a specified amount from the retirement allowance or benefit payable to any retired member or beneficiary of a retired member for any of the following purposes:

This section continues by designating 10 categories of deductions that can be authorized including most health-related insurance, vision and dental plans, life insurance, chartered credit union deposits, federally chartered veteran organizations, retiree organization dues, purchases of US Savings Bonds, federal and state taxes, and payments for benefit programs offered by a designated retiree organization. Only these 10 categories are eligible for deduction.

## DISCUSSION

In 1997, the Board adopted the Policy Governing Deductions for Dues and Similar Assessments from Retiree Warrants (Deduction Policy). The Deduction Policy states the following:

The Board of Retirement may enter into an agreement with an organization authorizing LACERA to deduct dues and similar assessments from retiree warrants and to forward such amounts to the organization under the following conditions:

- 1) The organization qualifies as one of the organizations listed in Government Code §31452.5.
- 2) The organization is a recognized employee organization of the County of Los Angeles or has as one of its primary purposes the representation of members of public retirement systems.
- 3) A minimum of 100 retirees/beneficiaries execute revocable written authorizations to make the deduction.
- 4) The agreement provides for elimination of the deduction at any time the total member/beneficiaries authorizing the deduction falls below 100.

The current Deduction Policy appears to have been written to only cover benefits authorized by Section 31542.5(a)(10) because they are sponsored by a retiree organization. It does not reference any requirements for the other nine categories of benefits described in Section 31452.5(a)(1)-(9).

The proposed policy revision is more robust and written to ensure that LACERA can administer a deduction program that is more consistent and can better assure compliance with Section 31542.5. The proposed policy:

- Is written to be applied to all ten categories outlined in Section 31452.5.
- The policy outlines the criteria an agency must meet to request and receive authorization for deductions. These requirements are designed to provide the Board of Retirement with the necessary information to make a determination of whether an agency should be allowed to participate in the program. Including but not limited to information designed to ensure:
  - The potential agency is financially healthy and maintains appropriate insurance to mitigate risks to our members.
  - Discloses any conflicts of interest with any trustees.
  - Discloses any outstanding lawsuits that may pose a risk to the privacy or financial wellbeing of members.
  - Requests information on the agency's diversity, equity, and inclusion (DEI) policy

- Requires the agency to sign a formal agreement with LACERA that binds them to act in accordance with this policy.
- Requires the agency to obtain a written authorization (a requirement of Section 31452.5) from the member for the deduction requests and submit the authorization to LACERA before any deductions can be taken and requires a new authorization to be filed if any changes to the types of deductions being requested.
- Sets forth requirements for secure electronic exchanges of data necessary for administration of the program.
- Requires agencies to accept direct deposit payments of as a method of transfer of funds (ending the practice of sending physical checks to agencies)
- Requires annual reports on the program to the Operations Oversight Committee, and
- Requires Internal Audit to conduct an audit of the program's compliance every five years.

The Deduction Authorization Agreement (DAA – see Attachment D) is designed to ensure that every member understands they are authorizing a deduction from their monthly benefits. The DAA also allows LACERA to collect data regarding the types or categories of deductions the member is authorizing which in turn allows LACERA to ensure those deductions are in compliance with Section 31452.5. This was added as a result of lessons learned with the recent RELAC-NACo/Pacific Group Agencies transition. During this transition we had no insight into the types of deductions that PGA was administering for RELAC which caused significant confusion during the transition. Finally, it also includes an option for members to authorize LACERA to share their contact information to facilitate both parties in administering the program and could help limit any interruption in the services they receive.

We also want to call attention to an optional clause within the policy that would allow the Board of Retirement to include a termination language in their approval of an agency acting as a third-party administrator for a retirement organization should the two parties end their agreements. This clause, if adopted by the Board would call for an automatic termination of all benefits after 60 days from the notification of the end of the third-party administrator's status with the sponsoring retirement organization. It would also call for recognized retirement organization to pay all costs associated with notifying members of the termination.

### **Changes Requested by the Operations Oversight Committee**

We have provided both a clean copy of the policy (Attachment B) and a red-lined copy of the policy (Attachment E) to help make any changes made as a result of the OOC meeting or fiduciary review easier to identify.

All changes were minor with the exception of one area that required further explanation. Section C, on page 6 of the policy contained an unclear statement about what categories of deductions would be allowed or limited for an agency acting as a third-party administrator for supplemental benefit plans offered by a recognized retiree organization. The intent of that change was to make it clear that we would limit any deductions for a third-party benefit administrator to those allowed under category 10 of Section 31452.5.

### **Changes Requested by Fiduciary Counsel**

Fiduciary counsel Ashley Dunning does not have any fiduciary concerns, as described above, because LACERA is statutorily authorized to make deductions for the purposes stated in Section 31452.5 and because the Board of Retirement has authority to approve a policy to define the deduction process.

Ms. Dunning suggested two technical language changes to the policy:

First, the definition of “Recognized Retiree Organization” should be revised to track the language of Section 31471.5 to clearly include any “organization in which a majority of the members of the organization are retired members of the system and which the board, upon request, has approved recognition.”

Second, the definition of “member” should include retirees and survivors.

Changes to the policy were made to address these comments.

Ms. Dunning reviewed and approved the portion of this memo summarizing her advice to the Board.

### **Implementation Plan**

Upon approval of the revised policy, LACERA’s Member Operations team will begin reaching out to agencies to advise them of the new policy and begin working with them to bring them into compliance. This will include signing a formal agreement with the agency to ensure that all parties are aware of the policy and agree to abide by it going forward. We will then work collaboratively with the agency on a transition plan, including contacting members to get an updated Deduction Authorization Agreement on file.

Staff understands that transitions like this are complicated and may represent a significant undertaking for our business partners. Over the last few months, we have

gained invaluable insight from our efforts to assist RELAC with their transition to a new third party administrator for their supplemental benefits plan. We also received feedback from trustees regarding the challenges with soliciting signatures in a pre-dominantly electronic age.

The transition process will be phased in over the remainder of the fiscal year. Given the number of agencies (33), we believe a phased approach focusing on a few agencies at a time will be more productive and lead to a smoother process. Based on this experience and feedback we plan on taking the following steps:

1. We will meet with each agency and create a project plan for the transition process. We generally expect to give each agency six months to complete the transition process.
2. For transitioning current members, we believe it is more productive for a joint communication and solicitation effort from LACERA. We have the resources to contact members, and we believe we will get better member engagement by leading the effort. This will involve multiple member communications and articles online to help members recognize this is a LACERA effort and tied to compliance and security of their benefits.
3. Collecting physical signatures can be difficult and will likely be a barrier to many members responding in a timely manner. Therefore, we are planning to design a process whereby members can respond to our update request online through My LACERA. Members will log into My LACERA and be able to fill out the DAA as a form online and take advantage of our existing verification and electronic signature process. This has multiple benefits: it will take much of the administrative burden from the agencies while also providing us with some efficiencies on the back end by removing a lot of manual data entry and validation work.

If the agency has their own electronic signature process using AdobeSign, DocuSign or another software product, we will evaluate their process and make sure it complies with state and Board regulations regarding electronic signatures.

Of course, for members who cannot respond electronically, we will work with them to collect wet signatures.

4. We will also work with the agencies to leverage My LACERA to process new members. Agencies will be asked to include us in the last step of their addition of new members notifying LACERA that a new member has been added, and we will send an invitation to the member to complete the process on My LACERA. A similar process will exist for members who wish to update their deduction amount after adding or subtracting services.

5. As the policy outlines, we will continue to accept mass updates from the agencies for rate changes per the terms and conditions of the DAA.

If an agency refuses to comply, or cannot comply, LACERA will meet with the agency to understand their concerns and attempt to resolve the issues. However, if an agency still does not comply, we will bring the agency back to the Board for reconsideration of their authorization to accept deductions from members' benefits.

We are estimating it will take us about 6 months to program and develop this process which needs to be completed before we implement the requirements. We are committed to making this new policy a successful compliance effort.

## CONCLUSION

Staff recognized that the current policy for agency deductions was limited after it was reviewed as a result of the RELAC-NACo/PGA transition. The policy is based on lessons learned from that review and subsequent efforts to support members who have supplemental benefits provided by third party administrators. The proposed policy went through a thorough internal review by the Ethics & Compliance policy workgroup which is a cross functional workgroup with subject matter experts from all areas within LACERA pertaining to the specific policy being reviewed. We believe the proposed policy significantly enhances our ability to remain in compliance with Section 31452.5 and to ensure the safety and wellbeing of our members.

Additionally, we have received support for the policy from fiduciary counsel. Finally, we have learned from our recent experiences and listened to the feedback provided by business partners and trustees and feel this proposed policy, combined with our planned implementation process will make this a successful transition.

## RECOMMENDATION:

The Board of Retirement approve the revised Policy Governing Deductions for Dues and Similar Assessments from Retired Member Benefit Allowances and authorize staff to begin implementing the new policy with all existing agencies.

Reviewed and Approved

  
\_\_\_\_\_  
Luis A. Lugo  
Deputy Chief Executive Officer

Enclosure(s)

Policy Governing Deductions for Dues and Similar Assessments from Retired Member Benefit Allowances

February 25, 2025

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C: Santos H. Kreiman, Chief Executive Officer  
Steven P. Rice, Chief Counsel  
Richard Bendall, Chief, Internal Auditor  
Laura Guglielmo, Assistant Executive Officer, Business Services Group  
Tatiana Bayer, Division Manager, Member Services  
Louis Gittens, Division Manager, Benefits  
Ted Granger, Chief Financial Officer



**Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.**

**For further information, contact:  
LACERA  
Attention: Public Records Act Requests  
300 N. Lake Ave., Suite 620  
Pasadena, CA 91101**

**LACERA  
Board of Retirement**

**POLICY GOVERNING DEDUCTIONS  
FOR DUES AND SIMILAR ASSESSMENTS  
FROM RETIREE WARRANTS**

The Board of Retirement may enter into an agreement with an organization authorizing LACERA to deduct dues and similar assessments from retiree warrants and to forward such amounts to the organization under the following conditions:

1. The organization qualifies as one of the organizations listed in Government Code §31452.5.
2. The organization is a recognized employee organization of the County of Los Angeles, or has as one of its primary purposes the representation of members of public retirement systems.
3. A minimum of 100 retirees/beneficiaries execute revocable written authorizations to make the deduction.
4. The agreement provides for elimination of the deduction at any time the total member/beneficiaries authorizing the deduction falls below 100.

(Adopted by the Board of Retirement April 2, 1997)



POLICY GOVERNING  
DEDUCTIONS FOR DUES AND  
SIMILAR ASSESSMENTS FROM  
RETIRED MEMBER BENEFIT  
ALLOWANCES

BOARD OF RETIREMENT  
[PENDING ADOPTION DATE]



## POLICY GOVERNING DEDUCTIONS FOR DUES AND SIMILAR ASSESSMENTS FROM RETIREE BENEFIT PAYMENTS

**Authorizing Manager:** JJ Popowich, Assistant Executive Officer

**Original Issue Date:** April 2, 1997

**Effective Date:** Pending

**Mandatory Review:** Pending (Every Three Years)

**Approval Level:** Board of Retirement

### I. Purpose

Government Code Section 31452.5 of the County Employees Retirement Law of 1937 (CERL) <sup>1</sup> authorizes the Board of Retirement (Board) to allow deductions from a retired member or survivor benefit payment to be paid to a third-party in the specific circumstances listed in the statute. In 1997, the Board of Retirement adopted a "Policy Governing Deductions for Dues and Similar Assessments from Retiree Warrants". This policy has not been reviewed or updated since 1997.

LACERA's staff developed an Agency Deduction Program overseen by the Benefits Division to administer the relationship and processing of deduction requests for agencies approved by the Board of Retirement.

This new policy replaces the Board of Retirement's 1997 policy and establishes a framework for the authorization, review, and maintenance of deductions from retired member or survivor benefits in compliance with the provisions of Section 31452.5.

### II. Scope

This policy provides a framework, conditions, and direction on how to evaluate, approve, and onboard a third-party who has requested to request and receive deductions from a member's monthly benefit allowance for the purposes outlined under Section 31452.5 and this policy. This policy applies to:

A. Board of Retirement:

Upon approval, this policy provides the Board of Retirement with a framework for consideration of any request by a third-party to be authorized to request and accept deductions withheld from a member's monthly benefit allowance.

B. Any organization (as listed in the statute) wishing to seek or having been granted an authorization to request and accept deductions from a retired member benefit allowance.

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<sup>1</sup> All statutory references hereinafter are to provisions of the California Government Code within CERL.

C. Members who wish to have permitted deductions withheld from their monthly benefits allowances.

D. Staff

All staff involved in reviewing and recommending third-party requests by Board of Retirement approval and the subsequent maintenance of the Agency Deduction Program.

### III. Legal Authority

~~CERL~~ Section 31452.5 provides conditions for when a retiree may have deductions withheld from their retirement allowances and sent to a third party providing specified services. Section 31452.5(a) states:

“(a) The board may comply with and give effect to a revocable written authorization signed by a retired member or beneficiary of a retired member entitled to a retirement allowance or benefit under this chapter of the California Public Employees’ Pension Reform Act of 2013, authorizing the treasurer or other entity authorized by the board to deduct a specified amount from the retirement allowance or benefit payable to any retired member or beneficiary of a retired member for any of the following purposes:”

This section continues by designating ten categories of deductions that can be authorized including most health-related insurance, vision and dental plans, life insurance, chartered credit union deposits, federally chartered veteran organizations, retiree organization dues, purchases of US Savings Bonds, federal and state taxes, and payments for benefit programs offered by a recognized retiree organization. Only these ten categories are eligible for deduction.

~~CERL~~ Section 31471.5 defines a “recognized retiree organization” as follows:

“[A]n organization in which a majority of the members of the organization are retired members of the system and which the board, upon request, has approved recognition.”

### IV. Definitions

For the purpose of this Policy, the terms below have the following definitions:

**Agency:** Any third-party who has been authorized by the Board of Retirement under this Policy to request and receive deductions from a retired member’s monthly benefit allowance.

**Agency Acknowledgement Agreement:** A signed acknowledgement from the agency that they understand the terms and conditions of the Agency Deduction Program.

**Agency Deduction Compliance Report:** A report each agency is required to submit to LACERA on a quarterly basis listing each member and the Type of Deduction(s) the member is currently paying at that time.

**Category:** Section 31452.5 lists ten distinct types of deductions that may be withheld from a member's retired benefit allowance. LACERA has created three categories to help track and communicate these deduction types.

**Category 1 Deductions**

- Group life insurance or group disability insurance issued by an admitted insurer
- Prepaid group medical or hospital service plan
- Vision care program or dental plan, approved by the Board of Retirement, for the benefit of the retired member or their dependents
- National service life insurance or United States government converted insurance

**Category 2 Deductions**

- Payment for the purchase of shares in or the payment of money to any regularly chartered credit union
- Payment to a charitable organization or a federally chartered veterans' organization that is approved by the board
- Payments to a recognized retiree organization
- Payment for the purchase of United States savings bonds
- Payment of personal income taxes to the government of the United States or the State of California

**Category 3 Deductions**

- Payment for any retiree benefit programs available through the recognized retiree organization. The board may require that this payment be made to a single party designated by the recognized retiree organization, either itself or a third-party administrator.

Some examples of these types of services include:

- o Pet insurance
- o Legal aid/support services
- o Travel insurance
- o Any non-healthcare or non-long-term care insurance benefit

**Deduction:** An amount withheld on a pre- or after-tax basis from a retired member's monthly benefit allowance.

**Deduction Authorization Agreement (DAA):** An agreement, in a form satisfactory to LACERA's CEO, signed by the member authorizing LACERA to make deductions from their benefit allowance and pay said deductions to the authorized agency.

**Member:** A retired [LACERA](#) member or their survivor.

**Minimum Participation Threshold (MPT):** A minimum number of members who have agreed to authorize deductions from their benefit allowance for any one Agency. The MPT can be waived by action of the Board of Retirement on a per agency basis.

**Operational Audit:** An audit performed by the Benefits Division staff entrusted with the administration of the Agency Deduction Program. This is not to be confused with audits performed by the Internal Audit Division. An example of this type of audit would be verifying that the Agency Deduction Compliance Report provided by the Agency matches LACERA's records of the categories of deductions to ensure compliance with Section 31452.5.

**Recognized Retiree Organization:** An organization in which a majority of the members are LACERA~~comprised of or representing Members Los Angeles County retirees~~ that has been officially recognized by the Board of Retirement in compliance with CERL Section 31471.5.

**Reconciliation Report:** A report issued by LACERA to the appropriate agency that outlines the specific deductions made for each member requested.

**Sponsor:** Refers to a Recognized Retiree Organization that sponsors a Supplemental Benefits Program.

**Supplemental Benefits Program:** A benefit program offered through a Recognized Retiree Organization that provides insurance or services to LACERA members.

**Type of Deduction:** Section 31452.5 lists ten different deductions that can be allowed from a member's benefit allowance.

## V. Policy

Pursuant to the terms outlined in CERL Section 31452.5 and this policy, the Board of Retirement, at its discretion, may approve a third-party to be considered an Agency authorized to request and receive deductions from a member's retirement benefit allowance. Furthermore, by adoption of this policy the Board authorizes staff to create an Agency Deduction Program to administer this policy.

### **A. Minimum Requirements for Board Consideration of Agency Status**

- i. The organization meets one of the following:
  - a. Has been recognized by the Board of Retirement as a Recognized Retiree Organization pursuant to CERL Section ~~31592.6~~314715.51, or
  - b. One of the organization's primary purposes is to represent members of public retirement systems, or
  - c. The organization provides one or more of the ten categories of services or benefits to Los Angeles County retirees that are authorized for deduction under Section 31452.5.

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- ii. The organization has a minimum of 100 LACERA members who have executed a Deduction Authorization Agreement

### **B. Request for Consideration of Agency Status**

Any third-party requesting to be approved by the Board of Retirement subsequent to this policy and the requirements outlined in CERL Section 31452.5, must submit a formal written request to the LACERA Chief Executive Officer (CEO) or their designee to be considered for Board approval. The third party must include the following elements in their submission:

- Name of third-party
- Name and contact information for the third-party's primary contact.
- Overview of the third-party's organization including history, leadership, and financial health.
- Description of the services the third-party intends to provide to LACERA members. This should include a breakdown based on the Category and Deduction Type.
- Description of the third party's relationship with a Recognized Retiree Organization, if any.
- Overview of third-party's DEI policies.
- Confirmation that the third-party meets the Minimum Participation Threshold (MPT).
- Confirmation that the third-party does not have any conflicts of interest with LACERA trustees, staff, vendors, and members, or alternatively a full disclosure of such conflicts.
- A certificate of insurance, which will be updated annually, showing the third-party has general liability insurance with aggregate and per claim limits of \$3,000,000 and \$3,000,000 and professional liability insurance with aggregate and per claim limits of \$1,000,000 and \$2,000,000.
- Disclosure of any claims and lawsuits within the last ten years.
- Such additional information as the CEO may deem necessary.

Following submission of the Request for Consideration, LACERA staff will review the organization's request and make a recommendation for consideration by the Board of Retirement.

### **C. Establishing Agency Status as a Third-Party Administrator for a Recognized Retiree Organization**

In the event, the organization requesting Agency status is doing so as a third-party administrator for a benefits program offered by a Recognized Retiree Organization, the following would apply:

Categories of deductions will be limited to those permitted under category 10, as of a non-sponsored benefit as described in Section 31452.5.

In the event, an organization requests Agency status as a third-party administrator for a benefits program operated by a Recognized Retiree Organization, the Board may add a clause that the Agency status is only valid while the organization serves as a third-party administrator for that Organization.

- All Deduction Authorization Agreements submitted during the third-party's approved Agency status period would be terminated effective 60 days after the notification of the termination of the third-party administrator status.
- 
- The Recognized Retirement Organization will be required to collaborate with LACERA to notify all members with Deduction Authorization Agreements for deductions to the Agency in question that the deductions will cease on a specified date. All expenses for this notification will be paid for by the Recognized Retirement Organization.
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- The Recognized Retirement Organization terminating the agreement with the Agency, will be required to pay all labor and mailing costs incurred by LACERA for the notification and closing of the deduction agreement.
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- The Agency may submit a new Request for Consideration of Agency status. If approved, the Agency would need to comply with all the terms of this policy and the Agency Deduction Program.

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#### D. Agency Acknowledgement Agreement

If approved by the Board of Retirement for participation in the Agency Deduction Program the Agency must sign an Agency Acknowledgment Agreement that outlines the terms and operational requirements to be an agency. The Board's approval is not "activated" until the Agency signs this agreement.

#### E. Deduction Authorization Agreement

Deductions from a retired member's benefit allowance must be specifically authorized by the member before LACERA will take the deduction. The Agency will be required to submit a written Deduction Authorization Agreement (DAA) in a form provided by LACERA for, and signed by, every member for whom they request a deduction be made.

