

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 15, 2016 - 9:00 A.M.**

*The Committee may take action on any item on the agenda,
and agenda items may be taken out of order.*

COMMITTEE MEMBERS:

Les Robbins, Chair
William de la Garza, Vice Chair
Vivian H. Gray
Shawn R. Kehoe
Ronald Okum, Alternate

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of August 11, 2016

II. PUBLIC COMMENT

III. FOR INFORMATION

- A. Staff Activities Report for August, 2016
- B. 2016 Aon Hewitt Retiree Health Care Survey Results
- C. Cigna & Anthem Blue Cross Claims Experience
- D. Federal Legislation
 - Aon Hewitt Washington Report

September 15, 2016

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IV. GOOD OF THE ORDER

(For information purposes only)

V. ADJOURNMENT

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

****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 11, 2016, 10:50 A.M. – 11:25 A.M.

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
William de la Garza, Vice Chair
Vivian H. Gray
Shawn R. Kehoe
Ronald Okum, Alternate

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Marvin Adams
Anthony Bravo
Yves Chery
Joseph Kelly
David L. Muir

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith
Leilani Ignacio

Aon Hewitt

Kirby Bosley
Helen Batsalkin

The meeting was called to order by Chair Robbins at 10:50 a.m.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of July 14, 2016

Mr. Kehoe made a motion, Mr. de la Garza seconded, to approve the minutes of the regular meeting of July 14, 2016. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Cassandra Smith, Director, Retiree Healthcare Division: That the Insurance, Benefits & Legislative Committee authorize the Retiree Healthcare Director to issue a Request for Proposal for the Retiree Healthcare Benefits Program consulting services. (Memorandum dated July 28, 2016)

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

B. Recommendation as submitted by Cassandra Smith, Director, Retiree Healthcare Division: That the Committee recommend the Board of Retirement:

1. Invite the following firms to interview to provide Medicare Part D Retiree Drug Subsidy Audit Services: 1) Mercer, and 2) Milliman.
2. Select one of the firms to perform the audit of the 2014-2015 RDS subsidy submissions, with an option for LACERA to direct the firm also to audit the 2015-2016 and 2016-2017 RDS subsidy submissions.
3. Direct staff to retain the selected firm for a one year period beginning October 1, 2016 and ending November 1, 2017, with a two year extension at the discretion of LACERA.

(Memorandum dated August 4, 2016)

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

IV. FOR INFORMATION

A. Staff Activities Report for July, 2016

The staff activities report was discussed.

B. CIGNA & Anthem Blue Cross Claims Experience

The CIGNA & Anthem Blue Cross Claims Experience reports through June 2016 were discussed.

C. Federal Legislation

- Aon Hewitt Washington Report

Submitted for information only.

V. GOOD OF THE ORDER

(For information purposes only)

VI. ADJOURNMENT

The meeting adjourned at 11:25 a.m., after setting the time for the Operations Oversight Committee at 11:30 a.m.

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

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
AUGUST 2016
FOR INFORMATION ONLY**

Centers for Medicare and Medicaid Services (CMS) Medicare Part D Retiree Drug Subsidy (RDS) Anthem Blue Cross Reopening (Plan Year: 2012-2013)

On April 26, 2016, staff submitted the Anthem Blue Cross 2012-2013 reopening request to CMS. CMS approved this request on April 29, 2016. With Milliman taking the lead, staff, Anthem Blue Cross, and Caremark worked together to complete the reopening process and submitted the subsidy payment request to CMS on August 4, 2016, before the August 31, 2016, CMS deadline. CMS approved the subsidy of \$219,377 on August 17, 2016. Facilities Services Division confirmed receipt of the payment on August 19, 2016.

Staff is pleased to report completion of this re-opening project and thank the Milliman team, Anthem Blue Cross team and CVS Caremark team for their support.

LACERA Retiree Wellness Program called Staying Healthy Together – Fall 2016 Workshop

Staff is pleased to announce the Fall 2016 Staying Healthy Together Program half-day workshop to be held September 28, 2016, at the Carson Center in Carson, CA. The event will begin at 10:00 a.m. and end at noon. Elvira Garay from Kaiser Permanente is the featured speaker and will present “Fitness of the Mind and Body”.

