IN PERSON & VIRTUAL BOARD MEETING

AUGUST 5, 2026, AT 8:30 AM*

INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE MEETING

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

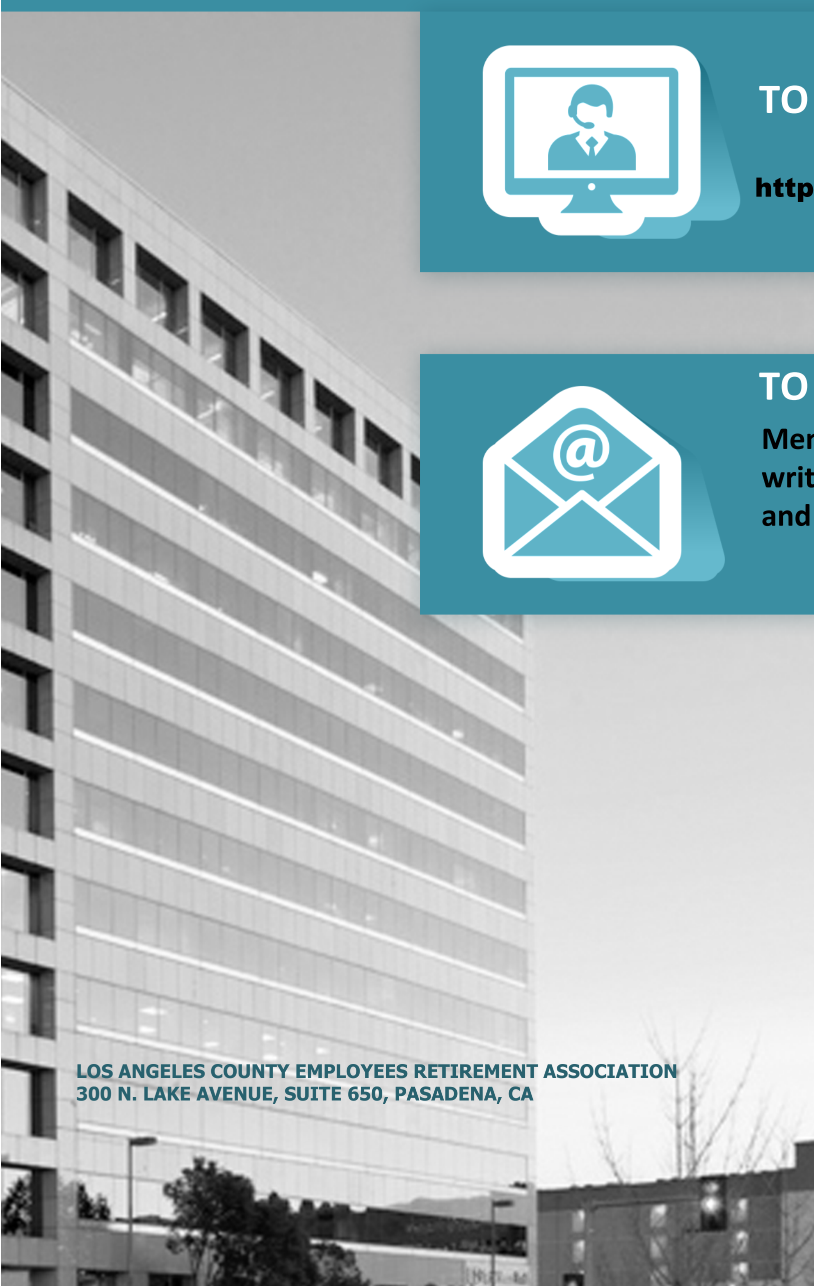
TO VIEW VIA WEB

https://lacera.gov/leadership/board-meetings

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

8:30 A.M., WEDNESDAY, AUGUST 5, 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.

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 July 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 July 2026**
Barry W. Lew, Legislative Affairs Officer
(For Information Only)

B. **Strategic Plan 1.4 – Improving the Member Retiree Healthcare Experience**
Tionna Fredericks, Section Head, Retiree Healthcare
(For Information Only) (Memo dated July 23, 2026)

C. **Staff Activities Report for July 2026**
Cassandra Smith, Director, Retiree Healthcare
(For Information Only)

D. **LACERA Claims Experience**
Stephen Murphy, Segal Consulting
(Presentation)

E. **Federal Legislation**
Stephen Murphy, Segal Consulting
(For Discussion Purposes)

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 agendized 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

8:30 A.M. – 8:54 A.M., WEDNESDAY, JULY 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

Ernesto J. Pantoja, Trustee *(arrived at 8:34 a.m.)*

Jason E. Green, Alternate Trustee

ABSENT; Shawn R. Kehoe, Trustee

OTHER BOARD OF RETIREMENT TRUSTEES

Elizabeth Ginsberg, Trustee

STAFF, ADVISORS AND PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare

Luis A. Lugo, Chief Executive Officer

JJ Popowich, Assistant Executive Officer

Jessica Baxter, Assistant Executive Officer

STAFF, ADVISORS AND PARTICIPANTS (Continued)

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 8:30 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

There were no requests received.

III. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of June 3, 2026

Trustee Langton made a motion, Trustee Green seconded, to approve the minutes of the regular meeting of June 3, 2026. The motion passed by the following roll call vote:

Yes: Langton, Green, Robbins

No: None

Absent: Kehoe, Pantoja

(Trustee Pantoja arrived after the vote had been taken on the minutes)

IV. PUBLIC COMMENT

There were no requests from the public to speak.

V. REPORTS

A. **Semi-Annual Report on Approved Engagements**
Barry W. Lew, Legislative Affairs Officer
(For Information Only) (Memo dated June 18, 2026)

The semi-annual report on approved engagements was discussed. This item was received and filed.

B. **Engagement Report for June 2026**
Barry W. Lew, Legislative Affairs Officer
(For Information Only)

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

C. **LACERA GLP-1 Update**
Cassandra Smith, Director, Retiree Healthcare
(For Information Only) (Memo dated June 12, 2026)

Ms. Smith gave an update on the expanded coverage for GLP-1 weight-loss drugs. This item was received and filed.

D. **Staff Activities Report for June 2026**
Cassandra Smith, Director, Retiree Healthcare
(For Information Only)

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

E. **LACERA Claims Experience**
Stephen Murphy, Segal Consulting
(Presentation)

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

V. REPORTS (Continued)

F. **Federal Legislation**
Stephen Murphy, Segal Consulting
(For Information Only)

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

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 agendized item at a future meeting.)

There was nothing to report.

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

Trustee Robbins requested, as needed, updates regarding developments on SB 125 (Medi-Cal: Managed Care Organization Provider Tax).

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

There was nothing to report.

IX. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 8:54 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
JULY 2026
FOR INFORMATION ONLY

“Magic Number” for Retirement Hovers Around $1.2 Million
A new retirement survey from Schroders PLC, an investment management company, found that U.S. workers believe they need about $1.2 million saved by retirement, yet few expect to reach that goal. Only 30% of participants think they will accumulate $1 million or more, while half expect to retire with less than $500,000. Concerns about retirement security are widespread, with 81% worried about running out of money and rising healthcare, housing, insurance, and utility costs viewed as major threats.

The survey also revealed gaps in investment knowledge. Nearly 24% of participants did not know how their retirement assets were invested, and those who did reported holding an average of 26% of their savings in cash. Schroders warns that excessive cash holdings can hinder long-term growth.

A separate Thrivent survey found that 47% of nonretirees doubt they will ever fully retire. Many are focused on current financial challenges rather than long-term planning, citing high living costs and insufficient income to save.

Experts caution against relying on a single “magic number” for retirement savings. Retirement needs vary significantly based on factors such as Social Security benefits, pensions, healthcare expenses, and individual lifestyles. Setting unrealistic savings targets may discourage workers and lead to inaction rather than better retirement planning. (Source)

Retirement Plans’ New Reality: Workers Need the Money Now
Employers are increasingly rethinking the traditional goal of preventing all withdrawals from retirement accounts before retirement. Rising inflation, higher living costs, and renewed student loan payments have left many workers financially strained, leading more participants to tap their 401(k) savings for emergencies. SECURE 2.0 has further expanded options for accessing retirement funds through loans, hardship withdrawals, and emergency savings features.

Advisers now argue that some “leakage” from retirement accounts is unavoidable and that the focus should be on managing it responsibly rather than eliminating it entirely. Employers are adopting guardrails—such as limiting loans, requiring education, and offering emergency savings a ccounts—to balance short-term financial needs with long-term retirement security.

Research shows financial stress has become a major workplace issue. Vanguard found hardship withdrawals increased in 2025, often driven by medical expenses or housing emergencies, especially among lower-income workers. Employers are responding by emphasizing financial wellness programs, coaching, budgeting tools, and emergency savings vehicles, which can reduce reliance on retirement funds.

Experts caution that easier access to retirement savings carries risks. Participants who borrow or withdraw once may be more likely to do so again, potentially reducing future retirement savings. The challenge for plan sponsors is striking the right balance between flexibility during emergencies and preserving retirement assets for their intended purpose. (Source)

Pensions Still Play Major Role Even as Fewer Workers Have Access to Them
Although traditional pensions are often considered obsolete, they remain an important source of retirement income for many current retirees. While only 29% of U.S. workers today have access to a defined benefit (DB) pension, pension coverage is highly age-dependent—just 5% of workers ages 18–24 have pensions, compared with 52% of workers age 65 and older. The decline reflects a decades-long shift from employer-funded pensions to 401(k)-style defined contribution plans, particularly in the private sector, where only 14% of workers have pension access. In contrast, 86% of state and local government employees still participate in pension plans.

