



Los Angeles County Other Postemployment Benefits Program

2018 Investigation of Experience for Other Postemployment Benefits Assumptions

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June 25, 2019

Mr. Steven Rice
Chief Counsel
Los Angeles County Employees Retirement Association
300 North Lake Avenue
Pasadena, CA 91101-4199

Dear Steven:

It is a pleasure to submit this report of our investigation of the experience of the Los Angeles County Retirement Association (LACERA) Other Postemployment Benefits (OPEB) Program for the period ending June 30, 2018. It has been two years since the last 2016 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, 2018.

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 LACERA's OPEB Program.

We have provided financial information showing the estimated hypothetical impact of the recommended assumptions if they had been used in the July 1, 2017 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.

In preparing this report, we relied without audit on information (some oral and some in writing) supplied by 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, 2017 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.

Components of ACA are reflected in the trend assumption, which is evaluated in this experience study. The trend will be updated for the July 1, 2018 valuation to reflect the July 1, 2019 final renewals.

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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 2016 LACERA Investigation of Experience for Retirement Benefit Assumptions and collaboration among a group of stakeholder representatives. Demographic assumptions from the latest 2016 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 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, 2019 renewals will be developed and agreed upon collaboratively with the same LACERA stakeholders during the July 1, 2018 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.

Actuarial computations under Government Accounting Standards Board (GASB) Statement Numbers 74 and 75 are for purposes of fulfilling financial accounting requirements for LACERA and Los Angeles County (the employer) respectively. The GASB 74 and 75 reports need to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. LACERA must report under GASB 74 since the County, LACERA, and the Superior Courts are prefunding through the OPEB Trust. Additionally, the benefit payments flow through LACERA's financial accounts. Determinations for purposes other than meeting these financial accounting requirements may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes.

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We would like to express our appreciation to LACERA staff members, Los Angeles County, Cavanaugh Macdonald, Segal, Rael & Letson, Cheiron, and Meketa Investment Group who gave substantial assistance in supplying the data on which this report is based. We respectfully submit the following report and we look forward to discussing it with you.

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.

Respectfully submitted,

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

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

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

Janet O. Jennings, ASA, MAAA
Associate Actuary

RLS/JOJ/bh

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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, 2018. It includes a discussion of the OPEB- related 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. Now that two additional years have passed since the 2016 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 2016. Some of those assumptions are also used in the OPEB valuations. For consistency, changes to those assumptions will continue to be made for the July 1, 2018 OPEB valuation. The next retirement benefit investigation of experience study is scheduled for 2019.

The OPEB funding valuations starting with the July 1, 2018 report will be under an agent structure with results shown by agent. This 2018 OPEB Investigation of Experience Study reviews experience for all agents combined. Assumptions are also on a combined basis.

This report recommends several assumption changes that result in an Actuarially Determined Contribution (ADC) rate decrease of 6.85% of payroll. This report also recommends a cost method change that results in an ADC increase of 0.38% 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 if they are adopted by LACERA's Board of Retirement.

Healthcare Tier

There is a retiree health insurance program for employees who are hired after June 30, 2014, called Tier 2. 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 County 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. 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, and D, General Plan E, and Safety Plans A and B, the actual retirements have been lower than our assumptions, and we recommend small changes to these assumptions. There is insufficient data to separately analyze experience for General Plan G and Safety Plan C for the retirement of vested terminated member’s assumption. We recommend these plans use the same assumptions as General Plans A, B, C and D and Safety Plans A and B respectively. Experience from the five year period ended June 30, 2018 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 one year older to two years 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 December 2016 to use economic alternative #1, we are proposing continuing to use retirement alternative #1 inflation and general wage increases of 2.75% and 3.25% respectively. This is consistent with the July 1, 2018 retirement funding valuation. The OPEB investment earnings assumption for agents that are prefunding through the OPEB Trust is 6.00%. The investment earnings assumption for the portion of the agents that are funded by the County will also be the OPEB Trust expected return of 6.00%. The portion of the agents that are not funded by the County and that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County's general funds expected return of 3.69%. 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, 2019 renewals.

Financial Impact

The assumption changes in total are projected to decrease the Actuarial Accrued Liability (AAL) by 26.7%, decrease the Normal Cost Rate by 5.13% of payroll, and decrease the Actuarially Determined Contribution (ADC) by 6.85% of payroll. The change in cost method from Projected Unit Credit to Entry Age Normal is projected to increase the AAL by 2.25%, increase the Normal Cost Rate by 0.10% of payroll and increase the ADC by 0.38% 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, 2017 OPEB valuation results with 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 2016 retirement demographic assumption changes are not applicable because the assumptions based on the 2016 Retirement Benefit Investigation of Experience for LACERA have already been reflected in the July 1, 2017 OPEB valuation results.

Upon request from LACERA we have also shown the effect of changing the actuarial cost method from Projected Unit Credit (PUC) to Entry Age Normal (EAN). We recommend changing the actuarial cost method to EAN. The funding valuations would then be on a consistent basis as the Government Accounting Standards Board (GASB) Statements Numbers 74 and 75 that require EAN.

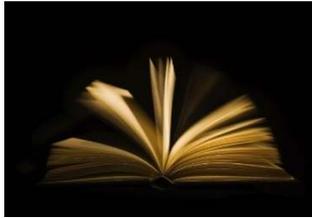
**Exhibit 1-1
 Hypothetical Results of July 1, 2017 Valuation
 With Proposed Assumptions**

	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
July 1, 2017 Valuation	\$ 27,707.7	\$ (742.9)	\$ 26,964.8	13.68%	27.42%
Assumption Changes					
Retirement Demographic	\$ -	\$ -	\$ -	0.00%	0.00%
Initial Enrollment	(11.7)	-	(11.7)	(0.03%)	(0.03%)
Plan and Tier Selection	231.5	-	231.5	0.18%	0.30%
Vested Terminated Commencement	(16.9)	-	(16.9)	(0.01%)	(0.02%)
Other OPEB Demographic	(155.7)	-	(155.7)	(0.11%)	(0.19%)
Trend - Without 1st Year Renewal Adjustment	(640.3)	-	(640.3)	(0.52%)	(0.85%)
Discount Rate	(6,801.0)	-	(6,801.0)	(4.64%)	(6.06%)
Total Assumption Changes	\$ (7,394.1)	\$ -	\$ (7,394.1)	(5.13%)	(6.85%)
July 1, 2017 Valuation with Assumption Changes	\$ 20,313.6	\$ (742.9)	\$ 19,570.7	8.55%	20.57%
Entry Age Normal	\$ 457.9	\$ -	457.9	0.10%	0.38%
July 1, 2017 Valuation with Assumption and Cost Method Changes	\$ 20,771.5	\$ (742.9)	\$ 20,028.6	8.65%	20.95%

(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 2016 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 will be 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 members 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 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 2016 Investigation of Experience, as developed under Actuarial Standards of Practice (ASOP) Number 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, 2017. 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, 2018 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 2016 LACERA Investigation of Experience for Retirement Benefit Related Assumptions and collaboration among a group of stakeholder representatives. Economic and demographic assumptions from the Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA's Board of Investments, are integrated into the OPEB Investigation of Experience. Assumptions unique to OPEB 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 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 and actual rates from the prior 2016 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, 2017 OPEB valuation and the new proposed assumptions are 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

Actuarial Standard of Practice (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

Actuarial Standard of Practice No. 35 (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 Actuarial Standard of Practice (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 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, 2018 separately for males and females. The results show those who both enrolled at the time of retirement and those who enrolled sometime after retirement.

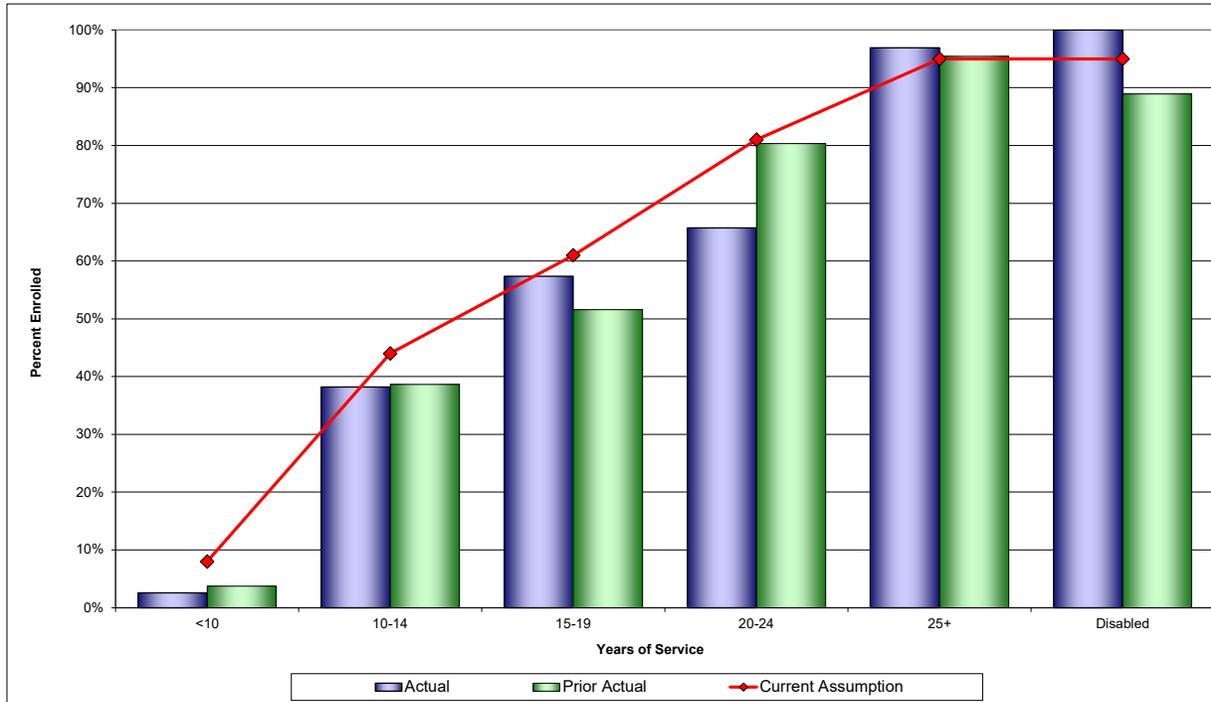
The exhibits show that patterns for males and females are similar. Therefore, we recommend using combined male/female assumptions.

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.

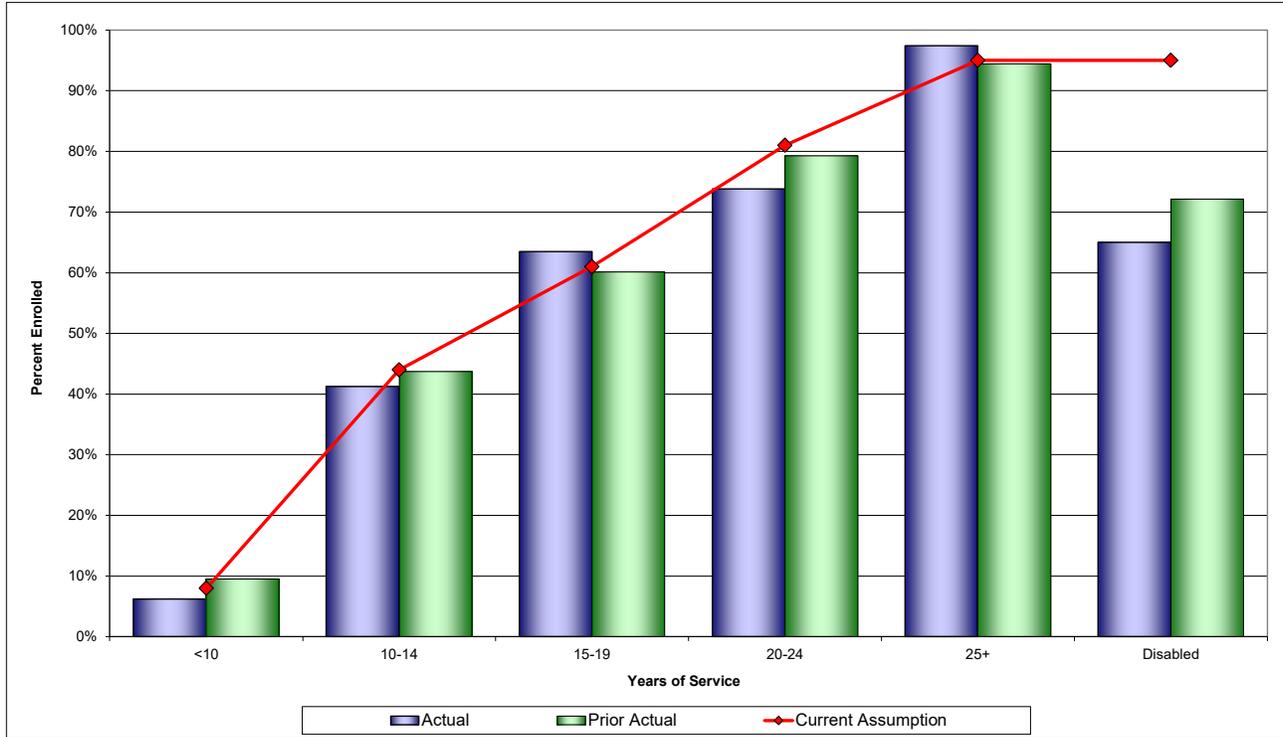
Due to lack of credible experience with respect to Tier 2 enrollees, we recommend the same initial enrollment assumptions for Tier 1 and Tier 2 enrollees. We will monitor Tier 2 as experience develops.

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



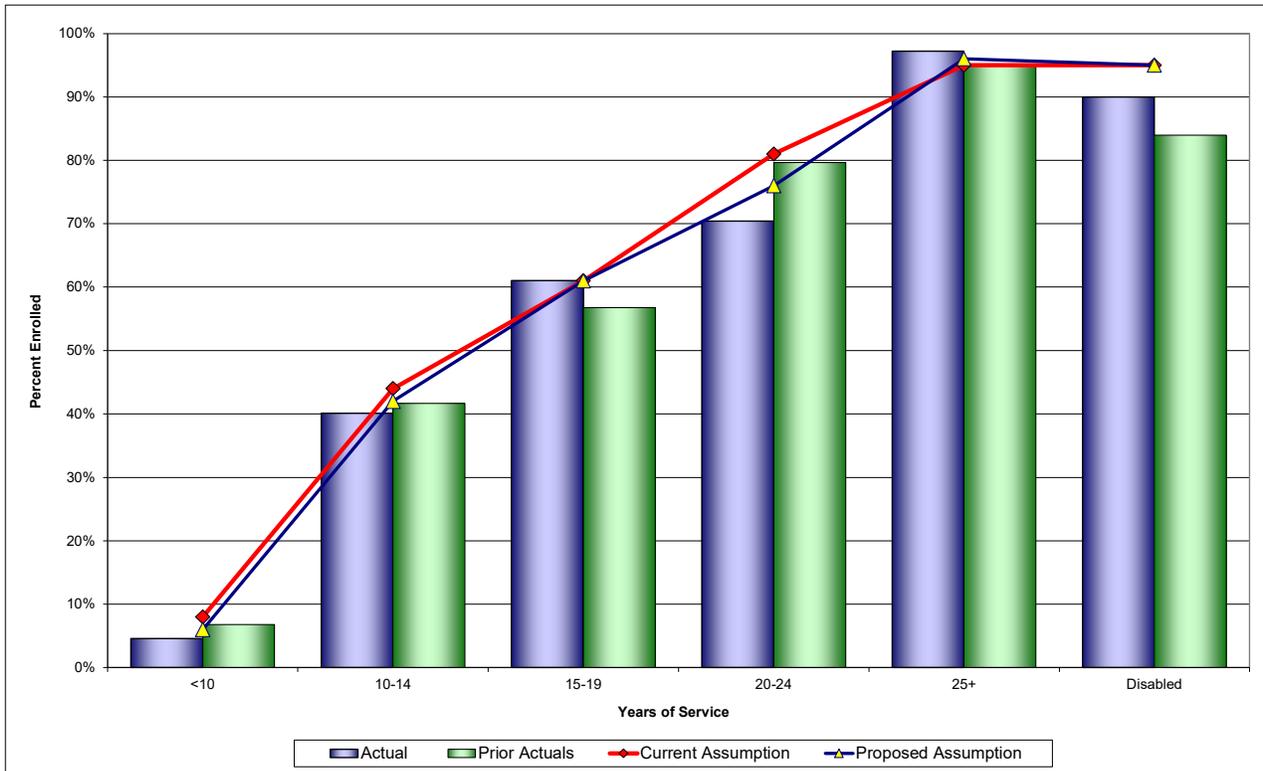
All Enrollees	Current Assumption	Actual
Total Count	3,146	3,117
Actual / Expected	99%	

Exhibit 3-2
Initial Medical Enrollment – Females



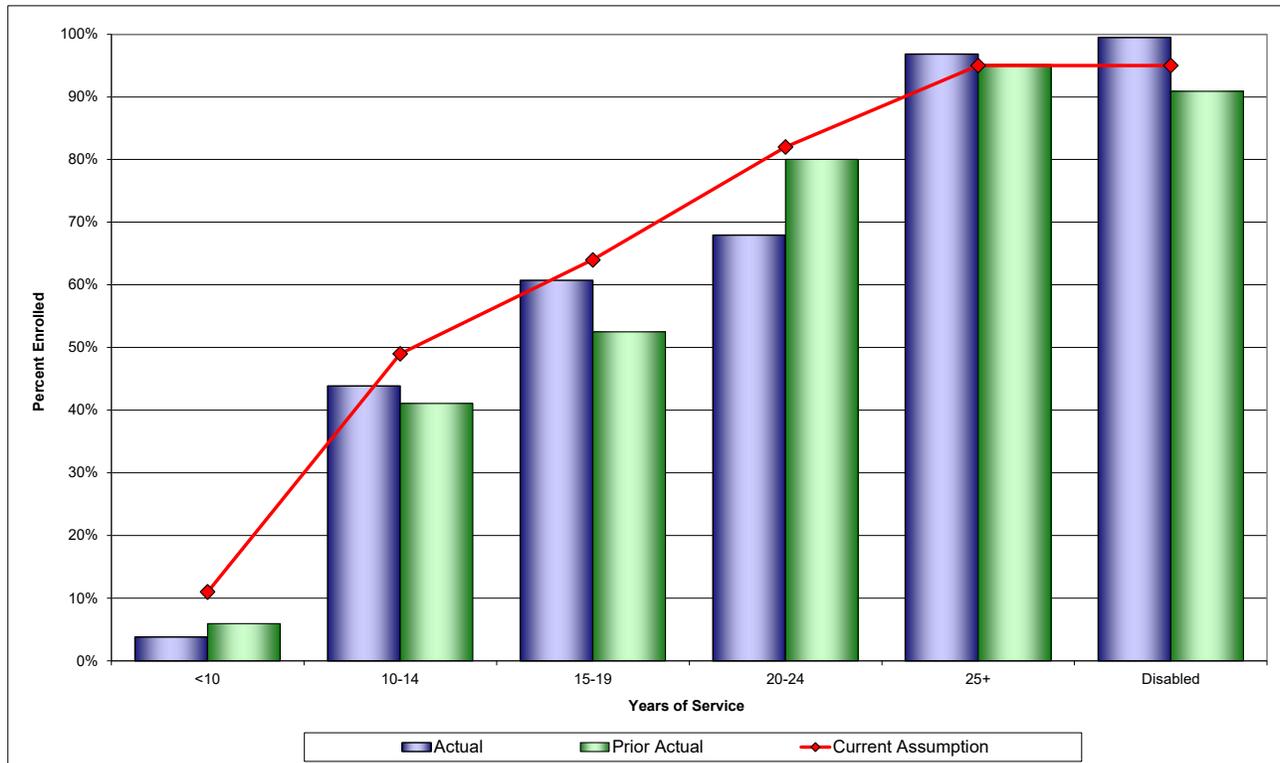
All Enrollees	Current Assumption	Actual
Total Count	4,045	4,039
Actual / Expected	100%	

Exhibit 3-3
Initial Medical Enrollment – Males and Females



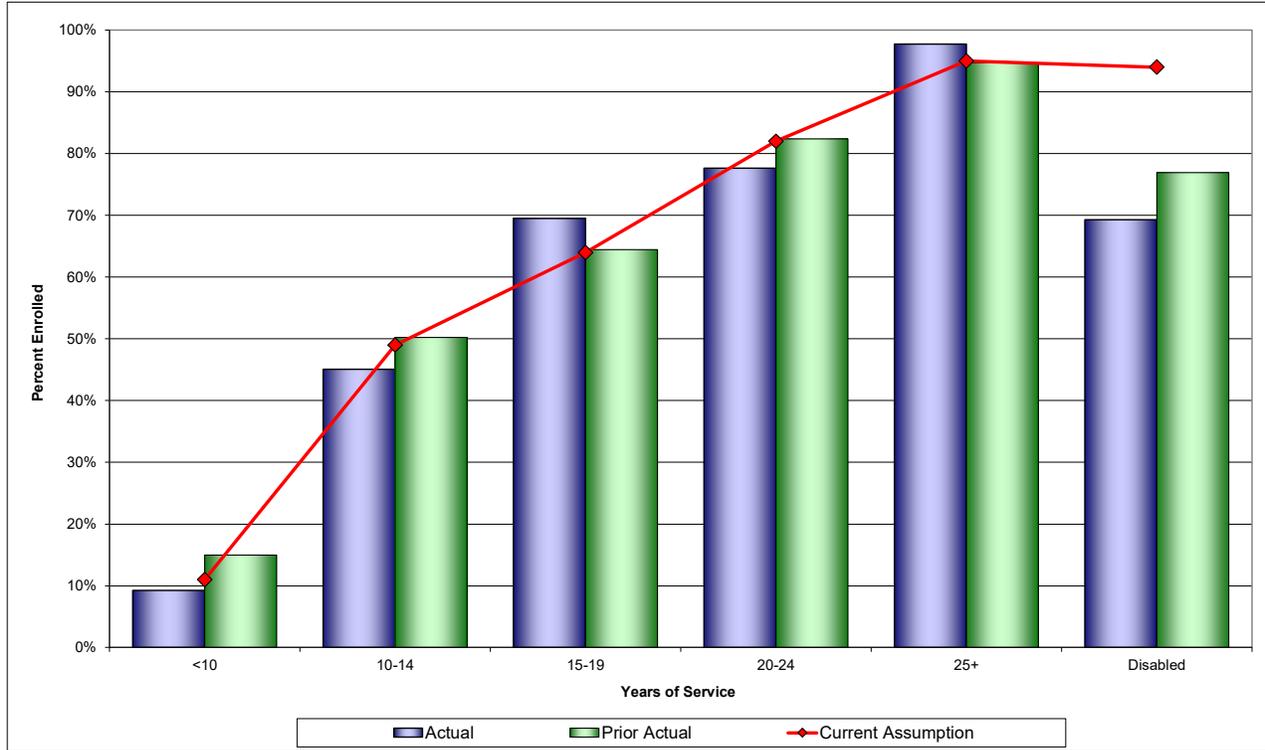
All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	7,191	7,156	7,165
Actual / Expected	100%		100%