Invitations were mailed the week of August 29th to all members currently enrolled in a LACERA-administered health plan.

Carrier representatives from Anthem Blue Cross, Cigna, CVS Caremark, Kaiser Permanente, SCAN Health Plan, and UnitedHealthcare will be present to provide their support. We thank the Aon team for their support!

We invite you to join us and we hope to see you there!

Staff Activities Report

August 2016

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Meeting with Kaiser Permanente and Aon

Staff met with representatives from Kaiser and Aon on August 23, 2016 to review and discuss LACERA's Periodic Utilization Report Update for the period of June 01, 2014 through May 31, 2016. The following topics were discussed:

- LACERA's History with Kaiser
- Renewal Process
- Kaiser's current penetration in the LACERA population
- Periodic Utilization Reports
- Challenges Ahead
- Staff transition plan

CVS/Caremark Mid-Year Pharmacy Benefit Review

On August 18, 2016, staff met with CVS Caremark representatives and Aon to discuss the LACERA Prescription Benefit Plan Performance Review for the period of January 1, 2016 through June 30, 2016. As you may recall, CVS/Caremark is the pharmacy benefit manager for the Anthem Blue Cross I, II, and III Plans. Caremark pharmacist and Account Executive presented the following:

- Utilization Review
- Program/Formulary Updates
- Formulary/Drug Coverage Updates

Staff Activities Report

August 2016

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Anthem Blue Cross Quarterly Meeting and 2013-2014 Annual Review

On August 19, 2016, staff and representatives from Aon and Anthem Blue Cross conducted the regular quarterly meeting. The 2015-2016 Annual Reporting Review and plan utilization were also discussed and the following lists the topics of discussion:

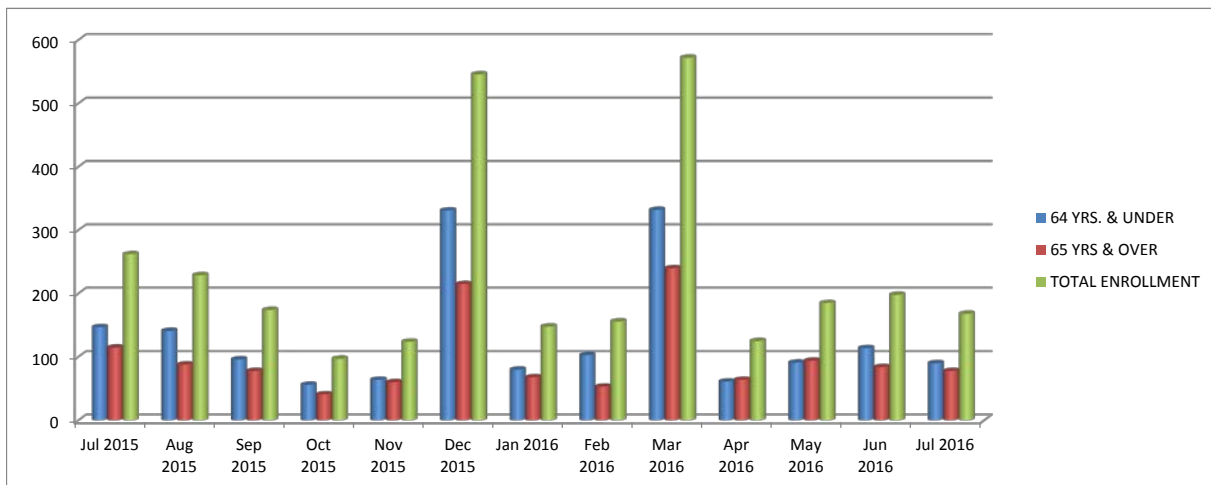
- Annual Plan Overview
- Prudent Buyer Plan Rx Overview
- Disease Management Overview (Prudent Buyer Plan). Helps members manage the five core conditions:
 - Asthma
 - Diabetes
 - Heart Failure
 - CAD
 - COPD