Despite their decline among current workers, pensions remain common among retirees. More than half of Americans age 65 and older receive pension income, although future generations are expected to have much less access to this source of guaranteed retirement income.

Public-sector pensions tend to be significantly larger than private-sector pensions, with median annual benefits of about $24,930 versus $11,440, respectively. Differences reflect factors such as longer job tenure, Social Security coverage rules, and cost-of-living adjustments.

For retirees, income typically comes from multiple sources, including Social Security, personal savings, pensions, IRAs, and 401(k)s. As pensions continue to fade, future retirees will rely more heavily on personal savings and bear greater investment risk. (Source)

President Trump Eyes Australia-Style Retirement Accounts
President Trump's July 2026 comments about creating retirement accounts modeled on Australia's "superannuation" system highlight a potential new approach to retirement savings, but no legislation has been proposed, and Congress would need to act before anything becomes reality.

Under Australia's system, employers contribute a percentage of workers' pay (about 12%) into individual investment accounts owned by employees. Unlike Social Security—which provides a government-guaranteed, inflation-adjusted benefit funded by current workers' payroll taxes—these accounts would rise or fall with market performance.

Supporters argue such accounts could help workers who have little retirement savings accumulate meaningful assets over decades through employer contributions and investment growth. However, significant uncertainties remain, including contribution levels, portability, access rules, taxation, and overall program design. Experts disagree on whether mandatory retirement saving would work in the U.S. Critics contend it could reduce take-home pay and burden lower-income workers.

Most analysts do not believe Australia's model could realistically replace Social Security. Australia's government pension is primarily an anti-poverty benefit and is generally less generous than Social Security. In 2025, the Australian benefits topped out at about $28,000 for an individual, whereas in 2026 Social Security pays up to $62,172 a year.

Because current workers have already paid into Social Security expecting future benefits, any major transition would be politically and financially difficult. The consensus is that Australian-style savings accounts could potentially supplement—not replace—Social Security. (Source) (Source)

July 23, 2026

TO: Insurance, Benefits and Legislative Committee
Les Robbins, Chair
Aleen Langton, Vice Chair
Ernesto Pantoja
Shawn Kehoe
Jason Green, Alternate

FROM: Tionna Fredericks, Section Head
Retiree Healthcare Division

FOR: August 5, 2026, Insurance, Benefits & Legislative Committee

SUBJECT: **Strategic Plan 1.4 – Improving the Member Retiree Healthcare Experience**

Purpose

This informational memo provides an update on the Retiree Healthcare RHC Division's fall 2026 member survey initiative under Strategic Plan Initiative 1.4 – Improving the Member Retiree Healthcare Experience.

No Committee action is required. The surveys will proceed as part of the approved Strategic Plan initiative. Staff will return after the survey results are analyzed with key findings, member experience themes, and recommended next steps.

Background

Strategic Plan Initiative 1.4 identifies improving the member's retiree healthcare experience as a key priority. To support this effort, RHC will gather direct feedback from retired members at different stages of their retiree healthcare journey.

The survey results will help RHC establish baseline member experience data, identify service improvement opportunities, and inform future communication and education efforts.

Survey Groups

The surveys will focus on four member groups:

- **Newly Retired Members:** Members who retired within the last 12 months.
- **Members Turning 65:** Members who became Medicare eligible within the last 12 months.
- **Survivors:** Survivors receiving retiree healthcare benefits.
- **Existing Retirees:** Members who have been retired for more than one year.

How Survey Results Will Be Used

- Establish baseline member experience measures for each targeted group.
- Identify common themes, service gaps, and member pain points.
- Guide the development of an online campaign to promote retiree healthcare resources, improve member education, and increase engagement with available services.
- Develop an action plan with proposed service enhancements, target timeframes, and success measures.
- Report key findings and recommended next steps to the Committee.

Timeline and Reporting

Survey distribution is planned for fall 2026. After the survey period closes, staff will analyze the results and prepare an executive summary of key themes, group-specific findings, and recommended improvements.

Staff anticipate returning to the Committee in early 2027 with the survey results and an initial action plan based on member feedback.

The long-term goal is to conduct similar surveys approximately every three years to monitor member experience trends, identify emerging needs, and support continuous improvement in retiree healthcare.

Conclusion

RHC will proceed with the fall 2026 member survey initiative as part of Strategic Plan Initiative 1.4. Staff will return to the Committee after the results are analyzed with key findings and recommended next steps.

NOTED AND REVIEWED:

JJ Popowich
Chief Benefits Officer

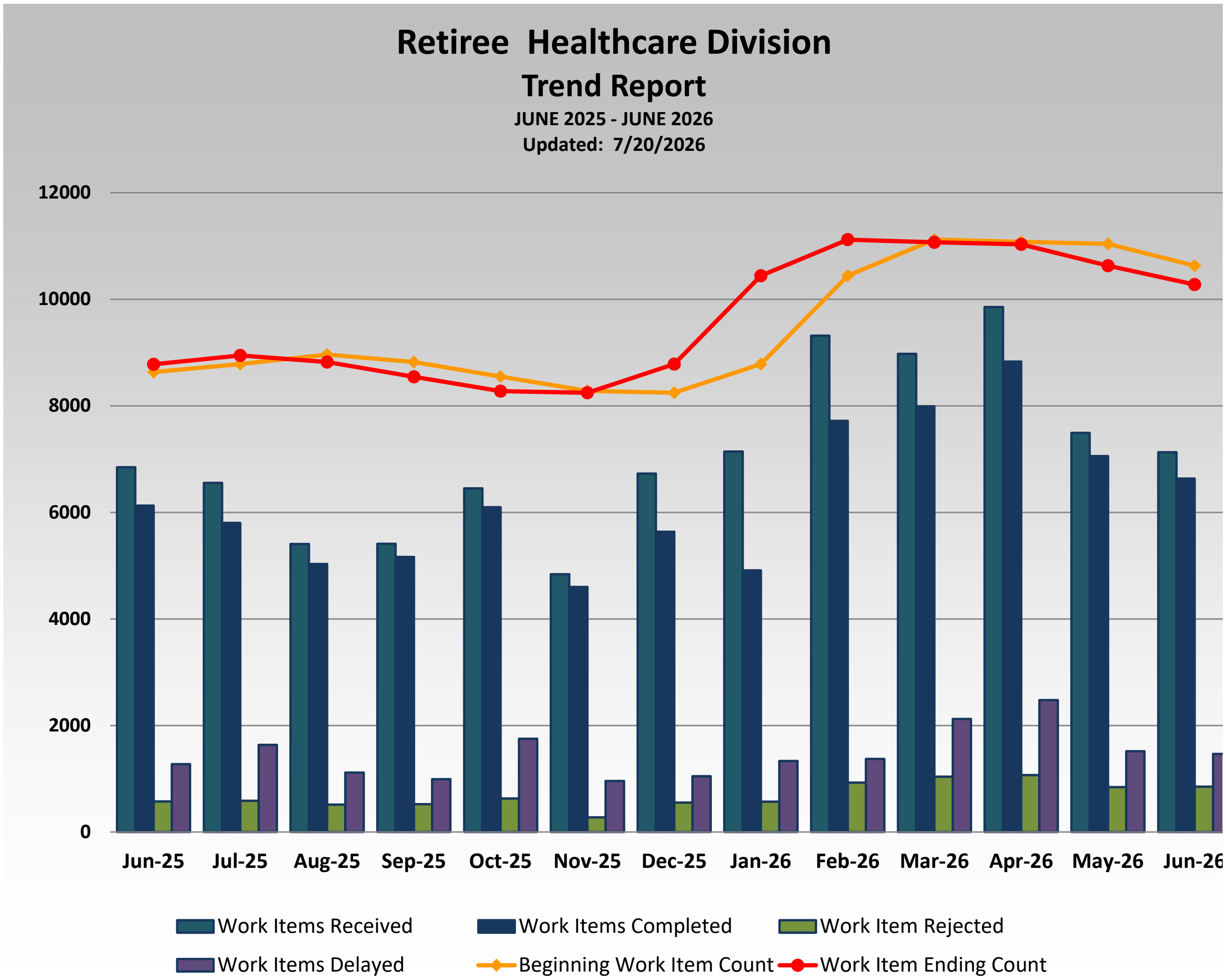
TF:cs

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

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

Anthem Blue Cross and Scripps Health are actively engaged in a contract renewal discussion. If a new agreement is not reached, Scripps will no longer be in-network effective October 1, 2026. There have been 120 LACERA members who have utilized a Scripps Health Facility over the last 12 months.

Anthem has a dedicated microsite which contains information on the negotiations, Anthem Negotiations with Scripps Health. Should staff receive more information, we will keep you updated on any changes.