**Exhibit 3-4
 Initial Dental/Vision Enrollment – Males**



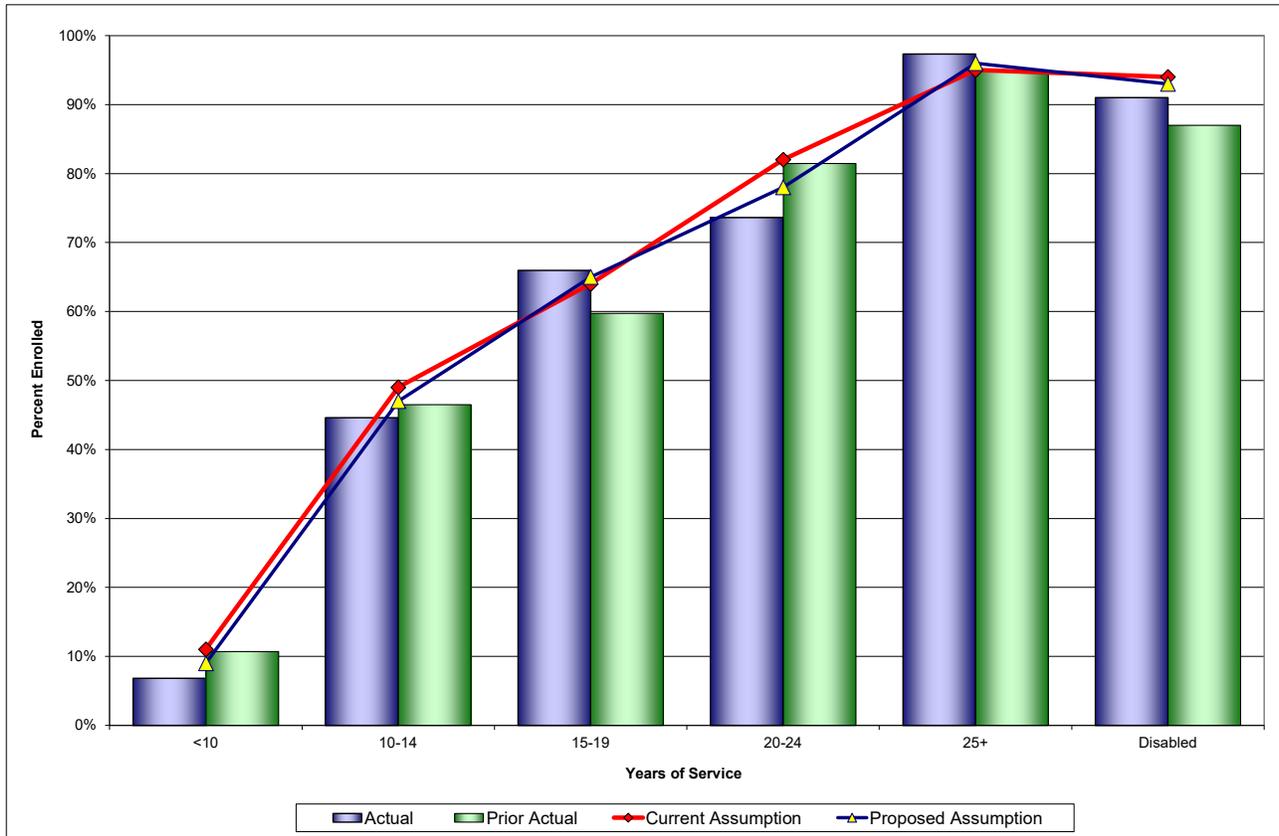
All Enrollees	Current Assumption	Actual
Total Count	3,180	3,154
Actual / Expected	99%	

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



All Enrollees	Current Assumption	Actual
Total Count	4,099	4,133
Actual / Expected	101%	

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



All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	7,279	7,287	7,274
Actual / Expected	100%		100%

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Section 4 Plan and Tier Selection



The plan and tier selection assumption is used to model the range of possible selections for new enrollees. In our July 1, 2017 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, 2016 and June 30, 2018. 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	Prior Actual	Actual	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.6%	0.2%	0.5%	0.5%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	1.5%	1.3%	0.2%	0.5%	0.5%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.0%	1.0%	1.2%	1.0%	1.0%
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%	0.3%	0.1%	0.5%	0.5%
212	Anthem Blue Cross I	Retiree and Spouse		0.4%	0.1%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.2%	0.6%	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	5.5%	5.4%	4.2%	4.5%	4.5%
222	Anthem Blue Cross II	Retiree and Spouse	14.0%	15.2%	10.1%	12.5%	12.5%
223	Anthem Blue Cross II	Retiree, Spouse and Children	10.5%	9.6%	14.0%	12.5%	12.5%
224	Anthem Blue Cross II	Retiree and Children	1.0%	0.8%	1.7%	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					
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare					
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.1%			
244	Anthem Blue Cross III	Retiree and Children 1 Medicare					
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.1%		
246	Anthem Blue Cross III	Retiree and Family 1 Medicare					
247	Anthem Blue Cross III	Retiree and Family 1 Medicare					
248	Anthem Blue Cross III	Retiree and Family 2 Medicare					
249	Anthem Blue Cross III	Retiree and Family 2 Medicare					
250	Anthem Blue Cross III	Retiree and Family 3 Medicare					
301	Cigna Network Model Plan	Retiree Only		0.2%	0.2%		
302	Cigna Network Model Plan	Retiree and Spouse		0.4%	0.3%	0.5%	0.5%
303	Cigna Network Model Plan	Retiree and Family		0.3%	0.1%		
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)					
401	Kaiser (CA)	Retiree Basic (Under 65)	12.5%	12.5%	10.5%	12.0%	12.0%
402	Kaiser (CA)	Retiree Cost ("M" Coverage)					
403	Kaiser (CA)	Retiree Risk (Senior Advantage)			0.3%		
404	Kaiser (CA)	Retiree Excess I					
405	Kaiser (CA)	Retiree Excess II - Part B					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					
411	Kaiser (CA)	Family Basic	36.0%	36.5%	32.1%	35.0%	35.0%
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic					
413	Kaiser (CA)	One Advantage, Others Basic			1.7%		
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		0.1%			
422	Kaiser (CA)	One Excess II - Part B, One Basic		0.2%			
423	Kaiser (CA)	One Excess III (MNP), One Basic			0.1%		
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)					



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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption	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%		
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		0.1%			
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)		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)			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%		
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)		0.1%			
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		0.1%			
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	0.3%	0.5%	0.5%	0.5%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			0.1%		
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)			0.2%		
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)					
706	United Healthcare Medicare Advantage	Minor Survivor					
707	United Healthcare	Single	3.5%	3.4%	3.6%	3.5%	3.5%
708	United Healthcare	Two-Party	7.0%	6.8%	7.4%	7.0%	7.0%
709	United Healthcare	Family	5.5%	3.3%	9.9%	7.5%	7.5%
Total			100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	77.5%	76.9%	80.8%	79.0%	79.0%
Total New Enrollees	1,552	1,718			

* 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	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	7.0%	5.1%	7.3%	7.0%	7.0%
802	Firefighters Local 1014	Med-Member +1 under 65	47.0%	55.0%	30.4%	39.0%	39.0%
803	Firefighters Local 1014	Med-Member +2 under 65	46.0%	38.4%	62.3%	54.0%	54.0%
804	Firefighters Local 1014	Med-Member with Medicare					
805	Firefighters Local 1014	Med-Member +1; 1 MDC		1.5%			
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%

Probability of enrolling at least one dependent	93.0%	94.9%	92.7%	93.0%	93.0%
Total New Enrollees		221	276		

* May not total to 100% due to rounding.



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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption	Prior Actual	Actual	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	1.0%	1.1%	0.5%	0.5%	0.5%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.2%	0.2%	0.5%	0.5%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family			0.2%	0.5%	0.5%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children		0.2%	0.2%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor					
211	Anthem Blue Cross I	Retiree Only	0.5%	1.0%	0.5%	0.5%	0.5%
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%	0.2%	0.5%	0.5%
213	Anthem Blue Cross I	Retiree, Spouse and Children			0.1%		
214	Anthem Blue Cross I	Retiree and Children			0.2%		
215	Anthem Blue Cross I	Minor Survivor					
221	Anthem Blue Cross II	Retiree Only	8.0%	8.3%	7.2%	7.5%	7.5%
222	Anthem Blue Cross II	Retiree and Spouse	7.0%	6.7%	5.9%	6.5%	6.5%
223	Anthem Blue Cross II	Retiree, Spouse and Children	2.0%	1.1%	2.6%	2.5%	2.5%
224	Anthem Blue Cross II	Retiree and Children	1.0%	0.9%	1.5%	1.5%	1.5%
225	Anthem Blue Cross II	Minor Survivor					
240	Anthem Blue Cross III	One Medicare	0.5%	0.3%	0.2%	0.5%	0.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare					
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare					
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare			0.1%		
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%	0.2%		
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%	0.2%		
302	Cigna Network Model Plan	Retiree and Spouse	0.5%		0.1%		
303	Cigna Network Model Plan	Retiree and Family					
304	Cigna Network Model Plan	Retiree and Children		0.1%	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)					
401	Kaiser (CA)	Retiree Basic (Under 65)	31.0%	32.4%	26.4%	28.5%	28.5%
402	Kaiser (CA)	Retiree Cost ("M" Coverage)					
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.5%	0.7%	0.5%	0.5%
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	30.0%	28.8%	22.8%	30.5%	30.5%
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic					
413	Kaiser (CA)	One Advantage, Others Basic			7.6%		
414	Kaiser (CA)	One Excess I, Others Basic			0.2%		
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		0.3%	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		0.2%	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)					



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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic			0.2%		
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		0.2%	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)		0.1%			
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		0.1%	0.2%		
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	2.0%	1.8%	2.1%	2.0%	2.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)		0.1%	0.2%		
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.5%	0.1%	0.4%	0.5%	0.5%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)					
706	United Healthcare Medicare Advantage	Minor Survivor					
707	United Healthcare	Single	9.0%	9.5%	9.1%	9.0%	9.0%
708	United Healthcare	Two-Party	5.0%	4.1%	5.7%	5.5%	5.5%
709	United Healthcare	Family	1.0%	1.1%	3.4%	2.5%	2.5%
Total			100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	50.0%	46.3%	54.4%	53.0%	53.0%
Total New Enrollees		1,875	1,988		

* May not total to 100% due to rounding.



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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	7.0%		66.7%	7.0%	7.0%
802	Firefighters Local 1014	Med-Member +1 under 65	47.0%			39.0%	39.0%
803	Firefighters Local 1014	Med-Member +2 under 65	46.0%	20.0%	33.3%	54.0%	54.0%
804	Firefighters Local 1014	Med-Member with Medicare					
805	Firefighters Local 1014	Med-Member +1; 1 MDC		20.0%			
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		60.0%			
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%

Probability of enrolling at least one dependent	93.0%	40.0%	33.3%	93.0%	93.0%
Total New Enrollees		0	3		

* 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	Prior Actual	Actual	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only		0.2%	0.1%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse		0.2%	0.1%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family		0.1%	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			0.2%	0.5%	
212	Anthem Blue Cross I	Retiree and Spouse		0.2%			
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	1.0%	1.2%	0.8%	1.0%	
222	Anthem Blue Cross II	Retiree and Spouse	3.5%	3.3%	2.4%	2.5%	
223	Anthem Blue Cross II	Retiree, Spouse and Children	1.0%	0.8%	0.9%	1.0%	
224	Anthem Blue Cross II	Retiree and Children		0.1%	0.2%	0.5%	
225	Anthem Blue Cross II	Minor Survivor					
240	Anthem Blue Cross III	One Medicare	6.5%	6.0%	7.2%	7.0%	8.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.2%	0.2%		
242	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	6.5%	6.3%	5.3%	5.5%	8.0%
243	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	6.5%	6.6%	7.1%	7.0%	7.0%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		0.1%			
245	Anthem Blue Cross III	Retiree and Children 2 Medicare	0.5%	0.3%	0.4%	0.5%	1.0%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare		0.1%			
247	Anthem Blue Cross III	Retiree and Family 2 Medicare		1.1%	1.2%	1.0%	2.0%
248	Anthem Blue Cross III	Retiree and Family 3 Medicare		0.1%	0.1%		
249	Anthem Blue Cross III	Retiree and Family 4 Medicare		0.2%	0.5%	0.5%	0.5%
250	Anthem Blue Cross III	Retiree and Family 5 Medicare		0.1%	0.3%	0.5%	0.5%
301	Cigna Network Model Plan	Retiree Only		0.1%	0.1%		
302	Cigna Network Model Plan	Retiree and Spouse		0.2%	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%		
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					
401	Kaiser (CA)	Retiree Basic (Under 65)		1.9%	1.2%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)					
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	20.0%	15.8%	17.1%	18.0%	19.5%
404	Kaiser (CA)	Retiree Excess I	1.0%	0.6%	0.3%	0.5%	
405	Kaiser (CA)	Retiree Excess II - Part B	2.0%	1.1%	1.2%	1.0%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)			0.1%		
411	Kaiser (CA)	Family Basic		1.8%	2.0%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic					
413	Kaiser (CA)	One Advantage, Others Basic	19.5%	20.9%	21.5%	21.0%	22.5%
414	Kaiser (CA)	One Excess I, Others Basic	1.0%	0.6%	0.3%	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	14.0%	13.7%	13.1%	16.0%	16.0%
419	Kaiser (CA)	One Excess I, One Advantage	0.5%	0.1%	0.1%		
420	Kaiser (CA)	Two+ Excess I	0.5%	0.2%			
421	Kaiser (CA)	Survivor					
422	Kaiser (CA)	One Excess II - Part B, One Basic	2.0%	1.5%	0.9%	1.0%	
423	Kaiser (CA)	One Excess III (MNP), One Basic	1.0%				
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B					
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)					
426	Kaiser (CA)	One Risk, One Excess II - Part B					
427	Kaiser (CA)	One Risk, One Excess III (MNP)		0.2%			
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)					
432	Kaiser (CA)	Two Excess III - Both (MNP)		0.1%			



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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption	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		0.1%			
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		0.1%			
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		0.1%	0.1%		
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%	0.2%	0.3%	0.5%	0.5%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.7%	0.4%	0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only	3.0%	3.2%	4.2%	4.0%	4.0%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	3.5%	3.8%	4.6%	4.5%	4.5%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	3.5%	3.9%	3.1%	3.0%	3.0%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	1.5%	1.6%	1.6%	1.5%	1.5%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)	0.5%	0.2%	0.3%	0.5%	0.5%
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%

Probability of enrolling at least one dependent	66.0%	69.5%	67.1%	67.5%	67.5%
Total New Enrollees		1,003	1,117		

* May not total to 100% due to rounding.



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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption	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%	7.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			50.0%		
806	Firefighters Local 1014	Med-Member +1; 2 MDC	47.0%		16.7%	39.0%	39.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC			33.3%		
808	Firefighters Local 1014	Med-Member +2; 2 MDC	46.0%			54.0%	54.0%
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%	0.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	93.0%	0.0%	100.0%	93.0%	93.0%
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	Prior Actual	Actual	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only		0.4%	0.1%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse		0.1%			
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	0.5%	0.2%	0.1%		
212	Anthem Blue Cross I	Retiree and Spouse		0.2%			
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	2.0%	1.5%	1.6%	1.5%	
222	Anthem Blue Cross II	Retiree and Spouse	1.0%	0.5%	0.8%	1.0%	
223	Anthem Blue Cross II	Retiree, Spouse and Children			0.1%		
224	Anthem Blue Cross II	Retiree and Children					
225	Anthem Blue Cross II	Minor Survivor					
240	Anthem Blue Cross III	One Medicare	10.5%	10.5%	11.8%	11.5%	13.0%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.1%		
242	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	1.0%	0.9%	1.2%	1.0%	2.0%
243	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	4.0%	3.7%	4.5%	4.5%	4.5%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		0.1%	0.1%		
245	Anthem Blue Cross III	Retiree and Children 2 Medicare		0.1%	0.1%		
246	Anthem Blue Cross III	Retiree and Family 1 Medicare					
247	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.1%		
248	Anthem Blue Cross III	Retiree and Family 3 Medicare					
249	Anthem Blue Cross III	Retiree and Family 4 Medicare		0.2%	0.1%		
250	Anthem Blue Cross III	Retiree and Family 5 Medicare					
301	Cigna Network Model Plan	Retiree Only		0.1%			
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)					
401	Kaiser (CA)	Retiree Basic (Under 65)		3.4%	2.9%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)					
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	39.5%	37.2%	34.1%	38.5%	42.0%
404	Kaiser (CA)	Retiree Excess I	2.0%	1.3%	0.8%	1.0%	
405	Kaiser (CA)	Retiree Excess II - Part B	3.0%	1.8%	2.7%	2.5%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					
411	Kaiser (CA)	Family Basic		0.4%	0.7%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic					
413	Kaiser (CA)	One Advantage, Others Basic	4.5%	5.1%	4.9%	5.0%	5.5%
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	15.5%	15.7%	15.9%	16.5%	17.0%
419	Kaiser (CA)	One Excess I, One Advantage	0.5%	0.1%	0.1%		
420	Kaiser (CA)	Two+ Excess I					
421	Kaiser (CA)	Survivor					
422	Kaiser (CA)	One Excess II - Part B, One Basic	0.5%	0.3%	0.5%	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		0.2%	0.2%	0.5%	
427	Kaiser (CA)	One Risk, One Excess III (MNP)		0.1%			
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		0.1%			
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					
432	Kaiser (CA)	Two Excess III - Both (MNP)					



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

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic					
451	Kaiser - Colorado	Retiree Risk			0.1%		
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		0.1%			
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		0.1%			
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		0.1%			
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%	0.6%	0.8%	1.0%	1.0%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.4%	0.5%	0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only	9.5%	9.5%	9.3%	9.5%	9.5%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	1.0%	1.2%	1.3%	1.0%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	3.5%	3.2%	4.0%	4.0%	4.0%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.1%	0.2%		
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)		0.1%	0.2%		
706	United Healthcare Medicare Advantage	Minor Survivor					
707	United Healthcare	Single		0.1%			
708	United Healthcare	Two-Party					
709	United Healthcare	Family					
Total			100.0%	100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	32.0%	33.2%	35.7%	34.5%	34.5%
Total New Enrollees		1,709	2,046		

* May not total to 100% due to rounding.



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

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Current Assumption	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%		50.0%	7.0%	7.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			50.0%		
806	Firefighters Local 1014	Med-Member +1; 2 MDC	47.0%			39.0%	39.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC					
808	Firefighters Local 1014	Med-Member +2; 2 MDC	46.0%			54.0%	54.0%
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%	0.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent	93.0%	0.0%	50.0%	93.0%	93.0%
Total New Enrollees		3	2		

* 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	20%	67%	0%	4%	9%	0%
Females	46%	39%	0%	9%	6%	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	540	1,911	0	100	243	0
Percentage	19.3%	68.4%	0.0%	3.6%	8.7%	0.0%
Female						
Count	1,711	1,446	0	316	201	0
Percentage	46.6%	39.3%	0.0%	8.6%	5.5%	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	590	2,178	0	119	267	0
Percentage	18.7%	69.0%	0.0%	3.8%	8.5%	0.0%
Female						
Count	1,874	1,718	0	321	220	0
Percentage	45.3%	41.6%	0.0%	7.8%	5.3%	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	19%	68%	0%	4%	9%	0%
Female	46%	40%	0%	8%	6%	0%



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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, 2018 with those expected to retire according to the actuarial assumptions used in our 2017 OPEB valuation.

Assumption Format

- Age – 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, General Plan E, and the Safety Plans, due to different retirement eligibility provisions. There is insufficient data to separately analyze experience for General Plan G and Safety Plan C. We recommend these plans use the same assumptions as General Plan D and Safety Plan B respectively.

