



Los Angeles County Other Postemployment Benefits Program

2020 Investigation of Experience for Other Postemployment Benefits Assumptions

Prepared by:

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

Janet O. Jennings, ASA, MAAA
Consulting Actuary

Milliman, Inc.
950 W. Bannock Street, Suite 430
Boise, ID 83702
Tel +1 208 342 3485
milliman.com



950 W. Bannock Street
Suite 430
Boise, ID 83702
USA

Tel +1 208 342 3485

milliman.com

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Board of Retirement
Los Angeles County Employees Retirement Association
300 North Lake Avenue, Suite 820
Pasadena, CA 91101

Dear Members of the Board:

It is a pleasure to submit this report of our investigation of the experience of the Los Angeles County Employees Retirement Association (LACERA) Other Postemployment Benefits (OPEB) Program for the period ending June 30, 2020. It has been two years since the last 2018 OPEB experience study. The results of this investigation are the basis for recommended changes in OPEB related actuarial assumptions for the actuarial valuation to be performed as of July 1, 2020.

The purpose of this report is to communicate the results of our review of the OPEB related actuarial assumptions to be used in the completion of the upcoming valuation. Several of our recommendations represent changes from the prior assumptions and are designed to better anticipate the emerging experience of Los Angeles County's OPEB Program administered by LACERA.

We have provided financial information showing the estimated hypothetical impact of the recommended assumptions if they had been used in the July 1, 2019 actuarial OPEB valuation. We believe the recommended assumptions provide a reasonable estimate of anticipated experience affecting LACERA. Nevertheless, the emerging costs will vary from those presented in this report to the extent that actual experience differs from that projected by the actuarial assumptions.

Milliman has developed certain models to estimate the values included in this report. The intent of the models was to estimate the assumed investment earnings, analysis of OPEB demographic assumptions, retiree health claim costs, and annual trends for retiree health benefits. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice (ASOP). In addition, the valuation results were developed using models intended for valuations that use standard actuarial techniques.

The models rely on data and information as input to the models. We have relied upon certain data and information listed below for this purpose and accepted it without audit. To the extent that the data and information provided is not accurate, or is not complete, the values provided in this report may likewise be inaccurate or incomplete.

Milliman's data and information reliance are listed below. The models, including all input, calculations, and output may not be appropriate for any other purpose.

In preparing this report, we relied without audit on information (some oral and some in writing) supplied by the County, the Superior Court, LACERA's staff; Segal, LACERA's Health Care Benefits Consultant; and Meketa Investment Group, LACERA's general investment consultant. This information includes, but is not limited to benefit descriptions, membership data, and financial information. We used LACERA's benefit provisions as summarized in our July 1, 2019 OPEB Actuarial Valuation Report. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C of the July 1, 2019 OPEB Actuarial Valuation Report. In our examination, after discussion with LACERA and making certain adjustments, we have found the data to be reasonably consistent and comparable with data used for other purposes. Since the experience study results are dependent on the integrity of the data supplied, the results can be expected to differ if the underlying data is incomplete or missing. It should be noted that if any data or other information is inaccurate or incomplete, our determinations might need to be revised.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts including the recent Further Consolidated Appropriations Act, 2020 (H.R. 1865). These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in calendar year 2020. There was a calendar year 2019 moratorium on the Health Insurer Fee. H.R. 1865 repealed the Excise Tax and the Health Insurer Fee beginning with calendar year 2021. The OPEB assumptions will reflect changes in future valuations as regulations are released. The trend will be updated for the July 1, 2020 valuation to reflect the July 1, 2021 final annual medical and dental plan rate renewals.

We 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 assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2019 LACERA Investigation of Experience for Retirement Benefit Assumptions and collaboration among a group of stakeholder representatives. Demographic assumptions from the latest 2019 Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA's Board of Investments, are integrated into the OPEB Investigation of Experience where they are appropriate for OPEB benefits. Assumptions unique to OPEB are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's auditing actuary; Segal, 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 claim cost assumptions and final trend rates reflecting the July 1, 2021 annual medical and dental plan rate renewals will be developed and agreed upon collaboratively with the same LACERA stakeholders during the July 1, 2020 valuation.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: 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 or additional cost or contribution requirements based on the program's funded status); and changes in program provisions or applicable law. Due to the limited scope of the assignment, we did not perform an analysis of the potential range of future measurements. The 2023 OPEB Investigation of Experience Study may include a review of the amortization method if guidance from the Actuarial Standard Board is provided beforehand on this topic.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

The assumptions from this July 1, 2020 OPEB Investigation of Experience Report will be used in the forthcoming OPEB funding valuation reports. The funding goals serve as a basis for the separate Government Accounting Standards Board (GASB) Statement Number 75 disclosure report. Actuarial computations under GASB Statement Numbers 74 and 75 are for the purposes of fulfilling financial accounting requirements for LACERA, Los Angeles County, the Superior Court, and SCAQMD (the agents) respectively. The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. Determinations for purposes other than meeting these financial accounting requirements may be significantly different from the results contained in this valuation report. Accordingly, additional determinations may be needed for other purposes.

Milliman's work is prepared solely for the internal business use of LACERA. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit or create a legal duty to any third-party recipient of its work product.

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- (a) LACERA may provide a copy of Milliman's work, in its entirety, to LACERA's professional service advisors who are subject to a duty of confidentiality and who agree to not use Milliman's work for any purpose other than to benefit LACERA.
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We would like to express our appreciation to LACERA staff members, Los Angeles County, SEIU Local 721, Cavanaugh Macdonald, Segal, Rael & Letson, Cheiron, and Meketa Investment Group who gave substantial assistance in supplying the data on which this report is based.

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

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 of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Robert L. Schmidt".

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

RLS/JOJ/bh

A handwritten signature in black ink, appearing to read "Janet O. Jennings".

Janet O. Jennings, ASA, MAAA
Consulting Actuary

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Section 1 Executive Summary and Recommendations

Overview



This is a study of the OPEB related assumptions of the Los Angeles County OPEB Program for the period ending June 30, 2020. It includes a discussion of the OPEB-related economic and demographic actuarial assumptions. These assumptions were set initially for the July 1, 2006 inaugural OPEB valuation. An Investigation of Experience was conducted in 2008 for the July 1, 2008 OPEB valuation, in 2010 for the July 1, 2010 and July 1, 2012 OPEB valuations, in 2013 for the July 1, 2014 OPEB Valuation, in 2016 for the July 1, 2016 and July 1, 2017 OPEB Valuations, and in 2018 for the July 1, 2018 and July 1, 2019 Valuations. Now that two additional years have passed since the 2018 Investigation of Experience, we have more information with which to test the validity of the assumptions of the program. In addition, the retirement benefit related assumptions used for pension benefits were studied in 2019. Some of those assumptions are also used in the OPEB valuations. For consistency, changes to those assumptions will continue to be made in future OPEB valuations. The next OPEB investigation of experience study is scheduled for 2023.

The OPEB funding valuations starting with the July 1, 2018 report have been under an agent structure with results shown by agent. This 2020 OPEB Investigation of Experience Study reviews experience for all OPEB program participants (members) combined regardless of agency. Assumptions are also studied and considered on a combined basis.

This report recommends several assumption changes that result in an Actuarially Determined Contribution (ADC) rate increase of 0.36% of payroll. Where the recommended assumptions are different from the current assumptions, the recommended assumptions are highlighted in yellow.

Summary

This Section of the report includes a brief summary of each of the other sections of the report, our recommendations for changes in the current actuarial assumptions, and the financial impact of the recommendations as adopted at the March 3, 2021 LACERA's Board of Retirement meeting.

Healthcare Tier

Employees who were hired after June 30, 2014 are covered by Tier 2 of the Los Angeles County OPEB Program. Given the subsidy for members in Tier 2 applies to retiree-only coverage and the Tier 2 benchmark is different than Tier 1, we have evaluated plan and tier selection of Tier 1 members separately from Tier 2 members.

Section 2 Introduction

Just as certain investment choices have an associated "investment risk", choices in actuarial assumptions have an associated "actuarial risk." Determining the OPEB liabilities and costs is dependent on the assumptions we use to project the future benefit payments and then to discount the value of future benefits to determine the present values. Thus, it is important that the agents and LACERA understand the sensitivity of the actuarial calculations to the underlying assumptions.

Section 2 provides an introduction to the process of setting OPEB demographic and economic actuarial assumptions. It discusses the following:

- The “actuarial risk” associated with setting actuarial assumptions
- An overview of the presentation of results you will see in this report
- Our philosophy in setting actuarial assumptions
- Actuarial Standard of Practice No. 6
- Actuarial Standard of Practice No. 27
- Actuarial Standard of Practice No. 35

**Section 3
Initial Enrollment**

Section 3 discusses the probability of initial enrollment of current active and vested terminated Tier 1 members who are anticipated to retire in the future for both medical and dental/vision coverage. We are recommending adjustments from the current assumptions to reflect recent experience while achieving an actual-to-expected enrollment ratio of 100% for both medical and dental/vision. Since there is insufficient information regarding initial enrollment for Tier 2, we recommend the same initial enrollment assumptions for both Tier 1 and Tier 2.

**Section 4
Plan and Tier
Selections**

Section 4 discusses the probability of medical and dental/vision plan and tier selection upon retirement and attainment of age 65 for healthcare Tiers 1 and 2. We are recommending changes to these assumptions to reflect recent plan and tier selection patterns.

**Section 5
Retirement of Vested
Terminated Members**

Section 5 discusses the assumption for retirement of vested terminated members. For all groups including General Plans A, B, C, D, and G, General Plan E, and Safety Plans A, B, and C, the actual retirements have been lower than our assumptions, and we recommend changes to these assumptions to bring them closer to actual experience. Experience from the five-year period ended June 30, 2020 was used. We recommend the same assumptions for both Tier 1 and Tier 2.

**Section 6
Other OPEB
Demographic
Assumptions**

Section 6 discusses the following other OPEB demographic assumptions:

- Enrolled spouse age difference
- Medicare enrollment for members in Blue Cross Plan I, Plan II, and Prudent Buyer
- Probability of survivor and new dependent enrollment

For female retirees, we recommend the age difference assumption for male spouses be changed from two years older to one year older. We recommend no change for male retirees to the assumption that spouses are four years younger. We are recommending no change to our Medicare enrollment assumption and are recommending small changes to our survivor enrollment assumptions. We are also recommending that a small change be made to the new dependent enrollment assumption.

We recommend these assumptions be the same for Tier 1 and Tier 2.

**Section 7
OPEB Economic
Assumptions**

Section 7 discusses the investment earnings and health cost trend assumptions. Based on a decision made by the Board of Investments in January 2020 to use economic alternative A, we are proposing continuing to use retirement alternative A inflation and general wage increases of 2.75% and 3.25% respectively. This is

consistent with the 2019 Retirement Benefit Investigation of Experience and is the same as the July 1, 2020 retirement funding valuation. We recommend an investment earnings assumption of 6.00% for agents that are prefunding through the OPEB Trust. For agents that are not prefunding through the OPEB Trust, we recommend an investment earnings assumption of 2.3%, based on the County's general fund expected return. For the health cost trend rates, we utilized the updated version of the Getzen trend model sponsored by the Society of Actuaries. Based on this information, we are recommending changes to the trend assumptions. The first-year trend assumptions will be updated to reflect the final July 1, 2021 annual medical and dental plan rate renewals.

Financial Impact

The assumption changes in total are projected to increase the Actuarial Accrued Liability (AAL) by 1.51%, increase the Normal Cost Rate by 0.18% of payroll, and increase the Actuarially Determined Contribution (ADC) by 0.36% of payroll.

Exhibit 1-1 summarizes the financial impact of the assumption changes. It shows the impact on the Actuarial Accrued Liability, Normal Cost Rate, and Actuarially Determined Contribution of each individual assumption change. This is based solely on the impact the new assumptions would have had on the July 1, 2019 OPEB valuation results without the Excise tax. Note that the relative impact of the various assumption changes by component is somewhat dependent on the order in which they are evaluated. For this study, the impact from the 2019 retirement demographic assumption changes are not applicable because the assumptions based on the 2019 Retirement Benefit Investigation of Experience for LACERA have already been reflected in the July 1, 2019 OPEB valuation results.

Future Amortization Considerations

The current ADC amortization method is 30-year level percent of pay on an open basis. Once guidance on OPEB amortizations methods from the Actuarial Standards Board is provided, Milliman will work with LACERA and the stakeholders on possible modifications. Possible considerations include the following:

- Shortening the amortization period
- Closed versus open amortization
- Layering of amortization bases
- Level dollar or level percentage of pay

The transition methodology will also be evaluated.

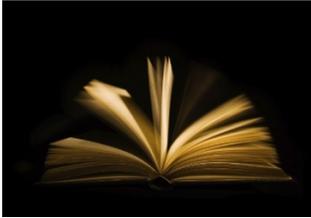
Exhibit 1-1
Hypothetical Results of July 1, 2019 Valuation
With Proposed Assumptions

	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
July 1, 2019 Valuation	\$ 20,752.6	\$ (1,238.5)	\$ 19,514.1	7.58%	18.87%
Assumption Changes					
Initial Enrollment	(87.6)	-	(87.6)	(0.03%)	(0.08%)
Plan and Tier Selection	84.5	-	84.5	0.05%	0.09%
Vested Terminated Commencement	(12.6)	-	(12.6)	0.00%	0.00%
Other OPEB Demographic	21.1	-	21.1	0.03%	0.04%
Trend - Without 1st Year Renewal Adjustment	304.7	-	304.7	0.13%	0.31%
Discount Rate	3.5	-	3.5	0.00%	0.00%
Total Assumption Changes	\$ 313.6	\$ -	\$ 313.6	0.18%	0.36%
July 1, 2019 Valuation with Assumption Changes	\$ 21,066.2	\$ (1,238.5)	\$ 19,827.7	7.76%	19.23%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

Section 2 Introduction



While our goal is to make the best possible estimate of future experience, it is important for the Board to recognize that the future will almost certainly differ from our current best efforts to forecast it. Routine scheduled reevaluations of the actuarial assumptions, such as through this experience investigation, are a sound methodology to identify where assumptions differ from emerging experience and to fine-tune the actuarial estimates to keep them as close as possible to emerging experience.

OPEB actuarial assumptions can be broken into three broad groups:

- Retirement Benefit Related Assumptions
- OPEB Demographic Assumptions
- OPEB Economic Assumptions

The Retirement Benefit Related Assumptions were studied in Milliman’s 2019 Retirement Benefit Investigation of Experience for LACERA. The focus of this study is the OPEB Demographic Assumptions. This section, however, encompasses all three types of assumptions and provides an overview of the process and importance of setting actuarial assumptions.

The history of assumption studies for this program is shown below.

<u>Year</u>	<u>Assumptions Studied</u>
2006	OPEB Demographic and Economic Assumptions
2008	OPEB Demographic and Economic Assumptions
2010	OPEB Demographic and Economic Assumptions
2013	OPEB Demographic Assumptions
2014	OPEB Economic Assumptions
2016	OPEB Demographic and Economic Assumptions
2017	OPEB Economic Assumptions
2018	OPEB Demographic and Economic Assumptions

Due to the timing requirements of GASB 74 and 75 along with the audit schedule, the experience study is performed on a two-year cycle, from 2016 to 2018, and 2018 to 2020. After 2020, we will return to a three-year cycle. These OPEB experience studies are one year after the study of assumptions for LACERA’s retirement benefit program beginning with year 2020.

Funding and Valuation Principles and “Actuarial Risk”

Just as certain investment choices have an associated “investment risk,” choices in actuarial assumptions have an associated “actuarial risk.” Our responsibility is to always consider the impact our work will have on future taxpayers and on the participants of the Los Angeles County OPEB Program.

Our estimate of the OPEB liabilities and costs is dependent on the assumptions we use to project the future benefit payments and then to discount the value of future benefits to determine the present values. Thus, it is important that the County understand the sensitivity of the actuarial calculations to the underlying assumptions.

- If actual experience shows that the assumptions significantly overestimated the true cost of the program, decisions for change could be made based on the higher estimated cost levels. This may also result in an overstatement of cost today and the longer-term impact will not be realized until many years in the future when costs may need to be lowered due to the current overstatement.
- If actual experience shows that the assumptions significantly underestimated the true cost of the program, decisions for change could be made based on the lower estimated costs levels. This may result in an unexpected need to increase costs in the future and may lead to budgeting difficulties.
- The valuation is completed annually for the Los Angeles County OPEB Program and presents the costs as of only one date. Further analysis illustrating the potential volatility of the cost results may be needed to fully appreciate the “actuarial risk” associated with actuarial assumptions. These further studies are beyond the scope of this project.

As stated above, the actuarial assumptions can be divided into three groups: retirement benefit related, OPEB demographic, and OPEB economic.

The retirement benefit related assumptions are based on the recommendations from the LACERA 2019 Investigation of Experience as developed under Actuarial Standards of Practice (ASOP) Numbers 27 and 35.

The OPEB demographic assumptions are based on the County OPEB program’s actual experience, adjusted to reflect trends and historical experience. These are developed under ASOP Numbers 6 and 35.

The OPEB economic assumptions must not only reflect the County’s actual experience but also give even greater consideration to the long-term expectation of future economic growth for the nation, as well as the global economy. By long term, we are looking at time periods of from 20 to 40, possibly to 60, years – a much longer time frame than any period investment managers or economists would typically be discussing with you. Since the economic assumptions are for the long-term, it is expected that in the short-term there will be years in which the actual investment return will exceed the actuarial assumption, and there will be years when the actual experience will not meet the assumed rate. It is the expected long-term rate that is used to project and finance the OPEB benefits. These are developed under ASOP Number 27.

Thus, the economic assumptions are much more subjective than the demographic assumptions, and the demographic assumptions are much more dependent on the results of the experience studies.

Overview

This report presents the results of an investigation of the recent actuarial experience of the County OPEB program. We will refer to this investigation as an experience study.

Throughout this report, we refer to “expected” and “proposed” actuarial assumptions. The “expected” assumptions are those used for our actuarial valuation of the County OPEB program dated July 1, 2019. They may also be referred to as the “current” or “old” assumptions. The “proposed” or “recommended” assumptions are those we recommend for use in the OPEB valuation dated July 1, 2020 and for subsequent valuations until further changes are made.

The assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2019 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 are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's auditing actuary; Segal, LACERA's Healthcare 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 approval of the OPEB Valuation by LACERA's Board of Retirement.

This report shows the results of our study of OPEB demographic and economic assumptions. The exhibits are detailed comparisons between the actual and expected experience on both the current and proposed bases.

For each type of assumption, graphs and tables show the actual, the expected (or old), and proposed rates. The exhibits also show the total numbers of actual and expected retirements from vested terminated status, and enrollment probabilities. Ratios larger than 100% on the current basis indicate that the rates may need to be raised; ratios smaller than 100% indicate that rates may need to be lowered.

For the graphical exhibits, the actual rates in this 2020 study and actual rates from the prior 2018 study are shown as bars on the graphs on either a years-of-service basis, or, in the case of retirement rates, on an age-by-age basis. The current, or “expected” rates used in the July 1, 2019 OPEB valuation and the new proposed assumptions are shown as lines on the graphs. Therefore, the assumption changes we are proposing are illustrated by the difference between the two lines in each exhibit.

For the tabular exhibits, the current assumptions, actual rates, and recommended assumptions are identified in the tables. Where the recommended assumptions are different from the current assumptions, the recommended assumptions are highlighted.

Our Philosophy

Similar to an actuarial valuation, the calculation of actual and expected experience is a fairly mechanical process. From one actuary to another, you would expect to see very little difference. However, the setting of assumptions is a different story, as it is much more subjective. In this report, we recommend new assumptions. To help you understand our thought process, here is a brief summary of our philosophy:

- **Don't Overreact:** When we see significant changes in experience, we generally do not adjust our rates to reflect the entire difference. We will generally recommend rates somewhere between the old rates and the new experience. If the experience during the next study shows the same result, we will probably recognize this trend at that point. On the other hand, if the experience returns closer to its prior level, we will not have overreacted, minimizing volatility in results.
- **Anticipate Trends:** If there is an identified trend that is expected to continue, we believe that this should be recognized. An example of this is the initial enrollment assumption. Rather than looking at where all retirees are enrolled today, we consider recent experience in developing this assumption, combined with input from LACERA staff and the stakeholders.
- **Simplify:** Where there is no material difference in results, we attempt to simplify our assumptions and methods. In general, we attempt to identify which factors are significant and eliminate the ones that do not materially improve accuracy.

Actuarial Standard of Practice No. 6

ASOP No. 6 *Measuring Retiree Group Benefit Obligations* provides guidance to actuaries giving advice on selecting assumptions for measuring obligations under OPEB plans.

Each individual OPEB assumption should satisfy the criteria of ASOP No. 6. In selecting OPEB assumptions, the actuary should also consider: the internal consistency between the assumptions, materiality, cost effectiveness, and the combined effect of all assumptions. At each measurement date, the actuary should consider whether the selected assumptions continue to be reasonable, but the actuary is not required to do a complete assumption study at each measurement date. In our opinion, the demographic assumptions recommended in this report have been developed in accordance with ASOP No. 6.

Actuarial Standard of Practice No. 35: Selection of Demographic Assumptions

ASOP No. 35 governs the selection of demographic and other non-economic assumptions for measuring pension and OPEB obligations. ASOP No. 35 states that the actuary should use professional judgment to estimate possible future outcomes based on past experience and future expectations, and select assumptions based upon application of that professional judgment. The actuary should select reasonable demographic assumptions in light of the particular characteristics of the defined benefit plan that is the subject of the measurement.

ASOP No. 35 Steps

The actuary should follow the following steps in selecting the demographic assumptions which pertain to OPEB:

1. Identify the types of assumptions. Types of demographic assumptions include but are not limited to initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions.

The actuary should consider the purpose and nature of the measurement, the materiality of each assumption, and the characteristics of the covered group in determining which types of assumptions should be incorporated into the actuarial model.

2. Consider the relevant assumption universe. The relevant assumption universe includes experience studies or published tables based on the experience of other representative populations, the experience of the plan sponsor, the effects of plan design, general trends, and future expectations.
3. Consider the assumption format. The assumption format includes whether assumptions are based on parameters such as gender, age, service, or calendar year. The actuary should consider the impact the format may have on the results, the availability of relevant information, the potential to model anticipated plan experience, and the size of the covered population.
4. Select the specific assumptions. In selecting an assumption, the actuary should consider the potential impact of future plan design as well as the factors listed above.
5. Select a reasonable assumption. The assumption should be expected to appropriately model the contingency being measured. The assumption should not be anticipated to produce significant actuarial gains or losses.

ASOP 35 General Considerations and Application

Each individual demographic assumption should satisfy the criteria of ASOP No. 35. In selecting demographic assumptions, the actuary should also consider: the internal consistency between the assumptions, materiality, cost effectiveness, and the combined effect of all assumptions. At each measurement date the actuary should consider whether the selected assumptions continue to be reasonable, but the actuary is not required to do a complete assumption study at each measurement date. In our opinion, the demographic assumptions recommended in this report have been developed in accordance with ASOP No. 35.

Actuarial Standard of Practice No. 27

The Actuarial Standards Board has adopted ASOP No. 27, *Selection of Economic Assumptions for Measuring Pension Obligations*. This standard provides guidance to actuaries giving advice on selecting economic assumptions for measuring obligations under defined benefit plans such as LACERA.

Because no one knows what the future holds, the best an actuary can do is to use professional judgment to estimate possible future economic outcomes. These estimates are based on a mixture of past experience, future expectations, and professional judgment. The actuary should consider a number of factors,

including the purpose and nature of the measurement, and appropriate recent and long-term historical economic data. However, the standard explicitly advises the actuary not to give undue weight to recent experience.

ASOP No. 27 states that each economic assumption selected by the actuary should be reasonable. The assumption is reasonable if it has the following characteristics:

- It is appropriate for the purpose of the measurement.
- It reflects the actuary's professional judgment.
- It takes into account relevant historical and current economic data.
- It reflects the actuary's best estimate of future experience and observation of the estimates in market data.
- It has no specific bias (i.e., it is not significantly optimistic or pessimistic) but may specifically make provision for adverse deviation.

Each economic assumption should individually satisfy this standard. Furthermore, with respect to any particular valuation, each economic assumption should be consistent with every other economic assumption over the measurement period.

In our opinion, the economic assumptions we recommend for the Board of Retirement consideration in this report have been developed in accordance with ASOP No. 27.

Section 3 Initial Enrollment



The initial enrollment assumption is used to estimate the probability that a new retiree from active or vested terminated status, who is eligible for retiree health care coverage, will elect to join the OPEB program. For the retiree death benefit coverage, the enrollment assumption is 100% since retirees do not pay for coverage and enrollment is automatic. For retiree medical and dental/vision coverage, we have reviewed recent retiree experience and used an enrollment assumption that is graded by years of service at retirement. The County subsidy for medical and dental/vision coverage is 40% of the benchmark plan rate (or 40% of the premium for the plan elected, if less) for retirees with 10 years of retirement service credit. For each year of service beyond 10 years, the County contributes an additional 4%, up to a maximum of 100% for a retiree with 25 years of service. Since the County subsidy increases with years of service, retirees with more service are more likely to enroll. A retiree with service-connected disability retirement with less than 13 years of service will receive a 50% County subsidy of the benchmark plan rate (or 50% of the premium for the plan elected, if less). 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.

Exhibits 3-1 and 3-2 show a comparison of actual medical enrollees to assumed enrollees for the three-year period ending June 30, 2020 separately for males and females. The results show those who both enrolled at the time of retirement and those who enrolled sometime after retirement.

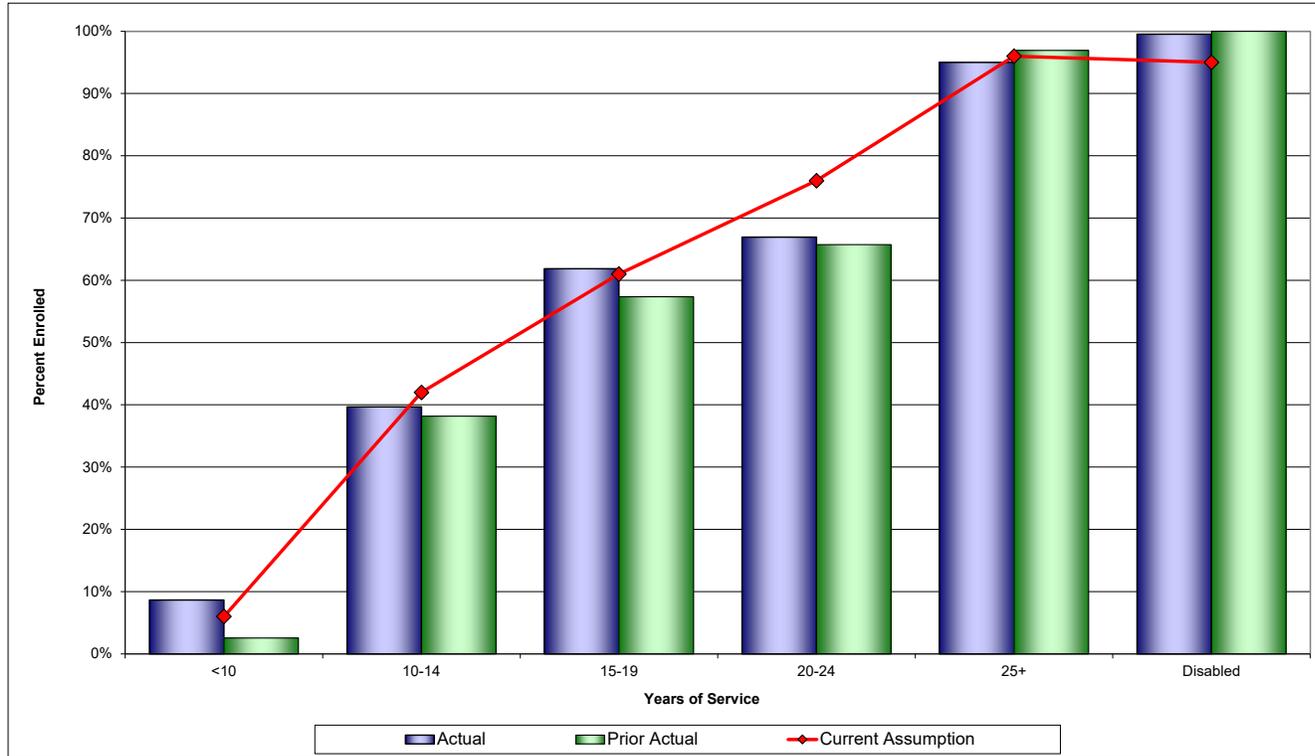
The exhibits show that patterns for males and females are similar. Therefore, we recommend using combined male/female assumptions.

Exhibit 3-3 shows the combined male and female experience, along with the current and proposed assumptions. The proposed assumptions involve adjustments from the current assumptions to achieve an actual-to-expected ratio closer to 100%.