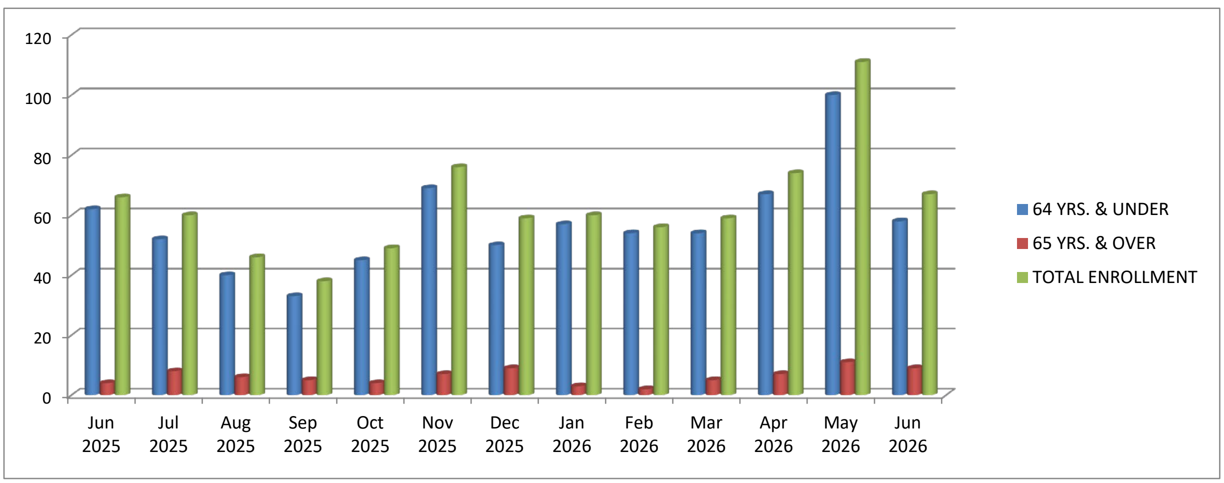


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Jun-25	8633	6847	6128	574	1272	8778
Jul-25	8783	6552	5803	586	1635	8946
Aug-25	8960	5405	5030	515	1116	8820
Sep-25	8821	5408	5161	524	992	8544
Oct-25	8550	6452	6098	630	1751	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
Apr-26	11077	9854	8832	1070	2476	11029
May-26	11037	7491	7057	842	1515	10629
Jun-26	10630	7130	6632	852	1465	10276

Retirees Monthly Age Breakdown
JUNE 2025 - JUNE 2026

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Apr 2026	67	7	74
May 2026	100	11	111
Jun 2026	58	9	67

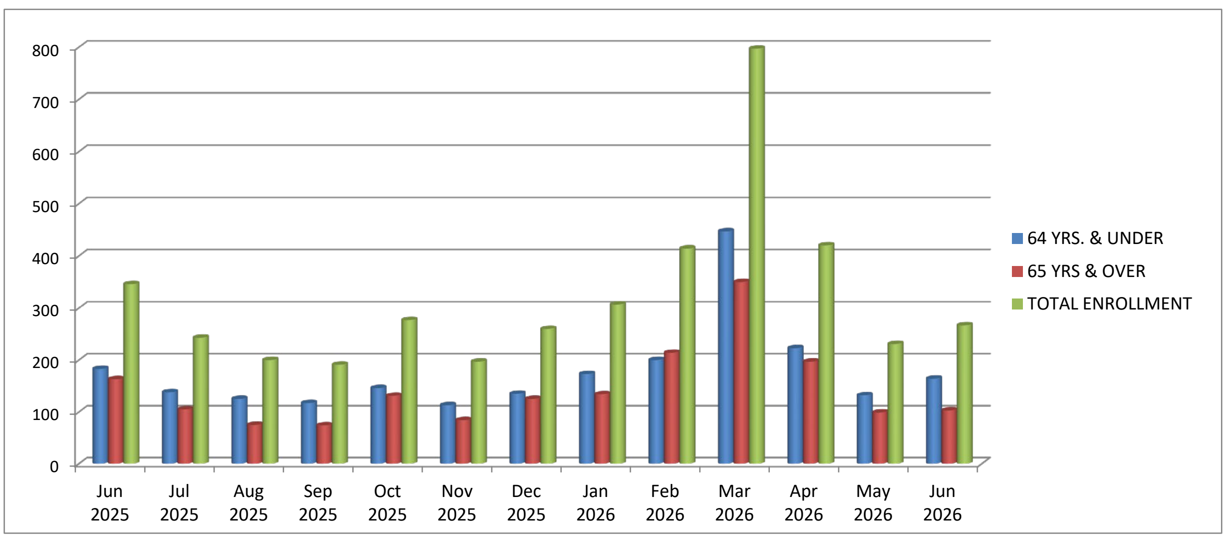


PLEASE NOTE: Next Report will include the following dates: July 1, 2025, through July 31, 2026.

Retirees Monthly Age Breakdown
JUNE 2025 - JUNE 2026

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Apr 2026	223	197	420
May 2026	132	99	231
Jun 2026	164	103	267



PLEASE NOTE: Next Report will include the following dates: July 1, 2025, through July 31, 2026.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 7/31/2026

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	8063	$1,502,646.10	0	$0.00
241	131	$23,287.40	0	$0.00
242	1071	$204,072.90	0	$0.00
243	4952	$1,901,510.86	0	$0.00
244	13	$2,234.50	0	$0.00
245	67	$13,656.50	0	$0.00
246	13	$3,067.30	0	$0.00
247	191	$37,397.30	0	$0.00
248	14	$4,656.00	0	$0.00
249	100	$42,257.60	0	$0.00
250	16	$5,957.00	0	$0.00
Plan Total:	**14,631**	**$3,740,743.46**	**0**	**$0.00**
KAISER SR. ADVANTAGE				
394	24	$4,432.60	0	$0.00
397	2	$347.50	0	$0.00
398	15	$7,304.40	0	$0.00
403	12654	$2,325,092.43	0	$0.00
413	1638	$310,983.92	0	$0.00
418	6629	$2,509,987.62	1	$51.50
419	197	$35,145.80	0	$0.00
426	261	$49,220.40	0	$0.00
445	2	$405.80	0	$0.00
451	40	$7,309.50	0	$0.00
455	7	$1,420.30	0	$0.00
457	18	$7,020.60	0	$0.00
459	2	$811.60	0	$0.00
462	93	$17,645.00	0	$0.00
465	2	$405.80	0	$0.00
466	26	$9,920.60	0	$0.00
472	26	$4,927.00	0	$0.00
476	4	$753.30	0	$0.00
478	15	$5,927.50	0	$0.00
482	73	$13,408.40	0	$0.00
486	5	$960.10	0	$0.00
488	31	$11,696.40	0	$0.00
493	1	$202.90	0	$0.00
Plan Total:	**21,765**	**$5,325,329.47**	**1**	**$51.50**

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 7/31/2026

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	365	$70,660.00	0	$0.00
613	162	$63,028.90	0	$0.00
620	29	$4,839.20	0	$0.00
621	14	$5,561.60	0	$0.00
622	27	$5,115.20	0	$0.00
623	10	$4,557.00	0	$0.00
Plan Total:	**607**	**$153,761.90**	**0**	**$0.00**
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2294	$432,963.10	0	$0.00
702	422	$82,515.80	0	$0.00
703	1428	$553,091.40	0	$0.00
704	120	$24,613.20	0	$0.00
705	55	$20,295.70	0	$0.00
Plan Total:	**4,319**	**$1,113,479.20**	**0**	**$0.00**
Grand Total:	**41,322**	**$10,333,314.03**	**1**	**$51.50**

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 7/31/2026

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701	2294	$432,963.10	0	$0.00
702	422	$82,515.80	0	$0.00
703	1428	$553,091.40	0	$0.00
704	120	$24,613.20	0	$0.00
705	55	$20,295.70	0	$0.00
Plan Total:	**4,319**	**$1,113,479.20**	**0**	**$0.00**
LOCAL 1014				
804	213	$59,712.60	0	$0.00
805	249	$59,327.40	0	$0.00
806	795	$359,458.00	0	$0.00
807	65	$13,350.90	0	$0.00
808	26	$14,040.60	0	$0.00
812	268	$60,220.65	0	$0.00
813	2	$405.80	0	$0.00
814	1	$202.90	0	$0.00
Plan Total:	**1,619**	**566,719**	**0**	**0**
Grand Total:	**42,941**	**$10,900,032.88**	**1**	**$51.50**

Medical and Dental Vision Insurance Premiums
August 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	386	$485,109.36	$67,663.74	$421,143.14	$488,806.88	($1,256.76)	$487,550.12
202	205	$509,699.62	$42,656.32	$461,951.10	$504,607.42	$0.00	$504,607.42
203	76	$215,027.89	$28,679.08	$188,979.18	$217,658.26	$2,792.57	$220,450.83
204	25	$40,393.50	$9,048.18	$29,729.58	$38,777.76	$1,615.74	$40,393.50
SUBTOTAL	**692**	**$1,250,230.37**	**$148,047.32**	**$1,101,803.00**	**$1,249,850.32**	**$3,151.55**	**$1,253,001.87**
Anthem Blue Cross I							
211	486	$847,216.95	$44,030.89	$803,038.31	$847,069.20	$295.50	$847,364.70
212	210	$659,362.34	$34,897.34	$609,374.38	$644,271.72	$0.00	$644,271.72
213	75	$280,169.44	$24,404.23	$241,649.73	$266,053.96	$0.00	$266,053.96
214	28	$64,200.36	$5,044.28	$63,546.07	$68,590.35	$0.00	$68,590.35
215	2	$1,168.68	$186.99	$981.69	$1,168.68	$0.00	$1,168.68
SUBTOTAL	**801**	**$1,852,117.77**	**$108,563.73**	**$1,718,590.18**	**$1,827,153.91**	**$295.50**	**$1,827,449.41**
Anthem Blue Cross II							
221	2,530	$4,411,072.30	$210,295.24	$4,192,812.61	$4,403,107.85	$6,930.20	$4,410,038.05
222	2,103	$6,627,997.74	$150,310.47	$6,353,223.75	$6,503,534.22	($19,986.94)	$6,483,547.28
223	1,015	$3,760,168.80	$142,273.48	$3,604,314.88	$3,746,588.36	$7,372.88	$3,753,961.24
224	275	$637,417.86	$59,999.41	$578,928.32	$638,927.73	$0.00	$638,927.73
225	1	$584.34	$0.00	$584.34	$584.34	$0.00	$584.34
SUBTOTAL	**5,924**	**$15,437,241.04**	**$562,878.60**	**$14,729,863.90**	**$15,292,742.50**	**($5,683.86)**	**$15,287,058.64**

