

IN PERSON & VIRTUAL BOARD MEETING

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



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

Members of the public may address the 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.gov.

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

AGENDA

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:15 A.M., WEDNESDAY, MAY 6, 2026

This meeting will be conducted by the Insurance, Benefits and Legislative Committee and Board of Retirement both in person and by teleconference under California Government Code Sections 54953.8.3.

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

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

COMMITTEE TRUSTEES:

Les Robbins, Chair
Aleen Langton, Vice Chair
Shawn R. Kehoe, Trustee
Ernesto J. Pantoja, Trustee
Jason E. Green, Alternate Trustee

- I. CALL TO ORDER
- II. PROCEDURE FOR TELECONFERENCE MEETING ATTENDANCE UNDER SB 707
 - A. Just Cause (Section 54953.8.3)
 - B. Statement of Persons Present at SB 707 Teleconference Locations

III. APPROVAL OF MINUTES

- A. Approval of the Minutes of the Regular Meeting of April 1, 2026

IV. PUBLIC COMMENT

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

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 Committee. 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.gov.)

V. REPORTS

- A. **Engagement Report for April 2026**
Barry W. Lew, Legislative Affairs Officer
(For Information Only)
- B. **Staff Activities Report for April 2026**
Cassandra Smith, Director, Retiree Healthcare
(For Information Only)
- C. **LACERA Claims Experience**
Stephen Murphy, Segal Consulting
(Presentation)
- D. **Federal Legislation**
Michael Szeto, Segal Consulting
(For Information Only)

VI. ITEMS FOR STAFF REVIEW

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

VII. ITEMS FOR FUTURE AGENDAS

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

VIII. GOOD OF THE ORDER

(For Information Purposes Only)

IX. ADJOURNMENT

The Board of Retirement has adopted a policy permitting any member of the Board to attend a standing committee meeting open to the public. In the event five or more members of the Board of Retirement (including members appointed to the Committee) are in attendance, the meeting shall constitute a joint meeting of the Committee and the Board of Retirement. Members of the Board of Retirement who are not members of the Committee may attend and participate in a meeting of a Board Committee but may not vote on any matter discussed at the meeting. The only action the Committee may take at the meeting is approval of a recommendation to take further action at a subsequent meeting of the Board.

Any documents subject to public disclosure that relate to an agenda item for an open session of the Committee, that are distributed to members of the Committee less than 72 hours prior to the meeting, will be available for public inspection at the time they are distributed to a majority of the Committee, at LACERA's offices at 300 North Lake Avenue, Suite 820, Pasadena, California during normal business hours from 9:00 a.m. to 5:00 p.m. Monday through Friday and will also be posted on lacera.com at the same time, [Board Meetings | LACERA](#).

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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

8:33 A.M. – 8:56 A.M., WEDNESDAY, APRIL 1, 2026

This meeting was conducted by the Insurance, Benefits & Legislative
Committee both in person and by teleconference under California
Government Code Section 54953.8.3.

COMMITTEE TRUSTEES

PRESENT: Les Robbins, Chair
Aleen Langton, Vice Chair
Shawn R. Kehoe, Trustee (*arrived at 8:49 a.m.*)
Ernesto J. Pantoja, Trustee
Jason E. Green, Alternate Trustee (*arrived at 8:44 a.m.*)
(*Teleconference Due to Just Cause under Section 54953.8.3*)

OTHER BOARD OF RETIREMENT TRUSTEES

Wayne Moore, Trustee
Lisa Proft, Alternate Ex-Officio (*arrived at 8:48 a.m.*)

STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

Luis A. Lugo, Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Barry W. Lew, Legislative Affairs Officer

Segal Consulting

Stephen Murphy, Sr. Vice President

I. CALL TO ORDER

This meeting was called to order by Chair Robbins at 8:33 a.m.

II. PROCEDURE FOR TELECONFERENCE MEETING ATTENDANCE UNDER SB 707

A. Just Cause (Section 54953.8.3)

B. Statement of Persons Present at SB 707 Teleconference Locations

A physical quorum of the Committee was present at the noticed meeting location. There was one request received from Trustee Green related to child care under Section 54953.8.3(c)(1). Trustee Green confirmed there were no individuals 18 years or older present at the teleconference location.

III. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of March 4, 2026

Trustee Langton made a motion, Trustee Pantoja seconded, to approve the minutes of the regular meeting of March 4, 2026. The motion passed by the following roll call vote:

Yes: Langton, Pantoja, Robbins

No: None

Absent: Kehoe

(Trustee Kehoe arrived after the vote had been taken)

IV. PUBLIC COMMENT

There were no requests from the public to speak.

V. NON-CONSENT ITEMS

A. **Assembly Bill 1619--Board Compensation**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer. That the Committee recommend the Board of Retirement adopt a "Support If Amended" position on Assembly Bill 1619, which would authorize a board of retirement to increase the board compensation rate to a maximum of \$320, if this authority is made operative by a board of supervisors. (Memo dated March 17, 2026)

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

Yes: Langton, Pantoja, Robbins

No: None

Absent: Kehoe

(Trustee Kehoe arrived after the vote had been taken)

V. NON-CONSENT ITEMS (Continued)

B. **Assembly Bill 2780--Public Employees' Retirement**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Support" position on Assembly Bill 2780, which would provide clarification and technical updates to the County Employees Retirement Law of 1937. (Memo dated March 20, 2026)

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

Yes: Langton, Pantoja, Robbins

No: None

Absent: Kehoe

(Trustee Kehoe arrived after the vote had been taken)

VI. REPORTS

A. **CalSavers Update**

Barry W. Lew, Legislative Affairs Officer
(Presentation) (Memo dated March 18, 2026)

Mr. Lew presented the CalSavers Update and was available to answer questions from the Committee. This item was received and filed.

B. **Engagement Report for March 2026**

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

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

VI. REPORTS (Continued)

C. **Staff Activities Report for March 2026**

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

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

D. **LACERA Claims Experience**

Stephen Murphy, Segal Consulting
(Presentation)

The LACERA Claims Experience reports through February 2026 were discussed. This item was received and filed.

E. **Federal Legislation**

Stephen Murphy, Segal Consulting
(For Information Only)

Segal Consulting gave an update on federal legislation. This item was received and filed.

VII. ITEMS FOR STAFF REVIEW

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

There was nothing to report.

VIII. ITEMS FOR FUTURE AGENDAS

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

There was nothing to report.

IX. GOOD OF THE ORDER

(For Information Purposes Only)

There was nothing to report.

X. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 8:56 a.m.



***The Board of Retirement has adopted a policy permitting any member of the Board to attend a standing committee meeting open to the public. In the event five or more members of the Board of Retirement (including members appointed to the Committee) are in attendance, the meeting shall constitute a joint meeting of the Committee and the Board of Retirement. Members of the Board of Retirement who are not members of the Committee may attend and participate in a meeting of a Board Committee but may not vote on any matter discussed at the meeting. The only action the Committee may take at the meeting is approval of a recommendation to take further action at a subsequent meeting of the Board.**

INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
APRIL 2026
FOR INFORMATION ONLY

Retirement Confidence Among Workers and Retirees Slips to Lowest Point in Nearly a Decade

The 2026 Retirement Confidence Survey from the Employee Benefits Research Institute and Greenwald Research finds retirement confidence at its lowest level in nearly a decade for both workers and retirees. Only 61% of workers and 73% of retirees reported being very or somewhat confident they will have enough money to live comfortably in retirement, down sharply from 2025 and marking lows not seen since 2017 (60% for worker confidence) and 2015 (71% for retiree confidence), respectively.

Rising health care costs, mounting debt, and high housing prices are the main drivers of declining confidence. Health care costs remain a major strain, yet fewer than half have estimated their retirement health expenses. While more workers expect never to retire, many retirees left earlier than planned (46%, up from 40% in 2025)—often due to health issues. Confidence in the future value of Social Security and Medicare also fell, particularly among retirees. Debt is an increasing barrier: 58% of workers and 29% of retirees said debt reduces their ability to save for or live comfortably in retirement, with widespread credit card and high non-mortgage debt among workers.

Despite high satisfaction with workplace plans (more than 80% of workers reported being satisfied), confidence in lifetime savings remains weak among retirees (69% in 2026 compared to 74% in 2025). Interest in guaranteed income products is strong among workers, such as target-date fund annuities and Social Security bridge annuities, which provide income until age 70 to delay claiming until that age. [\(Source\)](#)

Cash Balance Plans Are the Up-and-Coming DB Choice

As traditional defined benefit (DB) pensions continue to decline, cash balance plans are emerging as a prominent alternative for providing lifetime income, according to a 2026 report by October Three Consulting. Cash balance plans, a hybrid form of DB plan, pool assets while crediting participants with pay credits and interest credits based on either fixed or market-based returns.

Analysis of Form 5500 data shows that from 2015 to 2024, the number of cash balance plans grew nearly 70%, reaching about 25,000 plans, while traditional DB plans fell by more than 50% to roughly 13,500. Cash balance plans now represent about 65% of all DB plans and 69% of active DB plans, while traditional DB plans dominate frozen plans. Higher risk and management complexity contribute to the freeze of traditional pensions. Although traditional DB plans still hold more total participants and assets, the gap is narrowing. Contributions in 2024 were similar between the two plan types. Cash balance

plans are especially prevalent in health care, professional services, manufacturing, and finance.

Recent growth favors market-based cash balance plans, aided by a 2025 FASB accounting clarification on market-based cash balance plans (in contrast, to traditional fixed-rate plans) that reduces balance sheet volatility, likely accelerating further adoption of more market-based plans compared to fixed-rate plans. ([Source](#))

Social Security Administration's Interpretation of Back Payments under WEP-GPO Repeal

A bipartisan group of senators says millions of people may not have received full retroactive Social Security payments after Congress repealed the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). The Social Security Fairness Act (SSFA), enacted in late 2024, ended the two provisions, which had reduced or eliminated Social Security benefits for individuals who also earned pensions from non-Social Security-covered employment, such as CSRS and certain state and local systems.

The repeal was made retroactive to the end of 2023, entitling affected individuals to both recalculated future benefits and back payments. While the SSA says it largely completed recalculations by mid-2025, a dispute remains over people who did not apply for benefits while GPO or WEP was in effect. Many delayed applying because benefits would have been eliminated.

Citing general rules limiting retroactive payments for new applicants, SSA has capped such back payments at six months. The senators argue this conflicts with the SSFA's plain language, which makes no distinction between existing beneficiaries and new applicants. They also note that SSA staff often discouraged applications before the law passed. The senators urge SSA to grant one year of retroactive payments, beginning January 2024, to all eligible applicants regardless of when they filed. ([Source](#))

CPRS and Segal Release Report on Hazards of Mandatory Social Security

The Coalition to Preserve Retirement Security (CPRS) and Segal released a report on the effects of mandatory Social Security coverage and their negative and unintended outcomes for state and local employers and employees. The report is in response to some federal lawmakers who contend that the US should make Social Security coverage mandatory for all public sector workers to delay the projected insolvency of Social Security's Trust Fund Reserve.