Exhibits 3-4 through 3-6 show the results for the dental/vision enrollees. We are recommending similar assumption changes for the dental/vision enrollment as the medical enrollment.

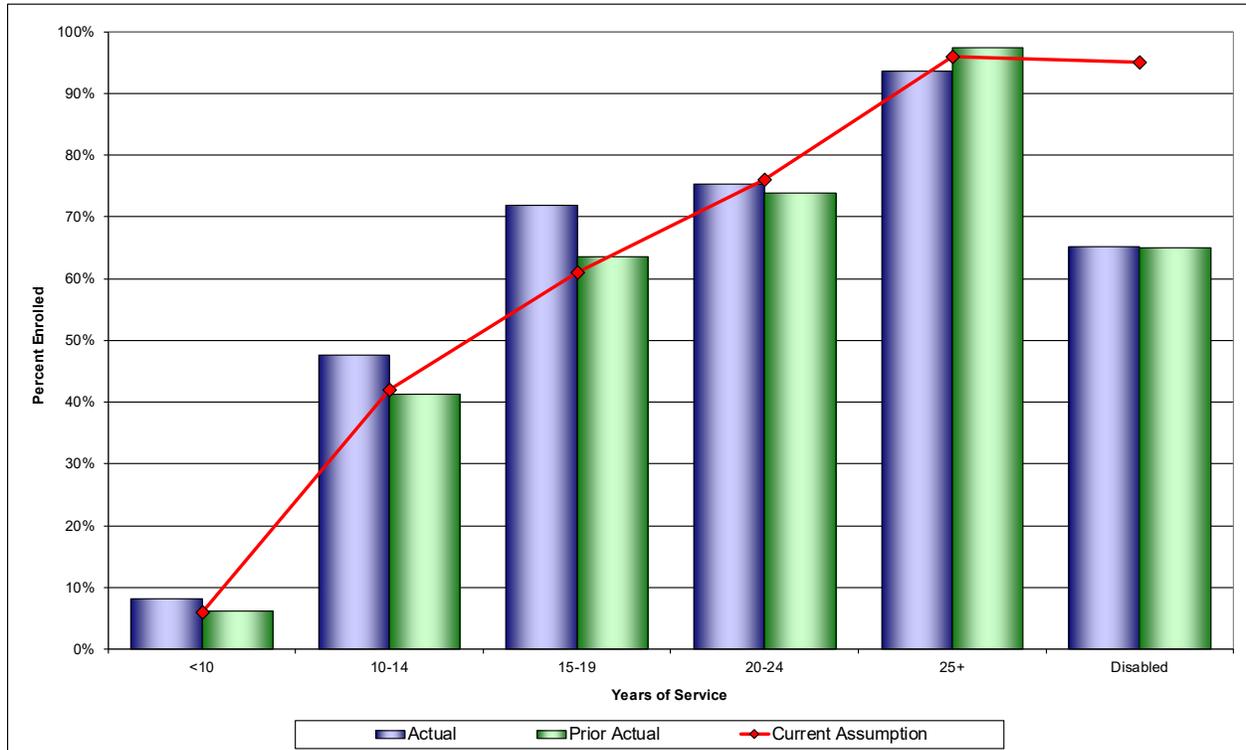
Due to lack of credible experience with respect to Tier 2 enrollees, we recommend the same initial enrollment assumptions for Tier 1 and Tier 2 enrollees. We will monitor Tier 2 as experience develops.

**Exhibit 3-1
 Initial Medical Enrollment – Males**



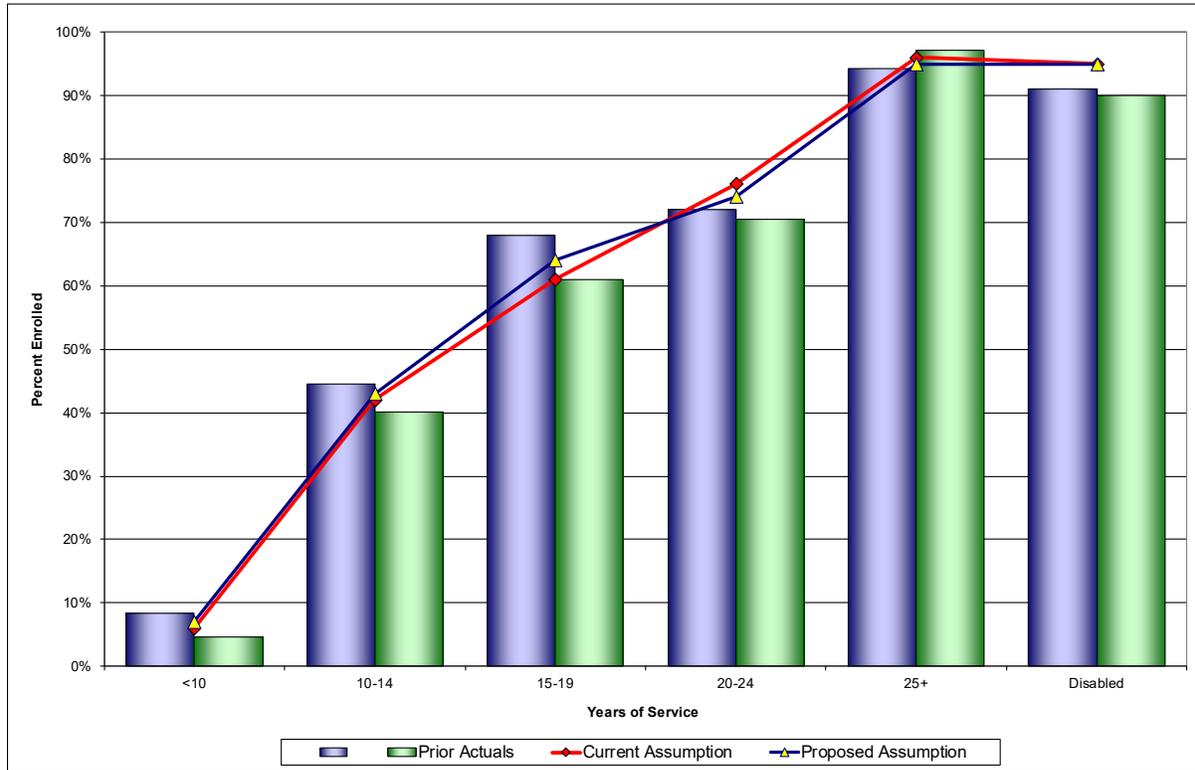
All Enrollees	Current Assumption	Actual
Total Count	3,382	3,338
Actual / Expected	99%	

**Exhibit 3-2
 Initial Medical Enrollment – Females**



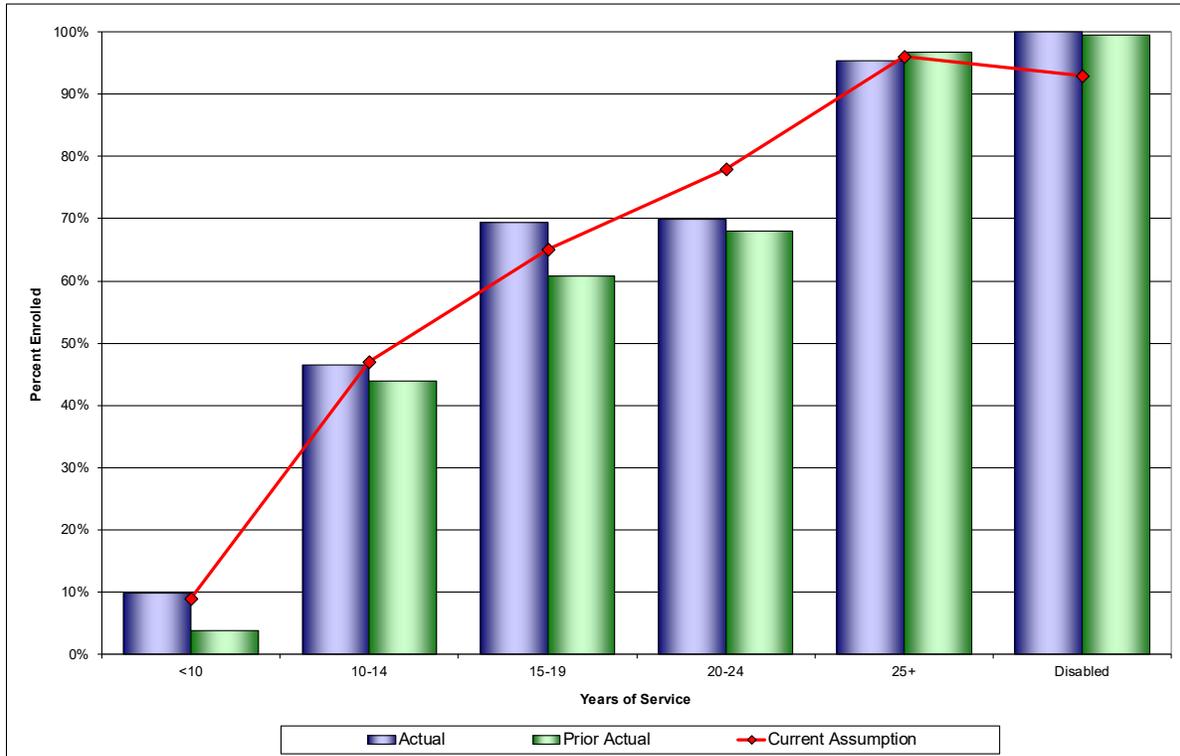
All Enrollees	Current Assumption	Actual
Total Count	4,284	4,254
Actual / Expected	99%	

Exhibit 3-3
Initial Medical Enrollment – Males and Females



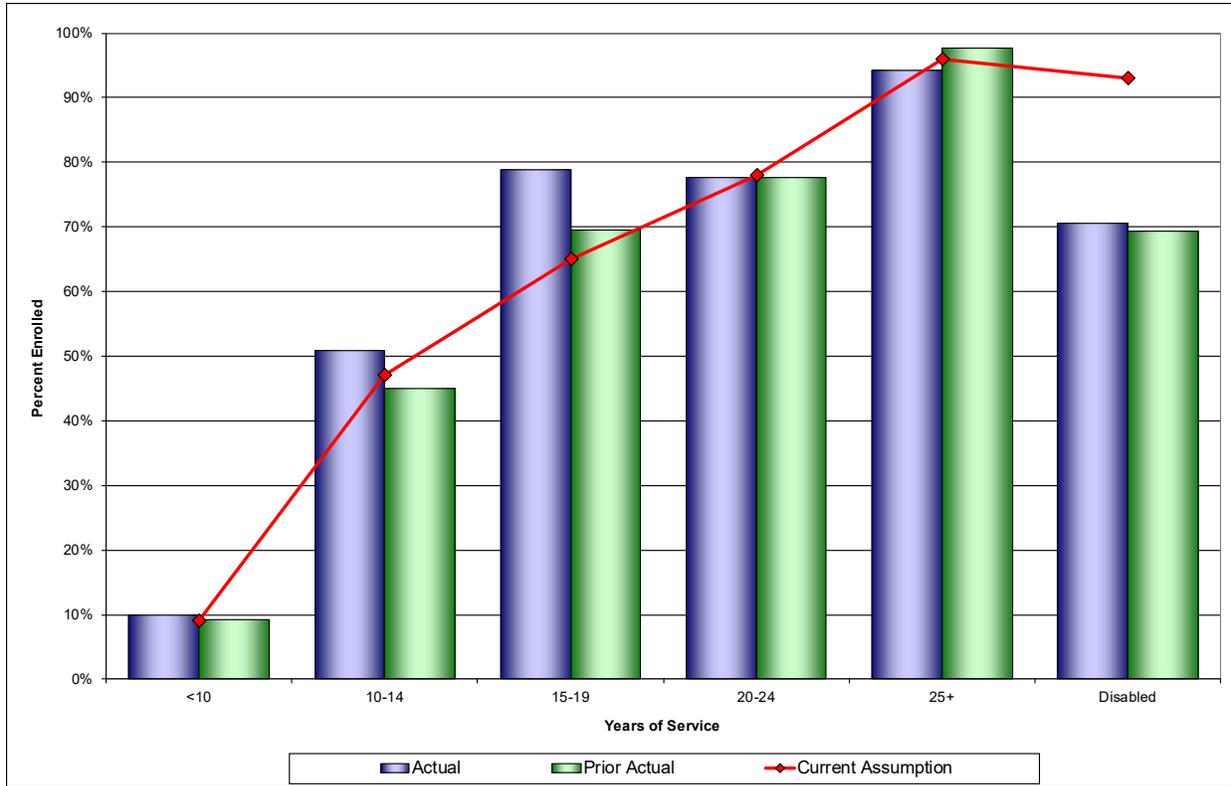
All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	7,666	7,592	7,617
Actual / Expected	99%		100%

Exhibit 3-4
Initial Dental/Vision Enrollment – Males



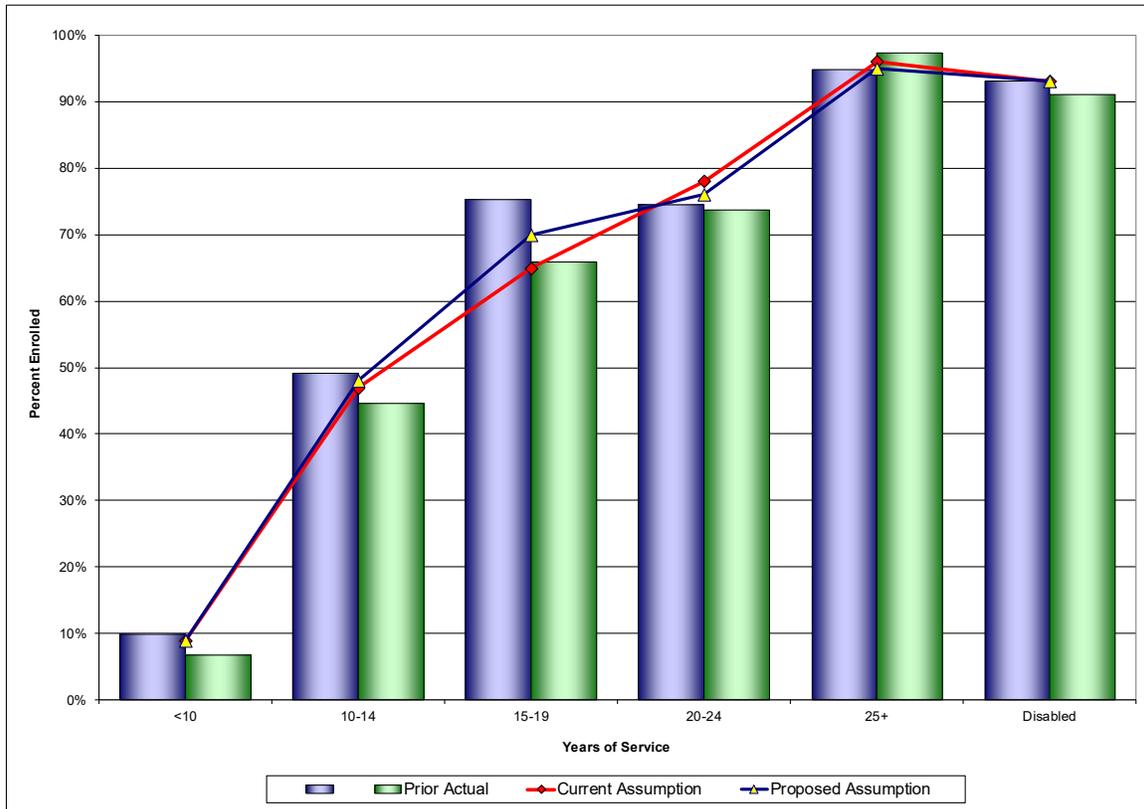
All Enrollees	Current Assumption	Actual
Total Count	3,414	3,411
Actual / Expected	100%	

**Exhibit 3-5
 Initial Dental/Vision Enrollment – Females**



All Enrollees	Current Assumption	Actual
Total Count	4,344	4,353
Actual / Expected	100%	

Exhibit 3-6
Initial Dental/Vision Enrollment – Males and Females



All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	7,758	7,764	7,767
Actual / Expected	100%		100%

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Section 4 Plan and Tier Selection



The plan and tier selection assumptions are used to model the range of possible selections for new enrollees. In our July 1, 2019 OPEB valuation, the selections were indexed by deduction code and gender separately for pre-65 and post-65 enrollees. We include only Tier 1 members in this evaluation since there is not yet sufficient experience for Tier 2 members. To determine Tier 2 members plan and tier selection, we considered the fact that the Tier 2 benchmark is based on the Blue Cross III retiree only premium for Medicare-eligible retirees and that it is possible that more retirees could enroll in lower cost plans such as Kaiser or United Healthcare. We also considered the fact that the benchmarks are based on Blue Cross I and Blue Cross II premiums for all retirees of Tier 1 and non-Medicare eligible retirees of Tier 2. The Tier 2 benchmark is for the retiree-only tier and the Tier 1 benchmark is for the tier that the member selects.

Medical Selection Upon Enrollment

Exhibits 4-1 and 4-2 examine the medical plan and tier selection separately for males and females who enrolled before age 65, between July 1, 2018 and June 30, 2020. The plan and tier options were constant throughout the study period. The actual experience is compared to the expected results, along with new proposed assumptions. When the proposed assumptions differ from the current assumptions, changes are highlighted in yellow. At the bottom of the exhibits, the total enrollment for the non-single tiers is totaled. This represents the probability of enrolling at least one dependent.

Exhibits 4-3 and 4-4 are similar to Exhibits 4-1 and 4-2, except that they focus on those who enrolled after age 65. The exhibits show that patterns for males and females are quite different. Based on this, we recommend continuing with separate assumptions for males and females.

Dental/Vision Selection Upon Enrollment

Exhibit 4-5 examines the dental/vision plan and tier selection separately for males and females.

Similar to the medical exhibits, the dental/vision exhibits show that patterns for males and females are quite different, resulting in a recommendation for continuing with separate assumptions for males and females.

Medical Selection for Pre-65 Retirees When They Reach Age 65

When pre-65 retirees reach age 65, they may migrate to a different plan and/or tier. Exhibit 4-6 compares the actual experience to expected results. Based on the updated experience and future expectations, we are recommending changes in the assumed migration patterns. Note that in many cases where retirees are not the same age as their spouses, retirees migrate from a tier with two pre-65 members to a tier where the pre and post-65 members have different plans. For our modeling purposes, we encompassed these into a pure post-65 tier. This is especially evident in the Kaiser plans.

**Exhibit 4-1
 Initial Medical Pre-65 Enrollment – Males**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%	0.2%	0.2%	0.3%	0.3%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%	0.2%	0.1%	0.3%	0.3%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.0%	1.0%	1.2%	0.6%	0.9%	0.9%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children				0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.1%	0.1%	0.5%	0.5%
212	Anthem Blue Cross I	Retiree and Spouse			0.1%	0.2%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.5%	0.6%	0.4%	0.5%	0.5%
214	Anthem Blue Cross I	Retiree and Children			0.1%	0.1%		
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	4.5%	4.5%	4.2%	4.5%	4.5%	4.5%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	12.5%	10.1%	11.8%	12.5%	12.5%
223	Anthem Blue Cross II	Retiree, Spouse and Children	12.5%	12.5%	14.0%	16.9%	14.9%	14.9%
224	Anthem Blue Cross II	Retiree and Children			1.7%	1.9%	1.5%	1.5%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare				0.1%		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				0.1%		
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare						
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.1%	0.1%		
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			0.2%		0.1%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.5%	0.5%	0.3%	0.1%	0.2%	0.2%
303	Cigna Network Model Plan	Retiree and Family			0.1%	0.1%	0.1%	0.1%
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)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	12.0%	12.0%	10.5%	10.0%	11.0%	11.0%
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)			0.3%	0.2%		
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	35.0%	35.0%	32.1%	29.5%	33.0%	33.0%
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic			1.7%	2.0%		
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				0.1%		
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				0.1%	0.1%	
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)						

**Exhibit 4-1
 Initial Medical Pre-65 Enrollment – Males (continued)**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
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			0.1%	0.1%		
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 + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)			0.1%	0.1%		
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)			0.1%	0.1%		
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)			0.1%	0.1%		
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						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only						
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			0.1%			
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)			0.2%	0.3%	0.1%	0.1%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	3.5%	3.5%	3.6%	3.5%	3.5%	3.5%
708	United Healthcare	Two-Party	7.0%	7.0%	7.4%	6.3%	7.0%	7.0%
709	United Healthcare	Family	7.5%	7.5%	9.9%	9.5%	8.5%	8.5%
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	79.0%	79.0%	80.8%	81.3%	80.1%	80.1%
Total New Enrollees			1,718	1,920		

* May not total to 100% due to rounding.

**Exhibit 4-1
 Initial Medical Pre-65 Enrollment – Males (continued)**

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	7.0%	7.0%	7.2%	5.9%	6.5%	6.5%
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%	30.1%	31.0%	35.0%	35.0%
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%	61.6%	63.0%	58.5%	58.5%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC			1.1%			
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
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%	100.0%	100.0%

Probability of enrolling at least one dependent	93.0%	93.0%	92.8%	94.1%	93.5%	93.5%
Total New Enrollees			276	304		

* May not total to 100% due to rounding.

Exhibit 4-2
Initial Medical Pre-65 Enrollment – Females

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%	0.2%		0.1%	0.1%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children			0.2%	0.1%	0.1%	0.1%
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.5%	0.3%	0.4%	0.4%
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%	0.2%	0.3%	0.3%	0.3%
213	Anthem Blue Cross I	Retiree, Spouse and Children			0.1%	0.2%	0.2%	0.2%
214	Anthem Blue Cross I	Retiree and Children			0.2%	0.1%	0.1%	0.1%
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	7.5%	7.5%	7.2%	7.8%	7.7%	7.7%
222	Anthem Blue Cross II	Retiree and Spouse	6.5%	6.5%	5.9%	7.4%	7.0%	7.0%
223	Anthem Blue Cross II	Retiree, Spouse and Children	2.5%	2.5%	2.6%	3.5%	3.0%	3.0%
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%	1.5%	1.2%	1.3%	1.3%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	0.5%	0.5%	0.2%	0.2%	0.3%	0.3%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				0.1%	0.1%	0.1%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare			0.1%	0.3%	0.2%	0.2%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.2%	0.4%	0.3%	0.3%
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				0.2%		
302	Cigna Network Model Plan	Retiree and Spouse				0.1%		
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children				0.1%		
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)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	28.5%	28.5%	26.4%	24.8%	26.2%	26.2%
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	0.5%	0.5%	0.7%	0.6%	0.6%	0.6%
404	Kaiser (CA)	Retiree Excess I			0.1%			
405	Kaiser (CA)	Retiree Excess II - Part B						
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic	30.5%	30.5%	22.8%	23.7%	32.0%	32.0%
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic			7.6%	8.2%		
414	Kaiser (CA)	One Excess I, Others Basic			0.2%	0.1%		
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			0.1%	0.2%		
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			0.2%	0.2%		
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)						

**Exhibit 4-2
 Initial Medical Pre-65 Enrollment – Females (continued)**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic			0.2%	0.1%		
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 + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic			0.1%	0.1%		
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)			0.1%			
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)			0.1%			
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			0.1%			
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only			0.2%	0.3%	0.2%	0.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	2.0%	2.0%	2.1%	1.9%	2.0%	2.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			0.2%	0.1%		
704	United Healthcare Medicare Advantage	Retiree & 2 + Depts. (1 Medicare)	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
705	United Healthcare Medicare Advantage	Retiree & 2 + Depts. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	9.0%	9.0%	9.1%	8.1%	8.6%	8.6%
708	United Healthcare	Two-Party	5.5%	5.5%	5.7%	5.6%	5.5%	5.5%
709	United Healthcare	Family	2.5%	2.5%	3.4%	3.1%	2.7%	2.7%
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	53.0%	53.0%	54.4%	57.2%	55.5%	55.5%
Total New Enrollees			1,988	2,082		

* May not total to 100% due to rounding.

**Exhibit 4-2
 Initial Medical Pre-65 Enrollment – Females (continued)**

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	7.0%	7.0%	66.7%	60.0%	6.5%	6.5%
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%			35.0%	35.0%
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%	33.3%	40.0%	58.5%	58.5%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC						
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
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%	100.0%	100.0%
Probability of enrolling at least one dependent			93.0%	93.0%	33.3%	40.0%	93.5%	93.5%
Total New Enrollees					3	5		

* May not total to 100% due to rounding.

Exhibit 4-3
Initial Medical Post-65 Enrollment – Males

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only			0.1%			
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse			0.1%	0.1%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family			0.1%			
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%		0.2%	0.1%	0.3%	
212	Anthem Blue Cross I	Retiree and Spouse						
213	Anthem Blue Cross I	Retiree, Spouse and Children				0.1%		
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	1.0%		0.8%	0.6%	0.8%	
222	Anthem Blue Cross II	Retiree and Spouse	2.5%		2.4%	2.0%	2.3%	
223	Anthem Blue Cross II	Retiree, Spouse and Children	1.0%		0.9%	0.6%	0.8%	
224	Anthem Blue Cross II	Retiree and Children	0.5%		0.2%	0.1%	0.3%	
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	7.0%	8.5%	7.2%	7.3%	7.1%	8.2%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.2%	0.3%	0.2%	0.2%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	5.5%	8.0%	5.3%	5.6%	5.5%	7.8%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	7.0%	7.0%	7.1%	7.3%	7.1%	7.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare	0.5%	1.0%	0.4%	0.3%	0.4%	0.7%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	1.0%	2.0%	1.2%	1.7%	1.3%	2.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.1%	0.1%		
249	Anthem Blue Cross III	Retiree and Family 2 Medicare	0.5%	0.5%	0.5%	0.7%	0.6%	0.6%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare	0.5%	0.5%	0.3%	0.1%	0.3%	0.3%
301	Cigna Network Model Plan	Retiree Only			0.1%	0.1%		
302	Cigna Network Model Plan	Retiree and Spouse			0.1%			
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			0.1%	0.1%		
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)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			1.2%	1.4%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	18.0%	19.5%	17.1%	16.5%	18.0%	19.7%
404	Kaiser (CA)	Retiree Excess I	0.5%		0.3%	0.4%	0.4%	
405	Kaiser (CA)	Retiree Excess II - Part B	1.0%		1.2%	1.6%	1.3%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)			0.1%	0.1%		
411	Kaiser (CA)	Family Basic			2.0%	2.2%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic	21.0%	22.5%	21.5%	18.3%	20.8%	22.6%
414	Kaiser (CA)	One Excess I, Others Basic	0.5%		0.3%	0.2%	0.5%	
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	16.0%	16.0%	13.1%	15.8%	15.9%	16.1%
419	Kaiser (CA)	One Excess I, One Advantage			0.1%	0.3%	0.2%	
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	1.0%		0.9%	1.3%	1.2%	
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			0.2%	0.2%		
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					0.1%	
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-3
 Initial Medical Post-65 Enrollment – Males (continued)**

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
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 + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + 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				0.1%		
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				0.1%		
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%	0.5%	0.3%	0.5%	0.5%	0.5%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only	4.0%	4.0%	4.2%	3.6%	3.8%	3.8%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	4.5%	4.5%	4.6%	3.2%	3.9%	3.9%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	3.0%	3.0%	3.1%	4.2%	3.7%	3.7%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	1.5%	1.5%	1.6%	1.9%	1.7%	1.7%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)	0.5%	0.5%	0.3%	0.4%	0.5%	0.5%
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single						
708	United Healthcare	Two-Party				0.1%		
709	United Healthcare	Family						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	67.5%	67.5%	67.1%	67.8%	67.8%	67.8%
Total New Enrollees			1,117	1,108		

* May not total to 100% due to rounding.

**Exhibit 4-3
 Initial Medical Post-65 Enrollment – Males (continued)**

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65				16.7%		
802	Firefighters Local 1014	Med-Member +1 under 65						
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	7.0%	7.0%			12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			50.0%	16.7%		
806	Firefighters Local 1014	Med-Member +1; 2 MDC	39.0%	39.0%	16.7%		28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC			33.3%	50.0%		
808	Firefighters Local 1014	Med-Member +2; 2 MDC	54.0%	54.0%		16.7%	60.0%	60.0%
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%	100.1%	100.0%	100.0%
Probability of enrolling at least one dependent			93.0%	93.0%	100.0%	83.4%	88.0%	88.0%
Total New Enrollees					6	6		

* May not total to 100% due to rounding.

