



Los Angeles County Employees Retirement Association

Other Postemployment Benefits Program Actuarial Valuation July 1, 2016

Prepared by:

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August 11, 2017

Mr. Gregg Rademacher
Chief Executive Officer
LACERA
300 North Lake Avenue, Suite 820
Pasadena, CA 91101

Re: July 1, 2016 Other Postemployment Benefits (OPEB) Actuarial Valuation

Dear Gregg:

As requested, we have prepared an actuarial valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County (County) workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. These health-related benefits are collectively referred to in this report as the Los Angeles County (County) Other Postemployment Benefits (OPEB) Program, or the "OPEB program". The major findings of the valuation are contained in this report. This report reflects the benefit provisions in effect as of July 1, 2016, and the retiree health plan premium rates in effect as of July 1, 2016, and July 1, 2017, received from Aon Hewitt (LACERA's Health Care Benefits Consultant at the time of this project).

In preparing this report, we relied, without audit, on information (some oral and some in writing) supplied by the County, LACERA, and Aon Hewitt. This information includes, but is not limited to: benefit descriptions, membership data, and financial information. We found this information to be reasonably consistent and comparable with data used for other purposes. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-12 of Appendix C. The valuation results depend on the integrity of this information. If any of this information is inaccurate or incomplete, our results may be different and our calculations may need to be revised.

In developing these recommendations, we have reflected an estimate of fees including the Transitional Reinsurance Fee, the Patient Centered Outcomes Research Institute Fee, and the Insurer Fee (including the 2017 calendar year moratorium) associated with the Affordable Care Act (ACA), which was signed into law in March 2010. The OPEB assumptions will reflect changes in future valuations as regulations are released. The Excise Tax is addressed separately in Section 3. This is the first OPEB valuation with Appendix J that shows the impact of Tier 2.

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All costs, liabilities, rates of interest, health cost trend rates, and other factors under the OPEB program have been determined on the basis of actuarial assumptions and methods which are individually reasonable (taking into account the experience of the OPEB program and reasonable expectations); and which, in combination, offer a reasonable estimate of anticipated experience affecting the OPEB program. Further, in our opinion, the actuarial assumptions in the aggregate are reasonable and are related to the experience of the OPEB program and to reasonable expectations and represent a reasonable estimate of anticipated experience under the OPEB program.

We further certify that the assumptions developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations). The retirement benefit related demographic and economic assumptions used in this report are based on those developed for the June 30, 2016 valuation of the LACERA retirement benefits plan. The OPEB demographic and economic assumptions are based on the results of our 2016 OPEB Investigation of Experience, dated July 21, 2017. The assumptions used in the OPEB Investigation of Experience were derived from a combination of assumptions identified during the 2016 LACERA Investigation of Experience for Retirement Benefit Related Assumptions and collaboration among a group of stakeholder representatives. Economic and demographic assumptions from the Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA's Board of Investments, are integrated into the OPEB Investigation of Experience. Assumptions unique to OPEB were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Segal, LACERA's auditing actuary; Aon Hewitt, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions. The OPEB Investigation of Experience is reviewed in conjunction with the July 1, 2016 OPEB Valuation by LACERA's Board of Retirement. OPEB specific assumptions that have been updated since the 2016 OPEB Investigation of Experience study include health cost trend rates updated with information from the July 1, 2017 renewals and carrier ACA Health Insurer Fee details and claim costs. These updated assumptions have been identified, evaluated, and agreed upon collaboratively by the actuaries and consultants currently representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Segal, LACERA's auditing actuary; Aon Hewitt, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. LACERA's Board of Retirement has the final decision regarding the appropriateness of the assumptions. The assumptions are summarized in Appendix A.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: OPEB program experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and changes in OPEB program provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of future measurements.

Actuarial computations under Government Accounting Standards Board (GASB) Statement Numbers 43 and 45 are for purposes of fulfilling financial accounting requirements for LACERA and Los Angeles County (the employer) respectively. LACERA must report under GASB 43 since the benefit payments flow through LACERA's financial accounts. The calculations in the enclosed exhibits have been made on a basis consistent with our understanding of GASB No. 43 and No. 45, the OPEB program provisions as described in Appendix B of this report, as well as the County's funding goals. A discussion of the new GASB OPEB statements 74 and 75 applicable to OPEB reporting is in Section 2, Subsection E, Accounting and CAFR Information. Determinations for purposes other than meeting these financial accounting requirements may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes.

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The consultants who worked on this assignment are employee benefit actuaries. Milliman's advice is not intended to be a substitute for qualified legal or accounting counsel.

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On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein.

We would like to express our appreciation to LACERA staff members, Los Angeles County, SEIU Local 721, Aon Hewitt, Segal, Rael & Letson, and Cheiron who gave substantial assistance on which this report is based.

We respectfully submit the following report and we look forward to discussing it with you.

Sincerely,



Robert L. Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary



Janet O. Jennings, ASA, MAAA
Associate Actuary

RLS/bh

cc: Mr. Robert Hill, LACERA

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Section 1: Executive Summary



2016 Valuation Results

| | July 1, 2016 | July 1, 2014 |
|---|--------------|--------------|
| Actuarial Accrued Liability (\$ billions) | \$ 25.91 | \$ 28.55 |
| Less Assets | 0.56 | 0.48 |
| Unfunded Actuarial Accrued Liability | \$ 25.35 | \$ 28.07 |
| County Normal Cost Rate | 13.26% | 17.50% |
| County ARC as a Percentage of Payroll | 27.03% | 31.82% |

Overview

We are pleased to present the results of the July 1, 2016 biennial actuarial valuation. Several key points are summarized as follows:

- The Unfunded Actuarial Accrued Liability (UAAL) decreased due to a combination of several factors, some of which were offsetting. These included the assumption changes based on our 2016 OPEB Investigation of Experience and increases due to the passage of time since our July 1, 2014 valuation. Other factors were Tier 2, trend, and claim cost related experience gains and demographic and asset losses measured as of July 1, 2016.
- The County Normal Cost Rate (NCR) and Annual Required Contribution (ARC) decreased as a percentage of payroll due to the factors mentioned above.

Analysis of Change

The following table illustrates the sources of change between the July 1, 2014 and July 1, 2016 valuations. The dollar figures are expressed in billions of dollars.

| Sources of Change | Actuarial Accrued Liability | (Assets) | Unfunded Actuarial Accrued Liability | County Normal Cost Rate | County ARC Percentage |
|---|-----------------------------------|-----------|---|-------------------------------|-----------------------------|
| A. July 1, 2014 Valuation | \$ 28.55 | \$ (0.49) | \$ 28.06 | 17.50% | 31.82% |
| 2016 Experience Study Changes | (3.34) | - | (3.34) | (2.76%) | (2.65%) |
| Expected Two-year Change | 3.39 | (0.15) | 3.24 | 0.34% | 1.14% |
| B. July 1, 2016 Valuation Expected | \$ 28.60 | \$ (0.64) | \$ 27.96 | 15.08% | 30.31% |
| Claim Cost Experience | (2.01) | - | (2.01) | (1.19%) | (2.29%) |
| Trend Assumption (Gain)/Loss ¹ | (0.31) | - | (0.31) | (0.14%) | (0.31%) |
| Tier 2 Changes (Gain)/Loss | (0.05) | - | (0.05) | (0.63%) | (0.65%) |
| Other Experience (Gain)/Loss | 0.07 | - | 0.07 | 0.52% | 0.52% |
| Asset (Gain)/Loss | - | 0.08 | 0.08 | 0.00% | 0.05% |
| Methodology Change ² | (0.39) | - | (0.39) | (0.38%) | (0.60%) |
| C. July 1, 2016 Valuation | \$ 25.91 | \$ (0.56) | \$ 25.35 | 13.26% | 27.03% |

¹ Includes impact of July 1, 2017 renewals and the Health Insurer Fee moratorium

² Includes impact of change in method of valuing Medicare Part B premium reimbursement as described in Table A-14

**Analysis of Change
(continued)**

Section A: The expected two-year change represents expected increases in the UAAL and NCR due to interest and benefit accruals, net of benefits paid. The cost percentages are based on the assumed July 1, 2014 valuation payroll of \$6,764.0 million, increased by 3.50% per year (the payroll increase assumed at the time of the July 1, 2014 valuation) for two years to \$7,245.8 million (projected as of July 1, 2016).

Section B: The claim cost experience gain includes the impact of lower-than-expected increases in health insurance premiums as of July 1, 2016. The trend assumption gain includes the impact of the July 1, 2017 premiums and the trend assumption changes. The July 1, 2017 premiums are based on premiums received from Aon Hewitt as of April 24, 2017. The fees associated with ACA are reflected in the medical and dental trend rates. These fees include the Transitional Reinsurance Fee, the Patient Centered Outcomes Research Institute (PCORI) Fee, and the Insurer Fee. Carriers take different approaches to adjust for the calendar year 2017 Health Insurer Fee moratorium. We received detailed Insurer Fee information from the carriers and reflected adjustments in the trend assumption. The "Other Experience" loss includes the impact of all other demographic and economic experience along with an increase in the expected payroll. The inclusion of OPEB Trust assets beginning in July 1, 2014 lowers the UAAL. There is an asset loss due to the actual investment returns being lower than assumed. The amortization of this change between expected and actual assets is included in the ARC resulting in a 0.05% increase in the County ARC percentage. The methodology change shows the gain from valuing Medicare Part B reimbursement as described in Table A-14. The cost percentages in this section are based on the updated July 1, 2016 valuation payroll of \$7,268.6 million.

Summary Valuation Results

The table on the next page provides a summary of the valuation results by member group. The following key results are included in the table:

- The total Present Value of Future Benefits (PVB). The PVB is based on a projection of all benefits that are expected to be received in the future for all current members (active, vested, and retired) discounted to the valuation date.
- The Present Value of Future Normal Costs. It is the difference between the PVB and the Actuarial Accrued Liability.
- The Actuarial Accrued Liability (AAL). This amount represents the value of the liability that is accrued for periods prior to the valuation date, according to the actuarial cost method used.
- Assets. Since the OPEB program is currently partially funded, this is the asset balance as of July 1, 2016.
- The Annual Required Contribution (ARC). The ARC is based on the County Normal Cost Rate plus a 30-year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL). This is the minimum amortization amount allowed for calculating the ARC for accounting purposes under current GASB rules. It should be noted that the amortization does not cover interest on the UAAL; in other words, the UAAL will be expected to increase in the following year if all assumptions are met.

Milliman July 1, 2016 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

County Costs for OPEB Benefits¹
Summary of July 1, 2016 Valuation Results
(all dollar amounts in billions)

| | LA County | | | Superior Court | Total |
|---|-----------|----------|----------|----------------|----------|
| | General | Safety | Subtotal | | |
| 1. Present Value of Future Benefits | \$ 27.30 | \$ 11.31 | \$ 38.61 | \$ 1.60 | \$ 40.21 |
| 2. Present Value of Future Normal Costs | 10.44 | 3.38 | 13.82 | 0.48 | 14.30 |
| 3. Actuarial Accrued Liability (1-2) | \$ 16.86 | \$ 7.93 | \$ 24.79 | \$ 1.12 | \$ 25.91 |
| 4. Assets ² | 0.37 | 0.18 | 0.55 | 0.01 | 0.56 |
| 5. Unfunded Actuarial Accrued Liability (3-4) | \$ 16.49 | \$ 7.75 | \$ 24.24 | \$ 1.11 | \$ 25.35 |
| 6. ARC ³ | \$ 1.31 | \$ 0.57 | \$ 1.88 | \$ 0.08 | \$ 1.96 |
| 7. ARC expressed as a percentage of payroll | | | | | |
| Normal Cost | 11.89% | 19.16% | 13.33% | 11.52% | 13.26% |
| UAAL payment | 11.65% | 22.21% | 13.74% | 14.50% | 13.77% |
| Total | 23.54% | 41.37% | 27.07% | 26.02% | 27.03% |

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² LA County Assets distributed in proportion to the AAL.

³ Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

Comparison of Results to Prior Valuation

Table 1 provides a summary of key valuation results as of July 1, 2016, compared with July 1, 2014, under the Projected Unit Credit Cost Method. The July 1, 2016 results are based on an assumed 4.50% investment rate of return (discount rate) and the July 1, 2014 results are based on an assumed 3.75% investment rate of return. The investment rate of return increased for reasons including a greater commitment to pre-funding, changes in asset allocation, and assumed investment returns. The greater commitment to prefunding is based on a 2015 County budget policy where an additional \$56 million would be added to the prior year's contribution to the OPEB Trust until the ARC is fully funded.

The following key results are included in this table:

- A summary of total membership by type of member as of the valuation date.
- Total payroll as of the valuation date. The two-year increase of 7.5% is higher than the anticipated two-year increase of 7.12% (based on 3.50% compounded annually).
- The expected County paid benefits for the first year following the valuation date. The two-year increase of 13.2% is much less than the previously expected two-year increase of 21.9% due largely to lower than anticipated health care premiums. This is based on Table 6 of the July 1, 2014 valuation, which expected the 2014-2015 payment level of \$503.9 million to increase to \$614.1 million in 2016-2017 (as compared to the new expected amount \$570.6 million).
- The total Present Value of Future Benefits (PVB).
- The Actuarial Accrued Liability (AAL). The changes in AAL varied by member status and benefit type. The 9.2% overall decrease is a result of several factors, including updated claims, trend, and enrollment assumptions, an increased discount rate, and the Tier 2 changes.
- The Annual Required Contribution (ARC). The ARC decreased by 8.7% in dollar terms, and decreased by 15.1% as a percentage of payroll. As seen in the Analysis of Change section on page 1, there were several reasons for these changes, including the passage of time; lower-than-expected health care premiums as of July 1, 2016 and July 1, 2017; the discount rate change; and higher-than-expected payroll increases.

**Table 1: July 1, 2016 Summary of County Paid Liabilities and Cost
(All Dollar Amounts in Millions)**

| | July 1, 2016 | July 1, 2014 | Percentage Change |
|--|--------------------|--------------------|-------------------|
| A. Total Membership | | | |
| 1. Active Members | 95,295 | 92,393 | 3.1% |
| 2. Vested Terminated Members | 8,207 | 8,069 | 1.7% |
| 3. Retirees and Survivors (Medical Coverage) | 47,903 | 45,825 | 4.5% |
| 4. Total | <u>151,405</u> | <u>146,287</u> | 3.5% |
| B. Valuation Payroll | \$ 7,268.6 | \$ 6,764.0 | 7.5% |
| C. Projected County Paid First-Year Benefits | \$ 570.6 | \$ 503.9 | 13.2% |
| D. Present Value of Future Benefits (PVB)¹ | \$ 40,212.9 | \$ 46,949.1 | (14.3%) |
| E. Actuarial Accrued Liability by Member Group¹ | | | |
| 1. LA County Members | \$ 24,791.9 | \$ 27,287.9 | (9.1%) |
| 2. Superior Court Members | 1,120.7 | 1,258.7 | (11.0%) |
| 3. Total | <u>\$ 25,912.6</u> | <u>\$ 28,546.6</u> | (9.2%) |
| F. Actuarial Accrued Liability by Member Status¹ | | | |
| 1. Active Members | \$ 14,547.9 | \$ 16,756.2 | (13.2%) |
| 2. Vested Terminated Members | 652.5 | 1,033.4 | (36.9%) |
| 3. Retired Members | 10,712.2 | 10,757.0 | (0.4%) |
| 4. Total | <u>\$ 25,912.6</u> | <u>\$ 28,546.6</u> | (9.2%) |
| G. Actuarial Accrued Liability by Benefit Type¹ | | | |
| 1. Retiree Medical | \$ 21,269.9 | \$ 23,714.0 | (10.3%) |
| 2. Retiree Dental/Vision | 1,248.2 | 1,138.7 | 9.6% |
| 3. Medicare Part B | 3,192.8 | 3,464.6 | (7.8%) |
| 4. Retiree Death Benefit | 201.7 | 229.3 | (12.0%) |
| 5. Total | <u>\$ 25,912.6</u> | <u>\$ 28,546.6</u> | (9.2%) |
| H. Assets | \$ 560.8 | \$ 483.8 | 15.9% |
| I. Unfunded Actuarial Accrued Liability | \$ 25,351.8 | \$ 28,062.8 | (9.7%) |
| J. Annual Required Contribution (ARC)² | \$ 1,964.4 | \$ 2,152.3 | (8.7%) |
| K. ARC expressed as a percentage of payroll | | | |
| 1. Normal Cost | 13.26% | 17.50% | (24.2%) |
| 2. UAAL payment | 13.77% | 14.32% | (3.8%) |
| 3. Total | <u>27.03%</u> | <u>31.82%</u> | (15.1%) |

¹ Net of Retiree Paid Premiums

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)

Section 2: Actuarial Valuation as of July 1, 2016

A. Valuation Methodology



This is a valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. This valuation is performed every two years.

In analyzing the GASB liabilities and ARC, we were asked to divide the results into the following member groups:

- LA County General Members. This is the largest group, covering essentially all LACERA members who are not Safety Members or Superior Court members.
- LA County Safety Members. This group includes members of law enforcement, firefighters, and lifeguards.
- Superior Court Members. This group includes members of the Superior Court, as identified by LACERA's information technology systems.

The tables in this report present the unfunded liabilities, ARC, and projected County benefit payments under the Projected Unit Credit (PUC) cost method separately for each of the three groups identified above. This method is described further in Appendix A.

The actuarial assumptions and methods used in the valuation are summarized in Appendix A. The retirement benefit related demographic and economic assumptions used in this report are based on those developed for the June 30, 2016 valuation of the LACERA retirement benefit plan. The OPEB demographic and economic assumptions are based on the results of our 2016 OPEB Investigation of Experience, dated July 21, 2017. These assumptions were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants at the time representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Segal, LACERA's auditing actuary; Aon Hewitt, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721.

**Valuation
Methodology
(continued)**

The health related assumptions and updates to the economic assumptions used in the report were also agreed upon collaboratively by the following actuaries and consultants: Aon Hewitt, Cheiron, Rael & Letson, and Segal and approved by the Board of Retirement. Thus, the assumptions were the result of a collaborative effort by these various stakeholder groups.

Comprehensive medical benefits, dental/vision benefits, and death benefits are provided to all County employees, including the Superior Court members, who retire and satisfy the eligibility requirements outlined in Appendix B. Retired Local 1014 members are eligible for the Local 1014 Firefighters' retiree medical plan as outlined in Appendix F. Eligibility for the County OPEB program is tied to benefit eligibility under the LACERA retirement benefits plan. Thus, all former County employees receiving OPEB program benefits are also members in the retirement benefit plan.

The active and vested terminated member census data for each of the OPEB program member groups is summarized by the LACERA retirement benefit program levels in Appendix C. The retiree and dependent data for each health plan and benefit group is also summarized.

A glossary of terms is provided in Appendix D. Summaries of health benefits are provided in Appendices E, F, G, and H. Additional subtotaling of the liabilities and costs for the South Coast Air Quality Management District (SCAQMD) members are provided in Appendix I.

Appendix J shows the impact of the Tier 2 program for employees hired after June 30, 2014. A summary of the basic provisions and discussion of the impact to the costs and liabilities are included.

B. GASB Liabilities and Costs

**Key Liability
Descriptions**

GASB Statements No. 43 and No. 45 cover non-pension postretirement benefits. In summary, the statements hold that benefits should be recognized over the working lifetime of the employee, from the date of hire to the last date of employment. A discussion of the new GASB Statements No. 74 and 75 is in Section 2, Subsection E, Accounting and CAFR Information.

**Key Liability
Descriptions
(continued)**

Statements No. 43 and 45 define two measures of OPEB program liabilities, the Actuarial Present Value of Projected Total Benefits (PVB) and the Actuarial Accrued Liability (AAL).

The PVB is the present value of the future postemployment benefits payable by the County to current active members and retirees. This value is net of future retiree contributions. The PVB is shown in Table 1, D. above.

The AAL is the most important measure of liability because it is used to derive the Annual Required Contribution (ARC) and disclosure values. The AAL is the portion of the PVB attributed to periods up to the measurement date. For this report, the AAL is determined under the Projected Unit Credit (PUC) actuarial cost method. The AAL is shown in Table 2 subtotaled by benefit type and member status.

Under GASB requirements, post-employment benefits are accrued during employment. This is why the costs are spread over the period from the date of hire to the date of termination or retirement. For current retirees and terminated vested members, the AAL is equal to the PVB, since there is no future service to be rendered. For active members, the AAL is based on the portion of the PVB that is allocated to prior years based on the actuarial cost method. For the PUC method, the allocation basis is pro-rata on years of service between entry age and assumed exit.

The portion of the PVB that is anticipated to be earned in the year following the valuation date is the Normal Cost (NC). The NC is shown in Table 3.

**Annual Required
Contribution**

The ARC is made up of two components: Normal Cost (NC) and amortization of the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is the AAL net of assets. For purposes of this valuation, the UAAL is amortized over 30 years as a level percentage of payroll. Although this method complies with the GASB minimum amortization payment requirements, it is not sufficient to cover interest on the UAAL. The amortization period is assumed to begin on the valuation date. Note this term, the ARC, is an accounting allocation amount, and may or may not reflect the actual employer contributions towards funding the OPEB program benefits.

Table 4 details the ARC results as of July 1, 2016, the beginning of the 2016/2017 fiscal year.

**Background on
Accounting
Requirements**

GASB issued Statement No. 43 in April of 2004. This statement covers Financial Reporting for Postemployment Benefit Plans Other than Pension Plans. GASB issued Statement No. 45 in June of 2004. This statement covers Accounting and Financial Reporting by Employers for Postemployment Benefits Other than Pensions. LACERA was required to adopt Statement No. 43 for the fiscal year ended June 30, 2007. For the County, Statement No. 45 was required to be adopted for the fiscal year ended June 30, 2008.

This report was prepared for the purposes of meeting these financial accounting and reporting disclosure requirements. The actual funding of the OPEB program benefits may differ from the amounts used for accounting disclosure purposes. Under the GASB rules, if the employer is not prefunding the benefit obligations, then the assumed discount rate or investment return rate cannot exceed the expected return on the employer's general ledger accounts. Since Los Angeles County is now prefunding a portion of the OPEB program benefits, the discount rate was developed based on a blend of the projected return on general ledger assets and the projected return on the assets used for prefunding. Based on this, a 4.50% interest assumption was selected.

**Table 2: July 1, 2016 Actuarial Accrued Liability (AAL) at 4.5%
 Retiree Medical Benefits
 (All Dollar Amounts in Millions)**

| | LA County General | LA County Safety | LA County Subtotal | Superior Court | Total |
|--|----------------------|---------------------|-----------------------|-----------------|--------------------|
| 1. AAL - Total Medical Benefits | | | | | |
| Retirees | \$ 5,732.9 | \$ 3,430.0 | \$ 9,162.9 | \$ 362.4 | \$ 9,525.3 |
| Vested Terminateds | 705.4 | 55.7 | 761.1 | 86.1 | 847.2 |
| Actives | 8,374.0 | 3,903.4 | 12,277.4 | 543.9 | 12,821.3 |
| Total | \$ 14,812.3 | \$ 7,389.1 | \$ 22,201.4 | \$ 992.4 | \$ 23,193.8 |
| 2. AAL - Retiree Paid Medical Premiums | | | | | |
| Retirees | \$ 484.7 | \$ 272.2 | \$ 756.9 | \$ 35.2 | \$ 792.1 |
| Vested Terminateds | 281.5 | 31.8 | 313.3 | 31.9 | 345.2 |
| Actives | 571.0 | 189.8 | 760.8 | 25.8 | 786.6 |
| Total | \$ 1,337.2 | \$ 493.8 | \$ 1,831.0 | \$ 92.9 | \$ 1,923.9 |
| 3. AAL - County Paid Medical Benefits (1) - (2) | | | | | |
| Retirees | \$ 5,248.2 | \$ 3,157.8 | \$ 8,406.0 | \$ 327.2 | \$ 8,733.2 |
| Vested Terminateds | 423.9 | 23.9 | 447.8 | 54.2 | 502.0 |
| Actives | 7,803.0 | 3,713.6 | 11,516.6 | 518.1 | 12,034.7 |
| Total | \$ 13,475.1 | \$ 6,895.3 | \$ 20,370.4 | \$ 899.5 | \$ 21,269.9 |

**Table 2 (Cont): July 1, 2016 Actuarial Accrued Liability (AAL) at 4.5%
 Retiree Dental and Vision Benefits
 (All Dollar Amounts in Millions)**

| | LA County General | LA County Safety | LA County Subtotal | Superior Court | Total |
|--|----------------------|---------------------|-----------------------|----------------|-------------------|
| 4. AAL - Total Dental & Vision Benefits | | | | | |
| Retirees | \$ 450.3 | \$ 184.2 | \$ 634.5 | \$ 26.7 | \$ 661.2 |
| Vested Terminateds | 41.3 | 2.5 | 43.8 | 4.7 | 48.5 |
| Actives | 486.0 | 142.9 | 628.9 | 32.2 | 661.1 |
| Total | \$ 977.6 | \$ 329.6 | \$ 1,307.2 | \$ 63.6 | \$ 1,370.8 |
| 5. AAL - Retiree Paid Dental & Vision Premiums | | | | | |
| Retirees | \$ 42.1 | \$ 15.6 | \$ 57.7 | \$ 2.8 | \$ 60.5 |
| Vested Terminateds | 16.7 | 1.5 | 18.2 | 1.8 | 20.0 |
| Actives | 33.7 | 6.7 | 40.4 | 1.7 | 42.1 |
| Total | \$ 92.5 | \$ 23.8 | \$ 116.3 | \$ 6.3 | \$ 122.6 |
| 6. AAL - County Paid Dental & Vision Benefits (4) - (5) | | | | | |
| Retirees | \$ 408.4 | \$ 168.5 | \$ 576.9 | \$ 23.8 | \$ 600.7 |
| Vested Terminateds | 24.5 | 1.1 | 25.6 | 2.9 | 28.5 |
| Actives | 452.3 | 136.2 | 588.5 | 30.5 | 619.0 |
| Total | \$ 885.2 | \$ 305.8 | \$ 1,191.0 | \$ 57.2 | \$ 1,248.2 |

**Table 2 (Cont): July 1, 2016 Actuarial Accrued Liability (AAL) at 4.5%
 Medicare Part B and Retiree Death Benefit
 (All Dollar Amounts in Millions)**

| | LA County General | LA County Safety | LA County Subtotal | Superior Court | Total |
|--|----------------------|---------------------|-----------------------|-------------------|--------------------|
| 7. AAL - County Paid Medicare Part B Premiums | | | | | |
| Retirees | \$ 869.4 | \$ 318.5 | \$ 1,187.9 | \$ 51.8 | \$ 1,239.7 |
| Vested Terminateds | 97.5 | 5.1 | 102.6 | 11.1 | 113.7 |
| Actives | 1,366.2 | 382.1 | 1,748.3 | 91.1 | 1,839.4 |
| Total | \$ 2,333.1 | \$ 705.7 | \$ 3,038.8 | \$ 154.0 | \$ 3,192.8 |
| 8. AAL - County Paid Retiree Death Benefit | | | | | |
| Retirees | \$ 108.8 | \$ 23.3 | \$ 132.1 | \$ 6.5 | \$ 138.6 |
| Vested Terminateds | 7.3 | 0.4 | 7.7 | 0.6 | 8.3 |
| Actives | 44.8 | 7.1 | 51.9 | 2.9 | 54.8 |
| Total | \$ 160.9 | \$ 30.8 | \$ 191.7 | \$ 10.0 | \$ 201.7 |
| 9. AAL - County Paid Benefits (3) + (6) + (7) + (8) | | | | | |
| Retirees | \$ 6,634.8 | \$ 3,668.1 | \$ 10,302.9 | \$ 409.3 | \$ 10,712.2 |
| Vested Terminateds | 553.2 | 30.5 | 583.7 | 68.8 | 652.5 |
| Actives | 9,666.3 | 4,239.0 | 13,905.3 | 642.6 | 14,547.9 |
| Total | \$ 16,854.3 | \$ 7,937.6 | \$ 24,791.9 | \$ 1,120.7 | \$ 25,912.6 |

Table 3: July 1, 2016 Normal Cost at 4.5%
 (All Dollar Amounts in Millions)

| | LA County General | LA County Safety | LA County Subtotal | Superior Court | Total |
|---|----------------------|---------------------|-----------------------|----------------|------------|
| 1. Total Medical Benefits | \$ 622.2 | \$ 261.1 | \$ 883.3 | \$ 31.3 | \$ 914.6 |
| 2. Retiree Paid Medical Premiums | 84.0 | 29.8 | 113.8 | 3.3 | 117.1 |
| 3. Net County Paid Medical Benefits (1) - (2) | \$ 538.2 | \$ 231.3 | \$ 769.5 | \$ 28.0 | \$ 797.5 |
| 4. Total Dental/Vision Benefits | \$ 32.6 | \$ 8.8 | \$ 41.4 | \$ 1.8 | \$ 43.2 |
| 5. Retiree Paid Dental/Vision Premiums | 4.8 | 1.0 | 5.8 | 0.2 | 6.0 |
| 6. Net County Paid Dental/Vision Benefits (4) - (5) | \$ 27.8 | \$ 7.8 | \$ 35.6 | \$ 1.6 | \$ 37.2 |
| 7. County Paid Medicare Part B Premiums | \$ 95.7 | \$ 24.8 | \$ 120.5 | \$ 5.1 | \$ 125.6 |
| 8. County Paid Retiree Death Benefit | \$ 2.8 | \$ 0.4 | \$ 3.2 | \$ 0.2 | \$ 3.4 |
| 9. Total County Normal Cost (3) + (6) + (7) + (8) | \$ 664.5 | \$ 264.3 | \$ 928.8 | \$ 34.9 | \$ 963.7 |
| 10. Valuation Payroll | \$ 5,586.5 | \$ 1,379.2 | \$ 6,965.7 | \$ 302.9 | \$ 7,268.6 |
| 11. County Normal Cost as a Percentage of Payroll | 11.89% | 19.16% | 13.33% | 11.52% | 13.26% |

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Table 4: 2016-2017 Annual Required Contribution (ARC) at 4.5%
(All Dollar Amounts in Millions)

| | LA County General | LA County Safety | LA County Subtotal | Superior Court | Total |
|--|----------------------|---------------------|-----------------------|----------------|-------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | | | | | |
| Present Value of Benefits (PVB) | \$ 27,299.7 | \$ 11,313.4 | \$ 38,613.1 | \$ 1,599.8 | \$ 40,212.9 |
| Present Value of Future Normal Cost (PVFNC) | 10,445.4 | 3,375.8 | 13,821.2 | 479.1 | 14,300.3 |
| Actuarial Accrued Liability as of July 1, 2016 | \$ 16,854.3 | \$ 7,937.6 | \$ 24,791.9 | \$ 1,120.7 | \$ 25,912.6 |
| Fund Balance at July 1, 2016 | 375.9 | 177.0 | 552.9 | 7.9 | 560.8 |
| Unfunded Actuarial Accrued Liability | \$ 16,478.4 | \$ 7,760.6 | \$ 24,239.0 | \$ 1,112.8 | \$ 25,351.8 |
| 2. Amortization of UAAL (Level % of Pay) | | | | | |
| Amortization Period (years) | 30 | 30 | 30 | 30 | 30 |
| Amortization Factor | 25.333 | 25.333 | 25.333 | 25.333 | 25.333 |
| UAAL Amortization Payment | \$ 650.5 | \$ 306.3 | \$ 956.8 | \$ 43.9 | \$ 1,000.7 |
| 3. 2016 - 2017 Annual Required Contribution (ARC) on July 1, 2016 | | | | | |
| Amortization of UAAL | \$ 650.5 | \$ 306.3 | \$ 956.8 | \$ 43.9 | \$ 1,000.7 |
| Normal Cost | 664.5 | 264.3 | 928.8 | 34.9 | 963.7 |
| Annual Required Contribution (ARC) (As of July 1, 2016) | \$ 1,315.0 | \$ 570.6 | \$ 1,885.6 | \$ 78.8 | \$ 1,964.4 |
| 4. July 1, 2016 Valuation Payroll | | | | | |
| | \$ 5,586.5 | \$ 1,379.2 | \$ 6,965.7 | \$ 302.9 | \$ 7,268.6 |
| 5. Estimated ARC as a Percentage of Valuation Payroll | | | | | |
| | 23.54% | 41.37% | 27.07% | 26.02% | 27.03% |

LA County Fund balance distributed in proportion to the AAL

C. Estimated Pay-As-You-Go Costs

Estimated Pay-As-You-Go Costs

Tables 5 and 6 project the estimated annual County OPEB benefit pay-as-you-go costs, net of expected retiree paid premiums for the next ten years.

Table 5 shows the total projected pay-as-you-go costs separately for medical, dental/vision, Medicare Part B, and retiree death benefits. The medical and dental/vision retiree contributions are also summarized. Finally, the net County paid benefits are shown. These are the total projected pay-as-you-go costs minus the retiree contributions.

Table 6 summarizes the projected net County paid benefit costs for each of the three valuation member groups. The total amounts are the same as those in Table 5.

**Table 5: Projected County Paid Benefits by Type
 (All Dollar Amounts in Millions)**

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total County Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|-------------------------------|
| 6/30/2017 | \$ 508.8 | \$ 45.9 | \$ 55.7 | \$ 8.1 | \$ (43.5) | \$ (4.4) | \$ 570.6 |
| 6/30/2018 | 548.5 | 48.6 | 62.2 | 8.4 | (48.7) | (4.7) | 614.3 |
| 6/30/2019 | 598.9 | 51.3 | 68.7 | 8.6 | (54.5) | (5.1) | 667.9 |
| 6/30/2020 | 652.6 | 55.0 | 74.7 | 8.8 | (60.4) | (5.5) | 725.2 |
| 6/30/2021 | 705.3 | 57.9 | 81.2 | 9.1 | (66.2) | (5.8) | 781.5 |
| 6/30/2022 | 758.8 | 60.9 | 88.5 | 9.3 | (72.0) | (6.1) | 839.4 |
| 6/30/2023 | 817.7 | 64.1 | 96.1 | 9.5 | (78.0) | (6.5) | 902.9 |
| 6/30/2024 | 879.7 | 67.3 | 104.4 | 9.8 | (84.2) | (6.8) | 970.2 |
| 6/30/2025 | 942.2 | 70.7 | 113.3 | 10.0 | (90.2) | (7.1) | 1,038.9 |
| 6/30/2026 | 1,009.4 | 74.1 | 122.8 | 10.3 | (96.6) | (7.4) | 1,112.6 |

Projection Basis:
 All assumptions are met
 No future members are reflected

**Table 6: Projected County Paid Benefits by Group
 (All Dollar Amounts in Millions)**

| <u>Fiscal Year Ending</u> | <u>LA County General</u> | <u>LA County Safety</u> | <u>LA County Subtotal</u> | <u>Superior Court</u> | <u>Total</u> |
|-------------------------------|------------------------------|-----------------------------|-------------------------------|-----------------------|--------------|
| 6/30/2017 | \$ 385.6 | \$ 161.9 | \$ 547.5 | \$ 23.1 | \$ 570.6 |
| 6/30/2018 | 411.8 | 177.8 | 589.6 | 24.7 | 614.3 |
| 6/30/2019 | 444.8 | 196.3 | 641.1 | 26.8 | 667.9 |
| 6/30/2020 | 480.0 | 216.1 | 696.1 | 29.1 | 725.2 |
| 6/30/2021 | 514.8 | 235.2 | 750.0 | 31.5 | 781.5 |
| 6/30/2022 | 551.1 | 254.5 | 805.6 | 33.8 | 839.4 |
| 6/30/2023 | 590.5 | 275.8 | 866.3 | 36.6 | 902.9 |
| 6/30/2024 | 632.7 | 297.7 | 930.4 | 39.8 | 970.2 |
| 6/30/2025 | 679.0 | 317.0 | 996.0 | 42.9 | 1,038.9 |
| 6/30/2026 | 726.0 | 340.3 | 1,066.3 | 46.3 | 1,112.6 |

Projection Basis:
 All assumptions are met
 No future members are reflected

D. Impact of Alternative Trend Rates on AAL and ARC

To analyze the sensitivity of the health cost trend rates, the chart below shows the impact of a 1% increase or decrease in the assumed health cost trend rates on the GASB values. The retiree death benefits are included, but they are unaffected by the health cost trend rates.

| | Valuation Trend Rates | Valuation Trend Rates Plus 1% | Valuation Trend Rates Minus 1% |
|--------------------------------|----------------------------------|--|---|
| | (in millions) | | |
| July 1, 2016 AAL | \$ 25,912.6 | \$ 31,956.8 | \$ 21,365.7 |
| Percentage Increase/(Decrease) | | 23% | (18%) |
| 2016 - 2017 ARC | \$ 1,964.4 | \$ 2,549.2 | \$ 1,542.3 |
| Percentage Increase/(Decrease) | | 30% | (21%) |

E. Accounting and CAFR Information

**Los Angeles County Other Post Employment Benefits Program
 Schedule of Funding Progress**

(Dollars in Thousands)

| Valuation Date | Actuarial Value of Assets | Actuarial Accrued Liabilities | Unfunded Actuarial Accrued Liabilities (UAAL) | Funded Ratio | Covered Payroll ¹ | UAAL As A Percentage of Covered Payroll |
|----------------|---------------------------|-------------------------------|---|--------------|------------------------------|---|
| July 1, 2012 | - | \$26,952,700 | \$26,952,700 | 0.0% | \$6,619,816 | 407.2% |
| July 1, 2014 | \$483,800 | \$28,546,600 | \$28,062,800 | 1.7% | \$6,672,228 | 420.6% |
| July 1, 2016 | \$560,800 | \$25,912,600 | \$25,351,800 | 2.2% | \$7,279,091 | 348.3% |

¹ Covered Payroll is consistent with the retirement benefits plan's covered payroll.

**Los Angeles County Other Post Employment Benefits Program
 Schedule of Employer Contributions**

(Dollars in Thousands)

| Fiscal Year Ended June 30 | Annual Required Contribution (ARC) | Actual Employer Contributions ¹ | | | Percentage of ARC Contributed |
|---------------------------|------------------------------------|--|-------------------------------|-----------|-------------------------------|
| | | Cash Payment | Transfer from Reserve Account | Total | |
| 2014 | \$2,126,100 | \$466,788 | - | \$466,788 | 22% |
| 2015 | \$2,152,300 | \$470,185 | - | \$470,185 | 22% |
| 2016 | \$2,152,300 | \$530,320 | - | \$530,320 | 25% |

¹ Values from Fiscal Year Ended June 30, 2014, 2015, and 2016 are from the LACERA 2016 CAFR. Actual Employer Contributions are not yet available for Fiscal Year Ended June 30, 2017.

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Los Angeles County Other Post Employment Benefits Program
Demographic Activity of Retired Members and Beneficiaries (OPEB Plan)

(Dollars in Thousands)

| Valuation Date | Added to Rolls | | Removed From Rolls | | Rolls at End of Year | | Percentage Increase in Retiree Allowance | Average Annual Allowance |
|----------------|----------------|------------------|--------------------|------------------|----------------------|------------------|--|--------------------------|
| | Member Count | Annual Allowance | Member Count | Annual Allowance | Member Count | Annual Allowance | | |
| July 1, 2010 | - | \$ - | - | \$ - | 43,936 | \$ 391,979 | - | \$ 8,922 |
| July 1, 2012 | 5,336 | 56,982 | (3,070) | (25,497) | 46,202 | 423,464 | 8.03% | 9,165 |
| July 1, 2014 | 5,335 | 89,205 | (3,369) | (29,925) | 48,168 | 482,744 | 14.00% | 10,022 |
| July 1, 2016 | 5,710 | 103,373 | (3,514) | (30,745) | 50,364 | 555,372 | 15.04% | 11,027 |

Los Angeles County Other Post Employment Benefits Program
Actuarial Analysis of Financial Experience - OPEB Program

(Dollars in Millions)

| | Valuation as of July 1 | | | |
|---|------------------------|------------------|------------------|------------------|
| | 2010 | 2012 | 2014 | 2016 |
| Prior Valuation Unfunded Actuarial Accrued Liability | \$ 21,864 | \$ 24,031 | \$ 26,953 | \$ 28,063 |
| Expected Increase/(Decrease) from Prior Valuation | 3,478 | 3,771 | 3,873 | 3,240 |
| Claim Costs Greater/(Less) than Expected ¹ | (1,267) | (3,864) | (5,471) | (2,322) |
| Change in Assumptions ² | 287 | 3,423 | 3,238 | (3,385) |
| Asset Return Less/(Greater) than Expected | N/A | N/A | (484) | 78 |
| All Other Experience | (331) | (408) | (46) | (322) |
| Ending Unfunded Actuarial Accrued Liability | \$ 24,031 | \$ 26,953 | \$ 28,063 | \$ 25,352 |

¹ This amount Includes the trend assumption change.

² In 2016, this amount includes the impact from Tier 2.

Los Angeles County Other Post Employment Benefits Program
Actuary Solvency Test - OPEB Program

(Dollars in Millions)

| Actuarial Valuation Date | Actuarial Accrued Liabilities for | | | Actuarial Value of Valuation Assets | Portion of Actuarial Accrued Liability Covered by Assets | | |
|--------------------------|-----------------------------------|---|--|-------------------------------------|--|-----|-----|
| | Active Member Contributions (A) | Retirees and Beneficiaries ¹ (B) | Active Members (Employer Financed Portion) (C) | | (A) | (B) | (C) |
| July 1, 2012 | \$ - | \$ 10,681 | \$ 16,272 | \$ - | N/A | 0% | 0% |
| July 1, 2014 | - | 11,791 | 16,756 | 484 | N/A | 4% | 0% |
| July 1, 2016 | - | 11,365 | 14,548 | 561 | N/A | 5% | 0% |

¹ Includes vested former members.

Discussion of GASB Statements No. 74 and 75

On June 2, 2015, GASB approved Statement Numbers 74 and 75.

GASB Statement Number 74, *Financial Reporting for Postemployment Benefit Plans Other Than Pension Plans*, addresses reporting by OPEB plans that administer benefits on behalf of governments and replaces GASB Statement Number 43.

The effective date for this statement is applicable to LACERA's fiscal year reporting period ending June 30, 2017. LACERA plans to implement the new standard at that time based on this July 1, 2016 OPEB valuation.

GASB Statement No. 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*, addresses reporting by governments that provide OPEB to their employees and for governments that finance OPEB for employees of other governments and replaces GASB Statement Number 45. Though the effective date is one year later than GASB Statement Number 74, it will be addressed based on this July 1, 2016 OPEB valuation.

Some of the highlights of the new GASB Statements 74 and 75 are as follows:

- The balance sheet liability will be the full Net OPEB Liability (NOL) rather than the Net OPEB Obligation. The NOL is more closely aligned with the UAAL.
- The annual OPEB expense will likely be more volatile from year to year than the ARC because there will be faster recognition of OPEB expenses.
- The discount rate development will be based on a blended rate equivalent of the long-term expected rate of return on assets and a 20-year tax-exempt municipal bond yield or index rate.
- The Entry Age Normal actuarial cost method will be required.