The report answers two primary questions:

- How would this change affect state and local employees and governments?
- How useful would this mandate be?

The key findings of the report include:

- Increase costs for public employees, plan sponsors, and ultimately taxpayers, including an estimated \$45-60 billion in new contributions over the next five years.
- Affect public retirement plans, resulting in possible decreased plan funding, decreased member benefits, and plan freezes or closures.
- Replace local discretion with a federal mandate, which would limit the ability of state and local governments to manage their diverse workforces.
- Fail to effectively address ongoing Social Security funding concerns.

[\(Source\)](#)

CalPERS Settles “Working After Retirement” Case, But Confusion Remains

After more than six years of litigation, CalPERS has settled a high-profile dispute over whether several retirees violated California’s post-retirement employment laws by working for local governments while collecting pensions. CalPERS had sought to recover pension payments, arguing the retirees should have been reinstated as active members, whereas retirees and hiring agencies disagreed.

The case ended following a January decision by an administrative law judge (ALJ), and a settlement this month restored the retirees’ full pension benefits and required CalPERS to pay missed increases. The ALJ found that a three-year statute of limitations on erroneous payments applied, barring CalPERS from recovering benefits, and sharply criticized CalPERS staff for inconsistent, error-ridden, and distressing enforcement actions.

Despite the settlement, broader uncertainty remains. The CalPERS board declined to adopt the ALJ’s decision as precedent, leaving unresolved whether a three-year statute of limitations applies generally. CalPERS staff warned that such a limit would hinder enforcement, while local governments criticized unclear rules and aggressive enforcement that deter hiring retired annuitants.

Local agencies and retirees argue that confusing guidance and lack of clear limits will continue to fuel costly disputes, while CalPERS maintains employers and retirees are responsible for compliance and that sufficient guidance exists. [\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
APRIL 2026
FOR INFORMATION ONLY**

LACERA Retiree Healthcare Wellness Program Called Staying Healthy Together – Spring Workshop

The half-day retiree wellness workshop was held on April 28, 2026, at the Carson Event Center and was attended by over 400 members. The event was well received, and members expressed their gratitude to LACERA.

We thank our event sponsors—Anthem Blue Cross, Cigna, CVS Caremark, Kaiser Permanente, SCAN Health Plan, UnitedHealthcare, and RELAC—as well as the Segal Team, Executive Team, Retiree Healthcare staff, and Member Services staff for their support.

We hope that you can join us this fall at the Diamond Bar Center in Diamond Bar.

Centers for Medicare and Medicaid Services (CMS) Medicare Part D Retiree Drug Subsidy (RDS) Applications for FY 7/1/2026 – 6/30/2027

Staff submitted the new RDS applications for FY 2026-2027 for the following plans:

- Anthem Blue Cross
- Cigna Medical
- Kaiser Permanente

CMS/RDS confirmed the applications were received and approved. We thank our carriers and Segal for their support in the completion of the applications.

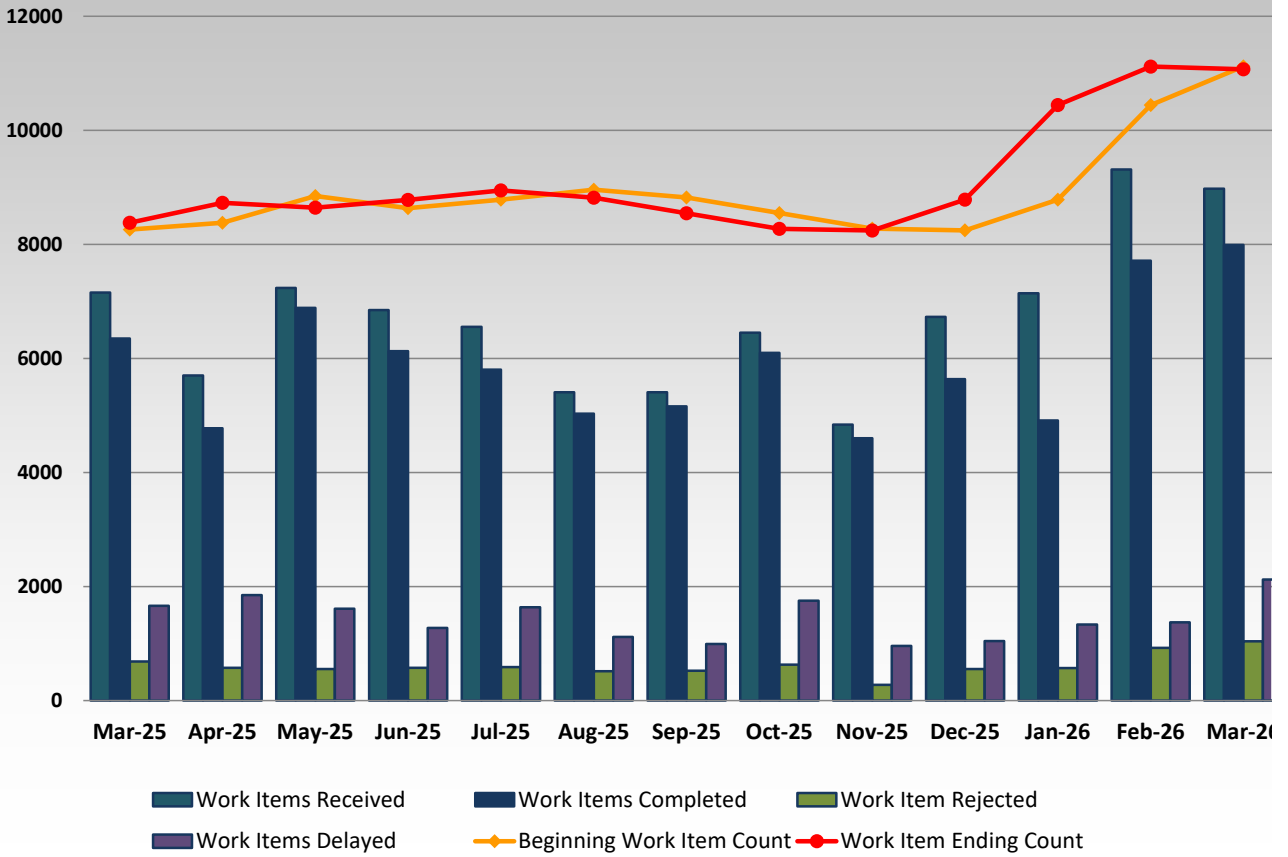
As a background, the Retiree Drug Subsidy (RDS) Program was authorized by the Medicare Prescription Drug, Improvement, and Modernization Act enacted in 2003 that permits employers and unions with qualifying prescription drug plans to receive retiree drug subsidy payments from the federal government. To qualify for the subsidy, a Plan Sponsor must show that its coverage is "actuarially equivalent" to, or at least as generous as, the defined standard Medicare Part D coverage.

Retiree Healthcare Division

Trend Report

MARCH 2025 - MARCH 2026

Updated: 4/21/2026

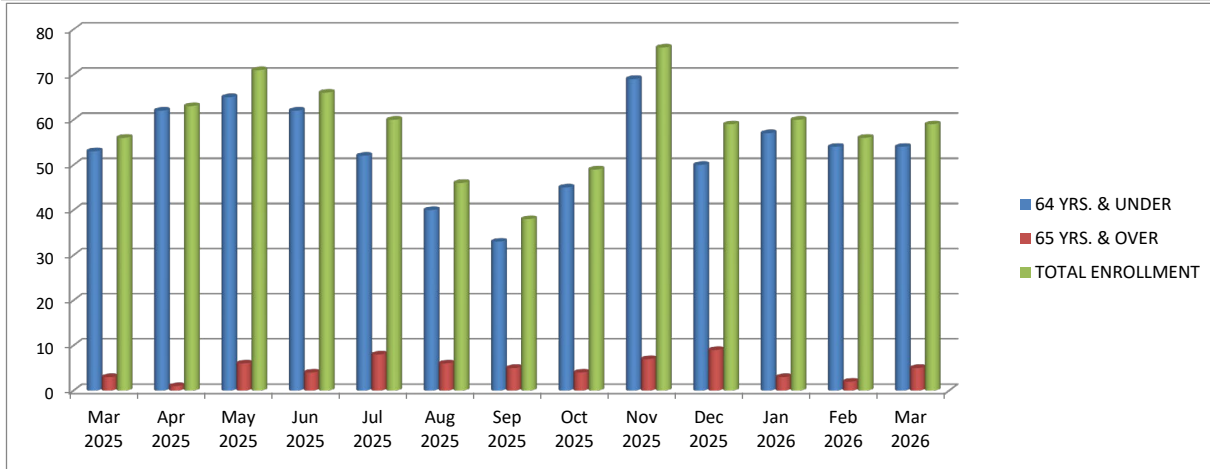


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Mar-25	8261	7153	6349	687	1660	8378
Apr-25	8378	5702	4776	574	1849	8730
May-25	8849	7237	6888	553	1612	8645
Jun-25	8633	6847	6128	574	1272	8778
Jul-25	8783	6552	5803	586	1635	8946
Aug-25	8960	5405	5030	515	1116	8820
Sep-25	8821	5408	5161	524	992	8544
Oct-25	8550	6452	6098	630	1751	8274
Nov-25	8278	4840	4600	274	959	8244
Dec-25	8245	6729	5637	552	1045	8785
Jan-26	8785	7142	4912	571	1332	10444
Feb-26	10444	9315	7715	926	1370	11118
Mar-26	11121	8975	7989	1039	2121	11068

Retirees Monthly Age Breakdown MARCH 2025 - MARCH 2026

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Mar 2025	53	3	56
Apr 2025	62	1	63
May 2025	65	6	71
Jun 2025	62	4	66
Jul 2025	52	8	60
Aug 2025	40	6	46
Sep 2025	33	5	38
Oct 2025	45	4	49
Nov 2025	69	7	76
Dec 2025	50	9	59
Jan 2026	57	3	60
Feb 2026	54	2	56
Mar 2026	54	5	59

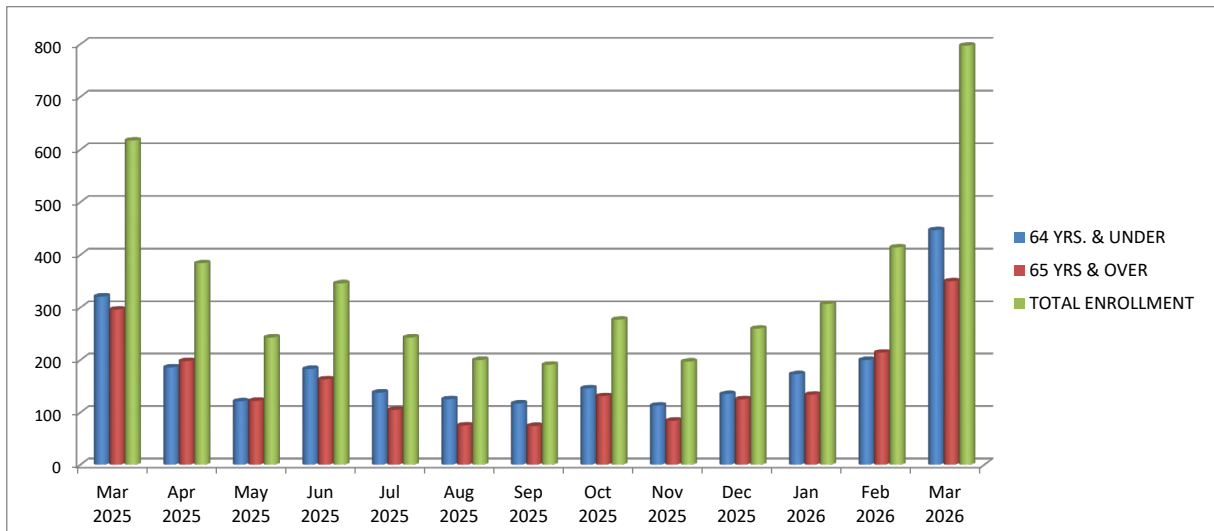


PLEASE NOTE: Next Report will include the following dates: April 1, 2025, through April 30, 2026.