CS:lvi

Retirees Monthly Age Breakdown JULY 1, 2015 - JULY 31, 2016

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Jul 2015	147	115	262
Aug 2015	141	88	229
Sep 2015	96	78	174
Oct 2015	56	41	97
Nov 2015	64	60	124
Dec 2015	331	215	546
Jan 2016	80	68	148
Feb 2016	103	53	156
Mar 2016	332	240	572
Apr 2016	61	64	125
May 2016	91	94	185
Jun 2016	114	84	198
Jul 2016	90	78	168



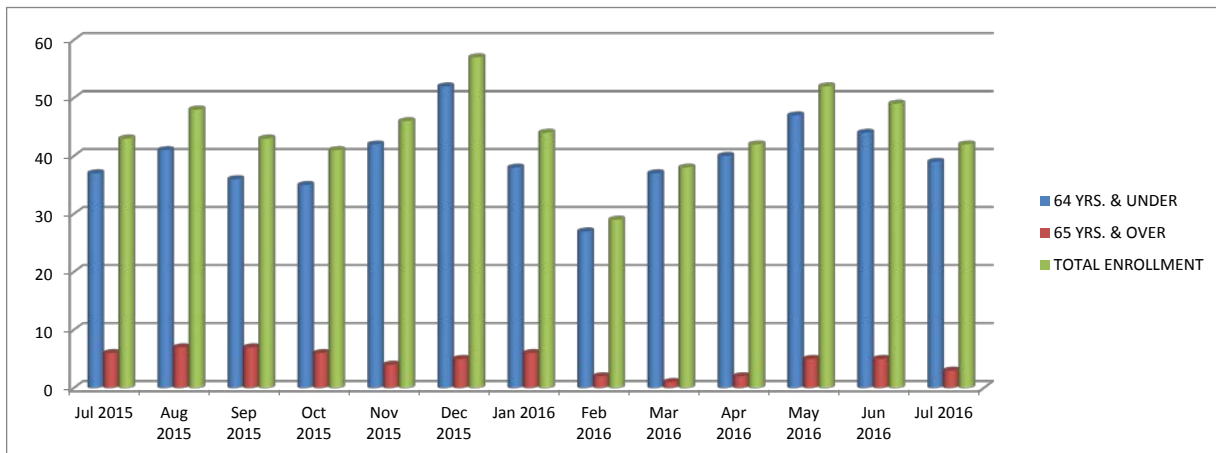
PLEASE NOTE:

- The RHC Work Items Summary is currently under review as to its accuracy.
- August (8/2016) data is not yet available as data is provided on a **full month basis**.
- Next Report will include the following dates: August 1, 2015 through August 31, 2016.

Retirees Monthly Age Breakdown JULY 1, 2015 - JULY 31, 2016

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Jul 2015	37	6	43
Aug 2015	41	7	48
Sep 2015	36	7	43
Oct 2015	35	6	41
Nov 2015	42	4	46
Dec 2015	52	5	57
Jan 2016	38	6	44
Feb 2016	27	2	29
Mar 2016	37	1	38
Apr 2016	40	2	42
May 2016	47	5	52
Jun 2016	44	5	49
Jul 2016	39	3	42



PLEASE NOTE:

- The RHC Work Items Summary is currently under review as to its accuracy.
- August (8/2016) data is not yet available as data is provided on a **full month basis**.
- Next Report will include the following dates: August 1, 2015 through August 31, 2016.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2016