Section 3: GASB Liabilities and Costs as of July 1, 2016 with Excise Tax

An excise tax for high cost health coverage, or “Cadillac” health plans was included as part of ACA. The provision levies a 40% tax on the value of health plan costs that exceed certain thresholds for single coverage or family coverage. The 2018 annual thresholds are \$10,200 for single coverage and \$27,500 for a family plan. For qualified retirees aged 55 to 64 or workers in “high risk” professions such as firefighters and police officers, the thresholds are \$11,850 for single coverage and \$30,950 for a family plan. If, between 2010 and 2018, the cost of health care insurance rises more than 55%, the threshold for the excise tax will be adjusted.

The Consolidated Appropriations Act of 2016 included a two year delay of the Cadillac tax, allowance of the Cadillac tax to be deductible, and no health insurer fee for calendar year 2017. These changes are reflected in the health cost trend.

As requested, Milliman has calculated the GASB 43/45 Liabilities and Costs as of July 1, 2016 with the impact of the Excise Tax under ACA. A summary of results and the trend reflecting Excise Tax follows.

In order to determine the costs and liabilities with excise tax, the benefit plans, assumptions, and methods in the appendices apply. The medical trend in Appendix A has been updated in the following table to reflect Excise Tax. We assume that there will be no changes to the current laws and that there will be no changes in plan design to help mitigate the impact of the tax.

**Table 7: July 1, 2016 Summary of County Paid Liabilities and Cost with Excise Tax
(All Dollar Amounts in Millions)**

| | July 1, 2016 with Excise Tax | July 1, 2016 without Excise Tax | Percentage Change |
|--|------------------------------------|---------------------------------------|----------------------|
| A. Total Membership | | | |
| 1. Active Members | 95,295 | 95,295 | 0.0% |
| 2. Vested Terminated Members | 8,207 | 8,207 | 0.0% |
| 3. Retirees and Survivors (Medical Coverage) | 47,903 | 47,903 | 0.0% |
| 4. Total | 151,405 | 151,405 | 0.0% |
| B. Valuation Payroll | \$ 7,268.6 | \$ 7,268.6 | 0.0% |
| C. Projected County Paid First-Year Benefits | \$ 570.6 | \$ 570.6 | 0.0% |
| D. Present Value of Future Benefits (PVB) ¹ | \$ 42,907.9 | \$ 40,212.9 | 6.7% |
| E. Actuarial Accrued Liability by Member Group ¹ | | | |
| 1. LA County Members | \$ 26,015.2 | \$ 24,791.9 | 4.9% |
| 2. Superior Court Members | 1,172.6 | 1,120.7 | 4.6% |
| 3. Total | \$ 27,187.8 | \$ 25,912.6 | 4.9% |
| F. Actuarial Accrued Liability by Member Status ¹ | | | |
| 1. Active Members | \$ 15,491.8 | \$ 14,547.9 | 6.5% |
| 2. Vested Terminated Members | 683.3 | 652.5 | 4.7% |
| 3. Retired Members | 11,012.7 | 10,712.2 | 2.8% |
| 4. Total | \$ 27,187.8 | \$ 25,912.6 | 4.9% |
| G. Actuarial Accrued Liability by Benefit Type ¹ | | | |
| 1. Retiree Medical | \$ 22,545.1 | \$ 21,269.9 | 6.0% |
| 2. Retiree Dental/Vision | 1,248.2 | 1,248.2 | 0.0% |
| 3. Medicare Part B | 3,192.8 | 3,192.8 | 0.0% |
| 4. Retiree Death Benefit | 201.7 | 201.7 | 0.0% |
| 5. Total | \$ 27,187.8 | \$ 25,912.6 | 4.9% |
| H. Assets | \$ 560.8 | \$ 560.8 | 0.0% |
| I. Unfunded Actuarial Accrued Liability | \$ 26,627.0 | \$ 25,351.8 | 5.0% |
| J. Annual Required Contribution (ARC) ² | \$ 2,092.3 | \$ 1,964.4 | 6.5% |
| K. ARC expressed as a percentage of payroll | | | |
| 1. Normal Cost | 14.32% | 13.26% | 8.0% |
| 2. UAAL payment | 14.47% | 13.77% | 5.1% |
| 3. Total | 28.79% | 27.03% | 6.5% |

¹ Net of Retiree Paid Premiums

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)

Health Cost Trend Assumptions with Excise Tax *

The medical trend in Appendix A has been modified in the following table to reflect Excise Tax.

| Fiscal Year Ending | | LACERA Medical Trend with Excise Tax | |
|--------------------|-----------|---|---------|
| From | To | Under 65 | Over 65 |
| 6/30/2017 | 6/30/2018 | 4.40% | 4.60% |
| 6/30/2018 | 6/30/2019 | 6.70% | 6.60% |
| 6/30/2019 | 6/30/2020 | 6.90% | 7.20% |
| 6/30/2020 | 6/30/2021 | 6.10% | 6.50% |
| 6/30/2021 | 6/30/2022 | 5.50% | 5.40% |
| 6/30/2022 | 6/30/2023 | 5.50% | 5.50% |
| 6/30/2023 | 6/30/2024 | 5.50% | 5.60% |
| 6/30/2024 | 6/30/2025 | 5.60% | 5.60% |
| 6/30/2025 | 6/30/2026 | 5.70% | 5.50% |
| 6/30/2026 | 6/30/2027 | 5.80% | 5.50% |
| 6/30/2027 | 6/30/2028 | 5.90% | 5.60% |
| 6/30/2037 | 6/30/2038 | 6.20% | 5.70% |
| 6/30/2047 | 6/30/2048 | 5.70% | 5.40% |
| 6/30/2057 | 6/30/2058 | 5.50% | 5.70% |
| 6/30/2067 | 6/30/2068 | 5.10% | 5.30% |
| 6/30/2077 | 6/30/2078 | 4.50% | 4.60% |
| 6/30/2087 | 6/30/2088 | 4.50% | 4.60% |
| 6/30/2097 | 6/30/2098 | 4.50% | 4.60% |
| 6/30/2102 | 6/30/2103 | 4.50% | 4.50% |

Note that after fiscal year ending June 30, 2027, selected years are shown in the table. After fiscal year ending June 30, 2074, the pre 65 trend rate remains at 4.50%. After fiscal year ending June 30, 2099, the trend rate remains at 4.50% for post 65 trend.

* The first year trend rates for LACERA medical and dental/vision plans have been adjusted to reflect premium increases effective July 1, 2017. ACA Fees including Transitional Reinsurance Fee and Insurer Fee and the impact from the calendar year 2017 moratorium are also included in the medical and dental/vision trends.

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The table below projects the estimated annual County OPEB benefit pay-as-you-go medical costs with and without the Excise Tax, net of expected retiree paid premiums for the next ten years in millions.

| Fiscal Year Ending | Total County Medical Paid Benefits | Total County Medical Paid Benefits |
|-----------------------|--|--|
| | July 1, 2016 with Excise Tax | July 1, 2016 without Excise Tax |
| 6/30/2017 | \$ 465.3 | \$ 465.3 |
| 6/30/2018 | 499.8 | 499.8 |
| 6/30/2019 | 544.4 | 544.4 |
| 6/30/2020 | 595.9 | 592.2 |
| 6/30/2021 | 647.4 | 639.1 |
| 6/30/2022 | 696.7 | 686.8 |
| 6/30/2023 | 751.8 | 739.7 |
| 6/30/2024 | 810.5 | 795.5 |
| 6/30/2025 | 870.6 | 852.0 |
| 6/30/2026 | 935.0 | 912.8 |

Projection Basis:
All assumptions are met
No future members are reflected

The table below shows when each plan is projected to reach the Excise Tax threshold.

Milliman July 1, 2016 OPEB Actuarial Valuation
 Los Angeles County Employees Retirement Association

| Plan | First Year Excise Tax Applies (as of 7/1/2014) | First Year Excise Tax Applies (as of 7/1/2016) |
|-------------------------------------|--|--|
| Blue Cross I | 2018 | 2020 |
| Blue Cross II | 2018 | 2020 |
| Blue Cross III | 2037 | 2041 |
| Blue Cross Prudent Buyer | 2018 | 2020 |
| Cigna Network Model | 2018 | 2020 |
| Cigna Healthcare for Seniors | 2045 | 2047 |
| Firefighters' Local 1014 | 2018 | 2020 |
| Kaiser Basic | 2019 | 2021 |
| Kaiser Over 65 | 2046 | 2050 |
| UnitedHealthcare | 2018 | 2020 |
| UnitedHealthcare Medicare Advantage | 2049 | 2049 |
| SCAN | 2046 | 2057 |

Appendix A: Actuarial Procedures and Assumptions



The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2016, as a result of the 2016 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in December 2016. The general wage increase, investment earnings, and implied inflation assumptions were also evaluated with the 2016 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in December 2016. We recommend using the inflation and general wage increase from the 2016 Board of Investments decision in December 2016. We recommend an OPEB specific investment earnings assumption because the investment earnings for the OPEB valuation are based on a blend of the expected return from the general assets and the expected return from the OPEB Trust, which is invested with a different asset allocation from the one used for the retirement benefits plan. The OPEB specific assumptions other than premiums, claim costs, and aging were reviewed and changed as a result of the 2016 OPEB Investigation of Experience Study to be approved in a future Board of Retirement meeting. The premiums, claim costs, aging, and trend used for this valuation are updated as of July 1, 2016.

The actuarial assumptions used in both the retirement benefits plan and OPEB program actuarial valuations are intended to estimate the future experience of the members eligible for benefit payments and the projected benefit flow and anticipated investment earnings. Any variations in future experience from that expected from these assumptions will result in corresponding changes in the estimated costs of the benefits.

Table A-1 summarizes the assumptions. The mortality rates are taken from the sources listed. The economic assumptions in this table were evaluated with the June 30, 2016 retirement benefits plan valuation.

Tables A-2 and A-3 show how members are expected to leave retired status due to death.

Table A-4 presents the probability of refund of retirement benefit contributions upon termination of employment while vested.

Table A-5 presents the general wage increase of 3.25% per annum.

Tables A-6 to A-13 present the rates of separation of active service. These were developed from the experience as measured by the 2016 Retirement Benefit Investigation of Experience Study. The rates are the probabilities a member will leave active employment for various reasons.

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2016 OPEB Investigation of Experience Study to estimate health eligibility and enrollment.

Tables A-20 to A-21 present premium and claim cost assumptions developed from the July 1, 2014 OPEB valuation. These will be updated for the July 1, 2016 OPEB valuation with the OPEB program's premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2016 OPEB valuation. These will be updated for the July 1, 2016 OPEB valuation upon receipt of the final July 1, 2017 renewals.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2016 OPEB Investigation of Experience study.

Actuarial Cost Method

The actuarial valuation is prepared under the Projected Unit Credit (PUC) actuarial cost method. Under the principles of the PUC method, the actuarial present value of the projected benefits of each individual included in the valuation is allocated pro-rata to each year of service between entry age and assumed exit.

For members who transferred between plans, entry age is based on original entry into the LACERA retirement benefits plan.

The portion of this actuarial present value allocated to a valuation year is called the Normal Cost (NC). The portion of this actuarial present value not provided for at a valuation date by the sum of (a) the actuarial value of the assets (if the benefits are funded), and (b) the actuarial present value of future normal costs is called the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is amortized as a level percentage of the projected salaries of the active members, both present and future, covered by the LACERA retirement benefits plan over a 30-year period from the valuation date; this is commonly referred to as a "rolling 30-year amortization method". This method does not cover interest on the UAAL.

| | |
|---|---|
| Records and Data | The data used in this valuation consist of medical and dental/vision premiums, financial information, and the age, service, and salary records for active and inactive members and their survivors. All of the information was supplied by LACERA and Aon Hewitt and was accepted for valuation purposes without audit. |
| Growth in Membership | For benefit valuation purposes, no growth in the active membership of LACERA is assumed. For funding purposes, if amortization is required, the total payroll of covered members is assumed to grow due to the combined effects of future wage increases of current active members and the replacement of the current active members by new employees. No growth in the total number of active members is assumed. |
| Investment Earnings and Expenses | GASB 45 requires that the discount rate for OPEB benefits be equal to the expected return on assets used to pay ongoing benefits. In the case of an unfunded plan, this would be the expected return on the County's general funds. LACERA is currently partially prefunding OPEB liabilities. Therefore, for the July 1, 2016 valuation, we have incorporated the expected investment return of the OPEB Trust in our development of the discount rate. Based on the expected return on the County's general funds, the expected contributions to the OPEB Trust, and the expected investment return from the OPEB Trust, a discount rate of 4.50% was selected based on the 2016 OPEB Investigation of Experience for use in the July 1, 2016 OPEB valuation. |
| Health Cost Trend | The rates of the health cost trends for the purposes of the valuation are illustrated in Table A-22. These rates were adopted July 1, 2016. These rates reflect the final July 1, 2017 renewals and the impact from the 2017 calendar year moratorium of the Health Insurer Fee under the Affordable Care Act (ACA). |
| Future Salaries | The 3.25% per annum rate of increase in the general wage level of membership is in Table A-5. This rate was adopted June 30, 2016. |
| Retirement | Members in General Plans A-D may retire at age 50 with 10 years of service, or any age with 30 years of service, or age 70 regardless of the number of years of service. General Plan G members are eligible to retire at age 52 with 5 years of service, or age 70 regardless of the number of years of service. Non-contributory Plan E members may retire at age 55 with 10 years of service. Members of Safety Plans A and B may retire at age 50 with 10 years of service, or any age with 20 years of service. Safety Plan C members are eligible to retire at age 50 with 5 years of County service. The retirement rates for active members vary by age and are shown by plan in Tables A-6 through A-13. |

Retirement (cont.)

All general members who attain or who have attained age 75 in active service and all safety members who have attained age 65 in active service are assumed to retire immediately (except for Safety Plan C members who have not yet attained 5 years of service). All deferred vested members are assumed to retire according to Table A-23.

The assumptions regarding termination of employment, early retirement, and unreduced service retirement are treated as a single set of decrements in regards to a particular member. For example, a general member hired at age 30 has a probability to withdraw from LACERA due to death, disability, or *other termination of employment* until age 50. After age 50, the member could still withdraw due to death, disability, or *retirement*. Thus, in no year during the member's projected employment would they be eligible for both a probability of other termination of employment and a probability of retirement.

The active members' retirement probabilities were adopted June 30, 2016. The term vested member's retirement probabilities were adopted July 1, 2016, for purposes of the OPEB program valuation only.

Disability

The rates of disability used in the valuation are illustrated in Tables A-6 through A-13. These rates were adopted June 30, 2016.

Postretirement Mortality – Other Than Disabled Members

The same postretirement mortality rates are used in the valuation for active members, members retired for service, and beneficiaries. These rates are illustrated in Table A-2. The mortality assumption for beneficiaries is the same as the mortality assumption as General members of the same gender. Future beneficiaries are assumed to be the opposite gender of the future retiree. Note that these assumptions include a margin for expected future mortality improvement. These rates were adopted June 30, 2016.

Males General members: RP-2014 Healthy Annuitant Mortality Table for Males multiplied by 105%, with 100% of MP-2014 Ultimate Projection Scale.

Safety members: RP-2014 Healthy Annuitant Mortality Table for Males multiplied by 95%, with 100% of MP-2014 Ultimate Projection Scale.

Females General members: RP-2014 Healthy Annuitant Mortality Table for Females, with 100% of MP-2014 Ultimate Projection Scale.

Safety members: Same as General Females.

Mortality – Disabled Members

For disabled members, the mortality rates used in the valuation rates are illustrated in Table A-3. Note that these assumptions include a margin for expected future mortality improvement. These rates were adopted June 30, 2016.

Males General members: Average of RP-2014 Healthy Annuitant Mortality Table for Males multiplied by 105% and RP-2014 Disabled Annuitant Mortality Table for Males, both projected with 100% of MP-2014 Ultimate Projection Scale.

Safety members: RP-2014 Healthy Annuitant Mortality Table for Males, with 100% of MP-2014 Ultimate Projection Scale.

Females General members: Average of RP-2014 Healthy Annuitant Mortality Table for Females and RP-2014 Disabled Annuitant Mortality Table for Females, both projected with 100% of MP-2014 Ultimate Projection Scale.

Safety members: RP-2014 Healthy Annuitant Mortality Table for Females, with 100% of MP-2014 Ultimate Projection Scale.

Mortality While in Active Status

For active members, the mortality rates used in the valuation are illustrated in Tables A-6 through A-13. These rates were adopted June 30, 2016.

| Class | Gender | Proposed Table | |
|---------|--------|--|----|
| General | Male | RP 2014E Male, Generational ⁽¹⁾ | -2 |
| General | Female | RP 2014E Female, Generational ⁽¹⁾ | -0 |
| Safety | Male | RP 2014E Male, Generational ⁽¹⁾ | -6 |
| Safety | Female | RP 2014E Female, Generational ⁽¹⁾ | -0 |

1. Projection using 100% of MP-2014 Ultimate projection scale.

Note that Safety members have an additional service-connected mortality rate of 0.01% per year.

Other Employment Terminations

Tables A-6 to A-13 show, for all ages, the rates assumed in this valuation for future termination from active service other than for death, disability, or retirement. These rates do not apply to members eligible for service retirement. These rates were adopted June 30, 2016.

**Other Employment
Terminations (cont.)**

Terminating employees may withdraw their contributions immediately upon termination of employment and forfeit the right to further retirement, medical, dental/vision and death benefits, or they may leave their contributions with LACERA. Former contributing members whose contributions are on deposit may later elect to receive a refund, may return to work or may remain inactive until becoming eligible to receive a retirement benefit under either LACERA or a reciprocal retirement plan. All terminating members who are not eligible for vested benefits are assumed to withdraw their contributions immediately. All terminating members are assumed not to be rehired.

Table A-4 gives the assumed probabilities that vested members will withdraw their contributions and elect a refund immediately upon termination and the probability that remaining members will elect a deferred retirement allowance. All non-vested members are assumed to elect a refund and withdraw their contributions. These rates in Table A-4 were adopted June 30, 2016.

Future Transfers

Though a few active members may change pension plans, this valuation assumes the active members remain in the plan they are enrolled in at the time of the valuation. Specifically, we assume there will be no future transfers between retirement benefit plans.

**Retiree Medical and
Dental/Vision
Eligibility and
Enrollment
Assumptions**

Any retired or vested terminated members who have not yet elected a refund of their member contributions and will receive a pension benefit other than a refund are eligible for retiree medical and dental/vision enrollment.

The 2016 OPEB Investigation of Experience report was used to set the following assumptions:

| | |
|---|-------------|
| Age difference for future retirees and spouses | Table A-1 |
| Probability of initial medical enrollment upon retirement | Table A-14 |
| Probability of medical plan and tier selection upon retirement for Tier 1 | Table A-15A |
| Probability of medical plan and tier selection upon retirement for Tier 2 | Table A-15B |
| Probability of medical plan and tier selection for Pre 65 retirees who become eligible for a Post 65 Plan | Table A-16 |

| | | |
|---|---|------------|
| Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions (cont.) | Probability of survivor and new dependent enrollment | Table A-17 |
| | Probability of dental/vision enrollment upon retirement | Table A-18 |
| | Probability of dental/vision plan and tier selection upon retirement | Table A-19 |
| | Retirement of vested terminated members | Table A-23 |
| | Probability of retirees in group plans who elect Medicare Part D | 0% |

Table A-1: Summary of Valuation Assumptions as of July 1, 2016

| | | |
|-----|---|--------------------|
| I. | Economic Assumptions | |
| A. | General wage increases | 3.25% |
| B. | Investment earnings | 4.50% |
| C. | Growth in membership | 0.00% |
| D. | CPI inflation assumption | 2.75% |
| E. | Medical cost trend | Table A-22 |
| F. | Dental and vision cost trend | Table A-22 |
| II. | Demographic Assumptions | |
| A. | Salary increases due to Service | Table A-5 |
| B. | Retirement | Tables A-6 to A-13 |
| C. | Disability | Tables A-6 to A-13 |
| D. | Mortality during active employment | Tables A-6 to A-13 |
| E. | Mortality for active members after termination and service retired members. | Table A-2 |

Basis – RP-2014 Healthy Annuitant Mortality Table for respective genders with 100% of MP-2014 Ultimate Projection Scale:

| <u>Class of Members</u> | <u>Adjustment</u> |
|-------------------------|-------------------|
| General – males | 105% of rates |
| General – females | 100% of rates |
| Safety – males | 95% of rates |
| Safety – females | 100% of rates |

| | | |
|----|----------------------------------|-----------|
| F. | Mortality among disabled members | Table A-3 |
|----|----------------------------------|-----------|

Basis – Average of RP-2014 Healthy Annuitant (multiplied by 105% for males) and Disabled Mortality Tables for respective genders, with 100% of MP-2014 Ultimate Projection Scale:

| | |
|-------------------|------------------------|
| General – males | 100% of Disabled Rates |
| General – females | 100% of Disabled Rates |

Basis – RP-2014 Healthy Mortality Table, for respective genders with 100% of MP-2014 Ultimate Projection Scale:

| | |
|------------------|---------------|
| Safety – males | 100% of rates |
| Safety – females | 100% of rates |

| | | |
|----|-----------------------------|-----------|
| G. | Mortality for Beneficiaries | Table A-2 |
|----|-----------------------------|-----------|

Basis – Beneficiaries are assumed to have the same mortality as a general member of the opposite gender who has taken a service retirement.

| | | |
|------|---|---------------------|
| H. | Other Terminations of Employment | Tables A-6 to A-13 |
| I. | Refund of Contributions on Vested Termination | Table A-4 |
| J. | Future male retirees are assumed to be four years older than their female spouses. Assumption adopted July 1, 2008. Future female retirees are assumed to be one year younger than their male spouses. Assumption adopted July 1, 2016. | |
| III. | Retiree Medical and Dental/Vision Enrollment Assumptions | |
| A. | Probability of Initial Medical Enrollment upon Retirement | Table A-14 |
| B. | Probability of Medical Plan and Tier Selection Upon Retirement (Pre 65 Male, Pre 65 Female, Post 65 Male, Post 65 Female) | Table A-15 |
| C. | Probability of Medical Plan and Tier Selection for Pre 65 Retirees Who become Eligible for a Post 65 Plan | Table A-16 |
| D. | Probability of Medical Survivor and New Dependent Enrollment | Table A-17 |
| E. | Probability of Retirees in Group Plans Who Elect Medicare Part D. We have assumed there is no cost impact due to retirees and dependents enrolling in Part D. | 0% |
| F. | Probability of Dental/Vision Enrollment upon Retirement | Table A-18 |
| G. | Probability of Dental/Vision Plan and Tier Selection Upon Retirement | Table A-19 |
| IV. | Premium and Claim Cost Analysis | Tables A-20 to A-21 |
| V. | Medical and Dental/Vision Trend | Table A-22 |
| VI. | Retirement of Vested Terminated Members | Table A-23 |

Table A-2: Mortality for Members Retired for Service

| Age | Safety Male | Safety Female | General Male | General Female |
|-----|-------------|---------------|--------------|----------------|
| 20 | 0.090% | 0.041% | 0.103% | 0.041% |
| 25 | 0.108% | 0.044% | 0.122% | 0.044% |
| 30 | 0.101% | 0.055% | 0.114% | 0.055% |
| 35 | 0.116% | 0.072% | 0.132% | 0.072% |
| 40 | 0.140% | 0.100% | 0.159% | 0.100% |
| 45 | 0.217% | 0.165% | 0.246% | 0.165% |
| 50 | 0.386% | 0.277% | 0.427% | 0.277% |
| 55 | 0.545% | 0.362% | 0.602% | 0.362% |
| 60 | 0.738% | 0.519% | 0.816% | 0.519% |
| 65 | 1.046% | 0.805% | 1.156% | 0.805% |
| 70 | 1.593% | 1.287% | 1.761% | 1.287% |
| 75 | 2.548% | 2.094% | 2.817% | 2.094% |
| 80 | 4.249% | 3.484% | 4.696% | 3.484% |
| 85 | 7.362% | 6.050% | 8.137% | 6.050% |
| 90 | 12.911% | 10.713% | 14.270% | 10.713% |

Annual Projected Mortality Improvement

| Age | All Groups |
|-----------|------------|
| 65 & Less | 1.100% |
| 70 | 1.100% |
| 75 | 1.100% |
| 80 | 1.100% |
| 85 | 1.100% |
| 90 | 1.023% |
| 95 | 0.935% |
| 100 | 0.704% |
| 105 | 0.473% |
| 110 | 0.231% |
| 115 | 0.000% |

1. Mortality rates are those applicable for the fiscal year beginning in 2014. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality rate for an 85-year old General male in fiscal year beginning in 2017 is 7.122% calculated as follows:

$$\begin{aligned}
 \text{Age 85 rate in 2017} &= \text{Age 85 rate in 2014 with 3 years improvement} \\
 &= 7.362\% \times (100.0\% - 1.1\%) \times (100.0\% - 1.1\%) \times (100.0\% - 1.1\%) \\
 &= 7.122\%
 \end{aligned}$$

Table A-3: Mortality for Members Retired for Disability ⁽¹⁾

| Age | Safety Male | Safety Female | General Male | General Female |
|-----|----------------|------------------|-----------------|-------------------|
| 20 | 0.098% | 0.041% | 0.407% | 0.132% |
| 25 | 0.117% | 0.044% | 0.485% | 0.141% |
| 30 | 0.109% | 0.055% | 0.453% | 0.178% |
| 35 | 0.126% | 0.072% | 0.524% | 0.233% |
| 40 | 0.151% | 0.100% | 0.629% | 0.322% |
| 45 | 0.234% | 0.165% | 0.975% | 0.535% |
| 50 | 0.406% | 0.277% | 1.233% | 0.734% |
| 55 | 0.573% | 0.362% | 1.470% | 0.905% |
| 60 | 0.777% | 0.519% | 1.738% | 1.109% |
| 65 | 1.101% | 0.805% | 2.162% | 1.445% |
| 70 | 1.677% | 1.287% | 2.898% | 2.054% |
| 75 | 2.683% | 2.094% | 4.123% | 3.099% |
| 80 | 4.472% | 3.484% | 6.179% | 4.794% |
| 85 | 7.750% | 6.050% | 9.734% | 7.546% |
| 90 | 13.591% | 10.713% | 15.785% | 11.989% |

1. Mortality rates are those applicable the year fiscal year beginning in 2014. Annual projected improvements are assumed in the following years under the schedule shown on the preceding page.

Table A-4: Immediate Refund of Contributions upon Termination of Employment (Excludes Plan E)

| Years of Service | Safety | General |
|-------------------------|---------------|----------------|
| 0 | 100% | 100% |
| 1 | 100% | 100% |
| 2 | 100% | 100% |
| 3 | 100% | 100% |
| 4 | 100% | 100% |
| 5 | 35% | 35% |
| 6 | 35% | 35% |
| 7 | 35% | 35% |
| 8 | 33% | 34% |
| 9 | 31% | 34% |
| 10 | 29% | 33% |
| 11 | 27% | 33% |
| 12 | 25% | 32% |
| 13 | 22% | 31% |
| 14 | 19% | 30% |
| 15 | 16% | 30% |
| 16 | 13% | 29% |
| 17 | 10% | 28% |
| 18 | 6% | 25% |
| 19 | 2% | 23% |
| 20 | 0% | 20% |
| 21 | 0% | 18% |
| 22 | 0% | 15% |
| 23 | 0% | 12% |
| 24 | 0% | 9% |
| 25 | 0% | 6% |
| 26 | 0% | 3% |
| 27 | 0% | 0% |
| 28 | 0% | 0% |
| 29 | 0% | 0% |
| 30 & Up | 0% | 0% |

Table A-5: Annual Increase in Salary

The general wage increase assumption is 3.25% per annum which is used for projecting the total future payroll. The amortization of the UAAL is determined as a level percentage of payroll. General wage increases and individual salary increases due to promotion and longevity do not affect the amount of the OPEB program's benefits.

**Appendix A: Rates of Separation from Active Service
Tables A-6 to A-13**

A schedule of the probabilities of termination of employment due to the following causes can be found on the following pages:

| | |
|----------------------|--|
| Service Retirement: | Member retires after meeting age and service requirements for reasons other than disability. |
| Other Terminations: | Member terminates and elects a refund of member contributions or a deferred vested retirement benefit. |
| Service Disability: | Member receives disability retirement; disability is service related. |
| Ordinary Disability: | Member receives disability retirement; disability is not service related. |
| Service Death: | Member dies before retirement; death is service related. |
| Ordinary Death: | Member dies before retirement; death is not service related. |

Each rate represents the probability that a member will separate from service at each age due to the particular cause. For example, a rate of 0.0300 for a member's service retirement at age 50 means we assume that 30 out of 1,000 members who are age 50 will retire at that age.

Each table represents the detailed rates needed for each LACERA plan by gender:

| | |
|--|--------------------------------------|
| Table A-6: General Plans A, B, & C Males | A-10: General Plan E Males |
| A-7: General Plans A, B, & C Females | A-11: General Plan E Females |
| A-8: General Plans D & G Males | A-12: Safety Plans A, B, & C Males |
| A-9: General Plans D & G Females | A-13: Safety Plans A, B, & C Females |

**Table A-6: Rate of Separation from Active Service for General Members
 Plans A, B, & C – Male**

| Age | Service Retirement | Other Terminations | Service Disability | Ordinary Disability | Service Death | Ordinary Death |
|-----|--------------------|--------------------|--------------------|---------------------|---------------|----------------|
| 18 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0003 |
| 19 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0003 |
| 20 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0003 |
| 21 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0004 |
| 22 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0004 |
| 23 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0004 |
| 24 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0005 |
| 25 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0005 |
| 26 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0005 |
| 27 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0005 |
| 28 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0005 |
| 29 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0004 |
| 30 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0004 |
| 31 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0004 |
| 32 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0005 |
| 33 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0005 |
| 34 | 0.0000 | 0.0050 | 0.0003 | 0.0001 | N/A | 0.0005 |
| 35 | 0.0000 | 0.0050 | 0.0003 | 0.0001 | N/A | 0.0005 |
| 36 | 0.0000 | 0.0050 | 0.0004 | 0.0001 | N/A | 0.0005 |
| 37 | 0.0000 | 0.0050 | 0.0004 | 0.0001 | N/A | 0.0005 |
| 38 | 0.0000 | 0.0050 | 0.0005 | 0.0001 | N/A | 0.0005 |
| 39 | 0.0000 | 0.0050 | 0.0006 | 0.0001 | N/A | 0.0006 |
| 40 | 0.0300 | 0.0050 | 0.0006 | 0.0002 | N/A | 0.0006 |
| 41 | 0.0300 | 0.0050 | 0.0007 | 0.0002 | N/A | 0.0006 |
| 42 | 0.0300 | 0.0050 | 0.0008 | 0.0002 | N/A | 0.0006 |
| 43 | 0.0300 | 0.0050 | 0.0008 | 0.0003 | N/A | 0.0007 |
| 44 | 0.0300 | 0.0050 | 0.0009 | 0.0003 | N/A | 0.0007 |
| 45 | 0.0300 | 0.0050 | 0.0009 | 0.0003 | N/A | 0.0008 |
| 46 | 0.0300 | 0.0050 | 0.0010 | 0.0004 | N/A | 0.0009 |
| 47 | 0.0300 | 0.0050 | 0.0010 | 0.0004 | N/A | 0.0010 |
| 48 | 0.0300 | 0.0050 | 0.0010 | 0.0004 | N/A | 0.0011 |
| 49 | 0.0300 | 0.0050 | 0.0011 | 0.0004 | N/A | 0.0012 |
| 50 | 0.0300 | 0.0050 | 0.0011 | 0.0004 | N/A | 0.0014 |
| 51 | 0.0300 | 0.0050 | 0.0012 | 0.0004 | N/A | 0.0015 |
| 52 | 0.0300 | 0.0050 | 0.0012 | 0.0004 | N/A | 0.0017 |
| 53 | 0.0300 | 0.0050 | 0.0016 | 0.0005 | N/A | 0.0019 |
| 54 | 0.0600 | 0.0050 | 0.0019 | 0.0006 | N/A | 0.0021 |
| 55 | 0.1000 | 0.0050 | 0.0023 | 0.0006 | N/A | 0.0023 |
| 56 | 0.1200 | 0.0050 | 0.0026 | 0.0007 | N/A | 0.0025 |
| 57 | 0.1700 | 0.0050 | 0.0030 | 0.0008 | N/A | 0.0028 |
| 58 | 0.2200 | 0.0050 | 0.0035 | 0.0009 | N/A | 0.0031 |
| 59 | 0.2400 | 0.0050 | 0.0040 | 0.0010 | N/A | 0.0034 |
| 60 | 0.2600 | 0.0050 | 0.0045 | 0.0010 | N/A | 0.0038 |
| 61 | 0.3100 | 0.0050 | 0.0050 | 0.0011 | N/A | 0.0042 |
| 62 | 0.3500 | 0.0050 | 0.0055 | 0.0012 | N/A | 0.0047 |
| 63 | 0.2800 | 0.0050 | 0.0053 | 0.0014 | N/A | 0.0052 |
| 64 | 0.2800 | 0.0050 | 0.0051 | 0.0015 | N/A | 0.0059 |
| 65 | 0.2800 | 0.0050 | 0.0049 | 0.0017 | N/A | 0.0066 |
| 66 | 0.2800 | 0.0050 | 0.0047 | 0.0018 | N/A | 0.0074 |
| 67 | 0.2800 | 0.0050 | 0.0045 | 0.0020 | N/A | 0.0083 |
| 68 | 0.2800 | 0.0050 | 0.0045 | 0.0022 | N/A | 0.0092 |
| 69 | 0.2800 | 0.0050 | 0.0045 | 0.0023 | N/A | 0.0102 |
| 70 | 0.2800 | 0.0050 | 0.0045 | 0.0025 | N/A | 0.0113 |
| 71 | 0.2800 | 0.0050 | 0.0045 | 0.0026 | N/A | 0.0125 |
| 72 | 0.2800 | 0.0050 | 0.0045 | 0.0028 | N/A | 0.0139 |
| 73 | 0.2800 | 0.0050 | 0.0045 | 0.0030 | N/A | 0.0154 |
| 74 | 0.2800 | 0.0050 | 0.0045 | 0.0031 | N/A | 0.0170 |
| 75 | 1.0000 | 0.0000 | 0.0000 | 0.0000 | N/A | 0.0189 |



This work product was prepared solely for LACERA for the purposes described herein and may not be appropriate to use for other purposes. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends that third parties be aided by their own actuary or other qualified professional when reviewing the Milliman work product.

**Table A-7: Rate of Separation from Active Service for General Members
 Plans A, B, & C – Female**

| Age | Service Retirement | Other Terminations | Service Disability | Ordinary Disability | Service Death | Ordinary Death |
|-----|--------------------|--------------------|--------------------|---------------------|---------------|----------------|
| 18 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 19 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 20 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 21 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 22 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 23 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 24 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 25 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 26 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 27 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 28 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 29 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 30 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 31 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 32 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0002 |
| 33 | 0.0000 | 0.0050 | 0.0002 | 0.0001 | N/A | 0.0003 |
| 34 | 0.0000 | 0.0050 | 0.0003 | 0.0001 | N/A | 0.0003 |
| 35 | 0.0000 | 0.0050 | 0.0003 | 0.0001 | N/A | 0.0003 |
| 36 | 0.0000 | 0.0050 | 0.0004 | 0.0001 | N/A | 0.0003 |
| 37 | 0.0000 | 0.0050 | 0.0004 | 0.0001 | N/A | 0.0003 |
| 38 | 0.0000 | 0.0050 | 0.0004 | 0.0001 | N/A | 0.0003 |
| 39 | 0.0000 | 0.0050 | 0.0004 | 0.0001 | N/A | 0.0004 |
| 40 | 0.0300 | 0.0050 | 0.0005 | 0.0002 | N/A | 0.0004 |
| 41 | 0.0300 | 0.0050 | 0.0005 | 0.0002 | N/A | 0.0004 |
| 42 | 0.0300 | 0.0050 | 0.0005 | 0.0002 | N/A | 0.0005 |
| 43 | 0.0300 | 0.0050 | 0.0006 | 0.0003 | N/A | 0.0005 |
| 44 | 0.0300 | 0.0050 | 0.0007 | 0.0003 | N/A | 0.0006 |
| 45 | 0.0300 | 0.0050 | 0.0008 | 0.0003 | N/A | 0.0007 |
| 46 | 0.0300 | 0.0050 | 0.0009 | 0.0004 | N/A | 0.0007 |
| 47 | 0.0300 | 0.0050 | 0.0010 | 0.0004 | N/A | 0.0008 |
| 48 | 0.0300 | 0.0050 | 0.0011 | 0.0004 | N/A | 0.0009 |
| 49 | 0.0300 | 0.0050 | 0.0012 | 0.0004 | N/A | 0.0010 |
| 50 | 0.0300 | 0.0050 | 0.0013 | 0.0004 | N/A | 0.0011 |
| 51 | 0.0300 | 0.0050 | 0.0014 | 0.0004 | N/A | 0.0012 |
| 52 | 0.0300 | 0.0050 | 0.0015 | 0.0004 | N/A | 0.0013 |
| 53 | 0.0300 | 0.0050 | 0.0016 | 0.0005 | N/A | 0.0014 |
| 54 | 0.0600 | 0.0050 | 0.0016 | 0.0006 | N/A | 0.0015 |
| 55 | 0.1000 | 0.0050 | 0.0017 | 0.0006 | N/A | 0.0017 |
| 56 | 0.1200 | 0.0050 | 0.0017 | 0.0007 | N/A | 0.0018 |
| 57 | 0.1700 | 0.0050 | 0.0018 | 0.0008 | N/A | 0.0019 |
| 58 | 0.2200 | 0.0050 | 0.0020 | 0.0009 | N/A | 0.0021 |
| 59 | 0.2400 | 0.0050 | 0.0023 | 0.0010 | N/A | 0.0023 |
| 60 | 0.2600 | 0.0050 | 0.0025 | 0.0010 | N/A | 0.0024 |
| 61 | 0.3100 | 0.0050 | 0.0028 | 0.0011 | N/A | 0.0026 |
| 62 | 0.3500 | 0.0050 | 0.0030 | 0.0012 | N/A | 0.0029 |
| 63 | 0.2800 | 0.0050 | 0.0030 | 0.0014 | N/A | 0.0031 |
| 64 | 0.2800 | 0.0050 | 0.0030 | 0.0015 | N/A | 0.0034 |
| 65 | 0.2800 | 0.0050 | 0.0030 | 0.0017 | N/A | 0.0037 |
| 66 | 0.2800 | 0.0050 | 0.0030 | 0.0018 | N/A | 0.0041 |
| 67 | 0.2800 | 0.0050 | 0.0030 | 0.0020 | N/A | 0.0046 |
| 68 | 0.2800 | 0.0050 | 0.0030 | 0.0022 | N/A | 0.0051 |
| 69 | 0.2800 | 0.0050 | 0.0030 | 0.0023 | N/A | 0.0057 |
| 70 | 0.2800 | 0.0050 | 0.0030 | 0.0025 | N/A | 0.0063 |
| 71 | 0.2800 | 0.0050 | 0.0030 | 0.0026 | N/A | 0.0070 |
| 72 | 0.2800 | 0.0050 | 0.0030 | 0.0028 | N/A | 0.0078 |
| 73 | 0.2800 | 0.0050 | 0.0030 | 0.0030 | N/A | 0.0087 |
| 74 | 0.2800 | 0.0050 | 0.0030 | 0.0031 | N/A | 0.0097 |
| 75 | 1.0000 | 0.0000 | 0.0000 | 0.0000 | N/A | 0.0108 |

**Table A-8: Rate of Separation from Active Service for General Members
 Plan D & G – Male**

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0003 | 0 | 0.0800 |
| 19 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0003 | 1 | 0.0550 |
| 20 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0003 | 2 | 0.0375 |
| 21 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0004 | 3 | 0.0300 |
| 22 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0004 | 4 | 0.0250 |
| 23 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0004 | 5 | 0.0233 |
| 24 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0005 | 6 | 0.0217 |
| 25 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0005 | 7 | 0.0200 |
| 26 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0005 | 8 | 0.0190 |
| 27 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0005 | 9 | 0.0180 |
| 28 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0005 | 10 | 0.0170 |
| 29 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0004 | 11 | 0.0160 |
| 30 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0004 | 12 | 0.0150 |
| 31 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0004 | 13 | 0.0140 |
| 32 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0005 | 14 | 0.0130 |
| 33 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0005 | 15 | 0.0120 |
| 34 | 0.0000 | 0.0003 | 0.0001 | N/A | 0.0005 | 16 | 0.0110 |
| 35 | 0.0000 | 0.0003 | 0.0001 | N/A | 0.0005 | 17 | 0.0100 |
| 36 | 0.0000 | 0.0004 | 0.0001 | N/A | 0.0005 | 18 | 0.0092 |
| 37 | 0.0000 | 0.0004 | 0.0001 | N/A | 0.0005 | 19 | 0.0084 |
| 38 | 0.0000 | 0.0005 | 0.0001 | N/A | 0.0005 | 20 | 0.0076 |
| 39 | 0.0000 | 0.0006 | 0.0001 | N/A | 0.0006 | 21 | 0.0068 |
| 40 | 0.0150 | 0.0006 | 0.0002 | N/A | 0.0006 | 22 | 0.0060 |
| 41 | 0.0150 | 0.0007 | 0.0002 | N/A | 0.0006 | 23 | 0.0056 |
| 42 | 0.0150 | 0.0008 | 0.0002 | N/A | 0.0006 | 24 | 0.0052 |
| 43 | 0.0150 | 0.0008 | 0.0003 | N/A | 0.0007 | 25 | 0.0048 |
| 44 | 0.0150 | 0.0009 | 0.0003 | N/A | 0.0007 | 26 | 0.0044 |
| 45 | 0.0150 | 0.0009 | 0.0003 | N/A | 0.0008 | 27 | 0.0040 |
| 46 | 0.0150 | 0.0010 | 0.0004 | N/A | 0.0009 | 28 | 0.0040 |
| 47 | 0.0150 | 0.0010 | 0.0004 | N/A | 0.0010 | 29 | 0.0040 |
| 48 | 0.0150 | 0.0010 | 0.0004 | N/A | 0.0011 | 30 & Above | 0.0000 |
| 49 | 0.0150 | 0.0011 | 0.0004 | N/A | 0.0012 | | |
| 50 | 0.0150 | 0.0011 | 0.0004 | N/A | 0.0014 | | |
| 51 | 0.0120 | 0.0012 | 0.0004 | N/A | 0.0015 | | |
| 52 | 0.0120 | 0.0012 | 0.0004 | N/A | 0.0017 | | |
| 53 | 0.0150 | 0.0016 | 0.0005 | N/A | 0.0019 | | |
| 54 | 0.0200 | 0.0019 | 0.0006 | N/A | 0.0021 | | |
| 55 | 0.0250 | 0.0023 | 0.0006 | N/A | 0.0023 | | |
| 56 | 0.0250 | 0.0026 | 0.0007 | N/A | 0.0025 | | |
| 57 | 0.0300 | 0.0030 | 0.0008 | N/A | 0.0028 | | |
| 58 | 0.0350 | 0.0035 | 0.0009 | N/A | 0.0031 | | |
| 59 | 0.0500 | 0.0040 | 0.0010 | N/A | 0.0034 | | |
| 60 | 0.0600 | 0.0045 | 0.0010 | N/A | 0.0038 | | |
| 61 | 0.0800 | 0.0050 | 0.0011 | N/A | 0.0042 | | |
| 62 | 0.1000 | 0.0055 | 0.0012 | N/A | 0.0047 | | |
| 63 | 0.0900 | 0.0053 | 0.0014 | N/A | 0.0052 | | |
| 64 | 0.1500 | 0.0051 | 0.0015 | N/A | 0.0059 | | |
| 65 | 0.2000 | 0.0049 | 0.0017 | N/A | 0.0066 | | |
| 66 | 0.2000 | 0.0047 | 0.0018 | N/A | 0.0074 | | |
| 67 | 0.1800 | 0.0045 | 0.0020 | N/A | 0.0083 | | |
| 68 | 0.1800 | 0.0045 | 0.0022 | N/A | 0.0092 | | |
| 69 | 0.1800 | 0.0045 | 0.0023 | N/A | 0.0102 | | |
| 70 | 0.2000 | 0.0045 | 0.0025 | N/A | 0.0113 | | |
| 71 | 0.2000 | 0.0045 | 0.0026 | N/A | 0.0125 | | |
| 72 | 0.2000 | 0.0045 | 0.0028 | N/A | 0.0139 | | |
| 73 | 0.2000 | 0.0045 | 0.0030 | N/A | 0.0154 | | |
| 74 | 0.2000 | 0.0045 | 0.0031 | N/A | 0.0170 | | |
| 75 | 1.0000 | 0.0000 | 0.0000 | N/A | 0.0189 | | |