Exhibit 4-4
Initial Medical Post-65 Enrollment – Females

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only			0.1%	0.1%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse						
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family						
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			0.1%	0.4%	0.2%	
212	Anthem Blue Cross I	Retiree and Spouse						
213	Anthem Blue Cross I	Retiree, Spouse and Children						
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	1.5%		1.6%	1.2%	1.3%	
222	Anthem Blue Cross II	Retiree and Spouse	1.0%		0.8%	0.6%	0.9%	
223	Anthem Blue Cross II	Retiree, Spouse and Children			0.1%	0.2%		
224	Anthem Blue Cross II	Retiree and Children						
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	11.5%	13.0%	11.8%	11.5%	11.5%	13.0%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.1%	0.3%		
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	1.0%	2.0%	1.2%	1.0%	1.0%	1.9%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	4.5%	4.5%	4.5%	5.7%	5.1%	5.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.1%			
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.1%	0.3%	0.1%	0.1%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.1%	0.2%	0.1%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.1%	0.2%	0.1%	0.1%
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						
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)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			2.9%	2.7%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	38.5%	42.0%	34.1%	33.3%	38.2%	41.7%
404	Kaiser (CA)	Retiree Excess I	1.0%		0.8%	0.9%	1.0%	
405	Kaiser (CA)	Retiree Excess II - Part B	2.5%		2.7%	3.5%	2.5%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic			0.7%	0.8%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic	5.0%	5.5%	4.9%	5.0%	5.0%	5.5%
414	Kaiser (CA)	One Excess I, Others Basic			0.1%	0.1%		
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	16.5%	17.0%	15.9%	16.0%	16.5%	16.9%
419	Kaiser (CA)	One Excess I, One Advantage			0.1%	0.2%		
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	0.5%		0.5%	0.3%	0.5%	
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	0.5%		0.2%	0.2%	0.4%	
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)						

Exhibit 4-4
Initial Medical Post-65-Enrollment – Females (continued)

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic			0.1%			
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				0.1%		
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 + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic				0.1%		
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	1.0%	1.0%	0.8%	0.6%	0.8%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.5%	0.5%	0.3%	0.4%	0.4%
701	United Healthcare Medicare Advantage	Retiree Only	9.5%	9.5%	9.3%	8.8%	9.2%	9.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	1.0%	1.0%	1.3%	0.9%	1.0%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	4.0%	4.0%	4.0%	4.1%	4.1%	4.1%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)			0.2%	0.2%	0.1%	0.1%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.2%	0.1%		
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single						
708	United Healthcare	Two-Party						
709	United Healthcare	Family						
Total			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	34.5%	34.5%	35.7%	36.8%	35.3%	35.3%
Total New Enrollees			2,046	2,167		

* May not total to 100% due to rounding.

Exhibit 4-4
Initial Medical Post-65-Enrollment – Females (continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65						
802	Firefighters Local 1014	Med-Member +1 under 65						
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	7.0%	7.0%	50.0%		12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			50.0%			
806	Firefighters Local 1014	Med-Member +1; 2 MDC	39.0%	39.0%			28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC	54.0%	54.0%			60.0%	60.0%
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%	0.0%	100.0%	100.0%
Probability of enrolling at least one dependent			93.0%	93.0%	50.0%	0.0%	88.0%	88.0%
Total New Enrollees					2	0		

* May not total to 100% due to rounding.

**Exhibit 4-5
 Initial Dental/Vision Enrollment**

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Current Assumption Percentage:						
Males	19.0%	68.0%	0.0%	4.0%	9.0%	0.0%
Females	46.0%	40.0%	0.0%	8.0%	6.0%	0.0%

Prior Actual:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male						
Count	590	2,178	0	119	267	0
Percentage	18.7%	69.1%	0.0%	3.8%	8.5%	0.0%
Female						
Count	1,874	1,718	0	321	220	0
Percentage	45.4%	41.5%	0.0%	7.8%	5.3%	0.0%

Actual:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male						
Count	621	2,425	0	101	264	0
Percentage	18.2%	71.1%	0.0%	3.0%	7.7%	0.0%
Female						
Count	1,940	1,918	0	298	197	0
Percentage	44.6%	44.1%	0.0%	6.8%	4.5%	0.0%

Proposed Assumption Percentage:

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male	18.5%	70.5%	0.0%	3.0%	8.0%	0.0%
Female	45.0%	42.7%	0.0%	7.5%	4.8%	0.0%

Exhibit 4-6
Pre-65 to Post-65 Migration*

Pre-Medicare Elig Plan	Count	Post-Medicare Elig Plan	Tier 1				Tier 2	
			Current Assumptions	Prior Actual	Actual	Proposed Assumptions	Current Assumptions	Proposed Assumptions Tier 2
Blue Cross I	27	Blue Cross I	42.0%	42.7%	47.4%	45.0%	0.0%	0.0%
	0	Blue Cross II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	29	Blue Cross III	58.0%	56.0%	50.8%	55.0%	100.0%	100.0%
	1	Other	0.0%	1.3%	1.8%	0.0%	0.0%	0.0%
	57	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross II	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	281	Blue Cross II	45.0%	44.0%	41.8%	44.0%	0.0%	0.0%
	380	Blue Cross III	55.0%	54.9%	56.5%	56.0%	100.0%	100.0%
	1	UnitedHealthcare	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
	0	Excess I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Kaiser Family Basic	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
	11	Other	0.0%	1.0%	1.6%	0.0%	0.0%	0.0%
	673	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross Prudent Buyer Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	4	Blue Cross II	2.0%	3.9%	4.4%	4.0%	0.0%	0.0%
	44	Blue Cross III	50.0%	52.9%	48.3%	49.0%	100.0%	100.0%
	41	Blue Cross Prudent Buyer Plan	48.0%	42.2%	45.1%	47.0%	0.0%	0.0%
	2	Other	0.0%	1.0%	2.2%	0.0%	0.0%	0.0%
	91	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cigna Network Model Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2	Blue Cross II	0.0%	0.0%	4.8%	2.5%	0.0%	0.0%
	12	Blue Cross III	23.0%	24.5%	28.6%	25.0%	23.0%	25.0%
	2	Cigna Healthcare for Seniors	8.0%	8.2%	4.8%	6.0%	0.0%	0.0%
	12	Cigna Network Model Plan	44.0%	42.8%	28.5%	36.5%	0.0%	0.0%
	8	UnitedHealthcare	15.0%	14.3%	19.0%	18.0%	77.0%	75.0%
	0	Senior Advantage	2.0%	2.0%	0.0%	2.0%	0.0%	0.0%
	0	One Advantage, Others Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	5	SCAN Health Plan	8.0%	8.2%	11.9%	10.0%	0.0%	0.0%
	1	Other	0.0%	0.0%	2.4%	0.0%	0.0%	0.0%
	42	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
UnitedHealthcare	430	UnitedHealthcare	81.0%	77.6%	78.6%	80.0%	82.0%	81.0%
	0	Cigna Network Model Plan	1.0%	0.7%	0.0%	1.0%	0.0%	0.0%
	2	Blue Cross I	0.0%	0.3%	0.4%	0.0%	0.0%	0.0%
	13	Blue Cross II	2.0%	1.9%	2.4%	2.0%	0.0%	0.0%
	54	Blue Cross III	8.0%	8.8%	9.8%	9.0%	10.0%	11.0%
	8	SCAN Health Plan	2.0%	2.2%	1.5%	2.0%	2.0%	2.0%
	12	Senior Advantage	2.0%	2.2%	2.2%	2.0%	6.0%	6.0%
	1	One Advantage, Others Basic	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
	0	One Advantage, One Excess II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	12	Excess II	3.0%	3.0%	2.2%	3.0%	0.0%	0.0%
	4	One Excess II, One Basic	1.0%	2.2%	0.7%	1.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	11	Other	0.0%	1.1%	2.0%	0.0%	0.0%	0.0%
	547	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Retiree Basic	624	Senior Advantage	79.0%	76.1%	73.2%	77.5%	98.0%	98.0%
	21	Excess I	3.0%	2.9%	2.5%	3.0%	0.0%	0.0%
	145	Excess II	12.0%	13.1%	17.0%	14.5%	0.0%	0.0%
	19	Excess III (MNP)	4.0%	3.1%	2.3%	3.0%	0.0%	0.0%
	1	Blue Cross I	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
	23	Blue Cross III	2.0%	1.9%	2.8%	2.0%	2.0%	2.0%
	2	UnitedHealthcare	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
	0	Kaiser Retiree Basic	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%
	3	One Advantage, Others Basic	0.0%	0.6%	0.4%	0.0%	0.0%	0.0%
	1	One Excess III (MNP), One Basic	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
	13	Other	0.0%	1.3%	1.5%	0.0%	0.0%	0.0%
	852	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Family Basic	80	2+ Advantage	82.0%	13.3%	12.5%	80.0%	99.0%	99.0%
	3	One Advantage, One Excess II	8.5%	0.1%	0.5%	9.0%	0.0%	0.0%
	5	One Advantage, One Excess III (MNP)	3.0%	0.7%	0.7%	3.1%	0.0%	0.0%
	337	One Advantage, Others Basic	0.0%	58.7%	52.7%	0.0%	0.0%	0.0%
	4	One Excess I, One Advantage	4.5%	0.6%	0.6%	4.1%	0.0%	0.0%
	28	One Excess I, Others Basic	0.0%	4.4%	4.4%	0.0%	0.0%	0.0%
	1	One Excess I, Others Excess II	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
	87	One Excess II, One Basic	0.0%	11.6%	13.6%	0.0%	0.0%	0.0%
	0	One Excess II, Others Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	16	One Excess III (MNP), One Basic	0.0%	3.1%	2.5%	0.0%	0.0%	0.0%
	5	Two+ Excess II- Part B	0.5%	0.1%	0.8%	0.5%	0.0%	0.0%
	0	Cigna Network Model Plan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2	Excess I	0.0%	0.6%	0.3%	0.0%	0.0%	0.0%
	2	Excess III (MNP)	0.0%	0.1%	0.3%	0.0%	0.0%	0.0%
	12	Blue Cross III	1.0%	1.2%	1.8%	1.8%	1.0%	1.0%
	1	UnitedHealthcare	0.5%	0.0%	0.2%	0.2%	0.0%	0.0%
	20	Senior Advantage	0.0%	3.2%	3.1%	1.5%	0.0%	0.0%
	24	Kaiser Family Basic	0.0%	0.1%	3.8%	0.0%	0.0%	0.0%
	12	Other	0.0%	2.1%	1.9%	0.0%	0.0%	0.0%
	639	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
One Advantage, Others Basic	4	Senior Advantage	0.0%	0.5%	1.1%	0.0%	0.0%	0.0%
	297	2+ Advantage	0.0%	80.9%	78.7%	0.0%	0.0%	0.0%
	4	One Advantage, One Excess II	0.0%	1.8%	1.1%	0.0%	0.0%	0.0%
	8	One Advantage, One Excess III (MNP)	0.0%	1.8%	2.1%	0.0%	0.0%	0.0%
	50	One Advantage, Others Basic	0.0%	10.8%	13.3%	0.0%	0.0%	0.0%
	2	One Excess I, One Advantage	0.0%	1.8%	0.5%	0.0%	0.0%	0.0%
	9	Blue Cross III	0.0%	0.8%	2.4%	0.0%	0.0%	0.0%
	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	1	Blue Cross II	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%
	0	Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	2	Other	0.0%	1.3%	0.5%	0.0%	0.0%	0.0%
	377	Total	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%
Firefighters Local 1014	171	Firefighters Local 1014	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	171	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

* Tiers with both a pre- and post-65 member were encompassed in a pure post-65 tier. The results from the Kaiser One Advantage, Others Basic section is included in the results of the Kaiser Family Basic section.

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Section 5 Retirement of Vested Terminated Members



The exhibits in this section present comparisons of actual retirements from vested terminated status during the five-year period ending June 30, 2020 with those expected to retire according to the actuarial assumptions used in our 2019 OPEB valuation.

Assumption Format

- We recommend that the current format based on age is maintained.
- Since the experience for this assumption is somewhat limited, we have not differentiated this assumption by gender.

Experience was examined separately for the General retirement Plans A-D and G, General Plan E, and the Safety Plans A-C, due to different retirement eligibility provisions.

Results and Recommendations

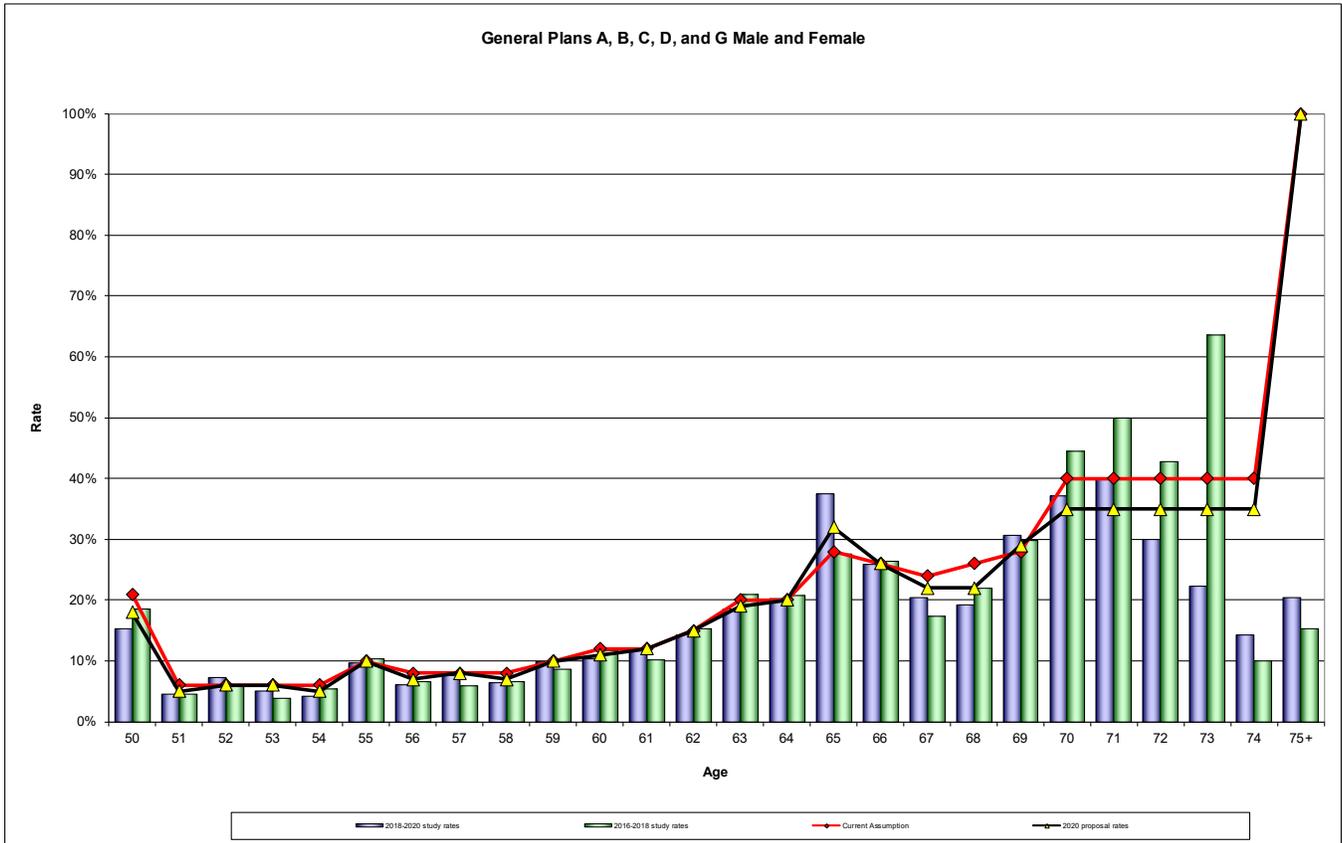
Over the five-year period ended June 30, 2020, retirements from vested terminated status were slightly lower than our assumptions. In addition, there has been some variation in the retirement patterns by age compared to our assumptions. Based on this, we are recommending adjustments to the age based rates to bring the actual to expected ratios closer to 100%. The table below summarizes the results which are presented by age on Exhibits 5-1, 5-2, and 5-3.

We recommend these assumptions be the same for Tier 1 and Tier 2.

Retirement of Vested Terminated Members						
Class of Members	Number of Retirements				Actual / Expected	
	Current Assumption	Prior Actual	Actual	Proposed	Current	Proposed
General A,B,C,D,G	856	830	736	806	86%	91%
General E	1,149	1,151	888	1,051	77%	84%
Safety A,B,C	111	99	86	100	77%	86%
Total	2,116	2,080	1,710	1,957	81%	87%

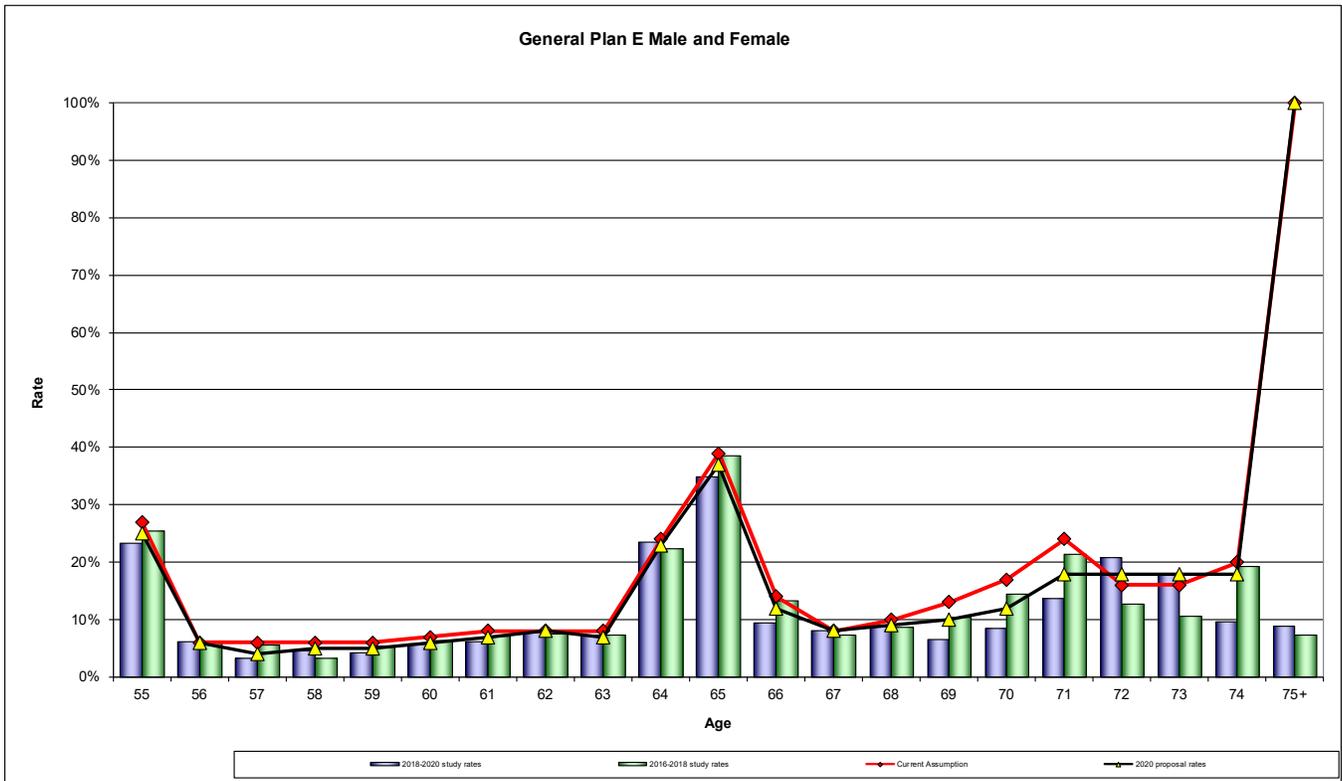
The charts in Exhibits 5-1, 5-2, and 5-3 include results for ages below the assumed certain retirement age, since a considerable number of vested terminated members retire later than that.

Exhibit 5-1
Retirement of Vested Terminated Members
General Plans A, B, C, D, and G – Male & Female



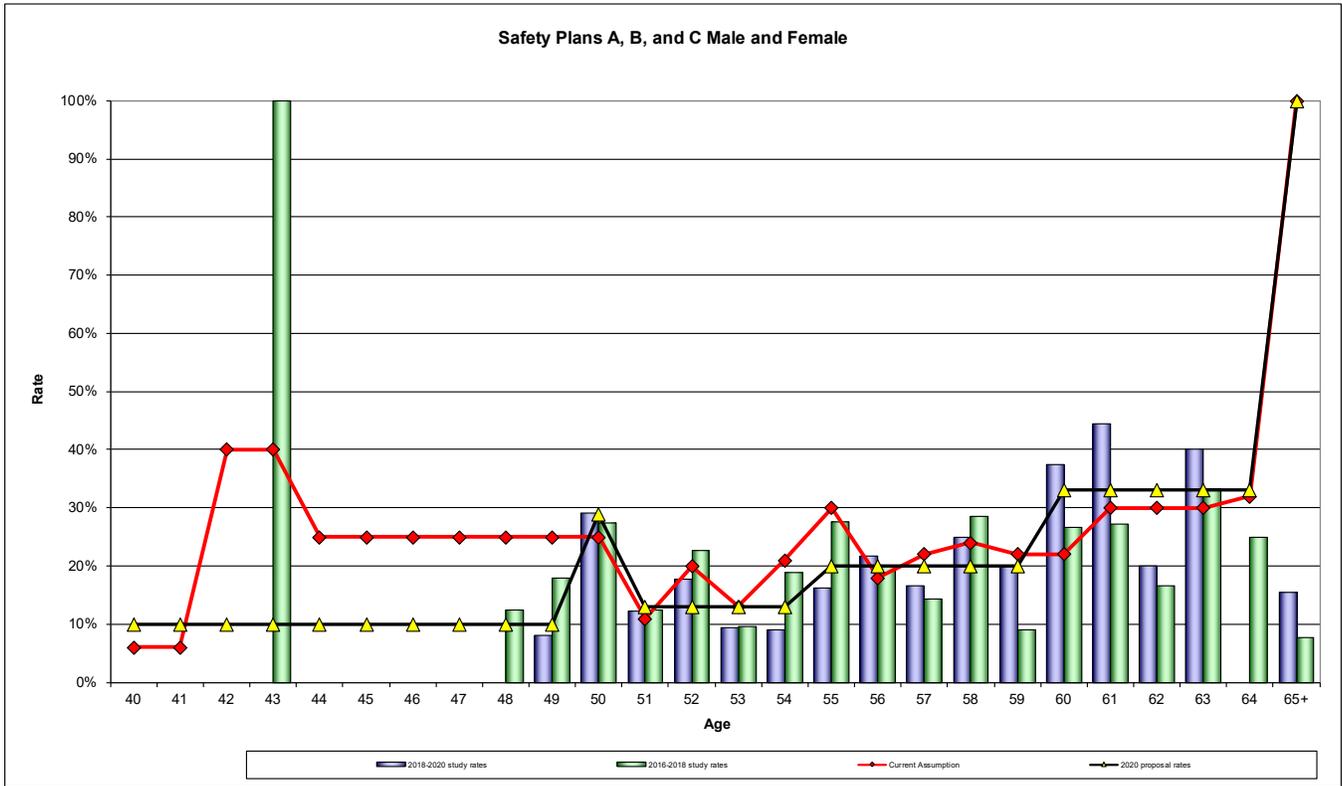
All Eligible VTs	Current Assumption	Prior Actual	Actual	2020 Proposal
Total Count	856	830	736	806
Actual / Expected	86%			91%
Total Count w/o 75+	807	822	726	757
Actual / Expected w/o 75+	90%			96%

Exhibit 5-2
Retirement of Vested Terminated Members
General Plan E – Male & Female



All Eligible VTs	Current Assumption	Prior Actual	Actual	2020 Proposal
Total Count	1,149	1,151	888	1,051
Actual / Expected	77%			84%
Total Count w/o 75+	1,036	1,145	878	938
Actual / Expected w/o 75+	85%			94%

Exhibit 5-3
Retirement of Vested Terminated Members
Safety Plans A, B, and C – Male & Female



All Eligible VTs	Current Assumption	Prior Actual	Actual	2020 Proposal
Total Count	111	99	86	100
Actual / Expected	77%			86%
Total Count w/o 65+	98	98	84	87
Actual / Expected w/o 65+	86%			97%
Total Count 50 - 65	87	89	81	83
Actual / Expected 50 - 65	93%			98%

Section 6 Other OPEB Demographic Assumptions



This section discusses the following OPEB demographic assumptions:

- Age difference for enrolled spouses
- Medicare enrollment for members in Blue Cross Plans I, II, and Prudent Buyer
- Survivor and new dependent enrollment, after the death of a retired member or dependent

Age Difference for Enrolled Spouses

The age difference for enrolled spouses is used for the valuation of current active members projected to retire and enroll a spouse in the future. In our July 1, 2019 OPEB valuation, we assumed that future male retirees will be four years older than their female spouse. Furthermore, we assumed that future female retirees will be two years younger than their male spouses.

Results and Recommendation

We studied the age difference for two groups of current retirees with spouses enrolled in order to forecast what patterns may be for future retirees.

- Group 1: All current retirees
- Group 2: Recent retirees (5 years)

The table below shows the results by group based on the July 1, 2018, 2019, and 2020 OPEB valuation data along with our recommended assumption. Note that our valuation system is designed to utilize whole year age differences.

Class of Retirees with Spouses	Male Retirees		Female Retirees	
	Number	Male Age Less Female Age	Number	Male Age Less Female Age
Current Assumption		4.0 years		2.0 years
Prior Actual Experience				
All Retirees	17,110	4.4 years	9,060	1.5 years
Recent Retirees	3,825	3.7 years	2,919	1.7 years
Actual Experience				
All Retirees	17,711	4.5 years	9,799	1.3 years
Recent Retirees	4,121	3.5 years	3,195	1.4 years
Recommended Assumption (Tier 1 and Tier 2)		4.0 years		1.0 year

Medicare Enrollment for Blue Cross Plans I, II, and Prudent Buyer

Our July 1, 2019 OPEB valuation assumed that members in Blue Cross I, II, and Prudent Buyer were not eligible for Medicare Part B premium reimbursement. We checked the validity of this assumption based on July 1, 2018, 2019, and 2020 enrollment information. Medicare Part A information from LACERA for both inactives and actives was incomplete, so we relied on the Medicare Part B indicator. There were not any members in the Blue Cross I, II, and Prudent Buyer plans who were in Medicare Part B. We recommend continuing with the current assumption for Tier 1. We will assume Tier 2 members will enroll in Medicare Parts A and B.

Survivor and New Dependent Enrollment

There are three scenarios that we incorporated into our July 1, 2019 OPEB valuation:

1. If a dependent spouse/domestic partner dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent. This applies for new spouses and dependents of Tier 1 and Tier 2.
2. If a retiree who has a pension option which qualifies as eligible for continuing retirement benefits to the survivor dies, and the spouse/domestic partner has retiree health coverage, the existing spouse/domestic partner or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent. There is no subsidy for a new spouse or child of a surviving spouse who is under Tier 2.
3. If a retiree who has a pension option which qualifies as eligible for continuing retirement benefits to the survivor dies, and the spouse/domestic partner does not have retiree health coverage, we assume no additional spouse/domestic partner or dependent will be enrolled in both Tiers.

Results and Recommendations

We studied the experience since the July 1, 2018 OPEB Experience Study and developed the recommendations shown in the table below. Although actual experience from these assumptions is somewhat difficult to track, we were able to develop approximate results for Scenarios 1 and 2. We did not study Scenario 3 since it is based on LACERA policy. LACERA staff will consider how to track this experience in the future.

Scenario	New Spouse/Domestic Partner Enrollment	New Dependent Enrollment
Scenario 1		
Current Assumption	2.0%	3.0%
Prior Actual Experience	1.0%	N/A
Number of Observations	17	N/A
Actual Experience	0.5%	N/A
Number of Observations	10	N/A
Recommended Assumption	1.0%	2.5%
Scenario 2		
Current Assumption	4.0%	3.0%
Prior Actual Experience	2.0%	2.0%
Number of Observations	14	13
Actual Experience	1.5%	2.5%
Number of Observations	10	17
Recommended Assumption	2.0%	2.5%

Section 7 OPEB Economic Assumptions



This section discusses the investment earnings and health cost trend assumptions, which are the primary economic assumptions that differentiate the OPEB valuation for Los Angeles County from the LACERA retirement benefit valuation. The salary increase assumptions and inflation are included in the retirement benefit experience studies. These assumptions are used for both the retirement benefits funding valuation and the OPEB funding valuation. There is not a separate OPEB study of the salary increase and inflation assumptions.

Investment Earnings

With respect to the investment earnings assumption, ASOP No. 6 references ASOP No. 27, Selection of Economic Assumptions for Measuring Pension Obligations, which provides guidance to actuaries giving advice on selecting economic assumptions for measuring obligations under defined benefit plans. For more details of ASOP No. 27, refer to Milliman's 2019 Investigation of Experience for Retirement Benefit Assumptions dated January 28, 2020.

The change from cost sharing to agent was effective for the July 1, 2018 OPEB funding valuation. The investment earnings assumption approach for this funding valuation is intended to reflect the funding policy associated with each agent. The investment earnings assumption for agents that are prefunding through the OPEB Trust will be the expected return of the OPEB Trust. The agents that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County's general funds' expected return.

