

AGENDA

MEETING OF THE INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE and BOARD OF RETIREMENT*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810
PASADENA, CA 91101

THURSDAY, SEPTEMBER 10, 2015 - 9:00 A.M.**

COMMITTEE MEMBERS:

Les Robbins, Chair
Alan Bernstein, Vice Chair
William de la Garza
Vivian H. Gray
Ronald Okum, Alternate

- I. APPROVAL OF THE MINUTES
 - A. Approval of the minutes of the regular meeting of August 13, 2015
- II. PUBLIC COMMENT
- III. FOR INFORMATION
 - A. Staff Activities Report for August, 2015
 - B. Cigna & Anthem Blue Cross Claims Experience
 - C. Federal Legislation
 - Aon Hewitt Washington Report
- IV. GOOD OF THE ORDER

(For information purposes only)
- V. ADJOURNMENT *and*
SET TIME FOR OPERATIONS OVERSIGHT COMMITTEE MEETING

September 10, 2015

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

****Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Board of Retirement meeting preceding it. Please be on call.**

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

Persons requiring an alternative format of this agenda pursuant to Section 202 of the Americans with Disabilities Act of 1990 may request one by calling Cynthia Guider at (626)-564-6000, from 8:30 a.m. to 5:00 p.m. Monday through Friday, but no later than 48 hours prior to the time the meeting is to commence. Assistive Listening Devices are available upon request. American Sign Language (ASL) Interpreters are available with at least three (3) business days notice before the meeting date.

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

GATEWAY PLAZA - 300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

THURSDAY, AUGUST 13, 2015, 12:20 P.M. – 1:05 P.M.

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
Alan Bernstein, Vice Chair
Vivian H. Gray
Ronald Okum, Alternate

ABSENT: William de la Garza

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Anthony Bravo
Yves Chery
Joseph Kelly

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith
Barry Lew
Steven Rice

Aon Hewitt

Kirby Bosley
Laura Peck

The meeting was called to order by Chair Robbins at 12:20 p.m. Due to the absence of Mr. de la Garza, the Chair announced that Mr. Okum, as the alternate, would be a voting member of the Committee.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of July 9, 2015

Mr. Okum made a motion, Mr. Bernstein seconded, to approve the minutes of the regular meeting of July 9, 2015. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Support" position on U.S. Senate Bill 1651 which would enact the "Social Security Fairness Act of 2015." (Memorandum dated July 31, 2015)

Mr. Okum made a motion, Ms. Gray seconded, to approve the recommendation. The motion passed unanimously.

IV. FOR INFORMATION

A. Staff Activities Report for July, 2015

The staff activities report was discussed.

B. Health Care Trend Overview

Laura Peck of Aon Hewitt provided an overview of health care trend. Trend is the rate of increase in health care costs every year. Future health care trend is a prediction of trend used by insurance companies and actuaries for self-insured plans and for calculating OPEB liabilities. Retrospective health care trend is a measure of the actual change in health care costs experienced. Items covered in the presentation were:

- Sources of medical trend for annual projection purposes
- Additional drivers/reducers affecting 2016 medical cost
- Pharmacy
- Long-term medical trend factors for GASB/OPEB purposes

IV. FOR INFORMATION (Continued)

C. Anthem/Cigna Merger

Anthem, Inc. recently announced that they have entered into a definitive agreement to acquire Cigna Corporation. Press releases from both Anthem and Cigna were submitted to the Committee for information.

D. Federal Legislation

- Aon Hewitt Washington Report

Submitted for information only.

V. GOOD OF THE ORDER

(For information purposes only)

VI. ADJOURNMENT *and*
SET TIME FOR OPERATIONS OVERSIGHT COMMITTEE MEETING

The meeting adjourned at 1:05 p.m., after setting the time for the Operations Oversight Committee at 1:10 p.m.

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

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
 RETIREE HEALTHCARE BENEFITS PROGRAM
 STAFF ACTIVITIES REPORT
 AUGUST 2015
 FOR INFORMATION ONLY**

Centers for Medicare and Medicaid Services (CMS) Medicare Part D Retiree Drug Subsidy (RDS) Applications Plan Years 7/1/2014 – 6/30/2015 – Interim Payment Requests

Staff completed the interim payment requests for the Plan Year 2014-2015 RDS applications for the following plans: Anthem Blue Cross, Kaiser and LACFF Local 1014 and submitted the requests to CMS. On August 12, CMS approved the interim payment requests. The subsidy payments were received from CMS on August 14, 2015, and Financial and Accounting Services Division confirmed receipt of the wire transfer.

| Plan | Interim Payment Amount Received August 14, 2015 |
|-------------------------------|---|
| Anthem Blue Cross | \$572,395 |
| Kaiser HMO | \$100,011 |
| LACFF Local 1014 Medical Plan | \$104,081 |
| TOTAL | \$776,487 |

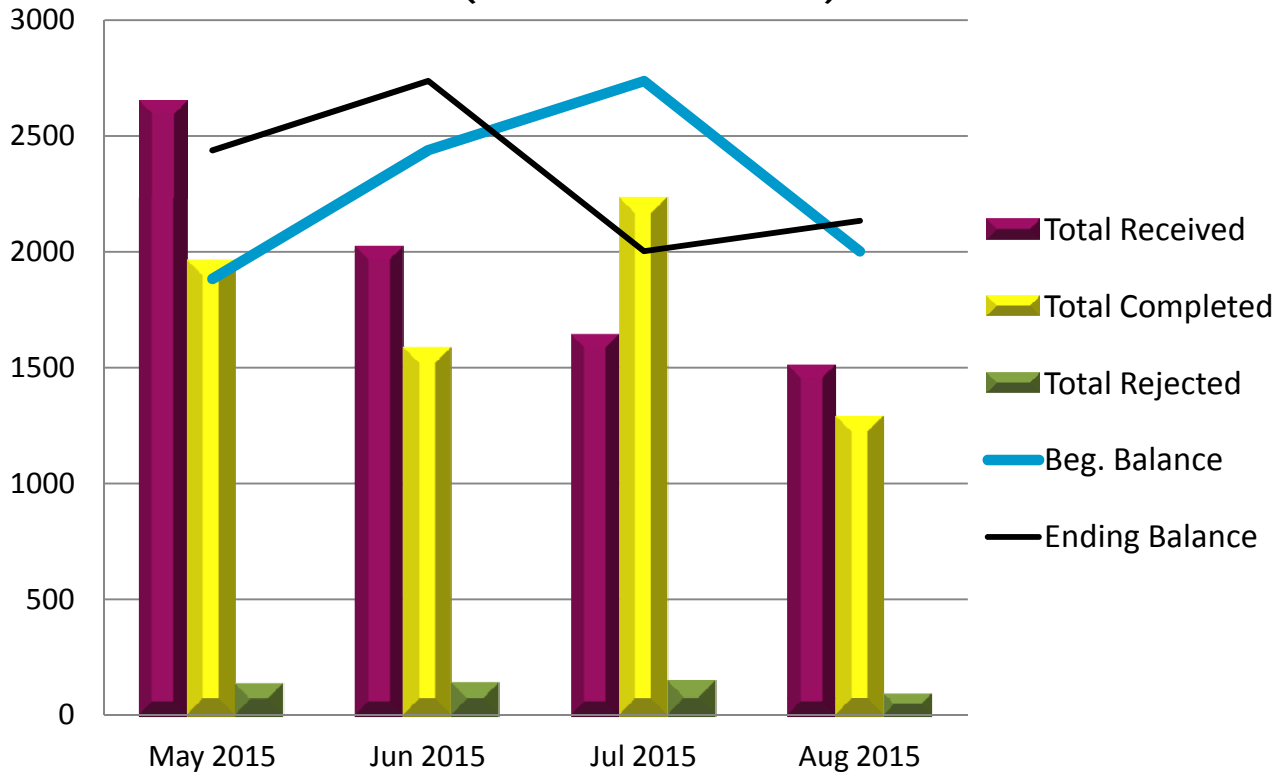
SB 1088 (CA) – Limiting Age to 26 Letters

As a result of the Plan Sponsor’s decision (County of Los Angeles) to change and pay for the limiting age of eligible dependents up to age 26, a mass mailing informing all members of this change was completed in March 2015. A **one-time** open enrollment was conducted (as stated in the letters) which began in April 15, 2015 and ended in June 15, 2015. Members who had dependents terminated from the plan due to attaining the age of 19 and not enrolled as full time student or reached the age limit of 23 on or after July 1, 2014, may be reinstated back to the plans providing they submit the enrollment forms to LACERA before the deadline of June 15, 2015.

As of August, staff completed and processed a total number of 671 dependent reinstatements and new enrollments. We would like to give kudos to staff for this project!

Retiree Healthcare Division Insurance Status Report May 2015 - Aug. 2015

RETIREE HEALTHCARE ENROLLMENT SUMMARY (ROLLING 4 MONTHS)

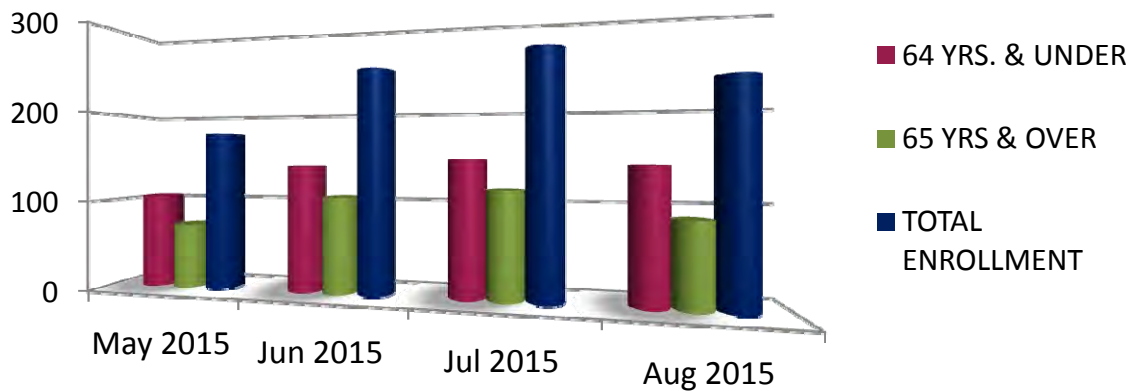


| Date | Beg. Balance | Total Received | Total Completed | Total Rejected | Ending Balance |
|----------|--------------|----------------|-----------------|----------------|----------------|
| May 2015 | 1883 | 2648 | 1959 | 134 | 2438 |
| Jun 2015 | 2438 | 2019 | 1582 | 138 | 2737 |
| Jul 2015 | 2737 | 1639 | 2228 | 146 | 2002 |
| Aug 2015 | 2002 | 1508 | 1287 | 89 | 2134 |

Retirees Monthly Age Breakdown May 2015 - Aug. 2015

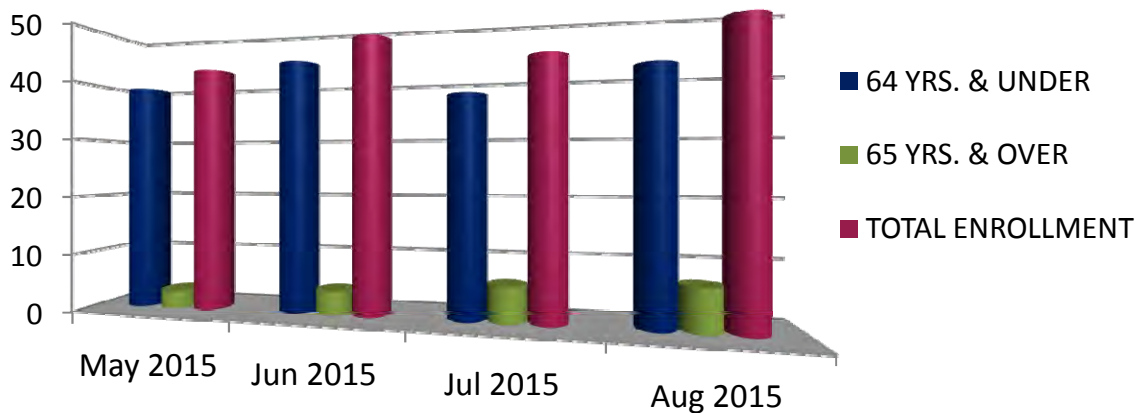
Service Retirement

| MONTH | 64 YRS. & UNDER | 65 YRS & OVER | TOTAL ENROLLMENT |
|----------|-----------------|---------------|------------------|
| May 2015 | 104 | 71 | 175 |
| Jun 2015 | 139 | 105 | 244 |
| Jul 2015 | 147 | 115 | 262 |
| Aug 2015 | 141 | 88 | 229 |



Disability Retirement

| MONTH | 64 YRS. & UNDER | 65 YRS. & OVER | TOTAL ENROLLMENT |
|----------|-----------------|----------------|------------------|
| May 2015 | 39 | 3 | 42 |
| Jun 2015 | 43 | 4 | 47 |
| Jul 2015 | 37 | 6 | 43 |
| Aug 2015 | 41 | 7 | 48 |



Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2015

| Deduction Code | No. of Members | Reimbursement Amount | No. of Penalties | Penalty Amount |
|---|----------------|-----------------------|------------------|-----------------|
| ANTHEM BC III | | | | |
| 240 | 6,068 | \$636,538.20 | 10 | \$241.50 |
| 241 | 190 | \$19,931.00 | 1 | \$62.90 |
| 242 | 853 | \$90,004.20 | 0 | \$0.00 |
| 243 | 3,501 | \$728,407.30 | 8 | \$451.20 |
| 244 | 14 | \$1,783.30 | 0 | \$0.00 |
| 245 | 38 | \$3,986.20 | 0 | \$0.00 |
| 246 | 16 | \$1,678.40 | 0 | \$0.00 |
| 247 | 75 | \$7,867.50 | 0 | \$0.00 |
| 248 | 9 | \$1,888.20 | 1 | \$31.50 |
| 249 | 32 | \$6,713.60 | 0 | \$0.00 |
| 250 | 12 | \$2,517.60 | 0 | \$0.00 |
| Plan Total: | 10,808 | \$1,501,315.50 | 20 | \$787.10 |
| CIGNA-HEALTHSPRING PREFERRED with RX | | | | |
| 321 | 22 | \$2,307.80 | 0 | \$0.00 |
| 322 | 8 | \$839.20 | 0 | \$0.00 |
| 324 | 16 | \$3,356.80 | 0 | \$0.00 |
| 327 | 2 | \$209.80 | 0 | \$0.00 |
| 329 | 1 | \$209.80 | 0 | \$0.00 |
| Plan Total: | 49 | \$6,923.40 | 0 | \$0.00 |
| KAISER SR. ADVANTAGE | | | | |
| 401 | 1 | (\$104.90) | 0 | \$0.00 |
| 403 | 9,201 | \$969,485.70 | 5 | \$147.00 |
| 404 | 2 | (\$419.60) | 0 | \$0.00 |
| 406 | 1 | \$209.80 | 0 | \$0.00 |
| 413 | 1,679 | \$175,086.60 | 0 | \$0.00 |
| 418 | 4,549 | \$950,834.50 | 7 | \$294.00 |
| 419 | 238 | \$24,231.90 | 0 | \$0.00 |
| 426 | 196 | \$20,560.40 | 0 | \$0.00 |
| 427 | 164 | \$17,203.60 | 0 | \$0.00 |
| 445 | 2 | \$209.80 | 0 | \$0.00 |
| 451 | 26 | \$2,727.40 | 0 | \$0.00 |
| 457 | 13 | \$2,727.40 | 0 | \$0.00 |
| 462 | 53 | \$5,559.70 | 0 | \$0.00 |
| 465 | 16 | \$1,678.40 | 0 | \$0.00 |
| 466 | 20 | \$4,300.90 | 0 | \$0.00 |
| 472 | 29 | \$3,042.10 | 0 | \$0.00 |
| 476 | 5 | \$524.50 | 0 | \$0.00 |
| 478 | 12 | \$2,517.60 | 0 | \$0.00 |
| 482 | 72 | \$7,552.80 | 1 | \$10.50 |
| 486 | 11 | \$1,153.90 | 0 | \$0.00 |
| 488 | 41 | \$8,601.80 | 1 | \$10.50 |
| 491 | 1 | \$104.90 | 0 | \$0.00 |
| 492 | 1 | \$104.90 | 0 | \$0.00 |
| 493 | 1 | \$104.90 | 0 | \$0.00 |
| Plan Total: | 16,334 | \$2,197,999.00 | 14 | \$462.00 |

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2015

| Deduction Code | No. of Members | Reimbursement Amount | No. of Penalties | Penalty Amount |
|--|-----------------------|-----------------------------|-------------------------|-----------------------|
| SCAN | | | | |
| 611 | 264 | \$27,693.60 | 0 | \$0.00 |
| 613 | 92 | \$19,196.70 | 0 | \$0.00 |
| Plan Total: | 356 | \$46,890.30 | 0 | \$0.00 |
| UNITED HEALTHCARE GROUP MEDICARE ADV. HMO | | | | |
| 701 | 1,388 | \$145,915.90 | 1 | \$31.50 |
| 702 | 299 | \$31,365.10 | 0 | \$0.00 |
| 703 | 744 | \$154,705.50 | 1 | \$10.50 |
| 704 | 56 | \$5,874.40 | 0 | \$0.00 |
| 705 | 17 | \$3,566.60 | 0 | \$0.00 |
| 707 | 1 | (\$209.80) | 0 | \$0.00 |
| Plan Total: | 2,505 | \$341,217.70 | 2 | \$42.00 |
| Grand Total: | 30,052 | \$4,094,345.90 | 36 | \$1,291.10 |

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2015

| Deduction Code | No. of Members | Reimbursement Amount | No. of Penalties | Penalty Amount |
|---|----------------|-----------------------|------------------|-----------------|
| ANTHEM BC III | | | | |
| 240 | 6,068 | \$636,538.20 | 10 | \$241.50 |
| 241 | 190 | \$19,931.00 | 1 | \$62.90 |
| 242 | 853 | \$90,004.20 | 0 | \$0.00 |
| 243 | 3,501 | \$728,407.30 | 8 | \$451.20 |
| 244 | 14 | \$1,783.30 | 0 | \$0.00 |
| 245 | 38 | \$3,986.20 | 0 | \$0.00 |
| 246 | 16 | \$1,678.40 | 0 | \$0.00 |
| 247 | 75 | \$7,867.50 | 0 | \$0.00 |
| 248 | 9 | \$1,888.20 | 1 | \$31.50 |
| 249 | 32 | \$6,713.60 | 0 | \$0.00 |
| 250 | 12 | \$2,517.60 | 0 | \$0.00 |
| Plan Total: | 10,808 | \$1,501,315.50 | 20 | \$787.10 |
| CIGNA-HEALTHSPRING PREFERRED with RX | | | | |
| 321 | 22 | \$2,307.80 | 0 | \$0.00 |
| 322 | 8 | \$839.20 | 0 | \$0.00 |
| 324 | 16 | \$3,356.80 | 0 | \$0.00 |
| 327 | 2 | \$209.80 | 0 | \$0.00 |
| 329 | 1 | \$209.80 | 0 | \$0.00 |
| Plan Total: | 49 | \$6,923.40 | 0 | \$0.00 |
| KAISER SR. ADVANTAGE | | | | |
| 401 | 1 | (\$104.90) | 0 | \$0.00 |
| 403 | 9,201 | \$969,485.70 | 5 | \$147.00 |
| 404 | 2 | (\$419.60) | 0 | \$0.00 |
| 406 | 1 | \$209.80 | 0 | \$0.00 |
| 413 | 1,679 | \$175,086.60 | 0 | \$0.00 |
| 418 | 4,549 | \$950,834.50 | 7 | \$294.00 |
| 419 | 238 | \$24,231.90 | 0 | \$0.00 |
| 426 | 196 | \$20,560.40 | 0 | \$0.00 |
| 427 | 164 | \$17,203.60 | 0 | \$0.00 |
| 445 | 2 | \$209.80 | 0 | \$0.00 |
| 451 | 26 | \$2,727.40 | 0 | \$0.00 |
| 457 | 13 | \$2,727.40 | 0 | \$0.00 |
| 462 | 53 | \$5,559.70 | 0 | \$0.00 |
| 465 | 16 | \$1,678.40 | 0 | \$0.00 |
| 466 | 20 | \$4,300.90 | 0 | \$0.00 |
| 472 | 29 | \$3,042.10 | 0 | \$0.00 |
| 476 | 5 | \$524.50 | 0 | \$0.00 |
| 478 | 12 | \$2,517.60 | 0 | \$0.00 |
| 482 | 72 | \$7,552.80 | 1 | \$10.50 |
| 486 | 11 | \$1,153.90 | 0 | \$0.00 |
| 488 | 41 | \$8,601.80 | 1 | \$10.50 |
| 491 | 1 | \$104.90 | 0 | \$0.00 |
| 492 | 1 | \$104.90 | 0 | \$0.00 |
| 493 | 1 | \$104.90 | 0 | \$0.00 |
| Plan Total: | 16,334 | \$2,197,999.00 | 14 | \$462.00 |