**Table A-9: Rate of Separation from Active Service for General Members
 Plan D and G – Female**

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 0 | 0.0800 |
| 19 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 1 | 0.0550 |
| 20 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 2 | 0.0375 |
| 21 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 3 | 0.0300 |
| 22 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 4 | 0.0250 |
| 23 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 5 | 0.0233 |
| 24 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 6 | 0.0217 |
| 25 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 7 | 0.0200 |
| 26 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 8 | 0.0190 |
| 27 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 9 | 0.0180 |
| 28 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 10 | 0.0170 |
| 29 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 11 | 0.0160 |
| 30 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 12 | 0.0150 |
| 31 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 13 | 0.0140 |
| 32 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0002 | 14 | 0.0130 |
| 33 | 0.0000 | 0.0002 | 0.0001 | N/A | 0.0003 | 15 | 0.0120 |
| 34 | 0.0000 | 0.0003 | 0.0001 | N/A | 0.0003 | 16 | 0.0110 |
| 35 | 0.0000 | 0.0003 | 0.0001 | N/A | 0.0003 | 17 | 0.0100 |
| 36 | 0.0000 | 0.0004 | 0.0001 | N/A | 0.0003 | 18 | 0.0092 |
| 37 | 0.0000 | 0.0004 | 0.0001 | N/A | 0.0003 | 19 | 0.0084 |
| 38 | 0.0000 | 0.0004 | 0.0001 | N/A | 0.0003 | 20 | 0.0076 |
| 39 | 0.0000 | 0.0004 | 0.0001 | N/A | 0.0004 | 21 | 0.0068 |
| 40 | 0.0150 | 0.0005 | 0.0002 | N/A | 0.0004 | 22 | 0.0060 |
| 41 | 0.0150 | 0.0005 | 0.0002 | N/A | 0.0004 | 23 | 0.0056 |
| 42 | 0.0150 | 0.0005 | 0.0002 | N/A | 0.0005 | 24 | 0.0052 |
| 43 | 0.0150 | 0.0006 | 0.0003 | N/A | 0.0005 | 25 | 0.0048 |
| 44 | 0.0150 | 0.0007 | 0.0003 | N/A | 0.0006 | 26 | 0.0044 |
| 45 | 0.0150 | 0.0008 | 0.0003 | N/A | 0.0007 | 27 | 0.0040 |
| 46 | 0.0150 | 0.0009 | 0.0004 | N/A | 0.0007 | 28 | 0.0040 |
| 47 | 0.0150 | 0.0010 | 0.0004 | N/A | 0.0008 | 29 | 0.0040 |
| 48 | 0.0150 | 0.0011 | 0.0004 | N/A | 0.0009 | 30 & Above | 0.0000 |
| 49 | 0.0150 | 0.0012 | 0.0004 | N/A | 0.0010 | | |
| 50 | 0.0150 | 0.0013 | 0.0004 | N/A | 0.0011 | | |
| 51 | 0.0120 | 0.0014 | 0.0004 | N/A | 0.0012 | | |
| 52 | 0.0120 | 0.0015 | 0.0004 | N/A | 0.0013 | | |
| 53 | 0.0150 | 0.0016 | 0.0005 | N/A | 0.0014 | | |
| 54 | 0.0200 | 0.0016 | 0.0006 | N/A | 0.0015 | | |
| 55 | 0.0250 | 0.0017 | 0.0006 | N/A | 0.0017 | | |
| 56 | 0.0250 | 0.0017 | 0.0007 | N/A | 0.0018 | | |
| 57 | 0.0300 | 0.0018 | 0.0008 | N/A | 0.0019 | | |
| 58 | 0.0350 | 0.0020 | 0.0009 | N/A | 0.0021 | | |
| 59 | 0.0500 | 0.0023 | 0.0010 | N/A | 0.0023 | | |
| 60 | 0.0600 | 0.0025 | 0.0010 | N/A | 0.0024 | | |
| 61 | 0.0800 | 0.0028 | 0.0011 | N/A | 0.0026 | | |
| 62 | 0.1000 | 0.0030 | 0.0012 | N/A | 0.0029 | | |
| 63 | 0.0900 | 0.0030 | 0.0014 | N/A | 0.0031 | | |
| 64 | 0.1500 | 0.0030 | 0.0015 | N/A | 0.0034 | | |
| 65 | 0.2000 | 0.0030 | 0.0017 | N/A | 0.0037 | | |
| 66 | 0.2000 | 0.0030 | 0.0018 | N/A | 0.0041 | | |
| 67 | 0.1800 | 0.0030 | 0.0020 | N/A | 0.0046 | | |
| 68 | 0.1800 | 0.0030 | 0.0022 | N/A | 0.0051 | | |
| 69 | 0.1800 | 0.0030 | 0.0023 | N/A | 0.0057 | | |
| 70 | 0.2000 | 0.0030 | 0.0025 | N/A | 0.0063 | | |
| 71 | 0.2000 | 0.0030 | 0.0026 | N/A | 0.0070 | | |
| 72 | 0.2000 | 0.0030 | 0.0028 | N/A | 0.0078 | | |
| 73 | 0.2000 | 0.0030 | 0.0030 | N/A | 0.0087 | | |
| 74 | 0.2000 | 0.0030 | 0.0031 | N/A | 0.0097 | | |
| 75 | 1.0000 | 0.0000 | 0.0000 | N/A | 0.0108 | | |

**Table A-10: Rate of Separation from Active Service for General Members
 Plan E – Male**

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.0000 | N/A | N/A | N/A | 0.0003 | 0 | 0.1500 |
| 19 | 0.0000 | N/A | N/A | N/A | 0.0003 | 1 | 0.0800 |
| 20 | 0.0000 | N/A | N/A | N/A | 0.0003 | 2 | 0.0600 |
| 21 | 0.0000 | N/A | N/A | N/A | 0.0004 | 3 | 0.0450 |
| 22 | 0.0000 | N/A | N/A | N/A | 0.0004 | 4 | 0.0350 |
| 23 | 0.0000 | N/A | N/A | N/A | 0.0004 | 5 | 0.0310 |
| 24 | 0.0000 | N/A | N/A | N/A | 0.0005 | 6 | 0.0270 |
| 25 | 0.0000 | N/A | N/A | N/A | 0.0005 | 7 | 0.0230 |
| 26 | 0.0000 | N/A | N/A | N/A | 0.0005 | 8 | 0.0220 |
| 27 | 0.0000 | N/A | N/A | N/A | 0.0005 | 9 | 0.0210 |
| 28 | 0.0000 | N/A | N/A | N/A | 0.0005 | 10 | 0.0200 |
| 29 | 0.0000 | N/A | N/A | N/A | 0.0004 | 11 | 0.0190 |
| 30 | 0.0000 | N/A | N/A | N/A | 0.0004 | 12 | 0.0180 |
| 31 | 0.0000 | N/A | N/A | N/A | 0.0004 | 13 | 0.0168 |
| 32 | 0.0000 | N/A | N/A | N/A | 0.0005 | 14 | 0.0156 |
| 33 | 0.0000 | N/A | N/A | N/A | 0.0005 | 15 | 0.0144 |
| 34 | 0.0000 | N/A | N/A | N/A | 0.0005 | 16 | 0.0132 |
| 35 | 0.0000 | N/A | N/A | N/A | 0.0005 | 17 | 0.0120 |
| 36 | 0.0000 | N/A | N/A | N/A | 0.0005 | 18 | 0.0116 |
| 37 | 0.0000 | N/A | N/A | N/A | 0.0005 | 19 | 0.0112 |
| 38 | 0.0000 | N/A | N/A | N/A | 0.0005 | 20 | 0.0108 |
| 39 | 0.0000 | N/A | N/A | N/A | 0.0006 | 21 | 0.0104 |
| 40 | 0.0000 | N/A | N/A | N/A | 0.0006 | 22 | 0.0100 |
| 41 | 0.0000 | N/A | N/A | N/A | 0.0006 | 23 | 0.0100 |
| 42 | 0.0000 | N/A | N/A | N/A | 0.0006 | 24 | 0.0100 |
| 43 | 0.0000 | N/A | N/A | N/A | 0.0007 | 25 | 0.0100 |
| 44 | 0.0000 | N/A | N/A | N/A | 0.0007 | 26 | 0.0100 |
| 45 | 0.0000 | N/A | N/A | N/A | 0.0008 | 27 | 0.0100 |
| 46 | 0.0000 | N/A | N/A | N/A | 0.0009 | 28 | 0.0100 |
| 47 | 0.0000 | N/A | N/A | N/A | 0.0010 | 29 | 0.0100 |
| 48 | 0.0000 | N/A | N/A | N/A | 0.0011 | 30 & Above | 0.0100 |
| 49 | 0.0000 | N/A | N/A | N/A | 0.0012 | | |
| 50 | 0.0000 | N/A | N/A | N/A | 0.0014 | | |
| 51 | 0.0000 | N/A | N/A | N/A | 0.0015 | | |
| 52 | 0.0000 | N/A | N/A | N/A | 0.0017 | | |
| 53 | 0.0000 | N/A | N/A | N/A | 0.0019 | | |
| 54 | 0.0000 | N/A | N/A | N/A | 0.0021 | | |
| 55 | 0.0200 | N/A | N/A | N/A | 0.0023 | | |
| 56 | 0.0200 | N/A | N/A | N/A | 0.0025 | | |
| 57 | 0.0200 | N/A | N/A | N/A | 0.0028 | | |
| 58 | 0.0200 | N/A | N/A | N/A | 0.0031 | | |
| 59 | 0.0300 | N/A | N/A | N/A | 0.0034 | | |
| 60 | 0.0400 | N/A | N/A | N/A | 0.0038 | | |
| 61 | 0.0600 | N/A | N/A | N/A | 0.0042 | | |
| 62 | 0.0900 | N/A | N/A | N/A | 0.0047 | | |
| 63 | 0.0900 | N/A | N/A | N/A | 0.0052 | | |
| 64 | 0.2000 | N/A | N/A | N/A | 0.0059 | | |
| 65 | 0.2500 | N/A | N/A | N/A | 0.0066 | | |
| 66 | 0.1800 | N/A | N/A | N/A | 0.0074 | | |
| 67 | 0.1800 | N/A | N/A | N/A | 0.0083 | | |
| 68 | 0.1800 | N/A | N/A | N/A | 0.0092 | | |
| 69 | 0.1800 | N/A | N/A | N/A | 0.0102 | | |
| 70 | 0.2000 | N/A | N/A | N/A | 0.0113 | | |
| 71 | 0.2000 | N/A | N/A | N/A | 0.0125 | | |
| 72 | 0.2000 | N/A | N/A | N/A | 0.0139 | | |
| 73 | 0.2000 | N/A | N/A | N/A | 0.0154 | | |
| 74 | 0.2000 | N/A | N/A | N/A | 0.0170 | | |
| 75 | 1.0000 | N/A | N/A | N/A | 0.0189 | | |



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**Table A-11: Rate of Separation from Active Service for General Members
 Plan E – Female**

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.0000 | N/A | N/A | N/A | 0.0002 | 0 | 0.1500 |
| 19 | 0.0000 | N/A | N/A | N/A | 0.0002 | 1 | 0.0800 |
| 20 | 0.0000 | N/A | N/A | N/A | 0.0002 | 2 | 0.0600 |
| 21 | 0.0000 | N/A | N/A | N/A | 0.0002 | 3 | 0.0450 |
| 22 | 0.0000 | N/A | N/A | N/A | 0.0002 | 4 | 0.0350 |
| 23 | 0.0000 | N/A | N/A | N/A | 0.0002 | 5 | 0.0310 |
| 24 | 0.0000 | N/A | N/A | N/A | 0.0002 | 6 | 0.0270 |
| 25 | 0.0000 | N/A | N/A | N/A | 0.0002 | 7 | 0.0230 |
| 26 | 0.0000 | N/A | N/A | N/A | 0.0002 | 8 | 0.0220 |
| 27 | 0.0000 | N/A | N/A | N/A | 0.0002 | 9 | 0.0210 |
| 28 | 0.0000 | N/A | N/A | N/A | 0.0002 | 10 | 0.0200 |
| 29 | 0.0000 | N/A | N/A | N/A | 0.0002 | 11 | 0.0190 |
| 30 | 0.0000 | N/A | N/A | N/A | 0.0002 | 12 | 0.0180 |
| 31 | 0.0000 | N/A | N/A | N/A | 0.0002 | 13 | 0.0168 |
| 32 | 0.0000 | N/A | N/A | N/A | 0.0002 | 14 | 0.0156 |
| 33 | 0.0000 | N/A | N/A | N/A | 0.0003 | 15 | 0.0144 |
| 34 | 0.0000 | N/A | N/A | N/A | 0.0003 | 16 | 0.0132 |
| 35 | 0.0000 | N/A | N/A | N/A | 0.0003 | 17 | 0.0120 |
| 36 | 0.0000 | N/A | N/A | N/A | 0.0003 | 18 | 0.0116 |
| 37 | 0.0000 | N/A | N/A | N/A | 0.0003 | 19 | 0.0112 |
| 38 | 0.0000 | N/A | N/A | N/A | 0.0003 | 20 | 0.0108 |
| 39 | 0.0000 | N/A | N/A | N/A | 0.0004 | 21 | 0.0104 |
| 40 | 0.0000 | N/A | N/A | N/A | 0.0004 | 22 | 0.0100 |
| 41 | 0.0000 | N/A | N/A | N/A | 0.0004 | 23 | 0.0100 |
| 42 | 0.0000 | N/A | N/A | N/A | 0.0005 | 24 | 0.0100 |
| 43 | 0.0000 | N/A | N/A | N/A | 0.0005 | 25 | 0.0100 |
| 44 | 0.0000 | N/A | N/A | N/A | 0.0006 | 26 | 0.0100 |
| 45 | 0.0000 | N/A | N/A | N/A | 0.0007 | 27 | 0.0100 |
| 46 | 0.0000 | N/A | N/A | N/A | 0.0007 | 28 | 0.0100 |
| 47 | 0.0000 | N/A | N/A | N/A | 0.0008 | 29 | 0.0100 |
| 48 | 0.0000 | N/A | N/A | N/A | 0.0009 | 30 & Above | 0.0100 |
| 49 | 0.0000 | N/A | N/A | N/A | 0.0010 | | |
| 50 | 0.0000 | N/A | N/A | N/A | 0.0011 | | |
| 51 | 0.0000 | N/A | N/A | N/A | 0.0012 | | |
| 52 | 0.0000 | N/A | N/A | N/A | 0.0013 | | |
| 53 | 0.0000 | N/A | N/A | N/A | 0.0014 | | |
| 54 | 0.0000 | N/A | N/A | N/A | 0.0015 | | |
| 55 | 0.0200 | N/A | N/A | N/A | 0.0017 | | |
| 56 | 0.0200 | N/A | N/A | N/A | 0.0018 | | |
| 57 | 0.0200 | N/A | N/A | N/A | 0.0019 | | |
| 58 | 0.0200 | N/A | N/A | N/A | 0.0021 | | |
| 59 | 0.0300 | N/A | N/A | N/A | 0.0023 | | |
| 60 | 0.0400 | N/A | N/A | N/A | 0.0024 | | |
| 61 | 0.0600 | N/A | N/A | N/A | 0.0026 | | |
| 62 | 0.0900 | N/A | N/A | N/A | 0.0029 | | |
| 63 | 0.0900 | N/A | N/A | N/A | 0.0031 | | |
| 64 | 0.2000 | N/A | N/A | N/A | 0.0034 | | |
| 65 | 0.2500 | N/A | N/A | N/A | 0.0037 | | |
| 66 | 0.1800 | N/A | N/A | N/A | 0.0041 | | |
| 67 | 0.1800 | N/A | N/A | N/A | 0.0046 | | |
| 68 | 0.1800 | N/A | N/A | N/A | 0.0051 | | |
| 69 | 0.1800 | N/A | N/A | N/A | 0.0057 | | |
| 70 | 0.2000 | N/A | N/A | N/A | 0.0063 | | |
| 71 | 0.2000 | N/A | N/A | N/A | 0.0070 | | |
| 72 | 0.2000 | N/A | N/A | N/A | 0.0078 | | |
| 73 | 0.2000 | N/A | N/A | N/A | 0.0087 | | |
| 74 | 0.2000 | N/A | N/A | N/A | 0.0097 | | |
| 75 | 1.0000 | N/A | N/A | N/A | 0.0108 | | |

**Table A-12: Rate of Separation from Active Service for Safety Members
 Plans A, B, & C – Male**

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0002 | 0 | 0.0300 |
| 19 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0002 | 1 | 0.0250 |
| 20 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0002 | 2 | 0.0200 |
| 21 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0002 | 3 | 0.0150 |
| 22 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0003 | 4 | 0.0120 |
| 23 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0003 | 5 | 0.0113 |
| 24 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0003 | 6 | 0.0107 |
| 25 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0004 | 7 | 0.0100 |
| 26 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0004 | 8 | 0.0092 |
| 27 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0004 | 9 | 0.0084 |
| 28 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0005 | 10 | 0.0076 |
| 29 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0005 | 11 | 0.0068 |
| 30 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0005 | 12 | 0.0060 |
| 31 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0005 | 13 | 0.0054 |
| 32 | 0.0000 | 0.0020 | 0.0000 | 0.0001 | 0.0005 | 14 | 0.0048 |
| 33 | 0.0000 | 0.0021 | 0.0000 | 0.0001 | 0.0004 | 15 | 0.0042 |
| 34 | 0.0000 | 0.0022 | 0.0000 | 0.0001 | 0.0004 | 16 | 0.0036 |
| 35 | 0.0000 | 0.0023 | 0.0000 | 0.0001 | 0.0004 | 17 | 0.0030 |
| 36 | 0.0000 | 0.0024 | 0.0000 | 0.0001 | 0.0005 | 18 | 0.0024 |
| 37 | 0.0000 | 0.0025 | 0.0000 | 0.0001 | 0.0005 | 19 | 0.0018 |
| 38 | 0.0000 | 0.0026 | 0.0000 | 0.0001 | 0.0005 | 20 & Above | 0.0000 |
| 39 | 0.0000 | 0.0027 | 0.0000 | 0.0001 | 0.0005 | | |
| 40 | 0.0100 | 0.0028 | 0.0000 | 0.0001 | 0.0005 | | |
| 41 | 0.0100 | 0.0029 | 0.0000 | 0.0001 | 0.0005 | | |
| 42 | 0.0100 | 0.0030 | 0.0000 | 0.0001 | 0.0005 | | |
| 43 | 0.0100 | 0.0031 | 0.0000 | 0.0001 | 0.0006 | | |
| 44 | 0.0100 | 0.0032 | 0.0000 | 0.0001 | 0.0006 | | |
| 45 | 0.0100 | 0.0033 | 0.0000 | 0.0001 | 0.0006 | | |
| 46 | 0.0100 | 0.0034 | 0.0000 | 0.0001 | 0.0006 | | |
| 47 | 0.0100 | 0.0035 | 0.0000 | 0.0001 | 0.0007 | | |
| 48 | 0.0100 | 0.0040 | 0.0000 | 0.0001 | 0.0007 | | |
| 49 | 0.0100 | 0.0050 | 0.0000 | 0.0001 | 0.0008 | | |
| 50 | 0.0100 | 0.0100 | 0.0000 | 0.0001 | 0.0009 | | |
| 51 | 0.0200 | 0.0120 | 0.0000 | 0.0001 | 0.0010 | | |
| 52 | 0.0250 | 0.0140 | 0.0000 | 0.0001 | 0.0011 | | |
| 53 | 0.0300 | 0.0300 | 0.0000 | 0.0001 | 0.0012 | | |
| 54 | 0.1200 | 0.0500 | 0.0000 | 0.0001 | 0.0014 | | |
| 55 | 0.2400 | 0.1200 | 0.0000 | 0.0001 | 0.0015 | | |
| 56 | 0.1500 | 0.0900 | 0.0000 | 0.0001 | 0.0017 | | |
| 57 | 0.1600 | 0.1000 | 0.0000 | 0.0001 | 0.0019 | | |
| 58 | 0.1800 | 0.1000 | 0.0000 | 0.0001 | 0.0021 | | |
| 59 | 0.2500 | 0.1000 | 0.0000 | 0.0001 | 0.0023 | | |
| 60 | 0.3000 | 0.1000 | 0.0000 | 0.0001 | 0.0025 | | |
| 61 | 0.3000 | 0.1000 | 0.0000 | 0.0001 | 0.0028 | | |
| 62 | 0.3000 | 0.1000 | 0.0000 | 0.0001 | 0.0031 | | |
| 63 | 0.3000 | 0.1000 | 0.0000 | 0.0001 | 0.0034 | | |
| 64 | 0.3000 | 0.1000 | 0.0000 | 0.0001 | 0.0038 | | |
| 65 | 1.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0042 | | |

**Table A-13: Rate of Separation from Active Service for Safety Members
 Plans A, B, & C – Female**

| Age | Service Retirement | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations |
|-----|--------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|
| 18 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 0 | 0.0300 |
| 19 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 1 | 0.0250 |
| 20 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 2 | 0.0200 |
| 21 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 3 | 0.0150 |
| 22 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 4 | 0.0120 |
| 23 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 5 | 0.0113 |
| 24 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 6 | 0.0107 |
| 25 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 7 | 0.0100 |
| 26 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 8 | 0.0092 |
| 27 | 0.0000 | 0.0030 | 0.0000 | 0.0001 | 0.0002 | 9 | 0.0084 |
| 28 | 0.0000 | 0.0034 | 0.0000 | 0.0001 | 0.0002 | 10 | 0.0076 |
| 29 | 0.0000 | 0.0038 | 0.0000 | 0.0001 | 0.0002 | 11 | 0.0068 |
| 30 | 0.0000 | 0.0042 | 0.0000 | 0.0001 | 0.0002 | 12 | 0.0060 |
| 31 | 0.0000 | 0.0046 | 0.0000 | 0.0001 | 0.0002 | 13 | 0.0054 |
| 32 | 0.0000 | 0.0050 | 0.0000 | 0.0001 | 0.0002 | 14 | 0.0048 |
| 33 | 0.0000 | 0.0056 | 0.0000 | 0.0001 | 0.0003 | 15 | 0.0042 |
| 34 | 0.0000 | 0.0062 | 0.0000 | 0.0001 | 0.0003 | 16 | 0.0036 |
| 35 | 0.0000 | 0.0068 | 0.0000 | 0.0001 | 0.0003 | 17 | 0.0030 |
| 36 | 0.0000 | 0.0074 | 0.0000 | 0.0001 | 0.0003 | 18 | 0.0024 |
| 37 | 0.0000 | 0.0080 | 0.0000 | 0.0001 | 0.0003 | 19 | 0.0018 |
| 38 | 0.0000 | 0.0084 | 0.0000 | 0.0001 | 0.0003 | 20 & Above | 0.0000 |
| 39 | 0.0000 | 0.0088 | 0.0000 | 0.0001 | 0.0004 | | |
| 40 | 0.0100 | 0.0092 | 0.0000 | 0.0001 | 0.0004 | | |
| 41 | 0.0100 | 0.0096 | 0.0000 | 0.0001 | 0.0004 | | |
| 42 | 0.0100 | 0.0100 | 0.0000 | 0.0001 | 0.0005 | | |
| 43 | 0.0100 | 0.0104 | 0.0000 | 0.0001 | 0.0005 | | |
| 44 | 0.0100 | 0.0108 | 0.0000 | 0.0001 | 0.0006 | | |
| 45 | 0.0100 | 0.0112 | 0.0000 | 0.0001 | 0.0007 | | |
| 46 | 0.0100 | 0.0116 | 0.0000 | 0.0001 | 0.0007 | | |
| 47 | 0.0100 | 0.0120 | 0.0000 | 0.0001 | 0.0008 | | |
| 48 | 0.0100 | 0.0130 | 0.0000 | 0.0001 | 0.0009 | | |
| 49 | 0.0100 | 0.0150 | 0.0000 | 0.0001 | 0.0010 | | |
| 50 | 0.0100 | 0.0180 | 0.0000 | 0.0001 | 0.0011 | | |
| 51 | 0.0200 | 0.0200 | 0.0000 | 0.0001 | 0.0012 | | |
| 52 | 0.0250 | 0.0240 | 0.0000 | 0.0001 | 0.0013 | | |
| 53 | 0.0300 | 0.0280 | 0.0000 | 0.0001 | 0.0014 | | |
| 54 | 0.1200 | 0.0320 | 0.0000 | 0.0001 | 0.0015 | | |
| 55 | 0.2400 | 0.1100 | 0.0000 | 0.0001 | 0.0017 | | |
| 56 | 0.1500 | 0.0700 | 0.0000 | 0.0001 | 0.0018 | | |
| 57 | 0.1600 | 0.0700 | 0.0000 | 0.0001 | 0.0019 | | |
| 58 | 0.1800 | 0.0800 | 0.0000 | 0.0001 | 0.0021 | | |
| 59 | 0.2500 | 0.0800 | 0.0000 | 0.0001 | 0.0023 | | |
| 60 | 0.3000 | 0.0800 | 0.0000 | 0.0000 | 0.0024 | | |
| 61 | 0.3000 | 0.0800 | 0.0000 | 0.0000 | 0.0026 | | |
| 62 | 0.3000 | 0.0800 | 0.0000 | 0.0000 | 0.0029 | | |
| 63 | 0.3000 | 0.0800 | 0.0000 | 0.0000 | 0.0031 | | |
| 64 | 0.3000 | 0.0800 | 0.0000 | 0.0000 | 0.0034 | | |
| 65 | 1.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0037 | | |

Table A-14: Probability of Initial Medical Enrollment

Males and Females:

| <u>Years of Service</u> | <u>Assumed Enrollment %</u> |
|-------------------------|-----------------------------|
| < 10 | 8% |
| 10-14 | 44% |
| 15-19 | 61% |
| 20-24 | 81% |
| 25+, Disabled | 95% |

This applies to the medical benefit. Beginning with the July 1, 2016 valuation, this also applies to the Medicare Part B premium reimbursement benefit.

Table A-15A: Probability of Medical Plan and Tier Selection upon Initial Enrollment for Tier 1

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 201 | Anthem Blue Cross Prudent Buyer Plan | Retiree Only | 0.5% | 1.0% | | |
| 202 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Spouse | 1.5% | 0.5% | | |
| 203 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Family | 1.0% | | | |
| 204 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Children | | | | |
| 205 | Anthem Blue Cross Prudent Buyer Plan | Minor Survivor | | | | |
| 211 | Anthem Blue Cross I | Retiree Only | 0.5% | 0.5% | | 0.5% |
| 212 | Anthem Blue Cross I | Retiree and Spouse | | 0.5% | | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | 0.5% | | | |
| 214 | Anthem Blue Cross I | Retiree and Children | | | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | |
| 221 | Anthem Blue Cross II | Retiree Only | 5.5% | 8.0% | 1.0% | 2.0% |
| 222 | Anthem Blue Cross II | Retiree and Spouse | 14.0% | 7.0% | 3.5% | 1.0% |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | 10.5% | 2.0% | 1.0% | |
| 224 | Anthem Blue Cross II | Retiree and Children | 1.0% | 1.0% | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | |
| 240 | Anthem Blue Cross III | One Medicare | | 0.5% | 6.5% | 10.5% |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | 6.5% | 1.0% |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | 6.5% | 4.0% |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | 0.5% | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | | | |
| 301 | Cigna Network Model Plan | Retiree Only | | | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | | 0.5% | | |
| 303 | Cigna Network Model Plan | Retiree and Family | | | | |
| 304 | Cigna Network Model Plan | Retiree and Children | | | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | 12.5% | 31.0% | | |
| 402 | Kaiser (CA) | Retiree Cost ("M" Coverage) | | | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | 20.0% | 39.5% |
| 404 | Kaiser (CA) | Retiree Excess I | | | 1.0% | 2.0% |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | 2.0% | 3.0% |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | |
| 411 | Kaiser (CA) | Family Basic | 36.0% | 30.0% | | |
| 412 | Kaiser (CA) | One Cost ("M" Coverage), Others Basic | | | | |
| 413 | Kaiser (CA) | One Advantage, Others Basic | | | 19.5% | 4.5% |
| 414 | Kaiser (CA) | One Excess I, Others Basic | | | 1.0% | |
| 415 | Kaiser (CA) | Two+ Cost ("M" Coverage) | | | | |
| 416 | Kaiser (CA) | One Advantage, One Cost ("M" Coverage) | | | | |
| 417 | Kaiser (CA) | One Excess I, One Cost ("M" Coverage) | | | | |
| 418 | Kaiser (CA) | Two+ Advantage | | | 14.0% | 15.5% |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | 0.5% | 0.5% |
| 420 | Kaiser (CA) | Two+ Excess I | | | 0.5% | |
| 421 | Kaiser (CA) | Survivor | | | | |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | | | 2.0% | 0.5% |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | | | 1.0% | |
| 424 | Kaiser (CA) | One Cost ("M" Coverage), One Excess II - Part B | | | | |
| 425 | Kaiser (CA) | One Cost ("M" Coverage), One Excess III (MNP) | | | | |
| 426 | Kaiser (CA) | One Risk, One Excess II - Part B | | | | |
| 427 | Kaiser (CA) | One Risk, One Excess III (MNP) | | | | |
| 428 | Kaiser (CA) | One Excess I, One Excess II - Part B | | | | |
| 429 | Kaiser (CA) | One Excess I, One Excess III (MNP) | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | |

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|---------------|---------------|---------------|---------------|
| | | | Male | Female | Male | Female |
| 450 | Kaiser - Colorado Basic | Retiree Basic | | | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | |
| 452 | Kaiser (Other) | Retiree Only | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | | | | |
| 454 | Kaiser - Colorado | Retiree Basic Family | | | | |
| 455 | Kaiser - Colorado | One Risk, One Basic | | | | |
| 456 | Kaiser (Other) | Retiree and Spouse | | | | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | | | | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | | |
| 460 | Kaiser (Other) | Retiree and Spouse | | | | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | |
| 443 | Kaiser - Georgia | One Medicare Member (Renal Failure) | | | | |
| 444 | Kaiser - Georgia | One Medicare Member + One Medicare with Part B only | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | |
| 446 | Kaiser - Georgia | One Medicare Member + One Medicare without Part A&B | | | | |
| 461 | Kaiser - Georgia Basic | Basic | | | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | | | | |
| 464 | Kaiser - Georgia | Retiree Basic Family | | | | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | | | | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | |
| 467 | Kaiser - Georgia | One Retiree Risk, Two Retiree Basic | | | | |
| 468 | Kaiser - Georgia | Two Retiree Risk, One Basic | | | | |
| 469 | Kaiser - Georgia | Three Retiree Risk, One Basic | | | | |
| 470 | Kaiser - Georgia | Any other Family, at least one Retiree Risk | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | | | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | | | | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | | | | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | | | | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | | | | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | |
| 479 | Kaiser - Hawaii | One Risk, One Over 65 without Medicare A&B | | | | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | | | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | | | | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | | | | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | | | | |
| 487 | Kaiser - Oregon | Retiree Cost | | | | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | |
| 490 | Kaiser - Oregon | Retiree w/ Part B only | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | | | | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | | | | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | | | | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | | | | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | | | | |
| 611 | SCAN Health Plan | Retiree Only | | | 0.5% | 1.0% |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | 0.5% | 0.5% |
| 701 | United Healthcare Medicare Advantage | Retiree Only | | | 3.0% | 9.5% |
| 702 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (1 Medicare) | 0.5% | 2.0% | 3.5% | 1.0% |
| 703 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (2 Medicare) | | | 3.5% | 3.5% |
| 704 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (1 Medicare) | | 0.5% | 1.5% | |
| 705 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (2 Medicare) | | | 0.5% | |
| 706 | United Healthcare Medicare Advantage | Minor Survivor | | | | |
| 707 | United Healthcare | Single | 3.5% | 9.0% | | |
| 708 | United Healthcare | Two-Party | 7.0% | 5.0% | | |
| 709 | United Healthcare | Family | 5.5% | 1.0% | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |

Probability of enrolling at least one dependent 77.5% 50.0% 66.0% 32.0%



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Firefighters Local 1014 Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|--|-------------------------|---------------------------|--------------|--------------|--------------|--------------|
| | | | Male | Female | Male | Female |
| 801 | Firefighters Local 1014 | Med-Member under 65 | 7.0% | 7.0% | | |
| 802 | Firefighters Local 1014 | Med-Member +1 under 65 | 47.0% | 47.0% | | |
| 803 | Firefighters Local 1014 | Med-Member +2 under 65 | 46.0% | 46.0% | | |
| 804 | Firefighters Local 1014 | Med-Member with Medicare | | | 7.0% | 7.0% |
| 805 | Firefighters Local 1014 | Med-Member +1; 1 MDC | | | | |
| 806 | Firefighters Local 1014 | Med-Member +1; 2 MDC | | | 47.0% | 47.0% |
| 807 | Firefighters Local 1014 | Med-Member +2; 1 MDC | | | | |
| 808 | Firefighters Local 1014 | Med-Member +2; 2 MDC | | | 46.0% | 46.0% |
| 809 | Firefighters Local 1014 | Med-Surv. Sp. Under 65 | | | | |
| 810 | Firefighters Local 1014 | Med-Surv. Sp. +1 Under 65 | | | | |
| 811 | Firefighters Local 1014 | Med-Surv. Sp. +2 Under 65 | | | | |
| 812 | Firefighters Local 1014 | Med-Surv. Sp. With MDC | | | | |
| 813 | Firefighters Local 1014 | Med-Surv. Sp. +1 1 MDC | | | | |
| 814 | Firefighters Local 1014 | Med-Surv. Sp. +2; 1 MDC | | | | |
| 815 | Firefighters Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |
| Probability of enrolling at least one dependent | | | 93.0% | 93.0% | 93.0% | 93.0% |



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Table A-15B: Probability of Medical Plan and Tier Selection upon Initial Enrollment for Tier 2

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 201 | Anthem Blue Cross Prudent Buyer Plan | Retiree Only | 0.5% | 1.0% | | |
| 202 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Spouse | 1.5% | 0.5% | | |
| 203 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Family | 1.0% | | | |
| 204 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Children | | | | |
| 205 | Anthem Blue Cross Prudent Buyer Plan | Minor Survivor | | | | |
| 211 | Anthem Blue Cross I | Retiree Only | 0.5% | 0.5% | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | | 0.5% | | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | 0.5% | | | |
| 214 | Anthem Blue Cross I | Retiree and Children | | | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | |
| 221 | Anthem Blue Cross II | Retiree Only | 5.5% | 8.0% | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | 14.0% | 7.0% | | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | 10.5% | 2.0% | | |
| 224 | Anthem Blue Cross II | Retiree and Children | 1.0% | 1.0% | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | |
| 240 | Anthem Blue Cross III | One Medicare | | 0.5% | 7.5% | 13.0% |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | 10.0% | 2.0% |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | 6.5% | 4.0% |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | 0.5% | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | 1.0% | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | | | |
| 301 | Cigna Network Model Plan | Retiree Only | | | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | | 0.5% | | |
| 303 | Cigna Network Model Plan | Retiree and Family | | | | |
| 304 | Cigna Network Model Plan | Retiree and Children | | | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | 12.5% | 31.0% | | |
| 402 | Kaiser (CA) | Retiree Cost ("M" Coverage) | | | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | 23.0% | 44.5% |
| 404 | Kaiser (CA) | Retiree Excess I | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | |
| 411 | Kaiser (CA) | Family Basic | 36.0% | 30.0% | | |
| 412 | Kaiser (CA) | One Cost ("M" Coverage), Others Basic | | | | |
| 413 | Kaiser (CA) | One Advantage, Others Basic | | | 23.5% | 5.0% |
| 414 | Kaiser (CA) | One Excess I, Others Basic | | | | |
| 415 | Kaiser (CA) | Two+ Cost ("M" Coverage) | | | | |
| 416 | Kaiser (CA) | One Advantage, One Cost ("M" Coverage) | | | | |
| 417 | Kaiser (CA) | One Excess I, One Cost ("M" Coverage) | | | | |
| 418 | Kaiser (CA) | Two+ Advantage | | | 15.0% | 16.0% |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | |
| 421 | Kaiser (CA) | Survivor | | | | |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | | | | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | | | | |
| 424 | Kaiser (CA) | One Cost ("M" Coverage), One Excess II - Part B | | | | |
| 425 | Kaiser (CA) | One Cost ("M" Coverage), One Excess III (MNP) | | | | |
| 426 | Kaiser (CA) | One Risk, One Excess II - Part B | | | | |
| 427 | Kaiser (CA) | One Risk, One Excess III (MNP) | | | | |
| 428 | Kaiser (CA) | One Excess I, One Excess II - Part B | | | | |
| 429 | Kaiser (CA) | One Excess I, One Excess III (MNP) | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | |

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|---------------|---------------|---------------|---------------|
| | | | Male | Female | Male | Female |
| 450 | Kaiser - Colorado Basic | Retiree Basic | | | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | |
| 452 | Kaiser (Other) | Retiree Only | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | | | | |
| 454 | Kaiser - Colorado | Retiree Basic Family | | | | |
| 455 | Kaiser - Colorado | One Risk, One Basic | | | | |
| 456 | Kaiser (Other) | Retiree and Spouse | | | | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | | | | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | | |
| 460 | Kaiser (Other) | Retiree and Spouse | | | | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | |
| 443 | Kaiser - Georgia | One Medicare Member (Renal Failure) | | | | |
| 444 | Kaiser - Georgia | One Medicare Member + One Medicare with Part B only | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | |
| 446 | Kaiser - Georgia | One Medicare Member + One Medicare without Part A&B | | | | |
| 461 | Kaiser - Georgia Basic | Basic | | | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | | | | |
| 464 | Kaiser - Georgia | Retiree Basic Family | | | | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | | | | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | |
| 467 | Kaiser - Georgia | One Retiree Risk, Two Retiree Basic | | | | |
| 468 | Kaiser - Georgia | Two Retiree Risk, One Basic | | | | |
| 469 | Kaiser - Georgia | Three Retiree Risk, One Basic | | | | |
| 470 | Kaiser - Georgia | Any other Family, at least one Retiree Risk | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | | | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | | | | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | | | | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | | | | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | | | | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | |
| 479 | Kaiser - Hawaii | One Risk, One Over 65 without Medicare A&B | | | | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | | | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | | | | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | | | | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | | | | |
| 487 | Kaiser - Oregon | Retiree Cost | | | | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | |
| 490 | Kaiser - Oregon | Retiree w/ Part B only | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | | | | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | | | | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | | | | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | | | | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | | | | |
| 611 | SCAN Health Plan | Retiree Only | | | 0.5% | 1.0% |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | 0.5% | 0.5% |
| 701 | United Healthcare Medicare Advantage | Retiree Only | | | 3.0% | 9.5% |
| 702 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (1 Medicare) | 0.5% | 2.0% | 3.5% | 1.0% |
| 703 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (2 Medicare) | | | 3.5% | 3.5% |
| 704 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (1 Medicare) | | 0.5% | 1.5% | |
| 705 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (2 Medicare) | | | 0.5% | |
| 706 | United Healthcare Medicare Advantage | Minor Survivor | | | | |
| 707 | United Healthcare | Single | 3.5% | 9.0% | | |
| 708 | United Healthcare | Two-Party | 7.0% | 5.0% | | |
| 709 | United Healthcare | Family | 5.5% | 1.0% | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |

Probability of enrolling at least one dependent **77.5%** **50.0%** **66.0%** **32.0%**



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Firefighters Local 1014 Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|-------------------------|---------------------------|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 801 | Firefighters Local 1014 | Med-Member under 65 | 7.0% | 7.0% | | |
| 802 | Firefighters Local 1014 | Med-Member +1 under 65 | 47.0% | 47.0% | | |
| 803 | Firefighters Local 1014 | Med-Member +2 under 65 | 46.0% | 46.0% | | |
| 804 | Firefighters Local 1014 | Med-Member with Medicare | | | 7.0% | 7.0% |
| 805 | Firefighters Local 1014 | Med-Member +1; 1 MDC | | | | |
| 806 | Firefighters Local 1014 | Med-Member +1; 2 MDC | | | 47.0% | 47.0% |
| 807 | Firefighters Local 1014 | Med-Member +2; 1 MDC | | | | |
| 808 | Firefighters Local 1014 | Med-Member +2; 2 MDC | | | 46.0% | 46.0% |
| 809 | Firefighters Local 1014 | Med-Surv. Sp. Under 65 | | | | |
| 810 | Firefighters Local 1014 | Med-Surv. Sp. +1 Under 65 | | | | |
| 811 | Firefighters Local 1014 | Med-Surv. Sp. +2 Under 65 | | | | |
| 812 | Firefighters Local 1014 | Med-Surv. Sp. With MDC | | | | |
| 813 | Firefighters Local 1014 | Med-Surv. Sp. +1 1 MDC | | | | |
| 814 | Firefighters Local 1014 | Med-Surv. Sp. +2; 1 MDC | | | | |
| 815 | Firefighters Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |

Probability of enrolling at least one dependent 93.0% 93.0% 93.0% 93.0%



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Table A-16: Probability of Medical Plan and Tier Selection for Pre 65 Retirees Who Become Eligible for a Post 65 Plan

We assume that Pre 65 retirees and dependents will choose Post 65 plans at age 65 according to the following table:

| From Pre Age 65 Eligible Plan | To Post Age 65 Eligible Plan | Tier 1 | Tier 2 |
|--------------------------------------|---|--------|--------|
| Anthem Blue Cross I | Anthem Blue Cross I | 40% | 0% |
| | Anthem Blue Cross III | 60% | 100% |
| Anthem Blue Cross II | Anthem Blue Cross II | 45% | 0% |
| | Anthem Blue Cross III | 55% | 100% |
| Anthem Blue Cross Prudent Buyer | Anthem Blue Cross Prudent Buyer | 55% | 0% |
| | Anthem Blue Cross III | 45% | 100% |
| Cigna Network Model | Cigna Network Model Plan | 46% | 0% |
| | Cigna Medicare Select Plus Rx (AZ) | 6% | 0% |
| | Anthem Blue Cross I | 1% | 0% |
| | Anthem Blue Cross II | 1% | 0% |
| | Anthem Blue Cross III | 18% | 20% |
| | United Healthcare Medicare Advantage Senior Advantage | 18% | 80% |
| | SCAN Health Plan | 4% | 0% |
| United Healthcare | SCAN Health Plan | 6% | 0% |
| | United Healthcare Medicare Advantage | 85% | 87% |
| | Cigna Network Model Plan | 2% | 0% |
| | Anthem Blue Cross II | 2% | 0% |
| | Anthem Blue Cross III | 6% | 8% |
| | SCAN Health Plan | 2% | 2% |
| | Senior Advantage Excess II | 2% | 3% |
| Kaiser Retiree Basic | Excess II | 1% | 0% |
| | Senior Advantage | 81% | 98% |
| | Retiree Excess I | 4% | 0% |
| | Retiree Excess II | 9% | 0% |
| | Excess III (MNP) | 4% | 0% |
| Kaiser Family Basic | Anthem Blue Cross III | 2% | 2% |
| | 2+ Advantage | 82% | 99% |
| | One Excess I, One Advantage | 2% | 0% |
| | One Advantage, One Excess II | 8% | 0% |
| | One Advantage, One Excess III (MNP) | 6% | 0% |
| | Two+ Excess II - Part B | 0.5% | 0% |
| | Anthem Blue Cross III | 1% | 1% |
| United Healthcare Medicare Advantage | 0.5% | 0% | |
| Firefighters Local 1014 | Firefighters Local 1014 | 100% | 100% |

We assume that 100% of the retirees are eligible for Medicare with Part B Premium Reimbursement for the plans listed below. We assume these Post Medicare Only Plans are for enrollees who are entitled for Medicare Parts A and B:

- Anthem Blue Cross III
- Cigna Medicare Select Plus Rx (AZ)
- Firefighters Local 1014 Post Medicare Plan
- Kaiser Senior Advantage
- SCAN
- UnitedHealthcare - Medicare Advantage

We assume all other plans' retirees do not receive Part B Premium Reimbursement.