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
222	1	\$226.70	0	\$0.00
240	6,260	\$671,861.60	11	\$287.70
241	178	\$19,115.10	1	\$62.90
242	836	\$89,743.60	1	\$121.80
243	3,570	\$762,475.40	6	\$624.30
244	16	\$1,729.10	0	\$0.00
245	49	\$5,498.50	0	\$0.00
246	19	\$2,026.90	0	\$0.00
247	84	\$8,939.80	0	\$0.00
248	10	\$2,114.90	1	\$76.50
249	41	\$9,007.40	0	\$0.00
250	13	\$2,761.20	0	\$0.00
Plan Total:	11,077	\$1,575,500.20	20	\$1,173.20
CIGNA-HEALTHSPRING PREFERRED with RX				
321	24	\$2,568.30	0	\$0.00
322	7	\$734.30	0	\$0.00
324	15	\$3,163.90	0	\$0.00
327	2	\$209.80	0	\$0.00
329	2	\$436.50	0	\$0.00
Plan Total:	50	\$7,112.80	0	\$0.00
KAISER SR. ADVANTAGE				
401	1	\$243.60	0	\$0.00
403	9,651	\$1,032,924.40	7	\$204.10
411	2	(\$88.00)	0	\$0.00
413	1,690	\$182,954.50	0	\$0.00
418	4,835	\$1,034,783.40	4	\$213.40
419	257	\$26,826.50	0	\$0.00
426	196	\$21,260.30	0	\$0.00
427	161	\$16,567.20	0	\$0.00
445	2	\$209.80	0	\$0.00
451	28	\$2,971.00	0	\$0.00
457	11	\$2,324.70	0	\$0.00
462	54	\$5,698.40	0	\$0.00
465	13	\$1,380.60	0	\$0.00
466	25	\$4,456.50	0	\$0.00
472	33	\$3,478.60	0	\$0.00
476	5	\$575.20	0	\$0.00
478	12	\$2,517.60	0	\$0.00
482	74	\$8,002.70	1	\$12.20
486	10	\$1,082.80	0	\$0.00
488	42	\$9,031.30	0	\$0.00
492	1	\$104.90	0	\$0.00
493	1	\$104.90	0	\$0.00
Plan Total:	17,104	\$2,357,410.90	12	\$429.70

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2016

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	260	\$27,557.80	0	\$0.00
613	96	\$19,697.30	0	\$0.00
Plan Total:	356	\$47,255.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1,502	\$162,651.40	1	\$36.50
702	316	\$34,875.70	0	\$0.00
703	823	\$173,746.80	1	\$10.50
704	67	\$7,417.00	0	\$0.00
705	23	\$5,011.30	0	\$0.00
Plan Total:	2,731	\$383,702.20	2	\$47.00
Grand Total:	31,318	\$ 4,370,981.20	34	\$ 1,649.90

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2016

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ANTHEM BC III				
222	1	\$226.70	0	\$0.00
240	6,260	\$671,861.60	11	\$287.70
241	178	\$19,115.10	1	\$62.90
242	836	\$89,743.60	1	\$121.80
243	3,570	\$762,475.40	6	\$624.30
244	16	\$1,729.10	0	\$0.00
245	49	\$5,498.50	0	\$0.00
246	19	\$2,026.90	0	\$0.00
247	84	\$8,939.80	0	\$0.00
248	10	\$2,114.90	1	\$76.50
249	41	\$9,007.40	0	\$0.00
250	13	\$2,761.20	0	\$0.00
Plan Total:	11,077	\$1,575,500.20	20	\$1,173.20
CIGNA-HEALTHSPRING PREFERRED with RX				
321	24	\$2,568.30	0	\$0.00
322	7	\$734.30	0	\$0.00
324	15	\$3,163.90	0	\$0.00
327	2	\$209.80	0	\$0.00
329	2	\$436.50	0	\$0.00
Plan Total:	50	\$7,112.80	0	\$0.00
KAISER SR. ADVANTAGE				
401	1	\$243.60	0	\$0.00
403	9,651	\$1,032,924.40	7	\$204.10
411	2	(\$88.00)	0	\$0.00
413	1,690	\$182,954.50	0	\$0.00
418	4,835	\$1,034,783.40	4	\$213.40
419	257	\$26,826.50	0	\$0.00
426	196	\$21,260.30	0	\$0.00
427	161	\$16,567.20	0	\$0.00
445	2	\$209.80	0	\$0.00
451	28	\$2,971.00	0	\$0.00
457	11	\$2,324.70	0	\$0.00
462	54	\$5,698.40	0	\$0.00
465	13	\$1,380.60	0	\$0.00
466	25	\$4,456.50	0	\$0.00
472	33	\$3,478.60	0	\$0.00
476	5	\$575.20	0	\$0.00
478	12	\$2,517.60	0	\$0.00
482	74	\$8,002.70	1	\$12.20
486	10	\$1,082.80	0	\$0.00
488	42	\$9,031.30	0	\$0.00
492	1	\$104.90	0	\$0.00
493	1	\$104.90	0	\$0.00
Plan Total:	17,104	\$2,357,410.90	12	\$429.70