Results and Recommendations

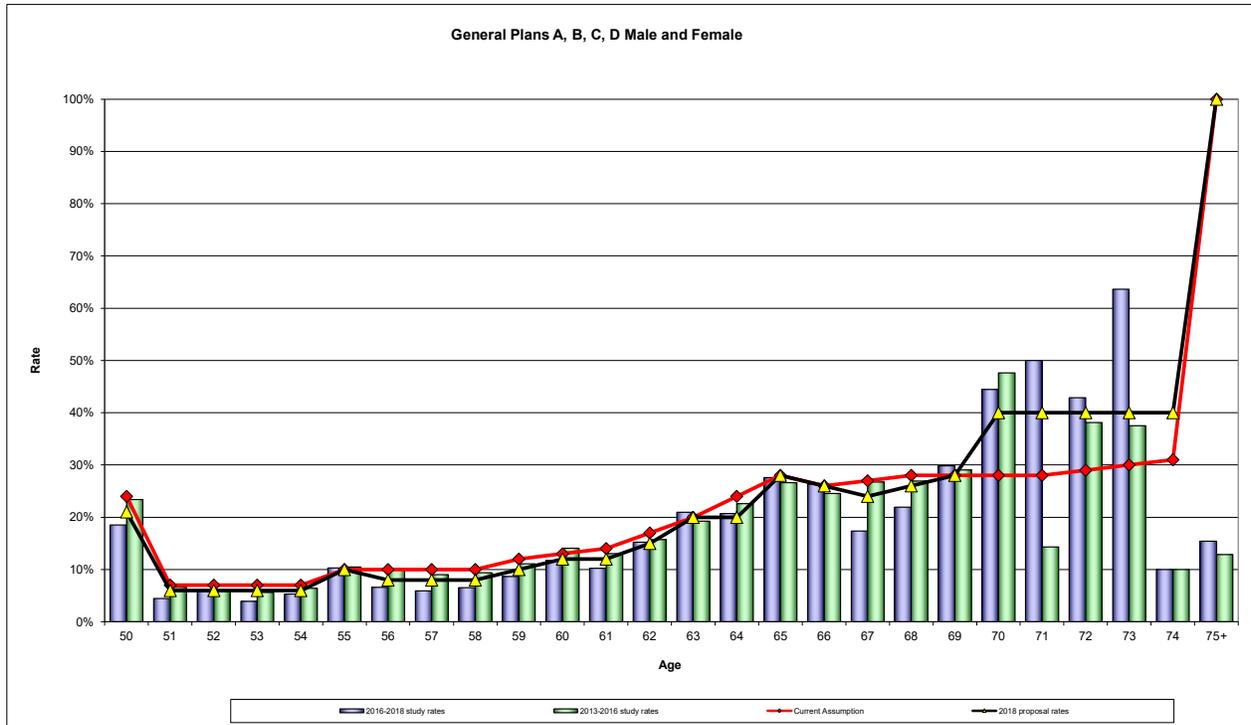
Over the five year period ended June 30, 2018, retirements from vested terminated status were slightly lower than our assumptions. In addition, there has been some variation in the retirement patterns by age compared to our assumptions. Based on this, we are recommending adjustments to the age based 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 Assump.	Prior Actual	Actual	Proposed	Current	Proposed
General A,B,C,D	1,042	1,017	830	949	80%	87%
General E	1,431	1,460	1,151	1,325	80%	87%
Safety A,B	118	119	99	116	84%	85%
Total	2,591	2,596	2,080	2,390	80%	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, and D – Male & Female

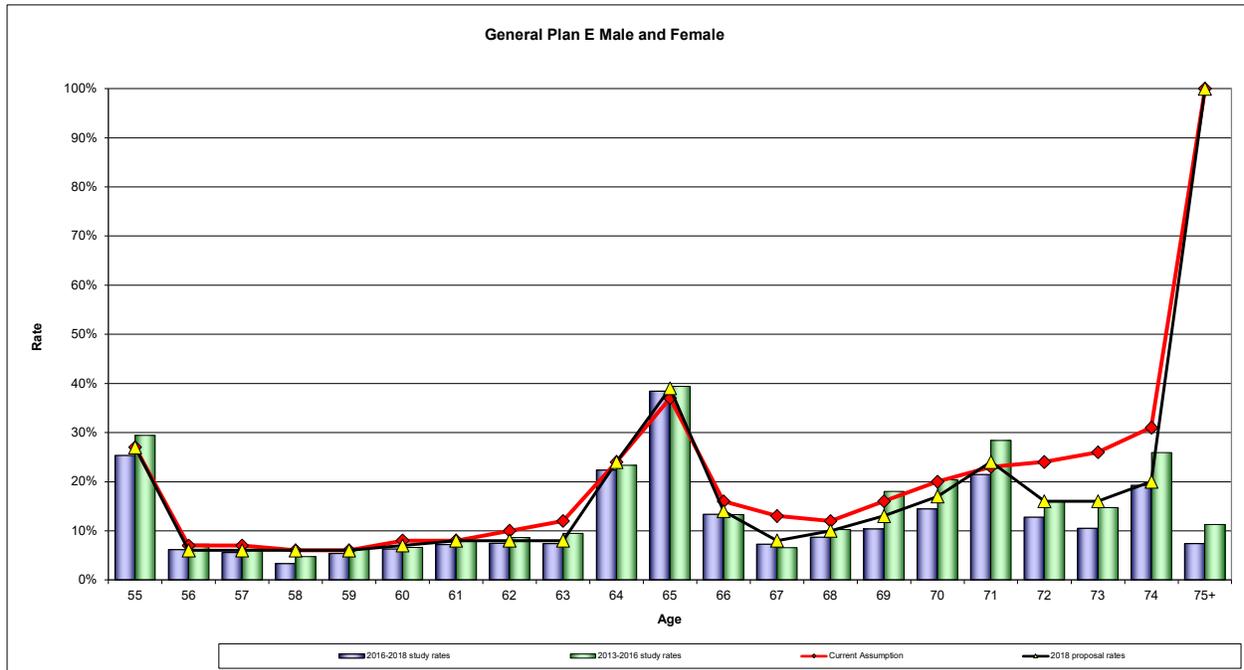


All Eligible VTs	Current Assumption	Prior Actual	Actual	2018 Proposal
Total Count	1,042	1,017	830	949
Actual / Expected	80%			87%
Total Count w/o 75+	990	1,012	822	897
Actual / Expected w/o 75+	83%			92%



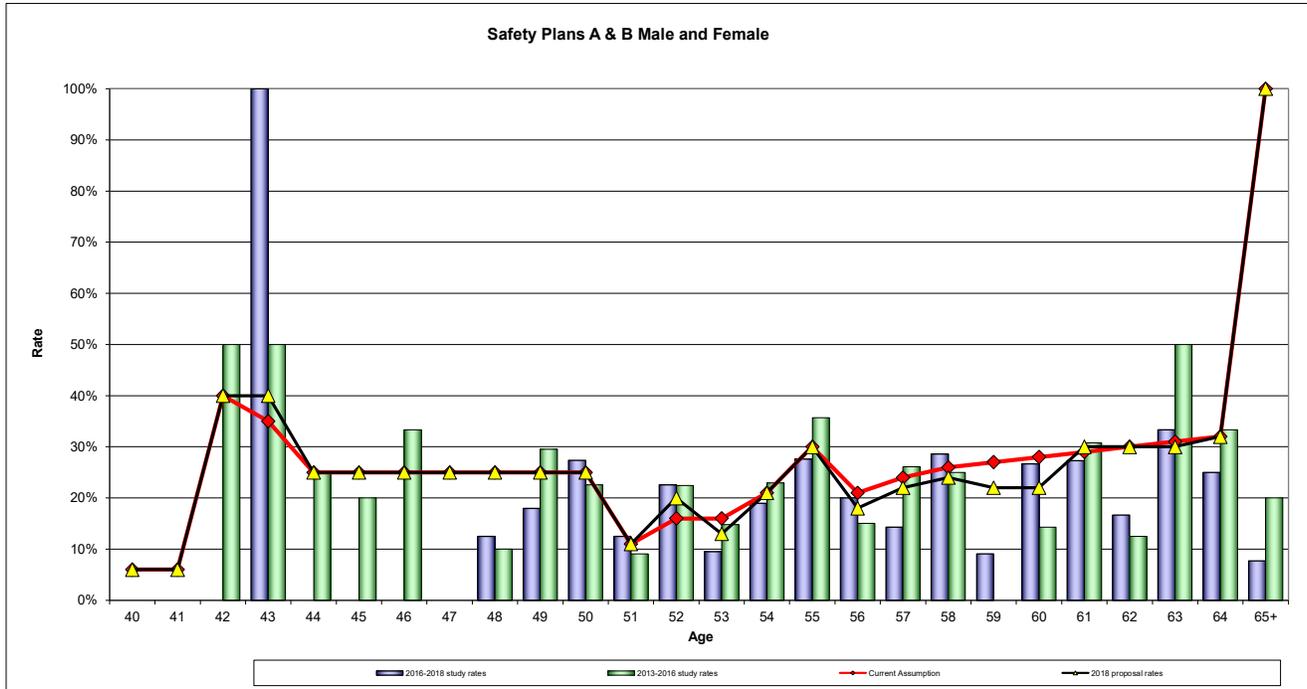
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Exhibit 5-2
Retirement of Vested Terminated Members
General Plan E – Male & Female



All Eligible VTs	Current Assumption	Prior Actual	Actual	2018 Proposal
Total Count	1,431	1,460	1,151	1,325
Actual / Expected	80%			87%
Total Count w/o 75+	1,350	1,454	1,145	1,244
Actual / Expected w/o 75+	85%			92%

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



All Eligible VTs	Current Assumption	Prior Actual	Actual	2018 Proposal
Total Count	118	119	99	116
Actual / Expected	84%			85%
Total Count w/o 65+	105	115	98	103
Actual / Expected w/o 65+	93%			95%

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, 2017 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 one year 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, 2016, 2017, and 2018 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		1.0 year
Prior Actual Experience				
All Retirees	16,594	4.6 years	8,218	1.2 years
Recent Retirees	3,528	4.0 years	2,626	1.4 years
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
Recommended Assumption (Tier 1 and Tier 2)		4.0 years		2.0 years

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

Our July 1, 2017 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, 2016, 2017 and 2018 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, 2017 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, 2016 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	3%	3%
Prior Actual Experience	3%	N/A
Number of Observations	23	N/A
Actual Experience	1%	N/A
Number of Observations	17	N/A
Recommended Assumption	2%	3%
Scenario 2		
Current Assumption	5%	3%
Prior Actual Experience	6%	8%
Number of Observations	9	11
Actual Experience	2%	2%
Number of Observations	14	13
Recommended Assumption	4%	3%



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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. Although the salary increase assumptions and inflation are also used in the OPEB valuation, we have not studied them here, since they are included in the retirement benefit experience studies.

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 2016 Investigation of Experience for Retirement Benefit Assumptions dated December 5, 2016.

The change from cost sharing to agent is 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 investment earnings assumption for the portion of the agents that are funded by the County will also be the expected return of the OPEB Trust. The portion of the agents that are not funded by the County and 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 a trust fund for the purposes of prefunding future OPEB costs. The expected investment return on the OPEB Trust is 6.00%, based on the Trust's investment policy and Meketa's current capital market assumptions and investment forecast model.

We recommend using the 6.00% return assumption for agents that are prefunding through the OPEB Trust because 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.

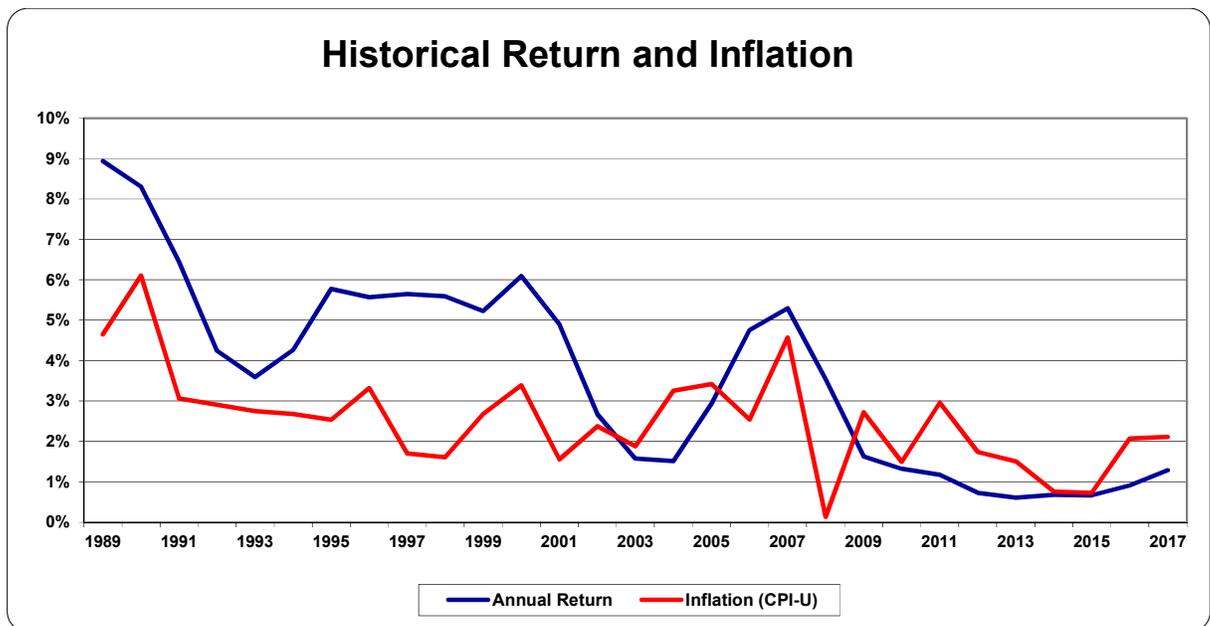
Asset Class	Estimated Annual Arithmetic Return	Asset Allocation
Cash	1.81%	2.00%
Investment Grade Bonds	2.78%	8.00%
TIPS	3.08%	6.00%
High Yield Bonds	4.98%	6.00%
Bank Loans	4.80%	10.00%
Emerging Market Bonds	5.75%	4.00%
Global Equity	8.01%	50.00%
REIT's	10.26%	10.00%
Commodities	7.02%	4.00%

Expected Arithmetic Return (10 yrs) ⁽¹⁾ 6.07%
 Expected Geometric Return (10 yrs) ⁽²⁾ 6.00%

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.

**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 2017. Over this period, the geometric averages of the annual return and the rate of inflation were 3.6% and 2.5%, respectively, resulting in a real return over the period of approximately 1.1% per year.



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**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 1.1% real return may be higher than what is achievable in the future. Current projections are for real returns in the 0.5% to 1.0% range for these investments.

The 2016 retirement benefit experience study analyzed the rate of price inflation and wage inflation. Subsequently, the Board of Investment decided at the December 14, 2016 meeting to make changes in these economic assumptions for the retirement benefit program. The price inflation assumption was changed to 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 3.25% and 3.75% (2.75% inflation plus assumed real return between 0.50% and 1.00%).

Milliman used our current capital market assumptions and investment forecast model to develop an expected return on general assets of 3.69%. We incorporated LACERA's general fund balance sheet as of June 30, 2018 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	3.04%	37.41%
Short-term U.S. Bonds	4.10%	62.59%
Expected Arithmetic Return (30 yrs) ⁽¹⁾		3.70%
Expected Geometric Return (30 yrs) ⁽²⁾		3.69%

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 investment earnings assumption for the portion of the agents that are funded by the County will also be the OPEB Trust expected return of 6.00%. The portion of the agents that are not funded by the County and not prefunding through the OPEB Trust will have an investment earnings assumption of the County's general funds expected return of 3.69%.

**Investment Earnings
 (continued)**

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	4.50%	6.00%
Agents not prefunding	4.50%	3.69%

**Health Cost Trend
 General Discussion**

In our July 1, 2017 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, 2019 final renewals which will be reflected in the July 1, 2018 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 proposes 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, 2018 renewals and summaries provided by Segal taking into account drug percentage of total, approximate annual premiums, and plan type.
- *2028 GDP % Share.* This is the assumed percentage of GDP that is spent on health care and is assumed to be 20.5%. This is based on the most 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. Based on the 2018 Medicare Trustees Report, we used a 1.5% assumption.



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**Medical Trend
(continued)**

- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 1.2%, 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 health care 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 0.42% decrease in the 2018 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.

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

The Consolidated Appropriations Act of 2016 included a two year delay of the Excise tax, allowance of the Excise tax to be deductible, and no health insurer fee for calendar year 2017. The Tax Cuts and Jobs Act, passed in December 2017, adjusted the indexing of future Excise tax thresholds from CPI-U to chained CPI-U. Additional legislation passed in January 2018 further delayed the Excise tax until 2022 and suspended the health insurer fee for calendar year 2019. We received detailed health insurer fee information from the carriers and reflected adjustments in the trend assumption.

Exhibits 7-1 through 7-4 show the recommended medical trend assumptions including Excise tax for the July 1, 2018 OPEB valuation compared to the medical trend assumptions used for the July 1, 2017 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, 2017 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, 2018, valuation based on the following CMS reports:

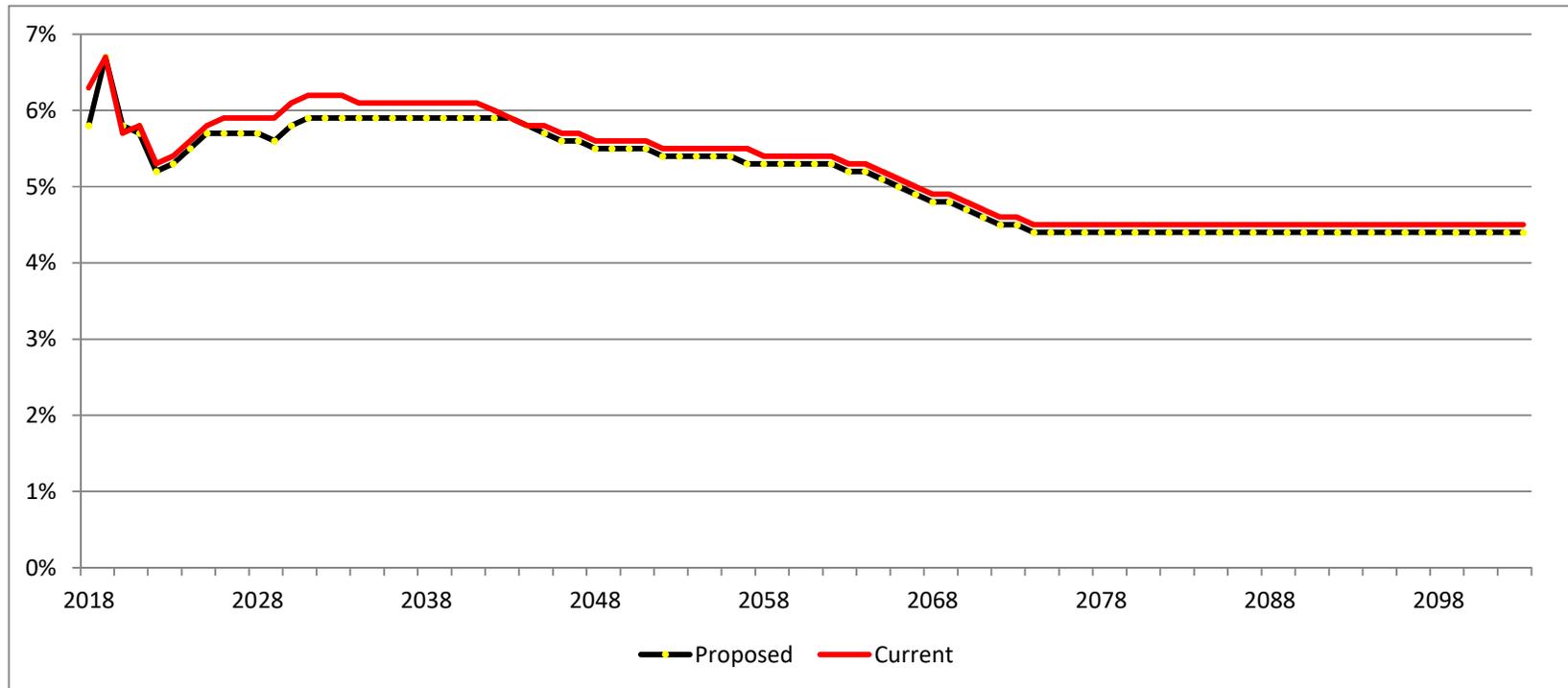
- *2018 Medicare Trustees Report.* We used this report for assumed Medicare Part B enrollment growth and for the real GDP growth assumption of 1.5%.
- *2018 CMS Report on Projected Medicare Expenditures under an Illustrative Scenario with Alternative Physician Payment Updates.* We used this report for 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, 2018, Medicare Part B premium trend is compared to the July 1, 2017 assumption in Exhibits 7-5 and 7-6. The July 1, 2018 census data indicates that a large number of individuals are being reimbursed for an amount lower than the 2018 standard Part B premium of \$134. 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 2019, 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, 2018 OPEB valuation, the underlying dental/vision trend rate is 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 30 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 with Excise Tax for Pre-65 Members**