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2015

| Deduction Code | No. of Members | Reimbursement Amount | No. of Penalties | Penalty Amount |
|--|----------------|-----------------------|------------------|-------------------|
| SCAN | | | | |
| 611 | 264 | \$27,693.60 | 0 | \$0.00 |
| 613 | 92 | \$19,196.70 | 0 | \$0.00 |
| Plan Total: | 356 | \$46,890.30 | 0 | \$0.00 |
| UNITED HEALTHCARE GROUP MEDICARE ADV. HMO | | | | |
| 701 | 1,388 | \$145,915.90 | 1 | \$31.50 |
| 702 | 299 | \$31,365.10 | 0 | \$0.00 |
| 703 | 744 | \$154,705.50 | 1 | \$10.50 |
| 704 | 56 | \$5,874.40 | 0 | \$0.00 |
| 705 | 17 | \$3,566.60 | 0 | \$0.00 |
| 707 | 1 | (\$209.80) | 0 | \$0.00 |
| Plan Total: | 2,505 | \$341,217.70 | 2 | \$42.00 |
| LOCAL 1014 | | | | |
| 804 | 160 | \$19,469.60 | 0 | \$0.00 |
| 805 | 168 | \$18,168.60 | 0 | \$0.00 |
| 806 | 548 | \$118,454.00 | 0 | \$0.00 |
| 807 | 32 | \$3,608.60 | 0 | \$0.00 |
| 808 | 7 | \$1,573.50 | 0 | \$0.00 |
| 812 | 202 | \$21,987.20 | 0 | \$0.00 |
| Plan Total: | 1,117 | \$183,261.50 | 0 | \$0.00 |
| Grand Total: | 31,169 | \$4,277,607.40 | 36 | \$1,291.10 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|---|--------------|-----------------------|---------------------|-----------------------|-----------------------|----------------------|-----------------------|
| Medical Plan | | | | | | | |
| Anthem Blue Cross Prudent Buyer Plan | | | | | | | |
| 201 | 809 | \$681,096.60 | \$116,463.75 | \$564,952.01 | \$681,415.76 | (\$4,030.40) | \$677,385.36 |
| 202 | 451 | \$751,742.28 | \$85,042.88 | \$640,329.14 | \$725,372.02 | (\$3,311.64) | \$722,060.38 |
| 203 | 112 | \$211,182.31 | \$49,038.99 | \$169,904.94 | \$218,943.93 | \$0.00 | \$218,943.93 |
| 204 | 39 | \$42,164.85 | \$15,957.67 | \$28,369.48 | \$44,327.15 | \$0.00 | \$44,327.15 |
| 205 | 1 | \$228.33 | \$9.13 | \$219.20 | \$228.33 | \$0.00 | \$228.33 |
| SUBTOTAL | 1,412 | \$1,686,414.37 | \$266,512.42 | \$1,403,774.77 | \$1,670,287.19 | (\$7,342.04) | \$1,662,945.15 |
| Anthem Blue Cross I | | | | | | | |
| 211 | 1,015 | \$1,078,731.85 | \$80,091.45 | \$1,000,765.98 | \$1,080,857.43 | (\$10,261.67) | \$1,070,595.76 |
| 212 | 384 | \$739,904.10 | \$36,999.29 | \$704,841.01 | \$741,840.30 | (\$3,833.70) | \$738,006.60 |
| 213 | 40 | \$90,450.40 | \$13,522.31 | \$76,928.09 | \$90,450.40 | \$0.00 | \$90,450.40 |
| 214 | 16 | \$22,503.68 | \$5,766.56 | \$16,737.12 | \$22,503.68 | \$0.00 | \$22,503.68 |
| 215 | 4 | \$1,406.04 | \$414.78 | \$991.26 | \$1,406.04 | \$0.00 | \$1,406.04 |
| SUBTOTAL | 1,459 | \$1,932,996.07 | \$136,794.39 | \$1,800,263.46 | \$1,937,057.85 | (\$14,095.37) | \$1,922,962.48 |
| Anthem Blue Cross II | | | | | | | |
| 221 | 2,123 | \$2,257,365.96 | \$145,948.04 | \$2,121,033.62 | \$2,266,981.66 | (\$4,251.16) | \$2,262,730.50 |
| 222 | 1,959 | \$3,781,945.05 | \$100,787.87 | \$3,585,293.57 | \$3,686,081.44 | (\$1,916.85) | \$3,684,164.59 |
| 223 | 475 | \$1,076,359.76 | \$47,395.88 | \$1,033,604.50 | \$1,081,000.38 | (\$2,261.26) | \$1,078,739.12 |
| 224 | 107 | \$150,493.36 | \$14,177.32 | \$134,909.56 | \$149,086.88 | \$0.00 | \$149,086.88 |
| 225 | 2 | \$703.02 | \$175.75 | \$527.27 | \$703.02 | (\$304.23) | \$398.79 |
| SUBTOTAL | 4,666 | \$7,266,867.15 | \$308,484.86 | \$6,875,368.52 | \$7,183,853.38 | (\$8,733.50) | \$7,175,119.88 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|---------------------------------|---------------|-----------------------|---------------------|-----------------------|-----------------------|----------------------|-----------------------|
| Anthem Blue Cross III | | | | | | | |
| 240 | 6,087 | \$2,610,783.00 | \$424,794.75 | \$2,192,769.43 | \$2,617,564.18 | (\$6,759.38) | \$2,610,804.80 |
| 241 | 190 | \$260,788.30 | \$32,255.30 | \$228,533.00 | \$260,788.30 | (\$1,372.57) | \$259,415.73 |
| 242 | 858 | \$1,187,273.05 | \$79,187.63 | \$1,066,343.90 | \$1,145,531.53 | \$0.00 | \$1,145,531.53 |
| 243 | 3,502 | \$3,011,697.64 | \$366,608.88 | \$2,611,138.42 | \$2,977,747.30 | (\$5,893.21) | \$2,971,854.09 |
| 244 | 14 | \$10,756.62 | \$3,405.41 | \$9,552.05 | \$12,957.46 | \$0.00 | \$12,957.46 |
| 245 | 38 | \$29,196.54 | \$3,457.49 | \$25,739.05 | \$29,196.54 | \$0.00 | \$29,196.54 |
| 246 | 16 | \$27,393.60 | \$4,211.76 | \$23,181.84 | \$27,393.60 | \$0.00 | \$27,393.60 |
| 247 | 77 | \$131,831.70 | \$9,074.13 | \$121,045.47 | \$130,119.60 | \$0.00 | \$130,119.60 |
| 248 | 9 | \$10,742.31 | \$1,193.59 | \$9,548.72 | \$10,742.31 | \$0.00 | \$10,742.31 |
| 249 | 32 | \$38,194.88 | \$4,344.66 | \$41,070.16 | \$45,414.82 | \$0.00 | \$45,414.82 |
| 250 | 12 | \$16,053.24 | \$481.60 | \$15,571.64 | \$16,053.24 | \$0.00 | \$16,053.24 |
| SUBTOTAL | 10,835 | \$7,334,710.88 | \$929,015.20 | \$6,344,493.68 | \$7,273,508.88 | (\$14,025.16) | \$7,259,483.72 |
| CIGNA Network Model Plan | | | | | | | |
| 301 | 401 | \$513,993.18 | \$107,221.42 | \$400,462.53 | \$507,683.95 | (\$3,793.91) | \$503,890.04 |
| 302 | 188 | \$434,114.56 | \$82,372.59 | \$351,741.97 | \$434,114.56 | \$0.00 | \$434,114.56 |
| 303 | 28 | \$76,332.20 | \$21,370.93 | \$52,235.12 | \$73,606.05 | (\$2,726.15) | \$70,879.90 |
| 304 | 22 | \$37,354.68 | \$11,813.00 | \$25,541.68 | \$37,354.68 | \$0.00 | \$37,354.68 |
| SUBTOTAL | 639 | \$1,061,794.62 | \$222,777.94 | \$829,981.30 | \$1,052,759.24 | (\$6,520.06) | \$1,046,239.18 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|--|--------------|--------------------|-------------------|-----------------------|--------------------|---------------|--------------------|
| CIGNA Medicare Select Plus Rx - Phoenix, AZ | | | | | | | |
| 321 | 22 | \$7,367.80 | \$1,821.87 | \$5,545.93 | \$7,367.80 | \$0.00 | \$7,367.80 |
| 322 | 8 | \$10,918.00 | \$982.62 | \$9,935.38 | \$10,918.00 | \$0.00 | \$10,918.00 |
| 324 | 16 | \$10,636.80 | \$1,701.89 | \$8,934.91 | \$10,636.80 | \$0.00 | \$10,636.80 |
| 327 | 2 | \$3,562.60 | \$0.00 | \$3,562.60 | \$3,562.60 | \$0.00 | \$3,562.60 |
| 329 | 1 | \$1,136.12 | \$0.00 | \$1,136.12 | \$1,136.12 | \$0.00 | \$1,136.12 |
| SUBTOTAL | 49 | \$33,621.32 | \$4,506.38 | \$29,114.94 | \$33,621.32 | \$0.00 | \$33,621.32 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|--------------------------------|---------------|------------------------|---------------------|------------------------|------------------------|-------------------|------------------------|
| Kaiser/Senior Advantage | | | | | | | |
| 401 | 1,825 | \$1,600,513.80 | \$139,185.84 | \$1,440,331.24 | \$1,579,517.08 | \$4,344.50 | \$1,583,861.58 |
| 403 | 9,277 | \$2,226,842.40 | \$249,474.48 | \$1,964,777.32 | \$2,214,251.80 | (\$1,639.52) | \$2,212,612.28 |
| 404 | 485 | \$475,424.64 | \$16,101.98 | \$456,387.94 | \$472,489.92 | \$0.00 | \$472,489.92 |
| 405 | 853 | \$761,968.40 | \$20,918.50 | \$733,928.70 | \$754,847.20 | (\$869.06) | \$753,978.14 |
| 406 | 50 | \$83,781.88 | \$29,834.93 | \$48,816.16 | \$78,651.09 | (\$1,265.90) | \$77,385.19 |
| 411 | 1,800 | \$3,136,368.00 | \$173,062.59 | \$2,958,321.36 | \$3,131,383.95 | \$0.00 | \$3,131,383.95 |
| 413 | 1,680 | \$1,868,225.50 | \$88,545.55 | \$1,761,155.05 | \$1,849,700.60 | \$0.00 | \$1,849,700.60 |
| 414 | 148 | \$272,636.72 | \$4,642.22 | \$278,985.72 | \$283,627.94 | \$0.00 | \$283,627.94 |
| 418 | 4,551 | \$2,162,352.00 | \$184,644.07 | \$1,976,050.73 | \$2,160,694.80 | \$474.20 | \$2,161,169.00 |
| 419 | 239 | \$292,294.44 | \$6,015.68 | \$270,527.08 | \$276,542.76 | (\$1,212.84) | \$275,329.92 |
| 420 | 121 | \$238,080.56 | \$1,561.20 | \$232,621.40 | \$234,182.60 | \$0.00 | \$234,182.60 |
| 421 | 7 | \$6,082.30 | \$903.67 | \$5,178.63 | \$6,082.30 | \$0.00 | \$6,082.30 |
| 422 | 207 | \$364,842.40 | \$1,333.07 | \$356,618.02 | \$357,951.09 | \$0.00 | \$357,951.09 |
| 423 | 17 | \$42,076.53 | \$4,991.87 | \$37,084.66 | \$42,076.53 | \$2,475.09 | \$44,551.62 |
| 426 | 196 | \$221,575.75 | \$3,689.17 | \$226,824.11 | \$230,513.28 | \$0.00 | \$230,513.28 |
| 427 | 166 | \$311,938.51 | \$4,282.21 | \$285,822.94 | \$290,105.15 | \$0.00 | \$290,105.15 |
| 428 | 39 | \$72,672.21 | \$1,788.86 | \$71,396.79 | \$73,185.65 | \$0.00 | \$73,185.65 |
| 429 | 8 | \$20,675.44 | \$3,037.61 | \$17,637.83 | \$20,675.44 | \$0.00 | \$20,675.44 |
| 430 | 131 | \$232,564.30 | \$3,231.04 | \$229,333.26 | \$232,564.30 | \$0.00 | \$232,564.30 |
| 431 | 12 | \$29,956.08 | \$2,911.41 | \$27,044.67 | \$29,956.08 | \$0.00 | \$29,956.08 |
| 432 | 10 | \$32,173.80 | \$8,605.08 | \$20,351.34 | \$28,956.42 | \$0.00 | \$28,956.42 |
| SUBTOTAL | 21,822 | \$14,453,045.66 | \$948,761.03 | \$13,399,194.95 | \$14,347,955.98 | \$2,306.47 | \$14,350,262.45 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|--------------------------|--------------|---------------------|--------------------|-----------------------|---------------------|-------------------|---------------------|
| Kaiser - Colorado | | | | | | | |
| 450 | 6 | \$6,357.66 | \$1,101.99 | \$5,255.67 | \$6,357.66 | \$0.00 | \$6,357.66 |
| 451 | 26 | \$8,844.16 | \$1,170.16 | \$7,674.00 | \$8,844.16 | \$0.00 | \$8,844.16 |
| 453 | 2 | \$4,692.66 | \$858.96 | \$3,833.70 | \$4,692.66 | \$2,346.33 | \$7,038.99 |
| 454 | 1 | \$3,168.92 | \$907.66 | \$2,261.26 | \$3,168.92 | \$0.00 | \$3,168.92 |
| 457 | 13 | \$8,779.16 | \$1,701.80 | \$7,077.36 | \$8,779.16 | \$0.00 | \$8,779.16 |
| SUBTOTAL | 48 | \$31,842.56 | \$5,740.57 | \$26,101.99 | \$31,842.56 | \$2,346.33 | \$34,188.89 |
| Kaiser - Georgia | | | | | | | |
| 440 | 1 | \$1,010.58 | \$0.00 | \$1,010.58 | \$1,010.58 | \$0.00 | \$1,010.58 |
| 441 | 2 | \$2,021.16 | \$0.00 | \$2,021.16 | \$2,021.16 | \$0.00 | \$2,021.16 |
| 442 | 4 | \$4,042.32 | \$0.00 | \$4,042.32 | \$4,042.32 | \$0.00 | \$4,042.32 |
| 445 | 2 | \$2,783.56 | \$0.00 | \$2,783.56 | \$2,783.56 | \$0.00 | \$2,783.56 |
| 461 | 18 | \$18,190.44 | \$3,617.89 | \$15,583.13 | \$19,201.02 | \$0.00 | \$19,201.02 |
| 462 | 55 | \$21,241.00 | \$3,305.87 | \$17,935.13 | \$21,241.00 | \$0.00 | \$21,241.00 |
| 463 | 8 | \$16,129.20 | \$1,653.52 | \$12,459.53 | \$14,113.05 | \$0.00 | \$14,113.05 |
| 465 | 16 | \$23,660.26 | \$1,391.78 | \$19,484.92 | \$20,876.70 | \$0.00 | \$20,876.70 |
| 466 | 20 | \$15,348.00 | \$859.49 | \$15,255.91 | \$16,115.40 | \$0.00 | \$16,115.40 |
| SUBTOTAL | 126 | \$104,426.52 | \$10,828.55 | \$90,576.24 | \$101,404.79 | \$0.00 | \$101,404.79 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|-------------------------|--------------|---------------------|--------------------|-----------------------|---------------------|-------------------|---------------------|
| Kaiser - Hawaii | | | | | | | |
| 471 | 6 | \$5,805.84 | \$1,083.76 | \$4,722.08 | \$5,805.84 | \$0.00 | \$5,805.84 |
| 472 | 29 | \$10,238.16 | \$1,878.17 | \$8,359.99 | \$10,238.16 | \$0.00 | \$10,238.16 |
| 473 | 2 | \$2,851.82 | \$853.77 | \$1,998.05 | \$2,851.82 | \$0.00 | \$2,851.82 |
| 474 | 3 | \$5,190.84 | \$830.53 | \$4,360.31 | \$5,190.84 | \$0.00 | \$5,190.84 |
| 476 | 5 | \$6,078.40 | \$2,285.48 | \$3,792.92 | \$6,078.40 | \$0.00 | \$6,078.40 |
| 478 | 12 | \$8,412.96 | \$532.82 | \$7,880.14 | \$8,412.96 | \$0.00 | \$8,412.96 |
| SUBTOTAL | 57 | \$38,578.02 | \$7,464.53 | \$31,113.49 | \$38,578.02 | \$0.00 | \$38,578.02 |
| Kaiser - Oregon | | | | | | | |
| 481 | 8 | \$8,666.64 | \$1,949.80 | \$6,716.84 | \$8,666.64 | \$0.00 | \$8,666.64 |
| 482 | 72 | \$32,241.60 | \$4,469.03 | \$27,772.57 | \$32,241.60 | (\$447.80) | \$31,793.80 |
| 484 | 6 | \$12,969.96 | \$2,949.21 | \$7,859.09 | \$10,808.30 | \$0.00 | \$10,808.30 |
| 486 | 11 | \$16,787.43 | \$1,159.86 | \$15,627.57 | \$16,787.43 | \$0.00 | \$16,787.43 |
| 488 | 41 | \$36,514.60 | \$5,094.24 | \$32,310.96 | \$37,405.20 | \$0.00 | \$37,405.20 |
| 491 | 1 | \$1,419.46 | \$0.00 | \$1,419.46 | \$1,419.46 | \$0.00 | \$1,419.46 |
| 492 | 1 | \$1,584.47 | \$316.89 | \$1,267.58 | \$1,584.47 | \$0.00 | \$1,584.47 |
| 493 | 1 | \$2,604.46 | \$343.20 | \$2,261.26 | \$2,604.46 | \$0.00 | \$2,604.46 |
| 495 | 1 | \$2,278.34 | \$361.49 | \$1,916.85 | \$2,278.34 | \$0.00 | \$2,278.34 |
| 497 | 1 | \$2,054.99 | \$2,452.26 | \$18,998.47 | \$21,450.73 | \$0.00 | \$21,450.73 |
| 498 | 1 | \$4,440.00 | (\$3,661.07) | (\$15,164.77) | (\$18,825.84) | \$0.00 | (\$18,825.84) |
| SUBTOTAL | 144 | \$121,561.95 | \$15,434.91 | \$100,985.88 | \$116,420.79 | (\$447.80) | \$115,972.99 |
| SCAN Health Plan | | | | | | | |
| 611 | 267 | \$91,047.00 | \$19,566.58 | \$71,480.42 | \$91,047.00 | (\$293.00) | \$90,754.00 |
| 613 | 92 | \$62,284.00 | \$12,781.76 | \$49,502.24 | \$62,284.00 | \$0.00 | \$62,284.00 |
| SUBTOTAL | 359 | \$153,331.00 | \$32,348.34 | \$120,982.66 | \$153,331.00 | (\$293.00) | \$153,038.00 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|--------------------------|--------------|-----------------------|---------------------|-----------------------|-----------------------|---------------------|-----------------------|
| UHC Medicare Adv. | | | | | | | |
| 701 | 1,393 | \$437,883.28 | \$56,264.56 | \$383,802.84 | \$440,067.40 | (\$1,241.76) | \$438,825.64 |
| 702 | 300 | \$376,662.37 | \$20,422.25 | \$351,401.80 | \$371,824.05 | \$0.00 | \$371,824.05 |
| 703 | 743 | \$463,690.56 | \$54,995.18 | \$406,231.86 | \$461,227.04 | \$0.00 | \$461,227.04 |
| 704 | 57 | \$80,531.31 | \$4,040.70 | \$75,077.78 | \$79,118.48 | (\$1,412.83) | \$77,705.65 |
| 705 | 17 | \$13,339.90 | \$690.53 | \$12,649.37 | \$13,339.90 | \$0.00 | \$13,339.90 |
| SUBTOTAL | 2,510 | \$1,372,107.42 | \$136,413.22 | \$1,229,163.65 | \$1,365,576.87 | (\$2,654.59) | \$1,362,922.28 |
| United Healthcare | | | | | | | |
| 707 | 417 | \$394,802.75 | \$43,757.97 | \$345,391.28 | \$389,149.25 | \$0.00 | \$389,149.25 |
| 708 | 343 | \$595,552.50 | \$27,884.20 | \$570,912.52 | \$598,796.72 | (\$1,721.25) | \$597,075.47 |
| 709 | 198 | \$404,110.08 | \$32,165.55 | \$373,985.49 | \$406,151.04 | \$0.00 | \$406,151.04 |
| SUBTOTAL | 958 | \$1,394,465.33 | \$103,807.72 | \$1,290,289.29 | \$1,394,097.01 | (\$1,721.25) | \$1,392,375.76 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|--------------------------------|---------------|------------------------|-----------------------|------------------------|------------------------|-----------------------|------------------------|
| Local 1014 Firefighters | | | | | | | |
| 801 | 43 | \$42,530.87 | \$2,096.87 | \$40,434.00 | \$42,530.87 | \$0.00 | \$42,530.87 |
| 802 | 265 | \$472,603.65 | \$12,341.18 | \$468,926.60 | \$481,267.78 | \$0.00 | \$481,267.78 |
| 803 | 211 | \$443,878.59 | \$13,211.16 | \$457,178.13 | \$470,389.29 | \$2,103.69 | \$472,492.98 |
| 804 | 160 | \$158,254.40 | \$9,455.64 | \$148,798.76 | \$158,254.40 | (\$19,469.60) | \$138,784.80 |
| 805 | 168 | \$299,612.88 | \$7,383.30 | \$292,229.58 | \$299,612.88 | (\$18,168.60) | \$281,444.28 |
| 806 | 548 | \$977,308.68 | \$39,983.97 | \$937,324.71 | \$977,308.68 | (\$118,454.00) | \$858,854.68 |
| 807 | 33 | \$69,421.77 | \$1,430.51 | \$69,381.15 | \$70,811.66 | (\$3,608.60) | \$67,203.06 |
| 808 | 7 | \$14,725.83 | \$168.30 | \$14,557.53 | \$14,725.83 | (\$1,573.50) | \$13,152.33 |
| 809 | 25 | \$24,727.25 | \$2,571.63 | \$22,155.62 | \$24,727.25 | \$0.00 | \$24,727.25 |
| 810 | 4 | \$7,133.64 | \$1,319.72 | \$5,813.92 | \$7,133.64 | \$0.00 | \$7,133.64 |
| 811 | 5 | \$10,518.45 | \$168.30 | \$10,350.15 | \$10,518.45 | \$0.00 | \$10,518.45 |
| 812 | 202 | \$199,796.18 | \$19,484.96 | \$180,311.22 | \$199,796.18 | (\$21,987.20) | \$177,808.98 |
| SUBTOTAL | 1,671 | \$2,720,512.19 | \$109,615.54 | \$2,647,461.37 | \$2,757,076.91 | (\$181,157.81) | \$2,575,919.10 |
| Medical Plan Total | 46,755 | \$39,706,275.06 | \$3,238,505.60 | \$36,218,866.19 | \$39,457,371.79 | (\$232,337.78) | \$39,225,034.01 |