- i. Unless otherwise indicated in the agreement any changes in the types of services elected by the member will require an updated DAA be submitted.
- ii. The agreement may include an authorization to share member contact data with the Agency for the duration of the agreement to facilitate the delivery of services to members.

## F. Information Sharing:

### i. Limited Information May be Shared with the Agency

- a. Members may elect to authorize contact information to be shared with the Agency as part of the Deduction Authorization Agreement.
- b. Prior to LACERA sharing any member contact information the Agency must complete a Security Assessment process as outlined by LACERA's Information Security Office (ISO). The ISO will provide the Agency Deduction Program management team with a letter confirming the Agency has met the Security Assessment requirements.

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### ii. Electronic Processing:

- a. To facilitate efficient and accurate processing and exchange of data, all submissions and information sharing must be done via approved secure electronic processing means.
- b. LACERA will provide an electronic transmittal format for mass rate changes.
- c. All changes must be submitted no later than the 13<sup>th</sup> of each month to be processed in time for a month-end deduction of the same month.

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## G. Payment Requirements:

Any Agency participating in the Agency Deduction Program must agree to receive a lump sum-payment of all monthly deductions via Direct Deposit. LACERA does not support quarterly, or annual payments.

## H. Reporting Requirements:

### i. LACERA Reporting Requirements:

- a. Staff is directed to provide the Agency with appropriate Reconciliation Reports monthly to ensure the agency has the necessary information to properly credit member accounts.

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- b. Staff is directed to make an annual report to the Operations Oversight Committee regarding the status of the Agency Deduction Program.

**ii. Agency Reporting Requirements:**

- a. The Agency is required to provide a quarterly Agency Deduction Compliance Report. This report must indicate the Deduction Type by member. This report will be used by LACERA staff to conduct Operational Audits to ensure compliance with Section 31452.5.

**I. Audit Requirements:**

The Board of Retirement directs the Internal Audit Division to conduct compliance audits of the Agency Deduction Program every five years or as required to ensure compliance with this policy.

**VI. References**

These references are intended to help explain this policy and are not an all-inclusive list of policies, procedures, laws, and requirements. The following information complements and supplements this document:

**Related Policies:** List specific policies by policy title, or “Not Applicable” after the colon.

- [Mail Services Policy](#)

**Related Procedures:**

- Agency Deduction Authorization Program Procedures (Internal Document)

**Related Forms/Templates:**

- Agency Acknowledgement Agreement (*Pending Review*)
- [Deduction Authorization Agreement](#)
- Agency Transmittal (*Pending Review*)

**Other Related Information:** N/A

**VI. Version History**

**Update/Review Summary:** Previous policy version(s) superseded by this policy:

- Policy Governing Deductions for Dues and Similar Assessments from Retiree Warrants: April 2, 1997

**Original Issue Date:** April 2, 1997

**VI. Policy Review/Approval**



This Policy shall be reviewed by the Board of Retirement every three years or more frequently as needed.

**State of California**

**GOVERNMENT CODE**

**Section 31452.5**

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31452.5. (a) The board may comply with and give effect to a revocable written authorization signed by a retired member or beneficiary of a retired member entitled to a retirement allowance or benefit under this chapter or the California Public Employees' Pension Reform Act of 2013, authorizing the treasurer or other entity authorized by the board to deduct a specified amount from the retirement allowance or benefit payable to any retired member or beneficiary of a retired member for any of the following purposes:

(1) Paying premiums on any policy or certificate of group life insurance or group disability insurance issued by an admitted insurer.

(2) Paying premiums for a prepaid group medical or hospital service plan.

(3) Paying premiums for a vision care program or dental plan, approved by the board, for the benefit of the retired member or his or her dependents.

(4) Paying premiums on national service life insurance or United States government converted insurance.

(5) Payment for the purchase of shares in or the payment of money to any regularly chartered credit union.

(6) Payment to a charitable organization or a federally chartered veterans' organization that is approved by the board.

(7) Payments to a recognized retiree organization.

(8) Payment for the purchase of United States savings bonds.

(9) The payment of personal income taxes to the government of the United States or the State of California.

(10) Payment for any retiree benefit programs available through the recognized retiree organization. The board may require that this payment be to a single party designated by the recognized retiree organization, either to itself or to a third-party administrator.

(b) Each month the order shall be drawn in favor of the insurer, institution, credit union, organization, or government named in the written authorization for an amount equal to the deductions authorized in subdivision (a) and made during the month.

(c) The board may charge a reasonable fee for the making of the deductions and payments.

(Amended by Stats. 2013, Ch. 247, Sec. 2. (AB 1380) Effective January 1, 2014.)



## DEDUCTION AUTHORIZATION AGREEMENT

AGENCY CODE	AGENCY NAME FOR PAYMENTS			
RETIREE NAME (LAST, FIRST)				SOCIAL SECURITY NO.
NEW	CANCEL	CHANGE	OLD AMOUNT	NEW AMOUNT

I hereby authorize the Los Angeles County Employees Retirement Association (LACERA) to start, change, or cancel a monthly deduction from my retirement warrant in the amount shown above, and to pay or cancel payment of that amount to the proper agent designated above or a payee designated by the agent. This authorization cancels and replaces any prior authorization and will remain in effect until I submit a change in writing or as otherwise provided in this agreement.

If all or any portion of this authorized deduction includes insurance premiums and/or organization dues, I authorize LACERA to adjust the amount of this deduction from time to time without prior notice as may be required to comply with dues or premium changes made in accordance with the terms of the program offered by the agent named above, existing contracts, organization constitutions, charters, bylaws, or other applicable legal requirements. However, I understand that if any change is the result of adding or deleting services offered by the agent named above, LACERA will require a new Deduction Authorization Agreement and will discontinue deductions unless and until the new signed agreement is received.

I understand and agree that LACERA, or any other disbursing officer, acting under this authorization shall not be held liable in any manner for failure or delay in making the deductions or payments here authorized, nor be held responsible for any loss sustained by me due to their failure or delay in making such deductions or payments. I further understand that LACERA has no liability for and does not warrant or guarantee the services provided by any payee.

*Please place your initials next to the deduction type(s) you are authorizing to start, change, or cancel.  
Please initial for all types that apply for this authorization.*

### Category 1 Deductions:

- (1) Paying premiums on any policy or certificate of group life insurance or group disability insurance issued by an admitted insurer.
- (2) Paying premiums for a prepaid group medical or hospital service plan.
- (3) Paying premiums for a vision care program or dental plan, approved by the board, for the benefit of the retired member or his or her dependents.
- (4) Paying premiums on national service life insurance or United States government converted insurance.

### Category 2 Deductions:

- (5) Payment for the purchase of shares in or the payment of money to any regularly chartered credit union.
- (6) Payment to a charitable organization or a federally chartered veterans' organization that is approved by the board.
- (7) Payments to a recognized retiree organization.
- (8) Payment for the purchase of United States savings bonds.
- (9) The payment of personal income taxes to the government of the United States or the State of California.

**Category 3 Deductions:**

\_\_\_\_ (10) Payment for any retiree benefit programs available through a recognized retiree organization; e.g., pet insurance, travel insurance, legal aid services, and auto repair insurance.  
If you checked this box, please indicate which retirement organization is sponsoring these benefits (i.e. CRCEA, RELAC, SEIU 721, etc.) \_\_\_\_\_

**Authorization to Share Address Information**

\_\_\_\_ By checking this box and initialing, I authorize LACERA to provide my name, address, telephone number, and email with the above-named agency and any agency listed in Item (10) above for the duration of this authorization.

I understand and acknowledge that under California Government Code CERL Section 31452.5(a), the Board of Retirement is authorized to allow deductions to be made from my retirement warrant for the purpose of paying a third party for the services listed under Category 1 or Category 2. I further understand and acknowledge that CERL specifies that for the services listed under Category 3, deductions can be withheld and paid to a third party for other supplemental benefits **only if those benefits are offered by a recognized retiree organization.** Expenses not eligible for deduction from my retirement warrant must be paid separately by me or by other means and failure to make separate arrangements may jeopardize my ability to receive those benefits.

I understand any deductions authorized under Category 3 will be terminated if the agreement between the sponsoring retirement organization and the third-party administrator is terminated.

This authorization is subject to the laws of the State of California without regard to its conflict with laws and provisions, and I consent to subject matter and personal jurisdiction in the courts in Los Angeles County, California, as the exclusive venue for resolution of all disputes hereunder.

SIGNATURE	DATE        /        /
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# LA CERA

## POLICY GOVERNING DEDUCTIONS FOR DUES AND SIMILAR ASSESSMENTS FROM RETIRED MEMBER BENEFIT ALLOWANCES

BOARD OF RETIREMENT  
[PENDING ADOPTION DATE]

## **POLICY GOVERNING DEDUCTIONS FOR DUES AND SIMILAR ASSESSMENTS FROM RETIREE BENEFIT PAYMENTS**

**Authorizing Manager:** JJ Popowich, Assistant Executive Officer

**Original Issue Date:** April 2, 1997

**Effective Date:** Pending

**Mandatory Review:** Pending (Every Three Years)

**Approval Level:** Board of Retirement

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### **I. Purpose**

Government Code Section 31452.5 of the County Employees Retirement Law of 1937 (CERL)<sup>1</sup> authorizes the Board of Retirement (Board) to allow deductions from a retired member or survivor benefit payment to be paid to a third-party in the specific circumstances listed in the statute. In 1997, the Board of Retirement adopted a “Policy Governing Deductions for Dues and Similar Assessments from Retiree Warrants”. This policy has not been reviewed or updated since 1997.

LACERA’s staff developed an Agency Deduction Program overseen by the Benefits Division to administer the relationship and processing of deduction requests for agencies approved by the Board of Retirement.

This new policy replaces the Board of Retirement’s 1997 policy and establishes a framework for the authorization, review, and maintenance of deductions from retired member or survivor benefits in compliance with the provisions of Section 31452.5.

### **II. Scope**

This policy provides a framework, conditions, and direction on how to evaluate, approve, and onboard a third-party who has requested to request and receive deductions from a member’s monthly benefit allowance for the purposes outlined under Section 31452.5 and this policy. This policy applies to:

#### **A. Board of Retirement:**

Upon approval, this policy provides the Board of Retirement with a framework for consideration of any request by a third-party to be authorized to request and accept deductions withheld from a member’s monthly benefit allowance.

#### **B. Any organization (as listed in the statute) wishing to seek or having been granted an authorization to request and accept deductions from a retired member benefit allowance.**

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<sup>1</sup> All statutory references hereinafter are to provisions of the California Government Code within CERL.

C. Members who wish to have permitted deductions withheld from their monthly benefits allowances.

D. Staff

All staff involved in reviewing and recommending third-party requests by Board of Retirement approval and the subsequent maintenance of the Agency Deduction Program.

### III. Legal Authority

Section 31452.5 provides conditions for when a retiree may have deductions withheld from their retirement allowances and sent to a third party providing specified services. Section 31452.5(a) states:

“(a) The board may comply with and give effect to a revocable written authorization signed by a retired member or beneficiary of a retired member entitled to a retirement allowance or benefit under this chapter of the California Public Employees’ Pension Reform Act of 2013, authorizing the treasurer or other entity authorized by the board to deduct a specified amount from the retirement allowance or benefit payable to any retired member or beneficiary of a retired member for any of the following purposes:”

This section continues by designating ten categories of deductions that can be authorized including most health-related insurance, vision and dental plans, life insurance, chartered credit union deposits, federally chartered veteran organizations, retiree organization dues, purchases of US Savings Bonds, federal and state taxes, and payments for benefit programs offered by a recognized retiree organization. Only these ten categories are eligible for deduction.

Section 31471.5 defines a “recognized retiree organization” as follows:

“[A]n organization in which a majority of the members of the organization are retired members of the system and which the board, upon request, has approved recognition.”

### IV. Definitions

For the purpose of this Policy, the terms below have the following definitions:

**Agency:** Any third-party who has been authorized by the Board of Retirement under this Policy to request and receive deductions from a retired member’s monthly benefit allowance.

**Agency Acknowledgement Agreement:** A signed acknowledgement from the agency that they understand the terms and conditions of the Agency Deduction Program.

**Agency Deduction Compliance Report:** A report each agency is required to submit to LACERA on a quarterly basis listing each member and the Type of Deduction(s) the member is currently paying at that time.

**Category:** Section 31452.5 lists ten distinct types of deductions that may be withheld from a member's retired benefit allowance. LACERA has created three categories to help track and communicate these deduction types.

### **Category 1 Deductions**

- Group life insurance or group disability insurance issued by an admitted insurer
- Prepaid group medical or hospital service plan
- Vision care program or dental plan, approved by the Board of Retirement, for the benefit of the retired member or their dependents
- National service life insurance or United States government converted insurance

### **Category 2 Deductions**

- Payment for the purchase of shares in or the payment of money to any regularly chartered credit union
- Payment to a charitable organization or a federally chartered veterans' organization that is approved by the board
- Payments to a recognized retiree organization
- Payment for the purchase of United States savings bonds
- Payment of personal income taxes to the government of the United States or the State of California

### **Category 3 Deductions**

- Payment for any retiree benefit programs available through the recognized retiree organization. The board may require that this payment be made to a single party designated by the recognized retiree organization, either itself or a third-party administrator.

Some examples of these types of services include:

- o Pet insurance
- o Legal aid/support services
- o Travel insurance
- o Any non-healthcare or non-long-term care insurance benefit

**Deduction:** An amount withheld on a pre- or after-tax basis from a retired member's monthly benefit allowance.

**Deduction Authorization Agreement (DAA):** An agreement, in a form satisfactory to LACERA's CEO, signed by the member authorizing LACERA to make deductions from their benefit allowance and pay said deductions to the authorized agency.

**Member:** A retired LACERA member or their survivor.

**Minimum Participation Threshold (MPT):** A minimum number of members who have agreed to authorize deductions from their benefit allowance for any one Agency. The MPT can be waived by action of the Board of Retirement on a per agency basis.

**Operational Audit:** An audit performed by the Benefits Division staff entrusted with the administration of the Agency Deduction Program. This is not to be confused with audits performed by the Internal Audit Division. An example of this type of audit would be verifying that the Agency Deduction Compliance Report provided by the Agency matches LACERA's records of the categories of deductions to ensure compliance with Section 31452.5.

**Recognized Retiree Organization:** An organization in which a majority of the members are LACERA Members that has been officially recognized by the Board of Retirement in compliance with Section 31471.5.

**Reconciliation Report:** A report issued by LACERA to the appropriate agency that outlines the specific deductions made for each member requested.

**Sponsor:** Refers to a Recognized Retiree Organization that sponsors a Supplemental Benefits Program.

**Supplemental Benefits Program:** A benefit program offered through a Recognized Retiree Organization that provides insurance or services to LACERA members.

**Type of Deduction:** Section 31452.5 lists ten different deductions that can be allowed from a member's benefit allowance.

## V. Policy

Pursuant to the terms outlined in Section 31452.5 and this policy, the Board of Retirement, at its discretion, may approve a third-party to be considered an Agency authorized to request and receive deductions from a member's retirement benefit allowance. Furthermore, by adoption of this policy the Board authorizes staff to create an Agency Deduction Program to administer this policy.

### A. Minimum Requirements for Board Consideration of Agency Status

- i. The organization meets one of the following:
  - a. Has been recognized by the Board of Retirement as a Recognized Retiree Organization pursuant to Section 31471.5, or
  - b. One of the organization's primary purposes is to represent members of public retirement systems, or
  - c. The organization provides one or more of the ten categories of services or benefits to Los Angeles County retirees that are authorized for deduction under Section 31452.5.

- ii. The organization has a minimum of 100 LACERA members who have executed a Deduction Authorization Agreement

## **B. Request for Consideration of Agency Status**

Any third-party requesting to be approved by the Board of Retirement subsequent to this policy and the requirements outlined in CERL Section 31452.5, must submit a formal written request to the LACERA Chief Executive Officer (CEO) or their designee to be considered for Board approval. The third party must include the following elements in their submission:

- Name of third-party
- Name and contact information for the third-party's primary contact.
- Overview of the third-party's organization including history, leadership, and financial health.
- Description of the services the third-party intends to provide to LACERA members. This should include a breakdown based on the Category and Deduction Type.
- Description of the third party's relationship with a Recognized Retiree Organization, if any.
- Overview of third-party's DEI policies.
- Confirmation that the third-party meets the Minimum Participation Threshold (MPT).
- Confirmation that the third-party does not have any conflicts of interest with LACERA trustees, staff, vendors, and members, or alternatively a full disclosure of such conflicts.
- A certificate of insurance, which will be updated annually, showing the third-party has general liability insurance with aggregate and per claim limits of \$3,000,000 and \$3,000,000 and professional liability insurance with aggregate and per claim limits of \$1,000,000 and \$2,000,000.
- Disclosure of any claims and lawsuits within the last ten years.
- Such additional information as the CEO may deem necessary.

Following submission of the Request for Consideration, LACERA staff will review the organization's request and make a recommendation for consideration by the Board of Retirement.

## **C. Establishing Agency Status as a Third-Party Administrator for a Recognized Retiree Organization**

In the event, the organization requesting Agency status is doing so as a third-party administrator for a benefits program offered by a Recognized Retiree Organization, the following would apply:

Categories of deductions will be limited to those permitted under category 10, as described in Section 31452.5.

In the event an organization requests Agency status as a third-party administrator for a benefits program operated by a Recognized Retiree Organization, the Board may add a clause that the Agency status is only valid while the organization serves as a third-party administrator for that Organization.

- All Deduction Authorization Agreements submitted during the third-party's approved Agency status period would be terminated effective 60 days after the notification of the termination of the third-party administrator status.
- The Recognized Retirement Organization will be required to collaborate with LACERA to notify all members with Deduction Authorization Agreements for deductions to the Agency in question that the deductions will cease on a specified date. All expenses for this notification will be paid for by the Recognized Retirement Organization.
- The Recognized Retirement Organization terminating the agreement with the Agency, will be required to pay all labor and mailing costs incurred by LACERA for the notification and closing of the deduction agreement.
- The Agency may submit a new Request for Consideration of Agency status. If approved, the Agency would need to comply with all the terms of this policy and the Agency Deduction Program.

#### **D. Agency Acknowledgement Agreement**

If approved by the Board of Retirement for participation in the Agency Deduction Program the Agency must sign an Agency Acknowledgment Agreement that outlines the terms and operational requirements to be an agency. The Board's approval is not "activated" until the Agency signs this agreement.

#### **E. Deduction Authorization Agreement**

Deductions from a retired member's benefit allowance must be specifically authorized by the member before LACERA will take the deduction. The Agency will be required to submit a written Deduction Authorization Agreement (DAA) in a form provided by LACERA for, and signed by, every member for whom they request a deduction be made.

- i. Unless otherwise indicated in the agreement any changes in the types of services elected by the member will require an updated DAA be submitted.
- ii. The agreement may include an authorization to share member contact data with the Agency for the duration of the agreement to facilitate the delivery of services to members.

## **F. Information Sharing:**

### **i. Limited Information May be Shared with the Agency**

- a. Members may elect to authorize contact information to be shared with the Agency as part of the Deduction Authorization Agreement.
- b. Prior to LACERA sharing any member contact information the Agency must complete a Security Assessment process as outlined by LACERA's Information Security Office (ISO). The ISO will provide the Agency Deduction Program management team with a letter confirming the Agency has met the Security Assessment requirements.

### **ii. Electronic Processing:**

- a. To facilitate efficient and accurate processing and exchange of data, all submissions and information sharing must be done via approved secure electronic processing means.
- b. LACERA will provide an electronic transmittal format for mass rate changes.
- c. All changes must be submitted no later than the 13<sup>th</sup> of each month to be processed in time for a month-end deduction of the same month.

## **G. Payment Requirements:**

Any Agency participating in the Agency Deduction Program must agree to receive a lump sum-payment of all monthly deductions via Direct Deposit. LACERA does not support quarterly, or annual payments.

## **H. Reporting Requirements:**

### **i. LACERA Reporting Requirements:**

- a. Staff is directed to provide the Agency with appropriate Reconciliation Reports monthly to ensure the agency has the necessary information to properly credit member accounts.

- b. Staff is directed to make an annual report to the Operations Oversight Committee regarding the status of the Agency Deduction Program.

## ii. Agency Reporting Requirements:

- a. The Agency is required to provide a quarterly Agency Deduction Compliance Report. This report must indicate the Deduction Type by member. This report will be used by LACERA staff to conduct Operational Audits to ensure compliance with Section 31452.5.

## I. Audit Requirements:

The Board of Retirement directs the Internal Audit Division to conduct compliance audits of the Agency Deduction Program every five years or as required to ensure compliance with this policy.