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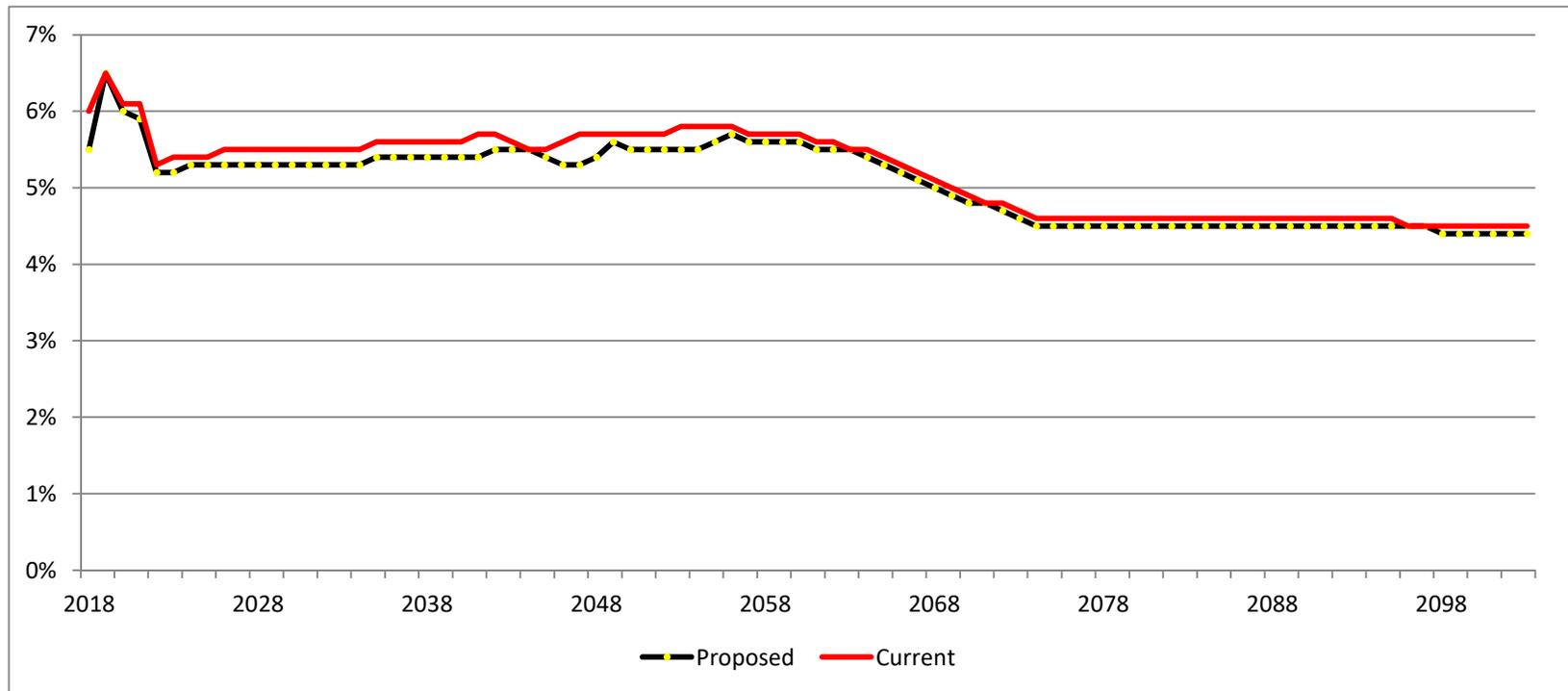
**Exhibit 7-2
 Medical Trend with Excise Tax for Pre-65 Members – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2019	6/30/2020	6.30%	5.80%	6/30/2062	6/30/2063	5.40%	5.30%
6/30/2020	6/30/2021	6.70%	6.70%	6/30/2063	6/30/2064	5.40%	5.30%
6/30/2021	6/30/2022	5.70%	5.80%	6/30/2064	6/30/2065	5.30%	5.20%
6/30/2022	6/30/2023	5.80%	5.70%	6/30/2065	6/30/2066	5.30%	5.20%
6/30/2023	6/30/2024	5.30%	5.20%	6/30/2066	6/30/2067	5.20%	5.10%
6/30/2024	6/30/2025	5.40%	5.30%	6/30/2067	6/30/2068	5.10%	5.00%
6/30/2025	6/30/2026	5.60%	5.50%	6/30/2068	6/30/2069	5.00%	4.90%
6/30/2026	6/30/2027	5.80%	5.70%	6/30/2069	6/30/2070	4.90%	4.80%
6/30/2027	6/30/2028	5.90%	5.70%	6/30/2070	6/30/2071	4.90%	4.80%
6/30/2028	6/30/2029	5.90%	5.70%	6/30/2071	6/30/2072	4.80%	4.70%
6/30/2029	6/30/2030	5.90%	5.70%	6/30/2072	6/30/2073	4.70%	4.60%
6/30/2030	6/30/2031	5.90%	5.60%	6/30/2073	6/30/2074	4.60%	4.50%
6/30/2031	6/30/2032	6.10%	5.80%	6/30/2074	6/30/2075	4.60%	4.50%
6/30/2032	6/30/2033	6.20%	5.90%	6/30/2075	6/30/2076	4.50%	4.40%
6/30/2033	6/30/2034	6.20%	5.90%	6/30/2076	6/30/2077	4.50%	4.40%
6/30/2034	6/30/2035	6.20%	5.90%	6/30/2077	6/30/2078	4.50%	4.40%
6/30/2035	6/30/2036	6.10%	5.90%	6/30/2078	6/30/2079	4.50%	4.40%
6/30/2036	6/30/2037	6.10%	5.90%	6/30/2079	6/30/2080	4.50%	4.40%
6/30/2037	6/30/2038	6.10%	5.90%	6/30/2080	6/30/2081	4.50%	4.40%
6/30/2038	6/30/2039	6.10%	5.90%	6/30/2081	6/30/2082	4.50%	4.40%
6/30/2039	6/30/2040	6.10%	5.90%	6/30/2082	6/30/2083	4.50%	4.40%
6/30/2040	6/30/2041	6.10%	5.90%	6/30/2083	6/30/2084	4.50%	4.40%
6/30/2041	6/30/2042	6.10%	5.90%	6/30/2084	6/30/2085	4.50%	4.40%
6/30/2042	6/30/2043	6.10%	5.90%	6/30/2085	6/30/2086	4.50%	4.40%
6/30/2043	6/30/2044	6.00%	5.90%	6/30/2086	6/30/2087	4.50%	4.40%
6/30/2044	6/30/2045	5.90%	5.90%	6/30/2087	6/30/2088	4.50%	4.40%
6/30/2045	6/30/2046	5.80%	5.80%	6/30/2088	6/30/2089	4.50%	4.40%
6/30/2046	6/30/2047	5.80%	5.70%	6/30/2089	6/30/2090	4.50%	4.40%
6/30/2047	6/30/2048	5.70%	5.60%	6/30/2090	6/30/2091	4.50%	4.40%
6/30/2048	6/30/2049	5.70%	5.60%	6/30/2091	6/30/2092	4.50%	4.40%
6/30/2049	6/30/2050	5.60%	5.50%	6/30/2092	6/30/2093	4.50%	4.40%
6/30/2050	6/30/2051	5.60%	5.50%	6/30/2093	6/30/2094	4.50%	4.40%
6/30/2051	6/30/2052	5.60%	5.50%	6/30/2094	6/30/2095	4.50%	4.40%
6/30/2052	6/30/2053	5.60%	5.50%	6/30/2095	6/30/2096	4.50%	4.40%
6/30/2053	6/30/2054	5.50%	5.40%	6/30/2096	6/30/2097	4.50%	4.40%
6/30/2054	6/30/2055	5.50%	5.40%	6/30/2097	6/30/2098	4.50%	4.40%
6/30/2055	6/30/2056	5.50%	5.40%	6/30/2098	6/30/2099	4.50%	4.40%
6/30/2056	6/30/2057	5.50%	5.40%	6/30/2099	6/30/2100	4.50%	4.40%
6/30/2057	6/30/2058	5.50%	5.40%	6/30/2100	6/30/2101	4.50%	4.40%
6/30/2058	6/30/2059	5.50%	5.30%	6/30/2101	6/30/2102	4.50%	4.40%
6/30/2059	6/30/2060	5.40%	5.30%	6/30/2102	6/30/2103	4.50%	4.40%
6/30/2060	6/30/2061	5.40%	5.30%	6/30/2103	6/30/2104	4.50%	4.40%
6/30/2061	6/30/2062	5.40%	5.30%	6/30/2104	6/30/2105	4.50%	4.40%



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**Exhibit 7-3
 Medical Trend with Excise Tax for Post-65 Members**



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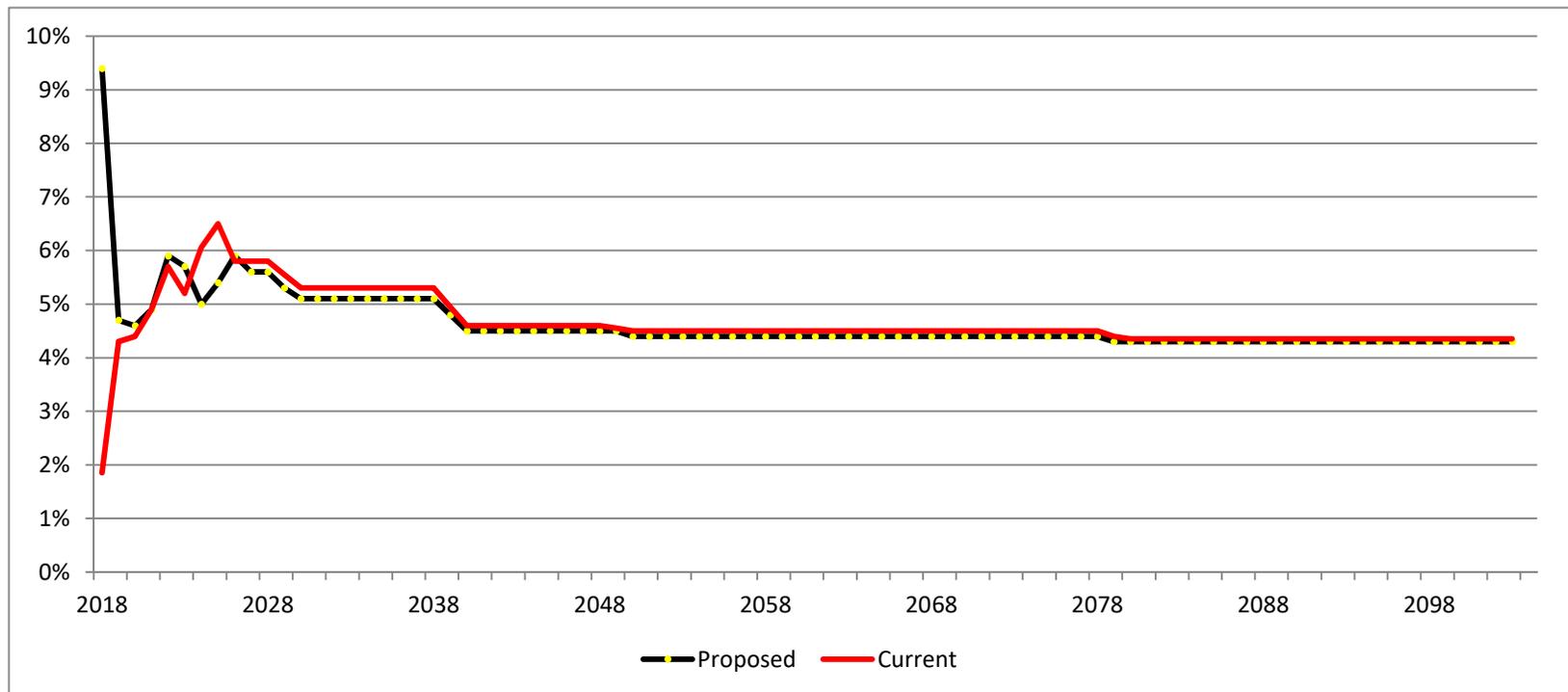
**Exhibit 7-4
 Medical Trend with Excise Tax for Post-65 Members – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2019	6/30/2020	6.00%	5.50%	6/30/2062	6/30/2063	5.60%	5.50%
6/30/2020	6/30/2021	6.50%	6.50%	6/30/2063	6/30/2064	5.60%	5.50%
6/30/2021	6/30/2022	6.10%	6.00%	6/30/2064	6/30/2065	5.50%	5.50%
6/30/2022	6/30/2023	6.10%	5.90%	6/30/2065	6/30/2066	5.50%	5.40%
6/30/2023	6/30/2024	5.30%	5.20%	6/30/2066	6/30/2067	5.40%	5.30%
6/30/2024	6/30/2025	5.40%	5.20%	6/30/2067	6/30/2068	5.30%	5.20%
6/30/2025	6/30/2026	5.40%	5.30%	6/30/2068	6/30/2069	5.20%	5.10%
6/30/2026	6/30/2027	5.40%	5.30%	6/30/2069	6/30/2070	5.10%	5.00%
6/30/2027	6/30/2028	5.50%	5.30%	6/30/2070	6/30/2071	5.00%	4.90%
6/30/2028	6/30/2029	5.50%	5.30%	6/30/2071	6/30/2072	4.90%	4.80%
6/30/2029	6/30/2030	5.50%	5.30%	6/30/2072	6/30/2073	4.80%	4.80%
6/30/2030	6/30/2031	5.50%	5.30%	6/30/2073	6/30/2074	4.80%	4.70%
6/30/2031	6/30/2032	5.50%	5.30%	6/30/2074	6/30/2075	4.70%	4.60%
6/30/2032	6/30/2033	5.50%	5.30%	6/30/2075	6/30/2076	4.60%	4.50%
6/30/2033	6/30/2034	5.50%	5.30%	6/30/2076	6/30/2077	4.60%	4.50%
6/30/2034	6/30/2035	5.50%	5.30%	6/30/2077	6/30/2078	4.60%	4.50%
6/30/2035	6/30/2036	5.50%	5.30%	6/30/2078	6/30/2079	4.60%	4.50%
6/30/2036	6/30/2037	5.60%	5.40%	6/30/2079	6/30/2080	4.60%	4.50%
6/30/2037	6/30/2038	5.60%	5.40%	6/30/2080	6/30/2081	4.60%	4.50%
6/30/2038	6/30/2039	5.60%	5.40%	6/30/2081	6/30/2082	4.60%	4.50%
6/30/2039	6/30/2040	5.60%	5.40%	6/30/2082	6/30/2083	4.60%	4.50%
6/30/2040	6/30/2041	5.60%	5.40%	6/30/2083	6/30/2084	4.60%	4.50%
6/30/2041	6/30/2042	5.60%	5.40%	6/30/2084	6/30/2085	4.60%	4.50%
6/30/2042	6/30/2043	5.70%	5.40%	6/30/2085	6/30/2086	4.60%	4.50%
6/30/2043	6/30/2044	5.70%	5.50%	6/30/2086	6/30/2087	4.60%	4.50%
6/30/2044	6/30/2045	5.60%	5.50%	6/30/2087	6/30/2088	4.60%	4.50%
6/30/2045	6/30/2046	5.50%	5.50%	6/30/2088	6/30/2089	4.60%	4.50%
6/30/2046	6/30/2047	5.50%	5.40%	6/30/2089	6/30/2090	4.60%	4.50%
6/30/2047	6/30/2048	5.60%	5.30%	6/30/2090	6/30/2091	4.60%	4.50%
6/30/2048	6/30/2049	5.70%	5.30%	6/30/2091	6/30/2092	4.60%	4.50%
6/30/2049	6/30/2050	5.70%	5.40%	6/30/2092	6/30/2093	4.60%	4.50%
6/30/2050	6/30/2051	5.70%	5.60%	6/30/2093	6/30/2094	4.60%	4.50%
6/30/2051	6/30/2052	5.70%	5.50%	6/30/2094	6/30/2095	4.60%	4.50%
6/30/2052	6/30/2053	5.70%	5.50%	6/30/2095	6/30/2096	4.60%	4.50%
6/30/2053	6/30/2054	5.70%	5.50%	6/30/2096	6/30/2097	4.60%	4.50%
6/30/2054	6/30/2055	5.80%	5.50%	6/30/2097	6/30/2098	4.50%	4.50%
6/30/2055	6/30/2056	5.80%	5.50%	6/30/2098	6/30/2099	4.50%	4.50%
6/30/2056	6/30/2057	5.80%	5.60%	6/30/2099	6/30/2100	4.50%	4.40%
6/30/2057	6/30/2058	5.80%	5.70%	6/30/2100	6/30/2101	4.50%	4.40%
6/30/2058	6/30/2059	5.70%	5.60%	6/30/2101	6/30/2102	4.50%	4.40%
6/30/2059	6/30/2060	5.70%	5.60%	6/30/2102	6/30/2103	4.50%	4.40%
6/30/2060	6/30/2061	5.70%	5.60%	6/30/2103	6/30/2104	4.50%	4.40%
6/30/2061	6/30/2062	5.70%	5.60%	6/30/2104	6/30/2105	4.50%	4.40%



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Exhibit 7-5
Medicare Part B Premium Trend



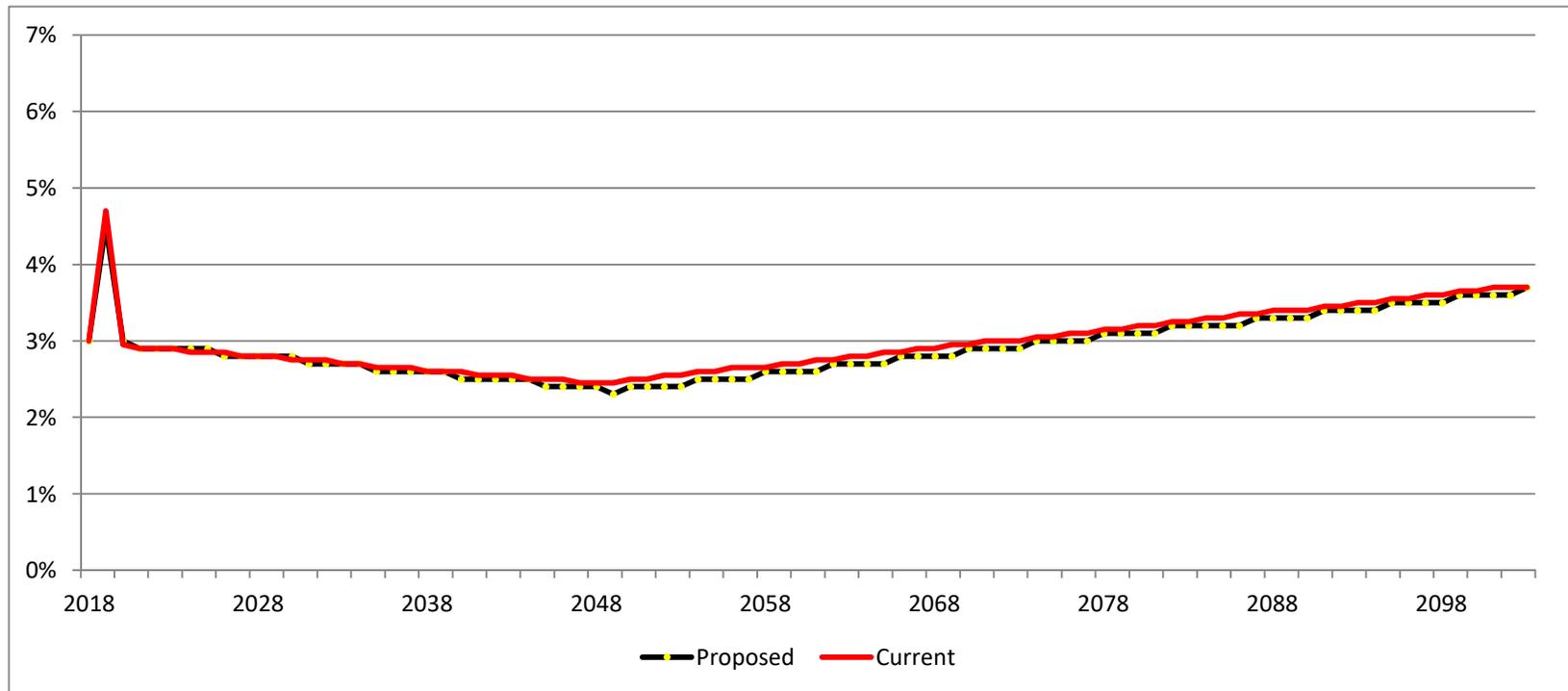
**Exhibit 7-6
 Medicare Part B Premium Trend – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2019	6/30/2020	1.85%	9.40%	6/30/2062	6/30/2063	4.50%	4.40%
6/30/2020	6/30/2021	4.30%	4.70%	6/30/2063	6/30/2064	4.50%	4.40%
6/30/2021	6/30/2022	4.40%	4.60%	6/30/2064	6/30/2065	4.50%	4.40%
6/30/2022	6/30/2023	4.90%	4.90%	6/30/2065	6/30/2066	4.50%	4.40%
6/30/2023	6/30/2024	5.70%	5.90%	6/30/2066	6/30/2067	4.50%	4.40%
6/30/2024	6/30/2025	5.20%	5.70%	6/30/2067	6/30/2068	4.50%	4.40%
6/30/2025	6/30/2026	6.05%	5.00%	6/30/2068	6/30/2069	4.50%	4.40%
6/30/2026	6/30/2027	6.50%	5.40%	6/30/2069	6/30/2070	4.50%	4.40%
6/30/2027	6/30/2028	5.80%	5.90%	6/30/2070	6/30/2071	4.50%	4.40%
6/30/2028	6/30/2029	5.80%	5.60%	6/30/2071	6/30/2072	4.50%	4.40%
6/30/2029	6/30/2030	5.80%	5.60%	6/30/2072	6/30/2073	4.50%	4.40%
6/30/2030	6/30/2031	5.55%	5.30%	6/30/2073	6/30/2074	4.50%	4.40%
6/30/2031	6/30/2032	5.30%	5.10%	6/30/2074	6/30/2075	4.50%	4.40%
6/30/2032	6/30/2033	5.30%	5.10%	6/30/2075	6/30/2076	4.50%	4.40%
6/30/2033	6/30/2034	5.30%	5.10%	6/30/2076	6/30/2077	4.50%	4.40%
6/30/2034	6/30/2035	5.30%	5.10%	6/30/2077	6/30/2078	4.50%	4.40%
6/30/2035	6/30/2036	5.30%	5.10%	6/30/2078	6/30/2079	4.50%	4.40%
6/30/2036	6/30/2037	5.30%	5.10%	6/30/2079	6/30/2080	4.50%	4.40%
6/30/2037	6/30/2038	5.30%	5.10%	6/30/2080	6/30/2081	4.40%	4.30%
6/30/2038	6/30/2039	5.30%	5.10%	6/30/2081	6/30/2082	4.35%	4.30%
6/30/2039	6/30/2040	5.30%	5.10%	6/30/2082	6/30/2083	4.35%	4.30%
6/30/2040	6/30/2041	4.95%	4.80%	6/30/2083	6/30/2084	4.35%	4.30%
6/30/2041	6/30/2042	4.60%	4.50%	6/30/2084	6/30/2085	4.35%	4.30%
6/30/2042	6/30/2043	4.60%	4.50%	6/30/2085	6/30/2086	4.35%	4.30%
6/30/2043	6/30/2044	4.60%	4.50%	6/30/2086	6/30/2087	4.35%	4.30%
6/30/2044	6/30/2045	4.60%	4.50%	6/30/2087	6/30/2088	4.35%	4.30%
6/30/2045	6/30/2046	4.60%	4.50%	6/30/2088	6/30/2089	4.35%	4.30%
6/30/2046	6/30/2047	4.60%	4.50%	6/30/2089	6/30/2090	4.35%	4.30%
6/30/2047	6/30/2048	4.60%	4.50%	6/30/2090	6/30/2091	4.35%	4.30%
6/30/2048	6/30/2049	4.60%	4.50%	6/30/2091	6/30/2092	4.35%	4.30%
6/30/2049	6/30/2050	4.60%	4.50%	6/30/2092	6/30/2093	4.35%	4.30%
6/30/2050	6/30/2051	4.55%	4.50%	6/30/2093	6/30/2094	4.35%	4.30%
6/30/2051	6/30/2052	4.50%	4.40%	6/30/2094	6/30/2095	4.35%	4.30%
6/30/2052	6/30/2053	4.50%	4.40%	6/30/2095	6/30/2096	4.35%	4.30%
6/30/2053	6/30/2054	4.50%	4.40%	6/30/2096	6/30/2097	4.35%	4.30%
6/30/2054	6/30/2055	4.50%	4.40%	6/30/2097	6/30/2098	4.35%	4.30%
6/30/2055	6/30/2056	4.50%	4.40%	6/30/2098	6/30/2099	4.35%	4.30%
6/30/2056	6/30/2057	4.50%	4.40%	6/30/2099	6/30/2100	4.35%	4.30%
6/30/2057	6/30/2058	4.50%	4.40%	6/30/2100	6/30/2101	4.35%	4.30%
6/30/2058	6/30/2059	4.50%	4.40%	6/30/2101	6/30/2102	4.35%	4.30%
6/30/2059	6/30/2060	4.50%	4.40%	6/30/2102	6/30/2103	4.35%	4.30%
6/30/2060	6/30/2061	4.50%	4.40%	6/30/2103	6/30/2104	4.35%	4.30%
6/30/2061	6/30/2062	4.50%	4.40%	6/30/2104	6/30/2105	4.35%	4.30%