Retirees Monthly Age Breakdown MARCH 2025 - MARCH 2026

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Mar 2025	321	296	617
Apr 2025	186	198	384
May 2025	121	122	243
Jun 2025	183	163	346
Jul 2025	138	105	243
Aug 2025	125	75	200
Sep 2025	117	74	191
Oct 2025	146	131	277
Nov 2025	113	84	197
Dec 2025	135	125	260
Jan 2026	173	134	307
Feb 2026	200	214	414
Mar 2026	447	350	797



PLEASE NOTE: Next Report will include the following dates: April 1, 2025, through April 30, 2026.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 4/30/2026

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7971	\$1,484,833.80	0	\$0.00
241	132	\$24,103.90	0	\$0.00
242	1045	\$196,949.50	0	\$0.00
243	4880	\$1,862,277.56	0	\$0.00
244	14	\$2,789.90	0	\$0.00
245	63	\$12,217.30	0	\$0.00
246	15	\$1,719.80	0	\$0.00
247	187	\$38,807.40	0	\$0.00
248	12	\$4,704.80	0	\$0.00
249	94	\$38,524.90	0	\$0.00
250	17	\$6,257.40	0	\$0.00
Plan Total:	14,430	\$3,673,186.26	0	\$0.00
KAISER SR. ADVANTAGE				
394	24	\$4,838.40	0	\$0.00
397	2	\$347.50	0	\$0.00
398	14	\$5,681.20	0	\$0.00
403	12529	\$2,282,246.08	0	\$0.00
413	1587	\$315,391.40	0	\$0.00
418	6559	\$2,475,963.17	1	\$51.50
419	204	\$35,536.10	0	\$0.00
426	258	\$47,295.40	0	\$0.00
445	2	\$405.80	0	\$0.00
451	39	\$7,715.30	0	\$0.00
455	6	\$1,217.40	0	\$0.00
457	18	\$7,013.70	0	\$0.00
459	2	\$811.60	0	\$0.00
462	92	\$18,081.50	0	\$0.00
465	2	\$405.80	0	\$0.00
466	26	\$9,901.70	0	\$0.00
472	27	\$5,129.90	0	\$0.00
476	4	\$1,217.40	0	\$0.00
478	15	\$5,860.10	0	\$0.00
479	1	\$144.60	0	\$0.00
482	75	\$12,840.50	0	\$0.00
486	3	\$608.70	0	\$0.00
488	31	\$11,682.50	0	\$0.00
491	1	\$148.50	0	\$0.00
492	1	\$202.90	0	\$0.00
493	1	\$202.90	0	\$0.00
Plan Total:	21,523	\$5,250,890.05	1	\$51.50

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 4/30/2026

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	355	\$69,358.60	0	\$0.00
613	152	\$61,265.60	0	\$0.00
620	29	\$4,820.30	0	\$0.00
621	13	\$5,158.80	0	\$0.00
622	27	\$5,303.20	0	\$0.00
623	9	\$3,339.60	0	\$0.00
Plan Total:	585	\$149,246.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2244	\$425,506.60	0	\$0.00
702	404	\$77,108.30	0	\$0.00
703	1413	\$541,129.50	0	\$0.00
704	107	\$21,311.10	0	\$0.00
705	54	\$21,251.60	0	\$0.00
Plan Total:	4,222	\$1,086,307.10	0	\$0.00
Grand Total:	40,760	\$10,159,629.51	1	\$51.50

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 4/30/2026

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623	9	\$3,339.60	0	\$0.00
Plan Total:	585	\$149,246.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2244	\$425,506.60	0	\$0.00
702	404	\$77,108.30	0	\$0.00
703	1413	\$541,129.50	0	\$0.00
704	107	\$21,311.10	0	\$0.00
705	54	\$21,251.60	0	\$0.00
Plan Total:	4,222	\$1,086,307.10	0	\$0.00
LOCAL 1014				
804	211	\$59,509.70	0	\$0.00
805	249	\$59,124.50	0	\$0.00
806	789	\$357,023.20	0	\$0.00
807	62	\$13,148.00	0	\$0.00
808	24	\$12,579.80	0	\$0.00
812	266	\$60,301.85	0	\$0.00
813	2	\$405.80	0	\$0.00
814	1	\$202.90	0	\$0.00
Plan Total:	1,604	562,296	0	0
Grand Total:	42,364	\$10,721,925.26	1	\$51.50

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	388	\$475,948.20	\$66,706.10	\$406,801.34	\$473,507.44	\$4,881.52	\$478,388.96
202	205	\$494,902.64	\$42,138.85	\$443,154.03	\$485,292.88	\$0.00	\$485,292.88
203	76	\$211,494.66	\$30,422.68	\$153,957.28	\$184,379.96	\$2,711.47	\$187,091.43
204	26	\$40,791.92	\$9,287.99	\$37,779.61	\$47,067.60	\$1,568.92	\$48,636.52
SUBTOTAL	695	\$1,223,137.42	\$148,555.62	\$1,041,692.26	\$1,190,247.88	\$9,161.91	\$1,199,409.79
Anthem Blue Cross I							
211	494	\$790,815.20	\$45,325.30	\$735,981.10	\$781,306.40	\$0.00	\$781,306.40
212	208	\$597,301.10	\$34,923.54	\$550,945.96	\$585,869.50	(\$2,857.90)	\$583,011.60
213	75	\$252,847.50	\$21,104.34	\$241,857.06	\$262,961.40	\$0.00	\$262,961.40
214	26	\$54,525.12	\$4,613.64	\$49,911.48	\$54,525.12	\$0.00	\$54,525.12
215	2	\$1,069.92	\$171.19	\$898.73	\$1,069.92	\$0.00	\$1,069.92
SUBTOTAL	805	\$1,696,558.84	\$106,138.01	\$1,579,594.33	\$1,685,732.34	(\$2,857.90)	\$1,682,874.44
Anthem Blue Cross II							
221	2,510	\$3,993,696.00	\$189,547.66	\$3,788,663.62	\$3,978,211.28	\$6,339.20	\$3,984,550.48
222	2,076	\$5,950,147.80	\$147,067.62	\$5,763,069.58	\$5,910,137.20	\$0.00	\$5,910,137.20
223	982	\$3,320,730.50	\$135,728.45	\$3,201,858.55	\$3,337,587.00	(\$13,485.20)	\$3,324,101.80
224	265	\$555,736.80	\$54,297.28	\$501,439.52	\$555,736.80	\$0.00	\$555,736.80
225	1	\$534.96	\$0.00	\$534.96	\$534.96	\$0.00	\$534.96
SUBTOTAL	5,834	\$13,820,846.06	\$526,641.01	\$13,255,566.23	\$13,782,207.24	(\$7,146.00)	\$13,775,061.24

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	8,013	\$5,156,058.00	\$639,063.64	\$4,555,289.72	\$5,194,353.36	(\$15,429.60)	\$5,178,923.76
241	131	\$271,562.28	\$18,968.16	\$248,479.54	\$267,447.70	\$0.00	\$267,447.70
242	1,036	\$2,160,154.50	\$115,511.44	\$1,974,695.20	\$2,090,206.64	(\$2,057.29)	\$2,088,149.35
243	4,893	\$6,280,411.05	\$631,845.15	\$5,631,888.57	\$6,263,733.72	(\$11,523.69)	\$6,252,210.03
244	14	\$16,125.62	\$1,336.13	\$18,244.98	\$19,581.11	\$0.00	\$19,581.11
245	64	\$73,717.12	\$5,183.23	\$68,533.89	\$73,717.12	\$0.00	\$73,717.12
246	14	\$41,056.80	\$3,284.54	\$19,809.91	\$23,094.45	\$0.00	\$23,094.45
247	192	\$500,379.75	\$20,785.00	\$474,462.65	\$495,247.65	\$0.00	\$495,247.65
248	12	\$21,468.96	\$1,395.49	\$23,651.63	\$25,047.12	\$0.00	\$25,047.12
249	95	\$169,962.60	\$13,597.04	\$159,943.72	\$173,540.76	\$0.00	\$173,540.76
250	17	\$34,087.04	\$2,606.65	\$31,480.39	\$34,087.04	\$0.00	\$34,087.04
SUBTOTAL	14,481	\$14,724,983.72	\$1,453,576.47	\$13,206,480.20	\$14,660,056.67	(\$29,010.58)	\$14,631,046.09
CIGNA Network Model Plan							
301	202	\$409,508.54	\$100,947.95	\$308,560.59	\$409,508.54	(\$2,027.27)	\$407,481.27
302	51	\$186,716.10	\$44,335.52	\$142,380.58	\$186,716.10	\$0.00	\$186,716.10
303	5	\$21,615.35	\$4,751.05	\$12,541.23	\$17,292.28	\$0.00	\$17,292.28
304	11	\$29,592.09	\$10,550.23	\$19,041.86	\$29,592.09	\$0.00	\$29,592.09
SUBTOTAL	269	\$647,432.08	\$160,584.75	\$482,524.26	\$643,109.01	(\$2,027.27)	\$641,081.74