OPEB Trust Investment Earnings

The County, Superior Court, and LACERA are contributing to the OPEB Trust for the purposes of prefunding future OPEB costs. The expected investment return on the OPEB Trust is 6.1%, based on the Trust's investment policy and Meketa's current 10-year capital market assumptions and investment forecast model.

The investment return assumption for agents that have been prefunding the OPEB Trust has been rounded to the nearest 0.25% since 2014 which was the initial valuation with OPEB Trust assets. We recommend rounding 6.1% to the nearest 0.25% and continuing with the 6.00% return assumption for agents that are prefunding through the OPEB Trust. The funding policies are structured such that contributions will exceed benefit payments by a significant amount until the contribution reaches the Actuarially Determined Contribution (ADC). After that point, benefits are projected to be payable out of Trust assets for the foreseeable future.

Details of Meketa's current 10-year capital market assumptions are in the chart below.

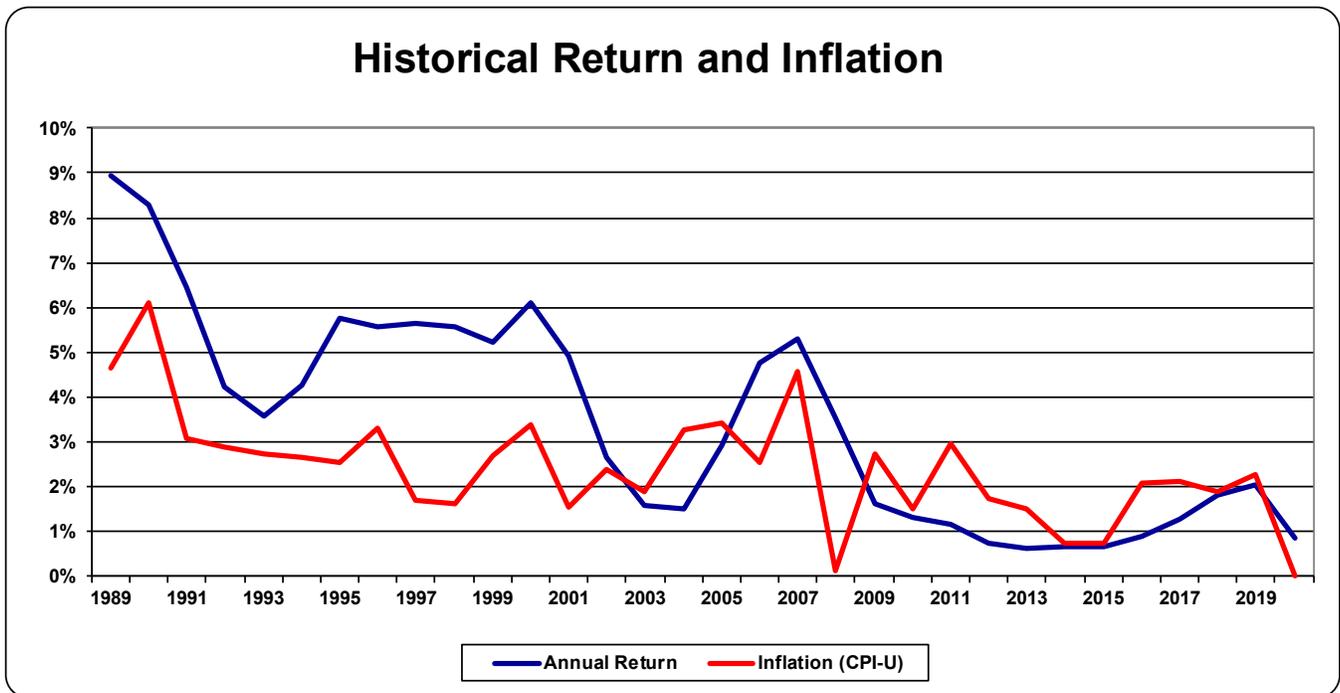
Asset Class	Target Allocation (policy)		Weighted Average 10-Year Expected Real Rate of Return (After Expected 2.75% Inflation Rate) (Geometric)	10 Year Expected Nominal Return	Standard Deviation
	4Q 2019	6/30/20 Actual			
Growth	50.0%	50.6%	3.9%	6.8%	17.0%
Global Equity	50.0%	50.6%	3.9%	6.8%	17.0%
Credit	20.0%	19.8%	2.0%	4.8%	9.0%
High Yield Bonds	6.0%	5.9%	1.3%	4.1%	11.0%
Bank Loans	10.0%	9.9%	2.1%	4.9%	9.0%
Emerging Market Bonds (Local)	4.0%	4.0%	1.5%	4.3%	12.5%
Risk Reduction & Mitigation	10.0%	10.0%	-0.5%	2.2%	3.2%
Cash Equivalents	2.0%	1.6%	-0.8%	1.9%	1.0%
Investment Grade Bonds	8.0%	8.4%	-0.4%	2.3%	4.0%
Inflation Hedges	20.0%	19.6%	3.2%	6.1%	15.1%
TIPS	6.0%	6.0%	-0.5%	2.3%	7.0%
REITs	10.0%	9.6%	3.8%	6.6%	26.0%
Commodities	4.0%	4.0%	2.0%	4.9%	17.0%
Total	100.0%	100.0%	3.3%	6.1%	12.4%

Weighted Average Long-Term Expected Real Rate of Return: The long-term expected real rate on the OPEB Trust investments is based on inflation expectations and nominal return expectations developed by Meketa Investment Group for each asset class. In the case of the total portfolio and broad asset groupings (e.g., Growth, Credit), returns are calculated using a portfolio approach that first calculates nominal expected returns by incorporating target weights, nominal expected returns, and volatility and correlations estimates for each asset class, adjusted by the defined return period. Nominal expected returns for each portfolio or broad asset groupings are converted to real expected returns by adjusting them for inflation, using a base inflation rate assumption of 2.75%.

It is worth noting that a simple weighted sum of asset classes returns will not yield the total results shown on the table for the total portfolio and broad asset groupings, given the process followed to adjust for inflation, the compounding to a given time period, and the impact of volatility and correlations to the portfolio.

General Fund Investment Earnings

In setting the investment earnings assumption for the General Fund, we use a “building block” approach, which involves an estimate of inflation plus an assumed real return. In reviewing the real return assumption, we looked at historical information from the County, combined with our estimate of long-term expectations for short-term high-quality fixed income investments. The following chart compares historical County returns to the rate of inflation from 1989 through 2019. Over this period, the geometric averages of the annual return and the rate of inflation were 3.5% and 2.5%, respectively, resulting in a real return over the period of approximately 1.0% per year.



**General Fund
 Investment Earnings
 (continued)**

Based on our discussions with the County and our review of asset class returns over this period, the returns are consistent with those of a fixed income investment portfolio concentrated in short-term U.S. Government investments with maturities of three years or less. Recent projections of returns for these investments indicate that the historical 1.0% real return may be higher than what is achievable in the future. Current projections are for real returns in the -0.65% to -0.25% range for these investments.

The 2019 retirement benefit experience study analyzed the rate of price inflation and wage inflation. The Board of Investment decided at the January 2020 meeting to make changes in some of these economic assumptions for the retirement benefit program. The price inflation assumption remained at 2.75%. To be consistent with the retirement benefit program, we propose using 2.75% for the price inflation assumption used for the OPEB valuation.

Using the building block approach to combine assumed real return and assumed inflation, the preceding discussion yields a range from which to choose the assumed investment return of the general assets. This range is between 2.10% and 2.50% (2.75% inflation plus assumed real return between -0.65% and -0.25%).

Milliman used our current capital market assumptions and investment forecast model to develop an expected return on general assets of 2.30%. We incorporated the County’s general fund balance sheet as of June 30, 2020 to develop this result, as shown in the chart below. Note that this estimate falls within the range derived from the building block approach described above.

Asset Class	Expected Arithmetic Nominal Return (30 yrs)	Asset Allocation
Cash	1.68%	27.66%
Short-term U.S. Bonds	2.56%	72.34%
Expected Arithmetic Return (30 yrs) ⁽¹⁾		2.32%
Expected Geometric Return (30 yrs) ⁽²⁾		2.30%

1. The expected arithmetic return is the average or “mean” long-term expected compound return based on the capital market assumptions and the asset allocation.
2. The expected geometric return is the “median” long-term expected compound return based on the estimated variability of the asset allocation. It is less than the expected arithmetic return because of the variability in future expected returns.

Investment Earnings

The investment earnings assumptions will vary by Agent. The County, LACERA, and Superior Courts will have an investment earnings assumption based on the OPEB Trust expected return of 6.00%. The agents that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County’s general funds expected return of 2.30%.

Assumption	Current OPEB	Proposed OPEB
Price Inflation (CPI)	2.75%	2.75%
Wage Inflation	3.25%	3.25%
Investment Earnings		
Agents prefunding in the OPEB Trust	6.00%	6.00%
Agents not prefunding	3.69%	2.30%

Health Cost Trend General Discussion

In our July 1, 2019 OPEB valuation, we developed trend rates for the following three benefit types:

- LACERA and Firefighters Local 1014 medical plans
- Medicare Part B premiums
- Dental/vision plans

We have examined these assumptions and are recommending modifications as discussed below. The first-year trends will be modified to reflect the July 1, 2021 final annual medical and dental plan rate renewals which will be reflected in the July 1, 2020 OPEB valuation.

Medical Trend

Starting with the July 1, 2008 OPEB valuation, we began setting the medical trend assumption based on the Society of Actuaries (SOA) report entitled “Modeling Long-Term Healthcare Cost Trends” by Professor Thomas E. Getzen. The report includes detailed research performed by a committee of economists and actuaries (including a Milliman representative) and recommends the use of the “Getzen Model” named after the professor who developed the model. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to more accurately project long-term medical trends.

The Getzen model is a tool that Milliman uses as the foundation for the trend that we recommend to our clients for OPEB valuations. The Getzen model uses assumptions about healthcare to model its growth as a share of the U.S. Gross Domestic Product (GDP) in order to develop a long-term medical trend assumption. The premise is that although health costs will continue to grow as a percentage of GDP, that growth will ultimately reach a limit. The major assumptions are as follows:

- *Trends through 2022.* These trends are based on our review of the July 1, 2020 annual medical and dental plan rate renewals and summaries provided by Segal taking into account drug percentage of total, approximate annual premiums, and plan type.
- *2030 GDP % Share.* This is the assumed percentage of GDP that is spent on healthcare and is assumed to be 20.3%. This is based on a recent actuarial projection of National Health Expenditures (NHE) from the Centers for Medicare & Medicaid Services (CMS).
- *Inflation (CPI).* This is consistent with the assumption used for the investment earnings rate above.
- *Real GDP Per Capita.* This is the assumed growth in the GDP over inflation. The model uses a 1.5% assumption, which falls within the range of projected scenarios from both the Congressional Budget Office (CBO) and CMS.
- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 1.1%, based on the SOA research.
- *GDP Resistance Point.* This is the point at which health care costs as a percentage of GDP are assumed to begin to meet resistance. The assumption used is 25% based on the SOA research.
- *GDP Limit Year.* The model assumes that after 2075, health costs will grow at the rate of GDP growth, equal to the CPI plus real per capita GDP growth.

We made several adjustments to the base trends obtained from the Getzen model, as discussed below.

- *Aging.* Since the Getzen model projects overall healthcare spending in the U.S., it implicitly includes aging of the population. Since we have an explicit assumption for aging in the OPEB valuation, we have removed the aging factor from the Getzen model, resulting in a 0.4% decrease in the 2020 trend assumption, grading to 0.0% by 2061. We assume the aging reduction is limited such that trend is not reduced below inflation plus GDP growth.
- *Administrative Costs.* A portion of the retiree health premiums (assumed to be 10%) are used for carrier administrative costs. We assume that this portion of the premium will grow at inflation plus 0.75% annually.
- *Rounding.* We rounded the trend assumptions to the nearest 0.10% for each year.

The first-year trend rates for LACERA will be adjusted for the July 1, 2021 annual medical and dental plan rate renewals and fees in the July 1, 2020 OPEB funding valuation. These approved annual medical and dental plan rate renewals will not be available until March 2021. These trends reflect fees from ACA and the enactment of H.R. 1865. These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in 2020. H.R. 1865 repealed the Excise tax and the Health Insurer Fee beginning with calendar year 2021.

Exhibits 7-1 through 7-4 show the recommended medical trend assumptions excluding Excise tax for the July 1, 2020 OPEB valuation compared to the medical trend assumptions used for the July 1, 2019 OPEB valuation. Exhibits 7-1 and 7-2 are for the under 65 members and Exhibits 7-3 and 7-4 are for the over 65 members.

Medicare Part B Premium Trend

In the July 1, 2019 OPEB valuation, we established the Medicare Part B premium trend assumption to be consistent with projections from CMS. We have updated the Medicare Part B assumption for the July 1, 2020 valuation based on the following CMS reports:

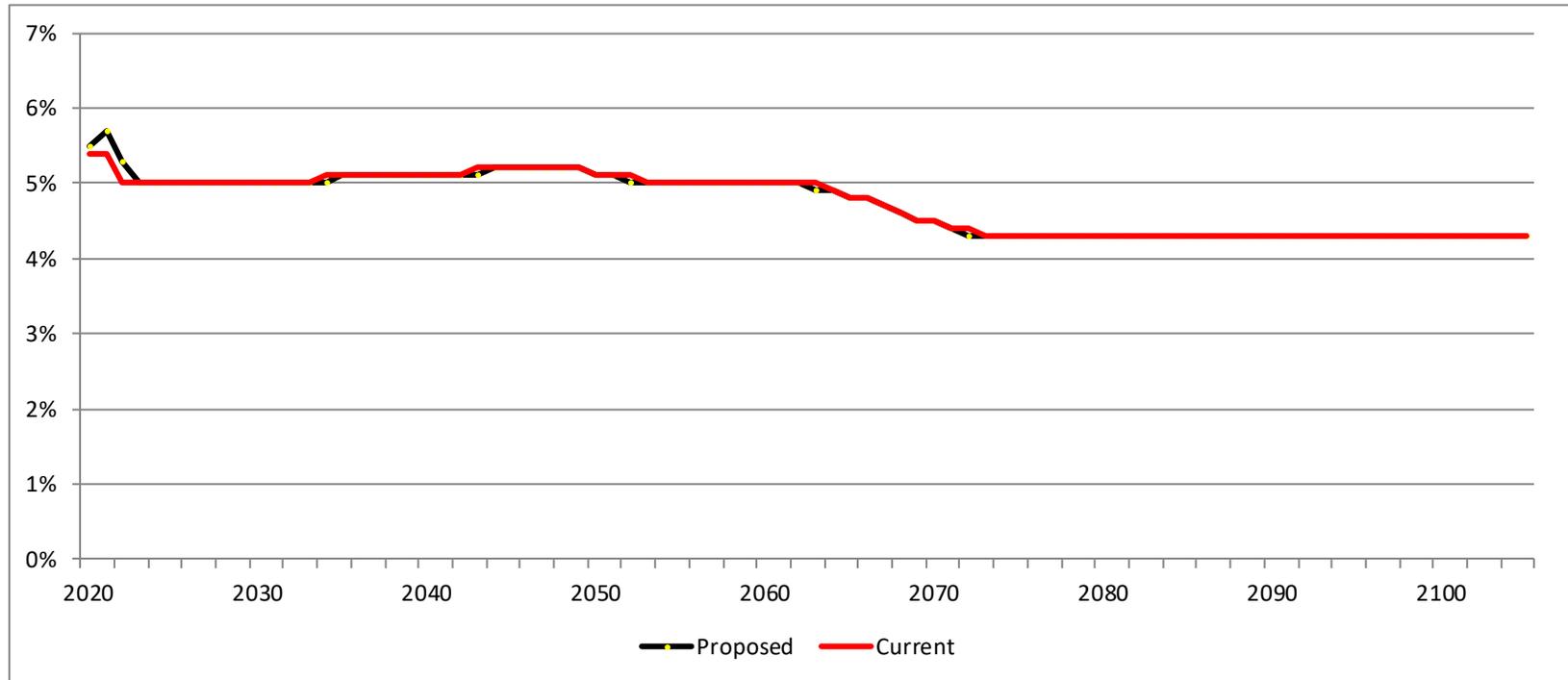
- *2020 Medicare Trustees Report.* We used this report for assumed Medicare Part B enrollment growth and for the real GDP growth assumption of 1.5%.
- *2020 CMS report titled *Projected Medicare Expenditures under an Illustrative Scenario with Alternative Payment Updates to Medicare Providers.** We used this report for assumed Part B premium increases, under the assumption that physician updates will increase in line with the Medicare Economic Index (MEI).

Our recommended July 1, 2020 Medicare Part B premium trend is compared to the July 1, 2019 assumption in Exhibits 7-5 and 7-6. The July 1, 2020 census data indicates that a large number of individuals are being reimbursed for an amount lower than the 2020 standard Part B premium of \$144.60. The lower amount is due to a CMS hold harmless provision that does not allow an individual's Part B premium increase to exceed the increase in their Social Security benefits. Based on recent cost of living adjustments, we believe that most of these individuals are actually paying the standard amount, and we assume that these individuals will verify their updated premium by 2021, causing a large trend increase in the first year. Exhibits 7-5 and 7-6 include a calendar year to fiscal year adjustment.

Dental/Vision Trend

In our July 1, 2020 OPEB valuation, the underlying dental/vision trend rate will be 4.25%. This assumption is based on the CPI plus 1.5%. We also incorporate a Claim Probability Distribution (CPD) analysis to model the indemnity plan annual maximum. This causes the trend to decline for about 35 years, but then increase once the costs of the HMO plan begin to have a greater influence on the trend than the indemnity plan. Refer to Exhibits 7-7 and 7-8.

Exhibit 7-1
Medical Trend without Excise Tax for Pre-65 Members



**Exhibit 7-2
 Medical Trend without Excise Tax for Pre-65 Members – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	5.40%	5.50%	6/30/2064	6/30/2065	5.00%	4.90%
6/30/2022	6/30/2023	5.40%	5.70%	6/30/2065	6/30/2066	4.90%	4.90%
6/30/2023	6/30/2024	5.00%	5.30%	6/30/2066	6/30/2067	4.80%	4.80%
6/30/2024	6/30/2025	5.00%	5.00%	6/30/2067	6/30/2068	4.80%	4.80%
6/30/2025	6/30/2026	5.00%	5.00%	6/30/2068	6/30/2069	4.70%	4.70%
6/30/2026	6/30/2027	5.00%	5.00%	6/30/2069	6/30/2070	4.60%	4.60%
6/30/2027	6/30/2028	5.00%	5.00%	6/30/2070	6/30/2071	4.50%	4.50%
6/30/2028	6/30/2029	5.00%	5.00%	6/30/2071	6/30/2072	4.50%	4.50%
6/30/2029	6/30/2030	5.00%	5.00%	6/30/2072	6/30/2073	4.40%	4.40%
6/30/2030	6/30/2031	5.00%	5.00%	6/30/2073	6/30/2074	4.40%	4.30%
6/30/2031	6/30/2032	5.00%	5.00%	6/30/2074	6/30/2075	4.30%	4.30%
6/30/2032	6/30/2033	5.00%	5.00%	6/30/2075	6/30/2076	4.30%	4.30%
6/30/2033	6/30/2034	5.00%	5.00%	6/30/2076	6/30/2077	4.30%	4.30%
6/30/2034	6/30/2035	5.00%	5.00%	6/30/2077	6/30/2078	4.30%	4.30%
6/30/2035	6/30/2036	5.10%	5.00%	6/30/2078	6/30/2079	4.30%	4.30%
6/30/2036	6/30/2037	5.10%	5.10%	6/30/2079	6/30/2080	4.30%	4.30%
6/30/2037	6/30/2038	5.10%	5.10%	6/30/2080	6/30/2081	4.30%	4.30%
6/30/2038	6/30/2039	5.10%	5.10%	6/30/2081	6/30/2082	4.30%	4.30%
6/30/2039	6/30/2040	5.10%	5.10%	6/30/2082	6/30/2083	4.30%	4.30%
6/30/2040	6/30/2041	5.10%	5.10%	6/30/2083	6/30/2084	4.30%	4.30%
6/30/2041	6/30/2042	5.10%	5.10%	6/30/2084	6/30/2085	4.30%	4.30%
6/30/2042	6/30/2043	5.10%	5.10%	6/30/2085	6/30/2086	4.30%	4.30%
6/30/2043	6/30/2044	5.10%	5.10%	6/30/2086	6/30/2087	4.30%	4.30%
6/30/2044	6/30/2045	5.20%	5.10%	6/30/2087	6/30/2088	4.30%	4.30%
6/30/2045	6/30/2046	5.20%	5.20%	6/30/2088	6/30/2089	4.30%	4.30%
6/30/2046	6/30/2047	5.20%	5.20%	6/30/2089	6/30/2090	4.30%	4.30%
6/30/2047	6/30/2048	5.20%	5.20%	6/30/2090	6/30/2091	4.30%	4.30%
6/30/2048	6/30/2049	5.20%	5.20%	6/30/2091	6/30/2092	4.30%	4.30%
6/30/2049	6/30/2050	5.20%	5.20%	6/30/2092	6/30/2093	4.30%	4.30%
6/30/2050	6/30/2051	5.20%	5.20%	6/30/2093	6/30/2094	4.30%	4.30%
6/30/2051	6/30/2052	5.10%	5.10%	6/30/2094	6/30/2095	4.30%	4.30%
6/30/2052	6/30/2053	5.10%	5.10%	6/30/2095	6/30/2096	4.30%	4.30%
6/30/2053	6/30/2054	5.10%	5.00%	6/30/2096	6/30/2097	4.30%	4.30%
6/30/2054	6/30/2055	5.00%	5.00%	6/30/2097	6/30/2098	4.30%	4.30%
6/30/2055	6/30/2056	5.00%	5.00%	6/30/2098	6/30/2099	4.30%	4.30%
6/30/2056	6/30/2057	5.00%	5.00%	6/30/2099	6/30/2100	4.30%	4.30%
6/30/2057	6/30/2058	5.00%	5.00%	6/30/2100	6/30/2101	4.30%	4.30%
6/30/2058	6/30/2059	5.00%	5.00%	6/30/2101	6/30/2102	4.30%	4.30%
6/30/2059	6/30/2060	5.00%	5.00%	6/30/2102	6/30/2103	4.30%	4.30%
6/30/2060	6/30/2061	5.00%	5.00%	6/30/2103	6/30/2104	4.30%	4.30%
6/30/2061	6/30/2062	5.00%	5.00%	6/30/2104	6/30/2105	4.30%	4.30%
6/30/2062	6/30/2063	5.00%	5.00%	6/30/2105	6/30/2106	4.30%	4.30%
6/30/2063	6/30/2064	5.00%	5.00%	6/30/2106	6/30/2107	4.30%	4.30%

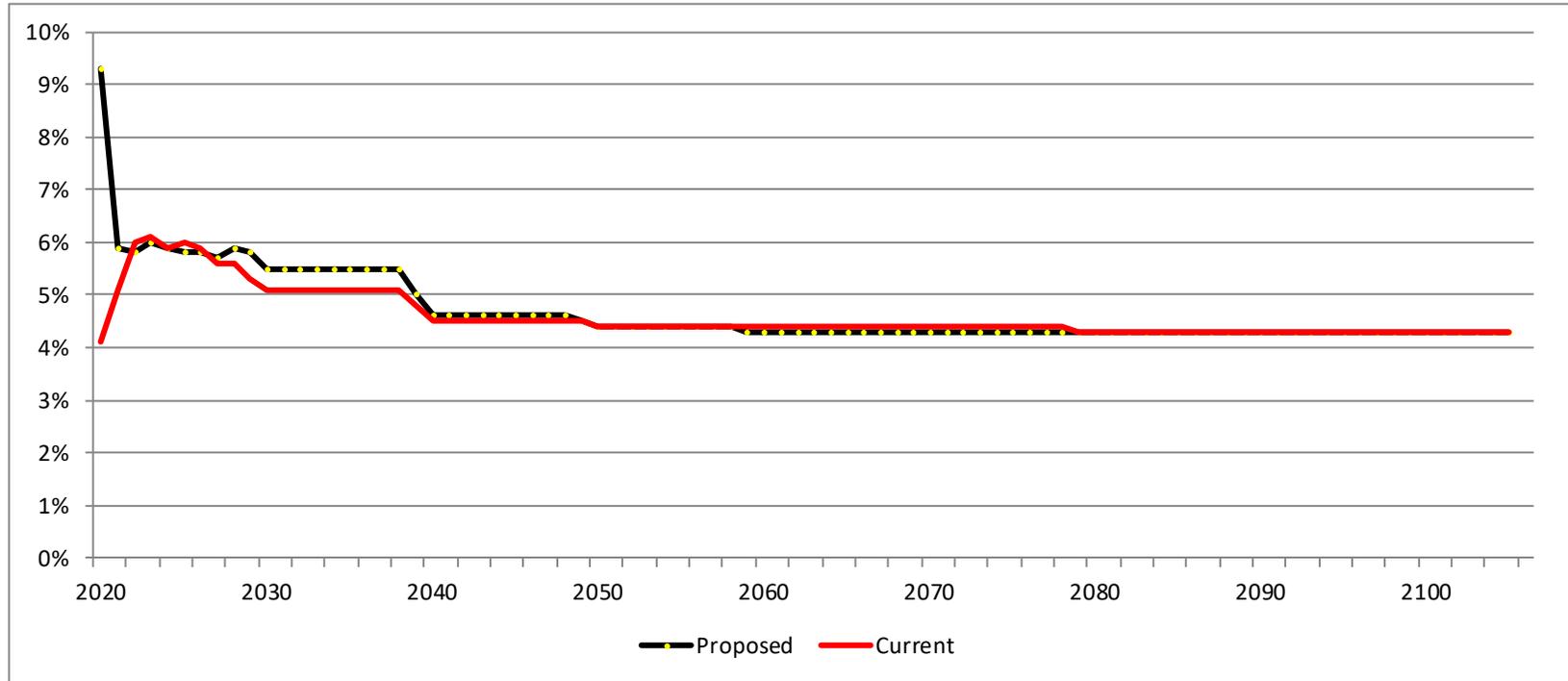
Exhibit 7-3
Medical Trend without Excise Tax for Post-65 Members



**Exhibit 7-4
 Medical Trend without Excise Tax for Post-65 Members – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	4.90%	5.00%	6/30/2064	6/30/2065	5.00%	4.90%
6/30/2022	6/30/2023	5.20%	5.40%	6/30/2065	6/30/2066	4.90%	4.90%
6/30/2023	6/30/2024	5.00%	5.20%	6/30/2066	6/30/2067	4.80%	4.80%
6/30/2024	6/30/2025	5.00%	5.00%	6/30/2067	6/30/2068	4.80%	4.80%
6/30/2025	6/30/2026	5.00%	5.00%	6/30/2068	6/30/2069	4.70%	4.70%
6/30/2026	6/30/2027	5.00%	5.00%	6/30/2069	6/30/2070	4.60%	4.60%
6/30/2027	6/30/2028	5.00%	5.00%	6/30/2070	6/30/2071	4.50%	4.50%
6/30/2028	6/30/2029	5.00%	5.00%	6/30/2071	6/30/2072	4.50%	4.50%
6/30/2029	6/30/2030	5.00%	5.00%	6/30/2072	6/30/2073	4.40%	4.40%
6/30/2030	6/30/2031	5.00%	5.00%	6/30/2073	6/30/2074	4.40%	4.30%
6/30/2031	6/30/2032	5.00%	5.00%	6/30/2074	6/30/2075	4.30%	4.30%
6/30/2032	6/30/2033	5.00%	5.00%	6/30/2075	6/30/2076	4.30%	4.30%
6/30/2033	6/30/2034	5.00%	5.00%	6/30/2076	6/30/2077	4.30%	4.30%
6/30/2034	6/30/2035	5.00%	5.00%	6/30/2077	6/30/2078	4.30%	4.30%
6/30/2035	6/30/2036	5.10%	5.00%	6/30/2078	6/30/2079	4.30%	4.30%
6/30/2036	6/30/2037	5.10%	5.10%	6/30/2079	6/30/2080	4.30%	4.30%
6/30/2037	6/30/2038	5.10%	5.10%	6/30/2080	6/30/2081	4.30%	4.30%
6/30/2038	6/30/2039	5.10%	5.10%	6/30/2081	6/30/2082	4.30%	4.30%
6/30/2039	6/30/2040	5.10%	5.10%	6/30/2082	6/30/2083	4.30%	4.30%
6/30/2040	6/30/2041	5.10%	5.10%	6/30/2083	6/30/2084	4.30%	4.30%
6/30/2041	6/30/2042	5.10%	5.10%	6/30/2084	6/30/2085	4.30%	4.30%
6/30/2042	6/30/2043	5.10%	5.10%	6/30/2085	6/30/2086	4.30%	4.30%
6/30/2043	6/30/2044	5.10%	5.10%	6/30/2086	6/30/2087	4.30%	4.30%
6/30/2044	6/30/2045	5.20%	5.10%	6/30/2087	6/30/2088	4.30%	4.30%
6/30/2045	6/30/2046	5.20%	5.20%	6/30/2088	6/30/2089	4.30%	4.30%
6/30/2046	6/30/2047	5.20%	5.20%	6/30/2089	6/30/2090	4.30%	4.30%
6/30/2047	6/30/2048	5.20%	5.20%	6/30/2090	6/30/2091	4.30%	4.30%
6/30/2048	6/30/2049	5.20%	5.20%	6/30/2091	6/30/2092	4.30%	4.30%
6/30/2049	6/30/2050	5.20%	5.20%	6/30/2092	6/30/2093	4.30%	4.30%
6/30/2050	6/30/2051	5.20%	5.20%	6/30/2093	6/30/2094	4.30%	4.30%
6/30/2051	6/30/2052	5.10%	5.10%	6/30/2094	6/30/2095	4.30%	4.30%
6/30/2052	6/30/2053	5.10%	5.10%	6/30/2095	6/30/2096	4.30%	4.30%
6/30/2053	6/30/2054	5.10%	5.00%	6/30/2096	6/30/2097	4.30%	4.30%
6/30/2054	6/30/2055	5.00%	5.00%	6/30/2097	6/30/2098	4.30%	4.30%
6/30/2055	6/30/2056	5.00%	5.00%	6/30/2098	6/30/2099	4.30%	4.30%
6/30/2056	6/30/2057	5.00%	5.00%	6/30/2099	6/30/2100	4.30%	4.30%
6/30/2057	6/30/2058	5.00%	5.00%	6/30/2100	6/30/2101	4.30%	4.30%
6/30/2058	6/30/2059	5.00%	5.00%	6/30/2101	6/30/2102	4.30%	4.30%
6/30/2059	6/30/2060	5.00%	5.00%	6/30/2102	6/30/2103	4.30%	4.30%
6/30/2060	6/30/2061	5.00%	5.00%	6/30/2103	6/30/2104	4.30%	4.30%
6/30/2061	6/30/2062	5.00%	5.00%	6/30/2104	6/30/2105	4.30%	4.30%
6/30/2062	6/30/2063	5.00%	5.00%	6/30/2105	6/30/2106	4.30%	4.30%
6/30/2063	6/30/2064	5.00%	5.00%	6/30/2106	6/30/2107	4.30%	4.30%