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Exhibit 7-7
Dental/Vision Trend



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

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2019	6/30/2020	3.00%	3.00%	6/30/2062	6/30/2063	2.75%	2.60%
6/30/2020	6/30/2021	4.70%	4.50%	6/30/2063	6/30/2064	2.75%	2.70%
6/30/2021	6/30/2022	2.95%	3.00%	6/30/2064	6/30/2065	2.80%	2.70%
6/30/2022	6/30/2023	2.90%	2.90%	6/30/2065	6/30/2066	2.80%	2.70%
6/30/2023	6/30/2024	2.90%	2.90%	6/30/2066	6/30/2067	2.85%	2.70%
6/30/2024	6/30/2025	2.90%	2.90%	6/30/2067	6/30/2068	2.85%	2.80%
6/30/2025	6/30/2026	2.85%	2.90%	6/30/2068	6/30/2069	2.90%	2.80%
6/30/2026	6/30/2027	2.85%	2.90%	6/30/2069	6/30/2070	2.90%	2.80%
6/30/2027	6/30/2028	2.85%	2.80%	6/30/2070	6/30/2071	2.95%	2.80%
6/30/2028	6/30/2029	2.80%	2.80%	6/30/2071	6/30/2072	2.95%	2.90%
6/30/2029	6/30/2030	2.80%	2.80%	6/30/2072	6/30/2073	3.00%	2.90%
6/30/2030	6/30/2031	2.80%	2.80%	6/30/2073	6/30/2074	3.00%	2.90%
6/30/2031	6/30/2032	2.75%	2.80%	6/30/2074	6/30/2075	3.00%	2.90%
6/30/2032	6/30/2033	2.75%	2.70%	6/30/2075	6/30/2076	3.05%	3.00%
6/30/2033	6/30/2034	2.75%	2.70%	6/30/2076	6/30/2077	3.05%	3.00%
6/30/2034	6/30/2035	2.70%	2.70%	6/30/2077	6/30/2078	3.10%	3.00%
6/30/2035	6/30/2036	2.70%	2.70%	6/30/2078	6/30/2079	3.10%	3.00%
6/30/2036	6/30/2037	2.65%	2.60%	6/30/2079	6/30/2080	3.15%	3.10%
6/30/2037	6/30/2038	2.65%	2.60%	6/30/2080	6/30/2081	3.15%	3.10%
6/30/2038	6/30/2039	2.65%	2.60%	6/30/2081	6/30/2082	3.20%	3.10%
6/30/2039	6/30/2040	2.60%	2.60%	6/30/2082	6/30/2083	3.20%	3.10%
6/30/2040	6/30/2041	2.60%	2.60%	6/30/2083	6/30/2084	3.25%	3.20%
6/30/2041	6/30/2042	2.60%	2.50%	6/30/2084	6/30/2085	3.25%	3.20%
6/30/2042	6/30/2043	2.55%	2.50%	6/30/2085	6/30/2086	3.30%	3.20%
6/30/2043	6/30/2044	2.55%	2.50%	6/30/2086	6/30/2087	3.30%	3.20%
6/30/2044	6/30/2045	2.55%	2.50%	6/30/2087	6/30/2088	3.35%	3.20%
6/30/2045	6/30/2046	2.50%	2.50%	6/30/2088	6/30/2089	3.35%	3.30%
6/30/2046	6/30/2047	2.50%	2.40%	6/30/2089	6/30/2090	3.40%	3.30%
6/30/2047	6/30/2048	2.50%	2.40%	6/30/2090	6/30/2091	3.40%	3.30%
6/30/2048	6/30/2049	2.45%	2.40%	6/30/2091	6/30/2092	3.40%	3.30%
6/30/2049	6/30/2050	2.45%	2.40%	6/30/2092	6/30/2093	3.45%	3.40%
6/30/2050	6/30/2051	2.45%	2.30%	6/30/2093	6/30/2094	3.45%	3.40%
6/30/2051	6/30/2052	2.50%	2.40%	6/30/2094	6/30/2095	3.50%	3.40%
6/30/2052	6/30/2053	2.50%	2.40%	6/30/2095	6/30/2096	3.50%	3.40%
6/30/2053	6/30/2054	2.55%	2.40%	6/30/2096	6/30/2097	3.55%	3.50%
6/30/2054	6/30/2055	2.55%	2.40%	6/30/2097	6/30/2098	3.55%	3.50%
6/30/2055	6/30/2056	2.60%	2.50%	6/30/2098	6/30/2099	3.60%	3.50%
6/30/2056	6/30/2057	2.60%	2.50%	6/30/2099	6/30/2100	3.60%	3.50%
6/30/2057	6/30/2058	2.65%	2.50%	6/30/2100	6/30/2101	3.65%	3.60%
6/30/2058	6/30/2059	2.65%	2.50%	6/30/2101	6/30/2102	3.65%	3.60%
6/30/2059	6/30/2060	2.65%	2.60%	6/30/2102	6/30/2103	3.70%	3.60%
6/30/2060	6/30/2061	2.70%	2.60%	6/30/2103	6/30/2104	3.70%	3.60%
6/30/2061	6/30/2062	2.70%	2.60%	6/30/2104	6/30/2105	3.70%	3.70%



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

Appendix A Proposed Actuarial Procedures and Assumptions

This section of the experience study report reflects how the Appendix A of the July 1, 2018 actuarial valuation will appear since the Board of Retirement adopted all of the recommended assumptions at the March 14, 2019 Board of Retirement meeting. This will only contain assumptions approved in the 2018 Investigation of Experience for OPEB related assumptions. There are no Retirement Benefit Assumptions changes highlighted in green because the retirement experience study will be conducted in 2019. Changes to OPEB related assumptions are highlighted in yellow.



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Appendix A: Actuarial Procedures and Assumptions

Note: The OPEB specific assumptions shown in this appendix are Milliman's proposed assumptions that have been adopted by the Board at the March 14, 2019 Board of Retirement meeting. Approved OPEB related changes from the prior assumptions have been shaded in yellow. There are no new retirement related changes since the 2016 OPEB Investigation of Experience Study. The next retirement Investigation of Experience study is scheduled for 2019.



The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2016, as a result of the 2016 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in December 2016. These assumptions are consistent with the June 30, 2018 retirement funding valuation. The investment earnings assumption is OPEB specific. 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 December 2017 Board of Investments meeting, which is a different asset allocation from the one used for the retirement benefits plan. For agents that are not prefunding into LACERA's OPEB Trust, we use the expected return from the County's general assets. The OPEB specific assumptions other than premiums, claim costs, and aging were approved and changed as a result of this 2018 OPEB Investigation of Experience Study. The premiums, claim costs, aging, and trend updated with the 2019-2020 renewals used for the July 1, 2018 valuation will be updated in the July 1, 2018 OPEB funding valuation report.

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

Table A-1 summarizes the assumptions. The general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2016 retirement experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in this 2018 OPEB experience study report. The claim costs and health cost trend assumptions with the 2019-2020 renewals will be updated in the July 1, 2018 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 2016 Retirement Benefit Investigation of Experience Study.

Table A-4 presents the probability of refund of retirement benefit contributions upon termination of employment while vested. These were developed from the experience as measured by the 2016 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 2016 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 2016 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 2018 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, 2017 premium and claim information. These will be updated in the July 1, 2018 OPEB valuation with the OPEB program's premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2018 OPEB valuation. These will be updated for the July 1, 2018 OPEB valuation upon receipt of the final July 1, 2019 renewals.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2018 OPEB Investigation of Experience study.

Actuarial Cost Method

OPEB valuations prior to July 1, 2018 have been prepared under the Projected Unit Credit (PUC) actuarial cost method. Under the principles of the PUC method, the actuarial present value of the projected benefits of each individual included in the valuation is allocated pro-rata to each year of service between entry age and assumed exit.

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

The portion of this actuarial present value allocated to a valuation year is called the Normal Cost (NC). The portion of this actuarial present value not provided for at a valuation date by the sum of (a) the actuarial value of the assets (if the benefits are funded), and

(b) the actuarial present value of future normal costs is called the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is amortized as a level percentage of the projected salaries of the active members, both present and future, covered by the LACERA retirement benefits plan over a 30-year period from the valuation date; this is commonly referred to as a “rolling 30-year amortization method”. This method does not cover interest on the UAAL.

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.

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.

Investment Earnings and Expenses

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 the portion of the agents that are funded by the County is also the OPEB Trust expected return of 6.00%. The portion of the agents that are not funded by the County and not prefunding through the OPEB Trust has an investment earnings assumption of the County's general funds expected return of 3.69%.

The change from cost sharing to agent begins 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 74/75 disclosure reports, which are different from this funding valuation, follow prescribed discount rate for accounting disclosures.

Health Cost Trend

The rates of the health cost trends are illustrated in Table A-22. Table A-22 includes a description of the model we use. These rates reflect the final July 1, 2018 renewals and the impact from the 2019 calendar year moratorium of the Health Insurer Fee under the ACA. The trends in Table A-22 include the Excise tax under the ACA. These rates were adopted July 1, 2018. These rates will be updated upon receipt of the final July 1, 2019 renewals.

Future Salaries

The 3.25% per annum rate of increase in the general wage level of membership is in Table A-5. This rate was adopted June 30, 2016.

Retirement

Members in General Plans A-D may retire at age 50 with 10 years of service, or any age with 30 years of service, or age 70 regardless of the number of years of service. General Plan G members are eligible to retire at age 52 with 5 years of service, or age 70 regardless of the number of years of service. Non-contributory Plan E members may retire at age 55 with 10 years of service. Members of Safety Plans A and B may retire at age 50 with 10 years of service, or any age with 20 years of service. Safety Plan C members are eligible to retire at age 50 with 5 years of County service.

The retirement rates for active members vary by age and are shown by plan in Tables A-6 through A-13.

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.

Retirement (cont.)

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

The active members' retirement probabilities were adopted June 30, 2016. The term vested member's retirement probabilities were adopted July 1, 2018, for purposes of the OPEB program valuation only.

Disability

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

**Postretirement
Mortality Other Than
Disabled Members**

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

- Males* General members: RP-2014 Healthy Annuitant Mortality Table for Males multiplied by 105%, with 100% of MP-2014 Ultimate Projection Scale.
Safety members: RP-2014 Healthy Annuitant Mortality Table for Males multiplied by 95%, with 100% of MP-2014 Ultimate Projection Scale.
- Females* General members: RP-2014 Healthy Annuitant Mortality Table for Females, with 100% of MP-2014 Ultimate Projection Scale.
Safety members: Same as General Females.

Mortality – Disabled Members

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

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

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

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

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

Mortality While in Active Status

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

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

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

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

Other Employment Terminations

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

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

**Other Employment
Terminations (cont.)**

leave their contributions with LACERA. Former contributing members whose contributions are on deposit may later elect to receive a refund, may return to work or may remain inactive until becoming eligible to receive a retirement benefit under either LACERA or a reciprocal retirement plan. All terminating members who are not eligible for vested benefits are assumed to withdraw their contributions immediately. All terminating members are assumed not to be rehired.

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

Future Transfers

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

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

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

The 2018 OPEB Investigation of Experience report was used to set the following assumptions:

Age difference for future retirees and spouses	Table A-1
Probability of initial medical enrollment upon retirement	Table A-14
Probability of medical plan and tier selection upon retirement for Tier 1	Table A-15A
Probability of medical plan and tier selection upon retirement for Tier 2	Table A-15B
Probability of medical plan and tier selection for Pre 65 retirees who become eligible for a Post 65 Plan	Table A-16
Probability of survivor and new dependent enrollment	Table A-17
Probability of dental/vision enrollment upon retirement	Table A-18

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



Table A-1: Summary of Valuation Assumptions as of July 1, 2017

I.	Economic Assumptions	
A.	General wage increases	3.25%
B1.	Investment earnings (prefunding in OPEB Trust)	6.00%
B2.	Investment earnings (no prefunding)	3.69%
C.	Growth in membership	0.00%
D.	CPI inflation assumption	2.75%
E.	Medical cost trend	Table A-22
F.	Dental and vision cost trend	Table A-22
II.	Demographic Assumptions	
A.	Salary increases due to Service	Table A-5
B.	Retirement	Tables A-6 to A-13
C.	Disability	Tables A-6 to A-13
D.	Mortality during active employment	Tables A-6 to A-13
E.	Mortality for active members after termination and service retired members.	Table A-2
	Basis – RP-2014 Healthy Annuitant Mortality Table for respective genders with 100% of MP-2014 Ultimate Projection Scale:	
	<u>Class of Members</u>	<u>Adjustment</u>
	General – males	105% of rates
	General – females	100% of rates
	Safety – males	95% of rates
	Safety – females	100% of rates
F.	Mortality among disabled members	Table A-3
	Basis – Average of RP-2014 Healthy Annuitant (multiplied by 105% for males) and Disabled Mortality Tables for respective genders, with 100% of MP-2014 Ultimate Projection Scale:	
	General – males	100% of Disabled Rates
	General – females	100% of Disabled Rates
	Basis – RP-2014 Healthy Mortality Table, for respective genders with 100% of MP-2014 Ultimate Projection Scale:	
	Safety – males	100% of rates
	Safety – females	100% of rates

G. Mortality for Beneficiaries	Table A-2
Basis – Beneficiaries are assumed to have the same mortality as a general member of the opposite gender who has taken a service retirement.	
H. Other Terminations of Employment	Tables A-6 to A-13
I. Refund of Contributions on Vested Termination	Table A-4
J. Future male retirees are assumed to be four years older than their female spouses. Assumption adopted July 1, 2008. Future female retirees are assumed to be two years younger than their male spouses. Assumption adopted July 1, 2018.	
III. Retiree Medical and Dental/Vision Enrollment Assumptions	
A. Probability of Initial Medical Enrollment upon Retirement	Table A-14
B. Probability of Medical Plan and Tier Selection Upon Retirement (Pre 65 Male, Pre 65 Female, Post 65 Male, Post 65 Female)	Table A-15
C. Probability of Medical Plan and Tier Selection for Pre 65 Retirees Who become Eligible for a Post 65 Plan	Table A-16
D. Probability of Medical Survivor and New Dependent Enrollment	Table A-17
E. Probability of Retirees in Group Plans Who Elect Medicare Part D. We have assumed there is no cost impact due to retirees and dependents enrolling in Part D.	0%
F. Probability of Dental/Vision Enrollment upon Retirement	Table A-18
G. Probability of Dental/Vision Plan and Tier Selection Upon Retirement	Table A-19
IV. Premium and Claim Cost Analysis	Tables A-20 to A-21
V. Medical and Dental/Vision Trend	Table A-22
VI. Retirement of Vested Terminated Members	Table A-23

Table A-2: Mortality for Members Retired for Service ⁽¹⁾

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

Annual Projected Mortality Improvement

Age	All Groups
65 & Less	1.000%
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 rates are those applicable for the fiscal year beginning in 2014. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality rate for an 85-year old General male in fiscal year beginning in 2017 is 7.143% calculated as follows:

$$\begin{aligned}
 \text{Age 85 rate in 2017} &= \text{Age 85 rate in 2014 with 3 years improvement} \\
 &= 7.362\% \times (100.0\% - 1.0\%) \times (100.0\% - 1.0\%) \times (100.0\% - 1.0\%) \\
 &= 7.143\%
 \end{aligned}$$

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

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

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

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

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

Table A-5: Annual Increase in Salary

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%	8.00%
1	5.25%	7.00%
2	4.50%	6.00%
3	3.75%	4.00%
4	3.00%	3.00%
5	2.50%	2.50%
6	2.00%	2.00%
7	1.75%	1.75%
8	1.50%	1.50%
9	1.30%	1.30%
10	1.15%	1.15%
11	1.00%	1.00%
12	0.85%	0.85%
13	0.70%	0.70%
14	0.60%	0.60%
15	0.50%	0.50%
16	0.40%	0.50%
17	0.35%	0.50%
18	0.30%	0.50%
19	0.25%	0.50%
20 or More	0.25%	0.50%

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

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

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

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

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

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

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

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



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

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

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

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



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

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

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

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



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

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

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

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

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

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

Table A-14: Probability of Initial Medical Enrollment

Males and Females:

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	6%
10-14	42%
15-19	61%
20-24	76%
25+	96%
Disabled	95%

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

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.0%	0.5%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children				
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.5%	
212	Anthem Blue Cross I	Retiree and Spouse				
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%			
214	Anthem Blue Cross I	Retiree and Children				
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.5%	1.0%	1.5%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	6.5%	2.5%	1.0%
223	Anthem Blue Cross II	Retiree, Spouse and Children	12.5%	2.5%	1.0%	
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%	0.5%	
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.5%	7.0%	11.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			5.5%	1.0%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare			7.0%	4.5%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.5%	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			1.0%	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.5%	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.5%	
301	Cigna Network Model Plan	Retiree Only				
302	Cigna Network Model Plan	Retiree and Spouse	0.5%			
303	Cigna Network Model Plan	Retiree and Family				
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
401	Kaiser (CA)	Retiree Basic (Under 65)	12.0%	28.5%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.5%	18.0%	38.5%
404	Kaiser (CA)	Retiree Excess I			0.5%	1.0%
405	Kaiser (CA)	Retiree Excess II - Part B			1.0%	2.5%
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	35.0%	30.5%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic				
413	Kaiser (CA)	One Advantage, Others Basic			21.0%	5.0%
414	Kaiser (CA)	One Excess I, Others Basic			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%	16.5%
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			1.0%	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%
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-15A: Probability of Medical Plan and 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%	1.0%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only			4.0%	9.5%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.0%	4.5%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.0%	4.0%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.5%	
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.5%	
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.5%	9.0%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	7.5%	2.5%		
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			79.0%	53.0%	67.5%	34.5%



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Table A-15A: Probability of Medical Plan and 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	7.0%	7.0%		
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%		
804	Firefighters Local 1014	Med-Member with Medicare			7.0%	7.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			39.0%	39.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			54.0%	54.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%

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

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

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.0%	0.5%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children				
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%		
212	Anthem Blue Cross I	Retiree and Spouse				
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%			
214	Anthem Blue Cross I	Retiree and Children				
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.5%		
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	6.5%		
223	Anthem Blue Cross II	Retiree, Spouse and Children	12.5%	2.5%		
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%		
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.5%	8.5%	13.0%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			8.0%	2.0%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare			7.0%	4.5%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			1.0%	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			2.0%	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.5%	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.5%	
301	Cigna Network Model Plan	Retiree Only				
302	Cigna Network Model Plan	Retiree and Spouse	0.5%			
303	Cigna Network Model Plan	Retiree and Family				
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
401	Kaiser (CA)	Retiree Basic (Under 65)	12.0%	28.5%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.5%	19.5%	42.0%
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%	30.5%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic				
413	Kaiser (CA)	One Advantage, Others Basic			22.5%	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			16.0%	17.0%
419	Kaiser (CA)	One Excess I, One Advantage				
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic				
423	Kaiser (CA)	One Excess III (MNP), One Basic				
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B				
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)				
426	Kaiser (CA)	One Risk, One Excess II - Part B				
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

Table A-15B: Probability of Medical Plan and 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%	1.0%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only			4.0%	9.5%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.0%	4.5%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.0%	4.0%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.5%	
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.5%	
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.5%	9.0%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	7.5%	2.5%		
Total			100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent 79.0% 53.0% 67.5% 34.5%



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Table A-15B: Probability of Medical Plan and 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	7.0%	7.0%		
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%		
804	Firefighters Local 1014	Med-Member with Medicare			7.0%	7.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			39.0%	39.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			54.0%	54.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			93.0%	93.0%	93.0%	93.0%

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

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

From Pre Age 65 Eligible Plan	To Post Age 65 Eligible Plan	Tier 1	Tier 2
Anthem Blue Cross I	Anthem Blue Cross I	42.0%	0.0%
	Anthem Blue Cross III	58.0%	100.0%
Anthem Blue Cross II	Anthem Blue Cross II	45.0%	0.0%
	Anthem Blue Cross III	55.0%	100.0%
Anthem Blue Cross Prudent Buyer	Anthem Blue Cross Prudent Buyer	48.0%	0.0%
	Anthem Blue Cross II	2.0%	0.0%
	Anthem Blue Cross III	50.0%	100.0%
Cigna Network Model	Cigna Network Model Plan	44.0%	0.0%
	Cigna Medicare Select Plus Rx (AZ)	8.0%	0.0%
	Anthem Blue Cross I	0.0%	0.0%
	Anthem Blue Cross II	0.0%	0.0%
	Anthem Blue Cross III	23.0%	23.0%
	United Healthcare Medicare Advantage Senior Advantage	15.0%	77.0%
	SCAN Health Plan	2.0%	0.0%
United Healthcare	United Healthcare Medicare Advantage	81.0%	82.0%
	Cigna Network Model Plan	1.0%	0.0%
	Anthem Blue Cross II	2.0%	0.0%
	Anthem Blue Cross III	8.0%	10.0%
	SCAN Health Plan	2.0%	2.0%
	Senior Advantage	2.0%	6.0%
	Excess II	3.0%	0.0%
	One Excess II, One Basic	1.0%	0.0%
Kaiser Retiree Basic	Senior Advantage	79.0%	98.0%
	Retiree Excess I	3.0%	0.0%
	Retiree Excess II	12.0%	0.0%
	Excess III (MNP)	4.0%	0.0%
	Anthem Blue Cross III	2.0%	2.0%
Kaiser Family Basic	2+ Advantage	82.0%	99.0%
	One Excess I, One Advantage	4.5%	0.0%
	One Advantage, One Excess II	8.5%	0.0%
	One Advantage, One Excess III (MNP)	3.0%	0.0%
	Two+ Excess II - Part B	0.5%	0.0%
	Anthem Blue Cross III	1.0%	1.0%
United Healthcare Medicare Advantage	0.5%	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. \$135.50 for calendar year 2019). We assume that there will be no shift in enrollment.