## VI. References

These references are intended to help explain this policy and are not an all-inclusive list of policies, procedures, laws, and requirements. The following information complements and supplements this document:

**Related Policies:** List specific policies by policy title, or “Not Applicable” after the colon.

- [Mail Services Policy](#)

**Related Procedures:**

- Agency Deduction Authorization Program Procedures (Internal Document)

**Related Forms/Templates:**

- Agency Acknowledgement Agreement (*Pending Review*)
- [Deduction Authorization Agreement](#)
- Agency Transmittal (*Pending Review*)

**Other Related Information:** N/A

## VII. Version History

**Update/Review Summary:** Previous policy version(s) superseded by this policy:

- Policy Governing Deductions for Dues and Similar Assessments from Retiree Warrants: April 2, 1997

**Original Issue Date:** April 2, 1997

## VIII. Policy Review/Approval

This Policy shall be reviewed by the Board of Retirement every three years or more frequently as needed.

**FOR INFORMATION ONLY**

February 19, 2025

TO: Each Trustee  
Board of Retirement

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: March 5, 2025 Board of Retirement Meeting

SUBJECT: **PEPRA Compensation Limit & Final Compensation**

Attached is a presentation to facilitate discussion on the provisions related to the compensation limit and final compensation period in the California Public Employees' Pension Reform Act of 2013 (PEPRA).

**Reviewed and Approved:**



---

**Luis Lugo, Deputy Chief Executive Officer**

**Attachment**

Presentation—PEPRA Compensation Limit & Final Compensation

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Naomi Padron, MKP Government Relations

# **PEPRA Compensation Limit and Final Compensation**

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Board of Retirement Meeting  
March 5, 2025

# Introduction

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- Impact of California Public Employees' Pension Reform Act of 2013 (PEPRA): Presentation by Milliman at November 1, 2023, BOR meeting
  - Area of concern identified: declining active member population due to recruitment and retention challenges
- Trustee Green raised the issue of whether PEPRA should be amended on two plan design issues:
  - Repeal PEPRA's compensation limit (or create a tiered limit based on job classification)
  - Amend the final compensation period from 36 months to 12 months to mitigate the effect of using Actual Earnings



- Review the history and purpose of PEPRA.
- Compare and contrast the roles of plan sponsor, labor organizations, and plan administrator.
- Discuss any possible correlation or causation between PEPRA and recruitment/retention issues.
- Examine issues raised by repealing or modifying the PEPRA compensation limit.

# Overview



- PEPRA Background
- Compensation Limits
- Three-Year Final Compensation Period
- Legislative Process v. Legislative Policy
- LACERA Legislative Policy
- Alameda Case
- County of Los Angeles Legislative Policy
- Stakeholders
- Compensation & Benefits
- Questions

# PEPRA Background



- Governor Brown's 12-Point Pension Reform Plan
- PEPRA legislative timeline: AB 340 (2011)
  - February 10, 2011: Introduced on post-retirement service
  - February 24, 2011—September 7, 2011: Various amendments on compensation earnable
  - August 28, 2012—September 12, 2012: 15 days
    - Conference Committee formed
    - PEPRA proposed and enacted
    - Governor Brown signs into law
- Board of Retirement: adopted a “Watch” position on 2011 amendments but not on PEPRA itself

# PEPRA Background



## Support

- League of California Cities
- Urban Counties Caucus

## Opposition

- California Association of Professional Scientists
- CDF Firefighters
- Laborers' International Union, Locals 777 and 792
- Local Government Employees
- Professional Engineers in California Government
- Service Employees International Union

# PEPRA Background



Scope of PEPRA: retirement systems governed by state statute

- CalPERS
- CalSTRS
- Legislators' Retirement System
- Judges' Retirement System
- 1937 Act Systems

# PEPRA Background



Charter Cities and Charter Counties are subject to PEPRA if they are in a retirement system governed by state statute, e.g., California Government Code

- CalPERS
  - Charter Counties: Butte, El Dorado, Placer, Santa Clara, Tehama
  - Charter Cities: Burbank, Culver City, Pasadena, Santa Monica, Torrance
- 1937 Act Systems
  - Charter Counties: Alameda, Fresno, Los Angeles, Orange, Sacramento, San Bernardino, San Diego, San Mateo.

Charter Cities and Charter Counties not subject to PEPRA:

- LA City Employees Retirement System, LA Police & Fire Pension
- San Diego City Employees Retirement System
- San Jose Federated City Employees Retirement System, Police & Fire Department Retirement Plan
- San Francisco Employees Retirement System

# PEPRA Background



## PEPRA's Key Provisions

- Compensation limit
- Three-year final compensation period

# Compensation Limits



- Federal compensation limit: IRC 401(a)(17)
  - 2025: \$350,000
- PEPRRA compensation limit
  - 2025: \$186,096 (not participating in Social Security)
  - 2025: 155,081 (participating in Social Security)
  - Not originally part of the 12-Point Pension Reform Plan
  - Became an alternative to mandatory hybrid plan proposed in 12-Point Pension Reform Plan (*AB 340, Summary of the Conference Committee Report on Public Employee Pensions*)

# PEPRA Compensation Limit



LACERA members that reached the PEPRA compensation limit in 2024

- \$181,734 (not in Social Security)
- \$151,446 (in Social Security)

	PEPRA Members	Total PEPRA Members	Percentage of PEPRA Members
Plan C-Safety	5	5,499	0.01%
Plan G-General	1,396	43,891	2.83%
Total	1,401	49,390	2.84%

# Outgoing Reciprocity



<b>Total Outgoing Reciprocity</b>	<b>1033</b>	
<b>PEPRA Systems</b>	<b>Count</b>	<b>Pct of Total</b>
CERL Systems	387	37.46%
CalPERS	439	42.50%
CalSTRS	28	2.71%
Judges' Retirement System	21	2.03%
<b>Total PEPRA Systems</b>	<b>875</b>	<b>84.70%</b>
<b>Non-PEPRA Systems</b>	<b>Count</b>	<b>Pct of Total</b>
Fresno City Employees Retirement System	1	0.10%
Fresno City Fire & Police Retirement System	0	0.00%
LA City Employees' Retirement System	125	12.10%
LA City Fire & Police Pension System	0	0.00%
San Diego City Employees' Retirement System	4	0.39%
San Francisco Employees' Retirement System	5	0.48%
San Jose Federated City Employees' Retirement System	0	0.00%
San Jose City Police & Fire Dept Retirement Plan	0	0.00%
San Luis Obispo County Pension Trust	7	0.68%
University of California Retirement System	16	1.55%
<b>Total Non-PEPRA Systems</b>	<b>158</b>	<b>15.30%</b>

# Three-Year Final Comp Period



- Item 4 in 12-Point Pension Reform Plan
- “Pension benefits for some public employees are still calculated based on a single year of ‘final compensation.’ That one-year rule encourages games and gimmicks in the last year of employment that artificially increase the compensation used to determine pension benefits. My plan will require that final compensation be defined, as it is now for new state employees, as the highest average annual compensation over a three-year period.”

# Legislation: Process vs. Policy



- Process: how a bill becomes law
  - Legislation is proposed and enacted through the Legislature and the Governor
  - Direct democracy: ballot measures
- Policy: why a bill becomes law
  - Identifies a problem
  - Proposes a solution



- Sponsor, support, and oppose legislation
- Board of Retirement policy standards, administrative, technical, protecting vested benefits, plenary authority, fiduciary responsibility
- Plan administration: implementing, calculating, and disbursing a benefit amount for members as opposed to establishing a benefit structure for members
  - Prop 162: “...providing benefits to, participants and their beneficiaries, minimizing employer contributions thereto...”

# Alameda Case



- *Alameda County Deputy Sheriff's Assn. v. Alameda County Employees' Retirement Assn.* (2020) 19 Cal.5th 1032
- PEPPRA amended CERL's definition of "compensation earnable"
- "The task of a county retirement board is not to design the county's pension plan but to implement the design enacted by the Legislature through CERL." *Alameda*, at p. 1066
- "The granting of retirement benefits is a legislative action within the exclusive jurisdiction of the [relevant legislative body]. ... ¶ It is not within [a board's] authority to expand pension benefits beyond those afforded by the authorizing legislation. ... The scope of the board's power as to benefits is limited to administering the benefits set by the [legislative body]." *Alameda*, at p. 1067, citing *City of San Diego v. San Diego City Employees' Retirement System* (2010) 186 Cal.App.4th 69, 79-80.



## 2023-2024 Legislative Agenda: 3. General Government > 3.1 Retirement, Compensation and Benefits, and Workers' Compensation

1. Support or sponsor local option legislation to implement employee compensation or benefit changes, as directed by the Board of Supervisors
2. Oppose legislation that mandates or authorizes compensation or benefit changes without approval of the Board of Supervisors
3. Oppose legislation which would remove the Board of Supervisors' control over benefit increases or decreases in the Los Angeles County Retirement System that increase County cost.

# Stakeholders



- Retirement systems
- Plan sponsors
- Labor organizations
- Taxpayers
- Legislators
- Governor
- Special interest groups

# Compensation & Benefits



- Collectively bargaining, meet and confer, Memorandum of Understanding (MOU)
- Legislation codified MOU
- AB 399 (2001): LACERA benefit enhancements
  - Increase final compensation period from 3-year to 1-year (Plans B, C, D)
  - Increase survivor benefit percentage from 60% to 65%
  - Provide COLA for Plan E benefits
  - Improve Plan E early retirement factors
  - Authorize prospective plan transfers: Plans D and E
  - Reduce Plan B Safety contributions

# Final Compensation Issues



- Modifying the final compensation period from 3 years to 1 year
  - Is this still an issue since LACERA has reaffirmed using Scheduled Earnings instead of Actual Earnings to calculate final compensation?
  - Would the modification apply to LA County only? To all CERL systems? To CalPERS/CalSTRS?

# Compensation Limit Issues



- Repealing the PEPRA compensation limit
  - The PEPRA compensation limit was proposed as an alternative to a mandatory hybrid plan.
  - Proposing a repeal would reopen the discussion to impose a mandatory hybrid plan for new members.
- Modifying the PEPRA compensation limit to a tiered structure
  - Would this apply to LA County only? To all CERL systems? To CalPERS/CalSTRS?
  - What tiers will cover all existing as well as new class specifications?
  - What will the tiered limits be? Will the existing limit be a floor or ceiling? Lowering the existing limit for existing members raises vested rights issues (cf. when the federal limit was first lowered).
  - Who will decide what the tiers and limits should be?



# Questions

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**FOR INFORMATION ONLY**

February 18, 2025

TO: Each Trustee  
Board of Retirement

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: March 5, 2025 Board of Retirement Meeting

SUBJECT: **Federal Legislative Advocate: Self-Evaluation**

**LEGAL AUTHORITY**

LACERA's Legislative Policy provides that the legislative advocates will provide annual self-evaluations to the Board of Retirement (BOR) for review (Legislative Policy, page 17). Per the contracts for legislative advocacy services, the self-evaluations will be agendized no later than the BOR's March meeting.

Attached is the annual self-evaluation from federal legislative advocate Williams & Jensen and Doucet Consulting Solutions.

**Reviewed and Approved:**



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**Luis Lugo, Deputy Chief Executive Officer**

**Attachments**

Williams & Jensen and Doucet Consulting Solutions: Self-Evaluation

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Tony Roda, Williams & Jensen  
Shane Doucet, Doucet Consulting Solutions

# WILLIAMS & JENSEN, PLLC

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SUITE 800  
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## **Williams & Jensen PLLC Doucet Consulting Solutions**

### **Self-Evaluation 2024**

The Contract for Federal Legislative Advocacy Services requires Consultants (Williams & Jensen PLLC and Doucet Consulting Solutions) to provide LACERA's Board of Retirement with an annual self-evaluation of its performance on matters related to the Contract's Statement of Work.

Pursuant to this requirement, Tony Roda (Williams & Jensen PLLC) and Shane Doucet (Doucet Consulting Solutions) submit this self-evaluation of their performance in calendar year 2024 for the Board's review. Doucet Consulting Solutions affirms that, while presented on the letterhead of Williams & Jensen PLLC, this constitutes its self-evaluation as well.

Consultants provided LACERA during 2024 with the following services:

- Weekly written reports related to key federal legislative and regulatory matters related retirement and health care issues relevant to state and local governmental retirement plans.
- Immediate notification of significant developments related to these matters, such as the introduction of new legislation or regulatory action.
- Up-to-date intelligence on H.R. 82, the legislation to repeal the Social Security penalties known as the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), as well as engaging with Congress on the continuing efforts to implement the repeal legislation to include outreach to the Social Security Administration.
- Contacted each office of the California Congressional Delegation, House and Senate, to express LACERA's board position in favor of H.R. 82.
- Tracked the inception, passage, enactment, and regulatory rule making related to Medicare drug pricing provisions contained in the Inflation Reduction Act. Consultants have provided timely notification and updates on Medicare policies that include open enrollment information and costs associated with Medicare Part A, Part B and Part D premiums.
- Monitor trends and legislation relevant to LACERA's retirement plans and retiree health care program, and report to LACERA on significant developments.

- Arrange regular zoom calls with LACERA staff to discuss the matters described above in more detail as well as to provide political briefings on the elections of 2024.
- Made presentations to the Board of Retirement in May, October, and December 2024, on the key federal developments and retirement and health care policy.
- Arranged and attended with LACERA's trustees and staff in-person meetings in Washington, D.C. with Congressional staff and Members of Congress regarding LACERA's legislative priorities.
- Drafted talking points for use by LACERA's trustees and staff in those meetings.
- Closely monitored and kept LACERA staff up to date on all regulatory guidance from the Treasury Department and the IRS related to the recently enacted SECURE Act 2.0, e.g., plan corrections, overpayments, required minimum distributions (RMDs), and the two-year delay in the effective date of the Roth requirement for catch up contributions made by certain plan participants.
- Worked closely and are in regular contact with the key trade associations (i.e., Major Country Sheriffs of America), labor unions (i.e., International Association of Fire Fighters and the Fraternal Order of Police), think tanks, and other stakeholders on all of the above matters.
- Maintain visibility in Washington with key Members of the California Delegation, particularly with those serving on the House Ways and Means Committee, which has jurisdiction over the federal tax code's qualification rules for public pension plans. In addition, consultants maintain regular contact with pension and health care staff of the major committees of jurisdiction – House Ways and Means, Senate Finance, House Education and Workforce, Senate Health, Education, Labor, and Pensions, and House Energy and Commerce – to maintain LACERA's presence in Congress.
- Brief LACERA on relevant developments related to the new Trump Administration and its departments and agencies.

In each of the areas described above, Consultants believe that they have exceeded expectations and provide LACERA with an excellent overall work product.

**FOR INFORMATION ONLY**

February 25, 2025

TO: Each Trustee  
Board of Retirement  
Board of Investments

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: March 5, 2025 Board of Retirement Meeting  
March 12, 2025 Board of Investments Meeting

SUBJECT: **Monthly Status Report on Legislation**

Attached is the monthly report on the status of legislation that staff is monitoring. Bills on which LACERA has adopted a position are highlighted in yellow.

**Reviewed and Approved:**



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**Luis Lugo, Deputy Chief Executive Officer**

**Attachments**

LACERA Legislative Report Index  
LACERA Legislative Report

cc: Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Jon Gabel  
Scott Zdrasil  
Anthony Roda, Williams & Jensen  
Naomi Padron, MKP Government Relations

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## State Net® Search Results

### Term:

No term applied.

### Tracking

Include tracked measures only

1.

## California Assembly Bill 26 (2025-2026)

CAA 26 | [Carl DeMaio \(R-075\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | ASSEMBLY

### Eliminate the Politicians Perks Act of 2025

States the intent of the Legislature to enact legislation that holds elected officials accountable by prohibiting Members of the Legislature from accepting gifts or trading in individual stock, imposing a lifetime lobbying ban, eliminating exemptions for the Legislature from labor, workplace, and public record laws, and eliminating government pensions for local elected officials.

### Code:

An act relating to the Political Reform Act of 1974.

### Status:

Dec 2, 2024: INTRODUCED.

### PUBLIC\_RETIREMENT

| No tags, commentary, or attachment applied

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2.

## California Assembly Bill 259 (2025-2026)

CAA 259 | [Blanca E. Rubio \(D-048\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Assembly Local Government Committee

### Open Meetings: Local Agencies: Teleconferences

Extends, under the Ralph M. Brown Act the alternative teleconferencing procedures indefinitely. Removes a specified date from the act, thereby extending the authorization for a legislative body of a local agency to consider and take action on a request from a member to participate in a meeting remotely due to emergency circumstances, as specified, indefinitely.

#### Code:

An act to amend and repeal Sections 54953 and 54954.2 of the Government Code, relating to local government.

#### Status:

**Feb 10, 2025:** To ASSEMBLY Committee on LOCAL GOVERNMENT.

[+ Show full status history](#)

 BROWN\_ACT

| No tags, commentary, or attachment applied

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3.

## California Assembly Bill 288 (2025-2026)

CAA 288 | [Tina McKinnor \(D-061\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Assembly Public Employment and Retirement...

### Public Employment: Labor Relations

Relates to existing law which authorizes an exclusive representative to file a charge of an unfair labor practice with the Public Employment Relations Board alleging a violation of specified provisions only after certain requirements have been met. Deletes the reference to the July 1, 2022, operative date in those provisions.

#### Code:

An act to amend Section 3558 of the Government Code, relating to public employment.

#### Status:

**Feb 10, 2025:** To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT.

[+ Show full status history](#)



**PUBLIC\_EMPLOYMENT**

| No tags, commentary, or attachment applied

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4.

## California Assembly Bill 339 (2025-2026)

CAA 339 | [Liz Ortega \(D-020\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | Assembly Public Employment and Retirement...

### Local Public Employee Organizations: Notice Requirement

Requires the governing body of a public agency, and boards and commissions designated by law or by the governing body of a public agency, to give the recognized employee organization no less than 120 days' written notice before issuing a request for proposals, request for quotes, or renewing or extending an existing contract to perform services that are within the scope of work of the job classifications represented by the recognized employee organization.

**Code:**

An act to add Section 3504.1 to the Government Code, relating to public employment.

**Status:**

**Feb 18, 2025:** To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT.  
[+ Show full status history](#)



**PUBLIC\_EMPLOYMENT**

| No tags, commentary, or attachment applied

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5.

## California Assembly Bill 340 (2025-2026)

CAA 340 | [Patrick Ahrens \(D-026\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | Assembly Public Employment and Retirement...

### Employer-Employee Relations: Confidential Communication

Prohibits a local public agency employer, a state employer, a public school employer, a higher education employer, or the district from questioning any employee or employee representative regarding communications made in confidence between an employee and an employee representative in connection with representation relating to any matter within the scope of the recognized employee organization's representation.

#### Code:

An act to amend Sections 3506.5, 3519, 3543.5, and 3571 of the Government Code, and to amend Section 28858 of the Public Utilities Code, relating to employer-employee relations.

#### Status:

**Feb 18, 2025:** To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT.  
[+ Show full status history](#)



**PUBLIC\_EMPLOYMENT**

| No tags, commentary, or attachment applied

---

6.

## California Assembly Bill 409 (2025-2026)

CAA 409 | [Joaquin Arambula \(D-031\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Assembly Local Government Committee

### Open Meetings: Teleconferences: Community College

Deletes a specified sunset date, hereby authorizing California Community College student body associations and student-run community college organizations to use alternate teleconferencing provisions indefinitely.

#### Code:

An act to amend Section 54953.9 of the Government Code, relating to open meetings.

#### Status:

**Feb 18, 2025:** To ASSEMBLY Committees on LOCAL GOVERNMENT and HIGHER EDUCATION.

[+ Show full status history](#)



BROWN\_ACT

| No tags, commentary, or attachment applied

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7.

## California Assembly Bill 467 (2025-2026)

CAA 467 | [Mike Fong \(D-049\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) |  
Assembly Local Government Committee

### Open Meetings: Teleconferences: Neighborhood Councils

Extends the authorization for specified neighborhood city councils to use alternate teleconferencing provisions until January 1, 2031.

**Code:**

An act to amend Section 54953.8 of the Government Code, relating to local government.

**Status:**

**Feb 18, 2025:** To ASSEMBLY Committee on LOCAL GOVERNMENT.

[+ Show full status history](#)



**BROWN\_ACT**

| No tags, commentary, or attachment applied

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8.

## California Assembly Bill 569 (2025-2026)

CAA 569 | [Catherine Stefani \(D-019\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Assembly Public Employment and Retirement...

### California Public Employees' Pension Reform Act

Authorizes a public employer to bargain over contributions for supplemental retirement benefits administered by, or on behalf of, an exclusive bargaining representative of one or more of the public employer's bargaining units.

**Code:**

An act to amend Section 7522.18 of the Government Code, relating to retirement benefits.

**Status:**

**Feb 24, 2025:** To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT.

[+ Show full status history](#)



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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9.

## California Assembly Bill 810 (2025-2026)

CAA 810 | [Jacqui Irwin \(D-042\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | ASSEMBLY

### Local Government: Internet Websites and Email Addresses

Allows a community college district, community college, or other postsecondary institution to use a edu domain. Adds to the definition of local government to include a special district, school district, joint powers authority, or other political subdivision.