Medical and Dental Vision Insurance Premiums

August 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	8,110	$5,700,597.24	$702,526.21	$5,037,715.65	$5,740,241.86	($7,137.27)	$5,733,104.59
241	128	$294,659.61	$14,339.59	$271,322.78	$285,662.37	$0.00	$285,662.37
242	1,060	$2,420,257.56	$122,977.07	$2,294,607.38	$2,417,584.45	$0.00	$2,417,584.45
243	4,975	$6,975,755.92	$700,466.19	$6,278,654.08	$6,979,120.27	($20,571.91)	$6,958,548.36
244	13	$16,367.13	$1,057.56	$15,309.57	$16,367.13	$0.00	$16,367.13
245	68	$85,612.68	$6,018.02	$83,371.69	$89,389.71	$0.00	$89,389.71
246	14	$39,280.36	$2,356.83	$42,055.63	$44,412.46	$0.00	$44,412.46
247	196	$563,953.74	$18,381.96	$438,360.61	$456,742.57	$0.00	$456,742.57
248	14	$27,383.58	$5,266.86	$24,072.69	$29,339.55	$0.00	$29,339.55
249	100	$197,552.97	$16,821.32	$191,966.80	$208,788.12	$0.00	$208,788.12
250	16	$35,076.00	$2,849.92	$32,226.08	$35,076.00	$0.00	$35,076.00
SUBTOTAL	**14,694**	**$16,356,496.79**	**$1,593,061.53**	**$14,709,662.96**	**$16,302,724.49**	**($27,709.18)**	**$16,275,015.31**
CIGNA Network Model Plan							
301	195	$446,009.76	$113,717.61	$323,189.91	$436,907.52	$0.00	$436,907.52
302	51	$209,624.79	$53,940.28	$155,684.51	$209,624.79	$0.00	$209,624.79
303	7	$33,974.78	$8,034.80	$21,086.44	$29,121.24	$0.00	$29,121.24
304	11	$33,219.01	$12,399.73	$20,819.28	$33,219.01	$0.00	$33,219.01
SUBTOTAL	**264**	**$722,828.34**	**$188,092.42**	**$520,780.14**	**$708,872.56**	**$0.00**	**$708,872.56**

Medical and Dental Vision Insurance Premiums
August 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,715	$3,006,185.12	$193,882.18	$2,750,879.48	$2,944,761.66	$312.96	$2,945,074.62
403	12,672	$3,875,753.31	$330,080.14	$3,561,305.98	$3,891,386.12	($1,522.65)	$3,889,863.47
404	426	$736,032.71	$10,480.37	$717,647.09	$728,127.46	$0.00	$728,127.46
405	1,475	$2,551,120.40	$19,064.53	$2,509,780.05	$2,528,844.58	$3,756.86	$2,532,601.44
411	2,060	$6,384,270.00	$242,425.63	$6,017,544.67	$6,259,970.30	$12,248.00	$6,272,218.30
413	1,605	$2,710,620.00	$116,291.68	$2,498,787.77	$2,615,079.45	($3,285.60)	$2,611,793.85
414	40	$131,666.00	$367.44	$104,324.96	$104,692.40	$0.00	$104,692.40
418	6,593	$3,985,628.86	$277,455.84	$3,712,204.23	$3,989,660.07	($3,606.36)	$3,986,053.71
419	202	$410,112.78	$5,414.27	$415,711.36	$421,125.63	($2,020.26)	$419,105.37
420	87	$266,394.00	$1,469.76	$264,924.24	$266,394.00	$0.00	$266,394.00
421	8	$13,789.84	$551.60	$13,238.24	$13,789.84	$0.00	$13,789.84
422	268	$826,740.00	$3,184.48	$811,552.42	$814,736.90	$0.00	$814,736.90
426	257	$529,308.12	$2,837.77	$521,463.02	$524,300.79	$0.00	$524,300.79
428	35	$107,170.00	$612.40	$106,557.60	$107,170.00	$0.00	$107,170.00
430	137	$422,556.00	$2,143.40	$408,647.28	$410,790.68	($3,062.00)	$407,728.68
SUBTOTAL	**27,580**	**$25,957,347.14**	**$1,206,261.49**	**$24,414,568.39**	**$25,620,829.88**	**$2,820.95**	**$25,623,650.83**
Kaiser - Colorado							
450	4	$5,687.20	$284.36	$5,402.84	$5,687.20	$0.00	$5,687.20
451	41	$12,213.90	$1,483.54	$10,730.36	$12,213.90	$0.00	$12,213.90
453	9	$28,321.11	$571.64	$27,749.47	$28,321.11	$0.00	$28,321.11
455	7	$11,981.90	$924.32	$11,057.58	$11,981.90	$0.00	$11,981.90
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	**81**	**$72,787.71**	**$4,378.45**	**$68,409.26**	**$72,787.71**	**$0.00**	**$72,787.71**

Medical and Dental Vision Insurance Premiums
August 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Georgia							
440	1	$1,780.87	$48.32	$1,732.55	$1,780.87	$0.00	$1,780.87
441	3	$5,342.61	$144.96	$5,197.65	$5,342.61	$0.00	$5,342.61
442	6	$10,685.22	$289.92	$10,395.30	$10,685.22	$0.00	$10,685.22
445	2	$4,399.46	$0.00	$4,399.46	$4,399.46	$0.00	$4,399.46
461	14	$24,932.18	$2,305.07	$22,627.11	$24,932.18	$0.00	$24,932.18
462	93	$39,697.98	$5,113.78	$34,584.20	$39,697.98	$0.00	$39,697.98
463	3	$10,661.22	$2,848.87	$7,812.35	$10,661.22	$0.00	$10,661.22
465	2	$4,399.46	$0.00	$4,399.46	$4,399.46	$0.00	$4,399.46
466	26	$21,988.72	$1,370.07	$20,618.65	$21,988.72	$0.00	$21,988.72
SUBTOTAL	**150**	**$123,887.72**	**$12,120.99**	**$111,766.73**	**$123,887.72**	**$0.00**	**$123,887.72**
Kaiser - Hawaii							
471	7	$7,423.99	$636.34	$6,787.65	$7,423.99	$0.00	$7,423.99
472	26	$11,686.74	$1,762.02	$9,924.72	$11,686.74	$0.00	$11,686.74
474	3	$6,339.42	$0.00	$6,339.42	$6,339.42	$0.00	$6,339.42
475	2	$6,331.42	$0.00	$6,331.42	$6,331.42	$0.00	$6,331.42
476	4	$6,008.24	$660.91	$5,347.33	$6,008.24	$0.00	$6,008.24
478	15	$13,364.70	$605.86	$12,758.84	$13,364.70	$0.00	$13,364.70
SUBTOTAL	**57**	**$51,154.51**	**$3,665.13**	**$47,489.38**	**$51,154.51**	**$0.00**	**$51,154.51**

Medical and Dental Vision Insurance Premiums
August 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Oregon							
481	8	$12,943.04	$388.29	$12,554.75	$12,943.04	$0.00	$12,943.04
482	75	$45,732.00	$6,402.46	$39,939.30	$46,341.76	$0.00	$46,341.76
484	3	$9,683.28	$308.46	$9,374.82	$9,683.28	$0.00	$9,683.28
486	5	$11,098.20	$0.00	$11,098.20	$11,098.20	$0.00	$11,098.20
488	31	$37,557.12	$5,185.31	$32,371.81	$37,557.12	$0.00	$37,557.12
493	1	$3,829.52	$143.08	$3,686.44	$3,829.52	$0.00	$3,829.52
SUBTOTAL	**123**	**$120,843.16**	**$12,427.60**	**$109,025.32**	**$121,452.92**	**$0.00**	**$121,452.92**
SCAN Health Plan							
611	369	$105,914.07	$18,886.77	$89,037.07	$107,923.84	$0.00	$107,923.84
613	161	$91,701.72	$15,374.17	$79,725.03	$95,099.20	$0.00	$95,099.20
SUBTOTAL	**530**	**$197,615.79**	**$34,260.94**	**$168,762.10**	**$203,023.04**	**$0.00**	**$203,023.04**
SCAN Health Plan, AZ							
620	28	$8,323.87	$1,153.87	$6,595.94	$7,749.81	$0.00	$7,749.81
621	14	$7,924.84	$1,369.86	$6,554.98	$7,924.84	$0.00	$7,924.84
SUBTOTAL	**42**	**$16,248.71**	**$2,523.73**	**$13,150.92**	**$15,674.65**	**$0.00**	**$15,674.65**
SCAN Health Plan, NV							
622	27	$8,036.84	$820.76	$6,929.05	$7,749.81	$0.00	$7,749.81
623	10	$5,660.60	$1,517.32	$5,275.96	$6,793.28	$0.00	$6,793.28
SUBTOTAL	**37**	**$13,697.44**	**$2,338.08**	**$12,205.01**	**$14,543.09**	**$0.00**	**$14,543.09**