Medical and Dental Vision Insurance Premiums September 2015

| Carrier Codes | Member Count | Premium Amount | Member Amount | County Subsidy Amount | Total | Adjustments | Total Paid |
|--------------------------------------|---------------|------------------------|-----------------------|------------------------|------------------------|-----------------------|------------------------|
| <u>Dental/Vision Plan</u> | | | | | | | |
| CIGNA Indemnity Dental/Vision | | | | | | | |
| 501 | 22,106 | \$1,030,733.54 | \$125,815.60 | \$910,616.75 | \$1,036,432.35 | (\$1,351.81) | \$1,035,080.54 |
| 502 | 20,253 | \$2,022,733.76 | \$167,126.10 | \$1,853,802.43 | \$2,020,928.53 | (\$1,695.77) | \$2,019,232.76 |
| 503 | 11 | \$636.90 | \$121.60 | \$515.30 | \$636.90 | (\$57.81) | \$579.09 |
| SUBTOTAL | 42,370 | \$3,054,104.20 | \$293,063.30 | \$2,764,934.48 | \$3,057,997.78 | (\$3,105.39) | \$3,054,892.39 |
| CIGNA Dental HMO/Vision | | | | | | | |
| 901 | 3,144 | \$132,855.58 | \$18,408.32 | \$115,276.13 | \$133,684.45 | (\$327.83) | \$133,356.62 |
| 902 | 2,181 | \$195,162.24 | \$18,486.78 | \$176,781.08 | \$195,267.86 | (\$268.08) | \$194,999.78 |
| 903 | 4 | \$171.20 | \$49.65 | \$121.55 | \$171.20 | \$0.00 | \$171.20 |
| SUBTOTAL | 5,329 | \$328,189.02 | \$36,944.75 | \$292,178.76 | \$329,123.51 | (\$595.91) | \$328,527.60 |
| Dental/Vision Plan Total | 47,699 | \$3,382,293.22 | \$330,008.05 | \$3,057,113.24 | \$3,387,121.29 | (\$3,701.30) | \$3,383,419.99 |
| GRAND TOTALS | 94,454 | \$43,088,568.28 | \$3,568,513.65 | \$39,275,979.43 | \$42,844,493.08 | (\$236,039.08) | \$42,608,454.00 |

| CARRIER DEDUCTION PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|--|-------|---|
| <u>Anthem Blue Cross Prudent Buyer Plan</u> | | |
| \$630.26 | 201 | Retiree Only |
| \$1,239.88 | 202 | Retiree and Spouse/Domestic Partner |
| \$1,399.26 | 203 | Retiree, Spouse/Domestic Partner and Children |
| \$810.01 | 204 | Retiree and Children |
| \$172.06 | 205 | Survivor Children Only Rates |
| <u>Anthem Blue Cross Plan I</u> | | |
| \$904.25 | 211 | Retiree Only |
| \$1,630.31 | 212 | Retiree and Spouse/Domestic Partner |
| \$1,923.10 | 213 | Retiree, Spouse/Domestic Partner and Children |
| \$1,196.44 | 214 | Retiree and Children |
| \$299.58 | 215 | Survivor Children Only Rates |
| <u>Anthem Blue Cross Plan II</u> | | |
| \$904.25 | 221 | Retiree Only |
| \$1,630.31 | 222 | Retiree and Spouse/Domestic Partner |
| \$1,923.10 | 223 | Retiree, Spouse/Domestic Partner and Children |
| \$1,196.44 | 224 | Retiree and Children |
| \$299.58 | 225 | Survivor Children Only Rates |
| <u>Anthem Blue Cross Plan III</u> | | |
| \$365.20 | 240 | Retiree Only with Medicare |
| \$1,167.61 | 241 | Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross I) |
| \$1,167.61 | 242 | Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross II) |
| \$726.87 | 243 | Retiree and Spouse/Domestic Partner - Both with Medicare |
| \$653.93 | 244 | Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross I) |
| \$653.93 | 245 | Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross II) |
| \$1,456.25 | 246 | Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross I) |
| \$1,456.25 | 247 | Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross II) |
| \$1,015.45 | 248 | Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross I) |
| \$1,015.45 | 249 | Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross II) |
| \$1,138.02 | 250 | Member, Spouse/Domestic Partner, Child (3 with Medicare) |

*Benchmark premiums are bolded.

| CARRIER DEDUCTION PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|-----------------------------------|-------|----------------------------|
|-----------------------------------|-------|----------------------------|

CIGNA Network Model Plan

| | | |
|------------|-----|---|
| \$1,143.49 | 301 | Retiree Only |
| \$2,064.71 | 302 | Retiree and Spouse/Domestic Partner |
| \$2,438.35 | 303 | Retiree, Spouse/Domestic Partner and Children |
| \$1,517.57 | 304 | Retiree and Children |
| \$378.87 | 305 | Survivor Children Only Rates |

CIGNA Medicare Select Plus Rx (Available in the Phoenix, AZ area only)

| | | |
|------------|-----|--|
| \$328.00 | 321 | Retiree Only with Medicare |
| \$1,249.22 | 322 | Retiree and Spouse/Domestic Partner/Domestic Partner - One with Medicare |
| \$651.00 | 324 | Retiree and Spouse/Domestic Partner -Both with Medicare |
| \$702.09 | 325 | Retiree and Children |
| \$1,622.87 | 327 | Retiree, Spouse/Domestic Partner and Children - One with Medicare |
| \$1,025.09 | 329 | Retiree, Spouse/Domestic Partner and Children - Two with Medicare |

Kaiser

| | | |
|------------|-----|---|
| \$774.10 | 401 | Retiree Only ("Basic") |
| N/A | 402 | Retiree Only ("Supplement") |
| \$235.64 | 403 | Retiree Only ("Senior Advantage") |
| \$894.95 | 404 | Retiree Only ("Excess I") |
| \$795.39 | 405 | Retiree Only - ("Excess II") |
| \$1,408.39 | 406 | Retiree Only ("Excess III") |
| \$1,543.20 | 411 | Retiree and Family (All family members are "Basic") |
| N/A | 412 | Retiree and Family (One family member is "Supplement"; others are "Basic") |
| \$1,004.74 | 413 | Retiree and Family (One family member is "Senior Advantage"; others are "Basic") |
| \$1,664.05 | 414 | Retiree and Family (One family member is "Excess I"; others are "Basic") |
| N/A | 415 | Retiree and Family (Two or more family members are "Supplement") |
| N/A | 416 | Retiree and Family (One family member is "Senior Advantage"; others are "Supplement") |
| N/A | 417 | Retiree and Family (One family member is "Excess I"; others are "Supplement") |
| \$466.28 | 418 | Retiree and Family (Two or more family members are "Senior Advantage") |
| \$1,125.59 | 419 | Retiree and Family (One family member is "Excess I"; others are "Senior Advantage") |
| \$1,784.90 | 420 | Retiree and Family (Two or more family members are "Excess I") |
| N/A | 421 | Survivor Children Only Rates |
| \$1,564.49 | 422 | Retiree and Family (One family member is "Excess II"; others are "Basic") |
| \$2,177.49 | 423 | Retiree and Family (One family member is "Excess III"; others are "Basic") |

*Benchmark premiums are bolded.