#### Code:

An act to amend Section 50034 of the Government Code, relating to local government.

#### Status:

**Feb 19, 2025:** INTRODUCED.



**PUBLIC\_RECORDS\_ACT**

| No tags, commentary, or attachment applied

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10.

## California Assembly Bill 889 (2025-2026)

CAA 889 | [Heather Hadwick \(R-001\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | ASSEMBLY

### Prevailing Wage: Per Diem Wages

Authorizes an employer to take full credit for the hourly amounts contributed to defined contribution pension plans that provide for both immediate participation and immediate vesting even if the employer contributes at a lower rate or does not make contributions to private construction. Requires the employer to prove that the credit for employer payments was calculated properly.

#### Code:

An act to amend Section 1773.1 of the Labor Code, relating to prevailing wage.

#### Status:

Feb 19, 2025: INTRODUCED.



PUBLIC\_EMPLOYMENT

| No tags, commentary, or attachment applied

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11.

## California Assembly Bill 1054 (2025-2026)

CAA 1054 | [Mike A. Gipson \(D-065\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | ASSEMBLY

### Public Employees Retirement

Makes nonsubstantive changes to the provision naming the Public Employees' Retirement Law.

**Code:**

An act to amend Section 20000 of the Government Code, relating to retirement.

**Status:**

Feb 20, 2025: INTRODUCED.



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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12.

## California Assembly Bill 1067 (2025-2026)

CAA 1067 | [Sharon Quirk-Silva \(D-067\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | ASSEMBLY

### Public Employees Retirement: Felony Convictions

Specifies that if a felony conviction results arising out of any conduct, the public employee would forfeit all accrued rights and benefits in any public retirement system.

**Code:**

An act to add Section 7522.76 to the Government Code, relating to public employees' retirement.

**Status:**

**Feb 20, 2025:** INTRODUCED.



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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13.

## California Assembly Bill 1323 (2025-2026)

CAA 1323 | [Phillip Chen \(R-059\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | ASSEMBLY

### Public Retirement

States the intent of the Legislature to enact legislation relating to public retirement.

**Code:**

An act relating to public retirement.

**Status:**

**Feb 21, 2025:** INTRODUCED.



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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14.

## California Assembly Bill 1451 (2025-2026)

CAA 1451 | [Al Muratsuchi \(D-066\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | ASSEMBLY

### State Teachers' Retirement System

Makes a nonsubstantive change to the provision naming the Teachers' Retirement Law.

**Code:**

An act to amend Section 22000 of the Education Code, relating to teachers' retirement.

**Status:**

**Feb 21, 2025:** INTRODUCED.



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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15.

## California Assembly Constitutional Amendment 2 (2025-2026)

CAACA 2 | [Corey Jackson \(D-060\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | ASSEMBLY

### Legislature: Retirement

Creates the Legislative Diversification Act, to repeal a prohibition of members of the Legislature accruing any pension or retirement benefit as specified and instead require the Legislature to establish a retirement system for members elected to or serving in the Legislature on specified date.

#### Code:

A resolution to propose to the people of the State of California an amendment to the Constitution of the State, by repealing and adding Section 4.5 of Article IV thereof, relating to the Legislature.

#### Status:

Dec 2, 2024: INTRODUCED.



PUBLIC\_RETIREMENT

| No tags, commentary, or attachment applied

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16.

## California Senate Bill 8 (2025-2026)

CAS 8 | [Angelique Ashby \(D-008\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Senate Labor, Public Employment and Retirement...

### Peace Officers: Injury or Illness: Leaves of Absence

Entitles a park ranger employed in the County of Sacramento to a leave of absence while disabled by injury or illness arising out of and in the course of their duties.

#### Code:

An act to amend Section 4850 of the Labor Code, relating to public employment.

#### Status:

Jan 29, 2025: To SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT.

[+ Show full status history](#)



WORKERS\_COMPENSATION

| No tags, commentary, or attachment applied

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17.

## California Senate Bill 239 (2025-2026)

CAS 239 | [Jesse Arreguin \(D-007\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) |  
Senate Local Government Committee

### Open Meetings: Teleconferencing: Subsidiary Body

Authorizes a subsidiary body, as defined, to use alternative teleconferencing provisions and would impose requirements for notice, agenda, and public participation, as prescribed. Requires the subsidiary body to post the agenda at the primary physical meeting location.

#### Code:

An act to add Section 54953.05 the Government Code, relating to local government.

#### Status:

**Feb 14, 2025:** To SENATE Committees on LOCAL GOVERNMENT and JUDICIARY.

[+ Show full status history](#)

 BROWN\_ACT

| No tags, commentary, or attachment applied

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18.

## California Senate Bill 301 (2025-2026)

CAS 301 | [Timothy S. Grayson \(D-009\)](#) | Pending | Fiscal Committee (No) | Urgency Clause (No) | Senate Rules Committee

### County Employees Retirement Law of 1937

Makes nonsubstantive changes to provisions of the County Employees Retirement Law of 1937.

**Code:**

An act to amend Section 31560 of the Government Code, relating to retirement.

**Status:**

**Feb 19, 2025:** To SENATE Committee on RULES.

[+ Show full status history](#)



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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19.

## California Senate Bill 443 (2025-2026)

CAS 443 | [Susan Rubio \(D-022\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | SENATE

### Retirement: Joint Powers Authority: Cities

Authorizes the City of La Verne and the City of Covina, if on or after January 1, 2026, they form a joint powers authority, to provide employees the defined benefit plan or formula that those employees received from their respective employers prior to the exercise of a common power.

#### Code:

An act to amend Section 7522.02 of the Government Code, relating to retirement.

#### Status:

**Feb 18, 2025:** INTRODUCED.



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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20.

## California Senate Bill 538 (2025-2026)

CAS 538 | [Megan Dahle \(R-001\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | SENATE

### Public Employees' Retirement System: Teaching

Authorizes member providing services as a substitute teacher, as defined, under certain circumstances to elect to retain coverage under the Public Employees' Retirement System.

**Code:**

An act to amend Section 20309 of the Government Code, relating to public employee's retirement.

**Status:**

Feb 20, 2025: INTRODUCED.



**PUBLIC\_RETIREMENT**

| No tags, commentary, or attachment applied

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21.

## California Senate Bill 707 (2025-2026)

CAS 707 | [Maria Elena Durazo \(D-026\)](#) | Pending | Fiscal Committee (Yes) | Urgency Clause (No) | SENATE

### Open Meetings: Meeting and Teleconference Requirements

Requires a city council or a county board of supervisors to comply with additional meeting requirements, including that all open and public meetings include an opportunity for members of the public to attend via a two-way telephonic option or a two-way audiovisual platform, as defined, that a system is in place for requesting and receiving interpretation services for public meetings, as specified, and that good faith efforts are made to encourage residents to participate in public meetings, as specified.

#### Code:

An act to amend Sections 54953, 54954.2, and 54954.3 of, to add Sections 54953.8, 54953.8.1, and 54953.8.2 to, and to add and repeal Sections 54953.8.3, 54953.8.4, 54953.8.5, 54953.8.6, 54953.8.7, and 54953.9 of, the Government Code, relating to local government.

#### Status:

Feb 21, 2025: INTRODUCED.

 BROWN\_ACT

| No tags, commentary, or attachment applied

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**FOR INFORMATION ONLY**

February 21, 2025

TO: Each Trustee  
Board of Retirement  
Board of Investments

FROM: Ted Granger *TG*  
Chief Financial Officer

FOR: March 5, 2025 Board of Retirement Meeting  
March 12, 2025 Board of Investments Meeting

**SUBJECT: MONTHLY TRUSTEE TRAVEL & EDUCATION REPORT – JANUARY 2025**

Attached for your review is the monthly Trustee Travel & Education Report. This report includes all events (i.e., attended and canceled) from the beginning of the fiscal year through January 2025.

Trustees attend monthly Board and Committee meetings at LACERA's office which are considered administrative meetings per the Trustee Travel Policy. In order to streamline report volume and information, these regular meetings are excluded from the monthly travel reports but are included in the quarterly travel expenditure reports.

Staff travel and education expenditure reports are provided to the Chief Executive Officer monthly and to the Boards quarterly.

REVIEWED AND APPROVED:

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Santos H. Kreimann  
Chief Executive Officer

TG/EW/SC/SE/gj

**Attachments**

c: L. Lugo  
J. Popowich  
L. Guglielmo  
J. Grabel  
S. Rice  
R. Contreras

**TRUSTEE TRAVEL AND EDUCATION REPORT**  
**FOR FISCAL YEAR 2024 - 2025**  
**JANUARY 2025**

Attendee	Purpose of Travel - Location	Event Dates	Travel Status
<b>Nancy Durazo</b>			
A	1 Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA	10/14/2024 - 10/18/2024	Attended
V	- Edu - Southern New Hampshire University: Principles of Finance & Public Fiscal Management Weekly Course - VIRTUAL	07/01/2024 - 08/25/2024	Attended
	- Edu - Southern New Hampshire University: Policy Analysis and the Role of the Public Weekly Course - VIRTUAL	09/02/2024 - 10/27/2024	Attended
	- Edu - Southern New Hampshire University: Program Accountability and Driving Business Opportunities (Weekly Course) - VIRTUAL	10/28/2024 - 12/22/2024	Attended
<b>Trevor Fay</b>			
A	1 Edu - Infrastructure Investor: North America Forum - New York City NY	12/04/2024 - 12/05/2024	Attended
B	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	- Edu - Toigo Foundation 35th Anniversary Gala - Los Angeles CA	11/20/2024 - 11/20/2024	Attended
<b>Mike Gatto</b>			
A	1 Edu - 2024 SACRS UC Berkeley Public Pension Investment Management Program - Berkeley CA	07/14/2024 - 07/17/2024	Attended
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA	07/10/2024 - 07/11/2024	Attended
	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	- Edu - IFEBP Annual Employee Benefits Conference - San Diego CA	11/10/2024 - 11/13/2024	Attended
<b>Elizabeth Ginsberg</b>			
A	1 Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA	10/14/2024 - 10/18/2024	Attended
B	- Edu - Pathways for Women Conference 2024 - Anaheim CA	08/26/2024 - 08/27/2024	Attended
	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	- Edu - IFEBP New Trustees Institute - Level I: Core Concepts - San Diego CA	11/09/2024 - 11/11/2024	Attended
<b>Vivian Gray</b>			
A	1 Edu - 2024 Korie Global Summit: What Matters Now in 2024: Trends and Insights for Tomorrow - Coral Gables FL	07/17/2024 - 07/19/2024	Attended
	2 Edu - CII 2024 Fall Conference - Brooklyn NY	09/09/2024 - 09/11/2024	Attended
	3 Edu - New America Alliance International Symposium - Mexico City, Mexico	09/25/2024 - 09/26/2024	Attended
	4 Edu - PRI in Person 2024 - Toronto, Canada	10/08/2024 - 10/10/2024	Attended
B	- Admin - SACRS Board of Directors - Sacramento CA	09/16/2024 - 09/16/2024	Attended
	- Edu - CALAPRS Intermediate Course in Retirement Plan Administration - San Jose CA	11/06/2024 - 11/08/2024	Attended
	- Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
	- Admin - 28th Annual NASP Symposium - Queens NY	11/20/2024 - 11/21/2024	Attended

**TRUSTEE TRAVEL AND EDUCATION REPORT**  
**FOR FISCAL YEAR 2024 - 2025**  
**JANUARY 2025**

Attendee	Purpose of Travel - Location	Event Dates	Travel Status
<b>Jason Green</b>			
A	1 Edu - NCPERS Legislative Conference & Policy Day - Washington, DC	01/27/2025 - 01/29/2025	Attended
B	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
V	- Edu - NCPERS 2024 Webinar - State and Federal Legislative Outlook for Public Pensions - VIRTUAL	12/05/2024 - 12/05/2024	Attended
<b>Patrick Jones</b>			
A	1 Edu - IDAC 2024 Annual Summit - Broomfield CO	09/24/2024 - 09/26/2024	Attended
	2 Edu - NACD Directors Summit 2024 - Washington, DC	10/06/2024 - 10/09/2024	Attended
	3 Edu - Goldman Sachs the Garland Summit: Enduring Legacy - New York City NY	10/09/2024 - 10/10/2024	Attended
	4 Edu - Infrastructure Investor: North America Forum - New York City NY	12/04/2024 - 12/05/2024	Attended
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA	07/10/2024 - 07/11/2024	Attended
	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	- Edu - NACD PSW Corporate Directors Symposium - Los Angeles CA	11/15/2024 - 11/15/2024	Attended
V	- Edu - NACD Workforce Challenges and Future Strategy - Why Directors Should Be Engaged - VIRTUAL	11/04/2024 - 11/04/2024	Attended
<b>Shawn Kehoe</b>			
B	- Admin - Professional Peace Officers Association (PPOA) Board Offsite - Carlsbad CA	01/25/2025 - 01/25/2025	Attended
<b>Aleen Langton</b>			
A	1 Edu - NCPERS 2025 Pension Communication Summit - Washington, DC	01/26/2025 - 01/27/2025	Attended
B	- Edu - NCPERS Accredited Fiduciary Program Modules 1 & 2: Governance & Finance - Palm Springs CA	10/26/2024 - 10/27/2024	Attended
C	- Edu - NCPERS Legislative Conference & Policy Day - Washington, DC	01/27/2025 - 01/29/2025	Attended
V	- Edu - TLF Virtual Discussion for Pension Trustees - VIRTUAL	12/05/2024 - 12/05/2024	Attended
	- Edu - NCPERS 2024 Webinar - State and Federal Legislative Outlook for Public Pensions - VIRTUAL	12/05/2024 - 12/05/2024	Attended
	- Edu - Understanding Buffett's \$80B Apple Windfall: Inside the Greatest Value Investment of Our Time - VIRTUAL	12/16/2024 - 12/16/2024	Attended
<b>Debbie Martin</b>			
A	1 Edu - Harvard Business School Executive Education Program: Audit Committees in a New Era of Governance - Boston MA	07/17/2024 - 07/19/2024	Attended
B	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended

**TRUSTEE TRAVEL AND EDUCATION REPORT**  
**FOR FISCAL YEAR 2024 - 2025**  
**JANUARY 2025**

Attendee	Purpose of Travel - Location	Event Dates	Travel Status
<b>Nicole Mi</b>			
A	1 Edu - Harvard Business School Executive Education Program: Audit Committees in a New Era of Governance - Boston MA	07/17/2024 - 07/19/2024	Attended
	2 Edu - New America Alliance International Symposium - Mexico City, Mexico	09/25/2024 - 09/26/2024	Attended
	3 Edu - 2024 PPI Executive Seminar and Asia Roundtable - Hong Kong	10/20/2024 - 10/25/2024	Attended
	4 Edu - CII NYU Corporate Governance Bootcamp - New York City NY	11/14/2024 - 11/15/2024	Attended
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA	07/10/2024 - 07/11/2024	Attended
	- Edu - Pathways for Women Conference 2024 - Anaheim CA	08/26/2024 - 08/27/2024	Attended
	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	- Edu - Saxena White Women's Alliance Luncheon - Los Angeles CA	09/30/2024 - 09/30/2024	Attended
	- Edu - WIIN 10th Anniversary Event - Los Angeles CA	10/02/2024 - 10/02/2024	Attended
	- Edu - AAAIM Elevate 2024 - Los Angeles CA	10/08/2024 - 10/10/2024	Attended
<b>Wayne Moore</b>			
A	1 Edu - CII 2024 Fall Conference - Brooklyn NY	09/09/2024 - 09/11/2024	Attended
	2 Edu - Harvard Business School - Audit Committees in a New Era of Governance - Boston MA	11/20/2024 - 11/22/2024	Attended
	3 Edu - NCPERS 2025 Pension Communication Summit - Washington, DC	01/26/2025 - 01/27/2025	Attended
B	- Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
C	- Edu - NCPERS Legislative Conference & Policy Day - Washington, DC	01/27/2025 - 01/29/2025	Attended
V	- Edu - NCPERS 2024 Webinar - State and Federal Legislative Outlook for Public Pensions - VIRTUAL	12/05/2024 - 12/05/2024	Attended
<b>David Ryu</b>			
A	1 Edu - 2024 PPI Executive Seminar and Asia Roundtable - Hong Kong	10/20/2024 - 10/25/2024	Attended
B	- Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	- Edu - AAAIM Elevate 2024 - Los Angeles CA	10/08/2024 - 10/10/2024	Attended

Category Legend:

- A - Pre-Approved/Board Approved Educational Conferences
- B - 1) Board Approved Administrative Meetings and 2) Pre-Approved Educational Conferences in CA where total cost is no more than \$3,000 provided that a Trustee may not incur over \$15,000 for all expenses of attending all such Educational Conferences and Administrative Meetings in a fiscal year per Trustee Travel Policy; Section III.A
- C - Second of two conferences and/or meetings counted as one conference per Trustee Education Policy Section IV.C.2 and Trustee Travel Policy Section IV.
- V - Virtual Event
- X - Canceled events for which expenses have been incurred.

**FOR INFORMATION ONLY**

February 21, 2025

TO: Trustees  
Board of Retirement  
Board of Investments

FROM: Ted Granger   
Chief Financial Officer

FOR: March 5, 2025 Board of Retirement Meeting  
March 12, 2025 Board of Investments Meeting

SUBJECT: **FY 2024-2025 2ND QUARTER TRUSTEE TRAVEL & EDUCATION  
EXPENDITURE REPORTS**

Attached for your review:

- (1) Trustee Travel & Education Expenditure Report which includes expenses for events between July 1, 2024 and December 31, 2024 excluding Regular Board and Committee Meetings.
- (2) Regular Board and Committee Meetings Expenditure Report for accumulated lodging and mileage reimbursed for events between July 1, 2024 and December 31, 2024.
- (3) The Trustee Cancellation & Credit Expenditures Report which includes credits and expenses associated with trip cancellations for FY 2021-2022, FY 2023-2024, and Q2 FY 2024-2025. No credits remain for FY 2022-2023.