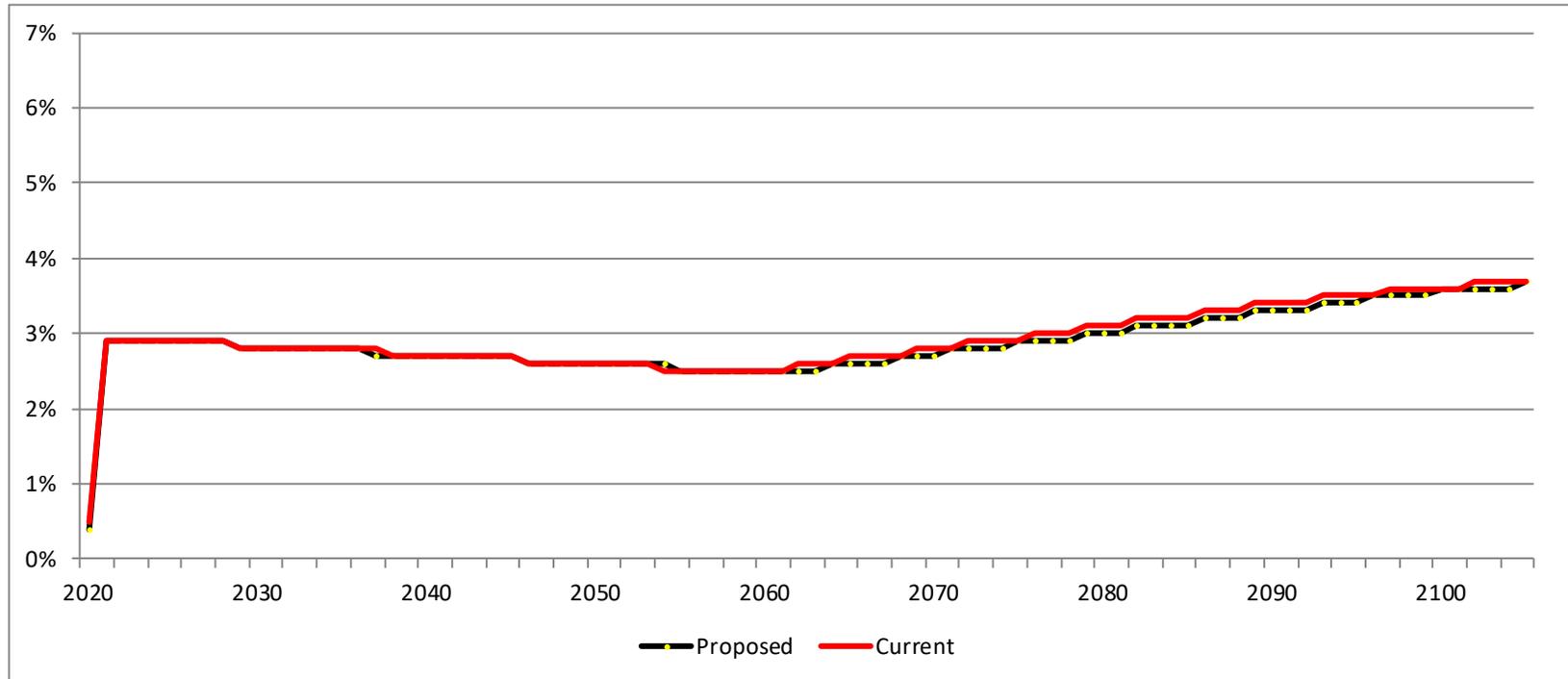
Exhibit 7-5
Medicare Part B Premium Trend



**Exhibit 7-6
 Medicare Part B Premium Trend – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	4.10%	9.30%	6/30/2064	6/30/2065	4.40%	4.30%
6/30/2022	6/30/2023	5.10%	5.90%	6/30/2065	6/30/2066	4.40%	4.30%
6/30/2023	6/30/2024	6.00%	5.80%	6/30/2066	6/30/2067	4.40%	4.30%
6/30/2024	6/30/2025	6.10%	6.00%	6/30/2067	6/30/2068	4.40%	4.30%
6/30/2025	6/30/2026	5.90%	5.90%	6/30/2068	6/30/2069	4.40%	4.30%
6/30/2026	6/30/2027	6.00%	5.80%	6/30/2069	6/30/2070	4.40%	4.30%
6/30/2027	6/30/2028	5.90%	5.80%	6/30/2070	6/30/2071	4.40%	4.30%
6/30/2028	6/30/2029	5.60%	5.70%	6/30/2071	6/30/2072	4.40%	4.30%
6/30/2029	6/30/2030	5.60%	5.90%	6/30/2072	6/30/2073	4.40%	4.30%
6/30/2030	6/30/2031	5.30%	5.80%	6/30/2073	6/30/2074	4.40%	4.30%
6/30/2031	6/30/2032	5.10%	5.50%	6/30/2074	6/30/2075	4.40%	4.30%
6/30/2032	6/30/2033	5.10%	5.50%	6/30/2075	6/30/2076	4.40%	4.30%
6/30/2033	6/30/2034	5.10%	5.50%	6/30/2076	6/30/2077	4.40%	4.30%
6/30/2034	6/30/2035	5.10%	5.50%	6/30/2077	6/30/2078	4.40%	4.30%
6/30/2035	6/30/2036	5.10%	5.50%	6/30/2078	6/30/2079	4.40%	4.30%
6/30/2036	6/30/2037	5.10%	5.50%	6/30/2079	6/30/2080	4.40%	4.30%
6/30/2037	6/30/2038	5.10%	5.50%	6/30/2080	6/30/2081	4.30%	4.30%
6/30/2038	6/30/2039	5.10%	5.50%	6/30/2081	6/30/2082	4.30%	4.30%
6/30/2039	6/30/2040	5.10%	5.50%	6/30/2082	6/30/2083	4.30%	4.30%
6/30/2040	6/30/2041	4.80%	5.00%	6/30/2083	6/30/2084	4.30%	4.30%
6/30/2041	6/30/2042	4.50%	4.60%	6/30/2084	6/30/2085	4.30%	4.30%
6/30/2042	6/30/2043	4.50%	4.60%	6/30/2085	6/30/2086	4.30%	4.30%
6/30/2043	6/30/2044	4.50%	4.60%	6/30/2086	6/30/2087	4.30%	4.30%
6/30/2044	6/30/2045	4.50%	4.60%	6/30/2087	6/30/2088	4.30%	4.30%
6/30/2045	6/30/2046	4.50%	4.60%	6/30/2088	6/30/2089	4.30%	4.30%
6/30/2046	6/30/2047	4.50%	4.60%	6/30/2089	6/30/2090	4.30%	4.30%
6/30/2047	6/30/2048	4.50%	4.60%	6/30/2090	6/30/2091	4.30%	4.30%
6/30/2048	6/30/2049	4.50%	4.60%	6/30/2091	6/30/2092	4.30%	4.30%
6/30/2049	6/30/2050	4.50%	4.60%	6/30/2092	6/30/2093	4.30%	4.30%
6/30/2050	6/30/2051	4.50%	4.50%	6/30/2093	6/30/2094	4.30%	4.30%
6/30/2051	6/30/2052	4.40%	4.40%	6/30/2094	6/30/2095	4.30%	4.30%
6/30/2052	6/30/2053	4.40%	4.40%	6/30/2095	6/30/2096	4.30%	4.30%
6/30/2053	6/30/2054	4.40%	4.40%	6/30/2096	6/30/2097	4.30%	4.30%
6/30/2054	6/30/2055	4.40%	4.40%	6/30/2097	6/30/2098	4.30%	4.30%
6/30/2055	6/30/2056	4.40%	4.40%	6/30/2098	6/30/2099	4.30%	4.30%
6/30/2056	6/30/2057	4.40%	4.40%	6/30/2099	6/30/2100	4.30%	4.30%
6/30/2057	6/30/2058	4.40%	4.40%	6/30/2100	6/30/2101	4.30%	4.30%
6/30/2058	6/30/2059	4.40%	4.40%	6/30/2101	6/30/2102	4.30%	4.30%
6/30/2059	6/30/2060	4.40%	4.40%	6/30/2102	6/30/2103	4.30%	4.30%
6/30/2060	6/30/2061	4.40%	4.30%	6/30/2103	6/30/2104	4.30%	4.30%
6/30/2061	6/30/2062	4.40%	4.30%	6/30/2104	6/30/2105	4.30%	4.30%
6/30/2062	6/30/2063	4.40%	4.30%	6/30/2105	6/30/2106	4.30%	4.30%
6/30/2063	6/30/2064	4.40%	4.30%	6/30/2106	6/30/2107	4.30%	4.30%

Exhibit 7-7
Dental/Vision Trend



**Exhibit 7-8
 Dental/Vision Trend – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	0.50%	0.40%	6/30/2064	6/30/2065	2.60%	2.50%
6/30/2022	6/30/2023	2.90%	2.90%	6/30/2065	6/30/2066	2.60%	2.60%
6/30/2023	6/30/2024	2.90%	2.90%	6/30/2066	6/30/2067	2.70%	2.60%
6/30/2024	6/30/2025	2.90%	2.90%	6/30/2067	6/30/2068	2.70%	2.60%
6/30/2025	6/30/2026	2.90%	2.90%	6/30/2068	6/30/2069	2.70%	2.60%
6/30/2026	6/30/2027	2.90%	2.90%	6/30/2069	6/30/2070	2.70%	2.70%
6/30/2027	6/30/2028	2.90%	2.90%	6/30/2070	6/30/2071	2.80%	2.70%
6/30/2028	6/30/2029	2.90%	2.90%	6/30/2071	6/30/2072	2.80%	2.70%
6/30/2029	6/30/2030	2.90%	2.90%	6/30/2072	6/30/2073	2.80%	2.80%
6/30/2030	6/30/2031	2.80%	2.80%	6/30/2073	6/30/2074	2.90%	2.80%
6/30/2031	6/30/2032	2.80%	2.80%	6/30/2074	6/30/2075	2.90%	2.80%
6/30/2032	6/30/2033	2.80%	2.80%	6/30/2075	6/30/2076	2.90%	2.80%
6/30/2033	6/30/2034	2.80%	2.80%	6/30/2076	6/30/2077	2.90%	2.90%
6/30/2034	6/30/2035	2.80%	2.80%	6/30/2077	6/30/2078	3.00%	2.90%
6/30/2035	6/30/2036	2.80%	2.80%	6/30/2078	6/30/2079	3.00%	2.90%
6/30/2036	6/30/2037	2.80%	2.80%	6/30/2079	6/30/2080	3.00%	2.90%
6/30/2037	6/30/2038	2.80%	2.80%	6/30/2080	6/30/2081	3.10%	3.00%
6/30/2038	6/30/2039	2.80%	2.70%	6/30/2081	6/30/2082	3.10%	3.00%
6/30/2039	6/30/2040	2.70%	2.70%	6/30/2082	6/30/2083	3.10%	3.00%
6/30/2040	6/30/2041	2.70%	2.70%	6/30/2083	6/30/2084	3.20%	3.10%
6/30/2041	6/30/2042	2.70%	2.70%	6/30/2084	6/30/2085	3.20%	3.10%
6/30/2042	6/30/2043	2.70%	2.70%	6/30/2085	6/30/2086	3.20%	3.10%
6/30/2043	6/30/2044	2.70%	2.70%	6/30/2086	6/30/2087	3.20%	3.10%
6/30/2044	6/30/2045	2.70%	2.70%	6/30/2087	6/30/2088	3.30%	3.20%
6/30/2045	6/30/2046	2.70%	2.70%	6/30/2088	6/30/2089	3.30%	3.20%
6/30/2046	6/30/2047	2.70%	2.70%	6/30/2089	6/30/2090	3.30%	3.20%
6/30/2047	6/30/2048	2.60%	2.60%	6/30/2090	6/30/2091	3.40%	3.30%
6/30/2048	6/30/2049	2.60%	2.60%	6/30/2091	6/30/2092	3.40%	3.30%
6/30/2049	6/30/2050	2.60%	2.60%	6/30/2092	6/30/2093	3.40%	3.30%
6/30/2050	6/30/2051	2.60%	2.60%	6/30/2093	6/30/2094	3.40%	3.30%
6/30/2051	6/30/2052	2.60%	2.60%	6/30/2094	6/30/2095	3.50%	3.40%
6/30/2052	6/30/2053	2.60%	2.60%	6/30/2095	6/30/2096	3.50%	3.40%
6/30/2053	6/30/2054	2.60%	2.60%	6/30/2096	6/30/2097	3.50%	3.40%
6/30/2054	6/30/2055	2.60%	2.60%	6/30/2097	6/30/2098	3.50%	3.50%
6/30/2055	6/30/2056	2.50%	2.60%	6/30/2098	6/30/2099	3.60%	3.50%
6/30/2056	6/30/2057	2.50%	2.50%	6/30/2099	6/30/2100	3.60%	3.50%
6/30/2057	6/30/2058	2.50%	2.50%	6/30/2100	6/30/2101	3.60%	3.50%
6/30/2058	6/30/2059	2.50%	2.50%	6/30/2101	6/30/2102	3.60%	3.60%
6/30/2059	6/30/2060	2.50%	2.50%	6/30/2102	6/30/2103	3.60%	3.60%
6/30/2060	6/30/2061	2.50%	2.50%	6/30/2103	6/30/2104	3.70%	3.60%
6/30/2061	6/30/2062	2.50%	2.50%	6/30/2104	6/30/2105	3.70%	3.60%
6/30/2062	6/30/2063	2.50%	2.50%	6/30/2105	6/30/2106	3.70%	3.60%
6/30/2063	6/30/2064	2.60%	2.50%	6/30/2106	6/30/2107	3.70%	3.70%

Appendix A Proposed Actuarial Procedures and Assumptions

This section of the experience study report reflects how the Appendix A of the July 1, 2020 actuarial valuation will appear since the Board of Retirement adopted all of the recommended assumptions at the March 3, 2021 Board of Retirement meeting. This will only contain assumptions approved in the 2020 Investigation of Experience for OPEB related assumptions. Changes to OPEB related assumptions are highlighted in yellow.

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Note: The OPEB specific assumptions shown in this appendix are Milliman's proposed assumptions that have been adopted by the Board of Retirement March 2021 meeting. Recommended OPEB related changes from the prior assumptions have been shaded in yellow.

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, 2019, as a result of the 2019 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in January 2020. These assumptions are consistent with the June 30, 2020 retirement funding valuation. The investment earnings assumptions are OPEB specific and were reviewed and changed June 30, 2020 as a result of the 2020 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB Trust is based on the asset allocation approved in the March 2021 Board of Retirement meeting, which is a different asset allocation from the one used for the retirement benefits plan. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust is based on the expected return from the County's general assets in the 2020 OPEB Experience Study. The OPEB specific assumptions other than premiums, claim costs, aging, and trend were changed as a result of the 2020 OPEB Investigation of Experience Study approved in the March 2021 Board of Retirement meeting. The premiums, claim costs, aging, and trend are updated with the 2021-2022 annual medical and dental plan rate renewals in the July 1, 2020 OPEB funding valuation report Appendix A.

The actuarial assumptions used in both the retirement benefits plan and OPEB program actuarial valuation 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 general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2019 retirement benefits experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in the 2020 OPEB experience study report. The claim costs and health cost trend assumptions with the 2021-2022 annual medical and dental plan rate renewals will be updated in the July 1, 2020 OPEB funding valuation.

Retirement Benefit Assumptions

Tables A-2 and A-3 show how members are expected to leave retired status due to death. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Table A-4 presents the probability of a refund of retirement benefit contributions upon termination of employment while vested. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Table A-5 presents the general wage increase of 3.25% per annum. This was developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Tables A-6 to A-13 present the rates of separation of active service. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study. The rates are the probabilities a member will leave active employment for various reasons.

OPEB Assumptions

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2020 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 OPEB program's July 1, 2020 premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2020 OPEB valuation. These rates will reflect the final July 1, 2021 annual medical and dental plan rate renewals in the July 1, 2020 OPEB Valuation. These rates do not reflect the impact from the enactment of H.R. 1865 which includes the repeal of the Affordable Care Act (ACA) Excise Tax and the inclusion of the ACA Health Insurer fee for only calendar year 2020.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2020 OPEB Investigation of Experience study.

Actuarial Cost Method

Effective with the July 1, 2018 OPEB funding valuation, the Entry Age Normal (EAN) actuarial cost method is being used. Under the principles of this method, the actuarial present value of the projected benefits of each individual included in the valuation is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit (until maximum retirement age). For members who transferred between plans, entry age is based on original entry into the system.

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, 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. We will consider changing the amortization method in the 2023 OPEB Investigation of Experience.

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, Segal, and Meketa Investment Group and was accepted for valuation purposes without audit.

Growth in Membership

For benefit determination purposes, no growth in the 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.

Valuation of Assets

The asset valuation method is market value.

Investment Earnings and Expenses

The investment earnings assumption is used to discount all the projected benefits that are expected to be received in the future for all current members. This OPEB program utilizes two investment earnings assumptions depending on whether the agent is prefunding into the OPEB Trust or not. For this funding valuation, we have chosen to utilize the same criteria for a qualified prefunding trust as GASB 74 and 75. The criteria include: (1) irrevocable trust contributions, (2) assets are dedicated to providing OPEB to plan members, and (3) assets are legally protected from creditors of employers and plan members.

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.00%. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 2.30%. These rates were adopted from the 2020 OPEB Investigation of Experience Study.

The change from cost sharing to agent began with the July 1, 2018 OPEB funding valuation. The investment earnings assumption approach for this funding valuation is intended to reflect the earnings associated with each agent. The separate GASB 75 disclosure report, which is different from this funding valuation, follows a prescribed discount rate for accounting disclosures.

Health Cost Trend

The health cost trend is the projected increase in per person health costs from one year to the next. The trend assumptions vary by benefit type and by future fiscal year as illustrated in Table A-22. The first-year trends reflect the final July 1, 2021 annual medical and dental plan rate renewals in the July 1, 2020 OPEB Valuation. See the discussion in Table A-22 for more details about the trend assumptions. These trend rates were adopted July 1, 2020.

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, 2019.

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.

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 regard 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, 2019. The terminated vested member's retirement probabilities were adopted July 1, 2020, for purposes of the OPEB program valuation.

Disability

The rates of disability used in the valuation are illustrated in Tables A-6 through A-13. These rates were adopted June 30, 2019.

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. Current beneficiary mortality is assumed to be the same assumption as healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members. Note that these assumptions directly reflect the expected future mortality improvement. These rates were adopted June 30, 2019.

Males	General members: PubG-2010 Healthy Retiree Mortality Table for Males, with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males multiplied by 85%, with MP- 2014 Ultimate Projection Scale.
Females	General members: PubG-2010 Healthy Retiree Mortality Table for Females multiplied by 110%, with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2014 Ultimate Projection Scale.

Postretirement Mortality – Disabled Members

For disabled members, the mortality rates used in the valuation rates are illustrated in Table A-3. Note that these assumptions directly reflect the expected future mortality improvement. These rates were adopted June 30, 2019.

Males	General members: Average of PubG-2010 Healthy Retiree Mortality Table for Males and PubG-2010 Disabled Retiree Mortality Table for Males, both projected with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males, with MP-2014 Ultimate Projection Scale.
Females	General members: Average of PubG-2010 Healthy Retiree Mortality Table for Females and PubG-2010 Disabled Retiree Mortality Table for Females, both projected with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with 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, 2019.

Class	Gender	Proposed Table
General	Male	PubG-2010 (120%) Employee Male ⁽¹⁾
General	Female	PubG-2010 (130%) Employee Female ⁽¹⁾
Safety	Male	PubS-2010 (100%) Employee Male ⁽¹⁾
Safety	Female	PubS-2010 (100%) Employee Female ⁽¹⁾

1. Projection using the MP-2014 Ultimate projection scale.

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

Other Employment Terminations

Tables A-6 to A-13 show, for all ages, the probabilities assumed in this valuation for future termination from active service other than for death, disability, or retirement. These probabilities do not apply to members eligible for service retirement. These probabilities were adopted June 30, 2019.

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 in the future.

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, 2019.

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 2020 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 coverage tier selection upon retirement for Tier 1	Table A-15A
Probability of medical plan and coverage tier selection upon retirement for Tier 2	Table A-15B
Probability of medical plan and coverage tier selection for Pre 65 retirees who become eligible for a Post 65 Plan	Table A-16
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 coverage 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, 2020

- I. Economic Assumptions
 - A. General wage increases 3.25%
 - B1. Investment earnings (prefunding in OPEB Trust) 6.00%
 - B2. Investment earnings (no prefunding in OPEB Trust) **2.30%**
 - 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⁽¹⁾. Table A-2

Class	Gender	
General	Male	PubG-2010 (100%) Healthy Retiree Male
General	Female	PubG-2010 (110%) Healthy Retiree Female
Safety	Male	PubS-2010 (85%) Healthy Retiree Male
Safety	Female	PubS-2010 (100%) Healthy Retiree Female

- F. Mortality among disabled members⁽¹⁾ Table A-3

Class	Gender	
General	Male	Avg of: PubG-2010 (100%) Healthy Retiree Male PubG-2010 (100%) Disabled Retiree Male
General	Female	Avg of: PubG-2010 (100%) Healthy Retiree Female PubG-2010 (100%) Disabled Retiree Female
Safety	Male	PubS-2010 (100%) Healthy Retiree Male
Safety	Female	PubS-2010 (100%) Healthy Retiree Female

- G. Mortality for Beneficiaries⁽¹⁾ 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.

1. All mortality probabilities are projected using the MP-2014 Ultimate projection scale.

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, 2020.	
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 Coverage 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 Coverage Tier Selection for Pre 65 Retirees Who become Eligible for a <i>Post</i> 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 Coverage 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⁽¹⁾

Age	Safety Male	Safety Female	General Male	General Female
20	0.0520%	0.0210%	0.0740%	0.0380%
25	0.0470%	0.0260%	0.0560%	0.0260%
30	0.0520%	0.0350%	0.0720%	0.0440%
35	0.0590%	0.0470%	0.0940%	0.0680%
40	0.0750%	0.0640%	0.1320%	0.1060%
45	0.1037%	0.0870%	0.1960%	0.1650%
50	0.1632%	0.1490%	0.2980%	0.2442%
55	0.2601%	0.2580%	0.4310%	0.3146%
60	0.4318%	0.4460%	0.6150%	0.4224%
65	0.7489%	0.7700%	0.9130%	0.6743%
70	1.3328%	1.3290%	1.5260%	1.1693%
75	2.4021%	2.2950%	2.6710%	2.0713%
80	4.3376%	3.9620%	4.7740%	3.6960%
85	7.7648%	6.8420%	8.5910%	6.8255%
90	13.4810%	11.8150%	14.6720%	12.6357%

Annual Projected Mortality Improvement

Age	All Groups
65 & Less	1.000%
70	1.000%
75	1.000%
80	1.000%
85	1.000%
90	0.930%
95	0.850%
100	0.640%
105	0.430%
110	0.210%
115	0.000%

1. Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality probability for an 85-year old Safety male in fiscal year beginning in 2020 is 7.0223% calculated as follows:

$$\begin{aligned}
 \text{Age 85 probability in 2020} &= \text{Age 85 probability in 2010 with 10 years improvement} \\
 &= 7.7648\% \times (100.0\% - 1.0\%)^{10} \\
 &= 7.0223\%
 \end{aligned}$$

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

Age	Safety Male	Safety Female	General Male	General Female
20	0.0610%	0.0210%	0.2430%	0.1340%
25	0.0550%	0.0260%	0.1670%	0.0940%
30	0.0610%	0.0350%	0.2130%	0.1485%
35	0.0700%	0.0470%	0.2760%	0.2315%
40	0.0880%	0.0640%	0.3885%	0.3625%
45	0.1220%	0.0870%	0.6015%	0.5675%
50	0.1920%	0.1490%	0.9515%	0.8525%
55	0.3060%	0.2580%	1.2725%	1.0140%
60	0.5080%	0.4460%	1.5590%	1.1700%
65	0.8810%	0.7700%	1.9785%	1.4345%
70	1.5680%	1.3290%	2.7135%	1.9625%
75	2.8260%	2.2950%	3.9315%	2.9430%
80	5.1030%	3.9620%	6.0610%	4.6835%
85	9.1350%	6.8420%	9.7030%	7.7680%
90	15.8600%	11.8150%	15.4625%	12.5760%

1. Mortality probabilities are those applicable for the fiscal year beginning in 2010. 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	General	Safety
0	100%	100%
1	100%	100%
2	100%	100%
3	100%	100%
4	100%	100%
5	32%	30%
6	32%	30%
7	32%	30%
8	32%	28%
9	31%	26%
10	31%	24%
11	30%	22%
12	30%	20%
13	29%	18%
14	28%	16%
15	26%	14%
16	25%	12%
17	24%	10%
18	22%	9%
19	21%	8%
20	19%	7%
21	18%	6%
22	16%	5%
23	14%	4%
24	12%	3%
25	10%	2%
26	8%	2%
27	6%	2%
28	4%	2%
29	2%	2%
30 & Above	0%	0%

**Table A-5
 Annual Increase in Salary**

Payroll is assumed to increase with the general wage increase of 3.25% per annum in addition to individual annual increases from promotion and longevity. The promotion and longevity increases shown in the table below are combined with the general wage increase on a compound basis and are used for the Entry Age Normal cost method. General wage increases and individual salary increases due to promotion and longevity do not affect the amount of the OPEB program's benefits.