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,656	\$2,371,504.37	\$163,112.76	\$2,174,307.49	\$2,337,420.25	\$0.00	\$2,337,420.25
403	12,519	\$3,675,499.32	\$312,601.03	\$3,365,195.31	\$3,677,796.34	(\$2,916.60)	\$3,674,879.74
404	433	\$596,025.08	\$14,171.86	\$570,916.98	\$585,088.84	(\$1,367.03)	\$583,721.81
405	1,483	\$2,098,865.72	\$11,494.57	\$2,076,176.91	\$2,087,671.48	\$0.00	\$2,087,671.48
411	2,034	\$5,784,638.24	\$226,338.74	\$5,459,825.60	\$5,686,164.34	\$11,254.16	\$5,697,418.50
413	1,579	\$2,709,393.57	\$125,596.43	\$2,612,630.45	\$2,738,226.88	\$3,388.86	\$2,741,615.74
414	43	\$121,871.20	\$332.37	\$113,229.43	\$113,561.80	\$0.00	\$113,561.80
418	6,521	\$3,775,249.84	\$261,298.56	\$3,493,748.12	\$3,755,046.68	(\$7,479.16)	\$3,747,567.52
419	206	\$344,994.21	\$4,687.99	\$341,956.91	\$346,644.90	\$0.00	\$346,644.90
420	91	\$248,071.46	\$1,308.50	\$246,762.96	\$248,071.46	\$0.00	\$248,071.46
421	8	\$11,286.16	\$451.44	\$10,834.72	\$11,286.16	\$0.00	\$11,286.16
422	274	\$780,336.70	\$2,929.78	\$766,138.52	\$769,068.30	(\$2,817.10)	\$766,251.20
426	256	\$439,779.41	\$4,414.80	\$431,968.63	\$436,383.43	(\$5,093.97)	\$431,289.46
428	38	\$105,387.68	\$554.67	\$104,833.01	\$105,387.68	\$0.00	\$105,387.68
430	139	\$392,071.74	\$1,974.47	\$390,097.27	\$392,071.74	\$0.00	\$392,071.74
SUBTOTAL	27,280	\$23,454,974.70	\$1,131,267.97	\$22,158,622.31	\$23,289,890.28	(\$5,030.84)	\$23,284,859.44
Kaiser - Colorado							
450	4	\$5,687.20	\$284.36	\$5,402.84	\$5,687.20	\$0.00	\$5,687.20
451	40	\$11,916.00	\$1,483.54	\$11,326.16	\$12,809.70	\$0.00	\$12,809.70
453	9	\$28,321.11	\$2,942.96	\$25,378.15	\$28,321.11	\$0.00	\$28,321.11
455	6	\$10,270.20	\$924.32	\$9,345.88	\$10,270.20	\$0.00	\$10,270.20
457	18	\$10,580.40	\$1,034.53	\$9,545.87	\$10,580.40	\$0.00	\$10,580.40
459	2	\$4,003.20	\$80.06	\$3,923.14	\$4,003.20	\$0.00	\$4,003.20
SUBTOTAL	79	\$70,778.11	\$6,749.77	\$64,922.04	\$71,671.81	\$0.00	\$71,671.81

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Georgia							
440	1	\$1,780.87	\$196.07	\$1,584.80	\$1,780.87	\$0.00	\$1,780.87
441	3	\$5,342.61	\$588.21	\$4,754.40	\$5,342.61	\$0.00	\$5,342.61
442	6	\$10,685.22	\$1,176.42	\$9,508.80	\$10,685.22	\$0.00	\$10,685.22
445	2	\$4,373.48	\$0.00	\$4,373.48	\$4,373.48	\$0.00	\$4,373.48
461	15	\$26,713.05	\$4,430.76	\$22,282.29	\$26,713.05	\$0.00	\$26,713.05
462	92	\$38,076.04	\$4,958.11	\$39,317.94	\$44,276.05	\$0.00	\$44,276.05
463	3	\$10,661.22	\$3,516.47	\$7,144.75	\$10,661.22	\$0.00	\$10,661.22
465	2	\$4,373.48	\$0.00	\$4,373.48	\$4,373.48	\$0.00	\$4,373.48
466	26	\$22,132.98	\$1,327.98	\$10,164.46	\$11,492.44	\$0.00	\$11,492.44
SUBTOTAL	150	\$124,138.95	\$16,194.02	\$103,504.40	\$119,698.42	\$0.00	\$119,698.42
Kaiser - Hawaii							
471	5	\$4,814.20	\$577.71	\$4,236.49	\$4,814.20	\$0.00	\$4,814.20
472	27	\$12,075.75	\$1,806.89	\$10,268.86	\$12,075.75	\$0.00	\$12,075.75
473	2	\$4,445.00	\$1,275.40	\$3,169.60	\$4,445.00	\$0.00	\$4,445.00
474	3	\$7,670.72	\$0.00	\$1,917.68	\$1,917.68	\$0.00	\$1,917.68
475	2	\$5,745.04	\$0.00	\$5,745.04	\$5,745.04	\$0.00	\$5,745.04
476	4	\$5,608.36	\$616.92	\$7,795.62	\$8,412.54	\$0.00	\$8,412.54
478	15	\$13,297.50	\$992.88	\$12,304.62	\$13,297.50	\$0.00	\$13,297.50
479	1	\$2,661.75	\$0.00	\$2,661.75	\$2,661.75	\$0.00	\$2,661.75
SUBTOTAL	59	\$56,318.32	\$5,269.80	\$48,099.66	\$53,369.46	\$0.00	\$53,369.46

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Oregon							
481	2	\$2,829.92	\$0.00	\$2,829.92	\$2,829.92	\$0.00	\$2,829.92
482	75	\$42,955.20	\$5,346.80	\$36,478.00	\$41,824.80	\$0.00	\$41,824.80
483	5	\$8,661.05	\$1,117.40	\$7,543.65	\$8,661.05	\$0.00	\$8,661.05
484	3	\$8,465.76	\$0.00	\$8,465.76	\$8,465.76	\$0.00	\$8,465.76
486	3	\$5,916.48	\$0.00	\$5,916.48	\$5,916.48	\$0.00	\$5,916.48
488	31	\$34,794.40	\$4,803.86	\$29,990.54	\$34,794.40	\$0.00	\$34,794.40
491	1	\$1,930.86	\$0.00	\$1,930.86	\$1,930.86	\$0.00	\$1,930.86
492	1	\$2,289.41	\$0.00	\$2,289.41	\$2,289.41	\$0.00	\$2,289.41
493	1	\$3,379.12	\$7.82	\$3,371.30	\$3,379.12	\$0.00	\$3,379.12
SUBTOTAL	122	\$111,222.20	\$11,275.88	\$98,815.92	\$110,091.80	\$0.00	\$110,091.80
SCAN Health Plan							
611	358	\$103,144.29	\$18,244.01	\$87,198.76	\$105,442.77	(\$574.62)	\$104,868.15
613	152	\$86,126.24	\$13,689.45	\$76,403.13	\$90,092.58	(\$566.62)	\$89,525.96
SUBTOTAL	510	\$189,270.53	\$31,933.46	\$163,601.89	\$195,535.35	(\$1,141.24)	\$194,394.11
SCAN Health Plan, AZ							
620	28	\$8,331.99	\$1,154.98	\$6,602.39	\$7,757.37	\$0.00	\$7,757.37
621	13	\$7,366.06	\$1,371.22	\$5,994.84	\$7,366.06	\$0.00	\$7,366.06
SUBTOTAL	41	\$15,698.05	\$2,526.20	\$12,597.23	\$15,123.43	\$0.00	\$15,123.43
SCAN Health Plan, NV							
622	28	\$8,044.68	\$1,120.50	\$6,924.18	\$8,044.68	\$0.00	\$8,044.68
623	9	\$5,099.58	\$634.61	\$4,464.97	\$5,099.58	\$0.00	\$5,099.58
SUBTOTAL	37	\$13,144.26	\$1,755.11	\$11,389.15	\$13,144.26	\$0.00	\$13,144.26

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	2,242	\$871,762.50	\$95,886.05	\$778,588.60	\$874,474.65	(\$774.90)	\$873,699.75
702	399	\$840,840.75	\$36,249.56	\$783,364.65	\$819,614.21	\$0.00	\$819,614.21
703	1,402	\$1,085,163.50	\$100,423.26	\$973,999.64	\$1,074,422.90	\$0.00	\$1,074,422.90
704	107	\$258,008.45	\$8,095.30	\$245,179.05	\$253,274.35	\$0.00	\$253,274.35
705	54	\$57,121.20	\$3,236.87	\$54,942.13	\$58,179.00	\$0.00	\$58,179.00
706	2	\$967.32	\$58.04	\$909.28	\$967.32	\$0.00	\$967.32
SUBTOTAL	4,206	\$3,113,863.72	\$243,949.08	\$2,836,983.35	\$3,080,932.43	(\$774.90)	\$3,080,157.53
United Healthcare							
707	538	\$928,094.90	\$114,516.67	\$793,145.99	\$907,662.66	\$0.00	\$907,662.66
708	452	\$1,404,422.31	\$157,258.51	\$1,250,331.25	\$1,407,589.76	\$3,100.27	\$1,410,690.03
709	339	\$1,264,647.20	\$89,918.62	\$1,127,241.68	\$1,217,160.30	\$0.00	\$1,217,160.30
SUBTOTAL	1,329	\$3,597,164.41	\$361,693.80	\$3,170,718.92	\$3,532,412.72	\$3,100.27	\$3,535,512.99

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	86	\$124,851.36	\$6,823.24	\$123,660.95	\$130,484.19	\$0.00	\$130,484.19
802	348	\$910,935.24	\$32,196.92	\$865,650.17	\$897,847.09	\$0.00	\$897,847.09
803	433	\$1,336,991.42	\$47,767.23	\$1,304,415.84	\$1,352,183.07	\$6,175.48	\$1,358,358.55
804	211	\$306,321.36	\$9,233.15	\$298,539.97	\$307,773.12	(\$60,961.46)	\$246,811.66
805	250	\$654,407.50	\$16,386.38	\$635,403.49	\$651,789.87	(\$59,124.50)	\$592,665.37
806	789	\$2,065,310.07	\$43,609.71	\$2,021,700.36	\$2,065,310.07	(\$359,640.83)	\$1,705,669.24
807	62	\$191,439.88	\$2,223.18	\$189,216.70	\$191,439.88	(\$13,148.00)	\$178,291.88
808	25	\$77,193.50	\$1,729.14	\$75,464.36	\$77,193.50	(\$12,579.80)	\$64,613.70
809	14	\$20,324.64	\$871.05	\$19,453.59	\$20,324.64	\$0.00	\$20,324.64
810	9	\$23,558.67	\$3,088.80	\$20,469.87	\$23,558.67	\$0.00	\$23,558.67
811	5	\$15,438.70	\$1,852.65	\$13,586.05	\$15,438.70	\$0.00	\$15,438.70
812	268	\$389,071.68	\$23,111.93	\$368,863.27	\$391,975.20	(\$64,657.13)	\$327,318.07
813	2	\$5,235.26	\$0.00	\$5,235.26	\$5,235.26	(\$405.80)	\$4,829.46
814	1	\$3,087.74	\$988.08	\$2,099.66	\$3,087.74	(\$202.90)	\$2,884.84
SUBTOTAL	2,503	\$6,124,167.02	\$189,881.46	\$5,943,759.54	\$6,133,641.00	(\$564,544.94)	\$5,569,096.06
Kaiser - Washington							
393	5	\$10,062.65	\$2,138.65	\$7,924.00	\$10,062.65	\$0.00	\$10,062.65
394	24	\$10,029.84	\$1,412.52	\$9,453.14	\$10,865.66	\$0.00	\$10,865.66
395	1	\$3,751.26	\$893.36	\$2,857.90	\$3,751.26	\$0.00	\$3,751.26
397	2	\$4,313.28	\$0.00	\$4,313.28	\$4,313.28	\$0.00	\$4,313.28
398	14	\$11,589.48	\$1,192.07	\$10,397.41	\$11,589.48	\$0.00	\$11,589.48
SUBTOTAL	46	\$39,746.51	\$5,636.60	\$34,945.73	\$40,582.33	\$0.00	\$40,582.33
Medical Plan Total	58,446	\$69,023,444.90	\$4,403,629.01	\$64,213,817.42	\$68,617,446.43	(\$600,271.49)	\$68,017,174.94