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2016

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	260	\$27,557.80	0	\$0.00
613	96	\$19,697.30	0	\$0.00
Plan Total:	356	\$47,255.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1,502	\$162,651.40	1	\$36.50
702	316	\$34,875.70	0	\$0.00
703	823	\$173,746.80	1	\$10.50
704	67	\$7,417.00	0	\$0.00
705	23	\$5,011.30	0	\$0.00
Plan Total:	2,731	\$383,702.20	2	\$47.00
LOCAL 1014				
804	168	\$21,076.20	0	\$0.00
805	181	\$22,453.10	0	\$0.00
806	559	\$125,960.30	0	\$0.00
807	35	\$4,565.80	0	\$0.00
808	10	\$2,165.60	0	\$0.00
812	209	\$23,121.10	0	\$0.00
Plan Total:	1,162	\$199,342.10	0	\$0.00
Grand Total:	32,480	\$4,570,323.30	34	\$1,649.90

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	746	\$630,363.42	\$104,452.94	\$521,691.18	\$626,144.12	(\$2,431.58)	\$623,712.54
202	408	\$680,116.20	\$75,078.16	\$603,379.22	\$678,457.38	(\$1,658.82)	\$676,798.56
203	113	\$211,521.31	\$48,631.03	\$159,146.54	\$207,777.57	\$0.00	\$207,777.57
204	35	\$37,945.25	\$14,310.69	\$23,634.56	\$37,945.25	\$0.00	\$37,945.25
SUBTOTAL	1,302	\$1,559,946.18	\$242,472.82	\$1,307,851.50	\$1,550,324.32	(\$4,090.40)	\$1,546,233.92
Anthem Blue Cross I							
211	955	\$1,018,895.24	\$70,233.76	\$963,555.54	\$1,033,789.30	(\$5,422.17)	\$1,028,367.13
212	348	\$673,867.35	\$35,556.87	\$611,453.58	\$647,010.45	(\$1,919.85)	\$645,090.60
213	49	\$113,213.00	\$13,811.95	\$92,608.27	\$106,420.22	\$0.00	\$106,420.22
214	19	\$26,780.12	\$6,737.31	\$22,861.77	\$29,599.08	\$0.00	\$29,599.08
215	6	\$2,127.06	\$233.97	\$1,893.09	\$2,127.06	\$0.00	\$2,127.06
SUBTOTAL	1,377	\$1,834,882.77	\$126,573.86	\$1,692,372.25	\$1,818,946.11	(\$7,342.02)	\$1,811,604.09
Anthem Blue Cross II							
221	2,096	\$2,234,961.63	\$138,311.73	\$2,087,975.03	\$2,226,286.76	(\$5,319.95)	\$2,220,966.81
222	1,920	\$3,695,711.25	\$97,030.61	\$3,608,216.89	\$3,705,247.50	\$5,753.55	\$3,711,001.05
223	556	\$1,265,721.34	\$52,438.63	\$1,149,940.43	\$1,202,379.06	\$0.00	\$1,202,379.06
224	114	\$162,090.20	\$16,293.58	\$145,796.62	\$162,090.20	\$2,818.96	\$164,909.16
225	2	\$709.02	\$177.25	\$531.77	\$709.02	\$0.00	\$709.02
SUBTOTAL	4,688	\$7,359,193.44	\$304,251.80	\$6,992,460.74	\$7,296,712.54	\$3,252.56	\$7,299,965.10