Years of Service	General	Safety
<1	6.00%	9.00%
1	5.25%	8.50%
2	4.75%	8.00%
3	4.10%	6.00%
4	3.50%	4.50%
5	3.00%	3.25%
6	2.50%	2.50%
7	2.00%	2.00%
8	1.60%	1.50%
9	1.30%	1.35%
10	1.15%	1.20%
11	1.00%	1.05%
12	0.85%	0.95%
13	0.75%	0.85%
14	0.70%	0.75%
15	0.65%	0.70%
16	0.60%	0.65%
17	0.55%	0.60%
18	0.50%	0.55%
19	0.45%	2.25%
20	0.40%	0.50%
21	0.35%	0.50%
22	0.30%	0.50%
23	0.25%	0.50%
24	0.25%	3.00%
25	0.25%	0.50%
26	0.25%	0.50%
27	0.25%	0.50%
28	0.25%	0.50%
29	0.25%	3.00%
30 & Above	0.25%	0.50%

**Appendix A: Probabilities 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 of these represents the probability that a member will separate from service at each age due to the particular cause. For example, a probability 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
Probability 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	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
19	0.00000	0.00500	0.00010	0.00010	N/A	0.00046
20	0.00000	0.00500	0.00010	0.00010	N/A	0.00044
21	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
22	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
23	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
24	0.00000	0.00500	0.00010	0.00010	N/A	0.00035
25	0.00000	0.00500	0.00010	0.00010	N/A	0.00034
26	0.00000	0.00500	0.00010	0.00010	N/A	0.00036
27	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
28	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
29	0.00000	0.00500	0.00010	0.00010	N/A	0.00041
30	0.00000	0.00500	0.00010	0.00020	N/A	0.00043
31	0.00000	0.00500	0.00010	0.00020	N/A	0.00046
32	0.00000	0.00500	0.00010	0.00020	N/A	0.00048
33	0.00000	0.00500	0.00016	0.00020	N/A	0.00050
34	0.00000	0.00500	0.00022	0.00020	N/A	0.00053
35	0.00000	0.00500	0.00028	0.00020	N/A	0.00056
36	0.00000	0.00500	0.00034	0.00020	N/A	0.00060
37	0.00000	0.00500	0.00040	0.00020	N/A	0.00064
38	0.00000	0.00500	0.00048	0.00020	N/A	0.00068
39	0.00000	0.00500	0.00056	0.00020	N/A	0.00073
40	0.03000	0.00500	0.00064	0.00020	N/A	0.00079
41	0.03000	0.00500	0.00072	0.00020	N/A	0.00085
42	0.03000	0.00500	0.00080	0.00020	N/A	0.00092
43	0.03000	0.00500	0.00084	0.00024	N/A	0.00100
44	0.03000	0.00500	0.00088	0.00028	N/A	0.00108
45	0.03000	0.00500	0.00092	0.00032	N/A	0.00118
46	0.03000	0.00500	0.00096	0.00036	N/A	0.00128
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00139
48	0.03000	0.00500	0.00104	0.00044	N/A	0.00152
49	0.03000	0.00500	0.00108	0.00048	N/A	0.00166
50	0.03000	0.00500	0.00112	0.00052	N/A	0.00179
51	0.03000	0.00500	0.00116	0.00056	N/A	0.00194
52	0.03000	0.00500	0.00120	0.00060	N/A	0.00210
53	0.03000	0.00500	0.00156	0.00064	N/A	0.00227
54	0.06000	0.00500	0.00192	0.00068	N/A	0.00244
55	0.10000	0.00500	0.00228	0.00072	N/A	0.00263
56	0.12000	0.00500	0.00264	0.00076	N/A	0.00283
57	0.17000	0.00500	0.00300	0.00080	N/A	0.00306
58	0.26000	0.00500	0.00330	0.00084	N/A	0.00330
59	0.26000	0.00500	0.00360	0.00088	N/A	0.00355
60	0.32000	0.00500	0.00390	0.00092	N/A	0.00383
61	0.32000	0.00500	0.00420	0.00096	N/A	0.00413
62	0.32000	0.00500	0.00450	0.00100	N/A	0.00445
63	0.32000	0.00500	0.00450	0.00104	N/A	0.00481
64	0.32000	0.00500	0.00450	0.00108	N/A	0.00520
65	0.32000	0.00500	0.00450	0.00112	N/A	0.00562
66	0.25000	0.00500	0.00450	0.00116	N/A	0.00607
67	0.24000	0.00500	0.00450	0.00120	N/A	0.00658
68	0.24000	0.00500	0.00450	0.00124	N/A	0.00713
69	0.24000	0.00500	0.00450	0.00128	N/A	0.00775
70	0.24000	0.00500	0.00450	0.00132	N/A	0.00844
71	0.24000	0.00500	0.00450	0.00136	N/A	0.00920
72	0.24000	0.00500	0.00450	0.00140	N/A	0.01004
73	0.24000	0.00500	0.00450	0.00144	N/A	0.01098
74	0.24000	0.00500	0.00450	0.00148	N/A	0.01201
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01315

Table A-7
Probability 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	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
19	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
20	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
21	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
22	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
23	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
24	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
25	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
26	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
27	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
28	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
29	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
30	0.00000	0.00500	0.00015	0.00010	N/A	0.00020
31	0.00000	0.00500	0.00015	0.00010	N/A	0.00021
32	0.00000	0.00500	0.00015	0.00010	N/A	0.00023
33	0.00000	0.00500	0.00020	0.00010	N/A	0.00025
34	0.00000	0.00500	0.00025	0.00010	N/A	0.00027
35	0.00000	0.00500	0.00030	0.00010	N/A	0.00030
36	0.00000	0.00500	0.00035	0.00010	N/A	0.00033
37	0.00000	0.00500	0.00040	0.00010	N/A	0.00036
38	0.00000	0.00500	0.00042	0.00014	N/A	0.00039
39	0.00000	0.00500	0.00044	0.00018	N/A	0.00043
40	0.03000	0.00500	0.00046	0.00022	N/A	0.00047
41	0.03000	0.00500	0.00048	0.00026	N/A	0.00052
42	0.03000	0.00500	0.00050	0.00030	N/A	0.00056
43	0.03000	0.00500	0.00060	0.00032	N/A	0.00061
44	0.03000	0.00500	0.00070	0.00034	N/A	0.00066
45	0.03000	0.00500	0.00080	0.00036	N/A	0.00073
46	0.03000	0.00500	0.00090	0.00038	N/A	0.00079
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00086
48	0.03000	0.00500	0.00110	0.00042	N/A	0.00092
49	0.03000	0.00500	0.00120	0.00044	N/A	0.00100
50	0.03000	0.00500	0.00130	0.00046	N/A	0.00108
51	0.03000	0.00500	0.00140	0.00048	N/A	0.00117
52	0.03000	0.00500	0.00150	0.00050	N/A	0.00126
53	0.03000	0.00500	0.00156	0.00052	N/A	0.00137
54	0.06000	0.00500	0.00162	0.00054	N/A	0.00147
55	0.10000	0.00500	0.00168	0.00056	N/A	0.00160
56	0.12000	0.00500	0.00174	0.00058	N/A	0.00173
57	0.17000	0.00500	0.00180	0.00060	N/A	0.00187
58	0.26000	0.00500	0.00194	0.00064	N/A	0.00203
59	0.26000	0.00500	0.00208	0.00068	N/A	0.00221
60	0.32000	0.00500	0.00222	0.00072	N/A	0.00242
61	0.32000	0.00500	0.00236	0.00076	N/A	0.00264
62	0.32000	0.00500	0.00250	0.00080	N/A	0.00289
63	0.32000	0.00500	0.00250	0.00084	N/A	0.00317
64	0.32000	0.00500	0.00250	0.00088	N/A	0.00350
65	0.32000	0.00500	0.00250	0.00092	N/A	0.00385
66	0.25000	0.00500	0.00250	0.00096	N/A	0.00425
67	0.24000	0.00500	0.00250	0.00100	N/A	0.00471
68	0.24000	0.00500	0.00250	0.00104	N/A	0.00520
69	0.24000	0.00500	0.00250	0.00108	N/A	0.00575
70	0.24000	0.00500	0.00250	0.00112	N/A	0.00636
71	0.24000	0.00500	0.00250	0.00116	N/A	0.00703
72	0.24000	0.00500	0.00250	0.00120	N/A	0.00777
73	0.24000	0.00500	0.00250	0.00124	N/A	0.00859
74	0.24000	0.00500	0.00250	0.00128	N/A	0.00950
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01050

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

Age	Service Retirement Plan D	Service Retirement Plan G	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	0	0.07000
19	0.00000	0.00000	0.00010	0.00010	N/A	0.00046	1	0.05500
20	0.00000	0.00000	0.00010	0.00010	N/A	0.00044	2	0.04000
21	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	3	0.03250
22	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	4	0.02500
23	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	5	0.02330
24	0.00000	0.00000	0.00010	0.00010	N/A	0.00035	6	0.02170
25	0.00000	0.00000	0.00010	0.00010	N/A	0.00034	7	0.02000
26	0.00000	0.00000	0.00010	0.00010	N/A	0.00036	8	0.01900
27	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	9	0.01800
28	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	10	0.01700
29	0.00000	0.00000	0.00010	0.00010	N/A	0.00041	11	0.01600
30	0.00000	0.00000	0.00010	0.00020	N/A	0.00043	12	0.01500
31	0.00000	0.00000	0.00010	0.00020	N/A	0.00046	13	0.01400
32	0.00000	0.00000	0.00010	0.00020	N/A	0.00048	14	0.01300
33	0.00000	0.00000	0.00016	0.00020	N/A	0.00050	15	0.01200
34	0.00000	0.00000	0.00022	0.00020	N/A	0.00053	16	0.01100
35	0.00000	0.00000	0.00028	0.00020	N/A	0.00056	17	0.01000
36	0.00000	0.00000	0.00034	0.00020	N/A	0.00060	18	0.00920
37	0.00000	0.00000	0.00040	0.00020	N/A	0.00064	19	0.00840
38	0.00000	0.00000	0.00048	0.00020	N/A	0.00068	20	0.00760
39	0.00000	0.00000	0.00056	0.00020	N/A	0.00073	21	0.00680
40	0.01500	0.00000	0.00064	0.00020	N/A	0.00079	22	0.00600
41	0.01500	0.00000	0.00072	0.00020	N/A	0.00085	23	0.00560
42	0.01500	0.00000	0.00080	0.00020	N/A	0.00092	24	0.00520
43	0.01500	0.00000	0.00084	0.00024	N/A	0.00100	25	0.00480
44	0.01500	0.00000	0.00088	0.00028	N/A	0.00108	26	0.00440
45	0.01500	0.00000	0.00092	0.00032	N/A	0.00118	27	0.00400
46	0.01500	0.00000	0.00096	0.00036	N/A	0.00128	28	0.00400
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00139	29	0.00400
48	0.01500	0.00000	0.00104	0.00044	N/A	0.00152	30 & Above	0.00000
49	0.01500	0.00000	0.00108	0.00048	N/A	0.00166		
50	0.01500	0.01200	0.00112	0.00052	N/A	0.00179		
51	0.01200	0.00960	0.00116	0.00056	N/A	0.00194		
52	0.01200	0.00960	0.00120	0.00060	N/A	0.00210		
53	0.01500	0.01200	0.00156	0.00064	N/A	0.00227		
54	0.02000	0.01600	0.00192	0.00068	N/A	0.00244		
55	0.02500	0.02000	0.00228	0.00072	N/A	0.00263		
56	0.02500	0.02000	0.00264	0.00076	N/A	0.00283		
57	0.03000	0.02400	0.00300	0.00080	N/A	0.00306		
58	0.03500	0.02800	0.00330	0.00084	N/A	0.00330		
59	0.05000	0.04000	0.00360	0.00088	N/A	0.00355		
60	0.07000	0.05600	0.00390	0.00092	N/A	0.00383		
61	0.08000	0.06400	0.00420	0.00096	N/A	0.00413		
62	0.11000	0.11000	0.00450	0.00100	N/A	0.00445		
63	0.11000	0.11000	0.00450	0.00104	N/A	0.00481		
64	0.16000	0.16000	0.00450	0.00108	N/A	0.00520		
65	0.23000	0.18000	0.00450	0.00112	N/A	0.00562		
66	0.20000	0.18000	0.00450	0.00116	N/A	0.00607		
67	0.19000	0.30000	0.00450	0.00120	N/A	0.00658		
68	0.18000	0.18000	0.00450	0.00124	N/A	0.00713		
69	0.20000	0.20000	0.00450	0.00128	N/A	0.00775		
70	0.23000	0.23000	0.00450	0.00132	N/A	0.00844		
71	0.20000	0.20000	0.00450	0.00136	N/A	0.00920		
72	0.20000	0.20000	0.00450	0.00140	N/A	0.01004		
73	0.20000	0.20000	0.00450	0.00144	N/A	0.01098		
74	0.20000	0.20000	0.00450	0.00148	N/A	0.01201		
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01315		

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

Age	Service Retirement Plan D	Service Retirement Plan G	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	0	0.07000
19	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	1	0.05500
20	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	2	0.04000
21	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	3	0.03250
22	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	4	0.02500
23	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	5	0.02330
24	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	6	0.02170
25	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	7	0.02000
26	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	8	0.01900
27	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	9	0.01800
28	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	10	0.01700
29	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	11	0.01600
30	0.00000	0.00000	0.00015	0.00010	N/A	0.00020	12	0.01500
31	0.00000	0.00000	0.00015	0.00010	N/A	0.00021	13	0.01400
32	0.00000	0.00000	0.00015	0.00010	N/A	0.00023	14	0.01300
33	0.00000	0.00000	0.00020	0.00010	N/A	0.00025	15	0.01200
34	0.00000	0.00000	0.00025	0.00010	N/A	0.00027	16	0.01100
35	0.00000	0.00000	0.00030	0.00010	N/A	0.00030	17	0.01000
36	0.00000	0.00000	0.00035	0.00010	N/A	0.00033	18	0.00920
37	0.00000	0.00000	0.00040	0.00010	N/A	0.00036	19	0.00840
38	0.00000	0.00000	0.00042	0.00014	N/A	0.00039	20	0.00760
39	0.00000	0.00000	0.00044	0.00018	N/A	0.00043	21	0.00680
40	0.01500	0.00000	0.00046	0.00022	N/A	0.00047	22	0.00600
41	0.01500	0.00000	0.00048	0.00026	N/A	0.00052	23	0.00560
42	0.01500	0.00000	0.00050	0.00030	N/A	0.00056	24	0.00520
43	0.01500	0.00000	0.00060	0.00032	N/A	0.00061	25	0.00480
44	0.01500	0.00000	0.00070	0.00034	N/A	0.00066	26	0.00440
45	0.01500	0.00000	0.00080	0.00036	N/A	0.00073	27	0.00400
46	0.01500	0.00000	0.00090	0.00038	N/A	0.00079	28	0.00400
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00086	29	0.00400
48	0.01500	0.00000	0.00110	0.00042	N/A	0.00092	30 & Above	0.00000
49	0.01500	0.00000	0.00120	0.00044	N/A	0.00100		
50	0.01500	0.01200	0.00130	0.00046	N/A	0.00108		
51	0.01200	0.00960	0.00140	0.00048	N/A	0.00117		
52	0.01200	0.00960	0.00150	0.00050	N/A	0.00126		
53	0.01500	0.01200	0.00156	0.00052	N/A	0.00137		
54	0.02000	0.01600	0.00162	0.00054	N/A	0.00147		
55	0.02500	0.02000	0.00168	0.00056	N/A	0.00160		
56	0.02500	0.02000	0.00174	0.00058	N/A	0.00173		
57	0.03000	0.02400	0.00180	0.00060	N/A	0.00187		
58	0.03500	0.02800	0.00194	0.00064	N/A	0.00203		
59	0.05000	0.04000	0.00208	0.00068	N/A	0.00221		
60	0.07000	0.05600	0.00222	0.00072	N/A	0.00242		
61	0.08000	0.06400	0.00236	0.00076	N/A	0.00264		
62	0.11000	0.11000	0.00250	0.00080	N/A	0.00289		
63	0.11000	0.11000	0.00250	0.00084	N/A	0.00317		
64	0.16000	0.16000	0.00250	0.00088	N/A	0.00350		
65	0.23000	0.18000	0.00250	0.00092	N/A	0.00385		
66	0.20000	0.18000	0.00250	0.00096	N/A	0.00425		
67	0.19000	0.30000	0.00250	0.00100	N/A	0.00471		
68	0.18000	0.18000	0.00250	0.00104	N/A	0.00520		
69	0.20000	0.20000	0.00250	0.00108	N/A	0.00575		
70	0.23000	0.23000	0.00250	0.00112	N/A	0.00636		
71	0.20000	0.20000	0.00250	0.00116	N/A	0.00703		
72	0.20000	0.20000	0.00250	0.00120	N/A	0.00777		
73	0.20000	0.20000	0.00250	0.00124	N/A	0.00859		
74	0.20000	0.20000	0.00250	0.00128	N/A	0.00950		
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01050		

Table A-10
Probability 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	0.00000	N/A	N/A	N/A	0.00043	0	0.15000
19	0.00000	N/A	N/A	N/A	0.00046	1	0.08000
20	0.00000	N/A	N/A	N/A	0.00044	2	0.06000
21	0.00000	N/A	N/A	N/A	0.00043	3	0.04500
22	0.00000	N/A	N/A	N/A	0.00040	4	0.03500
23	0.00000	N/A	N/A	N/A	0.00037	5	0.03100
24	0.00000	N/A	N/A	N/A	0.00035	6	0.02700
25	0.00000	N/A	N/A	N/A	0.00034	7	0.02300
26	0.00000	N/A	N/A	N/A	0.00036	8	0.02200
27	0.00000	N/A	N/A	N/A	0.00037	9	0.02100
28	0.00000	N/A	N/A	N/A	0.00040	10	0.02000
29	0.00000	N/A	N/A	N/A	0.00041	11	0.01900
30	0.00000	N/A	N/A	N/A	0.00043	12	0.01800
31	0.00000	N/A	N/A	N/A	0.00046	13	0.01680
32	0.00000	N/A	N/A	N/A	0.00048	14	0.01560
33	0.00000	N/A	N/A	N/A	0.00050	15	0.01440
34	0.00000	N/A	N/A	N/A	0.00053	16	0.01320
35	0.00000	N/A	N/A	N/A	0.00056	17	0.01200
36	0.00000	N/A	N/A	N/A	0.00060	18	0.01160
37	0.00000	N/A	N/A	N/A	0.00064	19	0.01120
38	0.00000	N/A	N/A	N/A	0.00068	20	0.01080
39	0.00000	N/A	N/A	N/A	0.00073	21	0.01040
40	0.00000	N/A	N/A	N/A	0.00079	22	0.01000
41	0.00000	N/A	N/A	N/A	0.00085	23	0.01000
42	0.00000	N/A	N/A	N/A	0.00092	24	0.01000
43	0.00000	N/A	N/A	N/A	0.00100	25	0.01000
44	0.00000	N/A	N/A	N/A	0.00108	26	0.01000
45	0.00000	N/A	N/A	N/A	0.00118	27	0.01000
46	0.00000	N/A	N/A	N/A	0.00128	28	0.01000
47	0.00000	N/A	N/A	N/A	0.00139	29	0.01000
48	0.00000	N/A	N/A	N/A	0.00152	30 & Above	0.01000
49	0.00000	N/A	N/A	N/A	0.00166		
50	0.00000	N/A	N/A	N/A	0.00179		
51	0.00000	N/A	N/A	N/A	0.00194		
52	0.00000	N/A	N/A	N/A	0.00210		
53	0.00000	N/A	N/A	N/A	0.00227		
54	0.00000	N/A	N/A	N/A	0.00244		
55	0.02000	N/A	N/A	N/A	0.00263		
56	0.02000	N/A	N/A	N/A	0.00283		
57	0.02500	N/A	N/A	N/A	0.00306		
58	0.02500	N/A	N/A	N/A	0.00330		
59	0.03000	N/A	N/A	N/A	0.00355		
60	0.04000	N/A	N/A	N/A	0.00383		
61	0.06000	N/A	N/A	N/A	0.00413		
62	0.09000	N/A	N/A	N/A	0.00445		
63	0.09000	N/A	N/A	N/A	0.00481		
64	0.20000	N/A	N/A	N/A	0.00520		
65	0.28000	N/A	N/A	N/A	0.00562		
66	0.19000	N/A	N/A	N/A	0.00607		
67	0.19000	N/A	N/A	N/A	0.00658		
68	0.19000	N/A	N/A	N/A	0.00713		
69	0.19000	N/A	N/A	N/A	0.00775		
70	0.19000	N/A	N/A	N/A	0.00844		
71	0.19000	N/A	N/A	N/A	0.00920		
72	0.19000	N/A	N/A	N/A	0.01004		
73	0.19000	N/A	N/A	N/A	0.01098		
74	0.19000	N/A	N/A	N/A	0.01201		
75	1.00000	N/A	N/A	N/A	0.01315		

Table A-11
Probability 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	0.00000	N/A	N/A	N/A	0.00017	0	0.15000
19	0.00000	N/A	N/A	N/A	0.00017	1	0.08000
20	0.00000	N/A	N/A	N/A	0.00017	2	0.06000
21	0.00000	N/A	N/A	N/A	0.00016	3	0.04500
22	0.00000	N/A	N/A	N/A	0.00014	4	0.03500
23	0.00000	N/A	N/A	N/A	0.00013	5	0.03100
24	0.00000	N/A	N/A	N/A	0.00012	6	0.02700
25	0.00000	N/A	N/A	N/A	0.00012	7	0.02300
26	0.00000	N/A	N/A	N/A	0.00013	8	0.02200
27	0.00000	N/A	N/A	N/A	0.00014	9	0.02100
28	0.00000	N/A	N/A	N/A	0.00016	10	0.02000
29	0.00000	N/A	N/A	N/A	0.00017	11	0.01900
30	0.00000	N/A	N/A	N/A	0.00020	12	0.01800
31	0.00000	N/A	N/A	N/A	0.00021	13	0.01680
32	0.00000	N/A	N/A	N/A	0.00023	14	0.01560
33	0.00000	N/A	N/A	N/A	0.00025	15	0.01440
34	0.00000	N/A	N/A	N/A	0.00027	16	0.01320
35	0.00000	N/A	N/A	N/A	0.00030	17	0.01200
36	0.00000	N/A	N/A	N/A	0.00033	18	0.01160
37	0.00000	N/A	N/A	N/A	0.00036	19	0.01120
38	0.00000	N/A	N/A	N/A	0.00039	20	0.01080
39	0.00000	N/A	N/A	N/A	0.00043	21	0.01040
40	0.00000	N/A	N/A	N/A	0.00047	22	0.01000
41	0.00000	N/A	N/A	N/A	0.00052	23	0.01000
42	0.00000	N/A	N/A	N/A	0.00056	24	0.01000
43	0.00000	N/A	N/A	N/A	0.00061	25	0.01000
44	0.00000	N/A	N/A	N/A	0.00066	26	0.01000
45	0.00000	N/A	N/A	N/A	0.00073	27	0.01000
46	0.00000	N/A	N/A	N/A	0.00079	28	0.01000
47	0.00000	N/A	N/A	N/A	0.00086	29	0.01000
48	0.00000	N/A	N/A	N/A	0.00092	30 & Above	0.01000
49	0.00000	N/A	N/A	N/A	0.00100		
50	0.00000	N/A	N/A	N/A	0.00108		
51	0.00000	N/A	N/A	N/A	0.00117		
52	0.00000	N/A	N/A	N/A	0.00126		
53	0.00000	N/A	N/A	N/A	0.00137		
54	0.00000	N/A	N/A	N/A	0.00147		
55	0.02000	N/A	N/A	N/A	0.00160		
56	0.02000	N/A	N/A	N/A	0.00173		
57	0.02500	N/A	N/A	N/A	0.00187		
58	0.02500	N/A	N/A	N/A	0.00203		
59	0.03000	N/A	N/A	N/A	0.00221		
60	0.04000	N/A	N/A	N/A	0.00242		
61	0.06000	N/A	N/A	N/A	0.00264		
62	0.09000	N/A	N/A	N/A	0.00289		
63	0.09000	N/A	N/A	N/A	0.00317		
64	0.20000	N/A	N/A	N/A	0.00350		
65	0.28000	N/A	N/A	N/A	0.00385		
66	0.19000	N/A	N/A	N/A	0.00425		
67	0.19000	N/A	N/A	N/A	0.00471		
68	0.19000	N/A	N/A	N/A	0.00520		
69	0.19000	N/A	N/A	N/A	0.00575		
70	0.19000	N/A	N/A	N/A	0.00636		
71	0.19000	N/A	N/A	N/A	0.00703		
72	0.19000	N/A	N/A	N/A	0.00777		
73	0.19000	N/A	N/A	N/A	0.00859		
74	0.19000	N/A	N/A	N/A	0.00950		
75	1.00000	N/A	N/A	N/A	0.01050		

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

Age	Service Retirement Plans A-B	Service Retirement Plan C	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	0	0.03500
19	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	1	0.02750
20	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	2	0.02000
21	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	3	0.01500
22	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	4	0.01200
23	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	5	0.01130
24	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	6	0.01070
25	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	7	0.01000
26	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	8	0.00920
27	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	9	0.00840
28	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	10	0.00760
29	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	11	0.00680
30	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	12	0.00600
31	0.00000	0.00000	0.00200	0.00000	0.00010	0.00042	13	0.00560
32	0.00000	0.00000	0.00200	0.00000	0.00010	0.00043	14	0.00520
33	0.00000	0.00000	0.00210	0.00000	0.00010	0.00044	15	0.00480
34	0.00000	0.00000	0.00220	0.00000	0.00010	0.00045	16	0.00440
35	0.00000	0.00000	0.00230	0.00000	0.00010	0.00047	17	0.00400
36	0.00000	0.00000	0.00240	0.00000	0.00010	0.00049	18	0.00360
37	0.00000	0.00000	0.00250	0.00000	0.00010	0.00050	19	0.00320
38	0.00000	0.00000	0.00260	0.00000	0.00010	0.00053	20	0.00280
39	0.00000	0.00000	0.00270	0.00000	0.00010	0.00056	21	0.00240
40	0.00750	0.00000	0.00280	0.00000	0.00010	0.00059	22	0.00200
41	0.00750	0.00000	0.00290	0.00000	0.00010	0.00062	23	0.00200
42	0.00750	0.00000	0.00300	0.00000	0.00010	0.00067	24	0.00200
43	0.00750	0.00000	0.00310	0.00000	0.00010	0.00071	25	0.00200
44	0.00750	0.00000	0.00320	0.00000	0.00010	0.00076	26	0.00200
45	0.00750	0.00000	0.00330	0.00000	0.00010	0.00082	27	0.00200
46	0.00750	0.00000	0.00340	0.00000	0.00010	0.00088	28	0.00200
47	0.00750	0.00000	0.00350	0.00000	0.00010	0.00095	29	0.00200
48	0.00750	0.00000	0.00400	0.00000	0.00010	0.00102	30 & Above	0.00000
49	0.00750	0.00000	0.00500	0.00000	0.00010	0.00111		
50	0.02000	0.02000	0.00750	0.00000	0.00010	0.00120		
51	0.02000	0.02000	0.00750	0.00000	0.00010	0.00129		
52	0.02000	0.02000	0.00750	0.00000	0.00010	0.00140		
53	0.03000	0.03000	0.02000	0.00000	0.00010	0.00151		
54	0.15000	0.10000	0.02000	0.00000	0.00010	0.00162		
55	0.26000	0.15000	0.07500	0.00000	0.00010	0.00175		
56	0.17000	0.15000	0.07500	0.00000	0.00010	0.00190		
57	0.17000	0.28000	0.10000	0.00000	0.00010	0.00205		
58	0.17000	0.17000	0.10000	0.00000	0.00010	0.00223		
59	0.27000	0.27000	0.10000	0.00000	0.00010	0.00243		
60	0.27000	0.27000	0.10000	0.00000	0.00010	0.00264		
61	0.25000	0.25000	0.05000	0.00000	0.00010	0.00288		
62	0.25000	0.25000	0.05000	0.00000	0.00010	0.00315		
63	0.25000	0.25000	0.05000	0.00000	0.00010	0.00344		
64	0.25000	0.25000	0.05000	0.00000	0.00010	0.00375		
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00410		

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

Age	Service Retirement Plans A-B	Service Retirement Plan C	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00300	0.00000	0.00010	0.00014	0	0.03500
19	0.00000	0.00000	0.00300	0.00000	0.00010	0.00015	1	0.02750
20	0.00000	0.00000	0.00300	0.00000	0.00010	0.00016	2	0.02000
21	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	3	0.01500
22	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	4	0.01200
23	0.00000	0.00000	0.00300	0.00000	0.00010	0.00018	5	0.01130
24	0.00000	0.00000	0.00300	0.00000	0.00010	0.00019	6	0.01070
25	0.00000	0.00000	0.00300	0.00000	0.00010	0.00020	7	0.01000
26	0.00000	0.00000	0.00300	0.00000	0.00010	0.00021	8	0.00920
27	0.00000	0.00000	0.00300	0.00000	0.00010	0.00022	9	0.00840
28	0.00000	0.00000	0.00340	0.00000	0.00010	0.00024	10	0.00760
29	0.00000	0.00000	0.00380	0.00000	0.00010	0.00025	11	0.00680
30	0.00000	0.00000	0.00420	0.00000	0.00010	0.00027	12	0.00600
31	0.00000	0.00000	0.00460	0.00000	0.00010	0.00028	13	0.00560
32	0.00000	0.00000	0.00500	0.00000	0.00010	0.00030	14	0.00520
33	0.00000	0.00000	0.00560	0.00000	0.00010	0.00032	15	0.00480
34	0.00000	0.00000	0.00620	0.00000	0.00010	0.00034	16	0.00440
35	0.00000	0.00000	0.00680	0.00000	0.00010	0.00036	17	0.00400
36	0.00000	0.00000	0.00740	0.00000	0.00010	0.00038	18	0.00360
37	0.00000	0.00000	0.00800	0.00000	0.00010	0.00041	19	0.00320
38	0.00000	0.00000	0.00840	0.00000	0.00010	0.00043	20	0.00280
39	0.00000	0.00000	0.00880	0.00000	0.00010	0.00046	21	0.00240
40	0.00750	0.00000	0.00920	0.00000	0.00010	0.00049	22	0.00200
41	0.00750	0.00000	0.00960	0.00000	0.00010	0.00052	23	0.00200
42	0.00750	0.00000	0.01000	0.00000	0.00010	0.00056	24	0.00200
43	0.00750	0.00000	0.01040	0.00000	0.00010	0.00059	25	0.00200
44	0.00750	0.00000	0.01080	0.00000	0.00010	0.00063	26	0.00200
45	0.00750	0.00000	0.01120	0.00000	0.00010	0.00067	27	0.00200
46	0.00750	0.00000	0.01160	0.00000	0.00010	0.00071	28	0.00200
47	0.00750	0.00000	0.01200	0.00000	0.00010	0.00076	29	0.00200
48	0.00750	0.00000	0.01300	0.00000	0.00010	0.00080	30 & Above	0.00000
49	0.00750	0.00000	0.01500	0.00000	0.00010	0.00085		
50	0.02000	0.02000	0.01800	0.00000	0.00010	0.00091		
51	0.02000	0.02000	0.02000	0.00000	0.00010	0.00097		
52	0.02000	0.02000	0.02400	0.00000	0.00010	0.00103		
53	0.03000	0.03000	0.02800	0.00000	0.00010	0.00109		
54	0.15000	0.10000	0.03200	0.00000	0.00010	0.00116		
55	0.26000	0.15000	0.11000	0.00000	0.00010	0.00123		
56	0.17000	0.15000	0.06000	0.00000	0.00010	0.00131		
57	0.17000	0.28000	0.06000	0.00000	0.00010	0.00140		
58	0.17000	0.17000	0.06000	0.00000	0.00010	0.00148		
59	0.27000	0.27000	0.06000	0.00000	0.00010	0.00158		
60	0.27000	0.27000	0.06000	0.00000	0.00010	0.00168		
61	0.25000	0.25000	0.06000	0.00000	0.00010	0.00178		
62	0.25000	0.25000	0.06000	0.00000	0.00010	0.00190		
63	0.25000	0.25000	0.06000	0.00000	0.00010	0.00202		
64	0.25000	0.25000	0.06000	0.00000	0.00010	0.00215		
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00228		

Table A-14
Probability of Initial Medical Enrollment

Males and Females:

Years of Service	Assumed Enrollment %
< 10	7%
10-14	43%
15-19	64%
20-24	74%
25+	95%
Disabled	95%

This applies to the medical and Medicare Part B premium reimbursement benefits.