REVIEWED AND APPROVED:



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Santos H. Kreimann  
Chief Executive Officer

TG/EW/SC/SE/gj

Attachments

c: L. Lugo  
J. Popowich  
L. Guglielmo  
J. Grabel  
S. Rice  
R. Contreras



**2ND QUARTER TRUSTEE  
TRAVEL AND EDUCATION EXPENDITURE REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Nancy Durazo</b>													
A	1 Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 10/14/2024 - 10/18/2024	Attended	\$14,930.28	\$13,500.00	\$0.00	\$1,266.95	\$0.00	\$49.45	\$0.00	\$0.00	\$0.00	\$88.88	\$25.00
V	- Edu - Southern New Hampshire University: Principles of Finance & Public Fiscal Management Weekly Course - VIRTUAL - 07/01/2024 - 08/25/2024	Attended	\$1,485.00	\$1,485.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - Southern New Hampshire University: Program Accountability and Driving Business Opportunities (Weekly Course) - VIRTUAL - 10/28/2024 - 12/22/2024	Attended	\$1,485.00	\$1,485.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Nancy Durazo:</b>			\$17,900.28	\$16,470.00	\$0.00	\$1,266.95	\$0.00	\$49.45	\$0.00	\$0.00	\$0.00	\$88.88	\$25.00
<b>Trevor Fay</b>													
A	1 Edu - Infrastructure Investor: North America Forum - New York City NY - 12/04/2024 - 12/05/2024	Attended	\$8,454.30	\$2,445.00	\$2,592.34	\$3,416.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
B	- Admin - Board of Investments Offsite - Glendale CA - 09/10/2024 - 09/11/2024	Attended	\$53.06	\$0.00	\$0.00	\$0.00	\$0.00	\$53.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - Toigo Foundation 35th Anniversary Gala - Los Angeles CA - 11/20/2024 - 11/20/2024	Attended	\$275.00	\$275.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Trevor Fay:</b>			\$8,782.36	\$2,720.00	\$2,592.34	\$3,416.96	\$0.00	\$53.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



**2ND QUARTER TRUSTEE  
TRAVEL AND EDUCATION EXPENDITURE REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Mike Gatto</b>													
A	1 Edu - 2024 SACRS UC Berkeley Public Pension Investment Management Program - Berkeley CA - 07/14/2024 - 07/17/2024	Attended	\$4,810.36	\$3,000.00	\$1,182.84	\$306.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$76.00	\$10.00
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA - 07/10/2024 - 07/11/2024	Attended	\$1,347.92	\$399.00	\$775.28	\$0.00	\$0.00	\$91.52	\$0.00	\$60.12	\$0.00	\$17.00	\$5.00
	- Admin - Board of Investments Offsite - Glendale CA - 09/10/2024 - 09/11/2024	Attended	\$62.04	\$0.00	\$0.00	\$0.00	\$0.00	\$62.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	- Edu - IFEBP Annual Employee Benefits Conference - San Diego CA - 11/10/2024 - 11/13/2024	Attended	\$524.36	\$170.00	\$0.00	\$0.00	\$0.00	\$180.36	\$0.00	\$60.00	\$0.00	\$104.00	\$10.00
<b>Totals for Mike Gatto:</b>			\$6,744.68	\$3,569.00	\$1,958.12	\$306.96	\$234.56	\$333.92	\$0.00	\$120.12	\$0.00	\$197.00	\$25.00
<b>Elizabeth Ginsberg</b>													
A	1 Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 10/14/2024 - 10/18/2024	Attended	\$15,736.86	\$13,500.00	\$0.00	\$2,162.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
B	- Edu - Pathways for Women Conference 2024 - Anaheim CA - 08/26/2024 - 08/27/2024	Attended	\$293.00	\$249.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$44.00	\$0.00	\$0.00	\$0.00
	- Admin - Board of Investments Offsite - Glendale CA - 09/10/2024 - 09/11/2024	Attended	\$27.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27.00	\$0.00	\$0.00	\$0.00
	- Edu - IFEBP New Trustees Institute - Level I: Core Concepts - San Diego CA - 11/09/2024 - 11/11/2024	Attended	\$2,055.00	\$1,995.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60.00	\$0.00	\$0.00	\$0.00
<b>Totals for Elizabeth Ginsberg:</b>			\$18,111.86	\$15,744.00	\$0.00	\$2,162.96	\$73.90	\$0.00	\$0.00	\$131.00	\$0.00	\$0.00	\$0.00



**2ND QUARTER TRUSTEE  
TRAVEL AND EDUCATION EXPENDITURE REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Vivian Gray</b>													
A	1 Edu - 2024 Koried Global Summit: What Matters Now in 2024: Trends and Insights for Tomorrow - Coral Gables FL - 07/17/2024 - 07/19/2024	Attended	\$2,777.84	\$0.00	\$637.14	\$1,769.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$167.50	\$20.00
	2 Edu - CII 2024 Fall Conference - Brooklyn NY - 09/09/2024 - 09/11/2024	Attended	\$3,448.38	\$0.00	\$0.00	\$2,518.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$334.00	\$25.00
	3 Edu - New America Alliance International Symposium - Mexico City, Mexico - 09/25/2024 - 09/26/2024	Attended	\$5,865.20	\$2,563.00	\$1,907.20	\$826.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$354.00	\$100.00
	4 Edu - PRI in Person 2024 - Toronto, Canada - 10/08/2024 - 10/10/2024	Attended	\$7,422.25	\$2,918.16	\$2,103.32	\$1,474.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$487.00	\$140.00
B	- Admin - SACRS Board of Directors - Sacramento CA - 09/16/2024 - 09/16/2024	Attended	\$801.40	\$0.00	\$445.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$172.00	\$0.00
	- Edu - CALAPRS Intermediate Course in Retirement Plan Administration - San Jose CA - 11/06/2024 - 11/08/2024	Attended	\$1,024.57	\$0.00	\$221.75	\$502.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$138.00	\$0.00
	- Edu - SACRS Fall Conference 2024 - Monterey CA - 11/12/2024 - 11/15/2024	Attended	\$2,317.76	\$120.00	\$764.46	\$1,032.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$263.00	\$10.00
	- Admin - 28th Annual NASP Symposium - Queens NY - 11/20/2024 - 11/21/2024	Attended	\$4,205.95	\$0.00	\$936.51	\$2,528.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$312.00	\$10.00
<b>Totals for Vivian Gray:</b>			\$27,863.35	\$5,601.16	\$7,015.56	\$10,653.85	\$2,060.28	\$0.00	\$0.00	\$0.00	\$0.00	\$2,227.50	\$305.00



**2ND QUARTER TRUSTEE**  
**TRAVEL AND EDUCATION EXPENDITURE REPORT**  
**FOR FISCAL YEAR 2025**  
**FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Jason Green</b>													
B -	Admin - Board of Investments Offsite - Glendale CA - 09/10/2024 - 09/11/2024	Attended	\$214.94	\$0.00	\$0.00	\$0.00	\$0.00	\$214.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
V -	Edu - NCPERS 2024 Webinar - State and Federal Legislative Outlook for Public Pensions - VIRTUAL - 12/05/2024 - 12/05/2024	Attended	\$750.00	\$750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Jason Green:</b>			\$964.94	\$750.00	\$0.00	\$0.00	\$0.00	\$214.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



**2ND QUARTER TRUSTEE  
TRAVEL AND EDUCATION EXPENDITURE REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Patrick Jones</b>													
A	1 Edu - IDAC 2024 Annual Summit - Broomfield CO - 09/24/2024 - 09/26/2024	Attended	\$150.00	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Edu - NACD Directors Summit 2024 - Washington, DC - 10/06/2024 - 10/09/2024	Attended	\$9,000.33	\$4,895.00	\$1,200.06	\$2,296.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$370.00	\$25.00
	3 Edu - Goldman Sachs the Garland Summit: Enduring Legacy - New York City NY - 10/09/2024 - 10/10/2024	Attended	\$5,041.83	\$475.81	\$1,079.45	\$3,196.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$98.00	\$10.00
	4 Edu - Infrastructure Investor: North America Forum - New York City NY - 12/04/2024 - 12/05/2024	Attended	\$8,874.42	\$2,545.00	\$1,809.85	\$4,096.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$144.00	\$20.00
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA - 07/10/2024 - 07/11/2024	Attended	\$1,804.39	\$399.00	\$1,141.84	\$0.00	\$0.00	\$0.00	\$0.00	\$60.12	\$0.00	\$102.00	\$15.00
	- Edu - NACD PSW Corporate Directors Symposium - Los Angeles CA - 11/15/2024 - 11/15/2024	Attended	\$706.89	\$675.00	\$0.00	\$0.00	\$0.00	\$31.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
V	- Edu - NACD Workforce Challenges and Future Strategy - Why Directors Should Be Engaged - VIRTUAL - 11/04/2024 - 11/04/2024	Attended	\$30.00	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Patrick Jones:</b>			\$25,607.86	\$9,169.81	\$5,231.20	\$9,590.87	\$739.97	\$31.89	\$0.00	\$60.12	\$0.00	\$714.00	\$70.00
<b>Aleen Langton</b>													
B	- Edu - NCPERS Accredited Fiduciary Program Modules 1 & 2: Governance & Finance - Palm Springs CA - 10/26/2024 - 10/27/2024	Attended	\$1,039.00	\$0.00	\$635.48	\$0.00	\$0.00	\$171.52	\$0.00	\$160.00	\$0.00	\$72.00	\$0.00
<b>Totals for Aleen Langton:</b>			\$1,039.00	\$0.00	\$635.48	\$0.00	\$0.00	\$171.52	\$0.00	\$160.00	\$0.00	\$72.00	\$0.00



**2ND QUARTER TRUSTEE  
TRAVEL AND EDUCATION EXPENDITURE REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Debbie Martin</b>													
A	1 Edu - Harvard Business School Executive Education Program: Audit Committees in a New Era of Governance - Boston MA - 07/17/2024 - 07/19/2024	Attended	\$10,174.02	\$7,500.00	\$503.06	\$1,756.48	\$0.00	\$144.72	\$0.00	\$0.00	\$0.00	\$128.00	\$20.00
B	- Admin - Board of Investments Offsite - Glendale CA - 09/10/2024 - 09/11/2024	Attended	\$55.07	\$0.00	\$0.00	\$0.00	\$0.00	\$55.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Debbie Martin:</b>			\$10,229.09	\$7,500.00	\$503.06	\$1,756.48	\$121.76	\$199.79	\$0.00	\$0.00	\$0.00	\$128.00	\$20.00
<b>Nicole Mi</b>													
A	1 Edu - Harvard Business School Executive Education Program: Audit Committees in a New Era of Governance - Boston MA - 07/17/2024 - 07/19/2024	Attended	\$9,689.66	\$7,500.00	\$503.06	\$1,293.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$184.00	\$30.00
	2 Edu - New America Alliance International Symposium - Mexico City, Mexico - 09/25/2024 - 09/26/2024	Attended	\$5,605.83	\$2,563.00	\$1,495.94	\$1,030.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$297.00	\$100.00
	3 Edu - 2024 PPI Executive Seminar and Asia Roundtable - Hong Kong - 10/20/2024 - 10/25/2024	Attended	\$17,226.14	\$5,608.00	\$3,056.06	\$7,491.90	\$0.00	\$34.04	\$0.00	\$0.00	\$0.00	\$576.00	\$324.00
	4 Edu - CII NYU Corporate Governance Bootcamp - New York City NY - 11/14/2024 - 11/15/2024	Attended	\$6,077.72	\$2,800.00	\$1,143.08	\$1,466.96	\$0.00	\$55.54	\$0.00	\$159.09	\$0.00	\$209.00	\$20.00
B	- Edu - 2024 The Investment Diversity Exchange (TIDE) Spark - Laguna Niguel CA - 07/10/2024 - 07/11/2024	Attended	\$1,008.95	\$399.00	\$473.51	\$0.00	\$0.00	\$75.44	\$0.00	\$0.00	\$0.00	\$51.00	\$10.00



**2ND QUARTER TRUSTEE  
TRAVEL AND EDUCATION EXPENDITURE REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Nicole Mi</b>													
B	- Edu - Pathways for Women Conference 2024 - Anaheim CA - 08/26/2024 - 08/27/2024	Attended	\$514.64	\$199.00	\$164.33	\$0.00	\$0.00	\$36.98	\$0.00	\$57.33	\$0.00	\$52.00	\$5.00
	- Admin - Board of Investments Offsite - Glendale CA - 09/10/2024 - 09/11/2024	Attended	\$59.63	\$0.00	\$0.00	\$0.00	\$0.00	\$59.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	- Edu - Saxena White Women's Alliance Luncheon - Los Angeles CA - 09/30/2024 - 09/30/2024	Attended	\$122.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$22.00	\$0.00	\$0.00	\$0.00
	- Edu - WIIN 10th Anniversary Event - Los Angeles CA - 10/02/2024 - 10/02/2024	Attended	\$14.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14.00	\$0.00	\$0.00	\$0.00
	- Edu - AAAIM Elevate 2024 - Los Angeles CA - 10/08/2024 - 10/10/2024	Attended	\$2,824.35	\$2,300.00	\$348.59	\$0.00	\$0.00	\$65.26	\$0.00	\$71.50	\$0.00	\$34.00	\$5.00
<b>Totals for Nicole Mi:</b>			\$43,142.92	\$21,469.00	\$7,184.57	\$11,282.74	\$658.80	\$326.89	\$0.00	\$323.92	\$0.00	\$1,403.00	\$494.00
<b>Wayne Moore</b>													
A	1 Edu - CII 2024 Fall Conference - Brooklyn NY - 09/09/2024 - 09/11/2024	Attended	\$5,785.82	\$0.00	\$3,002.38	\$2,334.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$192.50	\$20.00
	2 Edu - Harvard Business School - Audit Committees in a New Era of Governance - Boston MA - 11/20/2024 - 11/22/2024	Attended	\$10,580.27	\$7,500.00	\$2,418.00	\$250.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$161.00	\$73.00
B	- Edu - SACRS Fall Conference 2024 - Monterey CA - 11/12/2024 - 11/15/2024	Attended	\$1,518.50	\$120.00	\$509.64	\$306.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$174.00	\$34.00
V	- Edu - NCPERS 2024 Webinar - State and Federal Legislative Outlook for Public Pensions - VIRTUAL - 12/05/2024 - 12/05/2024	Attended	\$750.00	\$750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Wayne Moore:</b>			\$18,634.59	\$8,370.00	\$5,930.02	\$2,890.63	\$789.44	\$0.00	\$0.00	\$0.00	\$0.00	\$527.50	\$127.00



**2ND QUARTER TRUSTEE  
TRAVEL AND EDUCATION EXPENDITURE REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.	
<b>David Ryu</b>														
A	1 Edu - 2024 PPI Executive Seminar and Asia Roundtable - Hong Kong - 10/20/2024 - 10/25/2024	Attended	\$15,592.10	\$5,608.00	\$3,063.78	\$5,723.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$873.00	\$324.00	
B	- Admin - Board of Investments Offsite - Glendale CA - 09/10/2024 - 09/11/2024	Attended	\$19.02	\$0.00	\$0.00	\$0.00	\$0.00	\$19.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	- Edu - AAAIM Elevate 2024 - Los Angeles CA - 10/08/2024 - 10/10/2024	Attended	\$2,379.30	\$2,300.00	\$0.00	\$0.00	\$0.00	\$26.80	\$0.00	\$52.50	\$0.00	\$0.00	\$0.00	
<b>Totals for David Ryu:</b>			\$17,990.42	\$7,908.00	\$3,063.78	\$5,723.32	\$0.00	\$45.82	\$0.00	\$52.50	\$0.00	\$873.00	\$324.00	
<b>Cnt: 20</b>			<b>Grand Totals:</b>	\$197,261.35	\$99,520.97	\$34,114.13	\$49,051.72	\$4,678.71	\$1,427.28	\$0.00	\$847.66	\$0.00	\$6,230.88	\$1,390.00

Category Legend:

- A - Pre-Approved/Board Approved Educational Conferences
- B - 1) Board Approved Administrative Meetings and 2) Pre-Approved Educational Conferences in CA where total cost is no more than \$3,000 provided that a Trustee may not incur over \$15,000 for all expenses of attending all such Educational Conferences and Administrative Meetings in a fiscal year per Trustee Travel Policy; Section III.A
- C - Second of two conferences and/or meetings counted as one conference per Trustee Education Policy Section IV.C.2 and Trustee Travel Policy Section IV.
- V - Virtual Event
- X - Canceled events for which expenses have been incurred.



**2ND QUARTER TRUSTEE**  
**TRAVEL AND EDUCATION EXPENDITURE REPORT**  
**FOR FISCAL YEAR 2025**  
**FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Nancy Durazo</b>													
	FYTD Lodging/Mileage (M):				\$0.00			\$405.28					
<b>Trevor Fay</b>													
	FYTD Lodging/Mileage (M):				\$0.00			\$174.72					
<b>Mike Gatto</b>													
	FYTD Lodging/Mileage (M):				\$746.57			\$241.98					
<b>Vivian Gray</b>													
	FYTD Lodging/Mileage (M):				\$534.96			\$246.56					
<b>Jason Green</b>													
	FYTD Lodging/Mileage (M):				\$265.92			\$941.20					
<b>Patrick Jones</b>													
	FYTD Lodging/Mileage (M):				\$0.00			\$295.86					
<b>Shawn Kehoe</b>													
	FYTD Lodging/Mileage (M):				\$1,075.14			\$0.00					
<b>Aleen Langton</b>													
	FYTD Lodging/Mileage (M):				\$0.00			\$0.00					
<b>Debbie Martin</b>													
	FYTD Lodging/Mileage (M):				\$0.00			\$346.15					



**2ND QUARTER TRUSTEE**  
**TRAVEL AND EDUCATION EXPENDITURE REPORT**  
**FOR FISCAL YEAR 2025**  
**FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Nicole Mi</b>													
	FYTD Lodging/Mileage (M):				\$2,111.96			\$317.03					
<b>Les Robbins</b>													
	FYTD Lodging/Mileage (M):				\$0.00			\$196.16					
<b>David Ryu</b>													
	FYTD Lodging/Mileage (M):				\$0.00			\$230.31					
<b>Total of FYTD Lodging/Mileage (M):</b>					<b>\$4,734.55</b>			<b>\$3,395.25</b>					

Category Legend:

M - Regular Board and Committee Meetings



**TRUSTEE CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2022  
FOR EVENTS DURING JULY 2021 - JUNE 2022**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
<b>Alan Bernstein</b>												
Edu - SuperReturn International Berlin - Berlin, Germany - 11/09/2021 - 11/12/2021 - Canceled	X	\$375.02	\$375.02	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$375.02	\$375.02	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>David Green</b>												
Edu - 2021 CII Fall Conference - Chicago IL - 09/22/2021 - 09/24/2021 - Host Canceled	X	\$387.13	\$0.00	\$0.00	\$387.13	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$387.13	\$0.00	\$0.00	\$387.13	\$0.00		\$0.00		\$0.00		\$0.00
<b>Patrick Jones</b>												
Edu - Duke University Executive Education Program - Corporate Social Responsibility - Durham NC - 09/23/2021 - 09/25/2021 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Shawn Kehoe</b>												
Edu - 2021 Milken Institute Global Conference - Los Angeles CA - 10/17/2021 - 10/20/2021 - Canceled	X	\$23.96	\$0.00	\$23.96	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Edu - SACRS Fall Conference - Los Angeles CA - 11/09/2021 - 11/12/2021 - Canceled	X	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$143.96	\$120.00	\$23.96	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Joseph Kelly</b>												
Edu - Global Investors Annual Meeting - New York NY - 12/13/2021 - 12/14/2021 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Keith Knox</b>												
Edu - 2022 Milken Institute Global Conference - Los Angeles CA - 05/01/2022 - 05/04/2022 - Canceled	X	\$1,646.94	\$0.00	\$1,646.94	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$1,646.94	\$0.00	\$1,646.94	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Les Robbins</b>												
Edu - AHIP Health Conference - Las Vegas NV - 06/21/2022 - 06/23/2022 - Canceled	X	\$919.28	\$400.00	\$519.28	\$0.00	\$0.00	Yes	\$0.00		\$97.96	12/31/2040	\$0.00
<b>Attendee Totals:</b>		\$919.28	\$400.00	\$519.28	\$0.00	\$0.00		\$0.00		\$97.96		\$0.00

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
<b>Gina Sanchez</b>												
Edu - 2021 CII Fall Conference - Chicago IL - 09/22/2021 - 09/24/2021 - Host Canceled	X	\$282.80	\$0.00	\$0.00	\$282.80	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$282.80	\$0.00	\$0.00	\$282.80	\$0.00		\$0.00		\$0.00		\$0.00
<b>Herman Santos</b>												
Edu - Global Investors Annual Meeting - New York NY - 12/13/2021 - 12/14/2021 - Canceled	X	\$4.99	\$4.99	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - NASP Southern California "Day of Education in Private Equity Conference" - Los Angeles CA - 03/23/2022 - 03/24/2022 - Cancelled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$4.99	\$4.99	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Grand Totals:</b>		\$3,760.12	\$900.01	\$2,190.18	\$669.93	\$0.00		\$0.00		\$97.96		\$0.00

Category Legend:

X - Canceled events for which expenses have been incurred.  
Z - Trip was Canceled - Balance of \$0.00

**TRUSTEE CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2024  
FOR EVENTS DURING JULY 2023 - JUNE 2024**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
<b>Vivian Gray</b>												
Edu - NCPERS 2023 Fall Conference - Las Vegas NV - 10/21/2023 - 10/25/2023 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Edu - Kayne Anderson 2023 Investor Conference - Beverly Hills CA - 10/25/2023 - 10/26/2023 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
Edu - Pension Bridge Private Credit Conference - San Diego CA - 02/26/2024 - 02/27/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>James Harris</b>												
Edu - SACRS 2023 Fall Conference - Rancho Mirage CA - 11/07/2023 - 11/10/2023 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Onyx Jones</b>												
Edu - NCPERS 2023 Fall Conference - Las Vegas NV - 10/21/2023 - 10/25/2023 - Canceled	X	\$855.00	\$855.00	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$855.00	\$855.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Debbie Martin</b>												
Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 04/15/2024 - 04/19/2024 - Canceled	X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$2,265.20	12/31/2040	
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$2,265.20		
<b>Nicole Mi</b>												
Edu - SACRS 2024 Spring Conference - Santa Barbara CA - 05/07/2024 - 05/10/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Les Robbins</b>												
Admin - Joint Organizational Governance Committee Meeting - Pasadena CA - 02/29/2024 - 02/29/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Herman Santos</b>												
Edu - 2024 PREA's Spring Conference - Nashville TN - 03/21/2024 - 03/22/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Grand Totals:</b>		\$855.00	\$855.00	\$0.00	\$0.00	\$0.00		\$0.00		\$2,265.20		

Category Legend:

X - Canceled events for which expenses have been incurred.

Z - Trip was Canceled - Balance of \$0.00



**TRUSTEE CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2025  
FOR EVENTS DURING JULY 2024 - DECEMBER 2024**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
<b>Aleen Langton</b>												
Edu - NCPERS Public Safety Conference - Palm Springs CA - 10/27/2024 - 10/30/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Debbie Martin</b>												
Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA - 10/14/2024 - 10/18/2024 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Grand Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		

Category Legend:

Z - Trip was Canceled - Balance of \$0.00

**FOR INFORMATION ONLY**

February 21, 2025

TO: Trustees  
Board of Retirement  
Board of Investments

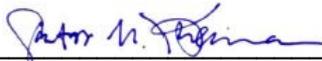
FROM: Ted Granger   
Chief Financial Officer

FOR: March 5, 2025 Board of Retirement Meeting  
March 12, 2025 Board of Investments Meeting

SUBJECT: **FY 2024-2025 2ND QUARTER STAFF TRAVEL REPORT**

Attached for your information for trips between July 1, 2024 and December 31, 2024 (1) Staff Travel Report, (2) Q4 (Calendar Year) FPPC Form 801 Travel and Other Payments Paid by Third Parties, and (3) Transportation and Travel Accounts Budget to Actual Expenditures as of December 31, 2024.