Medical and Dental Vision Insurance Premiums May 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	27,659	\$1,554,829.20	\$151,342.24	\$1,415,442.30	\$1,566,784.54	(\$2,814.35)	\$1,563,970.19
502	25,373	\$2,993,879.72	\$219,296.59	\$2,777,539.23	\$2,996,835.82	(\$2,592.92)	\$2,994,242.90
503	11	\$762.30	\$27.71	\$734.59	\$762.30	\$0.00	\$762.30
SUBTOTAL	53,043	\$4,549,471.22	\$370,666.54	\$4,193,716.12	\$4,564,382.66	(\$5,407.27)	\$4,558,975.39
CIGNA Dental HMO/Vision							
901	4,493	\$209,560.20	\$21,185.36	\$190,565.04	\$211,750.40	(\$233.00)	\$211,517.40
902	3,406	\$325,484.50	\$22,010.36	\$305,669.49	\$327,679.85	\$190.90	\$327,870.75
903	2	\$94.42	\$17.00	\$77.42	\$94.42	\$0.00	\$94.42
SUBTOTAL	7,901	\$535,139.12	\$43,212.72	\$496,311.95	\$539,524.67	(\$42.10)	\$539,482.57
Dental/Vision Plan Total	60,944	\$5,084,610.34	\$413,879.26	\$4,690,028.07	\$5,103,907.33	(\$5,449.37)	\$5,098,457.96
GRAND TOTALS	119,390	\$74,108,055.24	\$4,817,508.27	\$68,903,845.49	\$73,721,353.76	(\$605,720.86)	\$73,115,632.90

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
<u>Anthem Blue Cross Prudent Buyer Plan</u>		
\$1,220.38	201	Retiree Only
\$2,402.44	202	Retiree and Spouse/Domestic Partner
\$2,711.47	203	Retiree, Spouse/Domestic Partner and Children
\$1,568.92	204	Retiree and Children
\$331.92	205	Survivor Children Only Rates
<u>Anthem Blue Cross Plan I</u>		
\$1,584.80	211	Retiree Only
\$2,857.90	212	Retiree and Spouse/Domestic Partner
\$3,371.30	213	Retiree, Spouse/Domestic Partner and Children
\$2,097.12	214	Retiree and Children
\$534.96	215	Survivor Children Only Rates
<u>Anthem Blue Cross Plan II</u>		
\$1,584.80	221	Retiree Only
\$2,857.90	222	Retiree and Spouse/Domestic Partner
\$3,371.30	223	Retiree, Spouse/Domestic Partner and Children
\$2,097.12	224	Retiree and Children
\$534.96	225	Survivor Children Only Rates
<u>Anthem Blue Cross Plan III</u>		
\$642.90	240	Retiree Only with Medicare
\$2,057.29	241	Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross I)
\$2,057.29	242	Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross II)
\$1,280.41	243	Retiree and Spouse/Domestic Partner - Both with Medicare
\$1,151.83	244	Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross I)
\$1,151.83	245	Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross II)
\$2,566.05	246	Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross I)
\$2,566.05	247	Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross II)
\$1,789.08	248	Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross I)
\$1,789.08	249	Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross II)
\$2,005.12	250	Member, Spouse/Domestic Partner, Child (3 with Medicare)

*Benchmark premiums are bolded.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<u>CIGNA Network Model Plan</u>		
\$2,027.27	301	Retiree Only
\$3,661.10	302	Retiree and Spouse/Domestic Partner
\$4,323.07	303	Retiree, Spouse/Domestic Partner and Children
\$2,690.19	304	Retiree and Children
\$670.42	305	Survivor Children Only Rates
<u>Kaiser</u>		
\$1,410.77	401	Retiree Only ("Basic")
\$291.66	403	Retiree Only ("Senior Advantage")
\$1,367.03	404	Retiree Only ("Excess I") <i>"Closed to New Entrants"</i>
\$1,414.33	405	Retiree Only - ("Excess II")
\$2,813.54	411	Retiree and Family (All family members are "Basic")
\$1,694.43	413	Retiree and Family (One family member is "Senior Advantage"; others are "Basic")
\$2,769.80	414	Retiree and Family (One family member is "Excess I"; others are "Basic") <i>"Closed to New Entrants"</i>
\$575.32	418	Retiree and Family (Two or more family members are "Senior Advantage")
\$1,650.69	419	Retiree and Family (One family member is "Excess I"; others are "Senior Advantage") <i>"Closed to New Entrants"</i>
\$2,726.06	420	Retiree and Family (Two or more family members are "Excess I") <i>"Closed to New Entrants"</i>
N/A	421	Survivor Children Only Rates
\$2,817.10	422	Retiree and Family (One family member is "Excess II"; others are "Basic")
\$1,697.99	426	Retiree and Family (One family member is "Senior Advantage"; others are "Excess II")
\$2,773.36	428	Retiree and Family (One family member is "Excess I"; others are "Excess II")
\$2,820.66	430	Retiree and Family (Two or more family members are "Excess II")
<u>Kaiser Colorado</u>		
\$1,421.80	450	Retiree Only ("Basic" under age 65)
\$297.90	451	Retiree Only ("Senior Advantage")
\$3,146.79	453	Retiree and Family (Two family members are "Basic")
\$4,249.55	454	Retiree and Family (Three or more family members are "Basic")
\$1,711.70	455	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic")
\$587.80	457	Retiree and Family (Two family members are "Senior Advantage")
\$3,043.28	458	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$2,001.60	459	Retiree and Family (Two family members are "Senior Advantage"; one or more are "Basic")

*Benchmark premiums are bolded.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<u>Kaiser Georgia</u>		
\$1,780.87	440	Retiree Only ("Basic" over age 65 with Medicare Part B only)
\$1,780.87	441	Retiree Only ("Basic over age 65 with Medicare Part A only)
\$1,780.87	442	Retiree Only ("Basic over age 65 without Medicare Part A or Medicare Part B)
\$413.87	443	Retiree Only ("Basic" over age 65 - Medicare eligible who is classified as having renal failure)
\$2,186.74	444	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part B only)
\$2,186.74	445	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part A only)
\$2,186.74	446	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 without Medicare Part A and B)
\$1,780.87	461	Retiree Only ("Basic" under age 65)
\$413.87	462	Retiree Only ("Senior Advantage")
\$3,553.74	463	Retiree and Family (Two family members are "Basic")
\$5,326.61	464	Retiree and Family (Three or more family members are "Basic")
\$2,186.74	465	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
\$819.74	466	Retiree and Family (Two family members are "Senior Advantage")
\$3,959.61	467	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$2,592.61	468	Retiree and Family (Two family members are "Senior Advantage"; one is "Basic")
\$1,225.61	469	Retiree and Family (Three or more family members are "Senior Advantage"; one is "Basic")
\$3,959.61	470	Retiree and Family (Three or more family members are "Basic"; one is "Senior Advantage")
<u>Kaiser Hawaii</u>		
\$962.84	471	Retiree Only ("Basic" under age 65)
\$447.25	472	Retiree Only ("Senior Advantage")
\$2,222.50	473	Retiree Only (Over age 65 without Medicare Part A or Medicare Part B)
\$1,917.68	474	Retiree and Family (Two family members are "Basic")
\$2,872.52	475	Retiree and Family (Three or more family members are "Basic")
\$1,402.09	476	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
\$3,177.34	477	Retiree and Family (One family member is "Basic" under age 65; one is over age 65 without Medicare Part A or Medicare Part B)
\$886.50	478	Retiree and Family (Two family members are "Senior Advantage")
\$2,661.75	479	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 without Medicare Part A or Medicare Part B)

*Benchmark premiums are bolded.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<u>Kaiser Oregon</u>		
\$1,414.96	481	Retiree Only ("Basic" under age 65)
\$565.20	482	Retiree Only ("Senior Advantage")
\$1,732.21	483	Retiree Only (Over age 65 without Medicare Part A or Medicare Part B)
\$2,821.92	484	Retiree and Family (Two family members are "Basic")
\$4,228.88	485	Retiree and Family (Three or more family members are "Basic")
\$1,972.16	486	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
\$1,122.40	488	Retiree and Family (Two family members are "Senior Advantage")
\$1,732.21	490	Retiree Only (Over age 65 with Medicare Part B only)
\$1,930.86	491	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 with Medicare Part A only)
\$2,289.41	492	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 without Medicare Part A or Medicare Part B)
\$3,379.12	493	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$2,529.36	494	Retiree and Family (Two family members are "Senior Advantage"; one is "Basic")
\$3,456.42	495	Retiree and Family (Two family members are over age 65 without Medicare Part A or Medicare Part B)
\$2,739.32	496	Retiree and Family (Two family members are over age 65 with Medicare Part A only)
\$2,780.62	497	Retiree and Family (One family member is "Basic"; one is over age 65 with Medicare Part A only)
\$3,139.17	498	Retiree and Family (One family member is "Basic"; one is over age 65 without Medicare Part A or Medicare Part B)
<u>Kaiser Washington</u>		
\$2,012.53	393	Retiree and Family ("Basic" under age 65)
\$417.92	394	Retiree Only ("Senior Advantage")
\$3,751.26	395	Retiree and Family (Two family members are "Basic")
\$6,275.96	396	Retiree and Family (Three or more family members are "Basic")
\$2,156.64	397	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic")
\$827.82	398	Retiree and Family (Two family members are "Senior Advantage")
\$4,681.34	399	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$3,352.52	400	Retiree and Family (Two family members are "Senior Advantage"; one or more are "Basic")

*Benchmark premiums are bolded.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
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Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

"Senior Advantage"

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

"Excess II"

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

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
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SCAN Health Plan

\$287.31	611	Retiree Only with SCAN
\$566.62	613	Retiree and 1 Dependent - Both with SCAN (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child. Both Retiree and Dependent must have Medicare.)

SCAN Health Plan – Arizona (Maricopa, Pima, Pinal Counties)

\$287.31	620	Retiree Only
\$566.62	621	Retiree and Spouse/Domestic Partner or Retiree and One Child. Both Retiree and eligible dependent must be enrolled in Medicare Parts A & B.