Table A-15A
Probability of Medical Plan and Coverage 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	0.3%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.3%	0.1%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.9%	0.1%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children		0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.4%	0.3%	0.2%
212	Anthem Blue Cross I	Retiree and Spouse		0.3%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.1%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.7%	0.8%	1.3%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	7.0%	2.3%	0.9%
223	Anthem Blue Cross II	Retiree, Spouse and Children	14.9%	3.0%	0.8%	
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.3%	0.3%	
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.3%	7.1%	11.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.2%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			5.5%	1.0%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.2%	7.1%	5.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.4%	0.1%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare		0.3%	1.3%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.6%	0.1%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.3%	
301	Cigna Network Model Plan	Retiree Only	0.1%			
302	Cigna Network Model Plan	Retiree and Spouse	0.2%			
303	Cigna Network Model Plan	Retiree and Family	0.1%			
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)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	11.0%	26.2%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	18.0%	38.2%
404	Kaiser (CA)	Retiree Excess I			0.4%	1.0%
405	Kaiser (CA)	Retiree Excess II - Part B			1.3%	2.5%
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	33.0%	32.0%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic			20.8%	5.0%
413	Kaiser (CA)	One Advantage, Others Basic			0.5%	
414	Kaiser (CA)	One Excess I, Others Basic				
415	Kaiser (CA)	Two+ Cost ("M" Coverage)				
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)			15.9%	16.5%
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)			0.2%	
418	Kaiser (CA)	Two+ Advantage				
419	Kaiser (CA)	One Excess I, One Advantage			1.2%	0.5%
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				0.4%
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)			0.1%	
432	Kaiser (CA)	Two Excess III - Both (MNP)				

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Non-Local 1014 Firefighters Retirees

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%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	3.8%	9.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.6%	2.0%	3.9%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.7%	4.1%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.5%	1.7%	0.1%
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%	8.6%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	8.5%	2.7%		
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			80.1%	55.5%	67.8%	35.3%

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%		
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%		
804	Firefighters Local 1014	Med-Member with Medicare			12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +2; 2 MDC			28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			60.0%	60.0%
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	93.5%	93.5%	88.0%	88.0%

Table A-15B
Probability of Medical Plan and Coverage 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	0.3%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.3%	0.1%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.9%	0.1%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children		0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.4%		
212	Anthem Blue Cross I	Retiree and Spouse		0.3%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.1%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.7%		
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	7.0%		
223	Anthem Blue Cross II	Retiree, Spouse and Children	14.9%	3.0%		
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.3%		
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.3%	8.2%	13.0%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.2%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			7.8%	1.9%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.2%	7.1%	5.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.7%	0.1%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare		0.3%	2.1%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.6%	0.1%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.3%	
301	Cigna Network Model Plan	Retiree Only	0.1%			
302	Cigna Network Model Plan	Retiree and Spouse	0.2%			
303	Cigna Network Model Plan	Retiree and Family	0.1%			
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)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	11.0%	26.2%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	19.7%	41.7%
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	33.0%	32.0%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic				
413	Kaiser (CA)	One Advantage, Others Basic			22.6%	5.5%
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			16.1%	16.9%
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)				

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Non-Local 1014 Firefighters Retirees

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%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	3.8%	9.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.6%	2.0%	3.9%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.7%	4.1%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.5%	1.7%	0.1%
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%	8.6%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	8.5%	2.7%		
Total			100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent 80.1% 55.5% 67.8% 35.3%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%		
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%		
804	Firefighters Local 1014	Med-Member with Medicare			12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			60.0%	60.0%
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			93.5%	93.5%	88.0%	88.0%

Table A-16
Probability of Medical Plan and Coverage 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	45.0%	0.0%
	Anthem Blue Cross III	55.0%	100.0%
Anthem Blue Cross II	Anthem Blue Cross II	44.0%	0.0%
	Anthem Blue Cross III	56.0%	100.0%
Anthem Blue Cross Prudent Buyer	Anthem Blue Cross Prudent Buyer	47.0%	0.0%
	Anthem Blue Cross II	4.0%	0.0%
	Anthem Blue Cross III	49.0%	100.0%
Cigna Network Model	Cigna Network Model Plan	36.5%	0.0%
	Cigna Medicare Select Plus Rx (AZ)	6.0%	0.0%
	Anthem Blue Cross II	2.5%	0.0%
	Anthem Blue Cross III	25.0%	25.0%
	UnitedHealthcare Medicare Advantage	18.0%	75.0%
	Senior Advantage	2.0%	0.0%
UnitedHealthcare	SCAN Health Plan	10.0%	0.0%
	UnitedHealthcare Medicare Advantage	80.0%	81.0%
	Cigna Network Model Plan	1.0%	0.0%
	Anthem Blue Cross II	2.0%	0.0%
	Anthem Blue Cross III	9.0%	11.0%
	SCAN Health Plan	2.0%	2.0%
	Senior Advantage	2.0%	6.0%
Excess II	3.0%	0.0%	
Kaiser Retiree Basic	One Excess II, One Basic	1.0%	0.0%
	Senior Advantage	77.5%	98.0%
	Retiree Excess I	3.0%	0.0%
	Retiree Excess II	14.5%	0.0%
	Excess III (MNP)	3.0%	0.0%
Kaiser Family Basic	Anthem Blue Cross III	2.0%	2.0%
	2+ Advantage	80.0%	99.0%
	One Excess I, One Advantage	4.1%	0.0%
	One Advantage, One Excess II	9.0%	0.0%
	One Advantage, One Excess III (MNP)	3.1%	0.0%
	Two+ Excess II - Part B	0.5%	0.0%
	Anthem Blue Cross III	1.6%	1.0%
	UnitedHealthcare Medicare Advantage	0.2%	0.0%
Senior Advantage	1.5%	0.0%	
Firefighters Local 1014	Firefighters Local 1014	100.0%	100.0%

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.

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. Tier 2 retirees are required to enroll in Medicare when eligible.

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g., \$144.60 for calendar year 2021).

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2020 through July 1, 2021 is \$140.08 per member per month. This is based on our average of 2020 calendar year Medicare Part B premium rates provided in the census from LACERA of \$131.66 per member per month and the 2021 calendar year Medicare Part B standard premium rate of \$148.50.

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 1.0% will enroll a new spouse/domestic partner.
- We assume 2.5% 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 90% of the retirees with spouses have a spouse continuance option.
- We assume 2.2% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 2.0% (or 90% of the 2.2%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 2.5% 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	9%
10-14	48%
15-19	70%
20-24	76%
25+	95%
Disabled	93%

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

<u>Tier</u>	<u>Cigna Indemnity Dental/Vision</u>			<u>Cigna HMO Dental/Vision</u>		
	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>
Deduction Code	501	502	503	901	902	903
Percentage						
Male	18.5%	70.5%	0%	3.0%	8.0%	0%
Female	45.0%	42.7%	0%	7.5%	4.8%	0%

**Table A-20
 Premium Information**

This section is from the July 1, 2019 OPEB valuation. The July 1, 2021 information will be displayed with the July 1, 2020 OPEB valuation.

The following premium information is for retirees living in California who have less than 10 years of service and must pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in this table below. The premium rates in Table A-20 include the carriers' administration fees and LACERA's per contract monthly administration fee. The per contract monthly administration fee was \$8.00 effective July 1, 2019 and July 1, 2020 and is included in the premium rates.

**Pre and Post Age 65 Monthly Rates Effective July 1, 2019
 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	\$ 1,170.28	\$ 1,170.28	\$ 1,016.48	\$ 1,624.26	
Retiree & Spouse	\$ 2,108.71	\$ 2,108.71	\$ 1,999.73	\$ 2,932.02	
Retiree & Family	\$ 2,487.14	\$ 2,487.14	\$ 2,256.78	\$ 3,462.10	
Retiree & Children	\$ 1,547.92	\$ 1,547.92	\$ 1,306.38	\$ 2,155.02	
Minor Survivor	\$ 388.74	\$ 396.24	\$ 277.44	\$ 513.74	\$ 341.77
UnitedHealthcare Single					\$ 1,193.57
UnitedHealthcare Two-Party					\$ 2,178.97
UnitedHealthcare Family					\$ 2,583.38

**Pre and Post Age 65 Monthly Rates Effective July 1, 2020
 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	\$ 1,236.53	\$ 1,236.53	\$ 1,003.87	\$ 1,629.11	
Retiree & Spouse	\$ 2,228.45	\$ 2,228.45	\$ 1,974.83	\$ 2,940.79	
Retiree & Family	\$ 2,628.45	\$ 2,628.45	\$ 2,228.67	\$ 3,472.45	
Retiree & Children	\$ 1,635.70	\$ 1,635.70	\$ 1,290.15	\$ 2,161.46	
Minor Survivor	\$ 410.44	\$ 418.57	\$ 274.07	\$ 515.26	\$ 352.92
UnitedHealthcare Single					\$ 1,233.17
UnitedHealthcare Two-Party					\$ 2,251.48
UnitedHealthcare Family					\$ 2,669.40

Post Age 65 Monthly Rates Effective July 1, 2019

Tier	Anthem Blue Cross - Plan III	SCAN	United Healthcare Medicare Advantage
One Medicare	\$ 477.43		
Retiree & Spouse- 1 Medicare	\$ 1,523.21		
Retiree & Spouse- 2 Medicare	\$ 948.80		
Retiree & Children- 1 Medicare	\$ 853.73		
Retiree & Family- 1 Medicare	\$ 1,899.39		
Retiree & Family- 2 Medicare	\$ 1,324.91		
Retiree & Family- 3 Medicare	\$ 1,484.65		
Retiree Only		\$ 267.00	\$ 356.76
Retiree & 1 Dependent (1 Medicare)			\$ 1,542.33
Retiree & 1 Dependent (2 Medicare)		\$ 526.00	\$ 705.52
Retiree & 2 + Deps. (1 Medicare)			\$ 1,746.57
Retiree & 2 + Deps. (2 Medicare)			\$ 909.76

Post Age 65 Monthly Rates Effective July 1, 2020

Tier	Anthem Blue Cross - Plan III	SCAN	United Healthcare Medicare Advantage
One Medicare	\$ 504.19		
Retiree & Spouse- 1 Medicare	\$ 1,609.58		
Retiree & Spouse- 2 Medicare	\$ 1,002.43		
Retiree & Children- 1 Medicare	\$ 901.94		
Retiree & Family- 1 Medicare	\$ 2,007.20		
Retiree & Family- 2 Medicare	\$ 1,399.97		
Retiree & Family- 3 Medicare	\$ 1,568.82		
Retiree Only		\$ 273.00	\$ 343.15
Retiree & 1 Dependent (1 Medicare)			\$ 1,568.32
Retiree & 1 Dependent (2 Medicare)		\$ 538.00	\$ 678.30
Retiree & 2 + Deps. (1 Medicare)			\$ 1,779.38
Retiree & 2 + Deps. (2 Medicare)			\$ 889.36

Kaiser California Monthly Rates

Effective Date	July 1, 2019	July 1, 2020
Retiree Basic (Under 65)	\$ 1,032.28	\$ 1,087.85
Retiree Risk (Senior Advantage)	\$ 280.80	\$ 288.17
Retiree Excess I	\$ 1,178.79	\$ 1,177.65
Retiree Excess II - Part B	\$ 1,086.88	\$ 1,129.77
Excess III - Medicare Not Provided (MNP)	\$ 1,922.46	\$ 2,027.76
Family Basic	\$ 2,056.56	\$ 2,167.70
One Advantage, One Basic	\$ 1,305.08	\$ 1,368.02
One Excess I, One Basic	\$ 2,203.07	\$ 2,257.50
One Excess II - Part B, One Basic	\$ 2,111.16	\$ 2,209.62
One Excess III (MNP), One Basic	\$ 2,946.74	\$ 3,107.61
Two+ Advantage	\$ 553.60	\$ 568.34
One Excess I, One Advantage	\$ 1,451.59	\$ 1,457.82
One Advantage, One Excess II - Part B	\$ 1,359.68	\$ 1,409.94
One Advantage, One Excess III (MNP)	\$ 2,195.26	\$ 2,307.93
Two+ Excess I	\$ 2,349.58	\$ 2,347.30
One Excess I, One Excess II - Part B	\$ 2,257.67	\$ 2,299.42
One Excess I, One Excess III (MNP)	\$ 3,093.25	\$ 3,197.41
Two Excess II - Part B	\$ 2,165.76	\$ 2,251.54
One Excess II - Part B, One Excess III (MNP)	\$ 3,001.34	\$ 3,149.53
Two Excess III - Both (MNP)	\$ 3,836.92	\$ 4,047.52
Survivor	\$ 1,032.28	\$ 1,087.85

Firefighters Local 1014 Monthly Rates

Effective Date	July 1, 2019
Medical Member Under 65	\$ 1,152.32
Medical Member + 1 Under 65	\$ 2,077.71
Medical Member + 2 Under 65	\$ 2,450.86
Medical Member with Medicare	\$ 1,152.32
Medical Member + 1: 1 Medicare (MDC)	\$ 2,077.71
Medical Member + 1; 2 MDC	\$ 2,077.71
Medical Member + 2; 1 MDC	\$ 2,450.86
Medical Member + 2; 2 MDC	\$ 2,450.86
Medical Surviving Spouse Under 65	\$ 1,152.32
Medical Surviving Spouse + 1 Under 65	\$ 2,077.71
Medical Surviving Spouse + 2 Under 65	\$ 2,450.86
Medical Surviving Spouse with MDC	\$ 1,152.32
Medical Surviving Spouse + 1; 1 MDC	\$ 2,077.71
Medical Surviving Spouse + 2; 1 MDC	\$ 2,450.86
Medical Surviving Spouse + 1; 2 MDC	\$ 2,077.71

July 1, 2020 Firefighter Local 1014 rates were not available in time to include in the valuation. The July 1, 2020 Firefighter Local 1014 rates will be displayed with the July 1, 2020 OPEB Valuation.

Dental/Vision Monthly Rates

<u>Effective Date</u>	July 1, 2019		July 1, 2020	
	<u>Cigna Dental HMO/Vision</u>	<u>Cigna Indemnity Dental/Vision</u>	<u>Cigna Dental HMO/Vision</u>	<u>Cigna Indemnity Dental/Vision</u>
<u>Tier</u>				
Retiree Only	\$ 46.19	\$ 52.16	\$ 46.51	\$ 51.57
Retiree & Dependents	\$ 94.52	\$ 108.60	\$ 95.26	\$ 107.25
Minor Survivor	\$ 46.78	\$ 64.15	\$ 47.09	\$ 63.40

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. 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.

Tier 2 is for employees who are hired after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

<u>Tier</u>	<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

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. The Tier 2 non Local 1014 spouse subsidy varies depending on the plan selected and the retiree's years of service, so we developed weighted average factors of the County's contribution for the spouse's portion. On average, we assume that if the retiree has 10 years of service, the County will contribute 8% of the spouse's portion. This assumption grades linearly to 20% of the spouse's portion for a retiree with 25+ years of service.

The pre 65 and post 65 retirees of Local 1014 are on the same plan and pay the same rates. The pre 65 premium for the retiree-only tier is approximately equal to the Tier 2 benchmark so we valued no spouse subsidy. Since the post 65 premium for the retiree-only tier is greater than the Tier 2 benchmark, we assume the County contribution is 16% with 10 years of service grading linearly to 41% with 25+ years of service. Post 65 spouses are assumed to receive no subsidy.

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. We adjust the retiree's contributions by the difference between the premium of the chosen deduction code and the benchmark plan. 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. Reciprocal service is not included in contribution calculations.

Dental/Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

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. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County employees.

Table A-21
Claim Cost Analysis

This section is from the July 1, 2019 OPEB valuation. The July 1, 2021 information is displayed with the July 1, 2020 OPEB valuation.

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 Network Model Plan
- 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 Firefighters Local 1014 Plan 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.

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), Table A-15B (Tier 2), and Table A-16 (pre 65 to post 65 election) to develop weighted average claim costs as of July 1, 2019. The monthly weighted average claim costs used for future retirees and dependents are shown in the following tables.

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

In the following tables, when shown, child costs are at age 65. The costs for children are assumed to be 25% of the age 65 child costs for males and 21% of the age 65 child costs for females.

Note that subsequent to the release of the first draft, Segal notified Milliman that there was a change to some Kaiser Oregon rates in deduction codes 486, 493, 494, 497, and 498. The impact is not material on the valuation and so the assumptions are not modified to reflect this change.

Tier 1

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 405.91	\$ 600.22	\$ 358.44	\$ 287.54
30	\$ 501.82	\$ 737.35	\$ 332.08	\$ 647.04
35	\$ 624.64	\$ 796.12	\$ 413.35	\$ 644.18
40	\$ 744.37	\$ 1,009.52	\$ 521.77	\$ 692.30
45	\$ 827.50	\$ 1,211.49	\$ 635.33	\$ 783.94
50	\$ 906.03	\$ 1,127.96	\$ 750.61	\$ 884.59
55	\$ 985.45	\$ 1,061.60	\$ 907.15	\$ 1,013.47
60	\$ 1,045.98	\$ 1,062.39	\$ 1,145.37	\$ 1,181.07
65 (Pre 65)	\$ 1,195.28	\$ 1,172.78	\$ 1,419.29	\$ 1,391.18
65 (Post 65)	\$ 454.07	\$ 400.75	\$ 370.71	\$ 426.78
70	\$ 548.78	\$ 472.79	\$ 448.03	\$ 503.50
75	\$ 624.57	\$ 521.51	\$ 509.90	\$ 555.38
80	\$ 669.25	\$ 546.23	\$ 546.37	\$ 581.70
85	\$ 701.82	\$ 568.01	\$ 572.96	\$ 604.89
90	\$ 725.87	\$ 585.25	\$ 592.59	\$ 623.24
95	\$ 725.87	\$ 585.25	\$ 592.59	\$ 623.24

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 358.03	\$ 286.70
30	N/A	N/A	\$ 331.70	\$ 645.15
35	N/A	N/A	\$ 412.88	\$ 642.30
40	N/A	N/A	\$ 521.18	\$ 690.28
45	N/A	N/A	\$ 634.61	\$ 781.65
50	N/A	N/A	\$ 749.77	\$ 882.01
55	N/A	N/A	\$ 906.13	\$ 1,010.52
60	N/A	N/A	\$ 1,144.09	\$ 1,177.63
65 (Pre 65)	N/A	N/A	\$ 1,417.71	\$ 1,387.12
65 (Post 65)	\$ 332.76	\$ 301.27	\$ 293.25	\$ 322.77
70	\$ 402.17	\$ 355.43	\$ 354.41	\$ 380.79
75	\$ 457.71	\$ 392.05	\$ 403.35	\$ 420.03
80	\$ 490.45	\$ 410.63	\$ 432.20	\$ 439.94
85	\$ 514.32	\$ 427.00	\$ 453.23	\$ 457.48
90	\$ 531.94	\$ 439.96	\$ 468.76	\$ 471.36
95	\$ 531.94	\$ 439.96	\$ 468.76	\$ 471.36

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	Male	Female
25	\$ 681.03	\$ 999.41	\$ 564.11	\$ 449.58
30	\$ 841.95	\$ 1,227.75	\$ 522.63	\$ 1,011.66
35	\$ 1,048.01	\$ 1,325.61	\$ 650.54	\$ 1,007.19
40	\$ 1,248.89	\$ 1,680.94	\$ 821.18	\$ 1,082.43
45	\$ 1,388.36	\$ 2,017.23	\$ 999.91	\$ 1,225.70
50	\$ 1,520.12	\$ 1,878.14	\$ 1,181.35	\$ 1,383.07
55	\$ 1,653.36	\$ 1,767.65	\$ 1,427.71	\$ 1,584.58
60	\$ 1,754.92	\$ 1,768.97	\$ 1,802.64	\$ 1,846.62
65 (Pre 65)	\$ 2,005.41	\$ 1,952.79	\$ 2,233.75	\$ 2,175.14
65 (Post 65)	\$ 432.00	\$ 420.66	\$ 432.00	\$ 420.66
70	\$ 522.10	\$ 496.28	\$ 522.10	\$ 496.28
75	\$ 594.20	\$ 547.42	\$ 594.20	\$ 547.42
80	\$ 636.70	\$ 573.37	\$ 636.70	\$ 573.37
85	\$ 667.68	\$ 596.23	\$ 667.68	\$ 596.23
90	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32
95	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 24.30	\$ 31.02	\$ 28.01	\$ 28.60
30	\$ 27.42	\$ 32.86	\$ 29.75	\$ 35.72
35	\$ 29.10	\$ 34.40	\$ 31.57	\$ 37.40
40	\$ 30.28	\$ 35.59	\$ 32.85	\$ 38.68
45	\$ 32.33	\$ 37.35	\$ 35.07	\$ 40.60
50	\$ 35.56	\$ 40.45	\$ 38.57	\$ 43.97
55	\$ 40.57	\$ 44.47	\$ 44.02	\$ 48.34
60	\$ 46.29	\$ 48.50	\$ 50.21	\$ 52.73
65	\$ 52.13	\$ 51.60	\$ 56.55	\$ 56.09
70	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
75	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
80	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
85	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
90	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
95	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34

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 monthly 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	\$ 861.84				\$ 861.84			\$ 625.47		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 625.47	\$ 625.47	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 625.47	\$ 625.47	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84			\$ 625.47		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 709.32			\$ 709.32			
211	Anthem Blue Cross I	Retiree Only	\$ 500.97				\$ 500.97			\$ 429.79		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 429.79	\$ 429.79	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 429.79	\$ 429.79	
214	Anthem Blue Cross I	Retiree and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97			\$ 429.79		
215	Anthem Blue Cross I	Minor Survivor				\$ 412.31			\$ 412.31			\$ 412.31
221	Anthem Blue Cross II	Retiree Only	\$ 1,133.22				\$ 1,133.22			\$ 717.98		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 717.98	\$ 717.98	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 717.98	\$ 717.98	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22			\$ 717.98		
225	Anthem Blue Cross II	Minor Survivor				\$ 932.68			\$ 932.68			\$ 932.68
240	Anthem Blue Cross III	One Medicare					\$ 378.24			\$ 378.24		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
301	Cigna Network Model Plan	Retiree Only	\$ 1,258.78				\$ 1,258.78			\$ 731.71		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 731.71	\$ 731.58	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 731.71	\$ 731.58	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78			\$ 731.71		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,036.01			\$ 1,036.01			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 329.99					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 329.99	\$ 329.99				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 329.99	\$ 329.99				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,203.36							\$ 375.62		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 222.49					
404	Kaiser (CA)	Retiree Excess I					\$ 934.00					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 861.17					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,523.23					
411	Kaiser (CA)	Family Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40					\$ 290.25	\$ 283.99	



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	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 222.49	\$ 216.14		\$ 222.49	\$ 283.99	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 934.00	\$ 927.61		\$ 934.00	\$ 283.99	
418	Kaiser (CA)	Two+ Advantage					\$ 222.49	\$ 216.14				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 578.24	\$ 571.87				
420	Kaiser (CA)	Two+ Excess I					\$ 934.00	\$ 927.61				
421	Kaiser (CA)	Survivor				\$ 990.40			\$ 990.40			\$ 990.40
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 861.17	\$ 854.79		\$ 861.17	\$ 283.99	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 1,523.23	\$ 1,516.81		\$ 1,523.23	\$ 283.99	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 541.83	\$ 535.46				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 872.86	\$ 866.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 897.59	\$ 891.20				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,228.62	\$ 1,222.21				
430	Kaiser (CA)	Two Excess II - Part B					\$ 861.17	\$ 854.79				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,192.20	\$ 1,185.80				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,523.23	\$ 1,516.81				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,047.39							\$ 276.93		
451	Kaiser - Colorado	Retiree Risk					\$ 276.93					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,047.39	\$ 1,349.00						\$ 276.93	\$ 198.78	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,047.39	\$ 1,349.00	\$ 2,460.99					\$ 276.93	\$ 198.78	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,047.39	\$ 984.20			\$ 276.93	\$ 198.78		\$ 276.93	\$ 278.14	
457	Kaiser - Colorado	Two Retiree Risk					\$ 276.93	\$ 278.14				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,047.39	\$ 984.20	\$ 2,908.76		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,220.19		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 853.50					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 853.50					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 853.50					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 853.50	\$ 328.55				
461	Kaiser - Georgia Basic	Basic	\$ 1,260.01							\$ 326.01		
462	Kaiser - Georgia	Retiree Risk					\$ 326.01					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38					\$ 326.01	\$ 328.55	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 481.28	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
466	Kaiser - Georgia	Two Retiree Risk					\$ 326.01	\$ 328.55				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,085.63							\$ 344.91		
472	Kaiser - Hawaii	Retiree Risk					\$ 344.91					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,360.26					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,085.63	\$ 1,146.37						\$ 344.91	\$ 347.98	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80					\$ 344.91	\$ 347.98	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 344.91	\$ 347.98		\$ 344.91	\$ 347.98	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 1,360.26	\$ 1,390.96		\$ 1,360.26	\$ 1,390.96	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 344.91	\$ 347.98				



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)	\$ 1,336.08							\$ 358.59		
482	Kaiser - Oregon	Retiree Risk							\$ 358.59			
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B							\$ 961.56			
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,336.08	\$ 1,413.07						\$ 358.59	\$ 362.03	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,336.08	\$ 2,826.15	\$ 4,623.41					\$ 358.59	\$ 362.03	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41				\$ 358.59	\$ 362.03	\$ 358.59	\$ 362.03
488	Kaiser - Oregon	Two Retiree Risk							\$ 358.59	\$ 362.03		
489	Kaiser - Oregon	Retiree w/ Part A only							\$ 804.80			
491	Kaiser - Oregon	One Risk, One Medicare Part A only							\$ 804.80	\$ 362.03		
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,419.53	\$ 554.05					\$ 961.56	\$ 362.03	\$ 358.59	\$ 362.03
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,336.08	\$ 1,413.07					\$ 358.59	\$ 362.03	\$ 358.59	\$ 362.03
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41				\$ 358.59	\$ 362.03	\$ 358.59	\$ 362.03
495	Kaiser - Oregon	Two Over 65 unassigned Medicare							\$ 961.56	\$ 981.41		
496	Kaiser - Oregon	Two Medicare Part A only							\$ 804.80	\$ 820.38		
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,336.08	\$ 1,413.07					\$ 804.80	\$ 820.38	\$ 804.80	\$ 820.38
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,336.08	\$ 1,413.07					\$ 961.56	\$ 981.41	\$ 961.56	\$ 981.41
611	SCAN Health Plan	Retiree Only							\$ 202.45			
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)							\$ 202.45	\$ 202.45		
701	United Healthcare	Retiree Only	\$ 1,354.92						\$ 292.02		\$ 292.02	
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14				\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)							\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14				\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14				\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02
706	United Healthcare	Minor Survivor					\$ 1,115.14			\$ 1,115.14		
707	United Healthcare	Single	\$ 1,354.92								\$ 344.99	
708	United Healthcare	Two-Party	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 344.99	\$ 344.61
709	United Healthcare	Family	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 344.99	\$ 344.61