| CARRIER DEDUCTION PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|-----------------------------------|-------|--|
| <u>Kaiser (continued)</u> | | |
| N/A | 424 | Retiree and Family (One family member is "Supplement"; others are "Excess II") |
| N/A | 425 | Retiree and Family (One family member is "Supplement"; others are "Excess III") |
| \$1,026.03 | 426 | Retiree and Family (One family member is "Senior Advantage"; others are "Excess II") |
| \$1,639.03 | 427 | Retiree and Family (One family member is "Senior Advantage"; others are "Excess III") |
| \$1,685.34 | 428 | Retiree and Family (One family member is "Excess I"; others are "Excess II") |
| \$2,298.34 | 429 | Retiree and Family One family member is "Excess I"; others are "Excess III") |
| \$1,585.78 | 430 | Retiree and Family (Two or more family members are "Excess II") |
| \$2,198.78 | 431 | Retiree and Family (One family member is "Excess II"; others are "Excess III") |
| \$2,811.78 | 432 | Retiree and Family (Two or more family members are "Excess III") |
| <u>Kaiser Colorado</u> | | |
| \$793.06 | 450 | Retiree Only ("Basic" under age 65) |
| \$327.27 | 451 | Retiree Only ("Senior Advantage") |
| \$1,754.57 | 453 | Retiree and Family (Two family members are "Basic") |
| \$2,369.25 | 454 | Retiree and Family (Three or more family members are "Basic") |
| \$1,115.33 | 455 | Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic") |
| \$649.55 | 457 | Retiree and Family (Two family members are "Senior Advantage") |
| \$1,857.56 | 458 | Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic") |
| \$1,437.60 | 459 | Retiree and Family (Two family members are "Senior Advantage"; one or more are "Basic") |
| <u>Kaiser Georgia</u> | | |
| \$847.24 | 440 | Retiree Only ("Basic" over age 65 with Medicare Part B only) |
| \$847.24 | 441 | Retiree Only ("Basic over age 65 with Medicare Part A only) |
| \$847.24 | 442 | Retiree Only ("Basic over age 65 without Medicare Part A or Medicare Part B) |
| \$361.11 | 443 | Retiree Only ("Basic" over age 65 - Medicare eligible who is classified as having renal failure) |
| \$1,203.35 | 444 | Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part B only) |
| \$1,203.35 | 445 | Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part A only) |
| \$1,203.35 | 446 | Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 without Medicare Part A and B) |
| \$847.24 | 461 | Retiree Only ("Basic" under age 65) |
| \$361.11 | 462 | Retiree Only ("Senior Advantage") |

*Benchmark premiums are bolded.

| CARRIER DEDUCTION PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|--|-------|---|
| <u>Kaiser Georgia (continued)</u> | | |
| \$1,689.48 | 463 | Retiree and Family (Two family members are "Basic") |
| \$2,531.72 | 464 | Retiree and Family (Three or more family members are "Basic") |
| \$1,203.35 | 465 | Retiree and Family (One family member is "Senior Advantage"; one is "Basic") |
| \$717.22 | 466 | Retiree and Family (Two family members are "Senior Advantage") |
| \$2,045.59 | 467 | Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic") |
| \$1,559.46 | 468 | Retiree and Family (Two family members are "Senior Advantage"; one is "Basic") |
| \$1,915.57 | 469 | Retiree and Family (Three or more family members are "Senior Advantage"; one is "Basic") |
| \$2,045.59 | 470 | Retiree and Family (Three or more family members are "Basic"; one is "Senior Advantage") |
| <u>Kaiser Hawaii</u> | | |
| \$795.16 | 471 | Retiree Only ("Basic" under age 65) |
| \$346.45 | 472 | Retiree Only ("Senior Advantage") |
| \$1,381.42 | 473 | Retiree Only (Over age 65 without Medicare Part A or Medicare Part B) |
| \$1,585.31 | 474 | Retiree and Family (Two family members are "Basic") |
| \$2,375.47 | 475 | Retiree and Family (Three or more family members are "Basic") |
| \$1,136.61 | 476 | Retiree and Family (One family member is "Senior Advantage"; one is "Basic") |
| \$2,171.58 | 477 | Retiree and Family (One family member is "Basic" under age 65; one is over age 65 without Medicare Part A or Medicare Part B) |
| \$687.90 | 478 | Retiree and Family (Two family members are "Senior Advantage") |
| \$1,722.87 | 479 | Retiree and Family (One family member is "Senior Advantage"; one is over age 65 without Medicare Part A or Medicare Part B) |
| <u>Kaiser Oregon</u> | | |
| \$806.67 | 481 | Retiree Only ("Basic" under age 65) |
| \$465.92 | 482 | Retiree Only ("Senior Advantage") |
| \$1,205.27 | 483 | Retiree Only (Over age 65 without Medicare Part A or Medicare Part B) |
| \$1,608.34 | 484 | Retiree and Family (Two family members are "Basic") |
| \$2,410.01 | 485 | Retiree and Family (Three or more family members are "Basic") |
| \$1,267.59 | 486 | Retiree and Family (One family member is "Senior Advantage"; one is "Basic") |
| N/A | 487 | Retiree Only (Medicare Cost "Supplement" program) |
| \$926.84 | 488 | Retiree and Family (Two family members are "Senior Advantage") |
| \$1,110.84 | 489 | Retiree Only (Over age 65 with Medicare Part A only) |
| \$1,205.27 | 490 | Retiree Only (Over age 65 with Medicare Part B only) |

*Benchmark premiums are bolded.

| PREMIUMS* | CARRIER DEDUCTION CODES | DEDUCTION CODE DEFINITIONS |
|---|-------------------------------|---|
| <u>Kaiser Oregon (continued)</u> | | |
| \$1,571.76 | 491 | Retiree and Family (One family member is "Senior Advantage"; one is over age 65 with Medicare Par A only) |
| \$1,666.19 | 492 | Retiree and Family (One family member is "Senior Advantage"; one is over age 65 without Medicare Part A or Medicare Part B) |
| \$2,069.26 | 493 | Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic") |
| \$1,728.51 | 494 | Retiree and Family (Two family members are "Senior Advantage"; one is "Basic") |
| \$2,405.54 | 495 | Retiree and Family (Two family members are over age 65 without Medicare Part A or Medicare Part B) |
| \$2,216.68 | 496 | Retiree and Family (Two family members are over age 65 with Medicare Part A only) |
| \$2,216.68 | 497 | Retiree and Family (One family member is "Basic"; one is over age 65 with Medicare Part A only) |
| \$2,006.94 | 498 | Retiree and Family (One family member is "Basic"; one is over age 65 without Medicare Part A or Medicare Part B) |

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

- Includes people who have both Part A and Part B of Medicare, who were enrolled in Kaiser's Medicare supplement ("M" coverage) before July 1, 1987, and who chose to stay in that Kaiser arrangement.
- It is not open to new enrollments.
- People who have left it cannot return to it.

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

- Is for participants in the Excess Plan who either have Medicare Parts A and B and have not assigned their Medicare benefits to Kaiser or have not provided their Medicare status to LACERA. Premium is above the Anthem Blue Cross I and II Benchmark rate. and II Benchmark.

| PREMIUMS* | CARRIER DEDUCTION CODES | DEDUCTION CODE DEFINITIONS |
|---|-------------------------------|--|
| <u>SCAN Health Plan</u> | | |
| \$304.00 | 611 | Retiree Only with SCAN |
| \$603.00 | 613 | Retiree and 1 Dependent - Both with SCAN (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child. Both Retiree and Dependent must have Medicare.) |
| <u>United Healthcare Medicare Advantage (UHCMA)</u> | | |
| (For both members and dependents who are enrolled in UHCMA, or a family combination of UHCMA/UHC) | | |
| \$293.62 | 701 | Retiree Only with Secure Horizons |
| \$1,203.81 | 702 | Retiree and 1 Dependent - One with Secure Horizons (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child) |
| \$582.24 | 703 | Retiree and 1 Dependent - Both with Secure Horizons (Retiree and 1 Dependent = Retiree and Spouse/Domestic Partner OR Retiree and 1 Child) |
| \$1,360.59 | 704 | Retiree and 2 or More Dependents - One with Secure Horizons (Retiree and 2 or More Dependents = Retiree, Spouse/Domestic Partner and 1 or More Children OR Retiree and 2 or More Children) |
| \$739.02 | 705 | Retiree and 2 or More Dependents - Two with Secure Horizons (Retiree and 2 or More Dependents = Retiree, Spouse/Domestic Partner and 1 or More Children OR Retiree and 2 or More Children) |
| \$261.24 | 706 | Survivor Children Only Rates |
| <u>United Healthcare (UHC)</u> | | |
| (For members and dependents under age 65 [no Medicare]) | | |
| \$915.18 | 707 | Retiree Only |
| \$1,671.68 | 708 | Retiree and 1 Dependent |
| \$1,982.16 | 709 | Retiree and 2 Or More Dependents |
| <u>Local 1014 Firefighters</u> | | |
| \$914.03 | 801 | Member Under 65 |
| \$1,648.06 | 802 | Member + 1 Under 65 |
| \$1,944.04 | 803 | Member + 2 Under 65 |
| \$914.03 | 804 | Member with Medicare |
| \$1,648.06 | 805 | Member + 1; 1 Medicare |
| \$1,648.06 | 806 | Member + 1; 2 Medicare |
| \$1,944.04 | 807 | Member + 2; 1 Medicare |
| \$1,944.04 | 808 | Member + 2; 2 Medicare |

*Benchmark premiums are bolded.

| CARRIER DEDUCTION PREMIUMS* | CODES | DEDUCTION CODE DEFINITIONS |
|-----------------------------------|-------|----------------------------|
|-----------------------------------|-------|----------------------------|

Local 1014 Firefighters (continued)

| | | |
|------------|-----|----------------------------------|
| \$914.03 | 809 | Surviving Spouse Under 65 |
| \$1,648.06 | 810 | Surviving Spouse + 1; Under 65 |
| \$1,944.04 | 811 | Surviving Spouse + 2 Under 65 |
| \$914.03 | 812 | Surviving Spouse with Medicare |
| \$1,648.06 | 813 | Surviving Spouse + 1; 1 Medicare |
| \$1,944.04 | 814 | Spouse + 1; 1 Medicare |
| \$1,648.06 | 815 | Surviving Spouse + 1; 2 Medicare |

CIGNA Indemnity - Dental/Vision

| | | |
|----------------|-----|------------------------------|
| \$46.55 | 501 | Retiree Only |
| \$99.61 | 502 | Retiree and Dependent(s) |
| \$57.81 | 503 | Survivor Children Only Rates |

CIGNA HMO - Dental/Vision

| | | |
|---------|-----|------------------------------|
| \$39.02 | 901 | Retiree Only |
| \$81.07 | 902 | Retiree and Dependent(s) |
| \$39.56 | 903 | Survivor Children Only Rates |

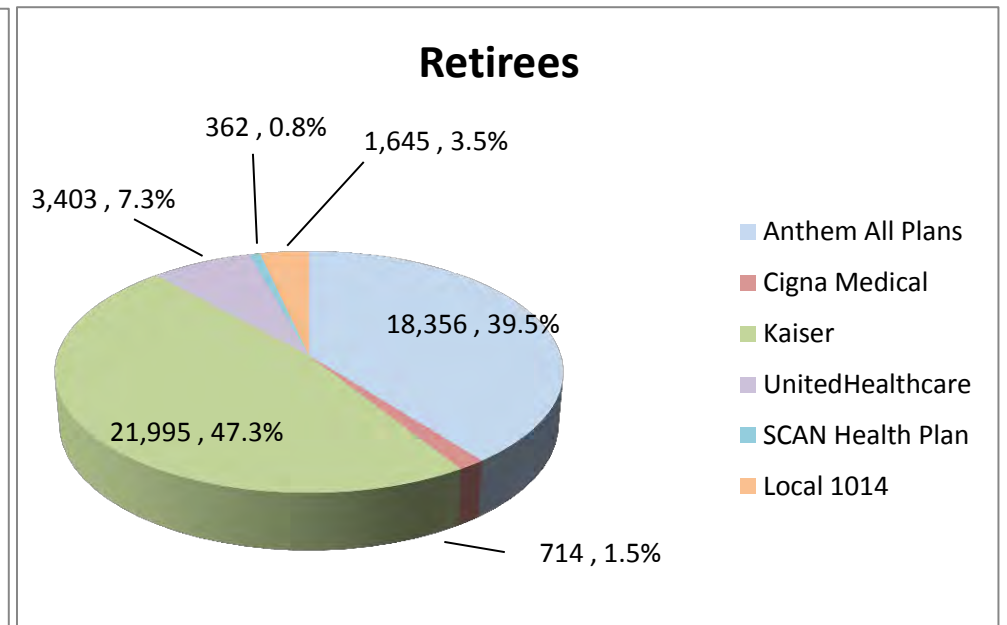
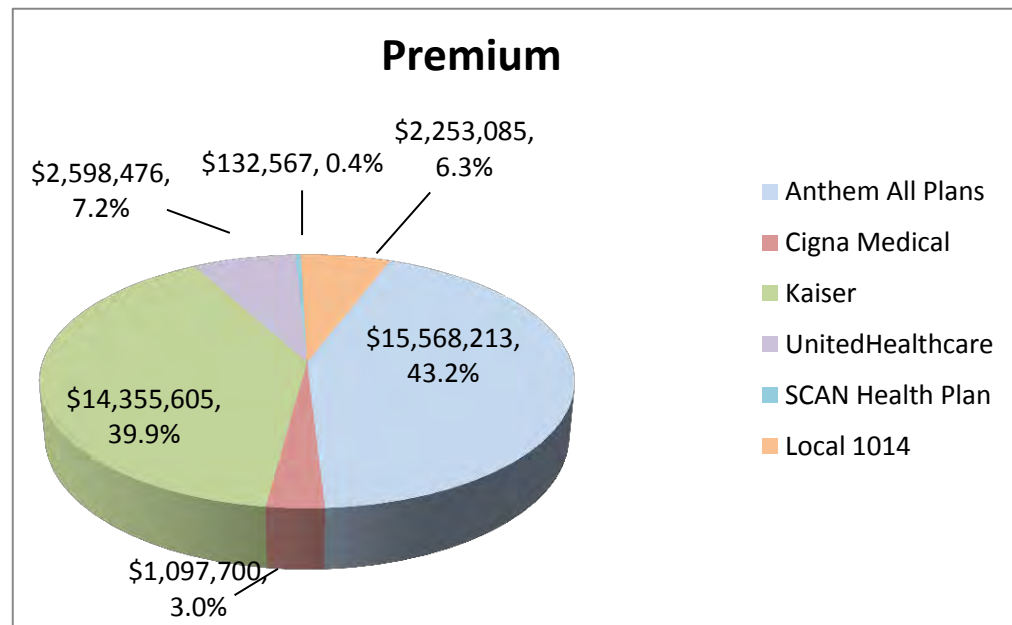
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Premium and Enrollment