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2018 through July 1, 2019 is \$126.46 per member per month. This is based on our average of 2018 calendar year Medicare Part B premium rates provided in the census from LACERA of \$117.41 per member per month and 2019 calendar year Medicare Part B standard premium rate of \$135.50.

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 2% will enroll a new spouse / domestic partner.
- We assume 3% of the retirees will enroll a new dependent.

Scenario II

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

- We assume 90% of the retirees with spouses have a spouse continuance option.
- We assume 4.5% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 4% (or 90% of the 4.5%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 3% of the surviving spouse/domestic partners will enroll a new dependent.

Scenario III

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

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

Males and Females

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	9%
10-14	47%
15-19	65%
20-24	78%
25+	96%
Disabled	93%

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

Tier	<u>Cigna Indemnity Dental/Vision</u>			<u>Cigna HMO Dental/Vision</u>		
	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>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	19%	68%	0%	4%	9%	0%
Female	46%	40%	0%	8%	6%	0%

Table A-20: Premium Information

This section is from the July 1, 2017 OPEB valuation. The July 1, 2018 information will be displayed with the July 1, 2018 OPEB valuation.

The following premium information is for retirees living in California who have less than 10 years of service and have to pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in 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, 2017 and July 1, 2018, and is included in the premium rates.

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

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

**Pre and Post Age 65 Monthly Rates Effective July 1, 2018
 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	\$ 1,147.49	\$ 1,147.49	\$ 908.42	\$ 1,504.58	
Retiree & Spouse	\$ 2,067.52	\$ 2,067.52	\$ 1,786.33	\$ 2,715.52	
Retiree & Family	\$ 2,438.53	\$ 2,438.53	\$ 2,015.84	\$ 3,206.43	
Retiree & Children	\$ 1,517.73	\$ 1,517.73	\$ 1,167.26	\$ 1,996.12	
Minor Survivor	\$ 381.27	\$ 381.27	\$ 248.58	\$ 476.31	\$ 332.14
UnitedHealthcare Single					\$ 1,159.37
UnitedHealthcare Two-Party					\$ 2,116.35
UnitedHealthcare Family					\$ 2,509.10

Post Age 65 Monthly Rates Effective July 1, 2017

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

Post Age 65 Monthly Rates Effective July 1, 2018

Tier	Anthem Blue Cross - Plan III	SCAN	United Healthcare Medicare Advantage
One Medicare	\$ 468.23		
Retiree & Spouse- 1 Medicare	\$ 1,493.50		
Retiree & Spouse- 2 Medicare	\$ 930.36		
Retiree & Children- 1 Medicare	\$ 837.15		
Retiree & Family- 1 Medicare	\$ 1,862.31		
Retiree & Family- 2 Medicare	\$ 1,299.09		
Retiree & Family- 3 Medicare	\$ 1,455.70		
Retiree Only		\$ 309.00	\$ 356.76
Retiree & 1 Dependent (1 Medicare)			\$ 1,508.13
Retiree & 1 Dependent (2 Medicare)		\$ 610.00	\$ 705.52
Retiree & 2 + Deps. (1 Medicare)			\$ 1,706.49
Retiree & 2 + Deps. (2 Medicare)			\$ 903.88

Kaiser California Monthly Rates

Effective Date	July 1, 2017	July 1, 2018
Retiree Basic (Under 65)	\$937.63	\$1,002.90
Retiree Risk (Senior Advantage)	\$256.62	\$274.22
Retiree Excess I	\$1,035.65	\$1,125.53
Retiree Excess II - Part B	\$980.76	\$1,051.35
Excess III - Medicare Not Provided (MNP)	\$1,745.10	\$1,866.70
Family Basic	\$1,867.26	\$1,997.80
One Advantage, One Basic	\$1,186.25	\$1,269.12
One Excess I, One Basic	\$1,965.28	\$2,120.43
One Excess II - Part B, One Basic	\$1,910.39	\$2,046.25
One Excess III (MNP), One Basic	\$2,674.73	\$2,861.60
Two+ Advantage	\$505.24	\$540.44
One Excess I, One Advantage	\$1,284.27	\$1,391.75
One Advantage, One Excess II - Part B	\$1,229.38	\$1,317.57
One Advantage, One Excess III (MNP)	\$1,993.72	\$2,132.92
Two+ Excess I	\$2,063.30	\$2,243.06
One Excess I, One Excess II - Part B	\$2,008.41	\$2,168.88
One Excess I, One Excess III (MNP)	\$2,772.75	\$2,984.23
Two Excess II - Part B	\$1,953.52	\$2,094.70
One Excess II - Part B, One Excess III (MNP)	\$2,717.86	\$2,910.05
Two Excess III - Both (MNP)	\$3,482.20	\$3,725.40
Survivor	\$937.63	\$1,002.90

Firefighters Local 1014 Monthly Rates

Effective Date	July 1, 2017
Medical Member Under 65	\$ 1,078.15
Medical Member + 1 Under 65	1,943.99
Medical Member + 2 Under 65	2,293.11
Medical Member with Medicare	1,078.15
Medical Member + 1; 1 MDC	1,943.99
Medical Member + 1; 2 MDC	1,943.99
Medical Member + 2; 1 MDC	2,293.11
Medical Member + 2; 2 MDC	2,293.11
Medical Surviving Spouse Under 65	1,078.15
Medical Surviving Spouse + 1 Under 65	1,943.99
Medical Surviving Spouse + 2 Under 65	2,293.11
Medical Surviving Spouse with MDC	1,078.15
Medical Surviving Spouse + 1; 1 MDC	1,943.99
Medical Surviving Spouse + 2; 1 MDC	2,293.11
Medical Surviving Spouse + 1; 2 MDC	1,943.99

July 1, 2018 Firefighter Local 1014 rates were not available in time to include in the valuation. The July 1, 2018 Firefighter Local 1014 rates will be displayed with the July 1, 2018 OPEB Valuation.

Dental/Vision Monthly Rates

<u>Effective Date</u>	July 1, 2017		July 1, 2018	
	Cigna Dental <u>HMO/Vision</u>	Cigna Indemnity <u>Dental/Vision</u>	Cigna Dental <u>HMO/Vision</u>	Cigna Indemnity <u>Dental/Vision</u>
<u>Tier</u>				
Retiree Only	\$46.19	\$52.16	\$46.19	\$52.16
Retiree & Dependents	\$94.52	\$108.60	\$94.52	\$108.60
Minor Survivor	\$46.78	\$64.15	\$46.78	\$64.15



COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

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

<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

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. 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, 2017 OPEB valuation. The July 1, 2018 claims costs information will be displayed with the July 1, 2018 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 Medicare Select Plus Rx (AZ)
- UnitedHealthcare
- UnitedHealthcare Medicare Advantage
- SCAN Health Plan
- Kaiser and Kaiser Interregional
 - Basic
 - Senior Advantage
 - Medicare Cost Supplement
 - Excess I
 - Excess II
 - Excess III
- Cigna Indemnity Dental/Vision
- Cigna HMO Dental/Vision

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

- Cigna Network Model Plan
- Firefighters Local 1014 Plan

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), 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, 2017. The 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 39% of the age 65 child costs for males and 21% of the age 65 child costs for females.

Tier 1

A. Future Retirees Retiring Before Age 65

Age	Retiree			Spouse/Surv Spouse + Dependents		
	Male	Female	Total	Male	Female	Total
25	\$ 349.78	\$ 477.32	\$ 411.89	\$ 515.57	\$ 258.49	\$ 317.77
30	\$ 429.08	\$ 780.30	\$ 600.13	\$ 322.12	\$ 621.38	\$ 552.37
35	\$ 705.86	\$ 1,071.88	\$ 884.12	\$ 328.28	\$ 614.83	\$ 548.75
40	\$ 860.57	\$ 1,170.85	\$ 1,011.68	\$ 494.24	\$ 621.25	\$ 591.96
45	\$ 800.40	\$ 1,117.59	\$ 954.87	\$ 589.52	\$ 687.36	\$ 664.80
50	\$ 790.81	\$ 969.06	\$ 877.62	\$ 657.14	\$ 770.19	\$ 744.12
55	\$ 843.27	\$ 920.95	\$ 881.10	\$ 807.19	\$ 879.10	\$ 862.52
60	\$ 934.11	\$ 948.24	\$ 940.99	\$ 1,033.51	\$ 1,032.37	\$ 1,032.63
65 (Pre 65)	\$ 1,103.58	\$ 1,076.64	\$ 1,090.46	\$ 1,308.99	\$ 1,239.04	\$ 1,255.17
65 (Post 65)	\$ 412.46	\$ 355.43	\$ 381.51	\$ 344.47	\$ 385.75	\$ 372.38
70	\$ 512.71	\$ 430.49	\$ 468.09	\$ 428.19	\$ 467.20	\$ 454.57
75	\$ 591.39	\$ 481.66	\$ 531.84	\$ 493.90	\$ 522.74	\$ 513.40
80	\$ 635.27	\$ 511.28	\$ 567.98	\$ 530.54	\$ 554.89	\$ 547.00
85	\$ 673.89	\$ 535.91	\$ 599.01	\$ 562.79	\$ 581.62	\$ 575.52
90	\$ 707.10	\$ 552.69	\$ 623.30	\$ 590.53	\$ 599.84	\$ 596.83
95	\$ 707.10	\$ 552.69	\$ 623.30	\$ 590.53	\$ 599.84	\$ 596.83

B. Future Retirees Retiring After Age 65

Age	Retiree			Spouse/Dependents		
	Male	Female	Total	Male	Female	Total
25	N/A	N/A	N/A	\$ 511.71	\$ 259.97	\$ 318.02
30	N/A	N/A	N/A	\$ 319.71	\$ 624.94	\$ 554.55
35	N/A	N/A	N/A	\$ 325.83	\$ 618.35	\$ 550.89
40	N/A	N/A	N/A	\$ 490.55	\$ 624.81	\$ 593.85
45	N/A	N/A	N/A	\$ 585.11	\$ 691.30	\$ 666.81
50	N/A	N/A	N/A	\$ 652.22	\$ 774.60	\$ 746.38
55	N/A	N/A	N/A	\$ 801.14	\$ 884.13	\$ 864.99
60	N/A	N/A	N/A	\$ 1,025.77	\$ 1,038.28	\$ 1,035.40
65 (Pre 65)	N/A	N/A	N/A	\$ 1,299.19	\$ 1,246.14	\$ 1,258.37
65 (Post 65)	\$ 333.27	\$ 279.24	\$ 303.95	\$ 267.64	\$ 328.94	\$ 309.09
70	\$ 414.28	\$ 338.20	\$ 372.99	\$ 332.69	\$ 398.40	\$ 377.12
75	\$ 477.86	\$ 378.40	\$ 423.89	\$ 383.75	\$ 445.76	\$ 425.68
80	\$ 513.31	\$ 401.67	\$ 452.73	\$ 412.22	\$ 473.17	\$ 453.43
85	\$ 544.52	\$ 421.02	\$ 477.50	\$ 437.28	\$ 495.97	\$ 476.96
90	\$ 571.36	\$ 434.21	\$ 496.93	\$ 458.83	\$ 511.50	\$ 494.44
95	\$ 571.36	\$ 434.21	\$ 496.93	\$ 458.83	\$ 511.50	\$ 494.44

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

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree			Spouse/Surv Spouse + Dependents		
	Male	Female	Total	Male	Female	Total
25	\$ 625.95	\$ 839.53	\$ 626.66	\$ 865.94	\$ 439.79	\$ 447.56
30	\$ 767.86	\$ 1,372.43	\$ 769.88	\$ 541.03	\$ 1,057.22	\$ 1,047.81
35	\$ 1,263.18	\$ 1,885.27	\$ 1,265.25	\$ 551.38	\$ 1,046.07	\$ 1,037.05
40	\$ 1,540.04	\$ 2,059.34	\$ 1,541.77	\$ 830.12	\$ 1,056.99	\$ 1,052.85
45	\$ 1,432.35	\$ 1,965.67	\$ 1,434.13	\$ 990.14	\$ 1,169.46	\$ 1,166.19
50	\$ 1,415.18	\$ 1,704.43	\$ 1,416.14	\$ 1,103.71	\$ 1,310.38	\$ 1,306.61
55	\$ 1,509.05	\$ 1,619.80	\$ 1,509.42	\$ 1,355.73	\$ 1,495.67	\$ 1,493.12
60	\$ 1,671.61	\$ 1,667.80	\$ 1,671.60	\$ 1,735.86	\$ 1,756.45	\$ 1,756.07
65 (Pre 65)	\$ 1,974.88	\$ 1,893.62	\$ 1,974.61	\$ 2,198.53	\$ 2,108.08	\$ 2,109.73
65 (Post 65)	\$ 422.78	\$ 405.39	\$ 422.67	\$ 422.78	\$ 405.39	\$ 405.49
70	\$ 525.54	\$ 490.99	\$ 525.32	\$ 525.54	\$ 490.99	\$ 491.20
75	\$ 606.19	\$ 549.35	\$ 605.83	\$ 606.19	\$ 549.35	\$ 549.69
80	\$ 651.16	\$ 583.13	\$ 650.72	\$ 651.16	\$ 583.13	\$ 583.54
85	\$ 690.75	\$ 611.22	\$ 690.24	\$ 690.75	\$ 611.22	\$ 611.70
90	\$ 724.79	\$ 630.36	\$ 724.18	\$ 724.79	\$ 630.36	\$ 630.93
95	\$ 724.79	\$ 630.36	\$ 724.18	\$ 724.79	\$ 630.36	\$ 630.93

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree			Spouse/Surv Spouse + Dependents		
	Male	Female	Total	Male	Female	Total
25	\$ 25.56	\$ 32.06	\$ 28.92	\$ 28.88	\$ 29.42	\$ 29.24
30	\$ 29.10	\$ 34.44	\$ 31.85	\$ 32.14	\$ 38.17	\$ 36.19
35	\$ 30.93	\$ 35.90	\$ 33.49	\$ 34.17	\$ 39.78	\$ 37.94
40	\$ 32.15	\$ 37.26	\$ 34.79	\$ 35.52	\$ 41.30	\$ 39.40
45	\$ 34.11	\$ 39.09	\$ 36.68	\$ 37.68	\$ 43.32	\$ 41.47
50	\$ 37.93	\$ 42.21	\$ 40.14	\$ 41.90	\$ 46.78	\$ 45.18
55	\$ 43.01	\$ 45.74	\$ 44.42	\$ 47.51	\$ 50.70	\$ 49.65
60	\$ 48.18	\$ 49.44	\$ 48.83	\$ 53.23	\$ 54.79	\$ 54.28
65	\$ 52.66	\$ 50.95	\$ 51.78	\$ 58.18	\$ 56.47	\$ 57.03
70	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
75	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
80	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
85	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
90	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
95	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11

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

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 732.41				\$ 732.41			\$ 556.05		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 732.41	\$ 732.41	\$ 365.27		\$ 732.41	\$ 732.41		\$ 556.05	\$ 556.05	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 732.41	\$ 732.41	\$ 365.27		\$ 732.41	\$ 732.41		\$ 556.05	\$ 556.05	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 732.41	\$ 732.41	\$ 365.27		\$ 732.41			\$ 556.05		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 365.27			\$ 365.27			
211	Anthem Blue Cross I	Retiree Only	\$ 495.98				\$ 495.98			\$ 402.69		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 495.98	\$ 495.98	\$ 247.36		\$ 495.98	\$ 495.98		\$ 402.69	\$ 402.69	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 495.98	\$ 495.98	\$ 247.36		\$ 495.98	\$ 495.98		\$ 402.69	\$ 402.69	
214	Anthem Blue Cross I	Retiree and Children	\$ 495.98	\$ 495.98	\$ 247.36		\$ 495.98			\$ 402.69		
215	Anthem Blue Cross I	Minor Survivor				\$ 247.36			\$ 247.36			\$ 247.36
221	Anthem Blue Cross II	Retiree Only	\$ 1,052.42				\$ 1,052.42			\$ 660.87		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,052.42	\$ 1,052.42	\$ 524.88		\$ 1,052.42	\$ 1,052.42		\$ 660.87	\$ 660.87	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,052.42	\$ 1,052.42	\$ 524.88		\$ 1,052.42	\$ 1,052.42		\$ 660.87	\$ 660.87	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,052.42	\$ 1,052.42	\$ 524.88		\$ 1,052.42			\$ 660.87		
225	Anthem Blue Cross II	Minor Survivor				\$ 524.88			\$ 524.88			\$ 524.88
240	Anthem Blue Cross III	One Medicare					\$ 340.51			\$ 340.51		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51			\$ 340.51	\$ 340.51	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51			\$ 340.51	\$ 340.51	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
301	Cigna Network Model Plan	Retiree Only	\$ 2,284.14				\$ 873.34			\$ 567.11		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 2,284.14	\$ 2,284.14	\$ 1,139.17		\$ 873.34	\$ 873.34		\$ 567.11	\$ 566.89	
303	Cigna Network Model Plan	Retiree and Family	\$ 2,284.14	\$ 2,284.14	\$ 1,139.17		\$ 873.34	\$ 873.34		\$ 567.11	\$ 566.89	
304	Cigna Network Model Plan	Retiree and Children	\$ 2,284.14	\$ 2,284.14	\$ 1,139.17		\$ 873.34			\$ 567.11		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,139.17			\$ 1,139.17			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 315.80					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 315.80	\$ 315.80		\$ 315.80	\$ 315.80	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 315.80	\$ 315.80				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 315.80	\$ 315.80		\$ 315.80	\$ 315.80	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 315.80	\$ 315.80		\$ 315.80	\$ 315.80	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 315.80	\$ 315.80				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,120.49							\$ 322.17		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 198.66					
404	Kaiser (CA)	Retiree Excess I					\$ 801.74					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 759.25					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,350.96					
411	Kaiser (CA)	Family Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82					\$ 266.26	\$ 260.88	



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Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 198.66	\$ 193.01		\$ 198.66	\$ 260.88	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 801.74	\$ 797.77		\$ 801.74	\$ 260.88	
418	Kaiser (CA)	Two+ Advantage					\$ 198.66	\$ 193.01				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 500.20	\$ 495.39				
420	Kaiser (CA)	Two+ Excess I					\$ 801.74	\$ 797.77				
421	Kaiser (CA)	Survivor				\$ 558.82			\$ 558.82			\$ 558.82
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 759.25	\$ 755.16		\$ 759.25	\$ 260.88	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 1,350.96	\$ 1,348.52		\$ 1,350.96	\$ 260.88	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 478.96	\$ 474.08				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 774.81	\$ 770.76				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 780.50	\$ 776.46				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,076.35	\$ 1,073.15				
430	Kaiser (CA)	Two Excess II - Part B					\$ 759.25	\$ 755.16				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,055.11	\$ 1,051.84				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,350.96	\$ 1,348.52				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,192.10							\$ 283.82		
451	Kaiser - Colorado	Retiree Risk					\$ 283.82					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,192.10	\$ 1,596.11						\$ 283.82	\$ 278.40	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,192.10	\$ 1,596.11	\$ 1,974.14					\$ 283.82	\$ 278.40	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,192.10	\$ 1,308.18			\$ 283.82	\$ 278.40		\$ 283.82	\$ 278.40	
457	Kaiser - Colorado	Two Retiree Risk					\$ 283.82	\$ 278.40				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,192.10	\$ 1,308.18	\$ 2,383.77		\$ 283.82	\$ 278.40		\$ 283.82	\$ 278.40	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 2,530.97		\$ 283.82	\$ 278.40		\$ 283.82	\$ 278.40	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 901.42					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 901.42					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 901.42					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 901.42	\$ 310.72				
461	Kaiser - Georgia Basic	Basic	\$ 1,381.37							\$ 316.05		
462	Kaiser - Georgia	Retiree Risk					\$ 316.05					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,381.37	\$ 1,517.56	\$ 2,936.06		\$ 316.05	\$ 310.72		\$ 316.05	\$ 310.72	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,381.37	\$ 1,517.56	\$ 2,936.03					\$ 316.05	\$ 310.72	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 484.33	\$ 1,517.54	\$ 2,936.03		\$ 316.05	\$ 310.72		\$ 316.05	\$ 310.72	
466	Kaiser - Georgia	Two Retiree Risk					\$ 316.05	\$ 310.72				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,190.12							\$ 332.50		
472	Kaiser - Hawaii	Retiree Risk					\$ 332.50					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,197.68					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,190.12	\$ 1,305.99						\$ 332.50	\$ 327.22	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,190.12	\$ 1,305.99	\$ 2,526.73					\$ 332.50	\$ 327.22	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,190.12	\$ 1,305.99	\$ 2,526.73		\$ 332.50	\$ 327.22		\$ 332.50	\$ 327.22	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,190.12	\$ 1,305.99	\$ 1,451.86		\$ 1,197.68	\$ 866.16		\$ 1,197.68	\$ 866.16	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 332.50	\$ 326.44				