SCAN Health Plan – Nevada (Nye and Clark Counties)

\$287.31	622	Retiree Only
\$566.82	623	Retiree and Spouse/Domestic Partner or Retiree and One Child. Both Retiree and eligible dependent must be enrolled in Medicare Parts A & B

United Healthcare Medicare Advantage (UHCMA)

(For both members and dependents who are enrolled in UHCMA, or a family combination of UHCMA/UHC)

\$387.45	701	Retiree Only with Secure Horizons
\$2,076.15	702	Retiree and 1 Dependent - One with Secure Horizons (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child)
\$766.90	703	Retiree and 1 Dependent - Both with Secure Horizons (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child)
\$2,367.05	704	Retiree and 2 or More Dependents - One with Secure Horizons (Retiree and 2 or More Dependents = Retiree, Spouse/Domestic Partner and 1 or More Children OR Retiree and 2 or More Children)
\$1,057.80	705	Retiree and 2 or More Dependents - Two with Secure Horizons (Retiree and 2 or More Dependents = Retiree, Spouse/Domestic Partner and 1 or More Children OR Retiree and 2 or More Children)
\$483.66	706	Survivor Children Only Rates

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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United Healthcare (UHC)

(For members and dependents under age 65 [no Medicare])

\$1,696.70	707	Retiree Only
\$3,100.27	708	Retiree and 1 Dependent
\$3,676.30	709	Retiree and 2 Or More Dependents

Local 1014 Firefighters

\$1,451.76	801	Member Under 65
\$2,617.63	802	Member + 1 Under 65
\$3,087.74	803	Member + 2 Under 65
\$1,451.76	804	Member with Medicare
\$2,617.63	805	Member + 1; 1 Medicare
\$2,617.63	806	Member + 1; 2 Medicare
\$3,087.74	807	Member + 2; 1 Medicare
\$3,087.74	808	Member + 2; 2 Medicare
\$1,451.76	809	Surviving Spouse Under 65
\$2,617.63	810	Surviving Spouse + 1; Under 65
\$3,087.74	811	Surviving Spouse + 2 Under 65
\$1,451.76	812	Surviving Spouse with Medicare
\$2,617.63	813	Surviving Spouse + 1; 1 Medicare
\$3,087.74	814	Spouse + 1; 1 Medicare
\$2,617.63	815	Surviving Spouse + 1; 2 Medicare

CIGNA Indemnity - Dental/Vision

\$56.20	501	Retiree Only
\$117.86	502	Retiree and Dependent(s)
\$69.30	503	Survivor Children Only Rates

CIGNA HMO - Dental/Vision

\$46.60	901	Retiree Only
\$95.45	902	Retiree and Dependent(s)
\$47.21	903	Survivor Children Only Rates

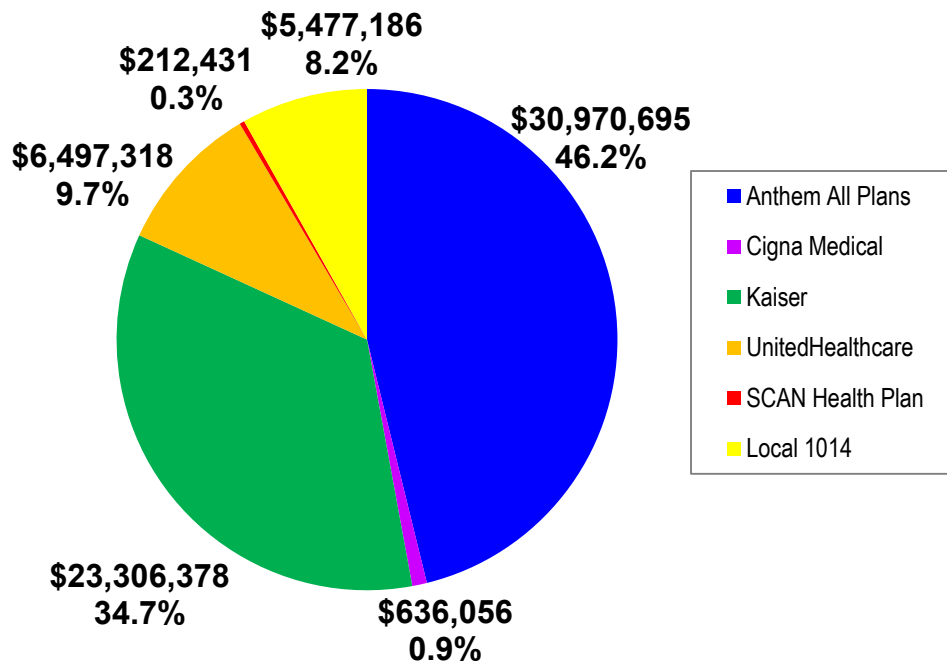
*Benchmark premiums are bolded.

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending March 2026

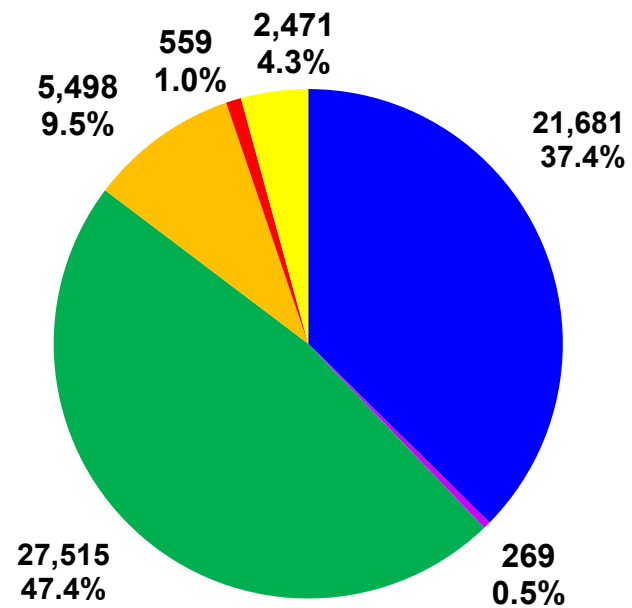
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$30,970,695	46.2%	21,681	37.4%
Cigna Medical	\$636,056	0.9%	269	0.5%
Kaiser	\$23,306,378	34.7%	27,515	47.4%
UnitedHealthcare	\$6,497,318	9.7%	5,498	9.5%
SCAN Health Plan	\$212,431	0.3%	559	1.0%
Local 1014	\$5,477,186	8.2%	2,471	4.2%
Combined Medical	\$67,100,064	100.0%	57,993	100.0%

Cigna Dental & Vision (PPO and HMO)	\$5,055,791	60,500
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Monthly Premium

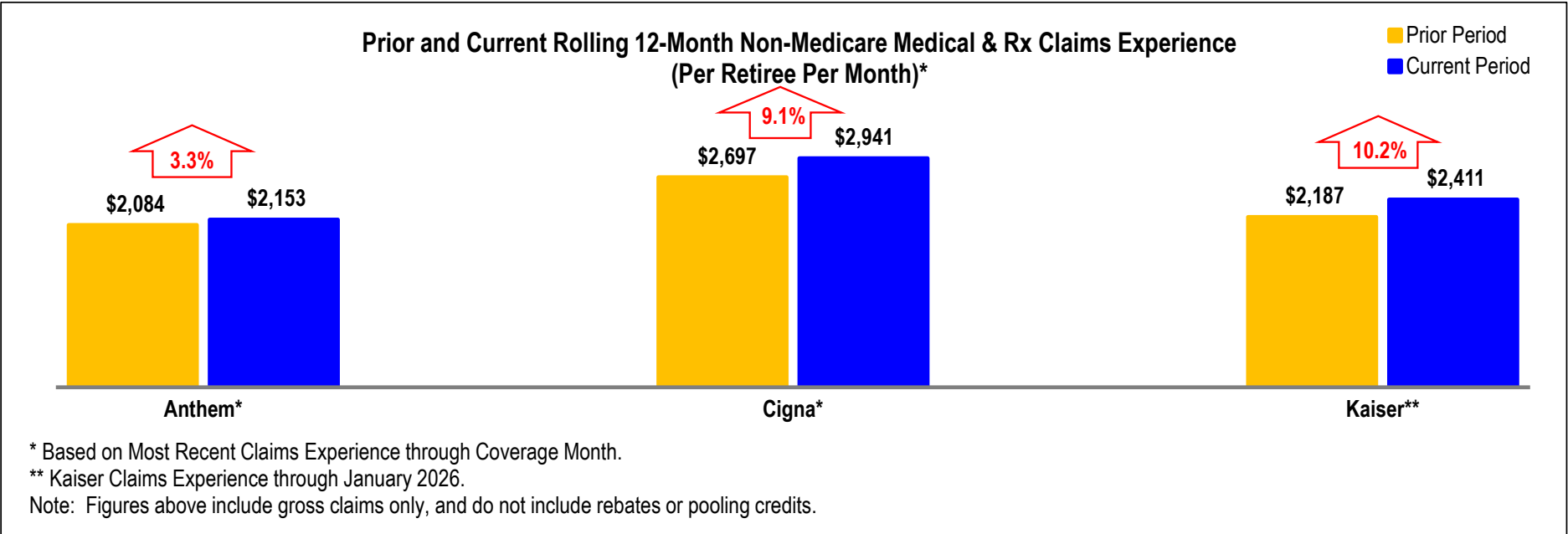
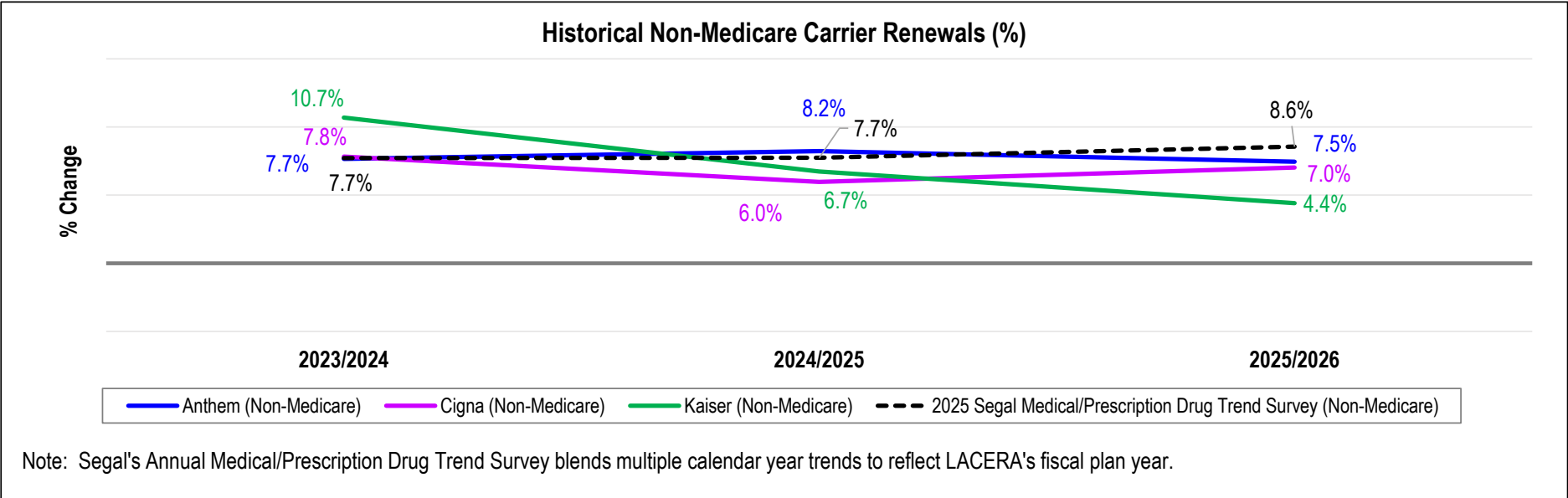