Tier 2 retirees, employees who are hired after June 30, 2014, are required to enroll in Medicare when eligible.

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. For the non-Local 1014 members, the County does not pay the higher premiums, and we assume that there will be no shift in enrollment.

The Part B reimbursement for Tier 1 is for retiree and any spouse or child(ren), while the Part B reimbursement for Tier 2 is only for retirees and surviving spouses.

For purposes of this valuation, the average Medicare Part B premium reimbursement was \$111.25 per member. This is based on the 2016 calendar year Medicare Part B premium rates provided in the census adjusted for half a year of Medicare Part B trend.

Table A-17: Survivor and New Dependent Enrollment

The valuation methods and assumptions are adjusted with the following considerations from LACERA discussions:

Scenario I

If a dependent or spouse dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent.

- We assume 3% will enroll a new spouse / domestic partner.
- We assume 3% of the retirees will enroll a new dependent.

Scenario II

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse has retiree medical, Part B, or dental/vision coverage, the existing spouse or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent.

- We assume 50% of the retirees with spouses have a spouse continuance option.
- We assume 10% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 5% (or 50% of the 10%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 3% of the surviving spouse/domestic partners will enroll a new dependent.

Scenario III

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse does NOT have retiree medical coverage, we assume no additional spouse/domestic partner or dependent will be enrolled.

Table A-18: Probability of Initial Dental/Vision Enrollment

Males and Females

| <u>Years of Service</u> | <u>Assumed Enrollment %</u> |
|-------------------------|-----------------------------|
| < 10 | 11% |
| 10-14 | 49% |
| 15-19 | 64% |
| 20-24 | 82% |
| 25+ | 95% |
| Disabled | 94% |

Table A-19: Probability of Dental/Vision Plan and Tier Selection Upon Dental/Vision Retirement Enrollment

| Tier | <u>Cigna Indemnity Dental/Vision</u> | | | <u>Cigna HMO Dental/Vision</u> | | |
|----------------|--------------------------------------|-------------------------------|-----------------|--------------------------------|-------------------------------|-----------------|
| | <u>Retiree Only</u> | <u>Retiree and Dependents</u> | <u>Survivor</u> | <u>Retiree Only</u> | <u>Retiree and Dependents</u> | <u>Survivor</u> |
| Deduction Code | 501 | 502 | 503 | 901 | 902 | 903 |
| Percentage | | | | | | |
| Male | 20% | 67% | 0% | 4% | 9% | 0% |
| Female | 46% | 39% | 0% | 9% | 6% | 0% |

Table A-20: Premium Information

The following premium information is for retirees living in California who have less than 10 years of service and have to pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in Appendix B. The premium rates in Table A-20 include the carriers' administration fees and LACERA's per retiree monthly administration fee. The per retiree monthly administration fee was \$8.00 effective July 1, 2016 and July 1, 2017, and is included in the premium rates.

**Pre and Post Age 65 Monthly Rates Effective July 1, 2016
 UnitedHealthcare is Pre Age 65 Only**

| Tier | Anthem Blue Cross - Plan I | Anthem Blue Cross - Plan II | Anthem Blue Cross - Prudent Buyer | Cigna | United Healthcare |
|----------------------------|----------------------------|-----------------------------|-----------------------------------|-------------|-------------------|
| Retiree Only | \$ 1,065.79 | \$ 1,065.79 | \$ 843.86 | \$ 1,332.53 | |
| Retiree & Spouse | \$ 1,919.85 | \$ 1,919.85 | \$ 1,658.82 | \$ 2,404.28 | |
| Retiree & Family | \$ 2,264.26 | \$ 2,264.26 | \$ 1,871.87 | \$ 2,838.00 | |
| Retiree & Children | \$ 1,409.48 | \$ 1,409.48 | \$ 1,084.15 | \$ 1,767.64 | |
| Minor Survivor | \$ 354.51 | \$ 354.51 | \$ 231.33 | \$ 443.00 | \$ 289.23 |
| UnitedHealthcare Single | | | | | \$ 1,006.94 |
| UnitedHealthcare Two-Party | | | | | \$ 1,837.24 |
| UnitedHealthcare Family | | | | | \$ 2,177.99 |

**Pre and Post Age 65 Monthly Rates Effective July 1, 2017
 UnitedHealthcare is Pre Age 65 Only**

| Tier | Anthem Blue Cross - Plan I | Anthem Blue Cross - Plan II | Anthem Blue Cross - Prudent Buyer | Cigna | United Healthcare |
|----------------------------|----------------------------|-----------------------------|-----------------------------------|-------------|-------------------|
| Retiree Only | \$ 1,094.88 | \$ 1,094.88 | \$ 866.85 | \$ 1,419.91 | |
| Retiree & Spouse | \$ 1,972.43 | \$ 1,972.43 | \$ 1,704.22 | \$ 2,562.34 | |
| Retiree & Family | \$ 2,326.31 | \$ 2,326.31 | \$ 1,923.13 | \$ 3,025.54 | |
| Retiree & Children | \$ 1,448.02 | \$ 1,448.02 | \$ 1,113.74 | \$ 1,883.69 | |
| Minor Survivor | \$ 364.04 | \$ 364.04 | \$ 237.47 | \$ 472.39 | \$ 307.71 |
| UnitedHealthcare Single | | | | | \$ 1,072.60 |
| UnitedHealthcare Two-Party | | | | | \$ 1,957.45 |
| UnitedHealthcare Family | | | | | \$ 2,320.60 |

Post Age 65 Monthly Rates Effective July 1, 2016

| Tier | Anthem Blue Cross - Plan III | SCAN | United Healthcare Medicare Advantage |
|------------------------------------|------------------------------|-----------|--------------------------------------|
| One Medicare | \$ 431.70 | | |
| Retiree & Spouse- 1 Medicare | \$ 1,375.57 | | |
| Retiree & Spouse- 2 Medicare | \$ 857.14 | | |
| Retiree & Children- 1 Medicare | \$ 771.33 | | |
| Retiree & Family- 1 Medicare | \$ 1,715.10 | | |
| Retiree & Family- 2 Medicare | \$ 1,196.59 | | |
| Retiree & Family- 3 Medicare | \$ 1,340.77 | | |
| Retiree Only | | \$ 307.00 | \$ 332.58 |
| Retiree & 1 Dependent (1 Medicare) | | | \$ 1,331.52 |
| Retiree & 1 Dependent (2 Medicare) | | \$ 606.00 | \$ 657.16 |
| Retiree & 2 + Deps. (1 Medicare) | | | \$ 1,503.62 |
| Retiree & 2 + Deps. (2 Medicare) | | | \$ 829.26 |

Post Age 65 Monthly Rates Effective July 1, 2017

| Tier | Anthem Blue Cross - Plan III | SCAN | United Healthcare Medicare Advantage |
|------------------------------------|------------------------------|-----------|--------------------------------------|
| One Medicare | \$ 443.35 | | |
| Retiree & Spouse- 1 Medicare | \$ 1,413.18 | | |
| Retiree & Spouse- 2 Medicare | \$ 880.49 | | |
| Retiree & Children- 1 Medicare | \$ 792.32 | | |
| Retiree & Family- 1 Medicare | \$ 1,762.05 | | |
| Retiree & Family- 2 Medicare | \$ 1,229.28 | | |
| Retiree & Family- 3 Medicare | \$ 1,377.42 | | |
| Retiree Only | | \$ 298.00 | \$ 339.07 |
| Retiree & 1 Dependent (1 Medicare) | | | \$ 1,403.67 |
| Retiree & 1 Dependent (2 Medicare) | | \$ 588.00 | \$ 670.14 |
| Retiree & 2 + Deps. (1 Medicare) | | | \$ 1,587.08 |
| Retiree & 2 + Deps. (2 Medicare) | | | \$ 853.55 |

Kaiser California Monthly Rates

| Effective Date | July 1, 2016 | July 1, 2017 |
|--|--------------|--------------|
| Retiree Basic (Under 65) | \$911.95 | \$937.63 |
| Retiree Risk (Senior Advantage) | \$242.60 | \$256.62 |
| Retiree Excess I | \$990.72 | \$1,035.65 |
| Retiree Excess II - Part B | \$952.41 | \$980.76 |
| Excess III - Medicare Not Provided (MNP) | \$1,694.50 | \$1,745.10 |
| Family Basic | \$1,815.90 | \$1,867.26 |
| One Advantage, One Basic | \$1,146.55 | \$1,186.25 |
| One Excess I, One Basic | \$1,894.67 | \$1,965.28 |
| One Excess II - Part B, One Basic | \$1,856.36 | \$1,910.39 |
| One Excess III (MNP), One Basic | \$2,598.45 | \$2,674.73 |
| Two+ Advantage | \$477.20 | \$505.24 |
| One Excess I, One Advantage | \$1,225.32 | \$1,284.27 |
| One Advantage, One Excess II - Part B | \$1,187.01 | \$1,229.38 |
| One Advantage, One Excess III (MNP) | \$1,929.10 | \$1,993.72 |
| Two+ Excess I | \$1,973.44 | \$2,063.30 |
| One Excess I, One Excess II - Part B | \$1,935.13 | \$2,008.41 |
| One Excess I, One Excess III (MNP) | \$2,677.22 | \$2,772.75 |
| Two Excess II - Part B | \$1,896.82 | \$1,953.52 |
| One Excess II - Part B, One Excess III (MNP) | \$2,638.91 | \$2,717.86 |
| Two Excess III - Both (MNP) | \$3,381.00 | \$3,482.20 |
| Survivor | \$911.95 | \$937.63 |

Firefighters Local 1014 Monthly Rates

| Effective Date | July 1, 2016 | July 1, 2017 |
|---------------------------------------|---------------------|---------------------|
| Medical Member Under 65 | \$ 1,034.00 | \$ 1,078.15 |
| Medical Member + 1 Under 65 | 1,864.38 | 1,943.99 |
| Medical Member + 2 Under 65 | 2,199.20 | 2,293.11 |
| Medical Member with Medicare | 1,034.00 | 1,078.15 |
| Medical Member + 1; 1 MDC | 1,864.38 | 1,943.99 |
| Medical Member + 1; 2 MDC | 1,864.38 | 1,943.99 |
| Medical Member + 2; 1 MDC | 2,199.20 | 2,293.11 |
| Medical Member + 2; 2 MDC | 2,199.20 | 2,293.11 |
| Medical Surviving Spouse Under 65 | 1,034.00 | 1,078.15 |
| Medical Surviving Spouse + 1 Under 65 | 1,864.38 | 1,943.99 |
| Medical Surviving Spouse + 2 Under 65 | 2,199.20 | 2,293.11 |
| Medical Surviving Spouse with MDC | 1,034.00 | 1,078.15 |
| Medical Surviving Spouse + 1; 1 MDC | 1,864.38 | 1,943.99 |
| Medical Surviving Spouse + 2; 1 MDC | 2,199.20 | 2,293.11 |
| Medical Surviving Spouse + 1; 2 MDC | 1,864.38 | 1,943.99 |

Dental/Vision Monthly Rates

| <u>Effective Date</u> | July 1, 2016 | | July 1, 2017 | |
|------------------------------|---|---|---|---|
| | Cigna Dental <u>HMO/Vision</u> | Cigna Indemnity <u>Dental/Vision</u> | Cigna Dental <u>HMO/Vision</u> | Cigna Indemnity <u>Dental/Vision</u> |
| <u>Tier</u> | | | | |
| Retiree Only | \$46.17 | \$51.13 | \$46.19 | \$52.16 |
| Retiree & Dependents | \$94.00 | \$106.24 | \$94.52 | \$108.60 |
| Minor Survivor | \$46.75 | \$62.84 | \$46.78 | \$64.15 |

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

If a Tier 1 retiree has 10 years of retirement service credit, the County contributes 40% of the health care plan premium or 40% of the Tier 1 benchmark plan rate (Anthem Blue Cross Plans I and II), whichever is less. If a Tier 2 retiree has 10 years of retirement service credit, the County contributes 40% of the retiree only health care plan premium or 40% of the Tier 2 retiree only benchmark plan rate whichever is less. The Tier 2 benchmark plan is Anthem Blue Cross Plans I and II for Medicare-ineligible retirees and Anthem Blue Cross Plan III for Medicare eligible retirees. If a Tier 2 retiree selects a family coverage and the retiree rate is less than the Tier 2 benchmark, there is a spouse subsidy. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit. The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate.

Dental/Vision

The contribution percentages follow the same contribution proportions based on years of service as the medical plans where the benchmark plan is the indemnity plan for both Tier 1 and Tier 2. The Tier 2 benchmark is retiree-only premium whereas the Tier 1 benchmark is the indemnity premium based on the selected member coverage (retiree only or retiree and dependents).

Service-Connected Disability

Any retiree with a service-connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental/vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service-connected disability retirement has 13 or more years of service, the County subsidy is the same as a retiree with service retirement.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County.

Table A-21A: Claim Cost Analysis

All of the plans' premium rates have been determined based on retiree only information. Active premium rates are established independently. Therefore, no implicit subsidy exists between active and retiree rates. However, some plans pooled the Medicare enrolled and non-Medicare enrolled retirees to determine the rates. The following plans did not pool Medicare and non-Medicare retirees (or have an insignificant Medicare enrollment), so we can assume the premium rates are representative of the average claim costs used to develop the age and gender adjusted claim costs:

- Anthem Blue Cross I and II (Combined)
- Anthem Blue Cross III
- Anthem Blue Cross Prudent Buyer
- Cigna Medicare Select Plus Rx (AZ)
- UnitedHealthcare
- UnitedHealthcare Medicare Advantage
- SCAN Health Plan
- Kaiser and Kaiser Interregional
 - Basic
 - Senior Advantage
 - Medicare Cost Supplement
 - Excess I
 - Excess II
 - Excess III
- Cigna Indemnity Dental/Vision
- Cigna HMO Dental/Vision

The following plans pooled Medicare and non-Medicare retirees to determine premium rates. Therefore, we adjusted the premium rates to compensate for the coordination with Medicare in making our claim cost assumption.

- Cigna Network Model Plan
- Firefighters Local 1014 Plan

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1) and Table A-15B (Tier 2) to develop weighted average claim costs as of July 1, 2016. The weighted average claim costs used for future retirees and dependents are shown in the following tables.

Note that the medical claim costs for pre 65 retirees are different than for post 65 retirees due to different plan selection assumptions.

Tier 1

A. Future Retirees Retiring Before Age 65

| Age | Retiree | | | Spouse/Surv Spouse + Dependents | | |
|--------------|-------------|-------------|-------------|---------------------------------|-------------|-------------|
| | Male | Female | Total | Male | Female | Total |
| 25 | \$ 305.26 | \$ 610.61 | \$ 456.42 | \$ 343.08 | \$ 473.95 | \$ 444.18 |
| 30 | \$ 409.87 | \$ 775.18 | \$ 590.71 | \$ 361.86 | \$ 542.82 | \$ 501.65 |
| 35 | \$ 679.82 | \$ 900.53 | \$ 789.08 | \$ 369.32 | \$ 542.25 | \$ 502.91 |
| 40 | \$ 952.67 | \$ 1,095.10 | \$ 1,023.18 | \$ 445.77 | \$ 577.57 | \$ 547.58 |
| 45 | \$ 877.15 | \$ 1,028.16 | \$ 951.90 | \$ 522.38 | \$ 643.55 | \$ 615.98 |
| 50 | \$ 770.51 | \$ 887.44 | \$ 828.39 | \$ 606.28 | \$ 715.80 | \$ 690.88 |
| 55 | \$ 812.95 | \$ 871.16 | \$ 841.77 | \$ 749.97 | \$ 815.54 | \$ 800.62 |
| 60 | \$ 916.63 | \$ 921.55 | \$ 919.07 | \$ 969.70 | \$ 959.04 | \$ 961.47 |
| 65 (Pre 65) | \$ 1,093.88 | \$ 1,085.50 | \$ 1,089.73 | \$ 1,235.37 | \$ 1,182.28 | \$ 1,194.36 |
| 65 (Post 65) | \$ 389.54 | \$ 338.70 | \$ 362.32 | \$ 323.39 | \$ 369.23 | \$ 354.75 |
| 70 | \$ 488.34 | \$ 428.70 | \$ 456.41 | \$ 405.41 | \$ 467.34 | \$ 447.78 |
| 75 | \$ 562.57 | \$ 492.94 | \$ 525.29 | \$ 467.03 | \$ 537.37 | \$ 515.15 |
| 80 | \$ 602.40 | \$ 525.03 | \$ 560.98 | \$ 500.10 | \$ 572.35 | \$ 549.53 |
| 85 | \$ 633.58 | \$ 547.13 | \$ 587.30 | \$ 525.98 | \$ 596.44 | \$ 574.19 |
| 90 | \$ 657.30 | \$ 561.43 | \$ 605.97 | \$ 545.67 | \$ 612.03 | \$ 591.07 |
| 95 | \$ 657.30 | \$ 561.43 | \$ 605.97 | \$ 545.67 | \$ 612.03 | \$ 591.07 |

B. Future Retirees Retiring After Age 65

| Age | Retiree | | | Spouse/Dependents | | |
|--------------|-----------|-----------|-----------|-------------------|-------------|-------------|
| | Male | Female | Total | Male | Female | Total |
| 25 | N/A | N/A | N/A | \$ 347.08 | \$ 487.58 | \$ 455.62 |
| 30 | N/A | N/A | N/A | \$ 366.07 | \$ 558.43 | \$ 514.67 |
| 35 | N/A | N/A | N/A | \$ 373.62 | \$ 557.85 | \$ 515.94 |
| 40 | N/A | N/A | N/A | \$ 450.96 | \$ 594.19 | \$ 561.60 |
| 45 | N/A | N/A | N/A | \$ 528.46 | \$ 662.07 | \$ 631.67 |
| 50 | N/A | N/A | N/A | \$ 613.33 | \$ 736.39 | \$ 708.39 |
| 55 | N/A | N/A | N/A | \$ 758.70 | \$ 839.00 | \$ 820.73 |
| 60 | N/A | N/A | N/A | \$ 980.99 | \$ 986.63 | \$ 985.35 |
| 65 (Pre 65) | N/A | N/A | N/A | \$ 1,249.76 | \$ 1,216.30 | \$ 1,223.91 |
| 65 (Post 65) | \$ 311.23 | \$ 263.73 | \$ 285.80 | \$ 248.56 | \$ 311.54 | \$ 291.65 |
| 70 | \$ 390.17 | \$ 333.80 | \$ 359.99 | \$ 311.60 | \$ 394.31 | \$ 368.19 |
| 75 | \$ 449.48 | \$ 383.82 | \$ 414.33 | \$ 358.96 | \$ 453.40 | \$ 423.57 |
| 80 | \$ 481.30 | \$ 408.81 | \$ 442.49 | \$ 384.37 | \$ 482.92 | \$ 451.79 |
| 85 | \$ 506.21 | \$ 426.02 | \$ 463.28 | \$ 404.26 | \$ 503.25 | \$ 471.98 |
| 90 | \$ 525.16 | \$ 437.16 | \$ 478.05 | \$ 419.39 | \$ 516.41 | \$ 485.77 |
| 95 | \$ 525.16 | \$ 437.16 | \$ 478.05 | \$ 419.39 | \$ 516.41 | \$ 485.77 |

The Firefighters Local 1014 and dental/vision claim costs are shown in the tables on the following page.

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

| Age | Retiree | | | Spouse/Surv Spouse + Dependents | | |
|--------------|-------------|-------------|-------------|---------------------------------|-------------|-------------|
| | Male | Female | Total | Male | Female | Total |
| 25 | \$ 430.96 | \$ 844.62 | \$ 432.46 | \$ 477.12 | \$ 669.59 | \$ 666.67 |
| 30 | \$ 578.65 | \$ 1,072.26 | \$ 580.44 | \$ 503.23 | \$ 766.89 | \$ 762.88 |
| 35 | \$ 959.76 | \$ 1,245.64 | \$ 960.80 | \$ 513.61 | \$ 766.09 | \$ 762.25 |
| 40 | \$ 1,344.98 | \$ 1,514.77 | \$ 1,345.60 | \$ 619.93 | \$ 815.99 | \$ 813.01 |
| 45 | \$ 1,238.37 | \$ 1,422.17 | \$ 1,239.04 | \$ 726.47 | \$ 909.21 | \$ 906.43 |
| 50 | \$ 1,087.81 | \$ 1,227.52 | \$ 1,088.32 | \$ 843.14 | \$ 1,011.28 | \$ 1,008.73 |
| 55 | \$ 1,147.73 | \$ 1,205.00 | \$ 1,147.94 | \$ 1,042.97 | \$ 1,152.19 | \$ 1,150.53 |
| 60 | \$ 1,294.11 | \$ 1,274.70 | \$ 1,294.04 | \$ 1,348.54 | \$ 1,354.93 | \$ 1,354.83 |
| 65 (Pre 65) | \$ 1,544.34 | \$ 1,501.48 | \$ 1,544.19 | \$ 1,718.01 | \$ 1,670.33 | \$ 1,671.05 |
| 65 (Post 65) | \$ 571.41 | \$ 555.55 | \$ 571.32 | \$ 571.41 | \$ 555.55 | \$ 555.64 |
| 70 | \$ 716.34 | \$ 703.16 | \$ 716.27 | \$ 716.34 | \$ 703.16 | \$ 703.24 |
| 75 | \$ 825.23 | \$ 808.53 | \$ 825.14 | \$ 825.23 | \$ 808.53 | \$ 808.63 |
| 80 | \$ 883.66 | \$ 861.17 | \$ 883.54 | \$ 883.66 | \$ 861.17 | \$ 861.31 |
| 85 | \$ 929.40 | \$ 897.42 | \$ 929.23 | \$ 929.40 | \$ 897.42 | \$ 897.62 |
| 90 | \$ 964.19 | \$ 920.88 | \$ 963.96 | \$ 964.19 | \$ 920.88 | \$ 921.15 |
| 95 | \$ 964.19 | \$ 920.88 | \$ 963.96 | \$ 964.19 | \$ 920.88 | \$ 921.15 |

Future Retirees Monthly Dental/Vision Claim Costs

| Age | Retiree | | | Spouse/Surv Spouse + Dependents | | |
|-----|----------|----------|----------|---------------------------------|----------|----------|
| | Male | Female | Total | Male | Female | Total |
| 25 | \$ 26.14 | \$ 32.85 | \$ 29.58 | \$ 28.25 | \$ 35.59 | \$ 33.30 |
| 30 | \$ 29.16 | \$ 34.15 | \$ 31.71 | \$ 31.51 | \$ 37.00 | \$ 35.29 |
| 35 | \$ 30.43 | \$ 35.14 | \$ 32.84 | \$ 32.88 | \$ 38.07 | \$ 36.45 |
| 40 | \$ 31.55 | \$ 36.52 | \$ 34.09 | \$ 34.09 | \$ 39.57 | \$ 37.86 |
| 45 | \$ 33.73 | \$ 38.64 | \$ 36.24 | \$ 36.45 | \$ 41.86 | \$ 40.17 |
| 50 | \$ 38.13 | \$ 42.26 | \$ 40.24 | \$ 41.20 | \$ 45.79 | \$ 44.36 |
| 55 | \$ 43.08 | \$ 45.48 | \$ 44.31 | \$ 46.55 | \$ 49.28 | \$ 48.43 |
| 60 | \$ 47.81 | \$ 49.00 | \$ 48.42 | \$ 51.66 | \$ 53.09 | \$ 52.64 |
| 65 | \$ 51.68 | \$ 50.82 | \$ 51.24 | \$ 55.84 | \$ 55.07 | \$ 55.31 |
| 70 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 75 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 80 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 85 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 90 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 95 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 706.94 | | | | \$ 706.94 | | | \$ 532.18 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 706.94 | \$ 706.94 | \$ 918.91 | | \$ 706.94 | \$ 706.94 | | \$ 532.18 | \$ 532.18 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 706.94 | \$ 706.94 | \$ 918.91 | | \$ 706.94 | \$ 706.94 | | \$ 532.18 | \$ 532.18 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 706.94 | \$ 706.94 | \$ 918.91 | | \$ 706.94 | | | \$ 532.18 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 918.91 | | | \$ 918.91 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 500.44 | | | | \$ 500.44 | | | \$ 391.33 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 500.44 | \$ 500.44 | \$ 650.49 | | \$ 500.44 | \$ 500.44 | | \$ 391.33 | \$ 391.33 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 500.44 | \$ 500.44 | \$ 650.49 | | \$ 500.44 | \$ 500.44 | | \$ 391.33 | \$ 391.33 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 500.44 | \$ 500.44 | \$ 650.49 | | \$ 500.44 | | | \$ 391.33 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 650.49 | | | \$ 650.49 | | | \$ 650.49 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,013.02 | | | | \$ 1,013.02 | | | \$ 631.09 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,013.02 | \$ 1,013.02 | \$ 1,316.78 | | \$ 1,013.02 | \$ 1,013.02 | | \$ 631.09 | \$ 631.09 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,013.02 | \$ 1,013.02 | \$ 1,316.78 | | \$ 1,013.02 | \$ 1,013.02 | | \$ 631.09 | \$ 631.09 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,013.02 | \$ 1,013.02 | \$ 1,316.78 | | \$ 1,013.02 | | | \$ 631.09 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 1,316.78 | | | \$ 1,316.78 | | | \$ 1,316.78 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 318.59 | | | \$ 318.59 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | | | \$ 318.59 | \$ 318.59 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | | | \$ 318.59 | \$ 318.59 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,349.60 | | | | \$ 959.57 | | | \$ 596.55 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,349.60 | \$ 1,349.60 | \$ 1,754.28 | | \$ 959.57 | \$ 959.57 | | \$ 596.55 | \$ 596.32 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,349.60 | \$ 1,349.60 | \$ 1,754.28 | | \$ 959.57 | \$ 959.57 | | \$ 596.55 | \$ 596.32 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,349.60 | \$ 1,349.60 | \$ 1,754.28 | | \$ 959.57 | | | \$ 596.55 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,754.28 | | | \$ 1,754.28 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 270.87 | | | \$ 270.87 | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,138.98 | | | | | | | \$ 297.21 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 181.09 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 739.52 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 710.93 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 1,264.86 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | | | | \$ 244.79 | \$ 238.91 | |



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Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 181.09 | \$ 175.12 | | \$ 181.09 | \$ 238.91 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 739.52 | \$ 733.58 | | \$ 739.52 | \$ 238.91 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 181.09 | \$ 175.12 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 460.31 | \$ 454.35 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 739.52 | \$ 733.58 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,480.51 | | | \$ 1,480.51 | | | \$ 1,480.51 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 710.93 | \$ 704.98 | | \$ 710.93 | \$ 238.91 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 1,264.86 | \$ 1,258.94 | | \$ 1,264.86 | \$ 238.91 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 446.01 | \$ 440.05 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 722.97 | \$ 717.03 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 725.22 | \$ 719.28 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 1,002.19 | \$ 996.26 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 710.93 | \$ 704.98 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 987.89 | \$ 981.96 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 1,264.86 | \$ 1,258.94 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,273.52 | | | | | | | \$ 250.37 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 250.37 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,273.52 | \$ 1,616.09 | | | | | | \$ 250.37 | \$ 245.16 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,273.52 | \$ 1,616.09 | \$ 5,129.29 | | | | | \$ 250.37 | \$ 245.16 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,273.52 | \$ 1,324.57 | | | \$ 250.37 | \$ 245.16 | | \$ 250.37 | \$ 245.16 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 250.37 | \$ 245.16 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,273.52 | \$ 1,324.57 | \$ 6,193.57 | | \$ 250.37 | \$ 245.16 | | \$ 250.37 | \$ 245.16 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 6,576.06 | | \$ 250.37 | \$ 245.16 | | \$ 250.37 | \$ 245.16 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 849.56 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 849.56 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 849.56 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 849.56 | \$ 292.78 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,395.53 | | | | | | | \$ 297.87 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 297.87 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,395.53 | \$ 1,452.44 | \$ 7,210.90 | | \$ 297.87 | \$ 292.78 | | \$ 297.87 | \$ 292.78 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,395.53 | \$ 1,452.44 | \$ 7,210.84 | | | | | \$ 297.87 | \$ 292.78 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 489.29 | \$ 1,452.43 | \$ 7,210.84 | | \$ 297.87 | \$ 292.78 | | \$ 297.87 | \$ 292.78 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 297.87 | \$ 292.78 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,202.32 | | | | | | | \$ 275.95 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 275.95 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,091.76 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,202.32 | \$ 1,249.95 | | | | | | \$ 275.95 | \$ 270.81 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,202.32 | \$ 1,249.95 | \$ 6,205.61 | | | | | \$ 275.95 | \$ 270.81 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,202.32 | \$ 1,249.95 | \$ 6,205.61 | | \$ 275.95 | \$ 270.81 | | \$ 275.95 | \$ 270.81 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,202.32 | \$ 1,249.95 | \$ 6,205.61 | | \$ 1,091.76 | \$ 1,088.70 | | \$ 1,091.76 | \$ 1,088.70 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 275.95 | \$ 270.81 | | | | |



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Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|--------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,305.52 | | | | | | | \$ 332.27 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | | | \$ 332.27 | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | | | \$ 843.48 | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,305.52 | \$ 1,358.10 | | | | | | \$ 332.27 | \$ 327.27 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,305.52 | \$ 2,716.21 | \$ 6,742.55 | | | | | \$ 332.27 | \$ 327.27 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,305.52 | \$ 1,358.10 | \$ 6,742.55 | | | | \$ 332.27 | \$ 327.27 | \$ 327.27 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | | | \$ 332.27 | \$ 327.27 | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | | | \$ 723.09 | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | | | \$ 723.09 | \$ 327.27 | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,385.53 | \$ 561.94 | | | | | \$ 843.48 | \$ 327.27 | \$ 332.27 | \$ 327.27 |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,305.52 | \$ 1,358.10 | | | | | \$ 332.27 | \$ 327.27 | \$ 332.27 | \$ 327.27 |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,305.52 | \$ 1,358.10 | \$ 6,742.55 | | | | \$ 332.27 | \$ 330.93 | \$ 332.27 | \$ 330.93 |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | | | \$ 843.48 | \$ 839.79 | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | | | \$ 723.09 | \$ 719.09 | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,305.52 | \$ 1,358.10 | | | | | \$ 723.09 | \$ 719.09 | \$ 723.09 | \$ 719.09 |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,305.52 | \$ 1,358.10 | | | | | \$ 843.48 | \$ 839.79 | \$ 843.48 | \$ 839.79 |
| 611 | SCAN Health Plan | Retiree Only | | | | | | | \$ 213.61 | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | | | \$ 213.61 | \$ 213.61 | | |
| 701 | United Healthcare | Retiree Only | \$ 1,223.44 | | | | | | \$ 257.55 | | \$ 257.55 | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | | | \$ 257.55 | \$ 257.55 | \$ 257.55 | \$ 257.55 |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | | | \$ 257.55 | \$ 257.55 | \$ 257.55 | \$ 257.55 |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | | | \$ 257.55 | \$ 257.55 | \$ 257.55 | \$ 257.55 |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | | | \$ 257.55 | \$ 257.55 | \$ 257.55 | \$ 257.55 |
| 706 | United Healthcare | Minor Survivor | | | | | \$ 1,590.29 | | | \$ 1,590.29 | | |
| 707 | United Healthcare | Single | \$ 1,223.44 | | | | | | | | \$ 292.49 | |
| 708 | United Healthcare | Two-Party | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | | | | | \$ 292.49 | \$ 292.31 |
| 709 | United Healthcare | Family | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | | | | | \$ 292.49 | \$ 292.31 |



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Tier 1

Fire Fighters Local 1014 Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|---|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 1,544.34 | | | | \$ 571.41 | | | \$ 571.41 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 1,544.34 | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 1,544.34 | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp w ith Medicare | | | | | \$ 571.41 | | \$ 571.41 | \$ 571.41 | | \$ 571.41 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 1,544.34 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |

Dental/Vision Male Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 52.35 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 52.35 | \$ 56.19 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 52.35 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.17 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.17 | \$ 53.55 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 47.17 |



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Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-------------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 687.31 | | | | \$ 687.31 | | | \$ 517.41 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 687.31 | \$ 687.31 | \$ 629.01 | | \$ 687.31 | \$ 687.31 | | \$ 517.41 | \$ 517.41 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 687.31 | \$ 687.31 | \$ 629.01 | | \$ 687.31 | \$ 687.31 | | \$ 517.41 | \$ 517.41 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 687.31 | \$ 687.31 | \$ 629.01 | | \$ 687.31 | | | \$ 517.41 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 629.01 | | | \$ 629.01 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 486.55 | | | | \$ 486.55 | | | \$ 380.47 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 486.55 | \$ 486.55 | \$ 445.27 | | \$ 486.55 | \$ 486.55 | | \$ 380.47 | \$ 380.47 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 486.55 | \$ 486.55 | \$ 445.27 | | \$ 486.55 | \$ 486.55 | | \$ 380.47 | \$ 380.47 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 486.55 | \$ 486.55 | \$ 445.27 | | \$ 486.55 | | | \$ 380.47 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 445.27 | | | \$ 445.27 | | | \$ 445.27 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 984.90 | | | | \$ 984.90 | | | \$ 613.57 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 984.90 | \$ 984.90 | \$ 901.35 | | \$ 984.90 | \$ 984.90 | | \$ 613.57 | \$ 613.57 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 984.90 | \$ 984.90 | \$ 901.35 | | \$ 984.90 | \$ 984.90 | | \$ 613.57 | \$ 613.57 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 984.90 | \$ 984.90 | \$ 901.35 | | \$ 984.90 | | | \$ 613.57 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 901.35 | | | \$ 901.35 | | | \$ 901.35 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 309.75 | | | \$ 309.75 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | | | \$ 309.75 | \$ 309.75 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | | | \$ 309.75 | \$ 309.75 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,312.14 | | | | \$ 932.93 | | | \$ 579.99 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,312.14 | \$ 1,312.14 | \$ 1,200.83 | | \$ 932.93 | \$ 932.93 | | \$ 579.99 | \$ 579.76 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,312.14 | \$ 1,312.14 | \$ 1,200.83 | | \$ 932.93 | \$ 932.93 | | \$ 579.99 | \$ 579.76 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,312.14 | \$ 1,312.14 | \$ 1,200.83 | | \$ 932.93 | | | \$ 579.99 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,200.83 | | | \$ 1,200.83 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 263.35 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 263.35 | \$ 263.35 | | \$ 263.35 | \$ 263.35 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 263.35 | \$ 263.35 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 263.35 | \$ 263.35 | | \$ 263.35 | \$ 263.35 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 263.35 | \$ 263.35 | | \$ 263.35 | \$ 263.35 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 263.35 | \$ 263.35 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,107.37 | | | | | | | \$ 288.96 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 176.06 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 719.00 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 691.19 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 1,229.75 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | | | | \$ 237.99 | \$ 232.28 | |



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Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 176.06 | \$ 170.26 | | \$ 176.06 | \$ 232.28 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 719.00 | \$ 713.22 | | \$ 719.00 | \$ 232.28 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 176.06 | \$ 170.26 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 447.53 | \$ 441.74 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 719.00 | \$ 713.22 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,013.42 | | | \$ 1,013.42 | | | \$ 1,013.42 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 691.19 | \$ 685.42 | | \$ 691.19 | \$ 232.28 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 1,229.75 | \$ 1,224.00 | | \$ 1,229.75 | \$ 232.28 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 433.63 | \$ 427.84 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 702.91 | \$ 697.13 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 705.09 | \$ 699.32 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 974.37 | \$ 968.61 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 691.19 | \$ 685.42 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 960.47 | \$ 954.71 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 1,229.75 | \$ 1,224.00 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,238.17 | | | | | | | \$ 243.42 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 243.42 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,238.17 | \$ 1,571.24 | | | | | | \$ 243.42 | \$ 238.36 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,238.17 | \$ 1,571.24 | \$ 3,511.06 | | | | | \$ 243.42 | \$ 238.36 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,238.17 | \$ 1,287.80 | | | \$ 243.42 | \$ 238.36 | | \$ 243.42 | \$ 238.36 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 243.42 | \$ 238.36 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,238.17 | \$ 1,287.80 | \$ 4,239.57 | | \$ 243.42 | \$ 238.36 | | \$ 243.42 | \$ 238.36 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,501.39 | | \$ 243.42 | \$ 238.36 | | \$ 243.42 | \$ 238.36 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 825.98 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 825.98 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 825.98 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 825.98 | \$ 284.65 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,356.79 | | | | | | | \$ 289.60 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 289.60 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,356.79 | \$ 1,412.12 | \$ 4,935.95 | | \$ 289.60 | \$ 284.65 | | \$ 289.60 | \$ 284.65 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,356.79 | \$ 1,412.12 | \$ 4,935.90 | | | | | \$ 289.60 | \$ 284.65 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 475.71 | \$ 1,412.11 | \$ 4,935.90 | | \$ 289.60 | \$ 284.65 | | \$ 289.60 | \$ 284.65 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 289.60 | \$ 284.65 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,168.94 | | | | | | | \$ 268.29 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 268.29 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,061.45 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,168.94 | \$ 1,215.26 | | | | | | \$ 268.29 | \$ 263.29 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,168.94 | \$ 1,215.26 | \$ 4,247.81 | | | | | \$ 268.29 | \$ 263.29 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,168.94 | \$ 1,215.26 | \$ 4,247.81 | | \$ 268.29 | \$ 263.29 | | \$ 268.29 | \$ 263.29 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,168.94 | \$ 1,215.26 | \$ 4,247.81 | | \$ 1,061.45 | \$ 1,058.48 | | \$ 1,061.45 | \$ 1,058.48 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 268.29 | \$ 263.29 | | | | |



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Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|-----------|------|---|-----------|-----------|--|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,269.28 | | | | | | | | \$ 323.05 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 323.05 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 820.07 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,269.28 | \$ 1,320.41 | | | | | | | \$ 323.05 | \$ 318.19 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,269.28 | \$ 2,640.81 | \$ 4,615.35 | | | | | | \$ 323.05 | \$ 318.19 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,269.28 | \$ 1,320.41 | \$ 4,615.35 | | \$ 323.05 | \$ 318.19 | | | \$ 323.05 | \$ 318.19 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 323.05 | \$ 318.19 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 703.02 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 703.02 | \$ 318.19 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,347.07 | \$ 546.34 | | | \$ 820.07 | \$ 318.19 | | | \$ 323.05 | \$ 318.19 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,269.28 | \$ 1,320.41 | | | \$ 323.05 | \$ 318.19 | | | \$ 323.05 | \$ 318.19 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,269.28 | \$ 1,320.41 | \$ 4,615.35 | | \$ 323.05 | \$ 321.74 | | | \$ 323.05 | \$ 321.74 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 820.07 | \$ 816.48 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 703.02 | \$ 699.13 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,269.28 | \$ 1,320.41 | | | \$ 703.02 | \$ 699.13 | | | \$ 703.02 | \$ 699.13 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,269.28 | \$ 1,320.41 | | | \$ 820.07 | \$ 816.48 | | | \$ 820.07 | \$ 816.48 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 207.68 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 207.68 | \$ 207.68 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,189.48 | | | | \$ 250.40 | | | | \$ 250.40 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 706 | United Healthcare | Minor Survivor | | | | | \$ 1,088.57 | | | \$ 1,088.57 | | | |
| 707 | United Healthcare | Single | \$ 1,189.48 | | | | | | | | \$ 284.37 | | |
| 708 | United Healthcare | Two-Party | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | | | | | \$ 284.37 | \$ 284.20 | |
| 709 | United Healthcare | Family | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | | | | | \$ 284.37 | \$ 284.20 | |



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Tier 1

Fire Fighters Local 1014 Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 1,501.48 | | | | \$ 555.55 | | | \$ 555.55 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 1,501.48 | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 1,501.48 | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp w with Medicare | | | | | \$ 555.55 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 |

Dental/Vision Female Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 51.59 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 51.59 | \$ 55.38 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 51.59 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 46.48 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 46.48 | \$ 52.77 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 46.48 |



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Tier 2

A. Future Retirees Retiring Before Age 65

| Age | Retiree | | | Spouse/Surv Spouse + Dependents | | |
|--------------|-------------|-------------|-------------|---------------------------------|-------------|-------------|
| | Male | Female | Total | Male | Female | Total |
| 25 | \$ 305.26 | \$ 610.61 | \$ 456.42 | \$ 343.08 | \$ 473.95 | \$ 444.18 |
| 30 | \$ 409.87 | \$ 775.18 | \$ 590.71 | \$ 361.86 | \$ 542.82 | \$ 501.65 |
| 35 | \$ 679.82 | \$ 900.53 | \$ 789.08 | \$ 369.32 | \$ 542.25 | \$ 502.91 |
| 40 | \$ 952.67 | \$ 1,095.10 | \$ 1,023.18 | \$ 445.77 | \$ 577.57 | \$ 547.58 |
| 45 | \$ 877.15 | \$ 1,028.16 | \$ 951.90 | \$ 522.38 | \$ 643.55 | \$ 615.98 |
| 50 | \$ 770.51 | \$ 887.44 | \$ 828.39 | \$ 606.28 | \$ 715.80 | \$ 690.88 |
| 55 | \$ 812.95 | \$ 871.16 | \$ 841.77 | \$ 749.97 | \$ 815.54 | \$ 800.62 |
| 60 | \$ 916.63 | \$ 921.55 | \$ 919.07 | \$ 969.70 | \$ 959.04 | \$ 961.47 |
| 65 (Pre 65) | \$ 1,093.88 | \$ 1,085.50 | \$ 1,089.73 | \$ 1,235.37 | \$ 1,182.28 | \$ 1,194.36 |
| 65 (Post 65) | \$ 242.87 | \$ 217.78 | \$ 229.44 | \$ 214.15 | \$ 231.77 | \$ 226.21 |
| 70 | \$ 304.47 | \$ 275.65 | \$ 289.04 | \$ 268.47 | \$ 293.36 | \$ 285.50 |
| 75 | \$ 350.75 | \$ 316.96 | \$ 332.66 | \$ 309.28 | \$ 337.32 | \$ 328.46 |
| 80 | \$ 375.58 | \$ 337.59 | \$ 355.24 | \$ 331.18 | \$ 359.28 | \$ 350.40 |
| 85 | \$ 395.02 | \$ 351.80 | \$ 371.88 | \$ 348.32 | \$ 374.40 | \$ 366.16 |
| 90 | \$ 409.81 | \$ 361.00 | \$ 383.68 | \$ 361.36 | \$ 384.19 | \$ 376.98 |
| 95 | \$ 409.81 | \$ 361.00 | \$ 383.68 | \$ 361.36 | \$ 384.19 | \$ 376.98 |

B. Future Retirees Retiring After Age 65

| Age | Retiree | | | Spouse/Dependents | | |
|--------------|-----------|-----------|-----------|-------------------|-------------|-------------|
| | Male | Female | Total | Male | Female | Total |
| 25 | N/A | N/A | N/A | \$ 349.87 | \$ 491.07 | \$ 458.95 |
| 30 | N/A | N/A | N/A | \$ 369.02 | \$ 562.43 | \$ 518.43 |
| 35 | N/A | N/A | N/A | \$ 376.63 | \$ 561.84 | \$ 519.70 |
| 40 | N/A | N/A | N/A | \$ 454.59 | \$ 598.44 | \$ 565.71 |
| 45 | N/A | N/A | N/A | \$ 532.71 | \$ 666.81 | \$ 636.30 |
| 50 | N/A | N/A | N/A | \$ 618.27 | \$ 741.67 | \$ 713.60 |
| 55 | N/A | N/A | N/A | \$ 764.81 | \$ 845.01 | \$ 826.76 |
| 60 | N/A | N/A | N/A | \$ 988.89 | \$ 993.69 | \$ 992.60 |
| 65 (Pre 65) | N/A | N/A | N/A | \$ 1,259.83 | \$ 1,225.00 | \$ 1,232.92 |
| 65 (Post 65) | \$ 225.65 | \$ 212.34 | \$ 218.53 | \$ 214.22 | \$ 218.83 | \$ 217.37 |
| 70 | \$ 282.89 | \$ 268.77 | \$ 275.33 | \$ 268.55 | \$ 276.97 | \$ 274.31 |
| 75 | \$ 325.89 | \$ 309.05 | \$ 316.87 | \$ 309.37 | \$ 318.48 | \$ 315.60 |
| 80 | \$ 348.96 | \$ 329.17 | \$ 338.37 | \$ 331.27 | \$ 339.21 | \$ 336.70 |
| 85 | \$ 367.02 | \$ 343.03 | \$ 354.18 | \$ 348.42 | \$ 353.49 | \$ 351.89 |
| 90 | \$ 380.76 | \$ 352.00 | \$ 365.36 | \$ 361.46 | \$ 362.73 | \$ 362.33 |
| 95 | \$ 380.76 | \$ 352.00 | \$ 365.36 | \$ 361.46 | \$ 362.73 | \$ 362.33 |

The Firefighters Local 1014 and dental/vision claim costs are shown in the tables on the following page.



Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

| Age | Retiree | | | Spouse/Surv Spouse + Dependents | | |
|--------------|-------------|-------------|-------------|---------------------------------|-------------|-------------|
| | Male | Female | Total | Male | Female | Total |
| 25 | \$ 430.96 | \$ 844.62 | \$ 432.46 | \$ 477.12 | \$ 669.59 | \$ 666.67 |
| 30 | \$ 578.65 | \$ 1,072.26 | \$ 580.44 | \$ 503.23 | \$ 766.89 | \$ 762.88 |
| 35 | \$ 959.76 | \$ 1,245.64 | \$ 960.80 | \$ 513.61 | \$ 766.09 | \$ 762.25 |
| 40 | \$ 1,344.98 | \$ 1,514.77 | \$ 1,345.60 | \$ 619.93 | \$ 815.99 | \$ 813.01 |
| 45 | \$ 1,238.37 | \$ 1,422.17 | \$ 1,239.04 | \$ 726.47 | \$ 909.21 | \$ 906.43 |
| 50 | \$ 1,087.81 | \$ 1,227.52 | \$ 1,088.32 | \$ 843.14 | \$ 1,011.28 | \$ 1,008.73 |
| 55 | \$ 1,147.73 | \$ 1,205.00 | \$ 1,147.94 | \$ 1,042.97 | \$ 1,152.19 | \$ 1,150.53 |
| 60 | \$ 1,294.11 | \$ 1,274.70 | \$ 1,294.04 | \$ 1,348.54 | \$ 1,354.93 | \$ 1,354.83 |
| 65 (Pre 65) | \$ 1,544.34 | \$ 1,501.48 | \$ 1,544.19 | \$ 1,718.01 | \$ 1,670.33 | \$ 1,671.05 |
| 65 (Post 65) | \$ 571.41 | \$ 555.55 | \$ 571.32 | \$ 571.41 | \$ 555.55 | \$ 555.64 |
| 70 | \$ 716.34 | \$ 703.16 | \$ 716.27 | \$ 716.34 | \$ 703.16 | \$ 703.24 |
| 75 | \$ 825.23 | \$ 808.53 | \$ 825.14 | \$ 825.23 | \$ 808.53 | \$ 808.63 |
| 80 | \$ 883.66 | \$ 861.17 | \$ 883.54 | \$ 883.66 | \$ 861.17 | \$ 861.31 |
| 85 | \$ 929.40 | \$ 897.42 | \$ 929.23 | \$ 929.40 | \$ 897.42 | \$ 897.62 |
| 90 | \$ 964.19 | \$ 920.88 | \$ 963.96 | \$ 964.19 | \$ 920.88 | \$ 921.15 |
| 95 | \$ 964.19 | \$ 920.88 | \$ 963.96 | \$ 964.19 | \$ 920.88 | \$ 921.15 |

Future Retirees Monthly Dental/Vision Claim Costs

| Age | Retiree | | | Spouse/Surv Spouse + Dependents | | |
|-----|----------|----------|----------|---------------------------------|----------|----------|
| | Male | Female | Total | Male | Female | Total |
| 25 | \$ 26.14 | \$ 32.85 | \$ 29.58 | \$ 28.25 | \$ 35.59 | \$ 33.30 |
| 30 | \$ 29.16 | \$ 34.15 | \$ 31.71 | \$ 31.51 | \$ 37.00 | \$ 35.29 |
| 35 | \$ 30.43 | \$ 35.14 | \$ 32.84 | \$ 32.88 | \$ 38.07 | \$ 36.45 |
| 40 | \$ 31.55 | \$ 36.52 | \$ 34.09 | \$ 34.09 | \$ 39.57 | \$ 37.86 |
| 45 | \$ 33.73 | \$ 38.64 | \$ 36.24 | \$ 36.45 | \$ 41.86 | \$ 40.17 |
| 50 | \$ 38.13 | \$ 42.26 | \$ 40.24 | \$ 41.20 | \$ 45.79 | \$ 44.36 |
| 55 | \$ 43.08 | \$ 45.48 | \$ 44.31 | \$ 46.55 | \$ 49.28 | \$ 48.43 |
| 60 | \$ 47.81 | \$ 49.00 | \$ 48.42 | \$ 51.66 | \$ 53.09 | \$ 52.64 |
| 65 | \$ 51.68 | \$ 50.82 | \$ 51.24 | \$ 55.84 | \$ 55.07 | \$ 55.31 |
| 70 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 75 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 80 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 85 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 90 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |
| 95 | \$ 54.24 | \$ 50.85 | \$ 52.51 | \$ 58.61 | \$ 55.10 | \$ 56.19 |

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 706.94 | | | | \$ 706.94 | | | \$ 318.59 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 706.94 | \$ 706.94 | \$ 918.91 | | \$ 706.94 | \$ 706.94 | | \$ 318.59 | \$ 318.59 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 706.94 | \$ 706.94 | \$ 918.91 | | \$ 706.94 | \$ 706.94 | | \$ 318.59 | \$ 318.59 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 706.94 | \$ 706.94 | \$ 918.91 | | \$ 706.94 | | | \$ 318.59 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 918.91 | | | \$ 918.91 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 500.44 | | | | \$ 500.44 | | | \$ 318.59 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 500.44 | \$ 500.44 | \$ 650.49 | | \$ 500.44 | \$ 500.44 | | \$ 318.59 | \$ 318.59 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 500.44 | \$ 500.44 | \$ 650.49 | | \$ 500.44 | \$ 500.44 | | \$ 318.59 | \$ 318.59 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 500.44 | \$ 500.44 | \$ 650.49 | | \$ 500.44 | | | \$ 318.59 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 650.49 | | | \$ 650.49 | | | \$ 650.49 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,013.02 | | | | \$ 1,013.02 | | | \$ 318.59 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,013.02 | \$ 1,013.02 | \$ 1,316.78 | | \$ 1,013.02 | \$ 1,013.02 | | \$ 318.59 | \$ 318.59 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,013.02 | \$ 1,013.02 | \$ 1,316.78 | | \$ 1,013.02 | \$ 1,013.02 | | \$ 318.59 | \$ 318.59 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,013.02 | \$ 1,013.02 | \$ 1,316.78 | | \$ 1,013.02 | | | \$ 318.59 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 1,316.78 | | | \$ 1,316.78 | | | \$ 1,316.78 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 318.59 | | | \$ 318.59 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | | | \$ 318.59 | \$ 318.59 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | | | \$ 318.59 | \$ 318.59 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,121.44 | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,121.44 | \$ 1,457.70 | | \$ 318.59 | \$ 318.59 | | \$ 318.59 | \$ 318.59 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,349.60 | | | | \$ 959.57 | | | \$ 269.76 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,349.60 | \$ 1,349.60 | \$ 1,754.28 | | \$ 959.57 | \$ 959.57 | | \$ 269.76 | \$ 269.76 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,349.60 | \$ 1,349.60 | \$ 1,754.28 | | \$ 959.57 | \$ 959.57 | | \$ 269.76 | \$ 269.76 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,349.60 | \$ 1,349.60 | \$ 1,754.28 | | \$ 959.57 | | | \$ 269.76 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,754.28 | | | \$ 1,754.28 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 270.87 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 270.87 | \$ 270.87 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 270.87 | \$ 270.87 | | \$ 270.87 | \$ 270.87 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 270.87 | \$ 270.87 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,138.98 | | | | | | | \$ 183.84 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 181.09 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 739.52 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 710.93 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 1,264.86 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | | | | \$ 182.46 | \$ 176.56 | |

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Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 181.09 | \$ 175.12 | | \$ 181.09 | \$ 176.56 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 739.52 | \$ 733.58 | | \$ 739.52 | \$ 176.56 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 181.09 | \$ 175.12 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 460.31 | \$ 454.35 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 739.52 | \$ 733.58 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,480.51 | | | \$ 1,480.51 | | | \$ 1,480.51 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 710.93 | \$ 704.98 | | \$ 710.93 | \$ 176.56 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,138.98 | \$ 1,138.98 | \$ 1,480.51 | | \$ 1,264.86 | \$ 1,258.94 | | \$ 1,264.86 | \$ 176.56 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 446.01 | \$ 440.05 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 722.97 | \$ 717.03 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 725.22 | \$ 719.28 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 1,002.19 | \$ 996.26 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 710.93 | \$ 704.98 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 987.89 | \$ 981.96 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 1,264.86 | \$ 1,258.94 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,273.52 | | | | | | | \$ 250.37 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 250.37 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,273.52 | \$ 1,616.09 | | | | | | \$ 250.37 | \$ 245.16 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,273.52 | \$ 1,616.09 | \$ 5,129.29 | | | | | \$ 250.37 | \$ 245.16 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,273.52 | \$ 1,324.57 | | | \$ 250.37 | \$ 245.16 | | \$ 250.37 | \$ 245.16 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 250.37 | \$ 245.16 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,273.52 | \$ 1,324.57 | \$ 6,193.57 | | \$ 250.37 | \$ 245.16 | | \$ 250.37 | \$ 245.16 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 6,576.06 | | \$ 250.37 | \$ 245.16 | | \$ 250.37 | \$ 245.16 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 849.56 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 849.56 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 849.56 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 849.56 | \$ 292.78 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,395.53 | | | | | | | \$ 297.87 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 297.87 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,395.53 | \$ 1,452.44 | \$ 7,210.90 | | \$ 297.87 | \$ 292.78 | | \$ 297.87 | \$ 292.78 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,395.53 | \$ 1,452.44 | \$ 7,210.84 | | | | | \$ 297.87 | \$ 292.78 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 489.29 | \$ 1,452.43 | \$ 7,210.84 | | \$ 297.87 | \$ 292.78 | | \$ 297.87 | \$ 292.78 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 297.87 | \$ 292.78 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,202.32 | | | | | | | \$ 275.95 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 275.95 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,091.76 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,202.32 | \$ 1,249.95 | | | | | | \$ 275.95 | \$ 270.81 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,202.32 | \$ 1,249.95 | \$ 6,205.61 | | | | | \$ 275.95 | \$ 270.81 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,202.32 | \$ 1,249.95 | \$ 6,205.61 | | \$ 275.95 | \$ 270.81 | | \$ 275.95 | \$ 270.81 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,202.32 | \$ 1,249.95 | \$ 6,205.61 | | \$ 1,091.76 | \$ 1,088.70 | | \$ 1,091.76 | \$ 1,088.70 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 275.95 | \$ 270.81 | | | | |

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Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|-----------|-------------|---|-----------|-----------|--|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,305.52 | | | | | | | | \$ 332.27 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 332.27 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 843.48 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,305.52 | \$ 1,358.10 | | | | | | | \$ 332.27 | \$ 327.27 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,305.52 | \$ 2,716.21 | \$ 6,742.55 | | | | | | \$ 332.27 | \$ 327.27 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,305.52 | \$ 1,358.10 | \$ 6,742.55 | | \$ 332.27 | \$ 327.27 | | | \$ 332.27 | \$ 327.27 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 332.27 | \$ 327.27 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 723.09 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 723.09 | \$ 327.27 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,385.53 | \$ 561.94 | | | \$ 843.48 | \$ 327.27 | | | \$ 332.27 | \$ 327.27 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,305.52 | \$ 1,358.10 | | | \$ 332.27 | \$ 327.27 | | | \$ 332.27 | \$ 327.27 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,305.52 | \$ 1,358.10 | \$ 6,742.55 | | \$ 332.27 | \$ 330.93 | | | \$ 332.27 | \$ 330.93 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 843.48 | \$ 839.79 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 723.09 | \$ 719.09 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,305.52 | \$ 1,358.10 | | | \$ 723.09 | \$ 719.09 | | | \$ 723.09 | \$ 719.09 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,305.52 | \$ 1,358.10 | | | \$ 843.48 | \$ 839.79 | | | \$ 843.48 | \$ 839.79 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 213.61 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.61 | \$ 213.61 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,223.44 | | | | \$ 257.55 | | | | \$ 257.55 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | \$ 257.55 | \$ 257.55 | | | \$ 257.55 | \$ 257.55 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 257.55 | \$ 257.55 | | | \$ 257.55 | \$ 257.55 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | \$ 257.55 | \$ 257.55 | | | \$ 257.55 | \$ 257.55 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | \$ 257.55 | \$ 257.55 | | | \$ 257.55 | \$ 257.55 | |
| 706 | United Healthcare | Minor Survivor | | | | | | | \$ 1,590.29 | | | | |
| 707 | United Healthcare | Single | \$ 1,223.44 | | | | | | | | \$ 259.26 | | |
| 708 | United Healthcare | Two-Party | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | | | | | \$ 259.26 | \$ 259.08 | |
| 709 | United Healthcare | Family | \$ 1,223.44 | \$ 1,223.44 | \$ 1,590.29 | | | | | | \$ 259.26 | \$ 259.08 | |

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Tier 2

Fire Fighters Local 1014 Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 1,544.34 | | | | \$ 571.41 | | | \$ 571.41 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 1,544.34 | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 1,544.34 | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 571.41 | | \$ 571.41 | \$ 571.41 | | \$ 571.41 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 | \$ 571.41 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 1,544.34 | | \$ 571.41 | \$ 571.41 | | \$ 571.41 | \$ 571.41 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | | \$ 571.41 | \$ 571.41 | | \$ 571.41 | \$ 571.41 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | | \$ 571.41 | \$ 571.41 | | \$ 571.41 | \$ 571.41 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | | \$ 571.41 | \$ 571.41 | | \$ 571.41 | \$ 571.41 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | | \$ 571.41 | \$ 571.41 | | \$ 571.41 | \$ 571.41 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 1,544.34 | \$ 2,007.42 | \$ 1,544.34 | | \$ 571.41 | \$ 571.41 | | \$ 571.41 | \$ 571.41 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | | \$ 571.41 | \$ 571.41 | | \$ 571.41 | \$ 571.41 |

Dental/Vision Male Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 52.35 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 52.35 | \$ 56.19 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 52.35 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.17 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.17 | \$ 53.55 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 47.17 |

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Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-------------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 687.31 | | | | \$ 687.31 | | | \$ 309.75 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 687.31 | \$ 687.31 | \$ 629.01 | | \$ 687.31 | \$ 687.31 | | \$ 309.75 | \$ 309.75 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 687.31 | \$ 687.31 | \$ 629.01 | | \$ 687.31 | \$ 687.31 | | \$ 309.75 | \$ 309.75 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 687.31 | \$ 687.31 | \$ 629.01 | | \$ 687.31 | | | \$ 309.75 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 629.01 | | | \$ 629.01 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 486.55 | | | | \$ 486.55 | | | \$ 309.75 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 486.55 | \$ 486.55 | \$ 445.27 | | \$ 486.55 | \$ 486.55 | | \$ 309.75 | \$ 309.75 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 486.55 | \$ 486.55 | \$ 445.27 | | \$ 486.55 | \$ 486.55 | | \$ 309.75 | \$ 309.75 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 486.55 | \$ 486.55 | \$ 445.27 | | \$ 486.55 | | | \$ 309.75 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 445.27 | | | \$ 445.27 | | | \$ 445.27 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 984.90 | | | | \$ 984.90 | | | \$ 309.75 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 984.90 | \$ 984.90 | \$ 901.35 | | \$ 984.90 | \$ 984.90 | | \$ 309.75 | \$ 309.75 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 984.90 | \$ 984.90 | \$ 901.35 | | \$ 984.90 | \$ 984.90 | | \$ 309.75 | \$ 309.75 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 984.90 | \$ 984.90 | \$ 901.35 | | \$ 984.90 | | | \$ 309.75 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 901.35 | | | \$ 901.35 | | | \$ 901.35 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 309.75 | | | \$ 309.75 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | | | \$ 309.75 | \$ 309.75 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | | | \$ 309.75 | \$ 309.75 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,090.31 | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,090.31 | \$ 997.81 | | \$ 309.75 | \$ 309.75 | | \$ 309.75 | \$ 309.75 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,312.14 | | | | \$ 932.93 | | | \$ 262.27 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,312.14 | \$ 1,312.14 | \$ 1,200.83 | | \$ 932.93 | \$ 932.93 | | \$ 262.27 | \$ 262.27 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,312.14 | \$ 1,312.14 | \$ 1,200.83 | | \$ 932.93 | \$ 932.93 | | \$ 262.27 | \$ 262.27 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,312.14 | \$ 1,312.14 | \$ 1,200.83 | | \$ 932.93 | | | \$ 262.27 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,200.83 | | | \$ 1,200.83 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 263.35 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 263.35 | \$ 263.35 | | \$ 263.35 | \$ 263.35 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 263.35 | \$ 263.35 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 263.35 | \$ 263.35 | | \$ 263.35 | \$ 263.35 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 263.35 | \$ 263.35 | | \$ 263.35 | \$ 263.35 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 263.35 | \$ 263.35 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,107.37 | | | | | | | \$ 178.74 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 176.06 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 719.00 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 691.19 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 1,229.75 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | | | | \$ 177.40 | \$ 171.66 | |

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Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 176.06 | \$ 170.26 | | \$ 176.06 | \$ 171.66 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 719.00 | \$ 713.22 | | \$ 719.00 | \$ 171.66 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 176.06 | \$ 170.26 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 447.53 | \$ 441.74 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 719.00 | \$ 713.22 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,013.42 | | | \$ 1,013.42 | | | \$ 1,013.42 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 691.19 | \$ 685.42 | | \$ 691.19 | \$ 171.66 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,107.37 | \$ 1,107.37 | \$ 1,013.42 | | \$ 1,229.75 | \$ 1,224.00 | | \$ 1,229.75 | \$ 171.66 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 433.63 | \$ 427.84 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 702.91 | \$ 697.13 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 705.09 | \$ 699.32 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 974.37 | \$ 968.61 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 691.19 | \$ 685.42 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 960.47 | \$ 954.71 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 1,229.75 | \$ 1,224.00 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,238.17 | | | | | | | \$ 243.42 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 243.42 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,238.17 | \$ 1,571.24 | | | | | | \$ 243.42 | \$ 238.36 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,238.17 | \$ 1,571.24 | \$ 3,511.06 | | | | | \$ 243.42 | \$ 238.36 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,238.17 | \$ 1,287.80 | | | \$ 243.42 | \$ 238.36 | | \$ 243.42 | \$ 238.36 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 243.42 | \$ 238.36 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,238.17 | \$ 1,287.80 | \$ 4,239.57 | | \$ 243.42 | \$ 238.36 | | \$ 243.42 | \$ 238.36 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,501.39 | | \$ 243.42 | \$ 238.36 | | \$ 243.42 | \$ 238.36 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 825.98 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 825.98 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 825.98 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 825.98 | \$ 284.65 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,356.79 | | | | | | | \$ 289.60 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 289.60 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,356.79 | \$ 1,412.12 | \$ 4,935.95 | | \$ 289.60 | \$ 284.65 | | \$ 289.60 | \$ 284.65 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,356.79 | \$ 1,412.12 | \$ 4,935.90 | | | | | \$ 289.60 | \$ 284.65 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 475.71 | \$ 1,412.11 | \$ 4,935.90 | | \$ 289.60 | \$ 284.65 | | \$ 289.60 | \$ 284.65 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 289.60 | \$ 284.65 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,168.94 | | | | | | | \$ 268.29 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 268.29 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,061.45 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,168.94 | \$ 1,215.26 | | | | | | \$ 268.29 | \$ 263.29 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,168.94 | \$ 1,215.26 | \$ 4,247.81 | | | | | \$ 268.29 | \$ 263.29 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,168.94 | \$ 1,215.26 | \$ 4,247.81 | | \$ 268.29 | \$ 263.29 | | \$ 268.29 | \$ 263.29 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,168.94 | \$ 1,215.26 | \$ 4,247.81 | | \$ 1,061.45 | \$ 1,058.48 | | \$ 1,061.45 | \$ 1,058.48 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 268.29 | \$ 263.29 | | | | |

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Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|------|--|-----------|------|---|-----------|-----------|--|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,269.28 | | | | | | | | \$ 323.05 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 323.05 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 820.07 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,269.28 | \$ 1,320.41 | | | | | | | \$ 323.05 | \$ 318.19 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,269.28 | \$ 2,640.81 | \$ 4,615.35 | | | | | | \$ 323.05 | \$ 318.19 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,269.28 | \$ 1,320.41 | \$ 4,615.35 | | \$ 323.05 | \$ 318.19 | | | \$ 323.05 | \$ 318.19 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 323.05 | \$ 318.19 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 703.02 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 703.02 | \$ 318.19 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,347.07 | \$ 546.34 | | | \$ 820.07 | \$ 318.19 | | | \$ 323.05 | \$ 318.19 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,269.28 | \$ 1,320.41 | | | \$ 323.05 | \$ 318.19 | | | \$ 323.05 | \$ 318.19 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,269.28 | \$ 1,320.41 | \$ 4,615.35 | | \$ 323.05 | \$ 321.74 | | | \$ 323.05 | \$ 321.74 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 820.07 | \$ 816.48 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 703.02 | \$ 699.13 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,269.28 | \$ 1,320.41 | | | \$ 703.02 | \$ 699.13 | | | \$ 703.02 | \$ 699.13 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,269.28 | \$ 1,320.41 | | | \$ 820.07 | \$ 816.48 | | | \$ 820.07 | \$ 816.48 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 207.68 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 207.68 | \$ 207.68 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,189.48 | | | | \$ 250.40 | | | | \$ 250.40 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | \$ 250.40 | \$ 250.40 | | | \$ 250.40 | \$ 250.40 | |
| 706 | United Healthcare | Minor Survivor | | | | | \$ 1,088.57 | | | \$ 1,088.57 | | | |
| 707 | United Healthcare | Single | \$ 1,189.48 | | | | | | | | \$ 252.06 | | |
| 708 | United Healthcare | Two-Party | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | | | | | \$ 252.06 | \$ 251.89 | |
| 709 | United Healthcare | Family | \$ 1,189.48 | \$ 1,189.48 | \$ 1,088.57 | | | | | | \$ 252.06 | \$ 251.89 | |

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Tier 2

Fire Fighters Local 1014 Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 1,501.48 | | | | \$ 555.55 | | | \$ 555.55 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 1,501.48 | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 1,501.48 | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 555.55 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 1,501.48 | \$ 1,374.10 | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 1,501.48 | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | \$ 1,501.48 | \$ 1,374.10 | \$ 1,501.48 | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 | \$ 555.55 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | \$ 555.55 | \$ 555.55 | | \$ 555.55 | \$ 555.55 | \$ 555.55 |

Dental/Vision Female Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 51.59 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 51.59 | \$ 55.38 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 51.59 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 46.48 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 46.48 | \$ 52.77 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 46.48 |



Table A-22: Health Cost Trend Assumptions

The following table presents the trend assumptions without the impact of the Excise Tax.

| | Fiscal Year Ending | | LACERA Medical | | Part B Premiums | Dental Under and Over 65 | Weighted Average Trend |
|------|--------------------|-----------|----------------|---------|--------------------|-----------------------------|------------------------------|
| | From | To | Under 65 | Over 65 | | | |
| 2016 | 6/30/2017 | 6/30/2018 | 4.40% | 4.60% | 6.80% | 2.00% | 4.57% |
| 2017 | 6/30/2018 | 6/30/2019 | 6.70% | 6.60% | 7.70% | 3.30% | 6.50% |
| 2018 | 6/30/2019 | 6/30/2020 | 6.50% | 6.40% | 5.65% | 4.80% | 6.24% |
| 2019 | 6/30/2020 | 6/30/2021 | 5.70% | 5.60% | 5.60% | 3.00% | 5.45% |
| 2020 | 6/30/2021 | 6/30/2022 | 5.30% | 5.30% | 5.60% | 3.00% | 5.18% |
| 2021 | 6/30/2022 | 6/30/2023 | 5.30% | 5.30% | 5.60% | 3.00% | 5.18% |
| 2022 | 6/30/2023 | 6/30/2024 | 5.30% | 5.30% | 5.60% | 2.95% | 5.18% |
| 2023 | 6/30/2024 | 6/30/2025 | 5.30% | 5.30% | 5.60% | 2.95% | 5.18% |
| 2024 | 6/30/2025 | 6/30/2026 | 5.30% | 5.30% | 5.60% | 2.95% | 5.19% |
| 2025 | 6/30/2026 | 6/30/2027 | 5.30% | 5.30% | 5.60% | 2.90% | 5.19% |
| 2026 | 6/30/2027 | 6/30/2028 | 5.40% | 5.40% | 5.60% | 2.90% | 5.27% |
| 2036 | 6/30/2037 | 6/30/2038 | 5.50% | 5.50% | 5.05% | 2.70% | 5.31% |
| 2046 | 6/30/2047 | 6/30/2048 | 5.20% | 5.20% | 4.60% | 2.55% | 5.02% |
| 2056 | 6/30/2057 | 6/30/2058 | 5.10% | 5.10% | 4.50% | 2.70% | 4.94% |
| 2066 | 6/30/2067 | 6/30/2068 | 4.90% | 4.90% | 4.50% | 2.95% | 4.80% |
| 2076 | 6/30/2077 | 6/30/2078 | 4.40% | 4.40% | 4.50% | 3.15% | 4.39% |
| 2086 | 6/30/2087 | 6/30/2088 | 4.40% | 4.40% | 4.35% | 3.40% | 4.37% |
| 2096 | 6/30/2097 | 6/30/2098 | 4.40% | 4.40% | 4.35% | 3.60% | 4.38% |
| 2101 | 6/30/2102 | 6/30/2103 | 4.40% | 4.40% | 4.35% | 3.70% | 4.38% |

Note that after fiscal year ending June 30, 2028, selected years are shown in the table. The trend for the years not shown grade ratably into the next value shown in the table. After fiscal year ending June 30, 2074, the medical trend rate remains at 4.40%.

Table A-23: Retirement of Vested Terminated Members

| Annual Rates | | | |
|--------------|---------------------------------|-------------------|--------------------------|
| Age | General Plans A, B, C, D & G | General Plan E | Safety Plans A, B & C |
| <40 | 0.00% | 0.00% | 0.00% |
| 40 | 0.00% | 0.00% | 6.00% |
| 41 | 0.00% | 0.00% | 6.00% |
| 42 | 0.00% | 0.00% | 40.00% |
| 43 | 0.00% | 0.00% | 35.00% |
| 44 | 0.00% | 0.00% | 25.00% |
| 45 | 0.00% | 0.00% | 25.00% |
| 46 | 0.00% | 0.00% | 25.00% |
| 47 | 0.00% | 0.00% | 25.00% |
| 48 | 0.00% | 0.00% | 25.00% |
| 49 | 0.00% | 0.00% | 25.00% |
| 50 | 24.00% | 0.00% | 25.00% |
| 51 | 7.00% | 0.00% | 11.00% |
| 52 | 7.00% | 0.00% | 16.00% |
| 53 | 7.00% | 0.00% | 16.00% |
| 54 | 7.00% | 0.00% | 21.00% |
| 55 | 10.00% | 27.00% | 30.00% |
| 56 | 10.00% | 7.00% | 21.00% |
| 57 | 10.00% | 7.00% | 24.00% |
| 58 | 10.00% | 6.00% | 26.00% |
| 59 | 12.00% | 6.00% | 27.00% |
| 60 | 13.00% | 8.00% | 28.00% |
| 61 | 14.00% | 8.00% | 29.00% |
| 62 | 17.00% | 10.00% | 30.00% |
| 63 | 20.00% | 12.00% | 31.00% |
| 64 | 24.00% | 24.00% | 32.00% |
| 65 | 28.00% | 37.00% | 100.00% |
| 66 | 26.00% | 16.00% | 100.00% |
| 67 | 27.00% | 13.00% | 100.00% |
| 68 | 28.00% | 12.00% | 100.00% |
| 69 | 28.00% | 16.00% | 100.00% |
| 70 | 28.00% | 20.00% | 100.00% |
| 71 | 28.00% | 23.00% | 100.00% |
| 72 | 29.00% | 24.00% | 100.00% |
| 73 | 30.00% | 26.00% | 100.00% |
| 74 | 31.00% | 31.00% | 100.00% |
| 75 | 100.00% | 100.00% | 100.00% |
| 75 or older | 100.00% | 100.00% | 100.00% |



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Appendix B: Summary of Program Provisions



The following description of retiree health and death benefits is intended to be only a brief summary. For details, reference should be made to the County and LACERA agreements, and employee booklets.

All actuarial calculations are based on our understanding of the statutes governing LACERA as contained in the County Employees Retirement Law (CERL) of 1937 and the California Public Employees' Pension Reform Act of 2013 (PEPRA), with provisions adopted by the LACERA Board of Retirement, effective through July 1, 2013. The benefit and contribution provisions of this law are summarized briefly below. This summary does not attempt to cover all the detailed provisions of the law.

ELIGIBILITY FOR RETIREE HEALTH AND DEATH BENEFITS

Employees are eligible for the LACERA administered Retiree Healthcare Benefits Program if they are a member of LACERA and retire from the County of Los Angeles or Participating agencies of the County of Los Angeles. Health care benefits are also offered to qualifying survivors of deceased active employees who are eligible to retire at the time of death and to qualifying survivors of retired members. Since eligibility for retiree qualifying health and death benefits is dependent on receipt of a retirement benefit, the eligibility and other aspects of the retirement benefits are applicable for retirement health and death benefits. Participation in the Retiree Healthcare Benefits Program is for life in most instances.

New retirees have 60 days from the date of retirement, to sign up for medical and dental/vision coverage. If a retiree applies for coverage after the 60 day window, there is a waiting period of 6 months for medical enrollment and 1 year for dental/vision enrollment.

If a retiree's spouse or domestic partner is also a LACERA retiree there cannot be dual coverage. If the spouse or domestic partner is covering the retiree under medical or dental/vision, the retiree may not also enroll as a retiree in medical or dental/vision.

LACERA MEMBERSHIP

Permanent employees of Los Angeles County (County) and participating districts who work $\frac{3}{4}$ time or more are eligible for membership in LACERA.

Employees eligible for safety membership (law enforcement, fire fighters and specific lifeguards) become safety members on the first day of the month after date of hire. Employees who become members on or after January 1, 2013, will enter into Safety Plan C.

All other employees become general members on the first day of the month after date of hire, or the first day of the month after they make an election of either Plan D or Plan E, depending on the law in effect at that time. Employees who become members on or after January 1, 2013 will enter into General Plan G.

Elective officers become members on the first day of the month after filing a declaration with the Board of Retirement.

RETIREMENT PLANS

The County has established nine defined benefit plans. The following outlines the dates these plans were available, based on a member's date of entry into LACERA:

Safety Member Plans:

- Plan A: Inception to August 1977
- Plan B: September 1977 through December 2012
- Plan C: January 2013 to present

General Member Plans:

- Plan A: Inception through August 1977
- Plan B: September 1977 through September 1978
- Plan C: October 1978 through May 1979
- Plan D: June 1979 through December 2012
- Plan E: January 1982 through December 2012
- Plan G: January 2013 to present

NOTE: After review of a new member's account, a member with prior membership or reciprocity may be enrolled into one of the pre-PEPRA plans, if they meet eligibility requirements.

SERVICE RETIREMENT ELIGIBILITY

Plans A-D:

General Members:

- Age 50 with 10 years of County service;
- Any age with 30 years of service; or
- Age 70 regardless of service.

Non-Contributory

Plan E:

- Age 55 with 10 years of service.

Plan G: Age 52 with 5 years of service, or age 70 regardless of service.

Plans A-B: **Safety Members:**
Age 50 with 10 years of County service;
Any age with 20 years of service.

Plan C: **Safety Members:**
Age 50 with 5 years of service.

VESTING REQUIREMENT

Plans A-D, G: 5 years of County and reciprocal service. Member contributions must be left on deposit.

Plan E: 10 years of County and reciprocal service.

SERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

Plans A-D, G: Any age or years of service; disability must result from occupational injury or disease, and member must be permanently incapacitated for the performance of duty.

Plan E: Not available under Plan E.

NONSERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

Plans A-D, G: Any age with 5 years of service and permanently incapacitated for the performance of duty.

Plan E: Not available under Plan E.

SERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

Plans A-D, G: Active members who die in service as a result of injury or disease arising out of and in the course of employment.

Plan E: Not available under Plan E.

NONSERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die while in service or while physically or mentally incapacitated for the performance of duty.
- Plan E:** Not available under Plan E.

ELIGIBLE SURVIVING DEPENDENTS

In order for a survivor of a LACERA active member to receive health benefits, the LACERA active member has to be eligible for retirement at date of death. In order for a survivor of a retired LACERA member to be eligible to receive health benefits, the retired member needed to have had a retirement plan option which qualified as eligible for continuing retirement benefits to the survivor. If one of these requirements is met, the following survivors are eligible for health benefits:

- A surviving spouse or domestic partner
- Surviving children who are unmarried and natural or legally adopted or stepchildren. Must be under age 19 or up to age 22, if enrolled as full-time students
- A new spouse or domestic partner
- A newborn child, or legally adopted children

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

If a retiree has 10 years of retirement service credit, the County contributes 40% of the health care plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit. Details of the benchmark plan rate are in the table below. Tier 2 is for County employees who are hired after June 30, 2014 and are eligible for LACERA membership.

| Tier | <u>Pre / Post Medicare</u> | <u>Benchmark Plan</u> | <u>Benchmark Amount</u> |
|-------------|-----------------------------------|------------------------------|--------------------------------|
| 1 | Pre | Anthem Blue Cross I & II | Same tier that member selects |
| 1 | Post | Anthem Blue Cross I & II | Same tier that member selects |
| 2 | Pre | Anthem Blue Cross I & II | Retiree only tier |
| 2 | Post | Anthem Blue Cross III | Retiree only tier |

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate.

Dental / Vision

The contribution percentages follow the same contribution proportions based on years of service as the medical plans where the benchmark plan is the indemnity plan.

Disability

Any retiree with a service connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental / vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service connected disability retirement has 13 or more years of service, the County subsidy is the same as a non-disabled retiree.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental / Vision, and Disability

Contributions are the same as for the County employees.

DEATH/BURIAL BENEFIT

There is a one-time lump sum \$5,000 death benefit payable to the designated beneficiary upon the death of retirees. Actives and Vested Terminated Inactives are eligible for this benefit once they retire. Spouses and Dependents are not eligible for this death benefit upon their death. This benefit does not go through the 401(h) or any other funding vehicle; rather, is paid by LACERA and billed directly to the County on a monthly basis.

HEALTH BENEFIT PLAN DESCRIPTIONS ARE IN APPENDIX E, F, G and H

Appendix E

Medical Plan Descriptions:

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison.pdf
http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_oa.pdf
http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_medicare.pdf

Appendix F

Fire Fighters Local 1014 Medical Description: Selected pages from:

http://www.local1014medical.org/docs/2012spd_v5%20%283%29.pdf

Appendix G

Dental and Vision Plan Description:

http://www.lacera.com/healthcare/pdf/healthcare_charts/dental_vision_charts.pdf

Appendix H

Medicare Part B Reimbursement Plan Description:

http://www.lacera.com/healthcare/Medicare/medicare_a_b.html

Appendix C: Valuation Data and Schedules



Data on LACERA's retirement benefit program membership as of June 30, 2016 was supplied to us by LACERA's Systems Division staff. Active and vested terminated data is used from the 2016 retirement benefits program valuation. Data for retired members, survivors, and dependents was provided separately for this OPEB valuation. On the following tables, we present a summary of LACERA membership at June 30, 2016 for active, vested terminated, and retired members.

- Exhibit C-1: Summary of Active Members
- Exhibit C-2: Summary of Vested Terminated Members
- Exhibit C-3: Summary of Retired Members, Spouses, and Dependents
- Exhibit C-4: Age and Service Distribution of Active Members
- Exhibit C-5: Age and Service Distribution of Vested Terminated Members
- Exhibit C-6: Age and Service Distributions of Retired Members in Medical Plans
- Exhibit C-7: Age and Service Distributions of Spouses and Dependents of Retired Members in Medical Plans
- Exhibit C-8: Age and Service Distributions of Retired Members in Dental/Vision Plans
- Exhibit C-9: Age and Service Distributions of Spouses and Dependents of Retired Members in Dental/Vision Plans
- Exhibit C-10: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 1
- Exhibit C-11: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 2
- Exhibit C-12: Treatment of Incomplete Data

Note that Exhibits C-1 through C-9 were prepared using an "age nearest birthday" basis for calculating ages as used by our valuation system. Exhibit C-10 and C-11 were prepared using an "attained age" basis to reflect when someone becomes 65.

Exhibit C-1: Summary of Active Members

| | Sex | Members | | Annual Salary | Average Age | Average Credited Service |
|------------------------------------|-----|---------|--------|------------------|-------------|--------------------------|
| | | Tier 1 | Tier 2 | | | |
| General Members- LA County* | | | | | | |
| Plan A | M | 69 | - | \$ 7,670,808 | 68.2 | 36.8 |
| | F | 152 | - | 12,378,192 | 66.1 | 36.1 |
| Plan B | M | 22 | - | 1,842,684 | 65.4 | 38.4 |
| | F | 59 | - | 5,301,180 | 62.1 | 36.3 |
| Plan C | M | 25 | - | 2,088,756 | 63.5 | 37.8 |
| | F | 54 | - | 4,703,988 | 62.1 | 36.3 |
| Plan D | M | 14,762 | 43 | 1,239,292,656 | 48.7 | 15.7 |
| | F | 29,310 | 50 | 2,226,923,904 | 48.1 | 15.8 |
| Plan E | M | 6,389 | - | 509,692,860 | 53.1 | 19.7 |
| | F | 13,169 | - | 868,314,420 | 52.9 | 20.7 |
| Plan G | M | 1,645 | 3,170 | 271,358,088 | 36.5 | 1.6 |
| | F | 3,140 | 6,348 | 489,614,112 | 35.7 | 1.6 |
| Total | | 68,796 | 9,611 | \$ 5,639,181,648 | 47.3 | 14.4 |
| Safety Members- LA County* | | | | | | |
| Plan A | M | 4 | - | \$ 800,184 | 64.3 | 41.6 |
| | F | - | - | - | - | - |
| Plan B | M | 7,027 | 17 | 768,606,060 | 43.9 | 17.7 |
| | F | 1,550 | 4 | 163,602,072 | 41.8 | 15.2 |
| Plan C | M | 179 | 560 | 56,126,580 | 29.8 | 1.3 |
| | F | 60 | 114 | 13,468,368 | 29.2 | 1.6 |
| Total | | 8,820 | 695 | \$ 1,002,603,264 | 42.2 | 15.7 |
| Safety Members- Local 1014 | | | | | | |
| Plan A | M | 6 | - | \$ 771,108 | 61.3 | 34.4 |
| | F | - | - | - | - | - |
| Plan B | M | 2,643 | 9 | 312,220,728 | 46.1 | 18.4 |
| | F | 53 | - | 5,776,212 | 43.7 | 16.2 |
| Plan C | M | 90 | 191 | 18,944,928 | 31.0 | 1.7 |
| | F | 3 | 5 | 563,388 | 31.8 | 1.4 |
| Total | | 2,795 | 205 | \$ 338,276,364 | 44.7 | 16.8 |

* LA County does not include Safety Local 1014, Superior Court, and SCAQMD members.
 LA County includes General Local 1014 members because on retirement they enroll in LA County coverage.