Medical and Dental Vision Insurance Premiums

August 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	2,288	$997,152.94	$107,418.26	$887,980.44	$995,398.70	($865.96)	$994,532.74
702	413	$991,127.07	$41,839.27	$937,591.96	$979,431.23	$0.00	$979,431.23
703	1,417	$1,226,024.84	$111,796.91	$1,114,392.47	$1,226,189.38	($857.96)	$1,225,331.42
704	121	$326,001.08	$10,870.37	$320,474.99	$331,345.36	$0.00	$331,345.36
705	53	$65,285.55	$2,344.13	$59,509.60	$61,853.73	$0.00	$61,853.73
SUBTOTAL	**4,292**	**$3,605,591.48**	**$274,268.94**	**$3,319,949.46**	**$3,594,218.40**	**($1,723.92)**	**$3,592,494.48**
United Healthcare							
706	2	$1,092.06	$65.52	$1,026.54	$1,092.06	$0.00	$1,092.06
707	532	$1,051,124.28	$152,108.70	$829,373.97	$981,482.67	($1,696.70)	$979,785.97
708	443	$1,605,615.18	$207,660.47	$1,270,676.08	$1,478,336.55	$0.00	$1,478,336.55
709	327	$1,380,213.64	$207,150.15	$1,123,657.22	$1,330,807.37	$0.00	$1,330,807.37
SUBTOTAL	**1,304**	**$4,038,045.16**	**$566,984.84**	**$3,224,733.81**	**$3,791,718.65**	**($1,696.70)**	**$3,790,021.95**

Medical and Dental Vision Insurance Premiums

August 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	82	$124,127.50	$6,509.12	$132,073.99	$138,583.11	$0.00	$138,583.11
802	342	$933,454.80	$30,569.28	$857,826.96	$888,396.24	$0.00	$888,396.24
803	442	$1,423,058.78	$49,774.82	$1,379,591.29	$1,429,366.11	$6,439.18	$1,435,805.29
804	213	$322,428.75	$9,627.43	$312,801.32	$322,428.75	($59,712.60)	$262,716.15
805	250	$682,350.00	$20,088.38	$662,261.62	$682,350.00	($59,327.40)	$623,022.60
806	795	$2,169,873.00	$45,253.48	$2,124,619.52	$2,169,873.00	($359,458.00)	$1,810,415.00
807	65	$209,273.35	$2,318.10	$200,516.07	$202,834.17	($13,350.90)	$189,483.27
808	26	$83,709.34	$2,060.54	$81,648.80	$83,709.34	($14,040.60)	$69,668.74
809	14	$21,192.50	$908.25	$20,284.25	$21,192.50	$0.00	$21,192.50
810	9	$24,564.60	$3,220.69	$21,343.91	$24,564.60	$0.00	$24,564.60
811	5	$16,097.95	$1,931.76	$14,166.19	$16,097.95	$0.00	$16,097.95
812	270	$408,712.50	$23,341.96	$391,301.56	$414,643.52	($61,734.40)	$352,909.12
813	2	$5,458.80	$0.00	$5,458.80	$5,458.80	($405.80)	$5,053.00
814	1	$3,219.59	$1,030.27	$2,189.32	$3,219.59	($202.90)	$3,016.69
SUBTOTAL	**2,516**	**$6,427,521.46**	**$196,634.08**	**$6,206,083.60**	**$6,402,717.68**	**($561,793.42)**	**$5,840,924.26**
Kaiser - Washington							
393	5	$10,967.65	$2,304.90	$8,662.75	$10,967.65	$0.00	$10,967.65
394	24	$10,818.72	$1,343.31	$9,475.41	$10,818.72	$0.00	$10,818.72
395	1	$4,089.26	$964.32	$3,124.94	$4,089.26	$0.00	$4,089.26
397	2	$4,693.02	$0.00	$4,693.02	$4,693.02	$0.00	$4,693.02
398	15	$13,403.40	$2,939.24	$13,013.36	$15,952.60	$0.00	$15,952.60
SUBTOTAL	**47**	**$43,972.05**	**$7,551.77**	**$38,969.48**	**$46,521.25**	**$0.00**	**$46,521.25**
Medical Plan Total	**59,134**	**$76,287,626.64**	**$4,924,059.64**	**$70,515,813.64**	**$75,439,873.28**	**($592,339.08)**	**$74,847,534.20**

Medical and Dental Vision Insurance Premiums
August 2026

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	27,911	$1,570,220.80	$152,533.68	$1,428,975.80	$1,581,509.48	($939.98)	$1,580,569.50
502	25,692	$3,033,062.98	$221,494.35	$2,825,716.79	$3,047,211.14	($3,042.08)	$3,044,169.06
503	12	$832.20	$27.74	$804.46	$832.20	$0.00	$832.20
SUBTOTAL	**53,615**	**$4,604,115.98**	**$374,055.77**	**$4,255,497.05**	**$4,629,552.82**	**($3,982.06)**	**$4,625,570.76**
CIGNA Dental HMO/Vision							
901	4,560	$212,726.06	$21,168.19	$194,168.22	$215,336.41	$139.83	$215,476.24
902	3,464	$331,680.16	$22,780.96	$311,477.03	$334,257.99	$95.53	$334,353.52
903	2	$94.52	$17.01	$77.51	$94.52	$0.00	$94.52
SUBTOTAL	**8,026**	**$544,500.74**	**$43,966.16**	**$505,722.76**	**$549,688.92**	**$235.36**	**$549,924.28**
Dental/Vision Plan Total	**61,641**	**$5,148,616.72**	**$418,021.93**	**$4,761,219.81**	**$5,179,241.74**	**($3,746.70)**	**$5,175,495.04**
GRAND TOTALS	**120,775**	**$81,436,243.36**	**$5,342,081.57**	**$75,277,033.45**	**$80,619,115.02**	**($596,085.78)**	**$80,023,029.24**

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS

Anthem Blue Cross Prudent Buyer Plan

$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

Anthem Blue Cross Plan I

$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

Anthem Blue Cross Plan II

$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

Anthem Blue Cross Plan III

$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
CIGNA Network Model Plan		
$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
Kaiser		
$1,410.77	401	Retiree Only ("Basic")
$291.66	403	Retiree Only ("Senior Advantage")
$1,367.03	404	Retiree Only ("Excess I") *"Closed to New Entrants"*
$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") *"Closed to New Entrants"*
$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" *"Closed to New Entrants"*
$2,726.06	420	Retiree and Family (Two or more family members are "Excess I") *"Closed to New Entrants"*
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")
Kaiser Colorado		
$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
Kaiser Georgia		
$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"
Kaiser Hawaii		
$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
Kaiser Oregon		
$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 Par 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)
Kaiser Washington		
$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

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.