As of June, 2015

| Carrier / Plan | Monthly Premium | Percent of Total | Retirees | Percent of Total |
|-------------------------|---------------------|------------------|---------------|------------------|
| Anthem All Plans | \$15,568,213 | 43.2% | 18,356 | 39.5% |
| Cigna Medical | \$1,097,700 | 3.0% | 714 | 1.5% |
| Kaiser | \$14,355,605 | 39.9% | 21,995 | 47.3% |
| UnitedHealthcare | \$2,598,476 | 7.2% | 3,403 | 7.3% |
| SCAN Health Plan | \$132,567 | 0.4% | 362 | 0.8% |
| Local 1014 | \$2,253,085 | 6.3% | 1,645 | 3.5% |
| Combined Medical | \$36,005,646 | 100.0% | 46,475 | 100.0% |

| | | |
|----------------------------------|--------------------|---------------|
| Cigna Dental & Vision | \$3,344,427 | 47,414 |
|----------------------------------|--------------------|---------------|



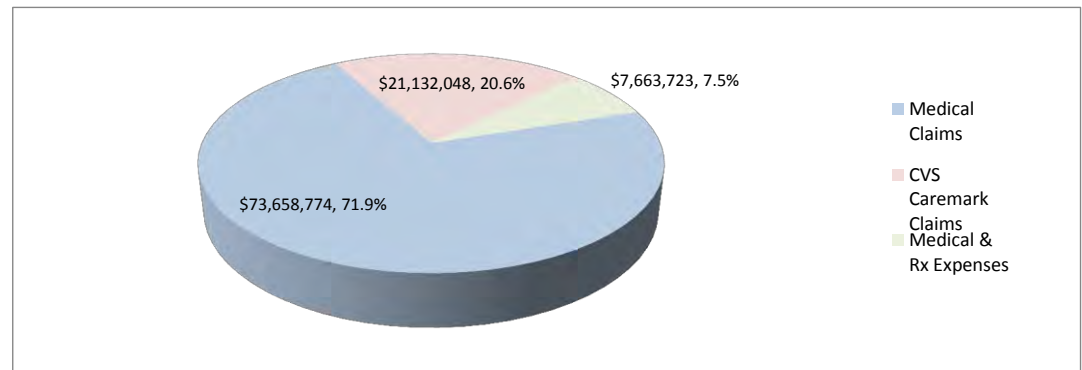
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Anthem Plans I and II

Plan Year July 1, 2014 - June 30, 2015

| Month | Monthly Enrollment | Monthly Premium | Medical Claims | CVS Caremark Claims | Medical & Rx Claims | Claims Per Retiree Per Month | Paid Loss Ratio | Medical & Rx Expenses | Total Paid Claims & Expenses | Expense Ratio |
|-------------------------|--------------------|---------------------|---------------------|---------------------|---------------------|------------------------------|-----------------|-----------------------|------------------------------|---------------|
| Jul-14 | 6,265 | \$8,022,407 | \$5,730,512 | \$1,797,996 | \$7,528,508 | \$1,204.56 | 94.8% | \$646,509 | \$8,175,017 | 101.9% |
| Aug-14 | 6,250 | \$7,943,902 | \$7,277,216 | \$1,713,100 | \$8,990,316 | \$1,437.07 | 115.9% | \$644,763 | \$9,635,079 | 121.3% |
| Sep-14 | 6,256 | \$7,759,870 | \$6,739,362 | \$1,672,002 | \$8,411,364 | \$1,349.27 | 106.1% | \$645,319 | \$9,056,682 | 116.7% |
| Oct-14 | 6,234 | \$7,924,501 | \$7,937,539 | \$1,734,557 | \$9,672,095 | \$1,549.02 | 124.8% | \$642,882 | \$10,314,978 | 130.2% |
| Nov-14 | 6,244 | \$7,749,038 | \$5,479,661 | \$1,396,255 | \$6,875,916 | \$1,110.27 | 87.4% | \$643,743 | \$7,519,660 | 97.0% |
| Dec-14 | 6,193 | \$7,865,806 | \$5,883,026 | \$1,883,506 | \$7,766,532 | \$1,261.21 | 98.7% | \$638,324 | \$8,404,856 | 106.9% |
| Jan-15 | 6,158 | \$7,866,478 | \$5,485,621 | \$1,820,094 | \$7,305,715 | \$1,188.11 | 92.9% | \$634,678 | \$7,940,393 | 100.9% |
| Feb-15 | 6,149 | \$7,860,571 | \$4,557,848 | \$1,586,440 | \$6,144,288 | \$1,000.21 | 78.6% | \$633,505 | \$6,777,793 | 86.2% |
| Mar-15 | 6,143 | \$7,821,958 | \$6,291,538 | \$1,743,570 | \$8,035,108 | \$1,309.72 | 102.3% | \$632,717 | \$8,667,825 | 110.8% |
| Apr-15 | 6,135 | \$7,855,378 | \$6,369,733 | \$1,965,357 | \$8,335,090 | \$1,351.56 | 105.2% | \$631,732 | \$8,966,822 | 114.1% |
| May-15 | 6,167 | \$7,923,506 | \$5,876,543 | \$1,813,966 | \$7,690,509 | \$1,246.44 | 96.5% | \$634,744 | \$8,325,253 | 105.1% |
| Jun-15 | 6,170 | \$7,967,539 | \$6,030,175 | \$2,005,205 | \$8,035,379 | \$1,302.33 | 100.9% | \$634,808 | \$8,670,187 | 108.8% |
| YTD Plan Year | 74,364 | \$94,560,956 | \$73,658,774 | \$21,132,048 | \$94,790,821 | \$1,274.69 | 100.2% | \$7,663,723 | \$102,454,545 | 108.3% |
| 12 Month Average | 6,197 | \$7,880,080 | \$6,138,231 | \$1,761,004 | \$7,899,235 | \$1,274.69 | 100.2% | \$638,644 | \$8,537,879 | 108.3% |

Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



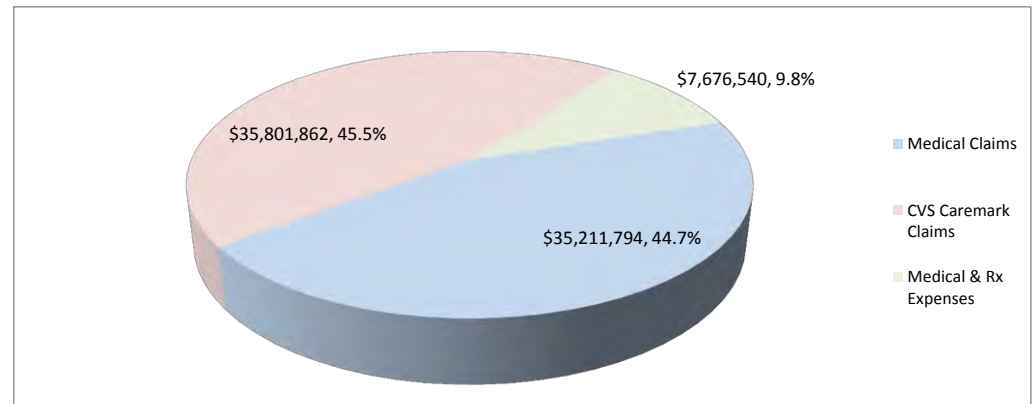
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Anthem Plan III

Plan Year July 1, 2014 - June 30, 2015

| Month | Monthly Enrollment | Monthly Premium | Medical Claims | CVS Caremark Claims | Medical & Rx Claims | Claims Per Retiree Per Month | Paid Loss Ratio | Medical & Rx Expenses | Total Paid Claims & Expenses | Expense Ratio |
|-------------------------|--------------------|---------------------|---------------------|---------------------|---------------------|------------------------------|-----------------|-----------------------|------------------------------|---------------|
| Jul-14 | 10,490 | \$6,097,384 | \$2,668,682 | \$2,869,867 | \$5,538,549 | \$527.98 | 90.8% | \$631,514 | \$6,170,063 | 101.2% |
| Aug-14 | 10,559 | \$6,038,811 | \$2,975,527 | \$2,679,315 | \$5,654,842 | \$535.55 | 93.6% | \$635,668 | \$6,290,510 | 104.2% |
| Sep-14 | 10,580 | \$6,090,251 | \$2,987,872 | \$2,752,919 | \$5,740,791 | \$542.61 | 94.3% | \$636,932 | \$6,377,723 | 104.7% |
| Oct-14 | 10,577 | \$6,145,134 | \$2,943,910 | \$3,182,580 | \$6,126,490 | \$579.23 | 99.7% | \$636,752 | \$6,763,242 | 110.1% |
| Nov-14 | 10,602 | \$6,136,901 | \$2,698,608 | \$2,593,427 | \$5,292,035 | \$499.15 | 86.2% | \$638,257 | \$5,930,292 | 96.6% |
| Dec-14 | 10,632 | \$6,178,049 | \$2,612,564 | \$3,076,266 | \$5,688,829 | \$535.07 | 92.1% | \$640,063 | \$6,328,892 | 102.4% |
| Jan-15 | 10,646 | \$6,191,157 | \$3,331,741 | \$3,160,964 | \$6,492,705 | \$609.87 | 104.9% | \$640,906 | \$7,133,611 | 115.2% |
| Feb-15 | 10,658 | \$6,202,973 | \$3,301,865 | \$2,807,265 | \$6,109,130 | \$573.20 | 98.5% | \$641,628 | \$6,750,758 | 108.8% |
| Mar-15 | 10,661 | \$6,194,832 | \$3,046,201 | \$3,255,838 | \$6,302,039 | \$591.13 | 101.7% | \$641,809 | \$6,943,848 | 112.1% |
| Apr-15 | 10,672 | \$6,189,591 | \$2,985,863 | \$3,158,022 | \$6,143,884 | \$575.70 | 99.3% | \$642,471 | \$6,786,355 | 109.6% |
| May-15 | 10,703 | \$6,216,219 | \$2,896,264 | \$2,922,228 | \$5,818,491 | \$543.63 | 93.6% | \$644,337 | \$6,462,829 | 104.0% |
| Jun-15 | 10,734 | \$6,243,119 | \$2,762,699 | \$3,343,172 | \$6,105,871 | \$568.83 | 97.8% | \$646,203 | \$6,752,074 | 108.2% |
| YTD Plan Year | 127,514 | \$73,924,420 | \$35,211,794 | \$35,801,862 | \$71,013,656 | \$556.91 | 96.1% | \$7,676,540 | \$78,690,197 | 106.4% |
| 12 Month Average | 10,626 | \$6,160,368 | \$2,934,316 | \$2,983,489 | \$5,917,805 | \$556.91 | 96.1% | \$639,712 | \$6,557,516 | 106.4% |

Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin and Premium Taxes
 Enrollment and Premium Reported by LACERA