Exhibit C-1 (continued): Summary of Active Members

| | Sex | Members | | Annual Salary | Average Age | Average Credited Service |
|--|-----|---------------|---------------|-------------------------|-------------|--------------------------|
| | | Tier 1 | Tier 2 | | | |
| General Members- Superior Court | | | | | | |
| Plan A | M | 7 | - | \$ 817,176 | 70.6 | 27.4 |
| | F | 7 | - | 806,508 | 65.7 | 33.5 |
| Plan B | M | 2 | - | 248,100 | 65.0 | 15.3 |
| | F | 8 | - | 614,856 | 60.1 | 38.7 |
| Plan C | M | - | - | - | - | - |
| | F | 6 | - | 464,436 | 58.8 | 38.3 |
| Plan D | M | 543 | 5 | 40,057,872 | 50.4 | 19.2 |
| | F | 2,024 | 6 | 144,544,380 | 50.7 | 19.7 |
| Plan E | M | 338 | - | 24,579,144 | 51.9 | 21.0 |
| | F | 893 | - | 58,452,072 | 52.8 | 22.7 |
| Plan G | M | 18 | 163 | 10,291,956 | 36.9 | 1.1 |
| | F | 45 | 307 | 18,203,280 | 36.8 | 1.2 |
| Total | | 3,891 | 481 | \$ 299,079,780 | 49.6 | 18.2 |
| General Members- SCAQMD | | | | | | |
| Plan A | M | - | - | \$ - | - | - |
| | F | - | - | - | - | - |
| Plan B | M | - | - | - | - | - |
| | F | 1 | - | 28,200 | 59.0 | 38.7 |
| Plan C | M | - | - | - | - | - |
| | F | - | - | - | - | - |
| Plan D | M | - | - | - | - | - |
| | F | - | - | - | - | - |
| Plan E | M | - | - | - | - | - |
| | F | - | - | - | - | - |
| Plan G | M | - | - | - | - | - |
| | F | - | - | - | - | - |
| Total | | 1 | - | \$ 28,200 | 59.0 | 38.7 |
| All General Members | | | | | | |
| Plan A | M | 76 | - | \$ 8,487,984 | 68.4 | 35.9 |
| | F | 159 | - | 13,184,700 | 66.1 | 36.0 |
| Plan B | M | 24 | - | 2,090,784 | 65.3 | 36.4 |
| | F | 68 | - | 5,944,236 | 61.8 | 36.6 |
| Plan C | M | 25 | - | 2,088,756 | 63.5 | 37.8 |
| | F | 60 | - | 5,168,424 | 61.7 | 36.5 |
| Plan D | M | 15,305 | 48 | 1,279,350,528 | 48.7 | 15.8 |
| | F | 31,334 | 56 | 2,371,468,284 | 48.3 | 16.0 |
| Plan E | M | 6,727 | - | 534,272,004 | 53.1 | 19.8 |
| | F | 14,062 | - | 926,766,492 | 52.9 | 20.9 |
| Plan G | M | 1,663 | 3,333 | 281,650,044 | 36.5 | 1.6 |
| | F | 3,185 | 6,655 | 507,817,392 | 35.7 | 1.5 |
| Total | | 72,688 | 10,092 | \$ 5,938,289,628 | 47.4 | 14.6 |
| All Safety Members | | | | | | |
| Plan A | M | 10 | - | \$ 1,571,292 | 62.5 | 37.3 |
| | F | - | - | - | - | - |
| Plan B | M | 9,670 | 26 | 1,080,826,788 | 44.5 | 17.9 |
| | F | 1,603 | 4 | 169,378,284 | 41.8 | 15.2 |
| Plan C | M | 269 | 751 | 75,071,508 | 30.1 | 1.4 |
| | F | 63 | 119 | 14,031,756 | 29.4 | 1.6 |
| Total | | 11,615 | 900 | \$ 1,340,879,628 | 42.8 | 16.0 |
| Grand Total | | 84,303 | 10,992 | \$ 7,279,169,256 | 46.8 | 14.8 |

Grand Total (Tiers Combined) 95,295
 This excludes 149 active pension members who are receiving retiree healthcare benefits.



Exhibit C-2: Summary of Vested Terminated Members

| | Sex | Members | | Average Age |
|------------------------------------|-----|---------|--------|-------------|
| | | Tier 1 | Tier 2 | |
| General Members- LA County* | | | | |
| Plan A | M | 16 | - | 69.3 |
| | F | 33 | - | 66.1 |
| Plan B | M | 4 | - | 64.3 |
| | F | 14 | - | 65.7 |
| Plan C | M | 3 | - | 63.3 |
| | F | 9 | - | 61.6 |
| Plan D | M | 1,253 | 3 | 48.6 |
| | F | 2,437 | 4 | 46.9 |
| Plan E | M | 987 | - | 56.0 |
| | F | 2,202 | - | 55.7 |
| Plan G | M | 11 | 10 | 33.5 |
| | F | 27 | 12 | 36.4 |
| Total | | 6,996 | 29 | 51.4 |

Safety Members- LA County*

| | | | | |
|--------|---|-----|---|------|
| Plan A | M | 3 | - | 66.3 |
| | F | - | - | - |
| Plan B | M | 392 | - | 43.0 |
| | F | 119 | 1 | 43.2 |
| Plan C | M | 1 | - | 31.0 |
| | F | - | - | - |
| Total | | 515 | 1 | 43.1 |

Safety Members- Local 1014

| | | | | |
|--------|---|----|---|------|
| Plan A | M | - | - | - |
| | F | - | - | - |
| Plan B | M | 39 | - | 40.4 |
| | F | 10 | - | 39.7 |
| Plan C | M | 1 | - | 29.0 |
| | F | - | - | - |
| Total | | 50 | - | 40.1 |

* LA County Group does not include Safety Local 1014, Superior Court, and SCAQMD members.
 LA County includes General Local 1014 members because on retirement they enroll in LA County coverage.

Exhibit C-2 (continued): Summary of Vested Terminated Members

General Members- Superior Court

| | | | | |
|--------|---|-----|---|------|
| Plan A | M | 2 | - | 64.0 |
| | F | 8 | - | 64.1 |
| Plan B | M | - | - | - |
| | F | 2 | - | 61.5 |
| Plan C | M | - | - | - |
| | F | 1 | - | 62.0 |
| Plan D | M | 66 | - | 48.0 |
| | F | 205 | - | 48.9 |
| Plan E | M | 97 | - | 53.5 |
| | F | 233 | - | 53.5 |
| Plan G | M | - | 1 | 35.0 |
| | F | 1 | - | 37.0 |
| Total | | 615 | 1 | 51.6 |

General Members- SCAQMD

| | | | | |
|--------|---|---|---|---|
| Plan A | M | - | - | - |
| | F | - | - | - |
| Plan B | M | - | - | - |
| | F | - | - | - |
| Plan C | M | - | - | - |
| | F | - | - | - |
| Plan D | M | - | - | - |
| | F | - | - | - |
| Plan E | M | - | - | - |
| | F | - | - | - |
| Plan G | M | - | - | - |
| | F | - | - | - |
| Total | | - | - | - |

All General Members

| | | | | |
|--------|---|-------|----|------|
| Plan A | M | 18 | - | 68.7 |
| | F | 41 | - | 65.7 |
| Plan B | M | 4 | - | 64.3 |
| | F | 16 | - | 65.2 |
| Plan C | M | 3 | - | 63.3 |
| | F | 10 | - | 61.6 |
| Plan D | M | 1,319 | 3 | 48.6 |
| | F | 2,642 | 4 | 47.0 |
| Plan E | M | 1,084 | - | 55.8 |
| | F | 2,435 | - | 55.5 |
| Plan G | M | 11 | 11 | 33.6 |
| | F | 28 | 12 | 36.4 |
| Total | | 7,611 | 30 | 51.4 |

All Safety Members

| | | | | |
|--------|---|-----|---|------|
| Plan A | M | 3 | - | 66.3 |
| | F | - | - | - |
| Plan B | M | 431 | - | 42.7 |
| | F | 129 | 1 | 42.9 |
| Plan C | M | 2 | - | 30.0 |
| | F | - | - | - |
| Total | | 565 | 1 | 42.9 |

Grand Total 8,176 31 50.8

Grand Total (Tiers Combined) 8,207

Pension data includes 5,285 non vested terminated members.
 This excludes 33 vested terminated pension members who are receiving retiree healthcare benefits.
 This also excludes 2 records of members who died before 7/1/2016.

Exhibit C-3: Summary of Retired Members, Spouses, and Dependents

Medical

| Gender | Count | | | | | Average Age | | | |
|----------------|------------------------|--------|------------------------|--------|-------|------------------------|------------------------|-------|------|
| | Retirees and Survivors | | Spouses and Dependents | | Total | Retirees and Survivors | Spouses and Dependents | Total | |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | | |
| LA County | M | 19,363 | - | 7,483 | - | 26,846 | 72.5 | 62.0 | 69.6 |
| | F | 24,667 | - | 14,064 | - | 38,731 | 73.7 | 63.0 | 69.8 |
| | Total | 44,030 | - | 21,547 | - | 65,577 | 73.2 | 62.7 | 69.7 |
| Local 1014 | M | 1,476 | - | 161 | - | 1,637 | 69.5 | 22.6 | 64.9 |
| | F | 248 | - | 1,405 | - | 1,653 | 77.5 | 60.3 | 62.9 |
| | Total | 1,724 | - | 1,566 | - | 3,290 | 70.7 | 56.4 | 63.9 |
| Superior Court | M | 556 | - | 488 | - | 1,044 | 74.2 | 65.3 | 70.0 |
| | F | 1,537 | - | 352 | - | 1,889 | 72.6 | 62.1 | 70.6 |
| | Total | 2,093 | - | 840 | - | 2,933 | 73.0 | 64.0 | 70.4 |
| SCAQMD | M | 33 | - | 4 | - | 37 | 82.7 | 61.0 | 80.4 |
| | F | 23 | - | 22 | - | 45 | 82.8 | 76.0 | 79.5 |
| | Total | 56 | - | 26 | - | 82 | 82.7 | 73.7 | 79.9 |
| Total Medical | M | 21,428 | - | 8,136 | - | 29,564 | 72.4 | 61.4 | 69.3 |
| | F | 26,475 | - | 15,843 | - | 42,318 | 73.7 | 62.8 | 69.6 |
| | Total | 47,903 | - | 23,979 | - | 71,882 | 73.1 | 62.3 | 69.5 |
| Tiers Combined | Total | 47,903 | | 23,979 | | | | | |

Dental/Vision

| Gender | Count | | | | | Average Age | | | |
|---------------------|------------------------|--------|------------------------|--------|-------|------------------------|------------------------|-------|------|
| | Retirees and Survivors | | Spouses and Dependents | | Total | Retirees and Survivors | Spouses and Dependents | Total | |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | | |
| LA County | M | 19,774 | - | 8,265 | - | 28,039 | 72.3 | 62.5 | 69.4 |
| | F | 25,270 | - | 14,637 | - | 39,907 | 73.6 | 62.9 | 69.7 |
| | Total | 45,044 | - | 22,902 | - | 67,946 | 73.0 | 62.8 | 69.6 |
| Local 1014 | M | 1,451 | - | 136 | - | 1,587 | 69.4 | 24.2 | 65.5 |
| | F | 231 | - | 1,362 | - | 1,593 | 77.3 | 62.0 | 64.2 |
| | Total | 1,682 | - | 1,498 | - | 3,180 | 70.5 | 58.6 | 64.9 |
| Superior Court | M | 543 | - | 552 | - | 1,095 | 74.2 | 66.3 | 70.2 |
| | F | 1,574 | - | 358 | - | 1,932 | 72.5 | 62.3 | 70.6 |
| | Total | 2,117 | - | 910 | - | 3,027 | 72.9 | 64.7 | 70.5 |
| SCAQMD | M | 32 | - | 4 | - | 36 | 83.5 | 61.0 | 81.0 |
| | F | 20 | - | 22 | - | 42 | 82.4 | 76.0 | 79.0 |
| | Total | 52 | - | 26 | - | 78 | 83.1 | 73.7 | 79.9 |
| Total Dental/Vision | M | 21,800 | - | 8,957 | - | 30,757 | 72.2 | 62.2 | 69.3 |
| | F | 27,095 | - | 16,379 | - | 43,474 | 73.6 | 62.8 | 69.5 |
| | Total | 48,895 | - | 25,336 | - | 74,231 | 72.9 | 62.6 | 69.4 |
| Tiers Combined | Total | 48,895 | | 25,336 | | | | | |

Exhibit C-3 (continued): Summary of Retired Members, Spouses, and Dependents

| Death Benefit * | | Count | | | | | Average Age | | |
|-----------------|---------------------|----------|--------|------------------------|--------|--------|-------------|------------------------|-------|
| | | Retirees | | Spouses and Dependents | | Total | Retirees | Spouses and Dependents | Total |
| | | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | |
| LA County | Gender | | | | | | | | |
| | M | 23,145 | - | NA | NA | 23,145 | 71.7 | NA | 71.7 |
| | F | 25,599 | - | NA | NA | 25,599 | 72.3 | NA | 72.3 |
| | Total | 48,744 | - | NA | NA | 48,744 | 72.0 | NA | 72.0 |
| | Local 1014 | | | | | | | | |
| | M | 1,474 | - | NA | NA | 1,474 | 69.5 | NA | 69.5 |
| | F | 7 | - | NA | NA | 7 | 70.6 | NA | 70.6 |
| | Total | 1,481 | - | NA | NA | 1,481 | 69.5 | NA | 69.5 |
| | Superior Court | | | | | | | | |
| | M | 685 | - | NA | NA | 685 | 72.7 | NA | 72.7 |
| | F | 1,847 | - | NA | NA | 1,847 | 71.1 | NA | 71.1 |
| | Total | 2,532 | - | NA | NA | 2,532 | 71.5 | NA | 71.5 |
| | SCAQMD | | | | | | | | |
| | M | 34 | - | NA | NA | 34 | 83.1 | NA | 83.1 |
| | F | 6 | - | NA | NA | 6 | 80.2 | NA | 80.2 |
| | Total | 40 | - | NA | NA | 40 | 82.7 | NA | 82.7 |
| | Total Death Benefit | | | | | | | | |
| | M | 25,338 | - | NA | NA | 25,338 | 71.6 | NA | 71.6 |
| | F | 27,459 | - | NA | NA | 27,459 | 72.2 | NA | 72.2 |
| | Total | 52,797 | - | NA | NA | 52,797 | 71.9 | NA | 71.9 |
| | Tiers Combined | | | | | | | | |
| | Total | 52,797 | | NA | | | | | |

* Totals do not include 419 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

Exhibit C-4: Age and Service Distribution of Active Members

| Age | Members' Years of Service | | | | | | | | Total Count |
|--------------------|---------------------------|--------|--------|--------|-------|--------|-------|------------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35 & Above | |
| Under 18 | - | - | - | - | - | - | - | - | - |
| 18-19 | 4 | - | - | - | - | - | - | - | 4 |
| 20-24 | 779 | - | - | - | - | - | - | - | 779 |
| 25-29 | 4,966 | 628 | 10 | - | - | - | - | - | 5,604 |
| 30-34 | 5,085 | 3,681 | 945 | 33 | - | - | - | - | 9,744 |
| 35-39 | 3,077 | 3,912 | 3,297 | 1,252 | 68 | - | - | - | 11,606 |
| 40-44 | 2,004 | 2,722 | 3,041 | 3,894 | 810 | 61 | - | - | 12,532 |
| 45-49 | 1,487 | 2,043 | 2,367 | 3,808 | 2,689 | 1,838 | 169 | - | 14,401 |
| 50-54 | 1,104 | 1,466 | 1,795 | 2,585 | 2,298 | 3,688 | 1,378 | 148 | 14,462 |
| 55-59 | 774 | 1,193 | 1,398 | 2,085 | 1,526 | 2,439 | 1,684 | 1,163 | 12,262 |
| 60-64 | 391 | 795 | 983 | 1,498 | 1,093 | 1,496 | 971 | 1,635 | 8,862 |
| 65-69 | 102 | 383 | 460 | 732 | 547 | 595 | 289 | 566 | 3,674 |
| 70-74 | 13 | 89 | 138 | 206 | 166 | 173 | 68 | 144 | 997 |
| 75-79 | 5 | 8 | 33 | 59 | 46 | 59 | 25 | 38 | 273 |
| 80-84 | - | 3 | 11 | 18 | 18 | 9 | 4 | 32 | 95 |
| 85 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | 19,791 | 16,923 | 14,478 | 16,170 | 9,261 | 10,358 | 4,588 | 3,726 | 95,295 |

This excludes 149 active retirement program members who are receiving retiree healthcare benefits.

Exhibit C-5: Age and Service Distribution of Vested Terminated Members

| Age | Members' Years of Service | | | | | | | | Total Count |
|--------------------|---------------------------|--------------|--------------|--------------|------------|------------|-----------|------------|--------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35 & Above | |
| Under 18 | - | - | - | - | - | - | - | - | - |
| 18-19 | - | - | - | - | - | - | - | - | - |
| 20-24 | 3 | - | - | - | - | - | - | - | 3 |
| 25-29 | 40 | 37 | 1 | - | - | - | - | - | 78 |
| 30-34 | 101 | 240 | 36 | - | - | - | - | - | 377 |
| 35-39 | 195 | 434 | 132 | 20 | - | - | - | - | 781 |
| 40-44 | 227 | 513 | 282 | 86 | 11 | 4 | - | - | 1,123 |
| 45-49 | 183 | 513 | 512 | 199 | 73 | 15 | 1 | - | 1,496 |
| 50-54 | 161 | 354 | 593 | 254 | 126 | 59 | 14 | - | 1,561 |
| 55-59 | 87 | 242 | 416 | 189 | 78 | 64 | 27 | 8 | 1,111 |
| 60-64 | 75 | 188 | 474 | 170 | 63 | 72 | 30 | 62 | 1,134 |
| 65-69 | 27 | 99 | 211 | 79 | 14 | 5 | 2 | 4 | 441 |
| 70-74 | 11 | 10 | 28 | 18 | 7 | 1 | - | - | 75 |
| 75-79 | 5 | 2 | 8 | 3 | 2 | 1 | 1 | - | 22 |
| 80-84 | 2 | 1 | - | - | - | 1 | - | - | 4 |
| 85 & Over | - | 1 | - | - | - | - | - | - | 1 |
| Total Count | 1,117 | 2,634 | 2,693 | 1,018 | 374 | 222 | 75 | 74 | 8,207 |

Retirement program data includes 5,282 non vested terminated members.

This table excludes 36 vested terminated retirement members who are receiving retiree healthcare and/or dental benefits.

This table excludes 2 vested terminated retirement members who died before 7/1/2016.



Exhibit C-6: Age and Service Distributions of Retired Members in Medical Plans

LA County
 Retirees and Survivors with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | - | - | - | 2 | 4 | 2 | - | 12 | 20 |
| 35-39 | - | - | - | - | - | - | - | 11 | 11 |
| 40-44 | - | - | - | - | 1 | - | 1 | 40 | 42 |
| 45-49 | - | - | 4 | 2 | 13 | 5 | 3 | 142 | 169 |
| 50-54 | - | - | 22 | 17 | 47 | 108 | 36 | 359 | 589 |
| 55-59 | - | 1 | 42 | 65 | 133 | 453 | 574 | 605 | 1,873 |
| 60-64 | 2 | 2 | 120 | 168 | 325 | 1,005 | 1,946 | 872 | 4,440 |
| 65-69 | 3 | 15 | 364 | 497 | 711 | 1,703 | 4,671 | 1,291 | 9,255 |
| 70-74 | 5 | 27 | 450 | 662 | 819 | 1,857 | 4,252 | 1,447 | 9,519 |
| 75-79 | 6 | 15 | 420 | 531 | 712 | 1,703 | 2,614 | 1,114 | 7,115 |
| 80-84 | 5 | 19 | 299 | 472 | 675 | 1,315 | 1,620 | 777 | 5,182 |
| 85-89 | 5 | 22 | 243 | 406 | 529 | 799 | 1,001 | 493 | 3,498 |
| 90-94 | - | 8 | 175 | 254 | 259 | 338 | 543 | 194 | 1,771 |
| 95-99 | 1 | - | 66 | 73 | 67 | 90 | 145 | 48 | 490 |
| 100 & Over | - | - | 13 | 8 | 11 | 12 | 9 | 3 | 56 |
| Total Count | 27 | 109 | 2,218 | 3,157 | 4,306 | 9,390 | 17,415 | 7,408 | 44,030 |

Local 1014
 Retirees and Survivors with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|----------|----------|----------|-----------|------------|------------|--------------|--------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | - | - | - | - | - | - | - | 1 | 1 |
| 35-39 | - | - | - | - | - | - | - | - | - |
| 40-44 | - | - | - | - | - | - | - | 2 | 2 |
| 45-49 | - | - | - | - | - | 1 | - | 5 | 6 |
| 50-54 | - | - | - | 1 | 1 | 1 | - | 11 | 14 |
| 55-59 | - | - | 1 | 2 | 2 | 22 | 64 | 140 | 231 |
| 60-64 | - | - | 1 | - | 1 | 35 | 49 | 223 | 309 |
| 65-69 | - | - | 2 | 1 | 3 | 18 | 46 | 192 | 262 |
| 70-74 | - | - | - | - | - | 11 | 46 | 268 | 325 |
| 75-79 | - | - | - | - | 2 | 9 | 16 | 164 | 191 |
| 80-84 | - | - | - | - | 3 | 13 | 18 | 160 | 194 |
| 85-89 | - | - | - | 1 | 1 | 21 | 33 | 80 | 136 |
| 90-94 | - | - | 1 | - | 1 | 8 | 15 | 25 | 50 |
| 95-99 | - | - | - | - | - | 1 | 1 | 1 | 3 |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | - | - | 5 | 5 | 14 | 140 | 288 | 1,272 | 1,724 |



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Exhibit C-6 (continued): Age and Service Distributions of Retired Members in Medical Plans

**Superior Court
 Retirees and Survivors with Medical Coverage**

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|-----------|------------|------------|------------|------------|------------|------------|--------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | - | - | - | - | - | - | - | - | - |
| 35-39 | - | - | - | - | - | - | - | 1 | 1 |
| 40-44 | - | - | - | - | - | - | - | 2 | 2 |
| 45-49 | - | - | - | - | - | - | - | 1 | 1 |
| 50-54 | - | - | - | 2 | 3 | 6 | 1 | 6 | 18 |
| 55-59 | - | 1 | 6 | 6 | 18 | 22 | 18 | 16 | 87 |
| 60-64 | - | - | 14 | 20 | 24 | 64 | 118 | 34 | 274 |
| 65-69 | - | 2 | 18 | 31 | 39 | 97 | 231 | 37 | 455 |
| 70-74 | 1 | 2 | 31 | 41 | 60 | 95 | 181 | 36 | 447 |
| 75-79 | - | 4 | 14 | 22 | 33 | 71 | 100 | 29 | 273 |
| 80-84 | - | 2 | 23 | 26 | 43 | 56 | 66 | 24 | 240 |
| 85-89 | - | - | 10 | 26 | 27 | 37 | 54 | 10 | 164 |
| 90-94 | - | 1 | 10 | 13 | 19 | 20 | 34 | 3 | 100 |
| 95-99 | - | 1 | 4 | 5 | 4 | 7 | 5 | 1 | 27 |
| 100 & Over | - | - | - | - | 1 | 1 | 2 | - | 4 |
| Total Count | 1 | 13 | 130 | 192 | 271 | 476 | 810 | 200 | 2,093 |

**SCAQMD
 Retirees and Survivors with Medical Coverage**

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|----------|----------|----------|----------|----------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | - | - | - | - | - | - | - | - | - |
| 35-39 | - | - | - | - | - | - | - | - | - |
| 40-44 | - | - | - | - | - | - | - | - | - |
| 45-49 | - | - | - | - | - | - | - | - | - |
| 50-54 | - | - | - | - | - | - | - | - | - |
| 55-59 | - | - | - | - | - | - | - | - | - |
| 60-64 | - | - | - | - | - | - | - | - | - |
| 65-69 | 1 | - | - | - | - | 1 | 2 | - | 4 |
| 70-74 | 1 | 1 | - | - | - | - | 1 | 2 | 5 |
| 75-79 | - | - | - | - | - | 1 | 5 | 1 | 7 |
| 80-84 | 1 | - | - | 1 | 3 | 2 | 5 | 1 | 13 |
| 85-89 | - | - | 2 | 1 | 4 | 2 | 7 | - | 16 |
| 90-94 | - | - | 3 | 2 | 2 | 3 | - | - | 10 |
| 95-99 | - | - | - | - | - | - | 1 | - | 1 |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | 3 | 1 | 5 | 4 | 9 | 9 | 21 | 4 | 56 |



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Exhibit C-6 (continued): Age and Service Distributions of Retired Members in Medical Plans

**All Members
 Retirees and Survivors with Medical Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|--------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | 2 | 4 | 2 | - | 13 | 21 |
| 35-39 | - | - | - | - | - | - | - | 12 | 12 |
| 40-44 | - | - | - | - | 1 | - | 1 | 44 | 46 |
| 45-49 | - | - | 4 | 2 | 13 | 6 | 3 | 148 | 176 |
| 50-54 | - | - | 22 | 20 | 51 | 115 | 37 | 376 | 621 |
| 55-59 | - | 2 | 49 | 73 | 153 | 497 | 656 | 761 | 2,191 |
| 60-64 | 2 | 2 | 135 | 188 | 350 | 1,104 | 2,113 | 1,129 | 5,023 |
| 65-69 | 4 | 17 | 384 | 529 | 753 | 1,819 | 4,950 | 1,520 | 9,976 |
| 70-74 | 7 | 30 | 481 | 703 | 879 | 1,963 | 4,480 | 1,753 | 10,296 |
| 75-79 | 6 | 19 | 434 | 553 | 747 | 1,784 | 2,735 | 1,308 | 7,586 |
| 80-84 | 6 | 21 | 322 | 499 | 724 | 1,386 | 1,709 | 962 | 5,629 |
| 85-89 | 5 | 22 | 255 | 434 | 561 | 859 | 1,095 | 583 | 3,814 |
| 90-94 | - | 9 | 189 | 269 | 281 | 369 | 592 | 222 | 1,931 |
| 95-99 | 1 | 1 | 70 | 78 | 71 | 98 | 152 | 50 | 521 |
| 100 & Over | - | - | 13 | 8 | 12 | 13 | 11 | 3 | 60 |
| Total Count | 31 | 123 | 2,358 | 3,358 | 4,600 | 10,015 | 18,534 | 8,884 | 47,903 |



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Exhibit C-7: Age and Service Distributions of Spouses and Dependents of Retired Members in Medical Plans

LA County
 Spouses and Dependents with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|-----------|------------|--------------|--------------|--------------|--------------|--------------|---------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | 1 | - | 53 | 75 | 165 | 577 | 947 | 765 | 2,583 |
| 35-39 | - | 1 | 1 | 4 | 8 | 16 | 29 | 29 | 88 |
| 40-44 | - | - | 4 | 3 | 13 | 18 | 28 | 39 | 105 |
| 45-49 | - | - | 12 | 9 | 22 | 65 | 104 | 127 | 339 |
| 50-54 | - | - | 15 | 23 | 42 | 212 | 319 | 289 | 900 |
| 55-59 | 1 | - | 26 | 40 | 97 | 432 | 713 | 455 | 1,764 |
| 60-64 | - | 7 | 68 | 82 | 186 | 666 | 1,401 | 542 | 2,952 |
| 65-69 | 2 | 9 | 143 | 201 | 304 | 788 | 2,023 | 702 | 4,172 |
| 70-74 | 4 | 8 | 145 | 260 | 350 | 749 | 1,665 | 631 | 3,812 |
| 75-79 | 1 | 3 | 133 | 179 | 272 | 602 | 982 | 335 | 2,507 |
| 80-84 | 1 | 6 | 67 | 135 | 179 | 364 | 480 | 167 | 1,399 |
| 85-89 | - | 3 | 29 | 60 | 84 | 181 | 231 | 75 | 663 |
| 90-94 | - | 1 | 23 | 30 | 28 | 49 | 75 | 21 | 227 |
| 95-99 | 1 | - | 4 | 9 | 5 | 7 | 5 | 2 | 33 |
| 100 & Over | - | - | - | - | 1 | - | 2 | - | 3 |
| Total Count | 11 | 38 | 723 | 1,110 | 1,756 | 4,726 | 9,004 | 4,179 | 21,547 |

Local 1014
 Spouses and Dependents with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|----------|----------|----------|-----------|------------|------------|--------------|--------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | - | - | 1 | 2 | 1 | 30 | 59 | 188 | 281 |
| 35-39 | - | - | - | - | - | - | - | 1 | 1 |
| 40-44 | - | - | - | - | - | 1 | - | 4 | 5 |
| 45-49 | - | - | - | - | - | - | - | 3 | 3 |
| 50-54 | - | - | 1 | 2 | 3 | 15 | 48 | 103 | 172 |
| 55-59 | - | - | 1 | - | - | 31 | 50 | 194 | 276 |
| 60-64 | - | - | 1 | - | 1 | 10 | 32 | 166 | 210 |
| 65-69 | - | - | 1 | 1 | 1 | 11 | 39 | 197 | 250 |
| 70-74 | - | - | - | - | 1 | 11 | 19 | 134 | 165 |
| 75-79 | - | - | - | - | 3 | 5 | 9 | 94 | 111 |
| 80-84 | - | - | - | - | - | 10 | 6 | 49 | 65 |
| 85-89 | - | - | - | - | - | 6 | 9 | 10 | 25 |
| 90-94 | - | - | - | - | - | - | 2 | - | 2 |
| 95-99 | - | - | - | - | - | - | - | - | - |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | - | - | 5 | 5 | 10 | 130 | 273 | 1,143 | 1,566 |



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Exhibit C-7 (continued): Age and Service Distributions of Spouses and Dependents of Retired Members in Medical Plans

**Superior Court
 Spouses and Dependents with Medical Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | 1 | 6 | 3 | 10 | 22 | 34 | 18 | 94 |
| 35-39 | - | - | 1 | - | - | - | 3 | 1 | 5 |
| 40-44 | - | - | - | - | 1 | - | - | 1 | 2 |
| 45-49 | - | - | - | 2 | - | 3 | 3 | 2 | 10 |
| 50-54 | - | - | 1 | 2 | 4 | 4 | 5 | - | 16 |
| 55-59 | - | - | 4 | 5 | 4 | 13 | 24 | 6 | 56 |
| 60-64 | - | 1 | 2 | 6 | 12 | 45 | 48 | 12 | 126 |
| 65-69 | - | - | 7 | 10 | 20 | 60 | 77 | 11 | 185 |
| 70-74 | - | 2 | 9 | 12 | 23 | 31 | 58 | 13 | 148 |
| 75-79 | - | 1 | 6 | 2 | 12 | 23 | 40 | 6 | 90 |
| 80-84 | - | - | 5 | 3 | 6 | 20 | 19 | 5 | 58 |
| 85-89 | - | - | 6 | 4 | 6 | 3 | 16 | 1 | 36 |
| 90-94 | - | - | - | 4 | 5 | 3 | 1 | - | 13 |
| 95-99 | - | - | - | 1 | - | - | - | - | 1 |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | - | 5 | 47 | 54 | 103 | 227 | 328 | 76 | 840 |

**SCAQMD
 Spouses and Dependents with Medical Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | - | - | - | - | 1 | 1 |
| 35-39 | - | - | - | - | - | - | - | - | - |
| 40-44 | - | - | - | - | - | - | - | - | - |
| 45-49 | - | - | - | - | - | - | - | 1 | 1 |
| 50-54 | - | - | - | - | - | - | - | - | - |
| 55-59 | - | - | - | - | - | - | 1 | - | 1 |
| 60-64 | - | - | - | - | - | - | - | - | - |
| 65-69 | 1 | 1 | - | - | - | - | 1 | 1 | 4 |
| 70-74 | - | - | - | 1 | - | - | 4 | 1 | 6 |
| 75-79 | - | - | - | - | 1 | 2 | 1 | 1 | 5 |
| 80-84 | - | - | 1 | - | - | 1 | 2 | - | 4 |
| 85-89 | - | - | 1 | - | - | - | 1 | - | 2 |
| 90-94 | - | - | 1 | - | - | - | 1 | - | 2 |
| 95-99 | - | - | - | - | - | - | - | - | - |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | 1 | 1 | 3 | 1 | 1 | 3 | 11 | 5 | 26 |



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Exhibit C-7 (continued): Age and Service Distributions of Spouses and Dependents of Retired Members in Medical Plans

**All Members
 Spouses and Dependents with Medical Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | 1 | 1 | 60 | 80 | 176 | 629 | 1,040 | 972 | 2,959 |
| 35-39 | - | 1 | 2 | 4 | 8 | 16 | 32 | 31 | 94 |
| 40-44 | - | - | 4 | 3 | 14 | 19 | 28 | 44 | 112 |
| 45-49 | - | - | 12 | 11 | 22 | 68 | 107 | 133 | 353 |
| 50-54 | - | - | 17 | 27 | 49 | 231 | 372 | 392 | 1,088 |
| 55-59 | 1 | - | 31 | 45 | 101 | 476 | 788 | 655 | 2,097 |
| 60-64 | - | 8 | 71 | 88 | 199 | 721 | 1,481 | 720 | 3,288 |
| 65-69 | 3 | 10 | 151 | 212 | 325 | 859 | 2,140 | 911 | 4,611 |
| 70-74 | 4 | 10 | 154 | 273 | 374 | 791 | 1,746 | 779 | 4,131 |
| 75-79 | 1 | 4 | 139 | 181 | 288 | 632 | 1,032 | 436 | 2,713 |
| 80-84 | 1 | 6 | 73 | 138 | 185 | 395 | 507 | 221 | 1,526 |
| 85-89 | - | 3 | 36 | 64 | 90 | 190 | 257 | 86 | 726 |
| 90-94 | - | 1 | 24 | 34 | 33 | 52 | 79 | 21 | 244 |
| 95-99 | 1 | - | 4 | 10 | 5 | 7 | 5 | 2 | 34 |
| 100 & Over | - | - | - | - | 1 | - | 2 | - | 3 |
| Total Count | 12 | 44 | 778 | 1,170 | 1,870 | 5,086 | 9,616 | 5,403 | 23,979 |



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Exhibit C-8: Age and Service Distributions of Retired Members in Dental/Vision Plans

LA County
Retirees and Survivors with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | 2 | 4 | 2 | - | 15 | 23 |
| 35-39 | - | - | - | - | - | - | - | 16 | 16 |
| 40-44 | - | - | - | - | 1 | - | 1 | 57 | 59 |
| 45-49 | - | - | 5 | 2 | 13 | 5 | 3 | 168 | 196 |
| 50-54 | - | 2 | 27 | 23 | 51 | 109 | 36 | 412 | 660 |
| 55-59 | - | 2 | 61 | 77 | 142 | 452 | 572 | 664 | 1,970 |
| 60-64 | 4 | 10 | 163 | 198 | 335 | 1,007 | 1,935 | 923 | 4,575 |
| 65-69 | 4 | 22 | 404 | 543 | 736 | 1,711 | 4,673 | 1,371 | 9,464 |
| 70-74 | 11 | 39 | 480 | 682 | 847 | 1,865 | 4,270 | 1,512 | 9,706 |
| 75-79 | 6 | 27 | 411 | 558 | 750 | 1,708 | 2,621 | 1,147 | 7,228 |
| 80-84 | 3 | 27 | 306 | 491 | 683 | 1,326 | 1,633 | 790 | 5,259 |
| 85-89 | 7 | 19 | 248 | 409 | 545 | 806 | 1,010 | 500 | 3,544 |
| 90-94 | 3 | 11 | 192 | 258 | 264 | 343 | 548 | 185 | 1,804 |
| 95-99 | 1 | 2 | 73 | 68 | 70 | 88 | 145 | 42 | 489 |
| 100 & Over | - | - | 9 | 5 | 13 | 12 | 9 | 3 | 51 |
| Total Count | 39 | 161 | 2,379 | 3,316 | 4,454 | 9,434 | 17,456 | 7,805 | 45,044 |

Local 1014
Retirees and Survivors with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|----------|----------|----------|-----------|------------|------------|--------------|--------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | - | - | - | - | - | - |
| 35-39 | - | - | - | - | - | - | - | - | - |
| 40-44 | - | - | - | - | - | - | - | 2 | 2 |
| 45-49 | - | - | - | - | - | 1 | - | 3 | 4 |
| 50-54 | - | - | - | 1 | 1 | 1 | - | 11 | 14 |
| 55-59 | - | - | 1 | 2 | 2 | 22 | 64 | 139 | 230 |
| 60-64 | - | - | 1 | - | 1 | 35 | 47 | 218 | 302 |
| 65-69 | - | - | 2 | 1 | 4 | 17 | 46 | 190 | 260 |
| 70-74 | - | - | - | - | - | 11 | 45 | 265 | 321 |
| 75-79 | - | - | - | - | 2 | 9 | 16 | 161 | 188 |
| 80-84 | - | - | - | - | 3 | 12 | 18 | 154 | 187 |
| 85-89 | - | - | - | - | 1 | 21 | 30 | 76 | 128 |
| 90-94 | - | - | - | - | - | 8 | 14 | 21 | 43 |
| 95-99 | - | - | - | - | - | 1 | 1 | 1 | 3 |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | - | - | 4 | 4 | 14 | 138 | 281 | 1,241 | 1,682 |



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Exhibit C-8 (continued): Age and Service Distributions of Retired Members in Dental/Vision Plans

Superior Court

Retirees and Survivors with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | - | - | - | - | - | - |
| 35-39 | - | - | - | - | - | - | - | 1 | 1 |
| 40-44 | - | - | - | - | - | - | - | 2 | 2 |
| 45-49 | - | - | - | - | - | - | - | 2 | 2 |
| 50-54 | - | - | - | 2 | 3 | 7 | 1 | 8 | 21 |
| 55-59 | - | 4 | 8 | 5 | 18 | 21 | 17 | 17 | 90 |
| 60-64 | - | 1 | 16 | 21 | 23 | 64 | 115 | 37 | 277 |
| 65-69 | - | 1 | 23 | 32 | 42 | 96 | 231 | 40 | 465 |
| 70-74 | - | 1 | 31 | 40 | 59 | 97 | 179 | 36 | 443 |
| 75-79 | - | 4 | 14 | 24 | 33 | 71 | 101 | 31 | 278 |
| 80-84 | - | 4 | 27 | 22 | 39 | 58 | 66 | 25 | 241 |
| 85-89 | - | 2 | 14 | 24 | 24 | 37 | 53 | 8 | 162 |
| 90-94 | - | 1 | 12 | 14 | 19 | 20 | 36 | 3 | 105 |
| 95-99 | - | - | 4 | 5 | 4 | 7 | 5 | 1 | 26 |
| 100 & Over | - | - | - | - | 1 | 1 | 2 | - | 4 |
| Total Count | - | 18 | 149 | 189 | 265 | 479 | 806 | 211 | 2,117 |

SCAQMD

Retirees and Survivors with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | - | - | - | - | - | - |
| 35-39 | - | - | - | - | - | - | - | - | - |
| 40-44 | - | - | - | - | - | - | - | - | - |
| 45-49 | - | - | - | - | - | - | - | - | - |
| 50-54 | - | - | - | - | - | - | - | - | - |
| 55-59 | - | - | - | - | - | - | - | - | - |
| 60-64 | - | - | - | - | - | - | - | - | - |
| 65-69 | 1 | - | - | - | - | 1 | 2 | - | 4 |
| 70-74 | - | 1 | - | - | - | - | 1 | 2 | 4 |
| 75-79 | - | - | - | - | - | 1 | 5 | 1 | 7 |
| 80-84 | - | - | - | 1 | 2 | 2 | 5 | 1 | 11 |
| 85-89 | - | - | 2 | - | 3 | 2 | 7 | - | 14 |
| 90-94 | - | - | 3 | 2 | 2 | 3 | - | - | 10 |
| 95-99 | - | - | - | 1 | - | - | 1 | - | 2 |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | 1 | 1 | 5 | 4 | 7 | 9 | 21 | 4 | 52 |



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Exhibit C-8 (continued): Age and Service Distributions of Retired Members in Dental/Vision Plans

**All Members
 Retirees and Survivors with Dental/Vision Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|--------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | 2 | 4 | 2 | - | 15 | 23 |
| 35-39 | - | - | - | - | - | - | - | 17 | 17 |
| 40-44 | - | - | - | - | 1 | - | 1 | 61 | 63 |
| 45-49 | - | - | 5 | 2 | 13 | 6 | 3 | 173 | 202 |
| 50-54 | - | 2 | 27 | 26 | 55 | 117 | 37 | 431 | 695 |
| 55-59 | - | 6 | 70 | 84 | 162 | 495 | 653 | 820 | 2,290 |
| 60-64 | 4 | 11 | 180 | 219 | 359 | 1,106 | 2,097 | 1,178 | 5,154 |
| 65-69 | 5 | 23 | 429 | 576 | 782 | 1,825 | 4,952 | 1,601 | 10,193 |
| 70-74 | 11 | 41 | 511 | 722 | 906 | 1,973 | 4,495 | 1,815 | 10,474 |
| 75-79 | 6 | 31 | 425 | 582 | 785 | 1,789 | 2,743 | 1,340 | 7,701 |
| 80-84 | 3 | 31 | 333 | 514 | 727 | 1,398 | 1,722 | 970 | 5,698 |
| 85-89 | 7 | 21 | 264 | 433 | 573 | 866 | 1,100 | 584 | 3,848 |
| 90-94 | 3 | 12 | 207 | 274 | 285 | 374 | 598 | 209 | 1,962 |
| 95-99 | 1 | 2 | 77 | 74 | 74 | 96 | 152 | 44 | 520 |
| 100 & Over | - | - | 9 | 5 | 14 | 13 | 11 | 3 | 55 |
| Total Count | 40 | 180 | 2,537 | 3,513 | 4,740 | 10,060 | 18,564 | 9,261 | 48,895 |



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Exhibit C-9: Age and Service Distributions of Spouses and Dependents of Retired Members in Dental/Vision Plans