REVIEWED AND APPROVED:



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Santos H. Kreimann  
Chief Executive Officer

TG/EW/SC/SE/gj

**Attachments**

c: L. Lugo  
J. Popowich  
L. Guglielmo  
J. Grabel  
S. Rice  
R. Contreras

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

<b>Attendee</b>		<b>Purpose of Travel - Location</b>	<b>Event Dates</b>	<b>Travel Status</b>
<b>Administrative Services</b>				
Ricki Contreras	1	Edu - NCPERS Module 3 and 4: Risk Management and Human Capital - Palm Springs CA	10/26/2024 - 10/27/2024	Attended
Elsy Gutierrez	1	Edu - Cobblestone User Conference 2024 - Las Vegas NV	10/16/2024 - 10/18/2024	Attended
Lindsay Knight	1	Edu - CALAPRS Management Academy Session #3 - Pasadena CA	07/22/2024 - 07/24/2024	Attended
Martin Sandoval	1	Edu - Crucial Conversations for Mastering Dialogue - Denver CO	07/30/2024 - 07/31/2024	Attended
Kaelyn Ung	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Canceled
<b>Benefits</b>				
David Bayha	1	Edu - Xperience Orange County - Genesys Cloud - Irvine CA	10/01/2024 - 10/01/2024	Attended
Bryan Durant	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Xue-Mei Gao	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Louis Gittens	1	Edu - CALAPRS Management Academy Session #3 - Pasadena CA	07/22/2024 - 07/24/2024	Attended
	2	Edu - IFEBP Annual Employee Benefits Conference - San Diego CA	11/10/2024 - 11/13/2024	Attended
Nancy Harper	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Canceled
Maggie Luong	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Gina Massarotti	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Alejandro Ochoa	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Shonita Peterson	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Carla Quezada	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Latonya Robinson	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Vanessa Ventura	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Joshua Wong	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
<b>Communications</b>				
Cynthia Martinez	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Canceled

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
<b>Disability Retirement Services</b>				
Tamara Caldwell	1	Edu - CALAPRS Management Academy Session #3 - Pasadena CA	07/22/2024 - 07/24/2024	Attended
	2	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Ruby Minjares	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Canceled
Sarah Robles	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Melena Sarkisian	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Maria Silva	1	Edu - CALAPRS Management Academy Session #3 - Pasadena CA	07/22/2024 - 07/24/2024	Attended
	2	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
	3	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Michelle Yanes	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
<b>Executive Offices</b>				
Laura Guglielmo	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Santos Kreimann	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Barry Lew	1	Edu - CALAPRS Intermediate Course in Retirement Plan Administration - San Jose CA	11/06/2024 - 11/08/2024	Attended
	2	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Luis Lugo	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Edu - 2024 Wharton Investment Strategies and Portfolio Management - Philadelphia PA	10/14/2024 - 10/18/2024	Attended
John Popowich	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Edu - Xperience Orange County - Genesys Cloud - Irvine CA	10/01/2024 - 10/01/2024	Attended
	3	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
<b>Financial &amp; Accounting Services</b>				
Sevag Antabian	1	Edu - Public Pension Financial Forum (P2F2) Annual Conference - Indianapolis IN	10/27/2024 - 10/30/2024	Attended
Sabrina Chen	1	Edu - Public Pension Financial Forum (P2F2) Annual Conference - Indianapolis IN	10/27/2024 - 10/30/2024	Attended
Ted Granger	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - LACERA Management Offsite Meeting - San Marino CA	11/19/2024 - 11/19/2024	Attended
Michael Huang	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - LACERA Management Offsite Meeting - San Marino CA	11/19/2024 - 11/19/2024	Attended
Giselle Jaimes	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
<b>Financial &amp; Accounting Services</b>				
Claro Lanting	1	Edu - Public Pension Financial Forum (P2F2) Annual Conference - Indianapolis IN	10/27/2024 - 10/30/2024	Attended
Ervin Wu	1	Admin - LACERA Management Offsite Meeting - San Marino CA	11/19/2024 - 11/19/2024	Attended
<b>Human Resources</b>				
Erika Alcazar	1	Edu - PSHRA Annual Conference 2024 - Washington, DC	09/04/2024 - 09/06/2024	Attended
Lucy Alvarez-Nunez	1	Edu - NeoGov Ignite Conference - Las Vegas NV	10/01/2024 - 10/03/2024	Attended
Armand Castillon	1	Edu - NeoGov Ignite Conference - Las Vegas NV	10/01/2024 - 10/03/2024	Attended
Rachel Figueroa	1	Edu - NeoGov Ignite Conference - Las Vegas NV	10/01/2024 - 10/03/2024	Attended
Carly Ntoya	1	Edu - NCPERS Public Pension HR Summit - Denver CO	09/24/2024 - 09/26/2024	Attended
Adam Quinteros	1	Edu - NeoGov Ignite Conference - Las Vegas NV	10/01/2024 - 10/03/2024	Attended
Julia Ray	1	Edu - NeoGov Ignite Conference - Las Vegas NV	10/01/2024 - 10/03/2024	Attended
Ana Ronquillo	1	Edu - SHRM Inclusion Conference 2024 - Denver CO	11/03/2024 - 11/07/2024	Attended
Roberta Van Nortrick	1	Edu - ATD Organizational Development Conference - Atlanta GA	10/06/2024 - 10/09/2024	Attended
<b>Internal Audit</b>				
Richard Bendall	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - 13th Annual Public Pension Fund ERM Peer Group Forum - Austin TX	10/09/2024 - 10/11/2024	Attended
	3	Edu - APPFA Professional Development Conference - Tallahassee FL	11/04/2024 - 11/07/2024	Attended
Leisha Collins	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Christina Logan	1	Admin - 13th Annual Public Pension Fund ERM Peer Group Forum - Austin TX	10/09/2024 - 10/11/2024	Attended
Gabriel Tafoya	1	Edu - APPFA Professional Development Conference - Tallahassee FL	11/04/2024 - 11/07/2024	Attended
<b>Investments</b>				
Didier Acevedo	1	Admin - Qiming Venture Partners - Monrovia CA	07/12/2024 - 07/12/2024	Attended
	2	Admin - 2024 AIF West Coast Investors' Forum - Santa Monica CA	07/17/2024 - 07/17/2024	Attended
	3	Admin - Due diligence on Summit Partners, Insight Partners, and Primary Venture Partners - Boston, MA and New York City, NY	09/03/2024 - 09/05/2024	Attended
	4	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	5	Admin - Innovation Endeavors AGM - San Francisco CA	09/12/2024 - 09/12/2024	Attended
	6	Edu - Toigo Foundation 35th Anniversary Gala - Los Angeles CA	11/20/2024 - 11/20/2024	Attended
Amit Aggarwal	1	Admin - Due Diligence on site meetings with Clarion-Lion Industrial and property tours of LACERA assets - Dallas TX	07/16/2024 - 07/18/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
<b>Investments</b>				
Amit Aggarwal	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Edu - PREA Conference and asset tours of Sonnet and Westview Corporation properties - Washington, DC	10/22/2024 - 10/24/2024	Attended
	4	Admin - Meeting with Whitman Peterson - Westlake Village CA	10/31/2024 - 10/31/2024	Attended
	5	Admin - Aermont Capital Real Estate Fund IV, LP LPAC meetings and site tours of properties, meet and site tours with Prologis European Logistics Fund - Amsterdam, Netherlands, London and Cambridge, UK	11/16/2024 - 11/22/2024	Attended
Josiah Bezet	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Calvin Chang	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - Due diligence on Blue Sage Capital IV - Austin TX	10/03/2024 - 10/03/2024	Attended
Jason Choi	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - Albourne Conference and due diligence with Credit managers and Hedge Fund managers - New York and Connecticut	10/14/2024 - 10/18/2024	Attended
Esmeralda Del Bosque	1	Edu - Girls Who Invest Fireside Chat: "Female Leaders in Finance" - Los Angeles CA	07/29/2024 - 07/29/2024	Attended
	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Edu - National Society of Compliance Professionals Annual Conference - Dallas TX	10/27/2024 - 10/30/2024	Attended
	4	Admin - 2024 100 Women in Finance's Gala - New York City NY	11/06/2024 - 11/06/2024	Attended
Terra Elijah	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Edu - Stepstone's 360 Conference - New York City NY	09/25/2024 - 09/26/2024	Attended
	3	Edu - Albourne Conference - New York City NY	10/14/2024 - 10/17/2024	Attended
	4	Admin - ARA AGM and Manager Meetings - Boston MA	10/22/2024 - 10/23/2024	Attended
Soniah Ginoyan	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Adrian Gonzalez	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Jon Grabel	1	Admin - 2024 AIF West Coast Investors' Forum - Santa Monica CA	07/17/2024 - 07/17/2024	Attended
	2	Admin - Annual GWI SoCal Summer Event and Bloomberg Women's Buyside Network - Los Angeles CA	08/06/2024 - 08/06/2024	Attended
	3	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	4	Admin - New America Alliance Mexico City Symposium - Mexico City, Mexico	09/25/2024 - 09/26/2024	Canceled
	5	Admin - 2024 PCAOB International Institute on Audit Regulation Institute - Washington, DC	09/25/2024 - 09/26/2024	Attended
	6	Admin - Inaugural Girls Who Invest (GWI) Gala /2024 Blackstone CIO Symposium/Goldman Sachs - New York City NY	09/30/2024 - 10/01/2024	Attended
	7	Edu - AAAIM Elevate 2024 - Los Angeles CA	10/08/2024 - 10/10/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
<b>Investments</b>				
Jon Grabel	8	Admin - 2024 Global CIO Summit - New York City NY	10/22/2024 - 10/23/2024	Attended
	9	Admin - 2024 100 Women in Finance's Gala - New York City NY	11/06/2024 - 11/06/2024	Attended
	10	Edu - Toigo Foundation 35th Anniversary Gala - Los Angeles CA	11/20/2024 - 11/20/2024	Attended
	11	Admin - 2024 KKR CIO Symposium - Washington, DC	12/02/2024 - 12/03/2024	Attended
Terri Herubin	1	Admin - CBRE Logistics On-Site Due Diligence and Manager Visits (MS, Pru) - New York City NY	07/22/2024 - 07/23/2024	Attended
	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Edu - AAAIM Elevate 2024 - Los Angeles CA	10/08/2024 - 10/10/2024	Attended
	4	Admin - The Rise Koreatown existing investment - Los Angeles CA	10/08/2024 - 10/08/2024	Attended
	5	Edu - PREA Conference and asset tours of Sonnet and Westview Corporation properties - Washington, DC	10/22/2024 - 10/24/2024	Attended
	6	Edu - 2024 Urban Land Institute Fall Meeting - Las Vegas NV	10/28/2024 - 10/30/2024	Attended
	7	Admin - Meeting with Whitman Peterson - Westlake Village CA	10/31/2024 - 10/31/2024	Attended
Pushpam Jain	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - Current and potential manager meetings - Chicago IL	10/01/2024 - 10/02/2024	Attended
Khalice Johnson	1	Edu - GWI So. Cal Social with Bloomberg, PIMCO & Oaktree - Los Angeles CA	08/06/2024 - 08/06/2024	Attended
	2	Edu - Restructuring Fundamentals & Valuation - Los Angeles CA	08/07/2024 - 08/07/2024	Attended
	3	Edu - Company and Industry Analysis - Los Angeles CA	08/14/2024 - 08/14/2024	Attended
Dale Johnson	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Edu - AAAIM Elevate 2024 - Los Angeles CA	10/08/2024 - 10/10/2024	Attended
Jasmine Jones	1	Edu - Bloomberg Training for Interns - Century City CA	07/24/2024 - 07/24/2024	Attended
	2	Edu - GWI So. Cal Social with Bloomberg, PIMCO & Oaktree - Los Angeles CA	08/06/2024 - 08/06/2024	Attended
	3	Edu - Restructuring Fundamentals & Valuation - Los Angeles CA	08/07/2024 - 08/07/2024	Attended
	4	Edu - Company and Industry Analysis - Los Angeles CA	08/14/2024 - 08/14/2024	Attended
John Kim	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Edu - ISRP Annual Conference - Park City UT	09/12/2024 - 09/12/2024	Attended
	3	Admin - Due diligence with managers for the Risk and ESG RFP for the total Fund and OPEB Master Trust - New York City NY	10/01/2024 - 10/03/2024	Attended
Derek Kong	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - Kingswood Capital Management AMG - Beverly Hills CA	11/06/2024 - 11/06/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
<b>Investments</b>				
Derek Kong	3	Admin - STG 2024 AGM/LPAC and meet with existing manager (TSG) - San Francisco CA	11/18/2024 - 11/19/2024	Attended
Mike Lombardo	1	Admin - Meeting with Whitman Peterson - Westlake Village CA	10/31/2024 - 10/31/2024	Attended
Cheryl Lu	1	Admin - Due diligence on existing manager (GGV Capital Partners) and potential manager (Jungle Ventures) - Singapore	07/12/2024 - 07/17/2024	Attended
	2	Admin - GWI SoCal Social Service Event and Volunteer Service Event hosted by Bloomberg LP, Oaktree, and PIMCO - Los Angeles CA	08/06/2024 - 08/06/2024	Attended
	3	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	4	Admin - Accel KKR AGM and LPAC - Atlanta GA	09/24/2024 - 09/25/2024	Attended
	5	Admin - Revelstoke AMG and LPAC - Boulder CO	10/09/2024 - 10/10/2024	Attended
Vache Mahseredjian	1	Edu - Girls Who Invest Fireside Chat: "Female Leaders in Finance" - Los Angeles CA	07/29/2024 - 07/29/2024	Attended
	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Edu - AAAIM Elevate 2024 - Los Angeles CA	10/08/2024 - 10/10/2024	Attended
	4	Admin - Due Diligence with current managers and meet with Albourne - Seattle, WA and San Francisco, CA	11/14/2024 - 11/15/2024	Attended
Quoc Nguyen	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Jude Perez	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - New America Alliance Mexico City Symposium - Mexico City, Mexico	09/25/2024 - 09/26/2024	Attended
Krista Powell	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - Albourne Conference and due diligence with Credit managers and Hedge Fund managers - New York and Connecticut	10/14/2024 - 10/18/2024	Attended
	3	Admin - Due Diligence with current managers and meet with Albourne - Seattle, WA and San Francisco, CA	11/14/2024 - 11/15/2024	Attended
Jim Rice	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Cindy Rivera	1	Edu - Girls Who Invest Fireside Chat: "Female Leaders in Finance" - Los Angeles CA	07/29/2024 - 07/29/2024	Attended
	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Admin - The Rise Koreatown existing investment - Los Angeles CA	10/08/2024 - 10/08/2024	Attended
	4	Edu - PREA Conference - Washington DC	10/22/2024 - 10/25/2024	Attended
	5	Edu - Toigo Foundation 35th Anniversary Gala - Los Angeles CA	11/20/2024 - 11/20/2024	Attended
Michael Romero	1	Admin - Due Diligence on site meetings with Clarion-Lion Industrial and property tours of LACERA assets - Dallas TX	07/16/2024 - 07/18/2024	Attended
	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Edu - Lion Properties Fund Advisory Council Meetings - Nashville TN	11/06/2024 - 11/08/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
<b>Investments</b>				
Ron Senkandwa	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Magdalia Serna-Armstrong	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Inga Tadevosyan	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Sergik Tahmazyan	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Shelly Tilaye	1	Admin - GWI SoCal Social Service Event and Volunteer Service Event hosted by Bloomberg LP, Oaktree, and PIMCO - Los Angeles CA	08/06/2024 - 08/06/2024	Attended
	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Edu - PEWIN West Coast LP Spotlight: Los Angeles County City Employees' Retirement System (LACERS) and Los Angeles Fire and Police Pensions (LAFPP) - Los Angeles CA	10/03/2024 - 10/03/2024	Attended
Chad Timko	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Kathryn Ton	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Edu - ISRP Annual Conference - Park City UT	09/12/2024 - 09/12/2024	Attended
	3	Admin - Due diligence with managers for the Risk and ESG RFP for the total Fund and OPEB Master Trust - New York City NY	10/01/2024 - 10/03/2024	Attended
Mel Tsao	1	Admin - CBRE Logistics On-Site Due Diligence and Manager Visits (MS, Pru) - New York City NY	07/22/2024 - 07/23/2024	Attended
	2	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	3	Edu - NCREIF Fall Conference & Academy - Fort Lauderdale FL	10/13/2024 - 10/18/2024	Attended
	4	Edu - 2024 CBRE IM Investor Meeting - New York City NY	10/28/2024 - 10/30/2024	Attended
Christopher Wagner	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Hanzhi Xia	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
Scott Zdrzil	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Admin - UN Principles for Responsible Investments - Los Angeles CA	09/30/2024 - 09/30/2024	Attended
	3	Admin - Speaking at Albourne Client Conference - New York City NY	10/13/2024 - 10/17/2024	Canceled
	4	Admin - Stanford Institutional Investors Forum - Stanford CA	12/03/2024 - 12/04/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

Attendee		Purpose of Travel - Location	Event Dates	Travel Status
<b>Legal Services</b>				
Allison Barrett	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Canceled
Frank Boyd	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Michael Herrera	1	Admin - Public Funds Forum 2024 - Laguna Beach CA	09/03/2024 - 09/05/2024	Attended
Jean Kim	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Canceled
Zachary Meth	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Steven Rice	1	Admin - Board of Investments Offsite - Glendale CA	09/10/2024 - 09/11/2024	Attended
	2	Edu - CALAPRS Attorneys Roundtable - San Jose CA	09/13/2024 - 09/13/2024	Attended
Susan Wang	1	Admin - Institutional Limited Partners Association (ILPA) Summit 2024 - Sacramento CA	10/30/2024 - 10/30/2024	Attended
<b>Member Services</b>				
Gladys Asuncion	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Tatiana Bayer	1	Edu - CALAPRS Management Academy Session #3 - Pasadena CA	07/22/2024 - 07/24/2024	Attended
	2	Edu - ICMI Contact Center Expo - Orlando FL	10/21/2024 - 10/24/2024	Attended
	3	Edu - IFEBP Annual Employee Benefits Conference - San Diego CA	11/10/2024 - 11/13/2024	Attended
Valerie Calderon	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Maria Calderon	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Renee Copeland	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
	2	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Trudi Hayashida	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Stephanie Kawai	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Armendina Lejano	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Bill Lindstrom	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Laura Magallanes	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Ani Mazmanyman	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Canceled
Vanessa Muro	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Pelin Ozkuzu	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Kelly Puga	1	Edu - ICMI Contact Center Expo - Orlando FL	10/21/2024 - 10/24/2024	Attended
Valerie Quiroz	1	Edu - ICMI Contact Center Expo - Orlando FL	10/21/2024 - 10/24/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

<b>Attendee</b>		<b>Purpose of Travel - Location</b>	<b>Event Dates</b>	<b>Travel Status</b>
<b>Member Services</b>				
Amy Saruwatari	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Jeff Shevlowitz	1	Edu - IFEBP Annual Employee Benefits Conference - San Diego CA	11/10/2024 - 11/13/2024	Attended
Toneashia Tate	1	Edu - SACRS Fall Conference 2024 - Monterey CA	11/12/2024 - 11/15/2024	Attended
Nga Van	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
<b>QA &amp; Metrics</b>				
Bernardo Buenafior	1	Edu - Association of Certified Fraud Examiners (ACFE) Review Course and Examination - Los Angeles CA	07/22/2024 - 07/25/2024	Attended
<b>Retiree Healthcare</b>				
Jan Bautista	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Araceli Gamboa	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Leilani Ignacio	1	Admin - Anthem Blue Cross Due Diligence - Rancho Cordova CA	09/10/2024 - 09/10/2024	Attended
	2	Edu - IFEBP Annual Employee Benefits Conference - San Diego CA	11/10/2024 - 11/13/2024	Attended
Cassandra Smith	1	Admin - CMS National Training Program - Medicare Program Workshop - Woodbridge NJ	08/13/2024 - 08/15/2024	Attended
	2	Admin - Anthem Blue Cross Due Diligence - Rancho Cordova CA	09/10/2024 - 09/10/2024	Attended
	3	Admin - Anthem Blue Cross Inaugural CA Strategic Accounts Client Advisory Meeting - Long Beach CA	09/19/2024 - 09/20/2024	Attended
	4	Edu - Public Sector HealthCare Roundtable Annual Conference - Washington, DC	11/06/2024 - 11/08/2024	Attended
	5	Edu - IFEBP Annual Employee Benefits Conference - San Diego CA	11/10/2024 - 11/13/2024	Attended