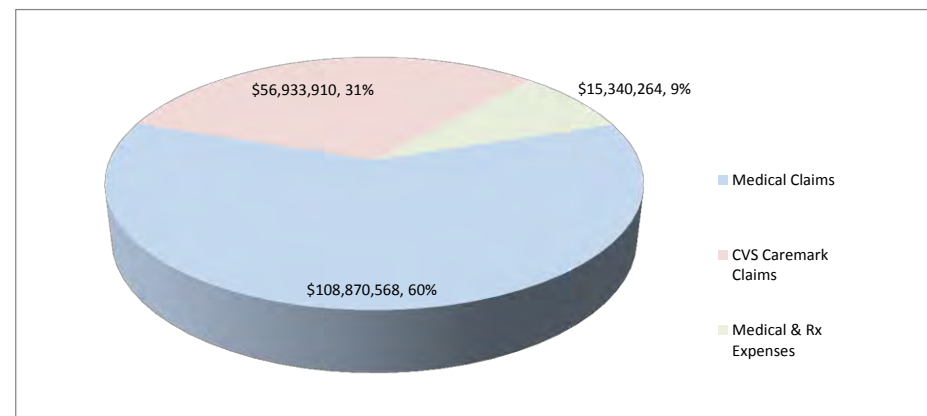
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Anthem Plan I, II, and III

Plan Year July 1, 2014 – June 30, 2015

| Month | Monthly Enrollment | Monthly Premium | Medical Claims | CVS Caremark Claims | Medical & Rx Claims | Claims Per Retiree Per Month | Paid Loss Ratio | Medical & Rx Expenses | Total Paid Claims & Expenses | Expense Ratio |
|-------------------------|--------------------|----------------------|----------------------|---------------------|----------------------|------------------------------|-----------------|-----------------------|------------------------------|---------------|
| Jul-14 | 16,755 | \$14,119,791 | \$8,399,194 | \$4,667,863 | \$13,067,057 | \$779.89 | 92.5% | \$1,278,023 | \$14,345,080 | 101.6% |
| Aug-14 | 16,809 | \$13,982,713 | \$10,252,743 | \$4,392,415 | \$14,645,158 | \$871.27 | 104.7% | \$1,280,431 | \$15,925,589 | 113.9% |
| Sep-14 | 16,836 | \$13,850,121 | \$9,727,234 | \$4,424,921 | \$14,152,155 | \$840.59 | 102.2% | \$1,282,251 | \$15,434,406 | 111.4% |
| Oct-14 | 16,811 | \$14,069,635 | \$10,881,448 | \$4,917,137 | \$15,798,585 | \$939.78 | 112.3% | \$1,279,634 | \$17,078,219 | 121.4% |
| Nov-14 | 16,846 | \$13,885,939 | \$8,178,269 | \$3,989,683 | \$12,167,951 | \$722.31 | 87.6% | \$1,282,000 | \$13,449,951 | 96.9% |
| Dec-14 | 16,825 | \$14,043,855 | \$8,495,589 | \$4,959,772 | \$13,455,361 | \$799.72 | 95.8% | \$1,278,387 | \$14,733,748 | 104.9% |
| Jan-15 | 16,804 | \$14,057,635 | \$8,817,362 | \$4,981,058 | \$13,798,420 | \$821.14 | 98.2% | \$1,275,583 | \$15,074,003 | 107.2% |
| Feb-15 | 16,807 | \$14,063,544 | \$7,859,713 | \$4,393,705 | \$12,253,418 | \$729.07 | 87.1% | \$1,275,133 | \$13,528,551 | 96.2% |
| Mar-15 | 16,804 | \$14,016,790 | \$9,337,739 | \$4,999,408 | \$14,337,147 | \$853.20 | 102.3% | \$1,274,526 | \$15,611,673 | 111.4% |
| Apr-15 | 16,807 | \$14,044,969 | \$9,355,596 | \$5,123,379 | \$14,478,975 | \$861.48 | 103.1% | \$1,274,203 | \$15,753,178 | 112.2% |
| May-15 | 16,870 | \$14,139,725 | \$8,772,807 | \$4,736,194 | \$13,509,001 | \$800.77 | 95.5% | \$1,279,081 | \$14,788,082 | 104.6% |
| Jun-15 | 16,904 | \$14,210,658 | \$8,792,874 | \$5,348,376 | \$14,141,250 | \$836.56 | 99.5% | \$1,281,011 | \$15,422,261 | 108.5% |
| YTD Plan Year | 201,878 | \$168,485,376 | \$108,870,568 | \$56,933,910 | \$165,804,478 | \$821.31 | 98.4% | \$15,340,264 | \$181,144,742 | 107.5% |
| 12 Month Average | 16,823 | \$14,040,448 | \$9,072,547 | \$4,744,492 | \$13,817,040 | \$821.31 | 98.4% | \$1,278,355 | \$15,095,395 | 107.5% |

Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



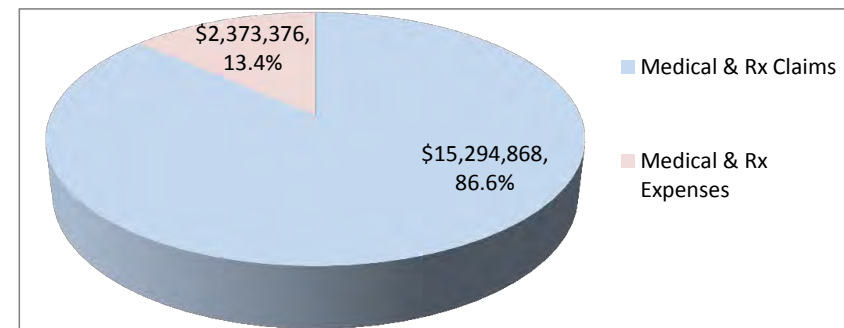
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Anthem Prudent Buyer

Plan Year July 1, 2014 – June 30, 2015

| Month | Monthly Enrollment | Monthly Premium | Medical & Rx Claims | Claims Per Retiree Per Month | Paid Loss Ratio | Medical & Rx Expenses | Total Paid Claims & Expenses | Expense Ratio |
|-------------------------|--------------------|---------------------|---------------------|------------------------------|-----------------|-----------------------|------------------------------|---------------|
| Jul-14 | 1,538 | \$1,417,528 | \$1,285,858 | \$836.06 | 90.7% | \$204,645 | \$1,490,503 | 105.1% |
| Aug-14 | 1,518 | \$1,431,224 | \$1,366,663 | \$900.30 | 95.5% | \$201,984 | \$1,568,647 | 109.6% |
| Sep-14 | 1,520 | \$1,328,503 | \$1,221,817 | \$803.83 | 92.0% | \$202,250 | \$1,424,067 | 107.2% |
| Oct-14 | 1,496 | \$1,395,499 | \$1,566,345 | \$1,047.02 | 112.2% | \$199,057 | \$1,765,402 | 126.5% |
| Nov-14 | 1,501 | \$1,392,338 | \$1,089,368 | \$725.76 | 78.2% | \$199,722 | \$1,289,090 | 92.6% |
| Dec-14 | 1,490 | \$1,401,442 | \$1,136,782 | \$762.94 | 81.1% | \$198,258 | \$1,335,040 | 95.3% |
| Jan-15 | 1,478 | \$1,383,306 | \$1,303,367 | \$881.85 | 94.2% | \$196,661 | \$1,500,029 | 108.4% |
| Feb-15 | 1,468 | \$1,367,904 | \$1,218,558 | \$830.08 | 89.1% | \$195,331 | \$1,413,889 | 103.4% |
| Mar-15 | 1,459 | \$1,357,459 | \$1,298,486 | \$889.98 | 95.7% | \$194,133 | \$1,492,620 | 110.0% |
| Apr-15 | 1,459 | \$1,359,739 | \$1,303,066 | \$893.12 | 95.8% | \$194,133 | \$1,497,200 | 110.1% |
| May-15 | 1,458 | \$1,367,646 | \$1,259,900 | \$864.13 | 92.1% | \$194,000 | \$1,453,901 | 106.3% |
| Jun-15 | 1,452 | \$1,357,555 | \$1,244,656 | \$857.20 | 91.7% | \$193,202 | \$1,437,858 | 105.9% |
| YTD Plan Year | 17,837 | \$16,560,145 | \$15,294,868 | \$857.48 | 92.4% | \$2,373,376 | \$17,668,244 | 106.7% |
| 12 Month Average | 1,486 | \$1,380,012 | \$1,274,572 | \$857.48 | 92.4% | \$197,781 | \$1,472,354 | 106.7% |

Monthly Enrollment and Premium Data as reported by LACERA
 Medical Claims reported by Anthem
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



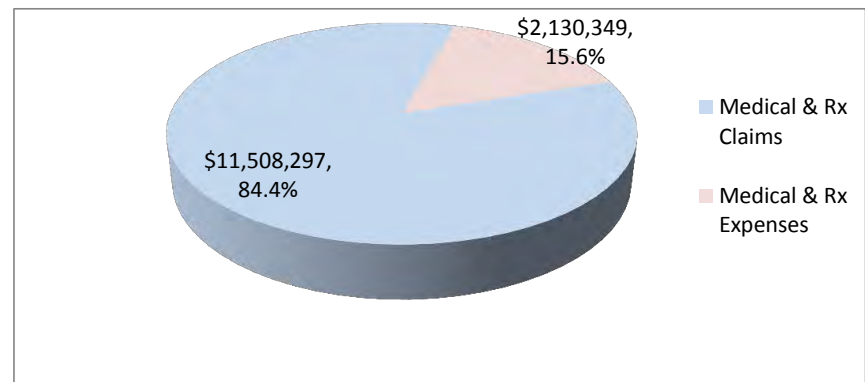
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Cigna HMO

Plan Year July 1, 2014 – June 30, 2015

| Month | Monthly Enrollment | Monthly Premium | Medical & Rx Claims | Claims Per Retiree Per Month | Paid Loss Ratio | Medical & Rx Expenses | Total Paid Claims & Expenses | Expense Ratio |
|-------------------------|--------------------|---------------------|---------------------|------------------------------|-----------------|-----------------------|------------------------------|---------------|
| Jul-14 | 749 | \$1,203,457 | \$841,350 | \$1,123.30 | 69.9% | \$191,010 | \$1,032,360 | 85.8% |
| Aug-14 | 735 | \$1,159,321 | \$1,038,202 | \$1,412.52 | 89.6% | \$184,004 | \$1,222,206 | 105.4% |
| Sep-14 | 730 | \$1,154,023 | \$924,763 | \$1,266.80 | 80.1% | \$183,164 | \$1,107,927 | 96.0% |
| Oct-14 | 719 | \$1,152,128 | \$1,508,032 | \$2,097.40 | 130.9% | \$182,863 | \$1,690,895 | 146.8% |
| Nov-14 | 712 | \$1,127,149 | \$731,555 | \$1,027.46 | 64.9% | \$178,898 | \$910,453 | 80.8% |
| Dec-14 | 703 | \$1,131,559 | \$752,613 | \$1,070.57 | 66.5% | \$179,598 | \$932,211 | 82.4% |
| Jan-15 | 687 | \$1,098,224 | \$769,753 | \$1,120.46 | 70.1% | \$174,307 | \$944,060 | 86.0% |
| Feb-15 | 688 | \$1,103,593 | \$1,144,401 | \$1,663.37 | 103.7% | \$175,160 | \$1,319,561 | 119.6% |
| Mar-15 | 680 | \$1,070,812 | \$802,534 | \$1,180.20 | 74.9% | \$169,957 | \$972,491 | 90.8% |
| Apr-15 | 675 | \$1,079,818 | \$1,159,583 | \$1,717.90 | 107.4% | \$171,386 | \$1,330,969 | 123.3% |
| May-15 | 674 | \$1,076,189 | \$940,786 | \$1,395.82 | 87.4% | \$170,810 | \$1,111,596 | 103.3% |
| Jun-15 | 668 | \$1,065,995 | \$894,725 | \$1,339.41 | 83.9% | \$169,192 | \$1,063,917 | 99.8% |
| YTD Plan Year | 8,420 | \$13,422,268 | \$11,508,297 | \$1,366.78 | 85.7% | \$2,130,349 | \$13,638,646 | 101.6% |
| 12 Month Average | 702 | \$1,118,522 | \$959,025 | \$1,366.78 | 85.7% | \$177,529 | \$1,136,554 | 101.6% |

Monthly Enrollment and Premium Data as reported by LACERA
 Medical Claims reported by Cigna
 Expenses: Cigna Admin Costs and Premium Taxes
 Enrollment and Premium Reported by LACERA