Retirees



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

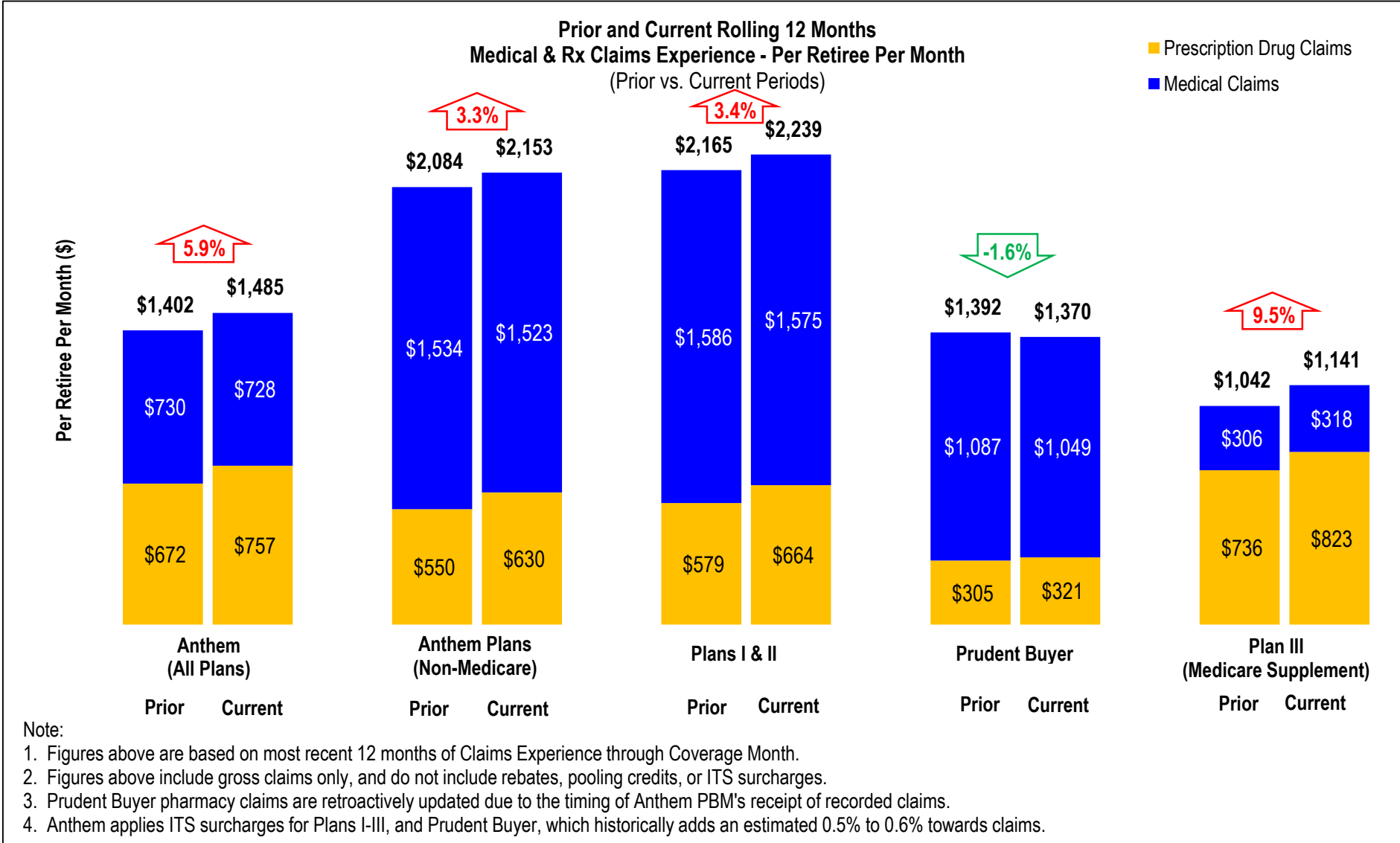
Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending March 2026



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending March 2026



Blended (Medical & Rx) Trend	2023/2024	2024/2025	2025/2026
Non-Medicare (80% Medical / 20% Rx)	7.7%	7.7%	8.6%
Medicare (20% Medical / 80% Rx)	6.9%	6.2%	8.1%

Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month Ending March 2026

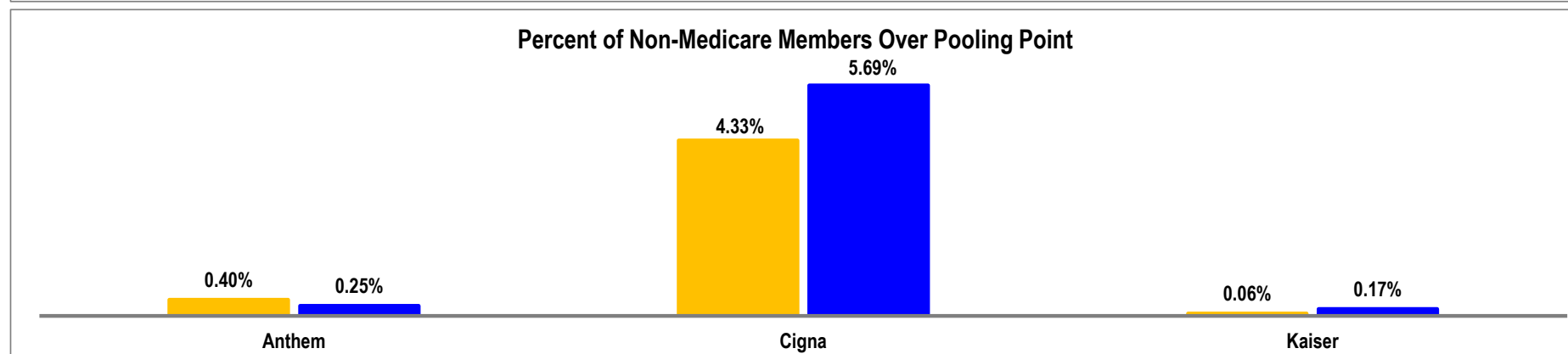
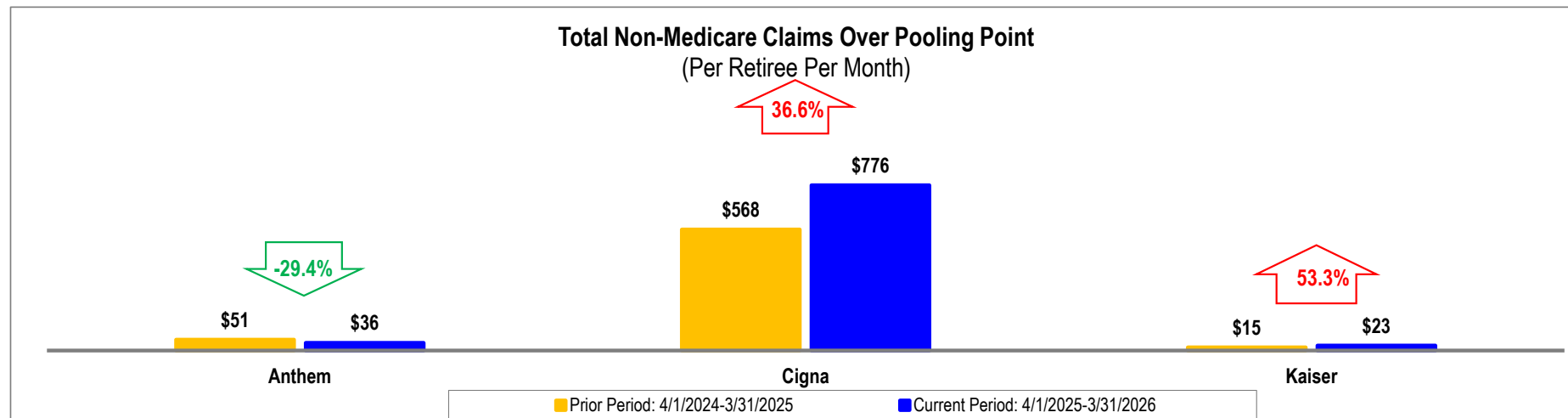
- Kaiser insures approximately 27,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in California.

Category	Current Period 2/1/2025 - 1/31/2026	Prior Period 2/1/2024 - 1/31/2025	Change
Average Contract Size	1.83	1.82	0.55%
Average Members	12,747	12,560	1.49%
Inpatient Claims Per Member Per Month	\$333.87	\$301.17	10.86%
Outpatient Claims Per Member Per Month	\$578.82	\$534.42	8.31%
Pharmacy Per Member Per Month	\$181.74	\$165.37	9.90%
Other Per Member Per Month	\$225.02	\$201.87	11.47%
Total Claims Per Member Per Month	\$1,319.45	\$1,202.83	9.70%
Total Paid Claims	\$201,819,914	\$181,293,893	11.32%
Large Claims over \$600,000 Pooling Point			
Number of Claims over Pooling Point	12	4	
Amount over Pooling Point	\$1,885,385	\$1,206,225	56.30%
% of Total Paid Claims	0.93%	0.67%	
Inpatient Days / 1000	906.0	642.1	41.10%
Inpatient Admits / 1000	98.5	92.1	6.95%
Outpatient Visits / 1000	16,901.0	16,289.8	3.75%
Pharmacy Scripts Per Member Per Year	14.2	14.0	1.43%

Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending March 2026



Stop-Loss & Pooling Points Overview:

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

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

Pooling Points by Carrier:

1. Anthem's pooling points are \$400,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$600,000.

Los Angeles County Employees Retirement Association

Anthem Lifetime Max Accumulation Status By Plan

Coverage Month Ending March 2026

	Prior Calendar Year: December 2024 ^{1,2}			Current Calendar Year: December 2025 ^{3,4}		
Lifetime Claim Amount ⁵	Plans I & II	Prudent Buyer	Combined	Plans I & II	Prudent Buyer	Combined
\$1.4M-\$1.5M	0	0	0	0	0	0
\$1.3M-\$1.4M	0	0	0	0	0	0
\$1.2M-\$1.3M	0	0	0	0	0	0
\$1.1M-\$1.2M	0	0	0	1	0	1
\$1.0M-\$1.1M	7	0	7	7	1	8
\$900K-\$999K	15	1	16	9	0	9
\$800K-\$899K	18	1	19	20	3	23
Total	40	2	42	37	4	41

	Prior Month: February 2026 ^{3,6}			Most Recent Month: March 2026 ^{3,7}		
Lifetime Claim Amount ⁵	Plans I & II	Prudent Buyer	Combined	Plans I & II	Prudent Buyer	Combined
\$1.4M-\$1.5M	1	0	1	1	0	1
\$1.3M-\$1.4M	0	0	0	0	0	0
\$1.2M-\$1.3M	0	0	0	0	0	0
\$1.1M-\$1.2M	0	0	0	0	0	0
\$1.0M-\$1.1M	7	0	7	8	0	8
\$900K-\$999K	11	0	11	8	0	8
\$800K-\$899K	19	4	23	22	4	26
Total	38	4	42	39	4	43

The number of members reported will fluctuate period to period due to multiple factors including migration from an Anthem plan to another LACERA-administered plan or members passing away.