LA County
 Spouses and Dependents with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | 2 | 4 | 72 | 91 | 175 | 587 | 947 | 890 | 2,768 |
| 35-39 | - | 2 | 1 | 5 | 7 | 19 | 32 | 34 | 100 |
| 40-44 | - | 1 | 4 | 4 | 13 | 20 | 33 | 43 | 118 |
| 45-49 | - | - | 12 | 12 | 22 | 65 | 103 | 152 | 366 |
| 50-54 | - | - | 19 | 22 | 46 | 213 | 313 | 325 | 938 |
| 55-59 | 3 | 1 | 29 | 51 | 99 | 426 | 707 | 481 | 1,797 |
| 60-64 | 1 | 7 | 86 | 104 | 200 | 669 | 1,396 | 589 | 3,052 |
| 65-69 | 4 | 12 | 166 | 233 | 334 | 835 | 2,093 | 762 | 4,439 |
| 70-74 | 1 | 9 | 170 | 273 | 381 | 798 | 1,750 | 659 | 4,041 |
| 75-79 | - | 4 | 129 | 204 | 300 | 650 | 1,039 | 359 | 2,685 |
| 80-84 | 3 | 6 | 83 | 161 | 208 | 402 | 520 | 189 | 1,572 |
| 85-89 | 1 | 1 | 35 | 77 | 94 | 197 | 251 | 79 | 735 |
| 90-94 | 1 | 1 | 24 | 34 | 39 | 48 | 79 | 21 | 247 |
| 95-99 | - | 1 | 4 | 9 | 7 | 9 | 8 | 1 | 39 |
| 100 & Over | - | - | - | - | 2 | 1 | 2 | - | 5 |
| Total Count | 16 | 49 | 834 | 1,280 | 1,927 | 4,939 | 9,273 | 4,584 | 22,902 |

Local 1014
 Spouses and Dependents with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | 1 | 1 | 2 | 27 | 48 | 163 | 242 |
| 35-39 | - | - | - | - | - | - | - | 2 | 2 |
| 40-44 | - | - | - | - | - | - | 2 | 7 | 9 |
| 45-49 | - | - | - | 1 | 1 | 2 | 4 | 17 | 25 |
| 50-54 | - | - | 1 | 1 | - | 6 | 25 | 66 | 99 |
| 55-59 | - | - | 2 | - | - | 22 | 50 | 130 | 204 |
| 60-64 | - | - | 1 | 1 | 1 | 22 | 36 | 200 | 261 |
| 65-69 | - | - | - | - | 1 | 10 | 34 | 187 | 232 |
| 70-74 | - | - | - | - | 1 | 15 | 22 | 147 | 185 |
| 75-79 | - | - | - | - | 3 | 5 | 14 | 94 | 116 |
| 80-84 | - | - | - | - | - | 9 | 10 | 64 | 83 |
| 85-89 | - | - | - | - | - | 9 | 10 | 16 | 35 |
| 90-94 | - | - | - | - | - | 1 | 1 | 2 | 4 |
| 95-99 | - | - | - | - | - | - | 1 | - | 1 |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | - | - | 5 | 4 | 9 | 128 | 257 | 1,095 | 1,498 |



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Exhibit C-9 (continued): Age and Service Distributions of Spouses and Dependents of Retired Members in Dental/Vision Plans

**Superior Court
 Spouses and Dependents with Dental/Vision Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | 2 | 6 | 2 | 7 | 25 | 29 | 21 | 92 |
| 35-39 | - | - | 1 | - | - | - | 3 | 1 | 5 |
| 40-44 | - | - | - | - | 1 | - | - | - | 1 |
| 45-49 | - | - | - | 2 | - | 3 | 3 | 2 | 10 |
| 50-54 | - | 1 | 1 | - | 4 | 4 | 6 | 3 | 19 |
| 55-59 | - | - | 4 | 5 | 6 | 14 | 22 | 7 | 58 |
| 60-64 | - | 1 | 2 | 6 | 16 | 45 | 48 | 12 | 130 |
| 65-69 | - | - | 11 | 13 | 22 | 61 | 82 | 13 | 202 |
| 70-74 | - | - | 13 | 16 | 25 | 33 | 66 | 16 | 169 |
| 75-79 | - | - | 9 | 6 | 11 | 24 | 42 | 9 | 101 |
| 80-84 | - | 1 | 6 | 3 | 8 | 21 | 21 | 6 | 66 |
| 85-89 | - | - | 6 | 5 | 6 | 3 | 15 | 2 | 37 |
| 90-94 | - | - | 2 | 5 | 5 | 4 | 2 | - | 18 |
| 95-99 | - | - | - | 1 | - | - | - | - | 1 |
| 100 & Over | - | - | - | - | 1 | - | - | - | 1 |
| Total Count | - | 5 | 61 | 64 | 112 | 237 | 339 | 92 | 910 |

**SCAQMD
 Spouses and Dependents with Dental/Vision Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | - | - | - | - | 1 | 1 |
| 35-39 | - | - | - | - | - | - | - | - | - |
| 40-44 | - | - | - | - | - | - | - | - | - |
| 45-49 | - | - | - | - | - | - | - | 1 | 1 |
| 50-54 | - | - | - | - | - | - | - | - | - |
| 55-59 | - | - | - | - | - | - | 1 | - | 1 |
| 60-64 | - | - | - | - | - | - | - | - | - |
| 65-69 | 1 | 1 | - | - | - | - | 1 | 1 | 4 |
| 70-74 | - | - | - | 1 | - | - | 4 | 1 | 6 |
| 75-79 | - | - | - | - | 1 | 2 | 1 | 1 | 5 |
| 80-84 | - | - | 1 | - | - | 1 | 2 | - | 4 |
| 85-89 | - | - | 1 | - | - | - | 1 | - | 2 |
| 90-94 | - | - | 1 | - | - | - | 1 | - | 2 |
| 95-99 | - | - | - | - | - | - | - | - | - |
| 100 & Over | - | - | - | - | - | - | - | - | - |
| Total Count | 1 | 1 | 3 | 1 | 1 | 3 | 11 | 5 | 26 |



Exhibit C-9 (continued): Age and Service Distributions of Spouses and Dependents of Retired Members in Dental/Vision Plans

**All Members
 Spouses and Dependents with Dental/Vision Coverage**

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | 2 | 6 | 79 | 94 | 184 | 639 | 1,024 | 1,075 | 3,103 |
| 35-39 | - | 2 | 2 | 5 | 7 | 19 | 35 | 37 | 107 |
| 40-44 | - | 1 | 4 | 4 | 14 | 20 | 35 | 50 | 128 |
| 45-49 | - | - | 12 | 15 | 23 | 70 | 110 | 172 | 402 |
| 50-54 | - | 1 | 21 | 23 | 50 | 223 | 344 | 394 | 1,056 |
| 55-59 | 3 | 1 | 35 | 56 | 105 | 462 | 780 | 618 | 2,060 |
| 60-64 | 1 | 8 | 89 | 111 | 217 | 736 | 1,480 | 801 | 3,443 |
| 65-69 | 5 | 13 | 177 | 246 | 357 | 906 | 2,210 | 963 | 4,877 |
| 70-74 | 1 | 9 | 183 | 290 | 407 | 846 | 1,842 | 823 | 4,401 |
| 75-79 | - | 4 | 138 | 210 | 315 | 681 | 1,096 | 463 | 2,907 |
| 80-84 | 3 | 7 | 90 | 164 | 216 | 433 | 553 | 259 | 1,725 |
| 85-89 | 1 | 1 | 42 | 82 | 100 | 209 | 277 | 97 | 809 |
| 90-94 | 1 | 1 | 27 | 39 | 44 | 53 | 83 | 23 | 271 |
| 95-99 | - | 1 | 4 | 10 | 7 | 9 | 9 | 1 | 41 |
| 100 & Over | - | - | - | - | 3 | 1 | 2 | - | 6 |
| Total Count | 17 | 55 | 903 | 1,349 | 2,049 | 5,307 | 9,880 | 5,776 | 25,336 |



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Exhibit C-10: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 1

| | Retirees and Survivors | | | Spouses and Dependents | | | Total | | |
|------------------------------------|------------------------|---------------|---------------|------------------------|---------------|---------------|---------------|---------------|---------------|
| | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total |
| <u>Medical Plans</u> | | | | | | | | | |
| Blue Cross I | 194 | 1,188 | 1,382 | 201 | 270 | 471 | 395 | 1,458 | 1,853 |
| Blue Cross II | 1,974 | 2,755 | 4,729 | 2,151 | 1,020 | 3,171 | 4,125 | 3,775 | 7,900 |
| Blue Cross III | 234 | 10,853 | 11,087 | 974 | 4,008 | 4,982 | 1,208 | 14,861 | 16,069 |
| Blue Cross Prudent Buyer Plan | 399 | 927 | 1,326 | 430 | 258 | 688 | 829 | 1,185 | 2,014 |
| CIGNA Healthcare for Seniors | 1 | 49 | 50 | 11 | 20 | 31 | 12 | 69 | 81 |
| CIGNA Network Model Plan | 129 | 473 | 602 | 130 | 123 | 253 | 259 | 596 | 855 |
| Kaiser (Other) | 58 | 322 | 380 | 43 | 99 | 142 | 101 | 421 | 522 |
| Kaiser (CA) | 4,069 | 18,448 | 22,517 | 4,286 | 6,142 | 10,428 | 8,355 | 24,590 | 32,945 |
| United Healthcare | 1,165 | 2,582 | 3,747 | 1,225 | 925 | 2,150 | 2,390 | 3,507 | 5,897 |
| SCAN Health Plan | 2 | 357 | 359 | 2 | 95 | 97 | 4 | 452 | 456 |
| Firefighters' Local 1014 | 583 | 1,141 | 1,724 | 974 | 592 | 1,566 | 1,557 | 1,733 | 3,290 |
| Total Medical | 8,808 | 39,095 | 47,903 | 10,427 | 13,552 | 23,979 | 19,235 | 52,647 | 71,882 |
| <u>Medicare Part B Coverage</u> | | | | | | | | | |
| LA County | | | | | | | | | |
| Receiving Reimbursement | 819 | 28,865 | 29,684 | 2,382 | 10,401 | 12,783 | 3,201 | 39,266 | 42,467 |
| Not Receiving Reimbursement | 6,995 | 7,351 | 14,346 | 6,733 | 2,031 | 8,764 | 13,728 | 9,382 | 23,110 |
| Total | 7,814 | 36,216 | 44,030 | 9,115 | 12,432 | 21,547 | 16,929 | 48,648 | 65,577 |
| Firefighters' Local 1014 | | | | | | | | | |
| Receiving Reimbursement | 28 | 1,120 | 1,148 | 188 | 586 | 774 | 216 | 1,706 | 1,922 |
| Not Receiving Reimbursement | 555 | 21 | 576 | 786 | 6 | 792 | 1,341 | 27 | 1,368 |
| Total | 583 | 1,141 | 1,724 | 974 | 592 | 1,566 | 1,557 | 1,733 | 3,290 |
| Superior Court | | | | | | | | | |
| Receiving Reimbursement | 65 | 1,345 | 1,410 | 102 | 416 | 518 | 167 | 1,761 | 1,928 |
| Not Receiving Reimbursement | 346 | 337 | 683 | 232 | 90 | 322 | 578 | 427 | 1,005 |
| Total | 411 | 1,682 | 2,093 | 334 | 506 | 840 | 745 | 2,188 | 2,933 |
| SCAQMD | | | | | | | | | |
| Receiving Reimbursement | - | 42 | 42 | 2 | 17 | 19 | 2 | 59 | 61 |
| Not Receiving Reimbursement | - | 14 | 14 | 2 | 5 | 7 | 2 | 19 | 21 |
| Total | - | 56 | 56 | 4 | 22 | 26 | 4 | 78 | 82 |
| All Members | | | | | | | | | |
| Receiving Reimbursement | 912 | 31,372 | 32,284 | 2,674 | 11,420 | 14,094 | 3,586 | 42,792 | 46,378 |
| Not Receiving Reimbursement | 7,896 | 7,723 | 15,619 | 7,753 | 2,132 | 9,885 | 15,649 | 9,855 | 25,504 |
| Grand Total Medicare Part B | 8,808 | 39,095 | 47,903 | 10,427 | 13,552 | 23,979 | 19,235 | 52,647 | 71,882 |
| <u>Dental/Vision Plans</u> | | | | | | | | | |
| LA County | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 6,257 | 33,632 | 39,889 | 7,848 | 12,624 | 20,472 | 14,105 | 46,256 | 60,361 |
| Cigna Dental HMO/Vision | 1,242 | 3,913 | 5,155 | 1,291 | 1,139 | 2,430 | 2,533 | 5,052 | 7,585 |
| Total | 7,499 | 37,545 | 45,044 | 9,139 | 13,763 | 22,902 | 16,638 | 51,308 | 67,946 |
| Firefighters' Local 1014 | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 537 | 1,101 | 1,638 | 822 | 638 | 1,460 | 1,359 | 1,739 | 3,098 |
| Cigna Dental HMO/Vision | 15 | 29 | 44 | 20 | 18 | 38 | 35 | 47 | 82 |
| Total | 552 | 1,130 | 1,682 | 842 | 656 | 1,498 | 1,394 | 1,786 | 3,180 |
| Superior Court | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 332 | 1,552 | 1,884 | 279 | 541 | 820 | 611 | 2,093 | 2,704 |
| Cigna Dental HMO/Vision | 61 | 172 | 233 | 36 | 54 | 90 | 97 | 226 | 323 |
| Total | 393 | 1,724 | 2,117 | 315 | 595 | 910 | 708 | 2,319 | 3,027 |
| SCAQMD | | | | | | | | | |
| Cigna Indemnity Dental/Vision | - | 50 | 50 | 3 | 23 | 26 | 3 | 73 | 76 |
| Cigna Dental HMO/Vision | - | 2 | 2 | - | - | - | - | 2 | 2 |
| Total | - | 52 | 52 | 3 | 23 | 26 | 3 | 75 | 78 |
| All Members | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 7,126 | 36,335 | 43,461 | 8,952 | 13,826 | 22,778 | 16,078 | 50,161 | 66,239 |
| Cigna Dental HMO/Vision | 1,318 | 4,116 | 5,434 | 1,347 | 1,211 | 2,558 | 2,665 | 5,327 | 7,992 |
| Grand Total Dental/Vision | 8,444 | 40,451 | 48,895 | 10,299 | 15,037 | 25,336 | 18,743 | 55,488 | 74,231 |

Exhibit C-10 (continued): Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 1

| | Retirees | | | Spouses | | | Total | | |
|---------------------------|----------|---------|--------|---------|---------|-------|--------|---------|--------|
| | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total |
| <u>Death Benefit*</u> | | | | | | | | | |
| LA County | 10,406 | 38,338 | 48,744 | NA | NA | NA | 10,406 | 38,338 | 48,744 |
| Firefighters' Local 1014 | 551 | 930 | 1,481 | NA | NA | NA | 551 | 930 | 1,481 |
| Superior Court | 637 | 1,895 | 2,532 | NA | NA | NA | 637 | 1,895 | 2,532 |
| SCAQMD | - | 40 | 40 | NA | NA | NA | - | 40 | 40 |
| Grand Total Death Benefit | 11,594 | 41,203 | 52,797 | NA | NA | NA | 11,594 | 41,203 | 52,797 |

* Totals do not include 419 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

Exhibit C-11: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 2

| | Retirees and Survivors | | | Spouses and Dependents | | | Total | | |
|---------------------------------|------------------------|---------|-------|------------------------|---------|-------|--------|---------|-------|
| | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total |
| <u>Medical Plans</u> | | | | | | | | | |
| Blue Cross I | - | - | - | - | - | - | - | - | - |
| Blue Cross II | - | - | - | - | - | - | - | - | - |
| Blue Cross III | - | - | - | - | - | - | - | - | - |
| Blue Cross Prudent Buyer Plan | - | - | - | - | - | - | - | - | - |
| CIGNA Healthcare for Seniors | - | - | - | - | - | - | - | - | - |
| CIGNA Network Model Plan | - | - | - | - | - | - | - | - | - |
| Kaiser (Other) | - | - | - | - | - | - | - | - | - |
| Kaiser (CA) | - | - | - | - | - | - | - | - | - |
| United Healthcare | - | - | - | - | - | - | - | - | - |
| SCAN Health Plan | - | - | - | - | - | - | - | - | - |
| Firefighters' Local 1014 | - | - | - | - | - | - | - | - | - |
| Total Medical | - | - | - | - | - | - | - | - | - |
| <u>Medicare Part B Coverage</u> | | | | | | | | | |
| LA County | | | | | | | | | |
| Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Not Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| Firefighters' Local 1014 | | | | | | | | | |
| Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Not Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| Superior Court | | | | | | | | | |
| Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Not Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| SCAQMD | | | | | | | | | |
| Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Not Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| All Members | | | | | | | | | |
| Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Not Receiving Reimbursement | - | - | - | - | - | - | - | - | - |
| Grand Total Medicare Part B | - | - | - | - | - | - | - | - | - |
| <u>Dental/Vision Plans</u> | | | | | | | | | |
| LA County | | | | | | | | | |
| Cigna Indemnity Dental/Vision | - | - | - | - | - | - | - | - | - |
| Cigna Dental HMO/Vision | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| Firefighters' Local 1014 | | | | | | | | | |
| Cigna Indemnity Dental/Vision | - | - | - | - | - | - | - | - | - |
| Cigna Dental HMO/Vision | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| Superior Court | | | | | | | | | |
| Cigna Indemnity Dental/Vision | - | - | - | - | - | - | - | - | - |
| Cigna Dental HMO/Vision | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| SCAQMD | | | | | | | | | |
| Cigna Indemnity Dental/Vision | - | - | - | - | - | - | - | - | - |
| Cigna Dental HMO/Vision | - | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - | - |
| All Members | | | | | | | | | |
| Cigna Indemnity Dental/Vision | - | - | - | - | - | - | - | - | - |
| Cigna Dental HMO/Vision | - | - | - | - | - | - | - | - | - |
| Grand Total Dental/Vision | - | - | - | - | - | - | - | - | - |

Exhibit C-11 (continued): Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 2

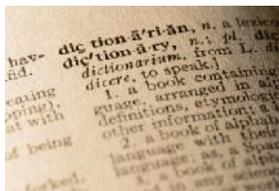
| | Retirees | | | Spouses | | | Total | | |
|---------------------------|---------------|----------------|--------------|---------------|----------------|--------------|---------------|----------------|--------------|
| | <u>Pre 65</u> | <u>Post 65</u> | <u>Total</u> | <u>Pre 65</u> | <u>Post 65</u> | <u>Total</u> | <u>Pre 65</u> | <u>Post 65</u> | <u>Total</u> |
| <u>Death Benefit *</u> | | | | | | | | | |
| LA County | - | - | - | NA | NA | NA | - | - | - |
| Firefighters' Local 1014 | - | - | - | NA | NA | NA | - | - | - |
| Superior Court | - | - | - | NA | NA | NA | - | - | - |
| SCAQMD | - | - | - | NA | NA | NA | - | - | - |
| Grand Total Death Benefit | - | - | - | NA | NA | NA | - | - | - |

* Totals do not include 419 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

Exhibit C-12: Treatment of Incomplete Data

| ID | Size | Situation | Assumption and Resolution |
|----|-----------------------------|--|---|
| 1 | 2 medical 0 dental | Retirees had YOS (Years of Service) of zero. | YOS was calculated using DOR (Date of Retirement) minus DOH (Date of Hire). |
| 2 | 2 medical 8 dental | Retirees did not have a valid gender. | Half of the retirees were designated as males and half as females (based off the distribution of gender amongst retiree records). |
| 3 | 2 medical 1 dental | Dependent did not have a valid gender. | Dependent was given gender opposite of the retiree. |
| 4 | 342 medical N/A dental | There were no children listed in Retiree and Family or Retiree and Children deduction codes. | To be consistent with the tier, children were added. Children were designated as 19 years old since the average age of LACERA children under 26 is 19; half were listed as male and half as female. Children were not added for Kaiser plans, based on previous discussions with LACERA. |
| 5 | 1,587 medical 645 dental | There was no spouse listed in Retiree and Spouse, Retiree & Family, or Retiree +1 deduction codes. | To be consistent with the tier, spouses were added. Even in the Retiree+1 case, a spouse was added rather than a child as this is a more conservative addition. Spouses were given a gender opposite of the retiree and DOB (Date of Birth) was determined according to the marriage age difference assumption. |
| 6 | 0 medical 1 dental | Retiree did not have a valid DOB | DOB was given to the retiree based off the average DOB of retirees in dental data. |
| 7 | 0 medical 1 dental | Dependent had DepType (Dependent Type) of "O". | DepType was changed to "C" based on the dependent's DOB. |
| 8 | 107 medical 111 dental | Members were deceased before 7/1/2016. | Removed records from data. |

Appendix D: Glossary



The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.

Actuarial Accrued Liability

That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs.

Actuarial Assumptions

Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items.

Actuarial Cost Method

A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.

Actuarial Gain (Loss)

A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.

Actuarial Present Value

The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.

Actuarial Valuation

The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan.

Actuarial Value of Assets

The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation.

Amortization Payment

That portion of the ARC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability.

| | |
|---|--|
| Annual Required Contributions (“ARC”) | This is the employer’s periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set of requirements for calculating actuarially determined OPEB information included in financial reports. |
| Attribution Period | The period of an employee’s service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee’s date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status. |
| Benefit Payments | The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program. |
| GASB 43 | The statement that establishes financial reporting standards for postemployment benefit <u>plans</u> other than retirement programs. |
| GASB 45 | The statement that establishes financial reporting standards for <u>employers</u> that sponsor postemployment benefits other than retirement programs. |
| Net OPEB Obligation | This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer’s contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt. |
| Normal Cost | That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method. |
| Other Postemployment Benefits (“OPEB”) | This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers. |

| | |
|---|--|
| Present Value of Future Benefits | <p>This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is:</p> <ul style="list-style-type: none">(a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and(b) Discounted at the assumed discount rate. |
| Projected Benefits | <p>Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.</p> |
| Substantive Plan | <p>The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan.</p> |
| Trend Rate | <p>The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments.</p> |
| Unfunded Actuarial Accrued Liability | <p>The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.</p> |

Appendix E: Medical Plan Comparisons

Comparisons are from the following areas of the LACERA website:

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison.pdf

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_ooa.pdf

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_medicare.pdf

COMPARISON OF MEDICAL PLANS

Effective July 1, 2016

Indemnity Medical Plans

- Anthem Blue Cross I
- Anthem Blue Cross II
- Anthem Blue Cross Prudent Buyer Plan

Health Maintenance Organizations (HMOs)

- Cigna Network Model Plan (Arizona and California only)
- Kaiser Permanente (California only)
- UnitedHealthcare

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation.

The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Indemnity Insurance Plans

| | Anthem Blue Cross I | Anthem Blue Cross II |
|--|---|---|
| Calendar Year Deductibles/Copayments | \$100 – individual; \$100 – family | \$500 – individual; \$1,500 – family |
| Annual Maximum Out-of-Pocket Expenses (for most services) | N/A | \$2,500, including deductible (Does not include amounts over allowable charges) |
| Lifetime Maximum Benefits | \$1,000,000 | \$1,000,000 |
| Hospital Benefits | | |
| Room and Board | \$75 per day maximum ¹ ; \$150 per day maximum special care unit ¹ | 90% for PPO hospital ² ; 80% non-PPO for semi-private room; special care unit up to 2.5 times semi-private room rate |
| Surgical Services | 80% ¹ | 80% |
| Hospital Services and Supplies | 100% ¹ | 90% PPO hospital ² ; 80% non-PPO hospital |
| Hospital Admission Authorization Requirements | Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice | Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | 70% (in-network) or 50% (out-of-network) up to \$150 per day for up to 100 days per calendar year ¹ | 70% (in-network) or 50% (out-of-network) up to 100 days per calendar year ¹ |
| Private Duty Nurses | 80% in accordance with requirements | 80% in accordance with requirements |
| Home Healthcare | 100% in accordance with requirements ¹ | 100% in accordance with requirements ¹ |
| Hospice Care | 100% up to plan limitations, in accordance with requirements ¹ | 100% in accordance with requirements ¹ |
| Emergency Benefits | | |
| Inpatient | \$75 per day ¹ maximum; \$150 per day maximum special care unit ¹ | 90% PPO hospital ² ; 80% non-PPO hospital |
| Outpatient | 100% at a hospital only ¹ | 80% |
| Ambulance | 80% for transportation to first hospital where care is given | 80% for transportation to first hospital where care is given |
| Outpatient Benefits | | |
| Doctor's Office Visits | 80% | 80% |
| Preadmission X-Ray and Lab Tests | 100% ¹ | 100% ¹ |
| Routine Checkups, CA only | | |
| —Adult | \$25 copay; covered in-network only; maximum of \$250 | \$25 copay; covered in-network only; maximum of \$250 |
| —Children Under 17 | \$25 copay in-network; 80% out-of-network | \$25 copay in-network; 80% out-of-network |
| Immunizations | Not covered except for children under age 17 | Not covered except for children under age 17 |
| Outpatient Surgical Services | 100% ¹ | 100% ¹ (80% hospital facility fees) |
| Physical Therapy | 80% in accordance with requirements | 80% in accordance with requirements |
| Speech Therapy | 80% in accordance with requirements | 80% in accordance with requirements |
| Maternity | 80% in accordance with requirements | 80% in accordance with requirements |
| Prescription Drug Benefits | | |
| Prescription Drugs | Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply) | Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply) |
| Mental Health and Substance Abuse Benefits | | |
| Inpatient | \$75 per day ¹ maximum; \$150 per day maximum intensive care ¹ | 90% PPO; 80% non-PPO |
| Outpatient | 80% of covered expenses | 80% of covered expenses |
| Vision Benefits | | |
| Eye Exams | Covered after accident only ³ | Covered after accident only ³ |
| Lenses | Covered after accident ³ and after eye surgery | Covered after accident ³ and after eye surgery |
| Frames | Covered after accident ³ or eye surgery only | Covered after accident ³ or eye surgery only |
| Hearing Care Benefits | | |
| Hearing Exams | Covered after accident only ³ | Covered after accident only ³ |
| Hearing Aids | Covered after accident only ³ | Covered after accident only ³ |

Comparison of Medical Plans

HMOs

Anthem Blue Cross Prudent Buyer Plan

Cigna Network Model Plan

\$100 – individual; \$200 – family

None

N/A

\$1,500 – individual; \$3,000 – family

\$1,000,000

Unlimited

80% Prudent Buyer; 70% non-Prudent Buyer with \$75 per day maximum; \$150 per day intensive care (for non-Prudent Buyer)

No charge

80% Prudent Buyer; 70% non-Prudent Buyer

No charge for inpatient or outpatient

80% Prudent Buyer; 70% non-Prudent Buyer (up to \$250 per day for non-Prudent Buyer)

No charge

Authorization by a Prudent Buyer physician required. Non-Prudent Buyer physicians must contact Anthem Blue Cross

Authorization by a Cigna HealthCare physician required within 48 hours in case of emergency outside service area

80% of semi-private room rate for up to 100 days per confinement period

No charge; limit 60 days per contract year (limit 100 days per contract year for CA only)

80% in accordance with requirements

No charge if authorized by a Cigna HealthCare physician (100 visits per contract year together with Home Healthcare)

100% in accordance with requirements

No charge; limited 60 visits per contract year (100 visits per contract year for CA only) together with Private Duty Nursing

100% up to plan limitations, in accordance with requirements¹

No charge

80% Prudent Buyer; 70% non-Prudent Buyer

No charge

80% Prudent Buyer; 70% non-Prudent Buyer

\$50 copay; waived if admitted; \$25 copay for urgent care center

80%

No charge when true emergency authorized by a Cigna HealthCare physician

80% Prudent Buyer; 70% non-Prudent Buyer

\$5 copay

100% Prudent Buyer; 70% non-Prudent Buyer

No charge

\$25 copay; covered in-network only; maximum of \$250
\$25 copay in-network; out-of-network covered up to \$20

\$5 copay

Not covered except for children under age 17

No charge (after \$5 office visit copay, if applicable)

100%¹ Prudent Buyer (Hospital facility fees: 80% Prudent Buyer; 70% non-Prudent Buyer)

No charge

80% Prudent Buyer; 70% non-Prudent Buyer

\$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only)

80% in accordance with requirements

\$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only)

80% Prudent Buyer; 70% Non-Prudent Buyer; in accordance with requirements

\$5 copay for initial visit to confirm pregnancy; no charge for subsequent maternity visits

Retail: 80% in-network; out-of network coverage may vary. Contact Anthem Blue Cross for more information.
Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/\$150 specialty for a 90-day supply /specialty copay prorated for less than 90-day supply

Retail: \$7 copay for 30-day supply;
Mail order: \$14 copay for 90-day supply

80% Prudent Buyer; 70% non-Prudent Buyer

No charge for an unlimited number of days

80% Prudent Buyer; 70% non-Prudent Buyer

No charge for an unlimited number of visits

Not covered

\$10 copay; limit one exam every 12 months through Cigna Vision

One pair, after eye surgery

Covered after cataract surgery

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

| Kaiser Permanente | UnitedHealthcare⁴ |
|---|--|
| None | None |
| Maximum copays of \$1,500 per individual, \$3,000 per family | Maximum copays of \$2,000 per individual, \$6,000 per family |
| Unlimited | Unlimited |
| No charge | No charge |
| No charge for inpatient; \$5 copay for outpatient | No charge for inpatient or outpatient |
| No charge | No charge |
| Authorization by a Kaiser Permanente physician required within 24 hours or as soon as reasonably possible in case of emergency outside service area | Authorization by a participating UnitedHealthcare medical group or physician required. Within 24 hours in case of emergency |
| No charge; limit 100 days per benefit period | No charge; up to 100 days per benefit period |
| No charge if authorized by Kaiser Permanente physician | No charge (if medically necessary) |
| No charge if authorized by Kaiser Permanente physician | No charge; 100 visits maximum per calendar year |
| No charge if authorized by Kaiser Permanente physician (up to 100 2-hour visits per calendar year) | No charge when authorized by a UnitedHealthcare participating physician or medical group. Prognosis of life expectancy of one year or less. |
| No charge | No charge |
| \$5 at Kaiser Permanente facility; waived if admitted directly to the hospital | \$50; waived on admission |
| No charge if emergency | No charge when medically necessary |
| \$5 copay | \$5 copay |
| No charge | No charge with an office visit |
| \$5 copay | \$5 copay; no charge for age 2 and under |
| No charge if generally available | \$5 copay; no charge for age 2 and under |
| \$5 copay | No charge |
| \$5 copay | Inpatient: no charge; outpatient: \$5 copay |
| \$5 copay | Inpatient: no charge; outpatient: \$5 copay |
| \$5 copay | No charge; office visit copays are waived after initial office visit copay |
| \$7 copay for up to 100-day supply; can be in person, through mail order, by telephone, or online at www.kp.org/myhealthmanager | Retail: \$7 copay for 30-day supply; Mail order: \$7 copay for 90-day supply |
| No charge; for an unlimited number of days | No charge; for an unlimited number of days (both Mental Health and Substance Abuse) |
| \$5 copay per visit; for an unlimited number of visits | Mental Health: \$5 copay; for an unlimited number of visits, must be authorized through UnitedHealthcare Behavioral Health ⁵ Substance Abuse: No charge; for an unlimited number of visits (Includes Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment) |
| \$5 copay | \$5 copay through PCP ⁵ |
| Not covered | Not covered |
| Not covered | Not covered |
| \$5 copay | \$5 copay |
| Not covered | \$5,000 maximum benefit every 3 years. Limited to a single hearing aid (including repair/replacement every 3 years). |

Carrier Notes:

Anthem Blue Cross Plans I, II, and Prudent Buyer

Coinsurance payment is the percentage of eligible charges after you meet the plan deductible, unless otherwise noted. **All plan reimbursements are based on negotiated rates or usual and customary charges.** Usual and Customary charges are the maximum amounts the plan will pay for a service based on what providers in that geographic area charge for similar services or supplies.

¹ Indicates deductible waived.

Anthem Blue Cross II

² For non-Medicare members only.

Anthem Blue Cross I and II

³ Treatment must be due to an accidental injury while insured and treatment must be received within two years of accident.

HMOs

Medical care must be received from HMO or contracted provider, physician or facility.

Mental Health Benefits for California Base Contracts: refer to evidence of coverage.

UnitedHealthcare

⁴ Refer to UnitedHealthcare HMO Schedule of Benefits and Evidence of Coverage for detailed plan information.

⁵ Your PCP is your Preferred Care Provider in the UnitedHealthcare HMO.

COMPARISON OF MEDICAL PLANS

Effective July 1, 2016

Health Maintenance Organizations (HMOs) and Medicare Advantage Prescription Drug (MA-PD) HMOs

- Kaiser Permanente – Colorado
- Kaiser Permanente – Georgia
- Kaiser Permanente – Hawaii
- Kaiser Permanente – Oregon

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents, which legally govern each plan's operation.

The health plans and benefit designs available from the LACERA-administered options change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area will impact your eligibility to be enrolled in the health plan, the benefit designs available and the rates you pay.

Note: The benefit levels contained in this booklet are subject to approval by the Centers for Medicare and Medicaid Services (CMS) and may be adjusted during the plan year.

BASIC (UNDER 65 OR OVER 65 WITHOUT MEDICARE COVERAGE) HMOs

| | Kaiser Permanente – Colorado | Kaiser Permanente – Georgia |
|--|--|--|
| Calendar Year Deductible/Copayment | None | None |
| Annual Maximum Out-of-Pocket Expenses (for most services) | Individual – \$2,000 Family – \$4,500 | Individual – \$2,000 Family – \$4,000 |
| Lifetime Maximum Benefits | None | None |
| Hospital Benefits | | |
| Room and Board | \$250 copay per admission | \$250 copay per admission |
| Surgical Services | Inpatient – no charge Outpatient – \$50 copay | Inpatient – no charge Outpatient – \$100 copay |
| Hospital Services and Supplies | Durable medical equipment covered at 80% | Durable medical equipment covered at 80% |
| Hospital Admission Authorization Requirements | No authorization needed when referred by a Kaiser Permanente physician | Authorization required for hospital admissions |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | No charge; 100 days per period | \$250 copay per admission; 100 days per year |
| Private Duty Nurses | No charge if in service area only and referred by a network provider | No charge if authorized |
| Home Health Care | No charge if authorized | No charge if authorized |
| Hospice Care | No charge | No charge if authorized |
| Emergency Benefits | | |
| Inpatient | \$100 copay (waived if admitted) | \$100 (waived if admitted) |
| Outpatient | \$100 copay | \$100 (waived if admitted) |
| Ambulance | 20% copay; max. of \$500 per trip | \$100 copay |
| Outpatient Benefits | | |
| Doctor's Office Visits | \$5 copay (\$25 copay for after-hours care; \$15 copay for specialist visit) | \$15 copay |
| Preadmission Diagnostic X-ray and Lab Tests | Included in office visit copay | No charge |
| Routine Checkups | | |
| – Adults | No charge | No charge |
| – Children Under 17 | No charge | No charge |
| Immunizations | \$5 copay; no charge if preventive | \$15 copay; no charge if preventive |
| Outpatient Surgical Services | \$50 copay | \$100 copay |
| Physical Therapy | \$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year | \$15 copay |
| Speech Therapy | \$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year | \$15 copay |
| Maternity | \$5 copay | \$15 copay for 1st visit; no charge thereafter |
| Prescription Drug Benefits | | |
| Prescription Drugs | \$10 copay for up to 60-day supply | \$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for up to 30-day supply at Rite Aid or Walgreens |
| Mental Health Benefits | | |
| Inpatient | \$250 per admission | \$250 copay |
| Outpatient | \$5 copay | \$15 copay |
| Substance Abuse Benefits | | |
| Inpatient | \$250 per admission | \$250 copay per admission (detox only) |
| Outpatient | \$5 copay | \$15 copay |
| Residential Day | \$250/admission | Not covered |
| Vision/Hearing Care Benefits | | |
| Eye Exams | \$5 copay | \$15 copay |
| Lenses | \$150 credit toward lenses, contact lenses or frames combined every 2 years | \$100 credit toward lenses, contact lenses or frames combined every 2 years |
| Frames | | |
| Hearing Exam | \$5 copay | \$15 copay (if exam copay applies) |
| Hearing Aids | Not covered | Not covered |

U & C = Usual and customary: The maximum amount the plan will pay for a service based on what providers in that geographic area charge for similar services or supplies.

Kaiser Permanente – Hawaii**Kaiser Permanente – Oregon**

| | |
|--|--|
| None | None |
| Individual – \$2,500 (including prescription drugs) Family (3 or more) – \$7,500 (including prescription drugs) | Individual – \$600 Family – \$1,200 |
| Unlimited | None |
| \$50/day | No charge |
| No charge | Inpatient – no charge Outpatient – \$5 copay |
| Durable medical equipment covered at 80%; diabetes equipment covered at 50% | No charge |
| Authorization required by a Kaiser Permanente Medical Group physician | Authorization required by a Kaiser Permanente physician |
| No charge; 120 days per accumulated period | No charge; 100 days per year |
| Not covered | Not covered |
| No charge if authorized | No charge if authorized; limited to 130 days |
| No charge if authorized | No charge |
| \$50/visit within service area; 20% copay outside of service area (waived if admitted) | \$75 copay (waived if admitted) |
| \$50/visit within service area; 20% copay outside of service area | \$75 copay (waived if admitted) |
| No charge | \$75 copay |
| \$15 copay | \$5 copay |
| No charge | No charge |
| No charge | No charge |
| No charge | No charge for routine |
| \$15 copay | \$5 copay |
| \$15 copay | \$5 copay; up to 20 visits per therapy, per calendar year |
| \$15 copay | \$5 copay; up to 20 visits per therapy, per calendar year |
| No charge (after confirmation of pregnancy) | Hospitalization – no charge; doctor's office visit – no charge |
| \$10 copay for up to 30-day supply | \$5 copay for up to 30-day supply |
| \$50/day* | No charge |
| \$15 copay* | \$5 copay |
| \$50/day | No charge |
| \$15 copay | \$5 copay |
| 20% of applicable charges up to 60 days per calendar year | No charge |
| \$15 copay | \$5 copay |
| Not covered | Not covered |
| Not covered | Not covered |
| \$15 copay | \$5 copay |
| Covered at 40% | Covered for children only |

*When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

RETIREE WITH MEDICARE MA-PD HMOs

| | Kaiser Permanente – Colorado | Kaiser Permanente – Georgia |
|--|---|--|
| Calendar Year Deductible/Copayment | None | None |
| Annual Maximum Out-of-Pocket Expenses (for most services) | Individual – \$2,500 | Individual – \$2,000 |
| Lifetime Maximum Benefits | None | None |
| Hospital Benefits | | |
| Room and Board | \$250 copay per admission | \$250 copay per admission |
| Surgical Services | Inpatient – no charge; outpatient – \$50 copay | Inpatient – no charge; outpatient – \$100 copay |
| Hospital Services and Supplies | Durable medical equipment covered at 80% | No charge |
| Hospital Admission Authorization Requirements | No authorization needed when referred by a Kaiser Permanente physician | Authorization required for hospital admissions |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | No charge; 100 days per period | \$250 copay per admission; 100 days per period |
| Private Duty Nurses | No charge in service area | No charge if authorized |
| Home Health Care | No charge in service area | No charge if authorized |
| Hospice Care | No charge (only home-based hospice care) | No charge |
| Emergency Benefits | | |
| Inpatient | \$50 copay (waived if admitted) | \$50 copay (waived if admitted) |
| Outpatient | \$50 copay | \$50 copay (waived if admitted) |
| Ambulance | 20% copay; max. of \$500 per trip | \$100 copay |
| Outpatient Benefits | | |
| Doctor's Office Visits | \$5 copay (\$15 copay for specialist visit)* | \$15 copay |
| Preadmission Diagnostic X-ray and Lab Tests | Included in office visit copay | Copay varies |
| Routine Checkups | | |
| – Adults | No charge | No charge |
| – Children Under 17 | No charge | No charge |
| Immunizations | \$5 copay; no charge if preventive | \$15 copay; no charge if preventive |
| Outpatient Surgical Services | \$50 copay | \$100 copay |
| Physical Therapy | \$250 copay inpatient; \$5 copay outpatient | \$15 copay outpatient |
| Speech Therapy | \$250 copay inpatient; \$5 copay outpatient | \$15 copay outpatient |
| Maternity | No charge | No charge |
| Prescription Drug Benefits | | |
| Prescription Drugs | \$10 copay for up to 60-day supply | \$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for 30-day supply at Rite Aid or Walgreens |
| Mental Health Benefits | | |
| Inpatient | \$250 per admission | \$250 per admission |
| Outpatient | \$5 copay | \$15 copay |
| Substance Abuse Benefits | | |
| Inpatient | \$250 per admission | \$250 per admission; detox and rehab |
| Outpatient | \$5 copay | \$15 copay |
| Vision/Hearing Care Benefits | | |
| Eye Exams | \$5 copay | \$15 copay |
| Lenses | \$150 credit toward lenses, contact lenses or frames combined every 2 years | \$100 credit toward lenses and/or frames combined every 2 years |
| Frames | | |
| Hearing Exam | \$5 copay | \$15 copay |
| Hearing Aids | Not covered | Not covered |

U & C = Usual and customary: The maximum amount the plan will pay for a service based on what providers in that geographic area charge for similar services or supplies.