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	\$ 2,005.41				\$ 432.00			\$ 432.00		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 432.00		\$ 432.00	\$ 432.00		\$ 432.00
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.92		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.92	\$ 57.03	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 54.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.86		
902	Cigna Dental HMO/Vision	Family	\$ 46.86	\$ 53.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.40



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	\$ 839.22				\$ 839.22			\$ 609.06		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 609.06	\$ 609.06	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 609.06	\$ 609.06	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22			\$ 609.06		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 866.68			\$ 866.68			
211	Anthem Blue Cross I	Retiree Only	\$ 487.82				\$ 487.82			\$ 418.51		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 418.51	\$ 418.51	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 418.51	\$ 418.51	
214	Anthem Blue Cross I	Retiree and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82			\$ 418.51		
215	Anthem Blue Cross I	Minor Survivor				\$ 503.78			\$ 503.78			\$ 503.78
221	Anthem Blue Cross II	Retiree Only	\$ 1,103.48				\$ 1,103.48			\$ 699.14		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 699.14	\$ 699.14	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 699.14	\$ 699.14	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48			\$ 699.14		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,139.58			\$ 1,139.58			\$ 1,139.58
240	Anthem Blue Cross III	One Medicare					\$ 368.32			\$ 368.32		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
301	Cigna Network Model Plan	Retiree Only	\$ 1,225.75				\$ 1,225.75			\$ 712.50		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 712.50	\$ 712.38	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 712.50	\$ 712.38	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75			\$ 712.50		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,265.84			\$ 1,265.84			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 321.33					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 321.33	\$ 321.33				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 321.33	\$ 321.33				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,171.78							\$ 365.76		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 216.65					
404	Kaiser (CA)	Retiree Excess I					\$ 909.49					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 838.58					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,483.26					
411	Kaiser (CA)	Family Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11					\$ 282.63	\$ 276.54	



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	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 216.65	\$ 210.47		\$ 216.65	\$ 276.54	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 909.49	\$ 903.27		\$ 909.49	\$ 276.54	
418	Kaiser (CA)	Two+ Advantage					\$ 216.65	\$ 210.47				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 563.07	\$ 556.87				
420	Kaiser (CA)	Two+ Excess I					\$ 909.49	\$ 903.27				
421	Kaiser (CA)	Survivor				\$ 1,210.11			\$ 1,210.11			\$ 1,210.11
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 838.58	\$ 832.36		\$ 838.58	\$ 276.54	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 1,483.26	\$ 1,477.01		\$ 1,483.26	\$ 276.54	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 527.61	\$ 521.41				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 849.96	\$ 843.74				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 874.03	\$ 867.81				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,196.38	\$ 1,190.14				
430	Kaiser (CA)	Two Excess II - Part B					\$ 838.58	\$ 832.36				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,160.92	\$ 1,154.68				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,483.26	\$ 1,477.01				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,019.91							\$ 269.66		
451	Kaiser - Colorado	Retiree Risk							\$ 269.66			
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,019.91	\$ 1,313.60						\$ 269.66	\$ 193.56	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,019.91	\$ 1,313.60	\$ 3,006.94					\$ 269.66	\$ 193.56	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,019.91	\$ 958.37			\$ 269.66	\$ 193.56		\$ 269.66	\$ 270.84	
457	Kaiser - Colorado	Two Retiree Risk					\$ 269.66	\$ 270.84				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,019.91	\$ 958.37	\$ 3,554.04		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,934.56		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 831.11					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 831.11					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 831.11					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 831.11	\$ 319.93				
461	Kaiser - Georgia Basic	Basic	\$ 1,226.95							\$ 317.45		
462	Kaiser - Georgia	Retiree Risk					\$ 317.45					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25					\$ 317.45	\$ 319.93	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 468.65	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
466	Kaiser - Georgia	Two Retiree Risk					\$ 317.45	\$ 319.93				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,057.14							\$ 335.86		
472	Kaiser - Hawaii	Retiree Risk					\$ 335.86					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,324.57					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,057.14	\$ 1,116.29						\$ 335.86	\$ 338.85	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88					\$ 335.86	\$ 338.85	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 335.86	\$ 338.85		\$ 335.86	\$ 338.85	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 1,324.57	\$ 1,354.46		\$ 1,324.57	\$ 1,354.46	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 335.86	\$ 338.85				



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)	\$ 1,301.02							\$ 349.18		
482	Kaiser - Oregon	Retiree Risk							\$ 349.18			
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B							\$ 936.33			
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,301.02	\$ 1,375.99						\$ 349.18	\$ 352.53	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,301.02	\$ 2,751.99	\$ 5,649.07					\$ 349.18	\$ 352.53	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07				\$ 349.18	\$ 352.53	\$ 349.18	\$ 352.53
488	Kaiser - Oregon	Two Retiree Risk							\$ 349.18	\$ 352.53		
489	Kaiser - Oregon	Retiree w/ Part A only							\$ 783.68			
491	Kaiser - Oregon	One Risk, One Medicare Part A only							\$ 783.68	\$ 352.53		
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,382.28	\$ 539.51					\$ 936.33	\$ 352.53	\$ 349.18	\$ 352.53
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,301.02	\$ 1,375.99					\$ 349.18	\$ 352.53	\$ 349.18	\$ 352.53
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07				\$ 349.18	\$ 352.53	\$ 349.18	\$ 352.53
495	Kaiser - Oregon	Two Over 65 unassigned Medicare							\$ 936.33	\$ 955.66		
496	Kaiser - Oregon	Two Medicare Part A only							\$ 783.68	\$ 798.85		
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,301.02	\$ 1,375.99					\$ 783.68	\$ 798.85	\$ 783.68	\$ 798.85
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,301.02	\$ 1,375.99					\$ 936.33	\$ 955.66	\$ 936.33	\$ 955.66
611	SCAN Health Plan	Retiree Only							\$ 197.14			
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)							\$ 197.14	\$ 197.14		
701	United Healthcare	Retiree Only	\$ 1,319.37						\$ 284.36		\$ 284.36	
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53				\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)							\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53				\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53				\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36
706	United Healthcare	Minor Survivor					\$ 1,362.53			\$ 1,362.53		
707	United Healthcare	Single	\$ 1,319.37								\$ 335.94	
708	United Healthcare	Two-Party	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53						\$ 335.94	\$ 335.57
709	United Healthcare	Family	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53						\$ 335.94	\$ 335.57



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	\$ 1,952.79				\$ 420.66			\$ 420.66		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 420.66		\$ 420.66	\$ 420.66		\$ 420.66
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,952.79	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.44		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.44	\$ 56.52	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 53.08
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.44		
902	Cigna Dental HMO/Vision	Family	\$ 46.44	\$ 52.86	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 47.00



Tier 2

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 405.91	\$ 600.22	\$ 358.44	\$ 287.54
30	\$ 501.82	\$ 737.35	\$ 332.08	\$ 647.04
35	\$ 624.64	\$ 796.12	\$ 413.35	\$ 644.18
40	\$ 744.37	\$ 1,009.52	\$ 521.77	\$ 692.30
45	\$ 827.50	\$ 1,211.49	\$ 635.33	\$ 783.94
50	\$ 906.03	\$ 1,127.96	\$ 750.61	\$ 884.59
55	\$ 985.45	\$ 1,061.60	\$ 907.15	\$ 1,013.47
60	\$ 1,045.98	\$ 1,062.39	\$ 1,145.37	\$ 1,181.07
65 (Pre 65)	\$ 1,195.28	\$ 1,172.78	\$ 1,419.29	\$ 1,391.18
65 (Post 65)	\$ 290.14	\$ 262.63	\$ 256.78	\$ 276.09
70	\$ 350.66	\$ 309.84	\$ 310.34	\$ 325.72
75	\$ 399.09	\$ 341.77	\$ 353.20	\$ 359.28
80	\$ 427.64	\$ 357.97	\$ 378.46	\$ 376.31
85	\$ 448.45	\$ 372.24	\$ 396.88	\$ 391.31
90	\$ 463.82	\$ 383.54	\$ 410.48	\$ 403.18
95	\$ 463.82	\$ 383.54	\$ 410.48	\$ 403.18

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 356.90	\$ 285.96
30	N/A	N/A	\$ 330.65	\$ 643.48
35	N/A	N/A	\$ 411.57	\$ 640.63
40	N/A	N/A	\$ 519.53	\$ 688.49
45	N/A	N/A	\$ 632.60	\$ 779.62
50	N/A	N/A	\$ 747.39	\$ 879.71
55	N/A	N/A	\$ 903.26	\$ 1,007.88
60	N/A	N/A	\$ 1,140.46	\$ 1,174.55
65 (Pre 65)	N/A	N/A	\$ 1,413.22	\$ 1,383.50
65 (Post 65)	\$ 274.51	\$ 255.75	\$ 257.48	\$ 263.65
70	\$ 331.76	\$ 301.72	\$ 311.18	\$ 311.04
75	\$ 377.58	\$ 332.81	\$ 354.15	\$ 343.09
80	\$ 404.59	\$ 348.58	\$ 379.48	\$ 359.35
85	\$ 424.28	\$ 362.48	\$ 397.95	\$ 373.68
90	\$ 438.82	\$ 373.48	\$ 411.59	\$ 385.02
95	\$ 438.82	\$ 373.48	\$ 411.59	\$ 385.02

The Firefighters Local 1014 and dental/vision monthly 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	Male	Female
25	\$ 681.03	\$ 999.41	\$ 564.11	\$ 449.58
30	\$ 841.95	\$ 1,227.75	\$ 522.63	\$ 1,011.66
35	\$ 1,048.01	\$ 1,325.61	\$ 650.54	\$ 1,007.19
40	\$ 1,248.89	\$ 1,680.94	\$ 821.18	\$ 1,082.43
45	\$ 1,388.36	\$ 2,017.23	\$ 999.91	\$ 1,225.70
50	\$ 1,520.12	\$ 1,878.14	\$ 1,181.35	\$ 1,383.07
55	\$ 1,653.36	\$ 1,767.65	\$ 1,427.71	\$ 1,584.58
60	\$ 1,754.92	\$ 1,768.97	\$ 1,802.64	\$ 1,846.62
65 (Pre 65)	\$ 2,005.41	\$ 1,952.79	\$ 2,233.75	\$ 2,175.14
65 (Post 65)	\$ 432.00	\$ 420.66	\$ 432.00	\$ 420.66
70	\$ 522.10	\$ 496.28	\$ 522.10	\$ 496.28
75	\$ 594.20	\$ 547.42	\$ 594.20	\$ 547.42
80	\$ 636.70	\$ 573.37	\$ 636.70	\$ 573.37
85	\$ 667.68	\$ 596.23	\$ 667.68	\$ 596.23
90	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32
95	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 24.30	\$ 31.02	\$ 28.01	\$ 28.60
30	\$ 27.42	\$ 32.86	\$ 29.75	\$ 35.72
35	\$ 29.10	\$ 34.40	\$ 31.57	\$ 37.40
40	\$ 30.28	\$ 35.59	\$ 32.85	\$ 38.68
45	\$ 32.33	\$ 37.35	\$ 35.07	\$ 40.60
50	\$ 35.56	\$ 40.45	\$ 38.57	\$ 43.97
55	\$ 40.57	\$ 44.47	\$ 44.02	\$ 48.34
60	\$ 46.29	\$ 48.50	\$ 50.21	\$ 52.73
65	\$ 52.13	\$ 51.60	\$ 56.55	\$ 56.09
70	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
75	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
80	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
85	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
90	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
95	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34

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 monthly 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	\$ 861.84				\$ 861.84			\$ 378.24		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 378.24	\$ 378.24	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 378.24	\$ 378.24	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84			\$ 378.24		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 709.32			\$ 709.32			
211	Anthem Blue Cross I	Retiree Only	\$ 500.97				\$ 500.97			\$ 378.24		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 378.24	\$ 378.24	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 378.24	\$ 378.24	
214	Anthem Blue Cross I	Retiree and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97			\$ 378.24		
215	Anthem Blue Cross I	Minor Survivor				\$ 412.31			\$ 412.31			\$ 412.31
221	Anthem Blue Cross II	Retiree Only	\$ 1,133.22				\$ 1,133.22			\$ 378.24		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 378.24	\$ 378.24	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 378.24	\$ 378.24	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22			\$ 378.24		
225	Anthem Blue Cross II	Minor Survivor				\$ 932.68			\$ 932.68			\$ 932.68
240	Anthem Blue Cross III	One Medicare					\$ 378.24			\$ 378.24		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
301	Cigna Network Model Plan	Retiree Only	\$ 1,258.78				\$ 1,258.78			\$ 311.85		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 311.85	\$ 311.85	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 311.85	\$ 311.85	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78			\$ 311.85		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,036.01			\$ 1,036.01			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 329.99			\$ 329.99		
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,203.36							\$ 225.60		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 222.49					
404	Kaiser (CA)	Retiree Excess I					\$ 934.00					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 861.17					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,523.23					
411	Kaiser (CA)	Family Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40					\$ 224.05	\$ 217.76	



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	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 222.49	\$ 216.14		\$ 222.49	\$ 217.76	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 934.00	\$ 927.61		\$ 934.00	\$ 217.76	
418	Kaiser (CA)	Two+ Advantage					\$ 222.49	\$ 216.14				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 578.24	\$ 571.87				
420	Kaiser (CA)	Two+ Excess I					\$ 934.00	\$ 927.61				
421	Kaiser (CA)	Survivor				\$ 990.40			\$ 990.40			\$ 990.40
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 861.17	\$ 854.79		\$ 861.17	\$ 217.76	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 1,523.23	\$ 1,516.81		\$ 1,523.23	\$ 217.76	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 541.83	\$ 535.46				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 872.86	\$ 866.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 897.59	\$ 891.20				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,228.62	\$ 1,222.21				
430	Kaiser (CA)	Two Excess II - Part B					\$ 861.17	\$ 854.79				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,192.20	\$ 1,185.80				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,523.23	\$ 1,516.81				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,047.39							\$ 276.93		
451	Kaiser - Colorado	Retiree Risk					\$ 276.93					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,047.39	\$ 1,349.00						\$ 276.93	\$ 198.78	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,047.39	\$ 1,349.00	\$ 2,460.99					\$ 276.93	\$ 198.78	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,047.39	\$ 984.20			\$ 276.93	\$ 198.78		\$ 276.93	\$ 278.14	
457	Kaiser - Colorado	Two Retiree Risk					\$ 276.93	\$ 278.14				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,047.39	\$ 984.20	\$ 2,908.76		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,220.19		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 853.50					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 853.50					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 853.50					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 853.50	\$ 328.55				
461	Kaiser - Georgia Basic	Basic	\$ 1,260.01							\$ 326.01		
462	Kaiser - Georgia	Retiree Risk					\$ 326.01					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38					\$ 326.01	\$ 328.55	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 481.28	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
466	Kaiser - Georgia	Two Retiree Risk					\$ 326.01	\$ 328.55				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,085.63							\$ 344.91		
472	Kaiser - Hawaii	Retiree Risk					\$ 344.91					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,360.26					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,085.63	\$ 1,146.37						\$ 344.91	\$ 347.98	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80					\$ 344.91	\$ 347.98	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 344.91	\$ 347.98		\$ 344.91	\$ 347.98	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 1,360.26	\$ 1,390.96		\$ 1,360.26	\$ 1,390.96	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 344.91	\$ 347.98				



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)	\$ 1,336.08								\$ 358.59		
482	Kaiser - Oregon	Retiree Risk					\$ 358.59						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 961.56						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,336.08	\$ 1,413.07							\$ 358.59	\$ 362.03	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,336.08	\$ 2,826.15	\$ 4,623.41						\$ 358.59	\$ 362.03	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41		\$ 358.59	\$ 362.03			\$ 358.59	\$ 362.03	
488	Kaiser - Oregon	Two Retiree Risk					\$ 358.59	\$ 362.03					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 804.80						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 804.80	\$ 362.03					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,419.53	\$ 554.05			\$ 961.56	\$ 362.03			\$ 358.59	\$ 362.03	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,336.08	\$ 1,413.07			\$ 358.59	\$ 362.03			\$ 358.59	\$ 362.03	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41		\$ 358.59	\$ 362.03			\$ 358.59	\$ 362.03	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 961.56	\$ 981.41					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 804.80	\$ 820.38					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,336.08	\$ 1,413.07			\$ 804.80	\$ 820.38			\$ 804.80	\$ 820.38	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,336.08	\$ 1,413.07			\$ 961.56	\$ 981.41			\$ 961.56	\$ 981.41	
611	SCAN Health Plan	Retiree Only					\$ 202.45						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 202.45	\$ 202.45					
701	United Healthcare	Retiree Only	\$ 1,354.92				\$ 292.02				\$ 292.02		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14		\$ 292.02	\$ 292.02			\$ 292.02	\$ 292.02	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 292.02	\$ 292.02			\$ 292.02	\$ 292.02	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14		\$ 292.02	\$ 292.02			\$ 292.02	\$ 292.02	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14		\$ 292.02	\$ 292.02			\$ 292.02	\$ 292.02	
706	United Healthcare	Minor Survivor				\$ 1,115.14			\$ 1,115.14				
707	United Healthcare	Single	\$ 1,354.92								\$ 294.68		
708	United Healthcare	Two-Party	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 294.68	\$ 294.30	
709	United Healthcare	Family	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 294.68	\$ 294.30	



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	\$ 2,005.41				\$ 432.00			\$ 432.00		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 432.00		\$ 432.00	\$ 432.00		\$ 432.00
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.92		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.92	\$ 57.03	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 54.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.86		
902	Cigna Dental HMO/Vision	Family	\$ 46.86	\$ 53.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.40

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	\$ 839.22				\$ 839.22			\$ 368.32		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 368.32	\$ 368.32	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 368.32	\$ 368.32	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22			\$ 368.32		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 866.68			\$ 866.68			
211	Anthem Blue Cross I	Retiree Only	\$ 487.82				\$ 487.82			\$ 368.32		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 368.32	\$ 368.32	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 368.32	\$ 368.32	
214	Anthem Blue Cross I	Retiree and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82			\$ 368.32		
215	Anthem Blue Cross I	Minor Survivor				\$ 503.78			\$ 503.78			\$ 503.78
221	Anthem Blue Cross II	Retiree Only	\$ 1,103.48				\$ 1,103.48			\$ 368.32		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 368.32	\$ 368.32	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 368.32	\$ 368.32	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48			\$ 368.32		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,139.58			\$ 1,139.58			\$ 1,139.58
240	Anthem Blue Cross III	One Medicare					\$ 368.32			\$ 368.32		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
301	Cigna Network Model Plan	Retiree Only	\$ 1,225.75				\$ 1,225.75			\$ 303.67		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 303.67	\$ 303.67	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 303.67	\$ 303.67	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75			\$ 303.67		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,265.84			\$ 1,265.84			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 321.33			\$ 321.33		
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,171.78							\$ 219.68		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 216.65					
404	Kaiser (CA)	Retiree Excess I					\$ 909.49					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 838.58					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,483.26					
411	Kaiser (CA)	Family Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11					\$ 218.17	\$ 212.04	



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	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 216.65	\$ 210.47		\$ 216.65	\$ 212.04	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 909.49	\$ 903.27		\$ 909.49	\$ 212.04	
418	Kaiser (CA)	Two+ Advantage					\$ 216.65	\$ 210.47				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 563.07	\$ 556.87				
420	Kaiser (CA)	Two+ Excess I					\$ 909.49	\$ 903.27				
421	Kaiser (CA)	Survivor				\$ 1,210.11			\$ 1,210.11			\$ 1,210.11
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 838.58	\$ 832.36		\$ 838.58	\$ 212.04	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 1,483.26	\$ 1,477.01		\$ 1,483.26	\$ 212.04	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 527.61	\$ 521.41				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 849.96	\$ 843.74				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 874.03	\$ 867.81				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,196.38	\$ 1,190.14				
430	Kaiser (CA)	Two Excess II - Part B					\$ 838.58	\$ 832.36				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,160.92	\$ 1,154.68				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,483.26	\$ 1,477.01				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,019.91							\$ 269.66		
451	Kaiser - Colorado	Retiree Risk					\$ 269.66					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,019.91	\$ 1,313.60						\$ 269.66	\$ 193.56	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,019.91	\$ 1,313.60	\$ 3,006.94					\$ 269.66	\$ 193.56	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,019.91	\$ 958.37			\$ 269.66	\$ 193.56		\$ 269.66	\$ 270.84	
457	Kaiser - Colorado	Two Retiree Risk					\$ 269.66	\$ 270.84				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,019.91	\$ 958.37	\$ 3,554.04		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,934.56		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 831.11					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 831.11					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 831.11					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 831.11	\$ 319.93				
461	Kaiser - Georgia Basic	Basic	\$ 1,226.95							\$ 317.45		
462	Kaiser - Georgia	Retiree Risk					\$ 317.45					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25					\$ 317.45	\$ 319.93	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 468.65	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
466	Kaiser - Georgia	Two Retiree Risk					\$ 317.45	\$ 319.93				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,057.14							\$ 335.86		
472	Kaiser - Hawaii	Retiree Risk					\$ 335.86					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,324.57					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,057.14	\$ 1,116.29						\$ 335.86	\$ 338.85	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88					\$ 335.86	\$ 338.85	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 335.86	\$ 338.85		\$ 335.86	\$ 338.85	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 1,324.57	\$ 1,354.46		\$ 1,324.57	\$ 1,354.46	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 335.86	\$ 338.85				



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)	\$ 1,301.02								\$ 349.18		
482	Kaiser - Oregon	Retiree Risk					\$ 349.18						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 936.33						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,301.02	\$ 1,375.99							\$ 349.18	\$ 352.53	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,301.02	\$ 2,751.99	\$ 5,649.07						\$ 349.18	\$ 352.53	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07		\$ 349.18	\$ 352.53			\$ 349.18	\$ 352.53	
488	Kaiser - Oregon	Two Retiree Risk					\$ 349.18	\$ 352.53					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 783.68						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 783.68	\$ 352.53					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,382.28	\$ 539.51			\$ 936.33	\$ 352.53			\$ 349.18	\$ 352.53	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,301.02	\$ 1,375.99			\$ 349.18	\$ 352.53			\$ 349.18	\$ 352.53	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07		\$ 349.18	\$ 352.53			\$ 349.18	\$ 352.53	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 936.33	\$ 955.66					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 783.68	\$ 798.85					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,301.02	\$ 1,375.99			\$ 783.68	\$ 798.85			\$ 783.68	\$ 798.85	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,301.02	\$ 1,375.99			\$ 936.33	\$ 955.66			\$ 936.33	\$ 955.66	
611	SCAN Health Plan	Retiree Only					\$ 197.14						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 197.14	\$ 197.14					
701	United Healthcare	Retiree Only	\$ 1,319.37				\$ 284.36				\$ 284.36		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53		\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53		\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53		\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
706	United Healthcare	Minor Survivor				\$ 1,362.53			\$ 1,362.53				
707	United Healthcare	Single	\$ 1,319.37								\$ 286.95		
708	United Healthcare	Two-Party	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53						\$ 286.95	\$ 286.57	
709	United Healthcare	Family	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53						\$ 286.95	\$ 286.57	



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	\$ 1,952.79				\$ 420.66			\$ 420.66		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 420.66		\$ 420.66	\$ 420.66		\$ 420.66
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,952.79		\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.44		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.44	\$ 56.52	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 53.08
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.44		
902	Cigna Dental HMO/Vision	Family	\$ 46.44	\$ 52.86	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 47.00

Table A-22
Health Cost Trend Assumptions

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2019 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in September of 2020. The following website provides more information: <https://www.soa.org/resources/research-reports/2020/getzen-model-update-2021-2030/>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-Local 1014 firefighters' medical and dental/vision plans have not yet been adjusted to reflect the final July 1, 2021 annual medical and dental plan rate renewals. Upon receipt of the final July 1, 2021 annual medical and dental plan rate renewals in March 2021, the first-year trend will be updated in the July 1, 2020 OPEB funding valuation. The remaining short-term trends are based on Milliman's *Health Cost Guidelines*TM.

The trend assumption for Medicare Part B premiums was updated based on long-term projected Part B costs from the 2020 Medicare Trustees Report from CMS dated April 22, 2020. The dental trend assumption was updated based on the same methodology we used in our 2020 OPEB Investigation of Experience Study.

The following table presents the trend assumptions with the impact of the ACA and H.R. 1865 including the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in calendar year 2020. H.R. 1865 repealed the Excise Tax and the Health Insurer Fee beginning with calendar year 2021. The weighted average trend will be based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental) for the July 1, 2020 valuation.

After fiscal year ending June 30, 2031, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.30% beginning with the medical trend from fiscal year ending June 30, 2073 to fiscal year ending June 30, 2074.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

	Fiscal Year Ending		LACERA Medical		Part B Premiums	Dental Under and Over 65	Weighted Average Trend
	From	To	Under 65	Over 65			
2020	6/30/2021	6/30/2022	5.50%	5.00%	9.30%	0.40%	TBD
2021	6/30/2022	6/30/2023	5.70%	5.40%	5.90%	2.90%	TBD
2022	6/30/2023	6/30/2024	5.30%	5.20%	5.80%	2.90%	TBD
2023	6/30/2024	6/30/2025	5.00%	5.00%	6.00%	2.90%	TBD
2024	6/30/2025	6/30/2026	5.00%	5.00%	5.90%	2.90%	TBD
2025	6/30/2026	6/30/2027	5.00%	5.00%	5.80%	2.90%	TBD
2026	6/30/2027	6/30/2028	5.00%	5.00%	5.80%	2.90%	TBD
2027	6/30/2028	6/30/2029	5.00%	5.00%	5.70%	2.90%	TBD
2028	6/30/2029	6/30/2030	5.00%	5.00%	5.90%	2.90%	TBD
2029	6/30/2030	6/30/2031	5.00%	5.00%	5.80%	2.80%	TBD
2039	6/30/2040	6/30/2041	5.10%	5.10%	5.00%	2.70%	TBD
2049	6/30/2050	6/30/2051	5.20%	5.20%	4.50%	2.60%	TBD
2059	6/30/2060	6/30/2061	5.00%	5.00%	4.30%	2.50%	TBD
2069	6/30/2070	6/30/2071	4.50%	4.50%	4.30%	2.70%	TBD
2079	6/30/2080	6/30/2081	4.30%	4.30%	4.30%	3.00%	TBD
2089	6/30/2090	6/30/2091	4.30%	4.30%	4.30%	3.30%	TBD
2099	6/30/2100	6/30/2101	4.30%	4.30%	4.30%	3.50%	TBD
2103	6/30/2104	6/30/2105	4.30%	4.30%	4.30%	3.60%	TBD

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%	10.00%
41	0.00%	0.00%	10.00%
42	0.00%	0.00%	10.00%
43	0.00%	0.00%	10.00%
44	0.00%	0.00%	10.00%
45	0.00%	0.00%	10.00%
46	0.00%	0.00%	10.00%
47	0.00%	0.00%	10.00%
48	0.00%	0.00%	10.00%
49	0.00%	0.00%	10.00%
50	18.00%	0.00%	29.00%
51	5.00%	0.00%	13.00%
52	6.00%	0.00%	13.00%
53	6.00%	0.00%	13.00%
54	5.00%	0.00%	13.00%
55	10.00%	25.00%	20.00%
56	7.00%	6.00%	20.00%
57	8.00%	4.00%	20.00%
58	7.00%	5.00%	20.00%
59	10.00%	5.00%	20.00%
60	11.00%	6.00%	33.00%
61	12.00%	7.00%	33.00%
62	15.00%	8.00%	33.00%
63	19.00%	7.00%	33.00%
64	20.00%	23.00%	33.00%
65	32.00%	37.00%	100.00%
66	26.00%	12.00%	100.00%
67	22.00%	8.00%	100.00%
68	22.00%	9.00%	100.00%
69	29.00%	10.00%	100.00%
70	35.00%	12.00%	100.00%
71	35.00%	18.00%	100.00%
72	35.00%	18.00%	100.00%
73	35.00%	18.00%	100.00%
74	35.00%	18.00%	100.00%
75	100.00%	100.00%	100.00%
75 or older	100.00%	100.00%	100.00%

These factors were used for current vested terminated members. For retirement of future vested terminated members (i.e., members that are currently active and may become vested terminated in the future), these factors were simplified into five-year factors for ease of application in the valuation system. Spouses of future vested terminated members were assumed to commence benefits at age 60.