***Benchmark premiums are bolded.**

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS

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.**

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS

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

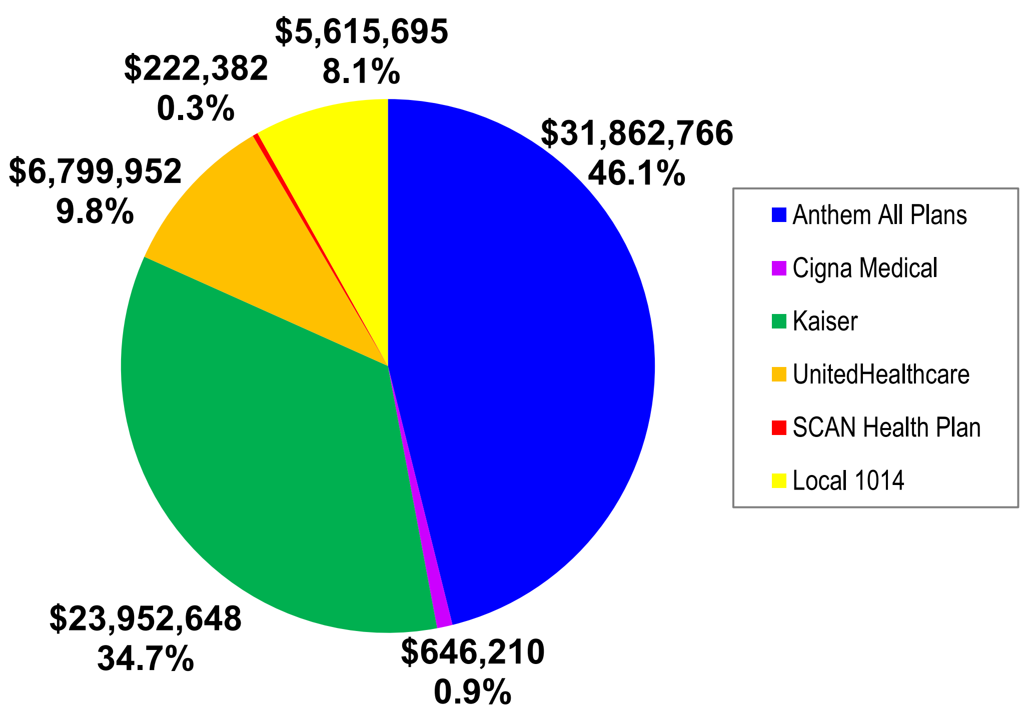
Premium & Enrollment

Coverage Month Ending June 2026

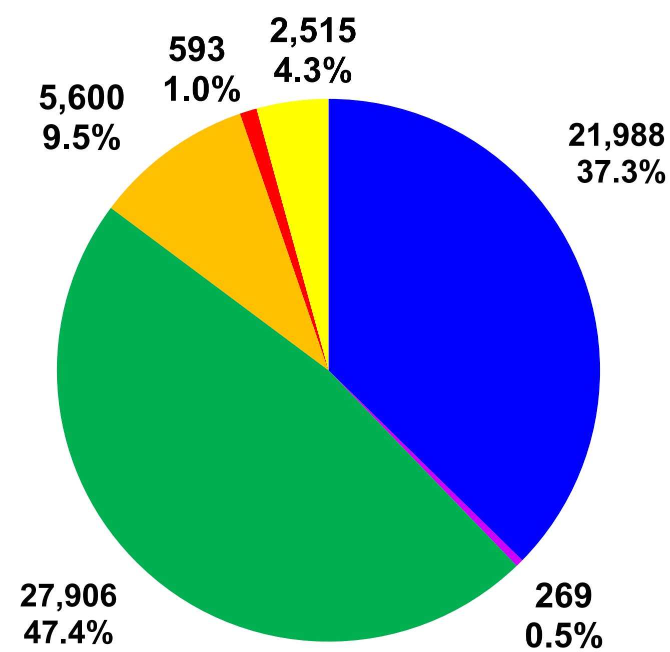
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	$31,862,766	46.1%	21,988	37.3%
Cigna Medical	$646,210	0.9%	269	0.5%
Kaiser	$23,952,648	34.7%	27,906	47.4%
UnitedHealthcare	$6,799,952	9.9%	5,600	9.5%
SCAN Health Plan	$222,382	0.3%	593	1.0%
Local 1014	$5,615,695	8.1%	2,515	4.3%
Combined Medical	**$69,099,654**	**100.0%**	**58,871**	**100.0%**

Cigna Dental & Vision (PPO and HMO)	**$5,164,603**	**61,353**

Monthly Premium

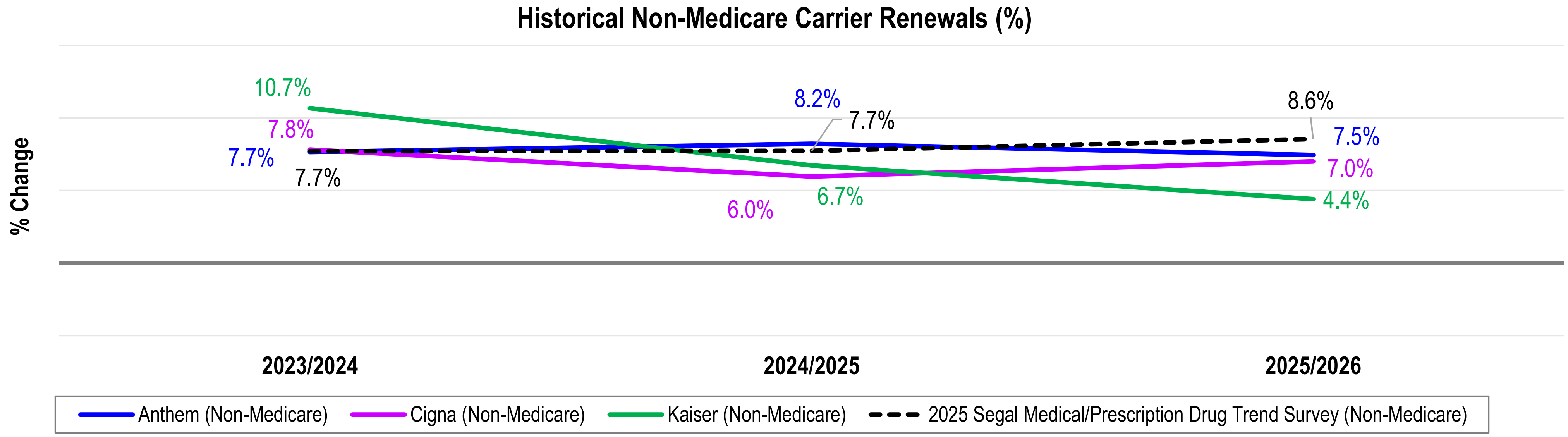


Retirees

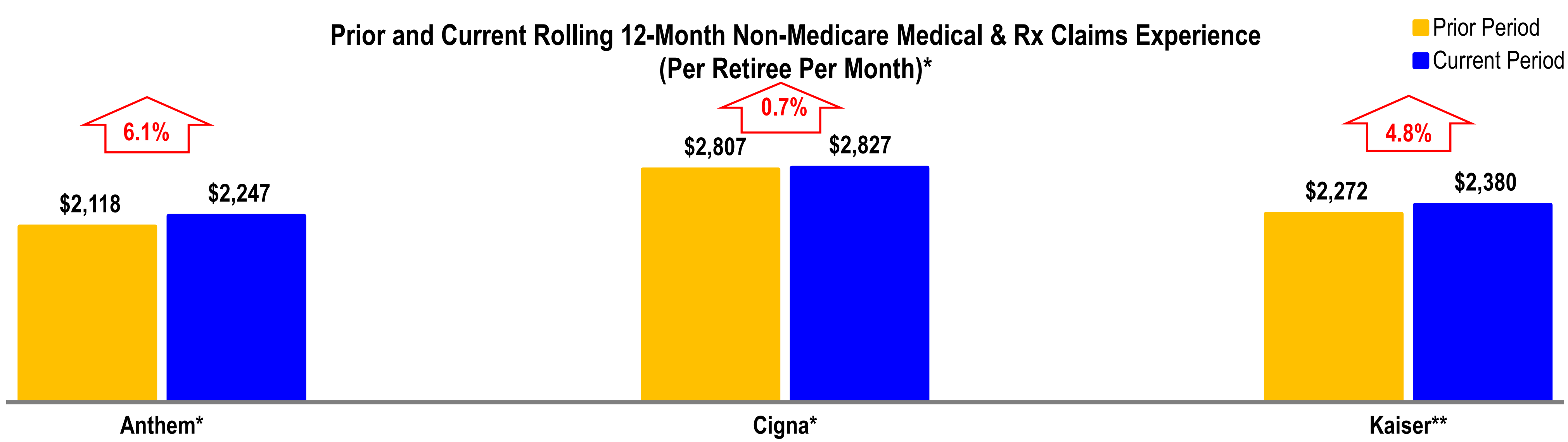


Note: Premiums **include** LACERA's Administrative Fee of $8.00 per member, per plan, per month.

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



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



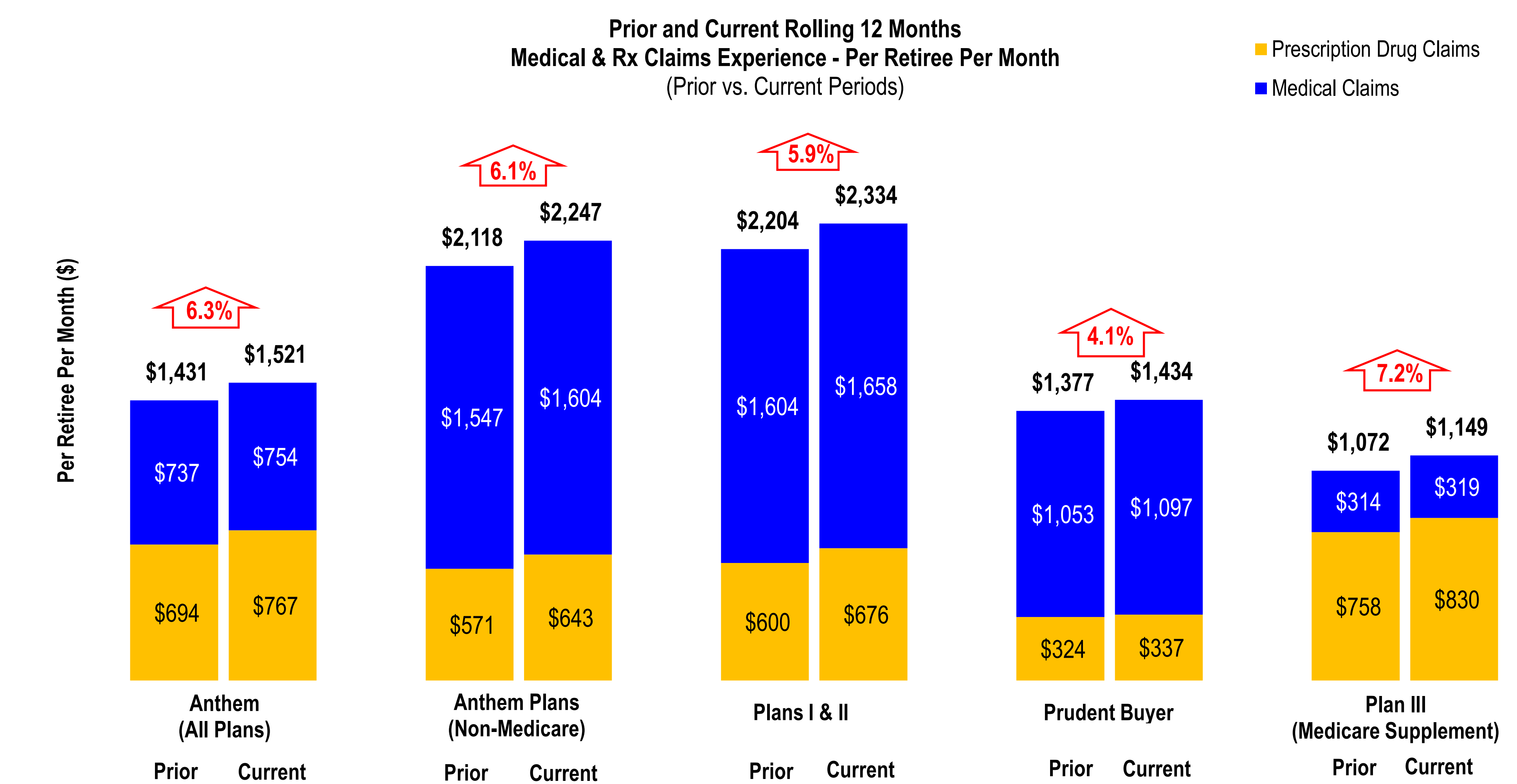
* Based on Most Recent Claims Experience through Coverage Month.
** Kaiser Claims Experience through March 2026.
Note: Figures above include gross claims only, and do not include rebates or pooling credits.