*All office-administered prescription drugs covered by Medicare Part B (except preventive immunizations and diagnostic drugs) will be subject to 20% coinsurance. This coinsurance will apply to the annual maximum out-of-pocket expenses.

| Kaiser Permanente – Hawaii | Kaiser Permanente – Oregon |
|---|---|
| None | None |
| Individual – \$2,500 Family – \$7,500 | Individual – \$600 |
| Unlimited | None |
| \$50/day | No charge |
| No charge | No charge |
| No charge | No charge |
| Authorization required by a Kaiser Permanente Medical Group physician | Authorization required by a Kaiser Permanente physician |
| No charge; 100 days per year | No charge; 100 days for Medicare benefits period |
| Not covered | Not covered |
| No charge if authorized | No charge; unlimited visits |
| No charge if authorized | No charge |
| \$50 per visit | \$50 copay (waived if admitted) |
| \$50 per visit | \$50 copay (waived if admitted) |
| No charge | \$50 copay |
| \$15 copay | \$5 copay |
| No charge | No charge |
| No charge | No charge |
| No charge | Not covered |
| No charge | No charge |
| \$15 copay | \$5 copay |
| \$15 copay | \$5 copay; unlimited visits |
| \$15 copay | \$5 copay; unlimited visits |
| No charge (after confirmation of pregnancy) | No charge |
| \$10 copay for up to 30-day supply | \$5 copay for a 30-day supply |
| \$50/day** | No charge |
| \$15 copay** | \$5 copay |
| \$50/day | No charge |
| \$15 copay | \$5 copay |
| \$15 copay | \$5 copay |
| Not covered | \$150 credit toward the purchase of lenses, frames, and/or contact lenses every 24 months |
| Not covered | \$150 credit toward the purchase of lenses, frames, and/or contact lenses every 24 months |
| \$15 copay | \$5 copay (adults/children) |
| \$500 allowance to purchase hearing aids; provided every 3 years | Not covered |

**When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

COMPARISON OF MEDICAL PLANS

2016

For those enrolled in Medicare Parts A and B

Effective July 1, 2016

Medicare Supplement Plan

- Anthem Blue Cross III

Medicare Advantage Prescription Drug (MA-PD) HMOs

- Kaiser Permanente Senior Advantage
- UnitedHealthcare Medicare Advantage HMO
- SCAN Health Plan

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation. The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Comparison of Medical Plans

(For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

| Medicare Supplement | | Medicare Advantage Prescription Drug (MA-PD) HMOs | | |
|---|--|--|--|--|
| Anthem Blue Cross III | | Kaiser Permanente Senior Advantage | SCAN ¹ | UnitedHealthcare Medicare Advantage HMO |
| Outpatient Benefits | | | | |
| Doctor's Office Visit | 20% of Medicare-approved charges | \$5 copay | \$5 copay | \$5 copay |
| Preadmission X-ray and Lab Tests | 20% of Medicare-approved charges | No charge | No charge | No charge with an office visit copay |
| Routine Checkups | Not covered | No charge | \$5 copay | No charge |
| Immunizations | Not covered | No charge | No charge | No charge with an office visit copay |
| Outpatient Surgical Services | 20% of Medicare-approved charges | \$5 copay per procedure | No charge | No charge |
| Physical Therapy | 20% of Medicare-approved charges | \$5 copay | \$5 copay | No charge with an office visit copay |
| Speech Therapy | 20% of Medicare-approved charges | \$5 copay | \$5 copay | No charge with an office visit copay |
| Maternity | Covered the same as an illness for services covered by Medicare | \$5 copay | Covered as any illness | Covered in accordance with Medicare guidelines |
| Chiropractic Care | 20% of Medicare-approved charges | \$5 copay for Medicare-covered services ³ | \$5 copay for Medicare-covered services ³ | \$5 copay for Medicare-covered services ³ |
| Transportation | Not covered | Not covered | No charge for unlimited number of rides to medical or dental appointments | Not covered |
| Prescription Drug Benefits | | | | |
| Prescription Drugs | Retail: 80% in-network, 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/\$150 specialty copay for mail order for 90-day supply ⁴ | \$7 copay for up to 100-day supply; covers dental prescriptions | Retail: \$7 generic/\$15 brand Mail order: \$7 generic/\$15 brand for 90-day supply | \$7 copay for 30-day supply (or for 90-day mail order supply for maintenance medications only) |
| Mental Health and Substance Abuse Benefits | | | | |
| Inpatient | Plan pays all Medicare inpatient deductibles for approved Medicare days; 190-day lifetime maximum | No charge; for unlimited number of days | No charge; 190-day lifetime maximum in Medicare facility ² | No charge; 190-day lifetime maximum if admitted to Medicare-approved psychiatric hospital |
| Outpatient | 20% of Medicare-approved charges; up to 50 professional visits per year | \$5 copay for each visit per calendar year for an unlimited number of visits | \$5 copay for each visit per calendar year. No charge for severe mental illness | \$5 copay; unlimited visits |
| Substance Abuse | 20% of Medicare-approved charges | Inpatient: No charge as per plan limitations; Outpatient: \$5 per individual visit; \$2 per group visit | \$5 copay; unlimited visits | Same as Mental Health Inpatient and Outpatient |
| Vision Benefits | | | | |
| Eye Exams | Not covered | \$5 copay | \$5 copay for Medicare-covered, medically-necessary eye exam | \$5 copay |
| Lenses | Not covered unless 1st lens after eye surgery | Eyewear (frames/lenses/contacts) purchased from plan optical sales every 24 months; \$150 allowance | Not covered | Not covered |
| Frames | Not covered unless after eye surgery | | Not covered | Not covered |
| Hearing Care Benefits | | | | |
| Hearing Exams | One per calendar year; 80% | \$5 copay | \$5 copay | \$5 copay ⁶ |
| Hearing Aids | 50% up to \$300 lifetime maximum | Not covered | \$300 allowance per aid, every 24 months (\$600 total) | Not covered |

Comparison of Medical Plans (For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

| Medicare Supplement | | Medicare Advantage Prescription Drug (MA-PD) HMOs | | |
|---|--|---|---|---|
| | Anthem Blue Cross III | Kaiser Permanente Senior Advantage | SCAN ¹ | UnitedHealthcare Medicare Advantage HMO |
| Calendar Year Deductibles | None | None | None | None |
| Annual Maximum Out-Of-Pocket Expenses (for most services) | None | Maximum copayments of \$1,500 – individual \$3,000 – family | \$3,400 | \$6,700 |
| Lifetime Maximum Benefits | Unlimited | Unlimited | Unlimited | Unlimited |
| Hospital Benefits | | | | |
| Room and Board | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Surgical Services | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Hospital Services and Supplies | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Nursing Benefits | | | | |
| Skilled Nursing Facility Care | Plan pays Medicare daily deductible for days 21–100; no coverage beyond 100 days | No charge; 100 days per benefit period in a Medicare-certified facility | No charge; 100 days per benefit period in a Medicare-certified facility | No charge; 100 days per benefit period in a Medicare-certified facility |
| Private Duty Nurses | Not covered | No charge if authorized by a Kaiser Permanente physician | No charge when medically necessary only, per Medicare guidelines | No charge when medically necessary only, per Medicare guidelines |
| Home Healthcare | 100% of all remaining costs not covered by Medicare | No charge for Medicare-covered Home Health and no charge for part-time intermittent care if authorized by a Kaiser Permanente physician | No charge for Medicare-covered Home Health. See ⁽¹⁾ below for expanded coverage info | No charge when medically necessary only, per Medicare guidelines |
| Hospice Care | 100% of all remaining costs not covered by Medicare | No charge if authorized by a Kaiser Permanente physician | No charge | No charge, provided care is in accordance with Medicare guidelines |
| Emergency Benefits | | | | |
| Inpatient | Plan pays all Medicare inpatient deductibles for approved Medicare days | \$5 copay; waived if admitted | No charge | No charge |
| Outpatient | 20% of Medicare-approved charges | \$5 copay; waived if admitted | \$25 copay; waived if admitted | \$50 copay; waived if admitted |
| Ambulance | 20% of Medicare-approved charges | No charge for emergency | No charge | No charge (if medically necessary) |

¹ SCAN includes expanded coverage for Independent Living Power™ services. Qualifying members are eligible for up to \$500 per month of these additional services.

- No charge for personal care coordination via phone
- \$15 copay per month for emergency response system
- \$15 copay per visit for alternative caregiver visit to a member's home when his or her regular caregiver is not available
- \$15 copay per visit for adult day care to provide relief for regular caregiver
- No copay for up to five days in a facility when regular caregiver is unavailable
- \$15 copay per visit for transportation escort to medical, dental, optometric or other necessary appointments
- \$15 copay per visit for personal care such as assistance with bathing, dressing, eating, getting in and out of bed, moving about/walking and grooming
- \$15 copay per visit for homemaker services such as light cleaning, grocery shopping, laundry and meal preparation
- No copay for home-delivered meals
- No copay for inpatient custodial care up to 5 days in a facility. Medicare will not pay for a stay in a facility if the services received are primarily for those purposes.
- Healthways SilverSneakers® Fitness Program available at no extra cost.

² Note: Visit or day limits do not apply to certain mental healthcare described in the evidence of coverage.

³ Manual manipulation of the spine to correct subluxation that can be demonstrated by X-ray, when the manipulation is prescribed by plan physician and performed by plan provider.

⁴ Copayment for specialty drugs will be prorated if you receive less than a 90-day supply

⁵ UnitedHealthcare Medicare Advantage HMO includes coverage for Solutions for Caregiver's services — No charge for advice, information and referrals. See the Caregiver flyer included in the materials received after enrollment in the plan for additional services.

⁶ UnitedHealthcare Medicare Advantage HMO Audiology screenings are offered through contracted audiologists in the Epic network. The Epic network includes all locations in the Newport Audiology network.

Appendix F: Firefighters Local 1014 Medical Plan

The description of the Firefighters Local 1014 Medical Plan is from selected pages of the following website:

http://www.local1014medical.org/docs/2012spd_v5%20%283%29.pdf



Benefits-at-a-Glance

(For Details, Please Turn to **What the Plan Covers** and **What the Plan Does Not Cover**)

| | | |
|--|--|---|
| Annual Deductible | First \$200 of allowable expenses per person; \$600 Maximum per family | |
| | In-Network | Out-of-Network |
| Annual Out-of-Pocket Limit (Amounts for In-Network and Out-of-Network are combined for the Annual Out-of-Pocket Limit) | 10% of allowable expenses after satisfaction of the deductible, maximum \$1,000 per person or family per year (after you pay the deductible) | 30% of allowable expenses after satisfaction of the deductible, maximum \$1,500 per person or family per year ¹ (after you pay the deductible) |
| Preventive Care | In-Network | Out-of-Network |
| Well- baby care | 100%, no deductible, for the baby's first 2 years | 100%, no deductible, for the baby's first 2 years ¹ |
| Immunizations | 100%, no deductible, paid through the wellness benefit for ages 2 and over. | 100%, no deductible, paid through the wellness benefit for ages 2 and over. ¹ |
| Wellness Benefit | 100%, no deductible; annual preventive exam and screenings, including "fit for life" exam, and immunizations. | 100%, no deductible; annual preventive exam and screenings, including "fit for life" exam, and immunizations. ¹ |
| Cancer Screenings | 100%, no deductible for PAP, mammogram, PSA and colonoscopy covered according to American Cancer Society guidelines | 100%, no deductible for PAP, mammogram, PSA and colonoscopy covered according to American Cancer Society guidelines ¹ |
| Medically Necessary Care | In-Network | Out-of-Network |
| Ambulance | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter ¹ | |
| Doctor's office visits | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter | 70% after deductible, up to annual out-of-pocket limit, 100% thereafter ¹ |
| Emergency room | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter; \$50 additional copay per visit (waived if referred by a physician or admitted as an inpatient) | 70% after deductible, up to annual out-of-pocket limit, 100% thereafter; \$50 additional copay per visit (waived if referred by a physician or admitted as an inpatient) ¹ |
| Hospital care (Providers must request Pre-authorization from Anthem Blue Cross) | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter | 70% after deductible, up to annual out-of-pocket limit, 100% thereafter ¹ |
| Maternity (No preauthorization required for uncomplicated obstetrical care) | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter | 70% after deductible, up to annual out-of-pocket limit, 100% thereafter ¹ |
| Surgery (Providers must request Preauthorization from Anthem Blue Cross for all inpatient surgery and any outpatient procedure that might be considered experimental, investigational or cosmetic. Organ and tissue transplants and any weight loss surgery is covered under Anthem Blue Cross Center of Expertise (COE) only.) | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter | 70% after deductible, up to annual out-of-pocket limit, 100% thereafter ¹ |



Benefits-at-a-Glance

(For Details, Please Turn to **What the Plan Covers** and **What the Plan Does Not Cover**)

| Medically Necessary Care | In-Network | Out-of-Network |
|--|---|---|
| X-Rays and lab tests | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter; (excludes periodic health exams) | 70% after deductible, up to annual out-of-pocket limit, 100% thereafter; (excludes periodic health exams) ¹ |
| Prescription Drugs (outpatient)² | Short-Term (30-Day Supply) From a Retail Pharmacy or Mail order | |
| | In-Network | Out-of-Network¹ |
| Generic | \$10 copay | You pay the entire cost of your prescription up front and submit a claim for reimbursement. You may be reimbursed for 100% of the cost minus the copay. Out-of-network copays are the same as the in-network copays. ¹ |
| Brand name (when generic is unavailable) | \$20 copay | |
| Brand name (when generic is available) | \$30 copay PLUS the cost difference between the brand name drug and the generic drug | |
| | Maintenance (Up to a 90-Day Supply) | |
| | From a Retail Pharmacy | From Medco Home Delivery |
| Generic | \$25 copay | |
| Brand name (when generic is unavailable) | \$50 copay | |
| Brand name (when generic is available) | \$75 copay PLUS the cost difference between the brand name drug and the generic drug. | |
| VSP Vision Care | In-Network | Out-of-Network |
| Copayment | \$25 when services are rendered | |
| Exams | Once every 12 months | Up to \$45 once every 12 months |
| Prescription lenses | Covered once every 12 months. Includes lined bifocal, trifocal, or progressive lenses; polycarbonate lenses, anti-reflective coating and tints, including photochromic. | Covered once every 12 months. Up to \$45 single vision lenses, \$65 lined bifocal, \$85 lined trifocal lenses, or \$85 progressive lenses. \$5 for tints. |
| Frames | Covered once every 12 months, up to \$175, plus 20% off additional costs. | Up to \$47 once every 12 months |
| Contacts | When you choose contacts instead of glasses, a \$200 allowance applies once every 12 months to the cost of contacts. In addition there is a separate benefit to cover the contact lens fitting and evaluation exam. | Up to \$105 once every 12 months |



Benefits-at-a-Glance

(For Details, Please Turn to **What the Plan Covers** and **What the Plan Does Not Cover**)

| Mental Health/Substance Abuse Care | In-Network | Out-of-Network |
|--|---|--|
| Outpatient care | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter. | 70% after deductible, up to annual out-of-pocket maximum, 100% thereafter. ¹ |
| Inpatient care <i>(Both in-network and out-of-network requires preauthorization from Anthem Blue Cross)</i> | 90% after deductible, up to annual out-of-pocket limit, 100% thereafter. | 70% after deductible, up to annual out-of-pocket limit, 100% thereafter. ¹ |
| Additional Benefits | In-Network | Out-of-Network |
| Acupuncture | 90% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 30 visits combined total of chiropractic and acupuncture visits per calendar year. | 70% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 30 visits combined total of chiropractic and acupuncture visits per calendar year. ¹ |
| Chiropractic care | 90% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 30 visits combined total of chiropractic and acupuncture visits per calendar year. | 70% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 30 visits combined total of chiropractic and acupuncture visits per calendar year. ¹ |
| Physical therapy | 90% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 30 visits per calendar year. | 70% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 30 visits per calendar year. ¹ |
| Occupational therapy | 90% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 6 visits per calendar year. | 70% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 6 visits per calendar year. ¹ |
| Home health care <i>(Requires preauthorization by Local 1014's Patient Care Coordinator)</i> | 90% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum 100 visits per calendar year ¹ | |
| Hospice care <i>(Requires preauthorization by Local 1014's Patient Care Coordinator)</i> (per diem rates) | 90% after deductible, up to annual out of pocket limit; 100% thereafter. Hospice care limited to 180 days and a \$20,000 lifetime maximum ¹ | |
| Skilled Nursing Facility <i>(Providers must request Preauthorization from Anthem Blue Cross)</i> | 90% after deductible, up to annual out-of-pocket limit; 100% thereafter; 70 day limit per occurrence | |
| Transitional Nursing Benefit <i>(Requires preauthorization by Local 1014's Patient Care Coordinator)</i> | 90% after deductible, up to annual out-of-pocket limit; 100% thereafter; 400 hour lifetime limit. | 70% after deductible, up to annual out-of-pocket limit; 100% thereafter; maximum \$100 per hour and 400 hour lifetime limit. ¹ |

Benefits-at-a-Glance

(For Details, Please Turn to **What the Plan Covers** and **What the Plan Does Not Cover**)

| Dental Benefits | |
|------------------------------------|---|
| Adult and Child Orthodontia | 100% no deductible, limited to \$2,000 lifetime per individual. |
| Excess Dental Coverage | 100% no deductible, limited to \$1,000 per individual per year for allowable dental expenses after the annual maximum benefit of the underlying indemnity or PPO dental coverage is exceeded. HMO dental plans have no stated annual maximum. |
| Dental Accident Coverage | 100% no deductible, limited to \$10,000 as the result of any one accident for allowable dental expenses within 180 days of the accident. |

¹ Allowable expenses for Out-of-Network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for medically necessary health care services and supplies in a specific geographical area.

² The Plan covers prescription drugs only for the treatment of a condition as approved by the Food and Drug Administration. Many infused and injectable drugs as well as some oral medications require preauthorization by Local 1014's Patient Care Coordinator. Your pharmacist will know which drugs need preauthorization.

³ See glossary for definition



Appendix G: Dental and Vision Plan Description

The dental and vision plan description is from the following area of the LACERA website:

http://www.lacera.com/healthcare/pdf/healthcare_charts/dental_vision_charts.pdf

DENTAL PLAN

| | Cigna Indemnity Dental | Cigna Dental HMO |
|---------------------------------------|---------------------------|---------------------|
| Individual annual deductible | \$25 | None |
| Family annual deductible | \$50 | None |
| Individual annual maximum benefit | \$1,500 | Unlimited |
| Exams & cleanings | 20%* | \$0** |
| Amalgam – 1 surface, permanent | 20%* | \$0** |
| Amalgam – 2 surface, permanent | 20%* | \$0** |
| Amalgam – 3 surface, permanent | 20%* | \$0** |
| Amalgam – 4 surface, permanent | 20%* | \$0** |
| Resin or composite – anterior | 20%* | \$0** |
| Anterior root canal – permanent | 20%* | \$10** |
| Scaling/root planing – per quad | 20%* | \$35** |
| Simple extraction | 20%* | \$10** |
| Surgical extraction | 20%* | \$15 – \$50** |
| Crown – porcelain to high noble metal | 20%* | \$220** |
| Crown – stainless steel | 20%* | \$10** |
| Post – prefab or crown buildup | 20%* | \$40/\$55/\$65** |
| Orthodontic therapy – child | Not covered | \$2,240** |
| Orthodontic therapy – adult | Not covered | \$2,840** |

* Member pays 20% of usual and customary charges (the maximum amount the plan will pay for a service, based on what providers in that geographic area charge for similar services or supplies). The plan pays 80% after deductible. Procedures with **high** noble gold are covered at 50%, after deductible.

** Member pays this amount, plus additional charges specified in the plan brochure. For post/crown buildup work, the copay amounts apply to different steps in the procedure.

VISION PLAN

| Benefit | In-Network Benefits | Out-of-Network Benefits |
|---|--|-----------------------------|
| Spectacle exam*** (Once every 12 months) | \$20 copay; then covered in full. For contact lens fitting and professional services, member pays additional charges | \$25 reimbursement maximum |
| Lenses (Once every 12 months) | | |
| ■ Single vision | \$40 copay; then covered in full | \$35 reimbursement maximum |
| ■ Bifocal | \$40 copay; then covered in full | \$45 reimbursement maximum |
| ■ Trifocal | \$40 copay; then covered in full | \$70 reimbursement maximum |
| ■ Lenticular | \$40 copay; then covered in full | \$130 reimbursement maximum |
| ■ Progressive | \$40 copay; then up to \$70 allowance | \$70 reimbursement maximum |
| Frames (Once every 24 months) | \$50 allowance | \$35 reimbursement maximum |
| Contact lenses (lifetime maximum benefit) | | |
| ■ Hard lenses | \$180 allowance | \$150 reimbursement maximum |
| ■ Soft lenses | \$230 allowance | \$225 reimbursement maximum |

*** Spectacle exam includes routine exam, including dilation and refraction.

Appendix H: Medicare Part B Reimbursement Plan Description

The Medicare Part B reimbursement plan description is from the following area of the LACERA website:

http://www.lacera.com/healthcare/Medicare/medicare_a_b.html



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MEDICARE PARTS A & B ELIGIBILITY

ELIGIBILITY REQUIREMENTS FOR MEDICARE PART A

(Hospital Insurance Coverage)

Medicare Part A is **free** to any person **age 65 or older** who is either:

- Eligible to receive a monthly Social Security benefit, or
- Eligible based on wages on which sufficient Medicare payroll taxes were paid.

You **automatically apply** for Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security. To be eligible for Part A, you **do not** have to enroll in Part B. If you are not eligible for free Part A coverage, you may purchase this coverage.

Medicare Part A is **free** to any person **under age 65** who is **disabled** and has either:

- Received Social Security disability benefits for 24 months as a worker, surviving spouse, or adult child of a retired, disabled, or deceased worker; or
- Accumulated a sufficient number of Social Security credits to be insured for Medicare and meets the requirements of the Social Security disability program.

Effective January 2017, the Medicare Part A premium amount increased to \$413.00 per month (\$411.00 in 2016) for people who are not eligible for premium-free hospital insurance and have fewer than 40 quarters of Medicare-covered employment. Visit [Medicare](#) for more information.

ELIGIBILITY REQUIREMENTS FOR MEDICARE PART B

(Supplementary medical insurance coverage for physicians, labs, testing)

When you enroll in Medicare Part A, you are **automatically enrolled** in Medicare Part B unless you decline it. This rule applies to persons age 65 or older and also to those who are disabled under age 65.

If you pay a premium for Plan A, you must enroll in Part B if you also desire that coverage. The Part B coverage is ordinarily deducted from your Social Security benefit.

If you select a LACERA-administered Medicare plan, you **may be reimbursed** by LACERA for the Part B premium amount. This reimbursement program is subject to annual review by the Board of Supervisors.

If you or your spouse has fewer than 40 quarters of Medicare-covered employment, you must pay a monthly premium for Part A.

On December 13, 2016, the Board of Supervisors approved continuing the Medicare Part B Premium Reimbursement Program for 2017 for LACERA-administered Medicare Plan enrollees.

[Read more about Part B.](#)

MEDICARE PART B



[County Reimbursements](#)

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12/13/16

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 Member Service Center: (M-F 7 AM - 5 PM) • [Appointment and Workshop Reservation System](#)
 Location: 300 N. Lake Ave. Pasadena, CA 91101 • Mailing Address: PO Box 7060 Pasadena, CA 91109-7060

Appendix I: Results for South Coast Air Quality Management District (SCAQMD)



We were asked by LACERA to provide subtotal results for the South Coast Air Quality Management District (SCAQMD). The plan provisions, assumptions, methods, and census are consistent with Appendix A through Appendix H. The census detail in Appendix C is subdivided for SCAQMD. The tables in this appendix are in the same sequence as the main report.

We utilized the SCAQMD percentage provided by LACERA which is determined based on County and SCAQMD years of service. We assume that the SCAQMD obligation is equal to this percentage multiplied by the employer portion of the obligation.

Los Angeles County Other Post Employment Benefits Program

Table 1: July 1, 2016 Summary of SCAQMD Paid Liabilities and Cost

| | July 1, 2016 | July 1, 2014 | Percentage Change |
|--|---------------------|---------------------|----------------------|
| A. Total Membership | | | |
| 1. Active Members | 1 | 1 | 0.0% |
| 2. Vested Terminated Members | - | - | |
| 3. Retirees and Survivors (Medical Coverage) | 56 | 60 | (6.7%) |
| 4. Total | <u>57</u> | <u>61</u> | (6.6%) |
| B. Total Payroll | \$ 60,132 | \$ 59,921 | 0.4% |
| C. Expected SCAQMD Paid First-Year Benefits | \$ 262,758 | \$ 267,685 | (1.8%) |
| D. Present Value of Future Benefits (PVB) ¹ | \$ 3,672,453 | \$ 4,681,086 | (21.5%) |
| E. Actuarial Accrued Liability by Member Status ¹ | | | |
| 1. Active Members | \$ 298,490 | \$ 341,896 | (12.7%) |
| 2. Vested Terminated Members | - | - | |
| 3. Retired Members | 3,354,855 | 4,310,575 | (22.2%) |
| 4. Total | <u>\$ 3,653,345</u> | <u>\$ 4,652,471</u> | (21.5%) |
| F. Actuarial Accrued Liability by Benefit Type ¹ | | | |
| 1. Retiree Medical | \$ 2,780,743 | \$ 3,717,799 | (25.2%) |
| 2. Retiree Dental/Vision | 198,959 | 209,913 | (5.2%) |
| 3. Medicare Part B | 584,218 | 622,394 | (6.1%) |
| 4. Retiree Death Benefit | 89,425 | 102,365 | (12.6%) |
| 5. Total | <u>\$ 3,653,345</u> | <u>\$ 4,652,471</u> | (21.5%) |
| G. Assets | \$ - | \$ - | |
| H. Unfunded Actuarial Accrued Liability | \$ 3,653,345 | \$ 4,652,471 | (21.5%) |
| I. Annual Required Contribution (ARC) ² | \$ 150,801 | \$ 168,919 | (10.7%) |
| J. ARC expressed as a percentage of payroll | | | |
| 1. Normal Cost | 10.96% | 13.94% | (21.4%) |
| 2. UAAL payment | 239.82% | 267.96% | (10.5%) |
| 3. Total | <u>250.78%</u> | <u>281.90%</u> | (11.0%) |

¹ Net of County and Retiree Paid Premiums.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL). Assumes an unfunded plan.

Los Angeles County Other Post Employment Benefits Program

**Table 2: July 1, 2016 Actuarial Accrued Liability (AAL) at 4.5%
 Retiree Medical Benefits**

| | <u>SCAQMD</u> |
|---|---------------------|
| 1. AAL - Total Medical Benefits | |
| Retirees | \$ 6,569,934 |
| Vested Terminateds | - |
| Actives | <u>243,474</u> |
| Total | <u>\$ 6,813,408</u> |
| 2. AAL - County and Retiree Paid Medical Premiums | |
| Retirees | \$ 4,032,665 |
| Vested Terminateds | - |
| Actives | - |
| Total | <u>\$ 4,032,665</u> |
| 3. AAL - SCAQMD Paid Medical Benefits (1) - (2) | |
| Retirees | \$ 2,537,269 |
| Vested Terminateds | - |
| Actives | <u>243,474</u> |
| Total | <u>\$ 2,780,743</u> |

Los Angeles County Other Post Employment Benefits Program

**Table 2 (Cont): July 1, 2016 Actuarial Accrued Liability (AAL) at 4.5%
 Retiree Dental and Vision Benefits**

| | <u>SCAQMD</u> |
|---|-------------------|
| 4. AAL - Total Dental & Vision Benefits | |
| Retirees | \$ 463,406 |
| Vested Terminateds | - |
| Actives | <u>15,818</u> |
| Total | \$ 479,224 |
| 5. AAL - County and Retiree Paid Dental & Vision Premiums | |
| Retirees | \$ 280,265 |
| Vested Terminateds | - |
| Actives | - |
| Total | <u>\$ 280,265</u> |
| 6. AAL - SCAQMD Paid Dental & Vision Benefits (4) - (5) | |
| Retirees | \$ 183,141 |
| Vested Terminateds | - |
| Actives | <u>15,818</u> |
| Total | \$ 198,959 |

Los Angeles County Other Post Employment Benefits Program

**Table 2 (Cont): July 1, 2016 Actuarial Accrued Liability (AAL) at 4.5%
 Medicare Part B and Retiree Death Benefit**

| | <u>SCAQMD</u> |
|---|---------------------|
| 7. AAL - SCAQMD Paid Medicare Part B Premiums | |
| Retirees | \$ 546,432 |
| Vested Terminateds | - |
| Actives | <u>37,786</u> |
| Total | <u>\$ 584,218</u> |
| 8. AAL - SCAQMD Paid Retiree Death Benefit | |
| Retirees | \$ 88,013 |
| Vested Terminateds | - |
| Actives | <u>1,412</u> |
| Total | <u>\$ 89,425</u> |
| 9. AAL - SCAQMD Paid Benefits (3) + (6) + (7) + (8) | |
| Retirees | \$ 3,354,855 |
| Vested Terminateds | - |
| Actives | <u>298,490</u> |
| Total | <u>\$ 3,653,345</u> |

Los Angeles County Other Post Employment Benefits Program

Table 3: July 1, 2016 Normal Cost at 4.5%

| | SCAQMD |
|---|-----------|
| 1. Total Medical Benefits | \$ 5,356 |
| 2. County and Retiree Paid Medical Premiums | - |
| 3. Net SCAQMD Paid Medical Benefits (1) - (2) | \$ 5,356 |
| 4. Total Dental/Vision Benefits | \$ 352 |
| 5. County and Retiree Paid Dental/Vision Premiums | - |
| 6. Net SCAQMD Paid Dental/Vision Benefits (4) - (5) | \$ 352 |
| 7. SCAQMD Paid Medicare Part B Premiums | \$ 851 |
| 8. SCAQMD Paid Retiree Death Benefit | \$ 31 |
| 9. Total SCAQMD Normal Cost (3) + (6) + (7) + (8) | \$ 6,590 |
| 10. Valuation Payroll | \$ 60,132 |
| 11. SCAQMD Normal Cost as a Percentage of Payroll | 10.96% |

Los Angeles County Other Post Employment Benefits Program

Table 4: 2016-2017 Annual Required Contribution (ARC) at 4.5%

| | SCAQMD |
|---|--------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 3,672,453 |
| Present Value of Future Normal Cost (PVFNC) | 19,108 |
| Actuarial Accrued Liability as of July 1, 2016 | \$ 3,653,345 |
| Fund Balance at July 1, 2016 ¹ | - |
| Unfunded Actuarial Accrued Liability | \$ 3,653,345 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) ² | 30 |
| Amortization Factor | 25.333 |
| UAAL Amortization Payment | \$ 144,211 |
| 3. 2016 - 2017 Annual Required Contribution (ARC) on July 1, 2016 | |
| Amortization of UAAL | \$ 144,211 |
| Normal Cost | 6,590 |
| Annual Required Contribution (ARC) (As of July 1, 2016) | \$ 150,801 |
| 4. July 1, 2016 Valuation Payroll | \$ 60,132 |
| 5. Estimated ARC as a Percentage of Valuation Payroll | 250.78% |

¹ This assumes an unfunded plan.

² As a cost sharing multiple employer OPEB plan, the ARC is calculated using the same methods and assumptions for all participating employer groups. Therefore, the amounts shown above represent a pro-rata allocation of the Program liabilities and costs attributable to SCAQMD member service and their demographic characteristics.

Los Angeles County Other Post Employment Benefits Program

Table 5: Projected SCAQMD Paid Benefits by Type

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical County and Retiree Contribution | Dental/Vision County and Retiree Contribution | Total SCAQMD Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|--|--|----------------------------------|
| 6/30/2017 | \$ 539,165 | \$ 47,654 | \$ 44,317 | \$ 10,881 | \$ (349,452) | \$ (29,808) | \$ 262,758 |
| 6/30/2018 | 537,624 | 46,223 | 45,047 | 10,252 | (345,198) | (28,688) | 265,261 |
| 6/30/2019 | 538,525 | 44,036 | 44,558 | 9,579 | (341,249) | (27,139) | 268,309 |
| 6/30/2020 | 541,296 | 43,043 | 44,052 | 8,883 | (337,743) | (26,298) | 273,232 |
| 6/30/2021 | 540,606 | 41,496 | 43,876 | 8,186 | (331,645) | (25,134) | 277,384 |
| 6/30/2022 | 523,454 | 39,164 | 42,863 | 7,506 | (319,708) | (23,565) | 269,714 |
| 6/30/2023 | 500,096 | 37,004 | 42,777 | 6,859 | (306,900) | (22,103) | 257,733 |
| 6/30/2024 | 471,785 | 34,907 | 41,533 | 6,253 | (293,355) | (20,690) | 240,434 |
| 6/30/2025 | 454,628 | 32,875 | 40,261 | 5,694 | (279,021) | (19,324) | 235,112 |
| 6/30/2026 | 436,960 | 30,913 | 38,967 | 5,184 | (264,331) | (18,014) | 229,679 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Los Angeles County Other Post Employment Benefits Program

Table 6: Impact of Alternative Trend Rates on AAL and ARC

SCAQMD

| | <u>Valuation Trend Rates</u> | <u>Valuation Trend Rates Plus 1%</u> | <u>Valuation Trend Rates Minus 1%</u> |
|--------------------------------|----------------------------------|--|---|
| | (in millions) | | |
| July 1, 2016 AAL | \$ 3,653,345 | \$ 4,022,498 | \$ 3,337,634 |
| Percentage Increase/(Decrease) | | 10% | (9%) |
| 2016 - 2017 ARC | \$ 150,801 | \$ 166,599 | \$ 137,354 |
| Percentage Increase/(Decrease) | | 10% | (9%) |

Appendix J: Impact of Tier 2



New County employees hired after June 30, 2014 who are eligible for LACERA membership may enroll in the Los Angeles County Retiree Healthcare Benefits Program – Tier 2. The County retiree medical and dental/vision subsidy applies to retiree-only coverage for Tier 2 employees, and new benchmark plans also apply. Additional provisions and details can be found after page J-2 and on the following link of the LACERA website:

<https://www.lacera.com/healthcare/RHC-Tier2.html>

New claims costs and new probabilities of medical plan and tier selection upon initial enrollment were developed for Tier 2 employees. These can be found in Appendix A. We were asked by LACERA to provide a comparison of results both with and without the application of Tier 2 assumptions. The table shown in this section is similar to Table 1 of this report.

As Tier 2 provisions only apply to employees hired since June 30, 2014, most active and vested terminated employees as well as all of the retirees are currently Tier 1 employees. As such the new Tier 2 assumptions have a minimal effect, reducing the AAL of the total membership by just 0.2%. However, the AAL for Tier 2 employees only is reduced by 46.9% when compared to what the AAL would have been if those employees had been in Tier 1. In the future, as the Tier 2 assumptions apply to more employees and the average service of Tier 2 employees also increases, the impact of reducing the AAL of the total membership will be more significant.

**Table 1: July 1, 2016 Summary of County Paid Liabilities and Cost
 (All Dollar Amounts in Millions)**

| | July 1, 2016 with Tier 2 Provisions ¹ | July 1, 2016 without Tier 2 Provisions | Percentage Change |
|--|--|--|----------------------|
| A. Total Membership | | | |
| 1. Active Members | 95,295 | 95,295 | 0.0% |
| 2. Vested Terminated Members | 8,207 | 8,207 | 0.0% |
| 3. Retirees and Survivors (Medical Coverage) | 47,903 | 47,903 | 0.0% |
| 4. Total | <u>151,405</u> | <u>151,405</u> | 0.0% |
| B. Valuation Payroll | \$ 7,268.6 | \$ 7,268.6 | 0.0% |
| C. Projected County Paid First-Year Benefits | \$ 570.6 | \$ 570.6 | 0.0% |
| D. Present Value of Future Benefits (PVB) ⁴ | \$ 40,212.9 | \$ 41,346.5 | (2.7%) |
| E. Actuarial Accrued Liability by Member Group ² | | | |
| 1. LA County Members | \$ 24,791.9 | \$ 24,834.1 | (0.2%) |
| 2. Superior Court Members | 1,120.7 | 1,122.0 | (0.1%) |
| 3. Total | <u>\$ 25,912.6</u> | <u>\$ 25,956.1</u> | (0.2%) |
| F. Actuarial Accrued Liability by Member Status ² | | | |
| 1. Active Members | \$ 14,547.9 | \$ 14,591.3 | (0.3%) |
| 2. Vested Terminated Members | 652.5 | 652.6 | (0.0%) |
| 3. Retired Members | 10,712.2 | 10,712.2 | 0.0% |
| 4. Total | <u>\$ 25,912.6</u> | <u>\$ 25,956.1</u> | (0.2%) |
| G. Actuarial Accrued Liability by Benefit Type ² | | | |
| 1. Retiree Medical | \$ 21,269.9 | \$ 21,309.0 | (0.2%) |
| 2. Retiree Dental/Vision | 1,248.2 | 1,249.1 | (0.1%) |
| 3. Medicare Part B | 3,192.8 | 3,196.3 | (0.1%) |
| 4. Retiree Death Benefit | 201.7 | 201.7 | 0.0% |
| 5. Total | <u>\$ 25,912.6</u> | <u>\$ 25,956.1</u> | (0.2%) |
| H. Assets | \$ 560.8 | \$ 560.8 | 0.0% |
| I. Unfunded Actuarial Accrued Liability | \$ 25,351.8 | \$ 25,395.3 | (0.2%) |
| J. Annual Required Contribution (ARC) ³ | \$ 1,964.4 | \$ 2,009.8 | (2.3%) |
| K. ARC expressed as a percentage of payroll | | | |
| 1. Normal Cost | 13.26% | 13.86% | (4.3%) |
| 2. UAAL payment | 13.77% | 13.79% | (0.1%) |
| 3. Total | <u>27.03%</u> | <u>27.65%</u> | (2.3%) |

¹ Reflects Tier 2 assumptions and plan provisions for Tier 2 employees

² Net of Retiree Paid Premiums

³ Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)



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RHC: TIER 2

LOS ANGELES COUNTY RETIREE HEALTHCARE –TIER 2

On June 17, 2014, the Los Angeles County Board of Supervisors (County) authorized a new retiree health insurance program for new County employees who are hired after June 30, 2014 and are eligible for LACERA membership.¹ The program, titled the Los Angeles County Retiree Healthcare Benefits Program – Tier 2 (Tier 2), offers benefits covering hospital services, medical services, and dental/vision services to County retirees and their eligible dependents. Retiree Healthcare Benefits are not changing for current active, deferred, and retired members, and their eligible survivors.



Basic Tier 2 Provisions:

- County retiree **medical and dental/vision subsidy** applies to **retiree-only coverage**.
- Medicare-eligible retirees and eligible dependents **must enroll in Medicare Parts A and B and in a corresponding Medicare health plan, such as Medicare Advantage Prescription Drug Plan (MA-PD) or Medicare Supplement Plan.**
- Retiree and his/her eligible dependents must be **enrolled in the same medical plan**, unless some, but not all family members are Medicare-eligible. In such case, the Medicare-eligible individuals must enroll in a Medicare plan and non-Medicare-eligible individuals must enroll in the corresponding non-Medicare health plan.
- The County reimburses Medicare Part B (standard rate) for member or eligible survivor only.

County Retiree Healthcare Subsidy: How It Works

As a LACERA member, you earn service credit for each payroll period of County employment in which you make a retirement contribution. A LACERA member who retires with at least ten years of County service credit is eligible for the County Retiree Healthcare Subsidy.²

The County subsidy is based on retiree-only coverage, regardless of whether the retiree includes an eligible dependent(s) on his or her healthcare plan. Subsidy percentages apply to the monthly premiums on the retiree's selected medical and/or dental/vision plans or the benchmark plan(s) premium, whichever is less, up to a maximum of 100 percent for a member with 25 years of service credit. Upon the retiree's death, the subsidy extends to the retiree's survivor; eligibility requirements apply.³

[County Retiree Healthcare Subsidy Chart](#) (Click to view.)

HEALTHCARE

- RHC Eligibility
- RHC Costs and Enrollment
- Subsidy and Benchmark
- RHC: Tier 2
- Contact Insurance Companies
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- FAQs - Retiree Healthcare
- Long-Term Care
- Anthem Data Breach
- RETIREE WELLNESS PROGRAM

[RHC: Tier 2 Video](#)



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Benchmark Plans:

- Medicare-ineligible retirees – Anthem Blue Cross I & II
- Medicare-eligible retirees – Anthem Blue Cross III
- Dental/vision – Cigna Dental Indemnity Plan

We've created three hypothetical examples to illustrate how the subsidy works. In Example I, a retiree with 15 years of service credit has selected a benchmark plan for him/herself. Based on the 60 percent subsidy, the retiree pays a monthly premium of \$360. Without the **\$540 benchmark subsidy**, the retiree's premium would be \$900.

[Example I](#) (Click to view.)

| EXAMPLE I: Retiree on Tier 2 Benchmark Medical Plan | | | | |
|---|-------------------------|----------------|---|-----------------------------|
| Full Monthly Premium Amount: | Years of Service Credit | County Subsidy | How Subsidy is Applied | Monthly Amount Retiree Pays |
| \$900 | 15 | 60% | \$900 X 60% = \$540: Dollar amount of County subsidy \$900 – \$540 = \$360: Subsidy deducted from full premium | \$360 |

Effect of Subsidy on Retiree + Dependent(s) Plans: In Example II, the retiree includes his/her eligible spouse on a benchmark plan and is required to pay the difference on any monthly premium that exceeds the retiree-only benchmark amount.

[Example II](#) (Click to view.)

| EXAMPLE II: Retiree with Eligible Spouse on Tier 2 Benchmark Medical Plan | | | | | |
|---|---|-------------------------|----------------|--|---|
| Full Monthly Retiree & Spouse Premium Amount: | Full Monthly Retiree-only Premium Amount: | Years of Service Credit | County Subsidy | How Subsidy is Applied | Monthly Amount Retiree Pays for Self and Spouse |
| \$1,600 | \$900 | 15 | 60% | \$900 X 60% = \$540: Dollar amount of County subsidy \$1,600 – \$540 = \$1,060: Subsidy deducted from full retiree & spouse premium | \$1,060 |

In Example III, by selecting a lower cost "family" plan for him/herself and eligible spouse, the retiree is able to apply the (higher) benchmark retiree-only subsidy amount to the monthly premium.

Example III (Click to view.)

| EXAMPLE III: Retiree with Eligible Spouse on Tier 2 Benchmark Medical Plan | | | | | |
|--|---|-------------------------|----------------|--|---|
| Full Monthly Retiree & Spouse Premium Amount: \$1,295 | Full Monthly Retiree-only Premium Amount: \$650 | Years of Service Credit | County Subsidy | How Subsidy is Applied | Monthly Amount Retiree Pays for Self and Spouse |
| | | 15 | 60% | \$650 X 60% = \$390: County subsidy dollar amount for this plan \$900 X 60% = \$540: Maximum County subsidy dollar amount (based on benchmark plan) \$1,295 – \$540 = \$755: Benchmark subsidy deducted from full retiree & spouse premium | \$755 |

Retirees Eligible for Medicare

- Mandatory enrollment in LACERA-administered Medicare Plans
 - Must enroll in Medicare Parts A and B
 - Must enroll in Tier 2 Medicare Advantage Prescription Drug Plan (MA-PD) or Medicare supplement plan
 - Also applies to eligible dependents who are Medicare-eligible
- County subsidizes the full amount of the retiree's standard self-only Medicare Part B Premium; subsidy is tax-free provided the retiree meets eligibility requirements
- Medical benchmark plan: retiree-only coverage in the Anthem Blue Cross III plan

Retirees Ineligible for Medicare

- Medical benchmark plan: retiree-only coverage in the Anthem Blue Cross I & II plan

Eligible Dependents

Eligible dependents include the member's spouse, domestic partner, minor child(ren), or disabled dependent children who meet the eligibility requirements, as defined by LACERA's Retiree Healthcare Administrative Guidelines.⁴

County Retiree Healthcare Subsidy: Service-connected Disability Retirement

A LACERA member who retires with a service-connected disability (SCD) will receive a County retiree healthcare subsidy equal to the greater of:

- 50 percent of the cost of the applicable benchmark plan retiree-only premium (members with less than 13 years of service credit), or
- the County healthcare subsidy to which the retiree is otherwise entitled

¹Affected new employees first became eligible for LACERA membership on or after August 1, 2014 and were not eligible for reciprocity with a reciprocal agency based on service prior to August 1, 2014.

²Reciprocal Los Angeles City Employees' Retirement System (LACERS) service credit also applies to the extent granted under the 2004 Reciprocal Agreement between L.A. County and the City of Los Angeles.

³Retiree must have eligible spouse or domestic partner or minor child at retirement and designate him or her to receive a monthly continuing benefit.

⁴Refer to booklet entitled "Exploring Your Healthcare Benefits Through LACERA," available on the Retiree Healthcare Brochures & Forms page on lacera.com.

For medical and dental/vision premium rates and other retiree healthcare information, visit the Retiree Healthcare section of lacera.com or call 800-786-6464 and press 1. Email: healthcare@lacera.com.

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