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Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,290.28								\$ 292.05		
482	Kaiser - Oregon	Retiree Risk						\$ 292.05					
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						\$ 910.14					
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,290.28	\$ 1,416.80							\$ 292.05	\$ 286.65	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,290.28	\$ 2,833.59	\$ 2,741.09						\$ 292.05	\$ 286.65	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,290.28	\$ 1,416.79	\$ 2,741.09			\$ 292.05	\$ 286.65		\$ 292.05	\$ 286.65	
488	Kaiser - Oregon	Two Retiree Risk						\$ 292.05	\$ 286.65				
489	Kaiser - Oregon	Retiree w/ Part A only						\$ 782.40					
491	Kaiser - Oregon	One Risk, One Medicare Part A only						\$ 782.40	\$ 286.65				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,394.72	\$ 484.56				\$ 910.14	\$ 286.65		\$ 292.05	\$ 286.65	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,290.28	\$ 1,416.79				\$ 292.05	\$ 286.65		\$ 292.05	\$ 286.65	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,290.28	\$ 1,416.79	\$ 2,741.12			\$ 292.05	\$ 286.65		\$ 292.05	\$ 286.65	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						\$ 910.14	\$ 906.47				
496	Kaiser - Oregon	Two Medicare Part A only						\$ 782.40	\$ 778.37				
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,290.28	\$ 1,416.79				\$ 782.40	\$ 778.37		\$ 782.40	\$ 778.37	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,290.28	\$ 1,416.79				\$ 910.14	\$ 906.47		\$ 910.14	\$ 906.47	
611	SCAN Health Plan	Retiree Only						\$ 218.50					
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						\$ 218.50	\$ 218.50				
701	United Healthcare	Retiree Only	\$ 1,259.00					\$ 269.98			\$ 269.98		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,259.00	\$ 1,259.00	\$ 627.90			\$ 269.98	\$ 269.98		\$ 269.98	\$ 269.98	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)						\$ 269.98	\$ 269.98		\$ 269.98	\$ 269.98	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,259.00	\$ 1,259.00	\$ 627.90			\$ 269.98	\$ 269.98		\$ 269.98	\$ 269.98	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,259.00	\$ 1,259.00	\$ 627.90			\$ 269.98	\$ 269.98		\$ 269.98	\$ 269.98	
706	United Healthcare	Minor Survivor					\$ 627.90			\$ 627.90			
707	United Healthcare	Single	\$ 1,259.00								\$ 304.36		
708	United Healthcare	Two-Party	\$ 1,259.00	\$ 1,259.00	\$ 627.90						\$ 304.36	\$ 304.21	
709	United Healthcare	Family	\$ 1,259.00	\$ 1,259.00	\$ 627.90						\$ 304.36	\$ 304.21	



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Tier 1

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,974.88				\$ 422.78			\$ 422.78		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,974.88	\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,974.88	\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 422.78		\$ 422.78	\$ 422.78		\$ 422.78
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 422.78	\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 422.78	\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 53.54		
502	Cigna Indemnity Dental/Vision	Family	\$ 53.54	\$ 58.56	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 55.58
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.82		
902	Cigna Dental HMO/Vision	Family	\$ 46.82	\$ 55.67	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.61



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Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 702.27				\$ 702.27			\$ 533.17		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 702.27	\$ 702.27	\$ 689.62		\$ 702.27	\$ 702.27		\$ 533.17	\$ 533.17	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 702.27	\$ 702.27	\$ 689.62		\$ 702.27	\$ 702.27		\$ 533.17	\$ 533.17	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 702.27	\$ 702.27	\$ 689.62		\$ 702.27			\$ 533.17		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 689.62			\$ 689.62			
211	Anthem Blue Cross I	Retiree Only	\$ 475.57				\$ 475.57			\$ 386.13		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 475.57	\$ 475.57	\$ 467.00		\$ 475.57	\$ 475.57		\$ 386.13	\$ 386.13	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 475.57	\$ 475.57	\$ 467.00		\$ 475.57	\$ 475.57		\$ 386.13	\$ 386.13	
214	Anthem Blue Cross I	Retiree and Children	\$ 475.57	\$ 475.57	\$ 467.00		\$ 475.57			\$ 386.13		
215	Anthem Blue Cross I	Minor Survivor				\$ 467.00			\$ 467.00			\$ 467.00
221	Anthem Blue Cross II	Retiree Only	\$ 1,009.12				\$ 1,009.12			\$ 633.68		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,009.12	\$ 1,009.12	\$ 990.94		\$ 1,009.12	\$ 1,009.12		\$ 633.68	\$ 633.68	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,009.12	\$ 1,009.12	\$ 990.94		\$ 1,009.12	\$ 1,009.12		\$ 633.68	\$ 633.68	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,009.12	\$ 1,009.12	\$ 990.94		\$ 1,009.12			\$ 633.68		
225	Anthem Blue Cross II	Minor Survivor				\$ 990.94			\$ 990.94			\$ 990.94
240	Anthem Blue Cross III	One Medicare					\$ 326.50			\$ 326.50		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50			\$ 326.50	\$ 326.50	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50			\$ 326.50	\$ 326.50	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
301	Cigna Network Model Plan	Retiree Only	\$ 2,190.16				\$ 837.41			\$ 543.78		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 2,190.16	\$ 2,190.16	\$ 2,150.70		\$ 837.41	\$ 837.41		\$ 543.78	\$ 543.56	
303	Cigna Network Model Plan	Retiree and Family	\$ 2,190.16	\$ 2,190.16	\$ 2,150.70		\$ 837.41	\$ 837.41		\$ 543.78	\$ 543.56	
304	Cigna Network Model Plan	Retiree and Children	\$ 2,190.16	\$ 2,190.16	\$ 2,150.70		\$ 837.41			\$ 543.78		
305	Cigna Network Model Plan	Minor Survivor				\$ 2,150.70			\$ 2,150.70			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 302.80			\$ 302.80		
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,074.39							\$ 308.91		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 190.49					
404	Kaiser (CA)	Retiree Excess I					\$ 768.76					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 728.01					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,295.38					
411	Kaiser (CA)	Family Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03					\$ 255.31	\$ 250.14	



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Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03		\$ 190.49	\$ 185.06		\$ 190.49	\$ 250.14	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03		\$ 768.76	\$ 764.95		\$ 768.76	\$ 250.14	
418	Kaiser (CA)	Two+ Advantage					\$ 190.49	\$ 185.06				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 479.62	\$ 475.01				
420	Kaiser (CA)	Two+ Excess I					\$ 768.76	\$ 764.95				
421	Kaiser (CA)	Survivor				\$ 1,055.03			\$ 1,055.03			\$ 1,055.03
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03		\$ 728.01	\$ 724.09		\$ 728.01	\$ 250.14	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03		\$ 1,295.38	\$ 1,293.04		\$ 1,295.38	\$ 250.14	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 459.25	\$ 454.58				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 742.93	\$ 739.05				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 748.38	\$ 744.52				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,032.07	\$ 1,028.99				
430	Kaiser (CA)	Two Excess II - Part B					\$ 728.01	\$ 724.09				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,011.70	\$ 1,008.56				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,295.38	\$ 1,293.04				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,143.05							\$ 272.14		
451	Kaiser - Colorado	Retiree Risk					\$ 272.14					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,143.05	\$ 1,530.44						\$ 272.14	\$ 266.94	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,143.05	\$ 1,530.44	\$ 3,727.08					\$ 272.14	\$ 266.94	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,143.05	\$ 1,254.36			\$ 272.14	\$ 266.94		\$ 272.14	\$ 266.94	
457	Kaiser - Colorado	Two Retiree Risk					\$ 272.14	\$ 266.94				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,143.05	\$ 1,254.36	\$ 4,500.45		\$ 272.14	\$ 266.94		\$ 272.14	\$ 266.94	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,778.36		\$ 272.14	\$ 266.94		\$ 272.14	\$ 266.94	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 864.33					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 864.33					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 864.33					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 864.33	\$ 297.94				
461	Kaiser - Georgia Basic	Basic	\$ 1,324.53							\$ 303.05		
462	Kaiser - Georgia	Retiree Risk					\$ 303.05					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,324.53	\$ 1,455.12	\$ 5,543.15		\$ 303.05	\$ 297.94		\$ 303.05	\$ 297.94	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,324.53	\$ 1,455.12	\$ 5,543.10					\$ 303.05	\$ 297.94	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 464.40	\$ 1,455.11	\$ 5,543.10		\$ 303.05	\$ 297.94		\$ 303.05	\$ 297.94	
466	Kaiser - Georgia	Two Retiree Risk					\$ 303.05	\$ 297.94				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,141.15							\$ 318.82		
472	Kaiser - Hawaii	Retiree Risk					\$ 318.82					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,148.40					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,141.15	\$ 1,252.26						\$ 318.82	\$ 313.76	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,141.15	\$ 1,252.26	\$ 4,770.36					\$ 318.82	\$ 313.76	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,141.15	\$ 1,252.26	\$ 4,770.36		\$ 318.82	\$ 313.76		\$ 318.82	\$ 313.76	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,141.15	\$ 1,252.26	\$ 2,741.04		\$ 1,148.40	\$ 830.52		\$ 1,148.40	\$ 830.52	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 318.82	\$ 313.01				



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Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,237.19								\$ 280.03		
482	Kaiser - Oregon	Retiree Risk						\$ 280.03					
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						\$ 872.69					
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,237.19	\$ 1,358.51							\$ 280.03	\$ 274.86	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,237.19	\$ 2,717.00	\$ 5,175.06						\$ 280.03	\$ 274.86	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,237.19	\$ 1,358.50	\$ 5,175.06			\$ 280.03	\$ 274.86		\$ 280.03	\$ 274.86	
488	Kaiser - Oregon	Two Retiree Risk						\$ 280.03	\$ 274.86				
489	Kaiser - Oregon	Retiree w/ Part A only						\$ 750.21					
491	Kaiser - Oregon	One Risk, One Medicare Part A only						\$ 750.21	\$ 274.86				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,337.34	\$ 464.63				\$ 872.69	\$ 274.86		\$ 280.03	\$ 274.86	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,237.19	\$ 1,358.50				\$ 280.03	\$ 274.86		\$ 280.03	\$ 274.86	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,237.19	\$ 1,358.50	\$ 5,175.11			\$ 280.03	\$ 274.86		\$ 280.03	\$ 274.86	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						\$ 872.69	\$ 869.17				
496	Kaiser - Oregon	Two Medicare Part A only						\$ 750.21	\$ 746.35				
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,237.19	\$ 1,358.50				\$ 750.21	\$ 746.35		\$ 750.21	\$ 746.35	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,237.19	\$ 1,358.50				\$ 872.69	\$ 869.17		\$ 872.69	\$ 869.17	
611	SCAN Health Plan	Retiree Only						\$ 209.51					
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						\$ 209.51	\$ 209.51				
701	United Healthcare	Retiree Only	\$ 1,207.20					\$ 258.87			\$ 258.87		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45			\$ 258.87	\$ 258.87		\$ 258.87	\$ 258.87	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)						\$ 258.87	\$ 258.87		\$ 258.87	\$ 258.87	
704	United Healthcare	Retiree & 2 + Depts. (1 Medicare)	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45			\$ 258.87	\$ 258.87		\$ 258.87	\$ 258.87	
705	United Healthcare	Retiree & 2 + Depts. (2 Medicare)	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45			\$ 258.87	\$ 258.87		\$ 258.87	\$ 258.87	
706	United Healthcare	Minor Survivor					\$ 1,185.45			\$ 1,185.45			
707	United Healthcare	Single	\$ 1,207.20								\$ 291.84		
708	United Healthcare	Two-Party	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45						\$ 291.84	\$ 291.69	
709	United Healthcare	Family	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45						\$ 291.84	\$ 291.69	



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Tier 1

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,893.62				\$ 405.39			\$ 405.39		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,893.62	\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,893.62	\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 405.39		\$ 405.39	\$ 405.39		\$ 405.39
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 405.39	\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 405.39	\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 51.93		
502	Cigna Indemnity Dental/Vision	Family	\$ 51.93	\$ 56.80	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 52.94
901	Cigna Dental HMO/Vision	Retiree Only	\$ 45.41		
902	Cigna Dental HMO/Vision	Family	\$ 45.41	\$ 54.00	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 46.30



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Tier 2

A. Future Retirees Retiring Before Age 65

Age	Retiree			Spouse/Surv Spouse + Dependents		
	Male	Female	Total	Male	Female	Total
25	\$ 349.78	\$ 477.32	\$ 411.89	\$ 515.57	\$ 258.49	\$ 317.77
30	\$ 429.08	\$ 780.30	\$ 600.13	\$ 322.12	\$ 621.38	\$ 552.37
35	\$ 705.86	\$ 1,071.88	\$ 884.12	\$ 328.28	\$ 614.83	\$ 548.75
40	\$ 860.57	\$ 1,170.85	\$ 1,011.68	\$ 494.24	\$ 621.25	\$ 591.96
45	\$ 800.40	\$ 1,117.59	\$ 954.87	\$ 589.52	\$ 687.36	\$ 664.80
50	\$ 790.81	\$ 969.06	\$ 877.62	\$ 657.14	\$ 770.19	\$ 744.12
55	\$ 843.27	\$ 920.95	\$ 881.10	\$ 807.19	\$ 879.10	\$ 862.52
60	\$ 934.11	\$ 948.24	\$ 940.99	\$ 1,033.51	\$ 1,032.37	\$ 1,032.63
65 (Pre 65)	\$ 1,103.58	\$ 1,076.64	\$ 1,090.46	\$ 1,308.99	\$ 1,239.04	\$ 1,255.17
65 (Post 65)	\$ 261.29	\$ 231.89	\$ 245.33	\$ 231.90	\$ 246.17	\$ 241.55
70	\$ 324.80	\$ 280.85	\$ 300.95	\$ 288.26	\$ 298.15	\$ 294.95
75	\$ 374.65	\$ 314.23	\$ 341.86	\$ 332.50	\$ 333.59	\$ 333.24
80	\$ 402.45	\$ 333.55	\$ 365.06	\$ 357.17	\$ 354.10	\$ 355.09
85	\$ 426.92	\$ 349.62	\$ 384.97	\$ 378.88	\$ 371.16	\$ 373.66
90	\$ 447.96	\$ 360.57	\$ 400.54	\$ 397.55	\$ 382.78	\$ 387.56
95	\$ 447.96	\$ 360.57	\$ 400.54	\$ 397.55	\$ 382.78	\$ 387.56

B. Future Retirees Retiring After Age 65

Age	Retiree			Spouse/Dependents		
	Male	Female	Total	Male	Female	Total
25	N/A	N/A	N/A	\$ 510.49	\$ 259.42	\$ 317.32
30	N/A	N/A	N/A	\$ 318.95	\$ 623.63	\$ 553.37
35	N/A	N/A	N/A	\$ 325.05	\$ 617.05	\$ 549.71
40	N/A	N/A	N/A	\$ 489.37	\$ 623.49	\$ 592.56
45	N/A	N/A	N/A	\$ 583.71	\$ 689.84	\$ 665.37
50	N/A	N/A	N/A	\$ 650.66	\$ 772.96	\$ 744.76
55	N/A	N/A	N/A	\$ 799.23	\$ 882.26	\$ 863.11
60	N/A	N/A	N/A	\$ 1,023.33	\$ 1,036.08	\$ 1,033.14
65 (Pre 65)	N/A	N/A	N/A	\$ 1,296.09	\$ 1,243.50	\$ 1,255.62
65 (Post 65)	\$ 243.59	\$ 226.19	\$ 234.15	\$ 231.88	\$ 233.18	\$ 232.76
70	\$ 302.79	\$ 273.95	\$ 287.14	\$ 288.24	\$ 282.42	\$ 284.30
75	\$ 349.26	\$ 306.51	\$ 326.06	\$ 332.47	\$ 315.99	\$ 321.33
80	\$ 375.17	\$ 325.36	\$ 348.14	\$ 357.14	\$ 335.42	\$ 342.45
85	\$ 397.98	\$ 341.04	\$ 367.08	\$ 378.85	\$ 351.58	\$ 360.41
90	\$ 417.59	\$ 351.72	\$ 381.84	\$ 397.52	\$ 362.59	\$ 373.90
95	\$ 417.59	\$ 351.72	\$ 381.84	\$ 397.52	\$ 362.59	\$ 373.90

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



Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree			Spouse/Surv Spouse + Dependents		
	Male	Female	Total	Male	Female	Total
25	\$ 625.95	\$ 839.53	\$ 626.66	\$ 865.94	\$ 439.79	\$ 447.56
30	\$ 767.86	\$ 1,372.43	\$ 769.88	\$ 541.03	\$ 1,057.22	\$ 1,047.81
35	\$ 1,263.18	\$ 1,885.27	\$ 1,265.25	\$ 551.38	\$ 1,046.07	\$ 1,037.05
40	\$ 1,540.04	\$ 2,059.34	\$ 1,541.77	\$ 830.12	\$ 1,056.99	\$ 1,052.85
45	\$ 1,432.35	\$ 1,965.67	\$ 1,434.13	\$ 990.14	\$ 1,169.46	\$ 1,166.19
50	\$ 1,415.18	\$ 1,704.43	\$ 1,416.14	\$ 1,103.71	\$ 1,310.38	\$ 1,306.61
55	\$ 1,509.05	\$ 1,619.80	\$ 1,509.42	\$ 1,355.73	\$ 1,495.67	\$ 1,493.12
60	\$ 1,671.61	\$ 1,667.80	\$ 1,671.60	\$ 1,735.86	\$ 1,756.45	\$ 1,756.07
65 (Pre 65)	\$ 1,974.88	\$ 1,893.62	\$ 1,974.61	\$ 2,198.53	\$ 2,108.08	\$ 2,109.73
65 (Post 65)	\$ 422.78	\$ 405.39	\$ 422.67	\$ 422.78	\$ 405.39	\$ 405.49
70	\$ 525.54	\$ 490.99	\$ 525.32	\$ 525.54	\$ 490.99	\$ 491.20
75	\$ 606.19	\$ 549.35	\$ 605.83	\$ 606.19	\$ 549.35	\$ 549.69
80	\$ 651.16	\$ 583.13	\$ 650.72	\$ 651.16	\$ 583.13	\$ 583.54
85	\$ 690.75	\$ 611.22	\$ 690.24	\$ 690.75	\$ 611.22	\$ 611.70
90	\$ 724.79	\$ 630.36	\$ 724.18	\$ 724.79	\$ 630.36	\$ 630.93
95	\$ 724.79	\$ 630.36	\$ 724.18	\$ 724.79	\$ 630.36	\$ 630.93

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree			Spouse/Surv Spouse + Dependents		
	Male	Female	Total	Male	Female	Total
25	\$ 25.56	\$ 32.06	\$ 28.92	\$ 28.88	\$ 29.42	\$ 29.24
30	\$ 29.10	\$ 34.44	\$ 31.85	\$ 32.14	\$ 38.17	\$ 36.19
35	\$ 30.93	\$ 35.90	\$ 33.49	\$ 34.17	\$ 39.78	\$ 37.94
40	\$ 32.15	\$ 37.26	\$ 34.79	\$ 35.52	\$ 41.30	\$ 39.40
45	\$ 34.11	\$ 39.09	\$ 36.68	\$ 37.68	\$ 43.32	\$ 41.47
50	\$ 37.93	\$ 42.21	\$ 40.14	\$ 41.90	\$ 46.78	\$ 45.18
55	\$ 43.01	\$ 45.74	\$ 44.42	\$ 47.51	\$ 50.70	\$ 49.65
60	\$ 48.18	\$ 49.44	\$ 48.83	\$ 53.23	\$ 54.79	\$ 54.28
65	\$ 52.66	\$ 50.95	\$ 51.78	\$ 58.18	\$ 56.47	\$ 57.03
70	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
75	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
80	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
85	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
90	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11
95	\$ 56.00	\$ 50.78	\$ 53.31	\$ 61.86	\$ 56.28	\$ 58.11

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

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 732.41				\$ 732.41			\$ 340.51		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 732.41	\$ 732.41	\$ 365.27		\$ 732.41	\$ 732.41		\$ 340.51	\$ 340.51	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 732.41	\$ 732.41	\$ 365.27		\$ 732.41	\$ 732.41		\$ 340.51	\$ 340.51	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 732.41	\$ 732.41	\$ 365.27		\$ 732.41			\$ 340.51		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 365.27			\$ 365.27			
211	Anthem Blue Cross I	Retiree Only	\$ 495.98				\$ 495.98			\$ 340.51		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 495.98	\$ 495.98	\$ 247.36		\$ 495.98	\$ 495.98		\$ 340.51	\$ 340.51	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 495.98	\$ 495.98	\$ 247.36		\$ 495.98	\$ 495.98		\$ 340.51	\$ 340.51	
214	Anthem Blue Cross I	Retiree and Children	\$ 495.98	\$ 495.98	\$ 247.36		\$ 495.98			\$ 340.51		
215	Anthem Blue Cross I	Minor Survivor				\$ 247.36			\$ 247.36			\$ 247.36
221	Anthem Blue Cross II	Retiree Only	\$ 1,052.42				\$ 1,052.42			\$ 340.51		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,052.42	\$ 1,052.42	\$ 524.88		\$ 1,052.42	\$ 1,052.42		\$ 340.51	\$ 340.51	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,052.42	\$ 1,052.42	\$ 524.88		\$ 1,052.42	\$ 1,052.42		\$ 340.51	\$ 340.51	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,052.42	\$ 1,052.42	\$ 524.88		\$ 1,052.42			\$ 340.51		
225	Anthem Blue Cross II	Minor Survivor				\$ 524.88			\$ 524.88			\$ 524.88
240	Anthem Blue Cross III	One Medicare					\$ 340.51			\$ 340.51		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51			\$ 340.51	\$ 340.51	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51			\$ 340.51	\$ 340.51	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,112.11	\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,112.11	\$ 554.64		\$ 340.51	\$ 340.51		\$ 340.51	\$ 340.51	
301	Cigna Network Model Plan	Retiree Only	\$ 2,284.14				\$ 873.34			\$ 284.08		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 2,284.14	\$ 2,284.14	\$ 1,139.17		\$ 873.34	\$ 873.34		\$ 284.08	\$ 284.08	
303	Cigna Network Model Plan	Retiree and Family	\$ 2,284.14	\$ 2,284.14	\$ 1,139.17		\$ 873.34	\$ 873.34		\$ 284.08	\$ 284.08	
304	Cigna Network Model Plan	Retiree and Children	\$ 2,284.14	\$ 2,284.14	\$ 1,139.17		\$ 873.34			\$ 284.08		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,139.17			\$ 1,139.17			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 315.80					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 315.80	\$ 315.80		\$ 315.80	\$ 315.80	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 315.80	\$ 315.80				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 315.80	\$ 315.80		\$ 315.80	\$ 315.80	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 315.80	\$ 315.80		\$ 315.80	\$ 315.80	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 315.80	\$ 315.80				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,120.49							\$ 201.50		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 198.66					
404	Kaiser (CA)	Retiree Excess I					\$ 801.74					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 759.25					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,350.96					
411	Kaiser (CA)	Family Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82					\$ 200.08	\$ 194.48	