**STAFF TRAVEL REPORT  
FOR FISCAL YEAR 2024 - 2025  
DECEMBER 2024**

<b>Attendee</b>		<b>Purpose of Travel - Location</b>	<b>Event Dates</b>	<b>Travel Status</b>
<b>Systems</b>				
Eduardo Ascencio	1	Edu - Sielox Product Certification Training - Pleasanton CA	10/07/2024 - 10/11/2024	Attended
Iveta Brecko	1	Edu - PMI Global Summit 2024 - Los Angeles CA	09/18/2024 - 09/21/2024	Attended
Monica Bustamante	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
David Choe	1	Edu - PMI Global Summit 2024 - Los Angeles CA	09/18/2024 - 09/21/2024	Attended
Kathy Delino	1	Edu - Los Angeles Digital Government Summit - Los Angeles CA	08/13/2024 - 08/13/2024	Attended
	2	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Attended
Lynn Francisco	1	Edu - TDWI Transform Conference - San Diego CA	08/04/2024 - 08/09/2024	Attended
Ganesh Gopanapalli	1	Edu - CALAPRS IT Round Table - San Jose CA	10/11/2024 - 10/11/2024	Attended
	2	Edu - Gartner IT Symposium - Orlando FL	10/21/2024 - 10/24/2024	Attended
Vasudevan Kuppuswamy	1	Edu - Los Angeles Digital Government Summit - Los Angeles CA	08/13/2024 - 08/13/2024	Attended
	2	Edu - BMC Connect 2024 Conference - Las Vegas NV	10/14/2024 - 10/16/2024	Attended
	3	Edu - IBM TechXchange Conference - Las Vegas NV	10/21/2024 - 10/24/2024	Attended
Jim Lyle	1	Edu - Gartner IT Infrastructure, Operations & Cloud Strategies Conference - Las Vegas NV	12/10/2024 - 12/12/2024	Attended
Sandy Pang	1	Edu - TDWI Transform Conference - San Diego CA	08/04/2024 - 08/09/2024	Attended
Penelope Rodriguez	1	Edu - Los Angeles County Women's Leadership Conference - Los Angeles CA	08/15/2024 - 08/15/2024	Canceled
	2	Edu - Cobblestone User Conference 2024 - Las Vegas NV	10/16/2024 - 10/18/2024	Attended
Susana Seeckts	1	Edu - TDWI Transform Conference - San Diego CA	08/04/2024 - 08/09/2024	Attended
Celso Templo	1	Edu - Los Angeles Digital Government Summit - Los Angeles CA	08/13/2024 - 08/13/2024	Attended
	2	Edu - PMI Global Summit 2024 - Los Angeles CA	09/18/2024 - 09/21/2024	Attended
	3	Edu - Cobblestone User Conference 2024 - Las Vegas NV	10/16/2024 - 10/18/2024	Attended
Summy Voong	1	Edu - Gartner IT Infrastructure, Operations & Cloud Strategies Conference - Las Vegas NV	12/10/2024 - 12/12/2024	Attended

**CY 2024 Q4 FPPC FORM 801 STAFF TRAVEL EXPENSES**

2. Donor Name and Address		3. Payment Information													3.3 Officials who used payment in Section 3.1				
Item Number	Name		Entity's Business Activity	Address	3.1(a) Travel Payment										3.2 Payment Description	Last Name	First Name	Position/Title	Department/Division
	Individual	Other			Location	Dates	Transportation Provider	Type	Name of Lodging Facility	Lodging Expenses	Meal Expenses	Transportation Expenses	Other Expenses	Total Expenses					
1	N/A	Revelstoke Capital Partners Fund III, LP	Private Equity Fund Sponsor	260 N. Josephine St. Suite 500 Denver, CO 80206	Boulder, CO	October 9-10, 2024	United Airlines & Rideshare	Airfare & Rideshare	St. Julien Boulder's Hotel	\$478.92	\$177.00	\$728.23	\$0.00	\$1,384.15	Payment is for travel to attend Revelstoke Capital Partners Fund III LP Advisory Committee meeting. Per LACERA's contract with Revelstoke Capital Partners, out-of-pocket costs incurred in connection with service as a member of the LP Advisory Committee are reimbursed by the fund.	Lu	Cheryl	Investment Officer	Investments

FISCAL YEAR 2024-2025

SUMMARY OF ALL UNITS

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$110,000.00	\$33,674.80	(\$76,325.20)
TRAVEL	838,500.00	257,681.09	(580,818.91)
TOTAL	948,500.00	291,355.89	(657,144.11)

FISCAL YEAR 2024-2025

LACERA BUDGET CONTROL REPORT

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$108,500.00	\$32,938.15	(\$75,561.85)
TRAVEL	813,800.00	249,702.67	(564,097.33)
TOTAL	922,300.00	282,640.82	(639,659.18)

FISCAL YEAR 2024-2025

BOARD OF RETIREMENT

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$11,000.00	\$3,990.75	(\$7,009.25)
TRAVEL	82,500.00	35,865.23	(46,634.77)
TOTAL	93,500.00	39,855.98	(53,644.02)

FISCAL YEAR 2024-2025

BOARD OF INVESTMENTS

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$26,000.00	\$6,909.23	(\$19,090.77)
TRAVEL	220,000.00	60,644.91	(159,355.09)
TOTAL	246,000.00	67,554.14	(178,445.86)

FISCAL YEAR 2024-2025

ADMINISTRATIVE SERVICES DIVISION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$2,900.00	\$361.92	(\$2,538.08)
TRAVEL	28,700.00	5,708.70	(22,991.30)
TOTAL	31,600.00	6,070.62	(25,529.38)

FISCAL YEAR 2024-2025

BENEFITS DIVISION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$2,100.00	\$1,055.28	(\$1,044.72)
TRAVEL	12,600.00	8,167.36	(4,432.64)
TOTAL	14,700.00	9,222.64	(5,477.36)

FISCAL YEAR 2024-2025

COMMUNICATIONS

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$700.00	\$80.00	(\$620.00)
TRAVEL	16,900.00	1,974.58	(14,925.42)
TOTAL	17,600.00	2,054.58	(15,545.42)

FISCAL YEAR 2024-2025

DISABILITY LITIGATION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$800.00	\$0.00	(\$800.00)
TRAVEL	6,500.00	0.00	(6,500.00)
TOTAL	7,300.00	0.00	(7,300.00)

FISCAL YEAR 2024-2025

DISABILITY RETIREMENT

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$1,500.00	\$517.82	(\$982.18)
TRAVEL	6,200.00	2,728.38	(3,471.62)
TOTAL	7,700.00	3,246.20	(4,453.80)

**FISCAL YEAR 2024-2025**

**ETHICS AND COMPLIANCE OFFICE**

**DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025**

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$3,500.00	\$0.00	(\$3,500.00)
TRAVEL	8,000.00	1,238.74	(6,761.26)
TOTAL	11,500.00	1,238.74	(10,261.26)

**FISCAL YEAR 2024-2025**

**EXECUTIVE OFFICE**

**DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025**

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$4,100.00	\$317.55	(\$3,782.45)
TRAVEL	64,000.00	3,499.12	(60,500.88)
TOTAL	68,100.00	3,816.67	(64,283.33)

**FISCAL YEAR 2024-2025**

**FINANCIAL AND ACCOUNTING SERVICES DIVISION**

**DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025**

	<u>BUDGET</u>	<u>YTD ACTUAL</u>	<u>OVER/(UNDER) BUDGET</u>
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$3,000.00	\$557.29	(\$2,442.71)
TRAVEL	26,000.00	5,321.95	(20,678.05)
TOTAL	29,000.00	5,879.24	(23,120.76)

FISCAL YEAR 2024-2025

HUMAN RESOURCES

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$1,200.00	\$610.67	(\$589.33)
TRAVEL	15,000.00	12,288.22	(2,711.78)
TOTAL	16,200.00	12,898.89	(3,301.11)

FISCAL YEAR 2024-2025

INFORMATION SECURITY OFFICE

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$2,200.00	\$0.00	(\$2,200.00)
TRAVEL	14,000.00	0.00	(14,000.00)
TOTAL	16,200.00	0.00	(16,200.00)

FISCAL YEAR 2024-2025

INTERNAL AUDIT SERVICES

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$2,000.00	\$892.92	(\$1,107.08)
TRAVEL	15,000.00	7,068.78	(7,931.22)
TOTAL	17,000.00	7,961.70	(9,038.30)

**FISCAL YEAR 2024-2025**

**INVESTMENT OFFICE**

**DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025**

	<b>BUDGET</b>	<b>YTD ACTUAL</b>	<b>OVER/(UNDER) BUDGET</b>
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$33,000.00	\$9,433.09	(\$23,566.91)
TRAVEL	186,000.00	63,719.15	(122,280.85)
TOTAL	219,000.00	73,152.24	(145,847.76)

**FISCAL YEAR 2024-2025**

**LEGAL SERVICES**

**DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025**

	<b>BUDGET</b>	<b>YTD ACTUAL</b>	<b>OVER/(UNDER) BUDGET</b>
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$6,000.00	\$957.27	(\$5,042.73)
TRAVEL	35,000.00	6,246.10	(28,753.90)
TOTAL	41,000.00	7,203.37	(33,796.63)

**FISCAL YEAR 2024-2025**

**MEMBER SERVICES**

**DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025**

	<b>BUDGET</b>	<b>YTD ACTUAL</b>	<b>OVER/(UNDER) BUDGET</b>
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$4,300.00	\$2,468.69	(\$1,831.31)
TRAVEL	19,000.00	15,177.07	(3,822.93)
TOTAL	23,300.00	17,645.76	(5,654.24)

FISCAL YEAR 2024-2025

QUALITY ASSURANCE

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$1,200.00	\$183.78	(\$1,016.22)
TRAVEL	8,400.00	1,443.16	(6,956.84)
TOTAL	9,600.00	1,626.94	(7,973.06)

FISCAL YEAR 2024-2025

RETIREE HEALTHCARE

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$1,500.00	\$736.65	(\$763.35)
TRAVEL	24,700.00	7,978.42	(16,721.58)
TOTAL	26,200.00	8,715.07	(17,484.93)

FISCAL YEAR 2024-2025

SYSTEMS DIVISION

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$3,000.00	\$4,601.89	\$1,601.89
TRAVEL	50,000.00	18,611.22	(31,388.78)
TOTAL	53,000.00	23,213.11	(29,786.89)

FISCAL YEAR 2024-2025

SUMMARY EXCLUDE RHC

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$108,500.00	\$32,938.15	(\$75,561.85)
TRAVEL	813,800.00	249,702.67	(564,097.33)
TOTAL	922,300.00	282,640.82	(639,659.18)

FISCAL YEAR 2024-2025

SUMMARY EXCLUDE RHC, BOR, BOI

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$71,500.00	\$22,038.17	(\$49,461.83)
TRAVEL	511,300.00	153,192.53	(358,107.47)
TOTAL	582,800.00	175,230.70	(407,569.30)

FISCAL YEAR 2024-2025

BOR, BOI ONLY

DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025

	BUDGET	YTD ACTUAL	OVER/(UNDER) BUDGET
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$37,000.00	\$10,899.98	(\$26,100.02)
TRAVEL	302,500.00	96,510.14	(205,989.86)
TOTAL	339,500.00	107,410.12	(232,089.88)

**FISCAL YEAR 2024-2025**

**SUMMARY EXCLUDE BOR, BOI**

**DETAIL OF TRANSPORTATION AND TRAVEL ACCOUNTS  
BASED ON EXPENDITURES AS OF JANUARY 31, 2025**

	<b>BUDGET</b>	<b>YTD ACTUAL</b>	<b>OVER/(UNDER) BUDGET</b>
<b>TRANSPORTATION AND TRAVEL</b>			
TRANSPORTATION	\$73,000.00	\$22,774.82	(\$50,225.18)
TRAVEL	536,000.00	161,170.95	(374,829.05)
TOTAL	609,000.00	183,945.77	(425,054.23)

**FOR INFORMATION ONLY**

January 30, 2025

TO: Trustees,  
Board of Investments

FROM: Ted Granger   
Chief Financial Officer

Michael Huang   
Accounting Officer II

FOR: February 12, 2025 – Board of Investments Meeting

SUBJECT: **Semi-Annual Interest Crediting for Reserves as of December 31, 2024**

**INTEREST CREDITING APPLIED FOR DECEMBER 2024**

Pursuant to the County Employees Retirement Law of 1937, California Government Code Section 31591, and the Board of Investment's Interest Crediting Policy for Reserve Accounts, regular interest shall be credited semi-annually on June 30 and December 31 to all eligible member contributions in the retirement fund, which have been on deposit six months immediately prior to such date at an interest rate determined by the Board.

The Available Earnings as of the Interest Crediting Date, will be allocated to each Reserve Account as follows:

- A. Member Reserve accounts will be credited with 3.50% interest to eligible balances on deposit,
- B. Contingency Reserve account will be established at 1% of the Fair Value of Assets,
- C. Employer Reserve accounts will be credited with an amount equivalent to 2.80% interest, and
- D. Undistributed Earnings Reserve will be allocated \$0.

**BACKGROUND**New Policy

In October 2024, the Board adopted two new policies, the "Actuarial Funding Policy" and the "Interest Crediting Policy" to replace the previous Retirement Benefit Funding Policy.

It was determined that the interest crediting process warranted a separate policy and therefore the Interest Crediting Policy ("ICP") For Reserve Accounts was created, see *Attachment 1*. The new ICP introduces a new term called "Available Earnings," sets the interest crediting rate for the Member Reserve account within the Policy and establishes a requirement to fund the Contingency Reserve at 1% of the Fair Value of Assets each crediting cycle. Other changes align the reserve account treatment within actuarial and accounting processes and provide

support for internal accounting operations.

This December 31, 2024, Interest Crediting Date represents the first time the new ICP will be applied. The next Interest Crediting Date will be for June 30, 2025.

#### Legal Authority

LACERA is a public retirement plan duly created and operating under the County Employees Retirement Law of 1937, set forth at California Government Code Section 31450 et seq. Pursuant to Section 31591 of the County Employees Retirement Law of 1937 (CERL), regular interest shall be credited semi-annually on June 30 and December 31 to all eligible member contributions in the retirement fund, which have been on deposit for six months immediately prior to such date at an interest rate determined by the Board of Investments. CERL includes other provisions guiding the allocation of earnings, all of which must be exercised pursuant to the fiduciary duties of prudence and loyalty owed by the Board of Investments and its trustees to members and their beneficiaries under Article XVI, Section 17 of the California Constitution.

#### Application of New Policy

The new Interest Crediting Policy guides LACERA's Financial and Accounting Services Division (FASD) in allocating Available Earnings to Reserve accounts and is performed semi-annually.

### **INTEREST CREDITING OVERVIEW**

As defined in the Interest Crediting Policy, Available Earnings are equal to Realized Earnings for the six-month period ending on the Interest Crediting Date plus prior period ending balances in the Contingency Reserve and Undistributed Earnings Reserve. Regardless of the amount of Available Earnings on the Interest Crediting Date, under the policy, interest is credited to the Member Reserve at a rate equal to one-half of the Assumed Rate of Investment Return, and the Contingency Reserve is set equal to 1% of the fair value of assets as of the Interest Crediting Date.

If there are sufficient Available Earnings for the allocations to the Member Reserve and Contingency Reserve, then the policy provides that interest is credited to the Employer Reserve at a rate equal to one-half of the Assumed Rate of Investment Return up to an amount that does not cause the total allocations to the Member Reserve, Contingency Reserve and Employer Reserve to be greater than Available Earnings. Any remaining Available Earnings after the allocation to the Employer Reserve shall be credited to the Undistributed Earnings Reserve.

If there are insufficient Available Earnings to meet the minimum requirements of the Member Reserve and the Contingency Reserve, then, under the policy, the Employer Reserve shall not receive an allocation, and the Undistributed Earnings Reserve shall be set equal to Available Earnings minus the amounts allocated to Member and Contingency reserves.

Based on the Interest Crediting Policy, the Employer Reserve may be credited with an interest crediting rate less than one-half of the Assumed Rate of Investment Return but not less than 0%, and the Undistributed Earnings Reserve may receive a positive or negative allocation.

## INTEREST CREDITING FOR DECEMBER 31, 2024

Table 1 below shows the determination of Available Earnings as of December 31, 2024, and Table 2 provides the allocation of those Available Earnings to each Reserve Account.

<b>Table 1 – Determination of Available Earnings as of December 31, 2024</b>	
Contingency Reserve Balance as of June 30, 2024*	\$ 0
Undistributed Earnings Reserve Balance as of June 30, 2024*	\$ 0
Realized Earnings for the period July 1, 2024 to December 31, 2024	\$ 2,742,271,164
<b>Available Earnings as of December 31, 2024</b>	<b>\$ 2,742,271,164</b>

\*Reserve balances as of June 30, 2024 are added to the Available Earnings balance here, which resets the balance to \$0 at the beginning of the December 31, 2024 interest crediting process.

<b>Table 2 – Allocation of Available Earnings as of December 31, 2024</b>	
Member Reserve (Member Crediting Rate = <b>3.50%</b> )*	\$ 986,311,955
Contingency Reserve (1% of Fair Value of Assets)	\$ 811,627,899
Employer Reserve (effective Interest Crediting Rate = <b>2.80%</b> )**	\$ 944,331,310
Undistributed Earnings Reserve	\$ 0
STAR Reserve	N/A
<b>Available Earnings Allocated as of December 31, 2024</b>	<b>\$ 2,742,271,164</b>

\*Estimated dollar amount based on June 30, 2024 balances. Actual interest credits applied to eligible member accounts, where eligibility is based on member status change from June 30, 2024 to December 31, 2024.

\*\*Estimated dollar amount which will vary depending on actual interest credit applied to Member Reserve.

The Member Reserve interest credit rate is 3.50% and the Contingency Reserve is fully established at 1% of the Fair Value of Assets as of the December 31, 2024 Interest Crediting Date. The target interest rate for the Employer Reserve is 3.50%; Available Earnings were insufficient to credit the targeted amount of 3.50% but permitted crediting at 2.80%. The STAR Reserve does not receive an interest credit/allocation.

Available Earnings include the prior period Contingency Reserve and Undistributed Earnings Reserve. Since December 31, 2024 is the first Interest Crediting Date for which the updated Interest Crediting Policy is effective, it is necessary to fully establish the Contingency Reserve from Available Earnings.

## CONCLUSION

The Board's Interest Crediting Policy requires crediting to the Member Reserve at 3.50%, which is one-half of the Assumed Rate of Investment Return, and the establishment of the Contingency Reserve equal to 1% of the Fair Value of Assets. For this Interest Crediting Date, there were sufficient Available Earnings to credit the Employer Reserve at 2.80% and the Undistributed

Earnings Reserve with \$0.

Attachments:

- I. Interest Crediting Policy for Reserve Accounts, October 2024

**REVIEWED AND APPROVED:**



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Santos H. Kreimann  
Chief Executive Officer

SHK:tg:mh

c: Luis A. Lugo                      Steven P. Rice                      Jonathan Grabel  
    Laura Guglielmo                JJ Popowich                        Richard Bendall  
    Board of Retirement, LACERA



**Attachment I**

# INTEREST CREDITING POLICY FOR RESERVE ACCOUNTS

**BOARD OF INVESTMENTS  
ADOPTED: OCTOBER 2024**

## Interest Crediting Policy for Reserve Accounts

**Authorizing Manager:** Ted Granger, Chief Financial Officer

**Original Issue Date:** N/A, included in former Retirement Benefit Actuarial Funding Policy, as amended, February 13, 2013

**Effective Date:** July 1, 2024

**Last Updated:** October 9, 2024

**Mandatory Review:** Every 3 Years

**Approval Level:** Board of Investments

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### I. Purpose

The purpose of this policy is to:

1. Define the reserve accounts maintained by LACERA;
2. Describe the methodology to credit interest to the reserve accounts of LACERA; and
3. Outline a process for allocating any “undistributed earnings” of LACERA.

### II. Scope

This policy guides LACERA’s Financial and Accounting Services Division (FASD) in allocating Available Earnings to reserve accounts and is performed semi-annually.

### III. Legal Authority

LACERA is a public retirement plan duly created and operating under the [County Employees Retirement Law of 1937, set forth at California Government Code Section 31450 et seq.](#) Pursuant to [Section 31591 of the County Employees Retirement Law of 1937 \(CERL\)](#), regular interest shall be credited semi-annually on June 30 and December 31 to all eligible member contributions in the retirement fund, which have been on deposit for six months immediately prior to such date at an interest rate determined by the Board of Investments. CERL includes other provisions guiding the allocation of earnings, all of which must be exercised pursuant to the fiduciary duties of prudence and loyalty owed by the Board of Investments and its trustees to members and their beneficiaries under [Article XVI, Section 17 of the California Constitution](#).