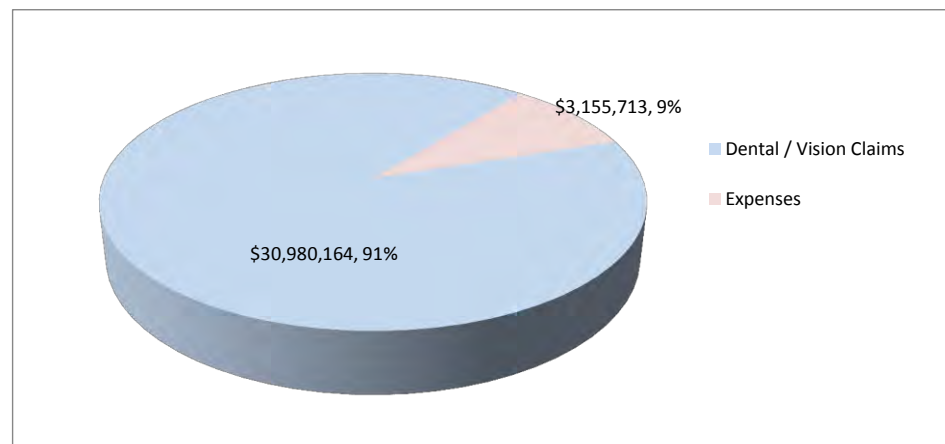
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Cigna Dental PPO and Vision

Plan Year July 1, 2014 - June 30, 2015

| Month | Monthly Enrollment | Monthly Premium | Dental / Vision Claims | In-Network Dental Claims | Claims Per Retiree Per Month | Paid Loss Ratio | Expenses | Total Paid Claims & Expenses | Expense Ratio |
|-------------------------|--------------------|---------------------|------------------------|--------------------------|------------------------------|-----------------|--------------------|------------------------------|---------------|
| Jul-14 | 41,241 | \$2,968,325 | \$2,477,154 | 35.6% | \$60.07 | 83.5% | \$262,352 | \$2,739,506 | 92.3% |
| Aug-14 | 41,346 | \$2,933,132 | \$2,296,660 | 38.1% | \$55.55 | 78.3% | \$259,242 | \$2,555,902 | 87.1% |
| Sep-14 | 41,452 | \$2,916,875 | \$2,017,741 | 38.9% | \$48.68 | 69.2% | \$257,805 | \$2,275,546 | 78.0% |
| Oct-14 | 41,434 | \$2,952,075 | \$2,480,919 | 38.0% | \$59.88 | 84.0% | \$260,916 | \$2,741,835 | 92.9% |
| Nov-14 | 41,504 | \$2,941,189 | \$2,116,580 | 39.9% | \$51.00 | 72.0% | \$259,954 | \$2,376,534 | 80.8% |
| Dec-14 | 41,518 | \$2,981,671 | \$2,277,403 | 39.5% | \$54.85 | 76.4% | \$263,532 | \$2,540,935 | 85.2% |
| Jan-15 | 41,494 | \$2,980,000 | \$2,626,992 | 45.7% | \$63.31 | 88.2% | \$263,384 | \$2,890,376 | 97.0% |
| Feb-15 | 41,564 | \$2,986,413 | \$2,835,606 | 50.6% | \$68.22 | 95.0% | \$263,951 | \$3,099,557 | 103.8% |
| Mar-15 | 41,639 | \$2,987,855 | \$3,140,583 | 51.3% | \$75.42 | 105.1% | \$264,078 | \$3,404,661 | 114.0% |
| Apr-15 | 41,741 | \$3,001,471 | \$3,042,966 | 53.8% | \$72.90 | 101.4% | \$265,282 | \$3,308,248 | 110.2% |
| May-15 | 42,091 | \$3,026,507 | \$2,979,438 | 54.5% | \$70.79 | 98.4% | \$267,494 | \$3,246,932 | 107.3% |
| Jun-15 | 42,122 | \$3,029,108 | \$2,688,122 | 55.7% | \$63.82 | 88.7% | \$267,724 | \$2,955,846 | 97.6% |
| YTD Plan Year | 499,146 | \$35,704,621 | \$30,980,164 | 45.1% | \$62.07 | 86.8% | \$3,155,713 | \$34,135,877 | 95.6% |
| 12 Month Average | 41,596 | \$2,975,385 | \$2,581,680 | 45.1% | \$62.07 | 86.8% | \$262,976 | \$2,844,656 | 95.6% |

Expenses: Cigna Admin Costs and Premium Taxes
Enrollment and Premium Reported by LACERA



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Year over Year Comparison

Policy Year July 1, 2013 - June 30, 2014 vs Policy Year July 1, 2014 - June 30, 2015

Membership and Claims Comparison

| Carrier / Plan | 2013/2014 | | 2014/2015 | | Change in Lives | Change in Claims |
|---------------------------|------------------|------------------------------|------------------|------------------------------|-----------------|------------------|
| | Average Retirees | Claims Per Retiree Per Month | Average Retirees | Claims Per Retiree Per Month | | |
| Anthem Plans I, II | 6,297 | \$1,250.33 | 6,197 | \$1,274.69 | -1.6% | 1.9% |
| Anthem Plan III | 10,382 | \$525.01 | 10,626 | \$556.91 | 2.4% | 6.1% |
| Anthem Prudent Buyer | 1,588 | \$861.20 | 1,486 | \$857.48 | -6.4% | -0.4% |
| Kaiser Permanente | 4,271 | \$1,303.89 | 4,166 | \$1,342.25 | -2.5% | 2.9% |
| Cigna Medical HMO | 802 | \$1,357.66 | 702 | \$1,366.78 | -12.5% | 0.7% |
| Cigna Dental PPO & Vision | 40,783 | \$60.71 | 41,596 | \$62.07 | 2.0% | 2.2% |

| Carrier / Plan | 2013/2014 | | 2014/2015 | | Change in Number of Claims | Change in Dollar Amount |
|----------------------|------------------|--------------|------------------|--------------|----------------------------|-------------------------|
| | Number of Claims | Total Amount | Number of Claims | Total Amount | | |
| Anthem Plans I, II | 114 | \$22,851,309 | 107 | \$20,386,778 | -7 | -\$2,464,531 |
| Anthem Plan III | - | \$0 | - | \$0 | 0 | \$0 |
| Anthem Prudent Buyer | 14 | \$2,911,682 | 11 | \$2,147,381 | -3 | -\$764,301 |
| Cigna Medical HMO | 11 | \$2,180,650 | 7 | \$1,753,130 | -4 | -\$427,520 |
| Kaiser Permanente | 28 | \$10,235,116 | 34 | \$11,530,626 | 6 | \$1,295,510 |

Anthem and Cigna comparisons are based on 7/1/13 - 7/1/14 and 7/1/14 - 7/1/15 periods.

Kaiser Data does not include Senior Advantage plan and is based on 3/1/13 - 3/1/14 and 3/1/14 - 3/1/15 periods.

Anthem and Cigna Large Claims shown are in excess of \$100,000.

Kaiser Large Claims shown are in excess of \$162,500 (50% of the pooling level of \$325,000) for 2013/14 and \$175,000 for 2014/15.



Health Care

IRS Releases Regulations Removing the Automatic Extension of Time to File Certain Information Returns; Includes Some Affordable Care Act Forms

On August 13, 2015, the Internal Revenue Service (IRS) published proposed, temporary, and final regulations that will remove the automatic extension of time to file information returns on forms in the W-2 series (except Form W-2G). The IRS will allow only one 30-day, non-automatic extension of time for filing various information returns, including several required by the Affordable Care Act, instead of the automatic extensions currently available. The agency is taking this measure as it seeks to control tax return fraud. The new regulations apply to information returns, including Affordable Care Act Forms 1094-C, 1095-B, and 1095-C, beginning in the 2017 filing season. The automatic extension is still available for 2016.

Comments and requests for a public hearing on the proposed regulations must be received by November 12, 2015. The final and temporary regulations become effective on July 1, 2016. For dates of applicability, see Section 1.6081-8T(g) and (h) of the final and temporary regulations.

The proposed regulations are available [here](#).

The final and temporary regulations are available [here](#).

Departments Issue 28th Set of FAQs on Affordable Care Act: Transparency Reporting

On August 11, 2015, the Departments of Labor, Health and Human Services, and the Treasury (the Departments) released the 28th installment of frequently asked questions (FAQs) focusing on the Affordable Care Act. The question directly addresses a proposed information collection request that was issued by the Department of Health and Human Services (HHS) on the same day. The proposed data collection would collect certain information from Qualified Health Plan (QHP) issuers in federally-facilitated Exchanges and state-based Exchanges that rely on the federal IT platform on HealthCare.gov. Comments on the HHS collection request are due by October 13, 2015.

In the latest FAQ, the Departments address how they intend to propose transparency reporting for non-QHP issuers and non-grandfathered group health plans. The response indicates that the Departments intend to propose transparency reporting for non-QHP issuers and non-grandfathered group health plans in the future. Additionally, the proposed reporting requirements may “differ from those prescribed in the August 11, 2015 HHS proposal under Section 1311(e)(3) of the Affordable Care Act, and will take into account differences in markets, reporting requirements already in existence for non-QHPs (including group health plans), and other relevant factors.” The Departments intend to implement any transparency reporting requirements applicable to non-QHP issuers and non-grandfathered group health plans only after reasonable notice and comment, and after giving those issuers and plans sufficient time, following the publication of final rules, to come into compliance with those requirements.

The 28th set of FAQs is available [here](#).

The HHS information collection request is available [here](#).

IRS Updates Affordable Care Act Draft Forms, Instructions

The IRS recently released revised drafts of Forms 1095-B and 1095-C for 2015. Additionally, the IRS released draft instructions for Forms 1094-B, 1095-B, 1094-C, and 1095-C. The forms are required to be completed by employers and insurers for Affordable Care Act reporting.

A revised draft of Form 1095-B (Health Coverage) is available [here](#).

A revised draft of Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) is available [here](#).

Draft instructions for Forms 1094-B (Transmittal of Health Coverage Information Returns) and 1095-B (Health Coverage) are available [here](#).

Draft instructions for Forms 1094-C (Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns) and 1095-C (Employer-Provided Health Insurance Offer and Coverage) are available [here](#).

Legislative

Congress on August Recess

Congress is recessed for August. The House and Senate are scheduled to return to the Hill after Labor Day.

Other HR-Related Topics

SEC Adopts Long-Awaited Final Rule on Pay Ratio Disclosure

On August 5, 2015, the Securities and Exchange Commission (SEC) in a 3-2 vote adopted a long-awaited final rule on pay ratio disclosure. The final rule will require a public company to disclose the ratio of the compensation of its chief executive officer (CEO) to the median compensation of its employees. The new rule, mandated by the Dodd-Frank Wall Street Reform and Consumer Protection Act, provides companies with flexibility in calculating this pay ratio, and helps inform shareholders when voting on “say on pay.”

The new rule will provide shareholders with information they can use to evaluate a CEO’s compensation, and will require disclosure of the pay ratio in registration statements, proxy and information statements, and annual reports that call for executive compensation disclosure. Companies will be required to provide disclosure of their pay ratios for their first fiscal year beginning on or after January 1, 2017.

The rule will not apply to smaller reporting companies, emerging growth companies, foreign private issuers, multijurisdictional disclosure system filers, or registered investment companies. The rule will provide transition periods for new companies, companies engaging in business combinations or acquisitions, and companies that cease to be smaller reporting companies or emerging growth companies.

The rule will be effective 60 days after publication in the *Federal Register*.

The SEC final rule is available [here](#).

The news release is available [here](#).

OFCCP Releases New Outreach and Education Poster

The Office of Federal Contract Compliance Programs (OFCCP) released a new outreach and education poster on August 3, 2015. The poster highlights the obligation of employers to treat workers without discrimination, including paying workers fairly.

The OFCCP poster is available [here](#).

IRS Announces it Will Not Treat Certain Identity Protection Services as Taxable

On August 13, 2015, the Internal Revenue Service (IRS) released Announcement 2015-22, which states that the IRS will not assert that an individual whose personal information may have been compromised in a data breach must include in gross income the value of the identity protection services provided by the organization that experienced the data breach. Additionally, the IRS will not assert that an employer providing identity protection services to employees whose personal information may have been compromised in a data breach of the employer's (or employer's agent or service provider's) recordkeeping system must include the value of the identity protection services in the employees' gross income and wages.

IRS Announcement 2015-22 is available [here](#).

Aon Hewitt Publications

IRS Seeks More Comments on 40% Excise Tax

The Internal Revenue Service (IRS) issued a second round of requests for comments on calculating the Affordable Care Act's 40% excise tax on high-cost health plan coverage, as the IRS continues its process of developing regulatory guidance regarding this tax. The IRS will issue proposed regulations after reviewing comments to Notice 2015-52 and will provide an opportunity to comment on the proposed regulations.

The IRS in Notice 2015-52 requests comments on the following aspects of the excise tax:

- Identifying the taxpayers who may be liable for the excise tax;
- Employer aggregation;
- Determining the cost of applicable coverage, including issues related to:
 - Excise tax reimbursements, account-based plans, and flexible spending arrangements;
 - Cafeteria plan non-elective flex credits; and
 - Double-counting salary deferrals;
- Inclusion in the excise tax of self-insured coverage under Code Section 105(h);
- Age and gender adjustment to the excise tax dollar limits; and
- Notice and payment of the excise tax.

IRS Notice 2015-52 was published on July 30, 2015.

The Aon Hewitt bulletin on Notice 2015-52 is available [here](#).