LACERA

Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending June 2026



Note:

1. Figures above are based on most recent 12 months of Claims Experience through Coverage Month.
2. Figures above include gross claims only, and do not include rebates, pooling credits, or ITS surcharges.
3. Prudent Buyer pharmacy claims are retroactively updated due to the timing of Anthem PBM's receipt of recorded claims.
4. Anthem applies ITS surcharges for Plans I-III, and Prudent Buyer, which historically adds an estimated 0.5% to 0.6% towards claims.

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 June 2026

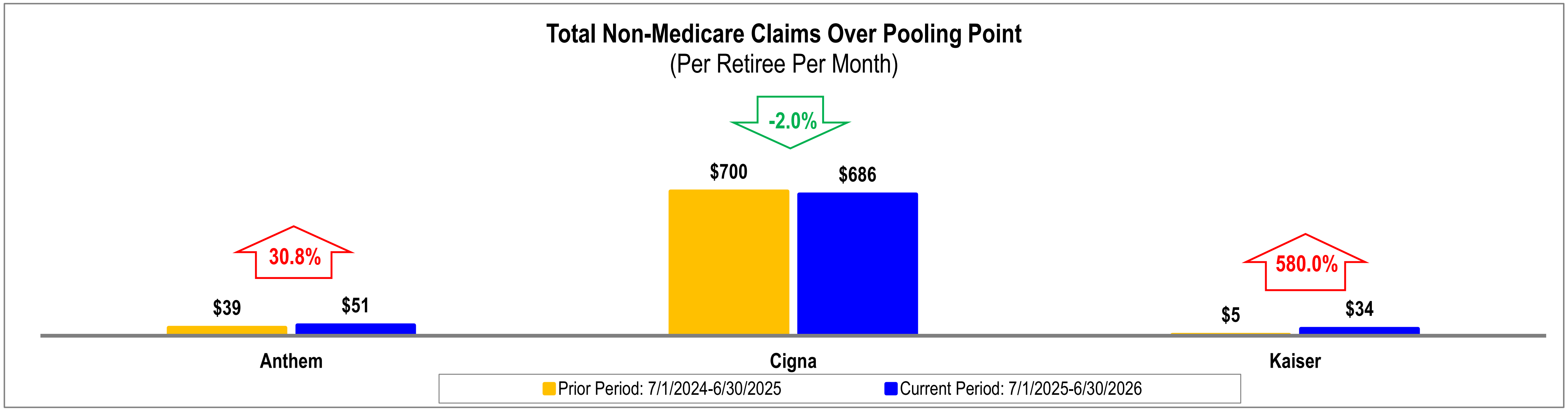
- Kaiser insures approximately 27,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in California.

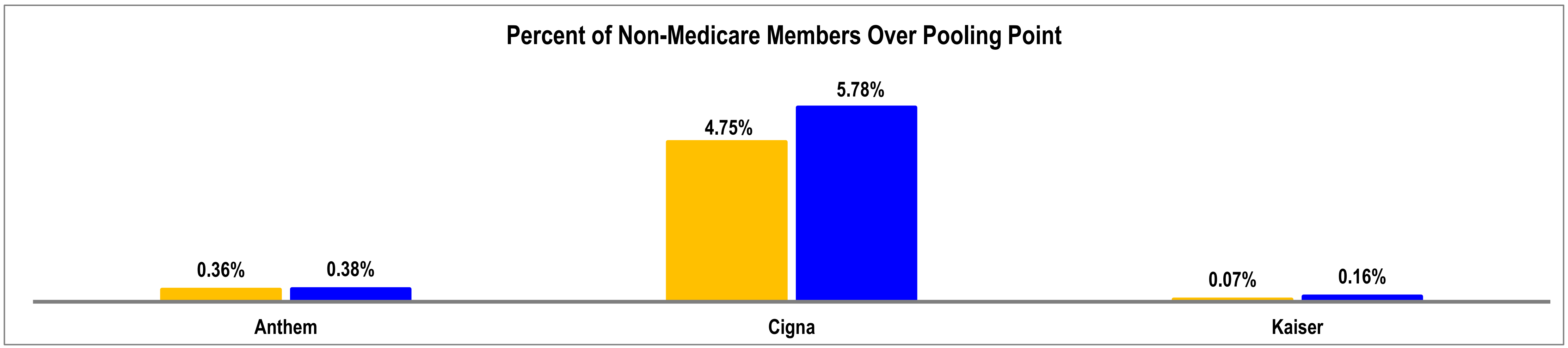
Category	Current Period 4/1/2025 - 3/31/2026	Prior Period 4/1/2024 - 3/31/2025	Change
Average Contract Size	**1.83**	**1.82**	**0.55%**
Average Members	**12,794**	**12,578**	**1.72%**
Inpatient Claims Per Member Per Month	$319.70	$321.30	-0.50%
Outpatient Claims Per Member Per Month	$581.14	$548.03	6.04%
Pharmacy Per Member Per Month	$182.94	$168.03	8.87%
Other Per Member Per Month	$218.83	$212.54	2.96%
Total Claims Per Member Per Month	**$1,302.61**	**$1,249.90**	**4.22%**
Total Paid Claims	**$199,993,015**	**$188,661,915**	**6.01%**
Large Claims over $600,000 Pooling Point			
Number of Claims over Pooling Point	11	5	
Amount over Pooling Point	$2,874,054	$427,516	572.27%
% of Total Paid Claims	**1.44%**	**0.23%**	
Inpatient Days / 1000	906.7	672.7	34.79%
Inpatient Admits / 1000	96.4	96.0	0.42%
Outpatient Visits / 1000	16,676.4	16,636.9	0.24%
Pharmacy Scripts Per Member Per Year	14.2	14.1	0.71%

Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending June 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 April through March.

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 June 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: May 2026 [3,6]			Most Recent Month: June 2026 [3,7]		
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	2	0	**2**	4	0	**4**
$1.0M-$1.1M	9	0	**9**	7	0	**7**
$900K-$999K	9	0	**9**	11	0	**11**
$800K-$899K	24	4	**28**	23	4	**27**
Total	**44**	**4**	**48**	**45**	**4**	**49**

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.

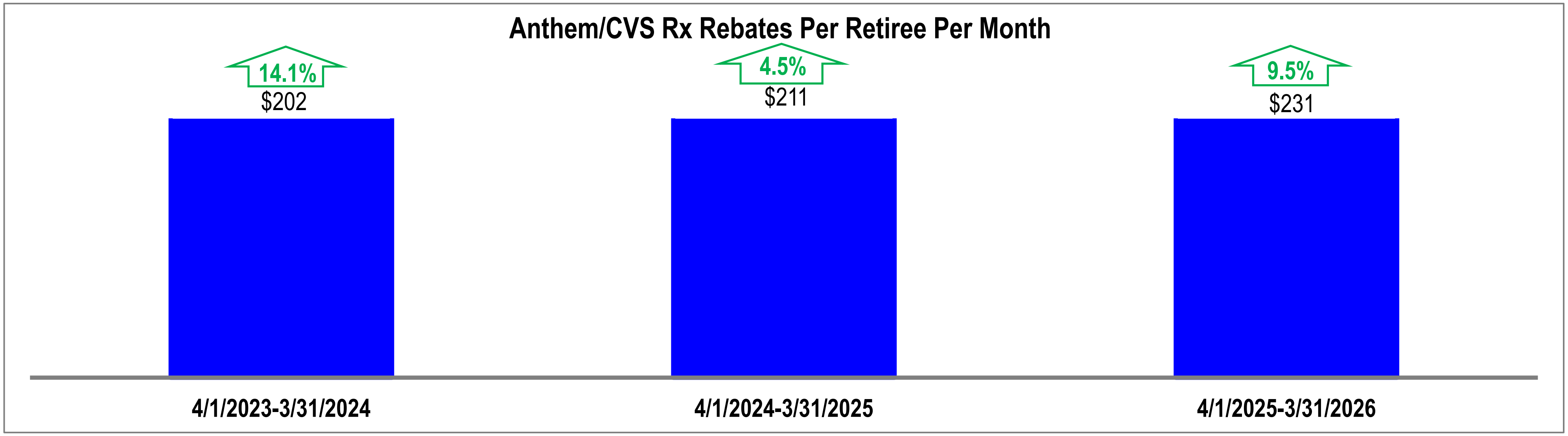
[4] Based on data provided by Anthem on January 14, 2026.