### IV. Definitions

For this Policy, the terms below shall have the following definitions:

**Actuarial Accrued Liability (AAL):** The portion of the present value of projected benefits that is attributed to past service determined by the actuarial funding method.

#### IV. Definitions (continued)

**Actuarial Value of Assets (AVA):** The Fair Value of Assets plus or minus the net deferred investment gains or losses not yet recognized by the Asset Smoothing Method.

**Asset Smoothing Method:** A process used to spread the recognition of actuarial investment gains or losses (relative to the assumed return) over a period of time for the purposes of determining the Actuarial Value of Assets.

**Assumed Rate of Investment Return:** The investment rate of return assumption adopted by the Board of Investments with the Funding Valuation that established the employer and employee contribution rates for the fiscal year that includes the Interest Crediting Date.

**Available Earnings:** Realized Earnings for the six-month period ending on the Interest Crediting Date plus prior period ending balances in the Contingency Reserve and Undistributed Earnings Reserve. Available Earnings may be negative.

**Book Value of Assets (BVA):** The Fair Value of Assets (FVA) minus any Unrealized Earnings. It is the original cost of the asset plus all earnings on the asset other than unrealized appreciation/depreciation and is equal to the sum of Valuation Reserves plus Non-Valuation Reserves.

**County:** Los Angeles County

**[County Employees Retirement Law of 1937 \(CERL\)](#):** Body of law enacted to govern retirement benefits for certain public employees. The [CERL](#) governs retirement systems (including LACERA) for county and district employees in those counties adopting its provisions pursuant to [Section 31500](#).

**Employer:** Participating employers in LACERA include Los Angeles County, Los Angeles County Superior Court, South Coast Air Quality Management District (SCAQMD), Los Angeles County Office of Education (LACOE), Little Lake Cemetery District (LLCD), Local Agency Formation Commission for the County of Los Angeles (LAFCO).

**Fair Value of Assets (FVA):** The Fiduciary Net Position Restricted for Pension Benefits as defined by the Government Accounting Standards Board.

**Funding Valuation:** An actuarial valuation that provides a comprehensive assessment of the financial and funding status of a pension plan and calculates employer and member contribution rates. The report is prepared by an external actuary who is independent of the retirement plan.

**Interest Crediting Rate:** This is the target interest rate to be credited to the Employer Reserve on each Interest Crediting Date. Pursuant to [Section 31591 of the CERL](#) the Board of

#### **IV. Definitions (continued)**

Investments determines the semiannual interest rate to be credited on each Interest Crediting Date. By this Interest Crediting Policy for Reserve Accounts, the Board of Investments sets the semiannual Interest Crediting Rate equal to one-half of the Assumed Rate of Investment Return. The target rate of interest will only be credited to the Employer Reserve if there are sufficient Available Earnings after first crediting both the Member Reserve and the Contingency Reserve as provided in this Policy, and therefore the amount credited to the Employer Reserve may be less than this rate if Available Earnings are insufficient to credit the entire amount.

**Interest Crediting Date(s):** Interest crediting shall be performed twice per year, as of June 30 and December 31.

**Member Crediting Rate:** This is the interest rate to be credited to member accounts on each Interest Crediting Date. Pursuant to [Section 31591 of the CERL](#), the Board of Investments determines the semiannual interest rate to be credited to Member Reserves on each Interest Crediting Date. By this Interest Crediting Policy for Reserve Accounts, the Board of Investments sets the semiannual Member Crediting Rate equal to one-half of the Assumed Rate of Investment Return for that semiannual interest crediting period. This rate will be credited to the Member Reserve from Available Earnings. If Available Earnings are insufficient to credit this amount, the Undistributed Earnings Reserve will be debited by the amount of the shortfall (Section V.B below), such that the Member Crediting Rate will always be credited in full to the Member Reserve on each Interest Crediting Date regardless of the amount of Available Earnings.

**Non-Valuation Reserves:** Reserves that are set aside for obligations or contingencies and are excluded from Valuation Assets and the calculation of contribution rates in the Funding Valuation.

**Realized Earnings:** Earnings that have been received. This excludes changes in asset values due to appreciation/depreciation.

**Unfunded Actuarial Accrued Liability (UAAL):** The excess, if any, of the Actuarial Accrued Liability (AAL) over the Actuarial Value of Assets (AVA).

**Unrealized Earnings:** The accumulated appreciation or depreciation in value of assets held in the investment portfolio that has not yet been realized by the sale of those assets.

**Valuation Assets:** The value of assets used in the Funding Valuation to determine employer contribution rate requirements. It is equal to the Actuarial Value of Assets reduced by the value of any Non-Valuation Reserves.

**Valuation Reserves:** Reserves that will be included in the determination of Valuation Assets and the calculation of contribution rates in the Funding Valuation.

## V. Policy

### A. Reserve Accounts (“Reserves”)

LACERA maintains the following reserve accounts for the purpose of allocating income and disbursements of the trust fund assets. Reserve accounts are classified as either Valuation Reserves or Non-Valuation Reserves. The sum of Valuation Reserves plus Non-Valuation Reserves is equal to the Book Value of Assets. Non-Valuation Reserves are not included in the Valuation Assets used in the Funding Valuation. These reserve balances are accounting balances and may not equal the Actuarial Value of Assets.

#### 1. Valuation Reserves

- a. **Member Reserve:** This reserve represents the total accumulated contributions, with interest, of members. Additions include member contributions and related earnings. Deductions include payments to retirees and refunds to members.
- b. **Employer Reserve:** This reserve includes the total accumulated contributions, with interest, of the employer. Additions include contributions from employers and related earnings. Deductions include payments to retired members and survivors.
- c. **Undistributed Earnings Reserve.** The accumulation of Available Earnings not yet allocated to any other Valuation or Non-Valuation Reserve. This reserve is used for semi-annual interest crediting, to eliminate the Unfunded Actuarial Accrued Liability by allocating excess amounts to the Employer Reserve, and for other uses at the joint discretion of the Board of Investments and Board of Retirement as permitted under [CERL](#), and subject to the LACERA Actuarial Funding Policy. Specifically, this reserve should be used to eliminate the Unfunded Actuarial Accrued Liability prior to any other discretionary uses, by reallocating an amount to the Employer Reserve. The balance of this reserve may be negative.

#### 2. Non-Valuation Reserves

- a. **Contingency Reserve:** This is a statutorily defined reserve pursuant to [Sections 31592 and 31592.2 of the CERL](#). The Contingency Reserve is set at 1.0% of the Fair Value of Assets as a reserve against deficiencies in interest earnings in other years, losses on investments, and other contingencies and other purposes permitted under CERL.
- b. **STAR Reserve:** Reserves accumulated for the payment of cost-of-living benefits pursuant to [Section 31874.3 of the CERL](#). Supplemental Targeted Adjustment for Retirees (STAR) benefits provide supplemental cost-of-living payments to retired members to restore purchasing power at a specified percentage level. The STAR Reserve does not receive interest credits.

## **V. Policy (Continued)**

### **B. Crediting of Interest / Allocation of Available Earnings Process**

The first step in the interest crediting process at each Interest Crediting Date is to determine Available Earnings. Available Earnings are equal to Realized Earnings for the six-month period ending on the Interest Crediting Date plus prior period ending balances in the Contingency Reserve and Undistributed Earnings Reserve. As a result of the prior period Contingency Reserve and Undistributed Earnings Reserve being included in Available Earnings, those reserve balances are reset to zero (\$0) at this step. Throughout this process, Available Earnings will be reduced by the amount of interest credited, or allocated, to each reserve.

Interest is credited / allocated to individual reserve accounts in the priority order outlined below.

#### **1. Member Reserve**

Credit individual member contributions and accumulated interest that have been on deposit for at least six months prior to the Interest Crediting Date with interest at the Member Crediting Rate. The Member Crediting Rate is equal to one half of the applicable Assumed Rate of Investment Return for that interest crediting period. This rate will always be credited in full to the Member Reserve on each Interest Crediting Date regardless of the amount of Available Earnings. Reduce Available Earnings by the total amount of interest credited to member accounts.

#### **2. Contingency Reserve**

Allocate an amount so that this reserve is equal to 1% of the Fair Value of Assets as of the Interest Crediting Date. This amount will always be allocated to the Contingency Reserve regardless of the amount of Available Earnings. If Available Earnings are insufficient to allocate this amount, the Undistributed Earnings Reserve will be debited by the amount of the shortfall (Section V.B.4 below). Reduce Available Earnings by the total amount allocated to this reserve.

#### **3. Employer Reserve**

If there are Available Earnings remaining after the allocation to the Contingency Reserve, then credit interest at the Interest Crediting Rate to the Employer Reserve balance as of the prior Interest Crediting Date only to the extent there is sufficient remaining Available Earnings to credit this amount. If this amount of interest is greater than the remaining Available Earnings, credit the entire amount of remaining Available Earnings, but not less than zero (\$0). The interest rate credited to this Employer Reserve will be no less than 0% and no more than one-half of the Assumed Rate of Investment Return. The actual interest rate credited will depend on the amount of remaining Available Earnings after the allocation to the Contingency Reserve. Reduce Available Earnings by the amount of interest credited to this reserve.

## V. Policy (Continued)

### 4. Undistributed Earnings Reserve

If there are positive Available Earnings remaining after the allocation to the Employer Reserve, allocate any remaining Available Earnings to this reserve.

If there are zero (\$0) Available Earnings remaining after the allocation to the Employer Reserve, then no allocation shall be made to this reserve.

If there are negative Available Earnings remaining after the allocation to the Member Reserve and the Contingency Reserve, no interest shall be credited to the Employer Reserve and the amount of those negative Available Earnings shall be allocated to this reserve.

## VI. References

These references are intended to help explain this policy and are not an all-inclusive list of policies, procedures, laws, and requirements. The following information complements and supplements this document:

### Related Policies:

- Actuarial Funding Policy, Effective: July 1, 2024

### Related Procedures:

- Interest Crediting Internal Accounting Procedures, June 12, 2024

**Related Forms/Templates:** Not Applicable

**Other Related Information:** Not Applicable

## VII. Version History

**Policy Approval Date:** October 9, 2024

**Policy Update/Review Summary:** Previous policy language included, and version(s) superseded by this policy:

- Retirement Benefit Funding Policy, February 13, 2013

**Original Issue Date:** Adopted by the Board of Investments on December 9, 2009

## VIII. Policy Review/Approval

The Board of Investments will review and update this Policy every three years, at a minimum, typically when the triennial actuarial experience study report is completed.

# APPENDIX

### Interest Crediting Examples

	Scenario #1	Scenario #2	Scenario #3
	Available Earnings less than amount needed for Member Reserve Interest Credit + Contingency Reserve Allocation	Available Earnings greater than amount needed for Member Reserve Interest Credit + Contingency Reserve Allocation but not enough for full Employer Reserve Credit	Available Earnings greater than amount needed for Member Reserve Interest Credit + Contingency Reserve Allocation + full Employer Reserve Credit
<b>Pension Plan Reserves as of June 30, XXXX</b>			
(1) Member Reserve	\$30,000,000,000	\$30,000,000,000	\$30,000,000,000
(2) Contingency Reserve	\$800,000,000	\$800,000,000	\$800,000,000
(3) Employer Reserve	\$35,000,000,000	\$35,000,000,000	\$35,000,000,000
(4) Undistributed Earnings Reserve	\$200,000,000	\$200,000,000	\$200,000,000
(5) STAR Reserve	\$610,000,000	\$610,000,000	\$610,000,000
(6) Total Reserves at Book Value	\$66,610,000,000	\$66,610,000,000	\$66,610,000,000
<b>December 31, XXXX</b>			
(7) Fair Value of Assets as of December 31, XXXX	\$82,000,000,000	\$82,000,000,000	\$82,000,000,000
(8) Unrealized Investment Portfolio Appreciation as of December 31, XXXX	\$16,000,000,000	\$16,000,000,000	\$16,000,000,000
(9) Realized Earnings for the Period	\$0	\$1,220,000,000	\$2,200,000,000
(10) 1.0% Fair Value of Assets as of December 31, XXXX	\$820,000,000	\$820,000,000	\$820,000,000
<b>Step 1 - Determine Available Earnings as of December 31, XXXX</b>			
(11) Realized Earnings for the Period [= (9)]	\$0	\$1,220,000,000	\$2,200,000,000
(12) Contingency Reserve as of June 30, XXXX [= (2)]	\$800,000,000	\$800,000,000	\$800,000,000
(13) Undistributed Earnings Reserve as of June 30, XXXX [= (4)]	\$200,000,000	\$200,000,000	\$200,000,000
(14) Available Earnings	\$1,000,000,000	\$2,220,000,000	\$3,200,000,000
<b>Step 2 - Reset Pension Plan Reserves as of June 30, XXXX after determination of December 31, XXXX Available Earnings</b>			
(15) Member Reserve [= (1)]	\$30,000,000,000	\$30,000,000,000	\$30,000,000,000
(16) Contingency Reserve <sup>a</sup> [= (2) - (12)]	\$0	\$0	\$0
(17) Employer Reserve [= (3)]	\$35,000,000,000	\$35,000,000,000	\$35,000,000,000
(18) Undistributed Earnings Reserve <sup>a</sup> [= (4) - (13)]	\$0	\$0	\$0
(19) STAR Reserve [= (5)]	\$610,000,000	\$610,000,000	\$610,000,000
(20) Total Reserves at Book Value	\$65,610,000,000	\$65,610,000,000	\$65,610,000,000
<b>Step 3 - Pension Plan Reserves Interest Crediting &amp; Allocations as of December 31, XXXX</b>			
(21) Member Reserve credit (always equal to one-half of investment return assumption <sup>b</sup> )	\$1,050,000,000	\$1,050,000,000	\$1,050,000,000
(22) Contingency Reserve allocation (always reset to 1% of Fair Value of Assets) [= (10)]	\$820,000,000	\$820,000,000	\$820,000,000
(23) Employer Reserve credit	\$0 <sup>c</sup>	\$350,000,000 <sup>e</sup>	\$1,225,000,000 <sup>f</sup>
(24) Undistributed Earnings Reserve allocation <sup>d</sup> [= (14) - (21) - (22) - (23)]	(\$870,000,000)	\$0	\$105,000,000
(25) STAR Reserve credit	\$0	\$0	\$0
(26) Total Interest Crediting & Allocations	\$1,000,000,000	\$2,220,000,000	\$3,200,000,000
<b>Step 4 - Determine Pension Plan Reserves as of December 31, XXXX</b>			
(27) Member Reserve [= (1) + (21)]	\$31,050,000,000	\$31,050,000,000	\$31,050,000,000
(28) Contingency Reserve [= (22)]	\$820,000,000	\$820,000,000	\$820,000,000
(29) Employer Reserve [= (3) + (23)]	\$35,000,000,000	\$35,350,000,000	\$36,225,000,000
(30) Undistributed Earnings Reserve [= (24)]	(\$870,000,000)	\$0	\$105,000,000
(31) STAR Reserve [= (5)]	\$610,000,000	\$610,000,000	\$610,000,000
(32) Total Reserves at Book Value	\$66,610,000,000	\$67,830,000,000	\$68,810,000,000

a Contingency Reserve and Undistributed Earnings Reserve are reset to \$0 at the beginning of each cycle when these amounts are included in Available Earnings for that cycle.

b The investment return assumption referred to here is the assumption adopted by the Board of Investments with the Funding Valuation that established the employer and employee contribution rates for the fiscal year that includes the Interest Crediting Date. For the purpose of these examples one-half of the investment return assumption is 3.50%.

c The effective interest rate credited to the Employer Reserve is 0% because Available Earnings are less than the amount needed to provide interest crediting to the Member Reserve and to establish the Contingency Reserve equal to 1% of the Fair Value of Assets.

d The Undistributed Earnings Reserve is allocated with the excess (or shortfall) of Available Earnings over the amounts credited (or allocated) to the Member Reserve, Contingency Reserve and Employer Reserve.

e Available Earnings are greater than the amount needed to provide interest crediting to the Member Reserve and to establish the Contingency Reserve equal to 1% of the Fair Value of Assets, but are insufficient to provide interest crediting equal to one-half of the investment return assumption. As such, the full amount of remaining Available Earnings is credited to the Employer Reserve. The effective interest rate credited to the Employer Reserve in this example is 1% (\$350,000,000 / \$35,000,000,000).

f Available Earnings are greater than the amount needed to provide interest crediting to the Member Reserve, to establish the Contingency Reserve equal to 1% of the Fair Value of Assets, and to provide interest crediting equal to one-half of the investment return assumption. As such, the Employer Reserve receives an interest credit of 3.5% (\$1,225,000,000 / \$35,000,000,000).

**These example scenarios ignore contributions & benefit payments from reserves (for simplification). All amounts are for illustration only.**



# Semi-Annual Interest Crediting for Reserve Accounts

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Board of Investments  
February 12, 2025



## Interest Crediting Cycle for December 31, 2024

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### ✓ Interest Crediting Policy

- Board approved a new Interest Crediting Policy in October 2024.

### ✓ Interest Crediting Illustration

- Example from December 31, 2024 interest crediting cycle.
-

# Interest Crediting Application



## Pension Plan Reserves as of June 30, 2024

- Beginning of the period balances.
- Contingency Reserve and Undistributed Earnings Reserve balances at \$0.

<b>Pension Plan Reserves as of June 30, 2024</b>	
Member Reserve	\$28,180,341,572
Contingency Reserve	\$0
Employer Reserve	\$33,774,629,328
Undistributed Earnings Reserve	\$0
STAR Reserve	\$608,631,082
Total Reserves at Book Value	\$62,563,601,982

# Interest Crediting Application



## Realized Earnings Breakdown as of December 31, 2024

- Determine Realized Earnings for the six-month period.
- Add Investment Income and deduct Investment-Related Expenses.

Realized Earnings Breakdown as of December 31, 2024	
Realized Gains-Sale of Investments	\$2,145,752,252
Dividends and Interest	\$504,884,761
Alternative Assets Income	\$216,276,756
Other Investment Income	\$70,405,252
Investment-Related Expenses	(\$195,047,857)
Total Realized Earnings	\$2,742,271,164

# Interest Crediting Application



## Accounting Balances As of December 31, 2024

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- Determine Accounting Balances as of the Interest Crediting Date.
- Interest crediting excludes Unrealized Investment Portfolio Appreciation.

Accounting Balances As of December 31, 2024	
Fair Value of Assets	\$81,162,789,949
Cumulative Unrealized Investment Portfolio Appreciation	\$16,613,207,730
Realized Earnings for the Period	\$2,742,271,164
1.0% Fair Value of Assets (FVA)	\$811,627,899

# Interest Crediting Application



## Available Earnings as of December 31, 2024

- Balances in the Contingency Reserve and Undistributed Earnings Reserves as of June 30, 2024, are added to the Available Earnings balance as of December 31, 2024 and reset to \$0.
- Available Earnings during the December 31, 2024 Interest Crediting process may provide credits to the Contingency Reserve and Undistributed Earnings Reserve.

<b>Available Earnings as of December 31, 2024</b>	
Contingency Reserve*	\$0
Undistributed Earnings Reserve*	\$0
Realized Earnings for the Period	\$2,742,271,164
Available Earnings	\$2,742,271,164

\*Reserve balances as of June 30, 2024 are added to the Available Earnings balance here, which resets the balance to \$0 at the beginning of the December 31, 2024 interest crediting process.

# Interest Crediting Application



## Interest Crediting / Allocation as of December 31, 2024

- Interest credits applied to Reserve accounts in priority order until Available Earnings are depleted.
- Employer Reserve receives partial interest crediting amount.

Interest Crediting / Allocation as of December 31, 2024				
	Pension Plan Reserves Before Crediting / Allocation	Credit / Allocated Amount	Effective Interest Credit / Allocation	Available Earnings Remaining After Credit / Allocation
Member Reserve	\$28,180,341,572	\$986,311,955 *	3.50%	\$1,755,959,209
Contingency Reserve	\$0	\$811,627,899	1% FVA	\$944,331,310
Employer Reserve	\$33,774,629,328	\$944,331,310 **	2.80%	\$0
Undistributed Earnings Reserve	\$0	\$0	N/A	\$0
STAR Reserve	\$608,631,082	\$0	N/A	\$0
<b>Total Reserves at Book Value</b>	<b>\$62,563,601,982</b>	<b>\$2,742,271,164</b>		

\*Estimated amount based on June 30, 2024 balances. Actual interest credits applied to eligible member accounts, where eligibility is based on member status change from June 30, 2024 to December 31, 2024.

\*\*Estimated dollar amount which will vary depending on actual interest credit applied to Member Reserve.



# Questions ?

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**Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.**

**For further information, contact:  
LACERA  
Attention: Public Records Act Requests  
300 N. Lake Ave., Suite 620  
Pasadena, CA 91101**



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