¹ Includes two years of historical data.

² Based on data provided by Anthem on January 22, 2025.

³ Includes two months of historical data.

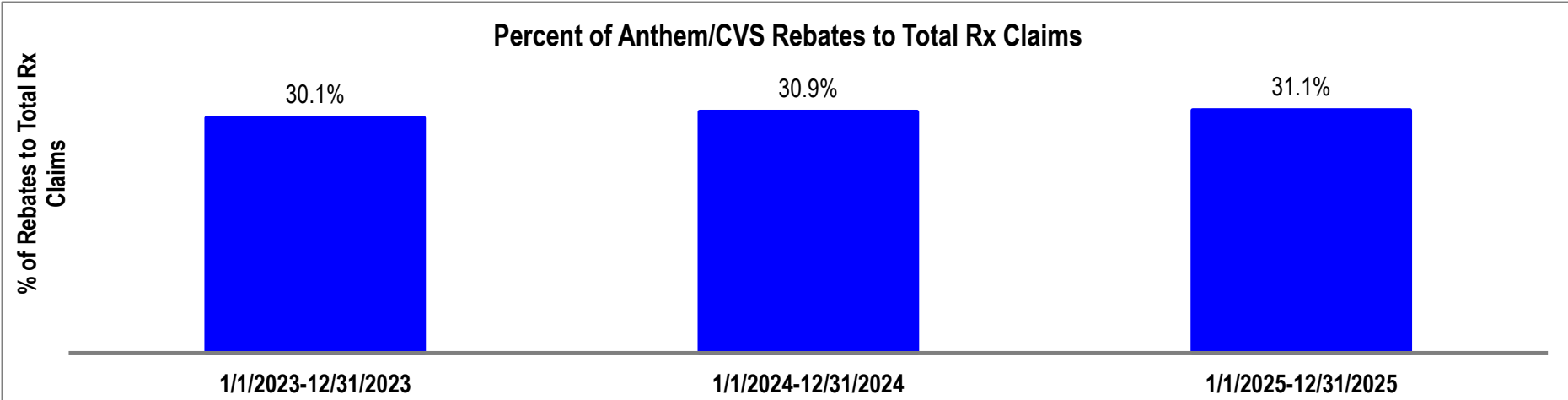
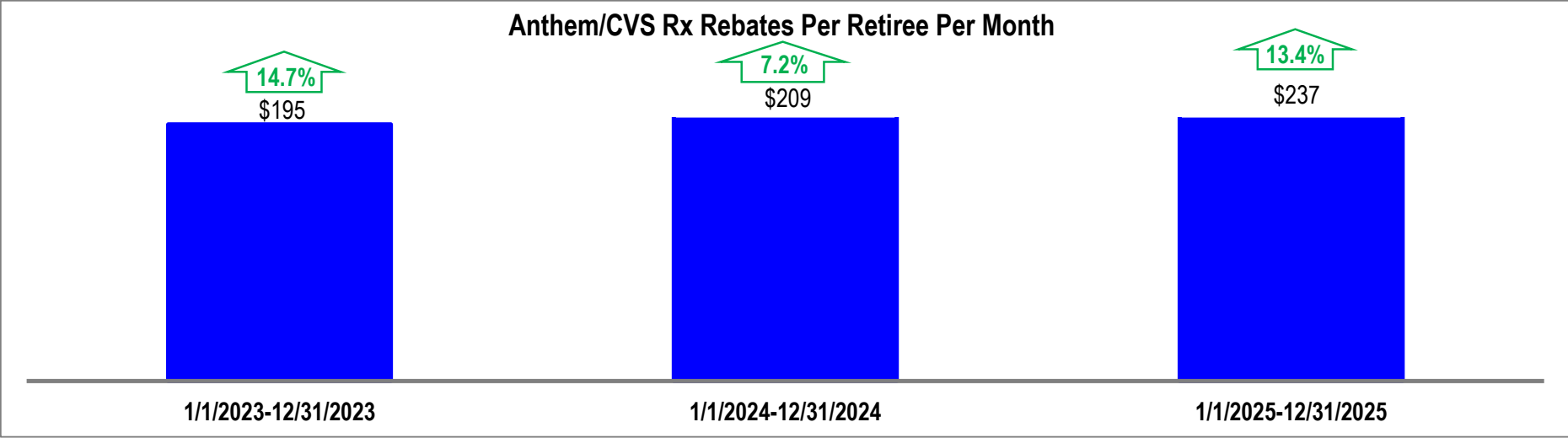
⁴ Based on data provided by Anthem on January 14, 2026.

⁵ Members identified by Anthem as terminated were excluded from the counts above.

⁶ Based on data provided by Anthem on March 16, 2026.

⁷ Based on data provided by Anthem on April 17, 2026.

Los Angeles County Employees Retirement Association
Prescription Drug Rebates (Anthem)
Coverage Month Ending March 2026



Rebates Overview:

Pharmacy Benefit Managers negotiate volume-based rebates with drug manufacturers of brand medications. Manufacturer rebates are passed on to plan sponsors and are used to offset pharmaceutical claims expenses.

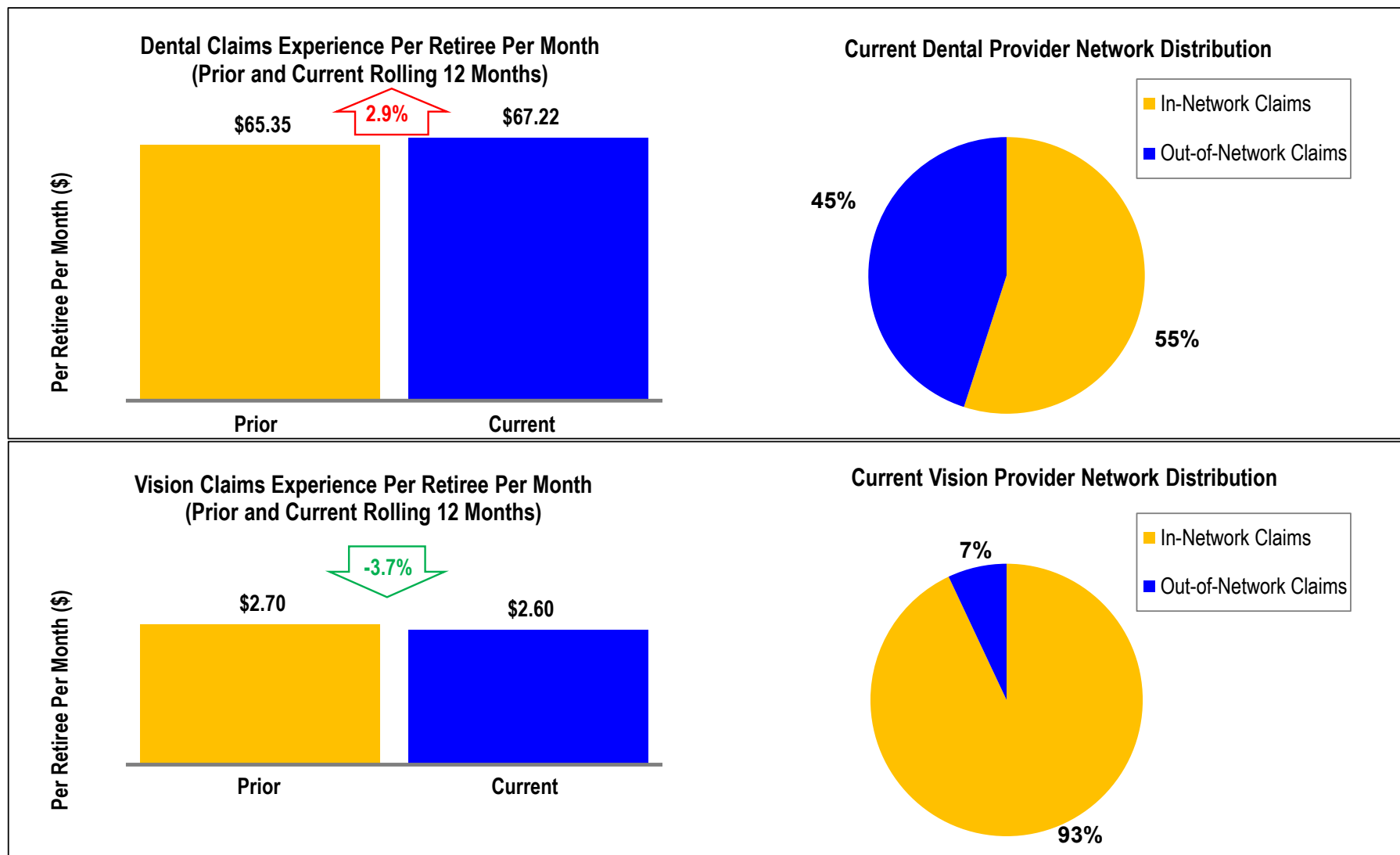
Note:

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

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending March 2026



Notes:

1. Figures above are based on most recent 12 months of Claims Experience through Coverage Month.
2. Dental Claims Experience reflects passive use of Cigna's PPO Dental Network.

Deadlines Extended for Making Government Websites Accessible

The Department of Justice (DOJ) has extended by one year the deadlines for state and local governments to meet the DOJ's web content accessibility standards to ensure that online content is usable by those with a disability:

- For public entities that have a population of at least 50,000, the new compliance deadline is April 26, 2027.
- For smaller public entities (i.e., population <50,000) and [special district governments](#) (e.g., utility district, transit authority or water and sewer board), the deadline is now April 26, 2028.



The DOJ's accessibility standards apply to websites and tools used by government employees.

For background on website accessibility requirements and guidance, including the DOJ's final rule on public entity web content accessibility, see our December 18, 2025 compliance insight, "[Government Entities Must Meet Website Accessibility Rules.](#)"

Announcement of the extended deadlines

The DOJ announced the extended deadlines in an interim final rule published in the [April 20, 2026 Federal Register](#). The decision to extend the compliance deadlines was made in response to concerns raised by various stakeholders that the original deadlines were too tight.

Written comments are due by June 22, 2026.

Consequences of noncompliance

Noncompliance exposes governmental entities to significant legal risks, including investigations initiated by the DOJ and potential private litigation.

This page is for informational purposes only and does not constitute legal, tax or investment advice. You are encouraged to discuss the issues raised here with your legal, tax and other advisors before determining how the issues apply to your specific situations.