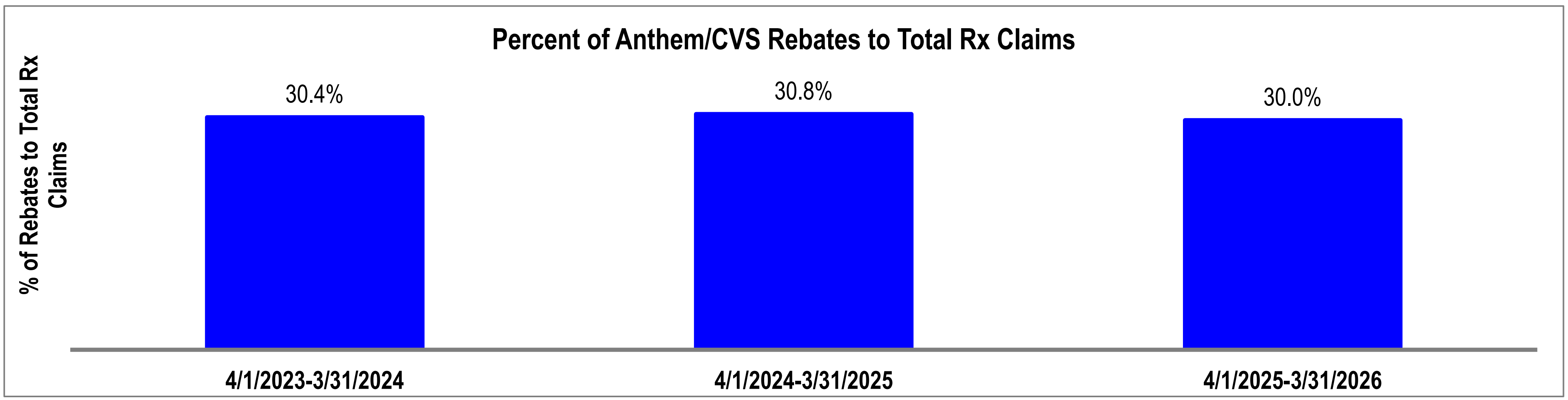
[5] Members identified by Anthem as terminated were excluded from the counts above.

[6] Based on data provided by Anthem on June 17, 2026.

[7] Based on data provided by Anthem on July 15, 2026.

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





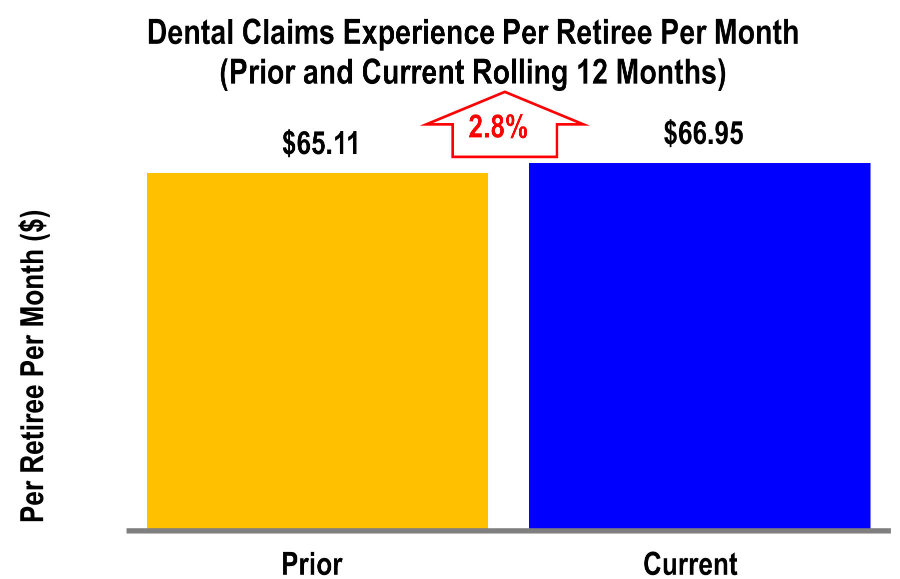
Rebates Overview:
Pharmacy Benefit Managers negotiate volume-based rebates with drug manufacturers of brand medications. Manufacturer rebates are passed on to plan sponsors and are used to offset pharmaceutical claims expenses.

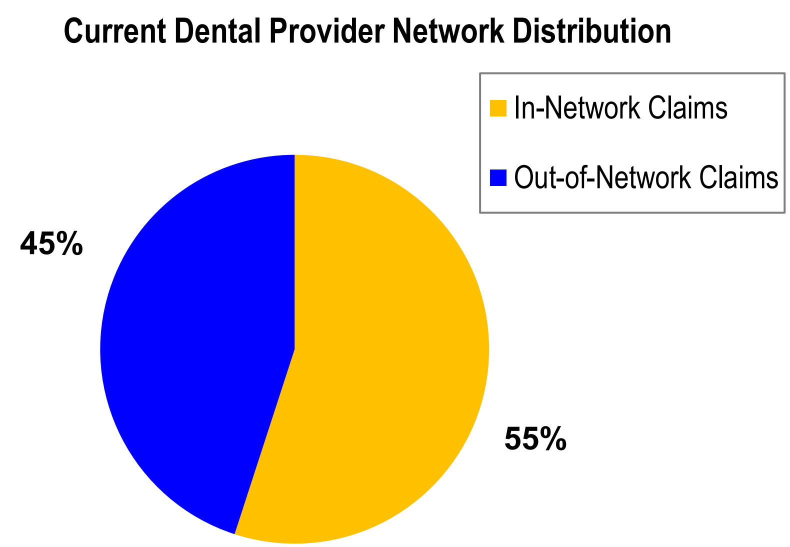
Note:
1. Prescription Claims and Rebates Data were provided by CVS.
2. Anthem Prudent Buyer prescription drugs are provided by CarelonRx and are not included in the charts above.

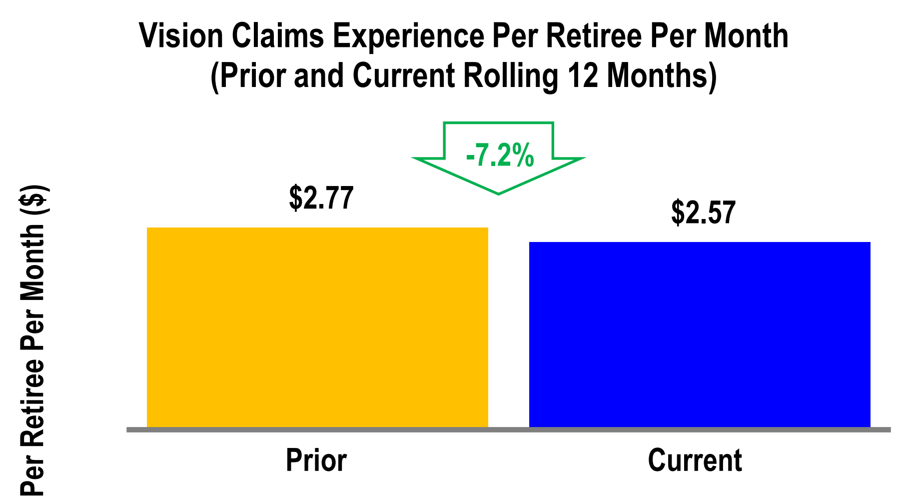
Los Angeles County Employees Retirement Association

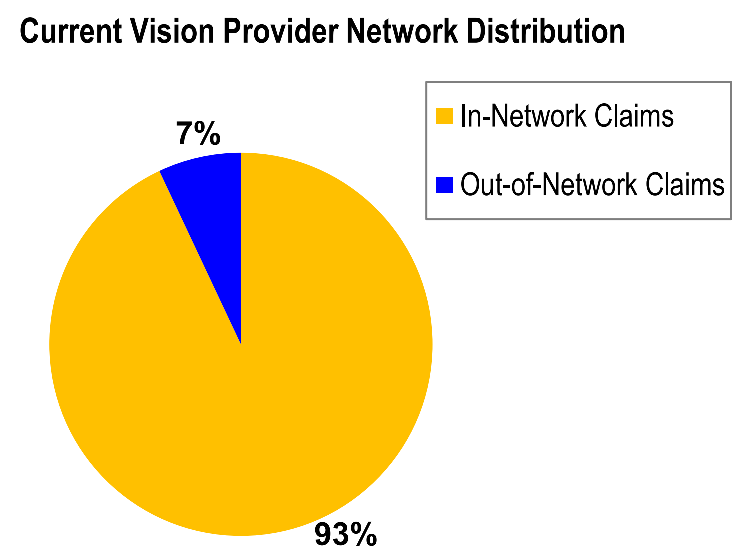
Cigna Dental & Vision Claims Experience

Coverage Month Ending June 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.