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	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 198.66	\$ 193.01		\$ 198.66	\$ 194.48	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 801.74	\$ 797.77		\$ 801.74	\$ 194.48	
418	Kaiser (CA)	Two+ Advantage					\$ 198.66	\$ 193.01				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 500.20	\$ 495.39				
420	Kaiser (CA)	Two+ Excess I					\$ 801.74	\$ 797.77				
421	Kaiser (CA)	Survivor				\$ 558.82			\$ 558.82			\$ 558.82
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 759.25	\$ 755.16		\$ 759.25	\$ 194.48	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,120.49	\$ 1,120.49	\$ 558.82		\$ 1,350.96	\$ 1,348.52		\$ 1,350.96	\$ 194.48	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 478.96	\$ 474.08				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 774.81	\$ 770.76				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 780.50	\$ 776.46				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,076.35	\$ 1,073.15				
430	Kaiser (CA)	Two Excess II - Part B					\$ 759.25	\$ 755.16				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,055.11	\$ 1,051.84				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,350.96	\$ 1,348.52				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,192.10							\$ 283.82		
451	Kaiser - Colorado	Retiree Risk					\$ 283.82					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,192.10	\$ 1,596.11						\$ 283.82	\$ 278.40	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,192.10	\$ 1,596.11	\$ 1,974.14					\$ 283.82	\$ 278.40	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,192.10	\$ 1,308.18			\$ 283.82	\$ 278.40		\$ 283.82	\$ 278.40	
457	Kaiser - Colorado	Two Retiree Risk					\$ 283.82	\$ 278.40				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,192.10	\$ 1,308.18	\$ 2,383.77		\$ 283.82	\$ 278.40		\$ 283.82	\$ 278.40	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 2,530.97		\$ 283.82	\$ 278.40		\$ 283.82	\$ 278.40	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 901.42					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 901.42					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 901.42					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 901.42	\$ 310.72				
461	Kaiser - Georgia Basic	Basic	\$ 1,381.37							\$ 316.05		
462	Kaiser - Georgia	Retiree Risk					\$ 316.05					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,381.37	\$ 1,517.56	\$ 2,936.06		\$ 316.05	\$ 310.72		\$ 316.05	\$ 310.72	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,381.37	\$ 1,517.56	\$ 2,936.03					\$ 316.05	\$ 310.72	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 484.33	\$ 1,517.54	\$ 2,936.03		\$ 316.05	\$ 310.72		\$ 316.05	\$ 310.72	
466	Kaiser - Georgia	Two Retiree Risk					\$ 316.05	\$ 310.72				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,190.12							\$ 332.50		
472	Kaiser - Hawaii	Retiree Risk					\$ 332.50					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,197.68					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,190.12	\$ 1,305.99						\$ 332.50	\$ 327.22	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,190.12	\$ 1,305.99	\$ 2,526.73					\$ 332.50	\$ 327.22	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,190.12	\$ 1,305.99	\$ 2,526.73		\$ 332.50	\$ 327.22		\$ 332.50	\$ 327.22	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,190.12	\$ 1,305.99	\$ 1,451.86		\$ 1,197.68	\$ 866.16		\$ 1,197.68	\$ 866.16	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 332.50	\$ 326.44				



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Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,290.28								\$ 292.05		
482	Kaiser - Oregon	Retiree Risk					\$ 292.05						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 910.14						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,290.28	\$ 1,416.80							\$ 292.05	\$ 286.65	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,290.28	\$ 2,833.59	\$ 2,741.09						\$ 292.05	\$ 286.65	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,290.28	\$ 1,416.79	\$ 2,741.09		\$ 292.05	\$ 286.65			\$ 292.05	\$ 286.65	
488	Kaiser - Oregon	Two Retiree Risk					\$ 292.05	\$ 286.65					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 782.40						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 782.40	\$ 286.65					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,394.72	\$ 484.56			\$ 910.14	\$ 286.65			\$ 292.05	\$ 286.65	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,290.28	\$ 1,416.79			\$ 292.05	\$ 286.65			\$ 292.05	\$ 286.65	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,290.28	\$ 1,416.79	\$ 2,741.12		\$ 292.05	\$ 286.65			\$ 292.05	\$ 286.65	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 910.14	\$ 906.47					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 782.40	\$ 778.37					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,290.28	\$ 1,416.79			\$ 782.40	\$ 778.37			\$ 782.40	\$ 778.37	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,290.28	\$ 1,416.79			\$ 910.14	\$ 906.47			\$ 910.14	\$ 906.47	
611	SCAN Health Plan	Retiree Only					\$ 218.50						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 218.50	\$ 218.50					
701	United Healthcare	Retiree Only	\$ 1,259.00				\$ 269.98				\$ 269.98		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,259.00	\$ 1,259.00	\$ 627.90		\$ 269.98	\$ 269.98			\$ 269.98	\$ 269.98	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 269.98	\$ 269.98			\$ 269.98	\$ 269.98	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,259.00	\$ 1,259.00	\$ 627.90		\$ 269.98	\$ 269.98			\$ 269.98	\$ 269.98	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,259.00	\$ 1,259.00	\$ 627.90		\$ 269.98	\$ 269.98			\$ 269.98	\$ 269.98	
706	United Healthcare	Minor Survivor				\$ 627.90			\$ 627.90				
707	United Healthcare	Single	\$ 1,259.00								\$ 272.45		
708	United Healthcare	Two-Party	\$ 1,259.00	\$ 1,259.00	\$ 627.90						\$ 272.45	\$ 272.28	
709	United Healthcare	Family	\$ 1,259.00	\$ 1,259.00	\$ 627.90						\$ 272.45	\$ 272.28	

Tier 2

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,974.88				\$ 422.78			\$ 422.78		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,974.88	\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,974.88	\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 422.78		\$ 422.78	\$ 422.78		\$ 422.78
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,974.88	\$ 984.93		\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78	\$ 422.78
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,974.88	\$ 984.93	\$ 1,974.88		\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 422.78	\$ 422.78		\$ 422.78	\$ 422.78

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 53.54		
502	Cigna Indemnity Dental/Vision	Family	\$ 53.54	\$ 58.56	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 55.58
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.82		
902	Cigna Dental HMO/Vision	Family	\$ 46.82	\$ 55.67	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.61



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	\$ 702.27				\$ 702.27			\$ 326.50		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 702.27	\$ 702.27	\$ 689.62		\$ 702.27	\$ 702.27		\$ 326.50	\$ 326.50	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 702.27	\$ 702.27	\$ 689.62		\$ 702.27	\$ 702.27		\$ 326.50	\$ 326.50	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 702.27	\$ 702.27	\$ 689.62		\$ 702.27			\$ 326.50		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 689.62			\$ 689.62			
211	Anthem Blue Cross I	Retiree Only	\$ 475.57				\$ 475.57			\$ 326.50		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 475.57	\$ 475.57	\$ 467.00		\$ 475.57	\$ 475.57		\$ 326.50	\$ 326.50	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 475.57	\$ 475.57	\$ 467.00		\$ 475.57	\$ 475.57		\$ 326.50	\$ 326.50	
214	Anthem Blue Cross I	Retiree and Children	\$ 475.57	\$ 475.57	\$ 467.00		\$ 475.57			\$ 326.50		
215	Anthem Blue Cross I	Minor Survivor				\$ 467.00			\$ 467.00			\$ 467.00
221	Anthem Blue Cross II	Retiree Only	\$ 1,009.12				\$ 1,009.12			\$ 326.50		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,009.12	\$ 1,009.12	\$ 990.94		\$ 1,009.12	\$ 1,009.12		\$ 326.50	\$ 326.50	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,009.12	\$ 1,009.12	\$ 990.94		\$ 1,009.12	\$ 1,009.12		\$ 326.50	\$ 326.50	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,009.12	\$ 1,009.12	\$ 990.94		\$ 1,009.12			\$ 326.50		
225	Anthem Blue Cross II	Minor Survivor				\$ 990.94			\$ 990.94			\$ 990.94
240	Anthem Blue Cross III	One Medicare					\$ 326.50			\$ 326.50		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50			\$ 326.50	\$ 326.50	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50			\$ 326.50	\$ 326.50	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,066.35	\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,066.35	\$ 1,047.14		\$ 326.50	\$ 326.50		\$ 326.50	\$ 326.50	
301	Cigna Network Model Plan	Retiree Only	\$ 2,190.16				\$ 837.41			\$ 272.40		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 2,190.16	\$ 2,190.16	\$ 2,150.70		\$ 837.41	\$ 837.41		\$ 272.40	\$ 272.40	
303	Cigna Network Model Plan	Retiree and Family	\$ 2,190.16	\$ 2,190.16	\$ 2,150.70		\$ 837.41	\$ 837.41		\$ 272.40	\$ 272.40	
304	Cigna Network Model Plan	Retiree and Children	\$ 2,190.16	\$ 2,190.16	\$ 2,150.70		\$ 837.41			\$ 272.40		
305	Cigna Network Model Plan	Minor Survivor				\$ 2,150.70			\$ 2,150.70			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 302.80					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 302.80	\$ 302.80				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 302.80	\$ 302.80		\$ 302.80	\$ 302.80	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 302.80	\$ 302.80				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,074.39							\$ 193.21		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 190.49					
404	Kaiser (CA)	Retiree Excess I					\$ 768.76					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 728.01					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,295.38					
411	Kaiser (CA)	Family Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03					\$ 191.85	\$ 186.48	



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Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03	\$ 190.49	\$ 185.06		\$ 190.49	\$ 186.48		
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03	\$ 768.76	\$ 764.95		\$ 768.76	\$ 186.48		
418	Kaiser (CA)	Two+ Advantage				\$ 190.49	\$ 185.06					
419	Kaiser (CA)	One Excess I, One Advantage				\$ 479.62	\$ 475.01					
420	Kaiser (CA)	Two+ Excess I				\$ 768.76	\$ 764.95					
421	Kaiser (CA)	Survivor						\$ 1,055.03			\$ 1,055.03	
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03	\$ 728.01	\$ 724.09		\$ 728.01	\$ 186.48		
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,074.39	\$ 1,074.39	\$ 1,055.03	\$ 1,295.38	\$ 1,293.04		\$ 1,295.38	\$ 186.48		
426	Kaiser (CA)	One Advantage, One Excess II - Part B				\$ 459.25	\$ 454.58					
427	Kaiser (CA)	One Advantage, One Excess III (MNP)				\$ 742.93	\$ 739.05					
428	Kaiser (CA)	One Excess, One Excess II - Part B				\$ 748.38	\$ 744.52					
429	Kaiser (CA)	One Excess, One Excess III (MNP)				\$ 1,032.07	\$ 1,028.99					
430	Kaiser (CA)	Two Excess II - Part B				\$ 728.01	\$ 724.09					
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				\$ 1,011.70	\$ 1,008.56					
432	Kaiser (CA)	Two Excess III - Both (MNP)				\$ 1,295.38	\$ 1,293.04					
450	Kaiser - Colorado	Retiree Basic	\$ 1,143.05						\$ 272.14			
451	Kaiser - Colorado	Retiree Risk				\$ 272.14						
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,143.05	\$ 1,530.44					\$ 272.14	\$ 266.94		
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,143.05	\$ 1,530.44	\$ 3,727.08				\$ 272.14	\$ 266.94		
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,143.05	\$ 1,254.36		\$ 272.14	\$ 266.94		\$ 272.14	\$ 266.94		
457	Kaiser - Colorado	Two Retiree Risk				\$ 272.14	\$ 266.94					
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,143.05	\$ 1,254.36	\$ 4,500.45	\$ 272.14	\$ 266.94		\$ 272.14	\$ 266.94		
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 4,778.36	\$ 272.14	\$ 266.94		\$ 272.14	\$ 266.94		
440	Kaiser - Georgia	One Medicare Member with Part B only				\$ 864.33						
441	Kaiser - Georgia	One Medicare Member with Part A only				\$ 864.33						
442	Kaiser - Georgia	One Member without Medicare Part A&B				\$ 864.33						
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				\$ 864.33	\$ 297.94					
461	Kaiser - Georgia Basic	Basic	\$ 1,324.53						\$ 303.05			
462	Kaiser - Georgia	Retiree Risk				\$ 303.05						
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,324.53	\$ 1,455.12	\$ 5,543.15	\$ 303.05	\$ 297.94		\$ 303.05	\$ 297.94		
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,324.53	\$ 1,455.12	\$ 5,543.10				\$ 303.05	\$ 297.94		
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 464.40	\$ 1,455.11	\$ 5,543.10	\$ 303.05	\$ 297.94		\$ 303.05	\$ 297.94		
466	Kaiser - Georgia	Two Retiree Risk				\$ 303.05	\$ 297.94					
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,141.15						\$ 318.82			
472	Kaiser - Hawaii	Retiree Risk				\$ 318.82						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				\$ 1,148.40						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,141.15	\$ 1,252.26					\$ 318.82	\$ 313.76		
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,141.15	\$ 1,252.26	\$ 4,770.36				\$ 318.82	\$ 313.76		
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,141.15	\$ 1,252.26	\$ 4,770.36	\$ 318.82	\$ 313.76		\$ 318.82	\$ 313.76		
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,141.15	\$ 1,252.26	\$ 2,741.04	\$ 1,148.40	\$ 830.52		\$ 1,148.40	\$ 830.52		
478	Kaiser - Hawaii	Two Retiree Risk				\$ 318.82	\$ 313.01					



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Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,237.19								\$ 280.03		
482	Kaiser - Oregon	Retiree Risk					\$ 280.03						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 872.69						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,237.19	\$ 1,358.51							\$ 280.03	\$ 274.86	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,237.19	\$ 2,717.00	\$ 5,175.06						\$ 280.03	\$ 274.86	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,237.19	\$ 1,358.50	\$ 5,175.06		\$ 280.03	\$ 274.86			\$ 280.03	\$ 274.86	
488	Kaiser - Oregon	Two Retiree Risk					\$ 280.03	\$ 274.86					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 750.21						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 750.21	\$ 274.86					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,337.34	\$ 464.63			\$ 872.69	\$ 274.86			\$ 280.03	\$ 274.86	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,237.19	\$ 1,358.50			\$ 280.03	\$ 274.86			\$ 280.03	\$ 274.86	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,237.19	\$ 1,358.50	\$ 5,175.11		\$ 280.03	\$ 274.86			\$ 280.03	\$ 274.86	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 872.69	\$ 869.17					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 750.21	\$ 746.35					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,237.19	\$ 1,358.50			\$ 750.21	\$ 746.35			\$ 750.21	\$ 746.35	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,237.19	\$ 1,358.50			\$ 872.69	\$ 869.17			\$ 872.69	\$ 869.17	
611	SCAN Health Plan	Retiree Only					\$ 209.51						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 209.51	\$ 209.51					
701	United Healthcare	Retiree Only	\$ 1,207.20				\$ 258.87				\$ 258.87		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45		\$ 258.87	\$ 258.87			\$ 258.87	\$ 258.87	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 258.87	\$ 258.87			\$ 258.87	\$ 258.87	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45		\$ 258.87	\$ 258.87			\$ 258.87	\$ 258.87	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45		\$ 258.87	\$ 258.87			\$ 258.87	\$ 258.87	
706	United Healthcare	Minor Survivor					\$ 1,185.45			\$ 1,185.45			
707	United Healthcare	Single	\$ 1,207.20								\$ 261.24		
708	United Healthcare	Two-Party	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45						\$ 261.24	\$ 261.08	
709	United Healthcare	Family	\$ 1,207.20	\$ 1,207.20	\$ 1,185.45						\$ 261.24	\$ 261.08	



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Tier 2

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,893.62				\$ 405.39			\$ 405.39		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,893.62	\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,893.62	\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 405.39		\$ 405.39	\$ 405.39		\$ 405.39
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,893.62	\$ 1,859.51		\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39	\$ 405.39
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 405.39	\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 1,893.62	\$ 1,859.51	\$ 1,893.62		\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 405.39	\$ 405.39	\$ 405.39		\$ 405.39	\$ 405.39

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 51.93		
502	Cigna Indemnity Dental/Vision	Family	\$ 51.93	\$ 56.80	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 52.94
901	Cigna Dental HMO/Vision	Retiree Only	\$ 45.41		
902	Cigna Dental HMO/Vision	Family	\$ 45.41	\$ 54.00	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 46.30



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, 2017 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 October of 2018. The following website provides more information: <https://www.soa.org/resources/research-reports/2016/research-hlthcare-trends/>. 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-firefighter Local medical and dental/vision plans have not yet been adjusted to reflect the final July 1, 2019 renewals. Upon receipt of the final July 1, 2019 renewals, the first year trend will be updated. ACA fees including the Patient Centered Outcomes Research Institute (PCORI) fee and the impact from the 2019 calendar year moratorium on the Health Insurer Fee are also included in the medical and dental/vision trends. 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 2018 Medicare Trustees Report from CMS dated June 5, 2018. The dental trend assumption was updated based on the same methodology we used in our 2016 OPEB Investigation of Experience Study.

The following table presents the trend assumptions with the impact of the ACA Excise tax. The weighted Average Trend is based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental).

After fiscal year ending June 30, 2029, selected years are shown in the table. The trend rates for the years not shown grade ratably into the next value shown in the table. The medical trend remains at 4.40% beginning with the medical trend from fiscal year ending June 30, 2099 to fiscal year ending June 30, 2100.

Fiscal Year Ending		LACERA Medical		Part B	Dental Under	Weighted
From	To	Under 65	Over 65	Premiums	and Over 65	Average
						Trend
6/30/2019	6/30/2020	5.80%	5.50%	9.40%	3.00%	TBD
6/30/2020	6/30/2021	6.70%	6.50%	4.70%	4.50%	TBD
6/30/2021	6/30/2022	5.80%	6.00%	4.60%	3.00%	TBD
6/30/2022	6/30/2023	5.70%	5.90%	4.90%	2.90%	TBD
6/30/2023	6/30/2024	5.20%	5.20%	5.90%	2.90%	TBD
6/30/2024	6/30/2025	5.30%	5.20%	5.70%	2.90%	TBD
6/30/2025	6/30/2026	5.50%	5.30%	5.00%	2.90%	TBD
6/30/2026	6/30/2027	5.70%	5.30%	5.40%	2.90%	TBD
6/30/2027	6/30/2028	5.70%	5.30%	5.90%	2.80%	TBD
6/30/2028	6/30/2029	5.70%	5.30%	5.60%	2.80%	TBD
6/30/2038	6/30/2039	5.90%	5.40%	5.10%	2.60%	TBD
6/30/2048	6/30/2049	5.60%	5.30%	4.50%	2.40%	TBD
6/30/2058	6/30/2059	5.30%	5.60%	4.40%	2.50%	TBD
6/30/2068	6/30/2069	4.90%	5.10%	4.40%	2.80%	TBD
6/30/2078	6/30/2079	4.40%	4.50%	4.40%	3.00%	TBD
6/30/2088	6/30/2089	4.40%	4.50%	4.30%	3.30%	TBD
6/30/2098	6/30/2099	4.40%	4.50%	4.30%	3.50%	TBD
6/30/2102	6/30/2103	4.40%	4.40%	4.30%	3.70%	TBD



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Table A-23: Retirement of Vested Terminated Members

Annual Rates			
Age	General Plans A, B, C, D & G	General Plan E	Safety Plans A, B & C
<40	0.00%	0.00%	0.00%
40	0.00%	0.00%	6.00%
41	0.00%	0.00%	6.00%
42	0.00%	0.00%	40.00%
43	0.00%	0.00%	40.00%
44	0.00%	0.00%	25.00%
45	0.00%	0.00%	25.00%
46	0.00%	0.00%	25.00%
47	0.00%	0.00%	25.00%
48	0.00%	0.00%	25.00%
49	0.00%	0.00%	25.00%
50	21.00%	0.00%	25.00%
51	6.00%	0.00%	11.00%
52	6.00%	0.00%	20.00%
53	6.00%	0.00%	13.00%
54	6.00%	0.00%	21.00%
55	10.00%	27.00%	30.00%
56	8.00%	6.00%	18.00%
57	8.00%	6.00%	22.00%
58	8.00%	6.00%	24.00%
59	10.00%	6.00%	22.00%
60	12.00%	7.00%	22.00%
61	12.00%	8.00%	30.00%
62	15.00%	8.00%	30.00%
63	20.00%	8.00%	30.00%
64	20.00%	24.00%	32.00%
65	28.00%	39.00%	100.00%
66	26.00%	14.00%	100.00%
67	24.00%	8.00%	100.00%
68	26.00%	10.00%	100.00%
69	28.00%	13.00%	100.00%
70	40.00%	17.00%	100.00%
71	40.00%	24.00%	100.00%
72	40.00%	16.00%	100.00%
73	40.00%	16.00%	100.00%
74	40.00%	20.00%	100.00%
75	100.00%	100.00%	100.00%
75 or older	100.00%	100.00%	100.00%



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