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,283	\$2,713,234.50	\$444,257.55	\$2,285,941.72	\$2,730,199.27	(\$6,469.50)	\$2,723,729.77
241	178	\$246,227.03	\$31,469.03	\$213,830.13	\$245,299.16	\$0.00	\$245,299.16
242	839	\$1,163,732.22	\$77,031.77	\$1,061,947.19	\$1,138,978.96	(\$1,375.57)	\$1,137,603.39
243	3,579	\$3,076,275.46	\$360,213.65	\$2,689,439.73	\$3,049,653.38	(\$1,714.28)	\$3,047,939.10
244	16	\$12,341.28	\$2,560.81	\$9,780.47	\$12,341.28	\$0.00	\$12,341.28
245	49	\$37,795.17	\$4,890.22	\$33,676.28	\$38,566.50	\$0.00	\$38,566.50
246	19	\$32,586.90	\$3,190.08	\$29,396.82	\$32,586.90	\$0.00	\$32,586.90
247	85	\$147,498.60	\$8,472.60	\$133,880.70	\$142,353.30	\$0.00	\$142,353.30
248	10	\$11,965.90	\$1,914.54	\$10,051.36	\$11,965.90	\$0.00	\$11,965.90
249	41	\$49,060.19	\$4,427.39	\$44,632.80	\$49,060.19	\$0.00	\$49,060.19
250	13	\$17,430.01	\$750.83	\$16,679.18	\$17,430.01	\$0.00	\$17,430.01
SUBTOTAL	11,112	\$7,508,147.26	\$939,178.47	\$6,529,256.38	\$7,468,434.85	(\$9,559.35)	\$7,458,875.50
CIGNA Network Model Plan							
301	372	\$497,033.69	\$116,790.84	\$376,245.26	\$493,036.10	\$0.00	\$493,036.10
302	173	\$415,940.44	\$92,752.89	\$323,187.55	\$415,940.44	\$0.00	\$415,940.44
303	24	\$70,950.00	\$16,848.76	\$42,749.24	\$59,598.00	\$0.00	\$59,598.00
304	25	\$44,191.00	\$17,769.04	\$28,189.60	\$45,958.64	\$0.00	\$45,958.64
SUBTOTAL	594	\$1,028,115.13	\$244,161.53	\$770,371.65	\$1,014,533.18	\$0.00	\$1,014,533.18

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Healthspring Pref w/ Rx - Phoenix, AZ							
321	24	\$8,267.76	\$1,522.65	\$6,745.11	\$8,267.76	\$0.00	\$8,267.76
322	8	\$11,324.24	\$452.96	\$9,455.75	\$9,908.71	\$0.00	\$9,908.71
324	15	\$10,214.70	\$1,348.34	\$8,866.36	\$10,214.70	\$0.00	\$10,214.70
327	2	\$3,697.48	\$369.75	\$3,327.73	\$3,697.48	\$0.00	\$3,697.48
329	2	\$2,362.48	\$0.00	\$2,362.48	\$2,362.48	\$0.00	\$2,362.48
SUBTOTAL	51	\$35,866.66	\$3,693.70	\$30,757.43	\$34,451.13	\$0.00	\$34,451.13

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,649	\$1,513,837.00	\$133,541.12	\$1,363,837.73	\$1,497,378.85	(\$911.95)	\$1,496,466.90
403	9,723	\$2,362,196.20	\$255,968.78	\$2,105,313.82	\$2,361,282.60	(\$5,573.80)	\$2,355,708.80
404	502	\$501,304.32	\$19,113.49	\$544,032.84	\$563,146.33	(\$990.72)	\$562,155.61
405	887	\$849,549.72	\$20,163.97	\$801,399.04	\$821,563.01	(\$1,076.93)	\$820,486.08
406	45	\$77,947.00	\$29,080.83	\$43,782.67	\$72,863.50	\$0.00	\$72,863.50
411	1,825	\$3,333,992.40	\$172,331.46	\$3,120,855.76	\$3,293,187.22	\$0.00	\$3,293,187.22
413	1,693	\$1,954,867.75	\$95,024.70	\$1,829,793.90	\$1,924,818.60	\$0.00	\$1,924,818.60
414	140	\$276,621.82	\$5,077.72	\$297,153.94	\$302,231.66	\$0.00	\$302,231.66
418	4,836	\$2,309,648.00	\$189,618.77	\$2,119,647.93	\$2,309,266.70	(\$477.20)	\$2,308,789.50
419	255	\$317,357.88	\$6,763.76	\$350,680.24	\$357,444.00	\$0.00	\$357,444.00
420	125	\$246,680.00	\$1,341.95	\$245,338.05	\$246,680.00	\$0.00	\$246,680.00
421	9	\$8,207.55	\$1,203.79	\$7,003.76	\$8,207.55	\$2,735.85	\$10,943.40
422	207	\$389,835.60	\$1,633.58	\$352,711.78	\$354,345.36	\$0.00	\$354,345.36
423	15	\$46,772.10	\$3,845.14	\$12,239.00	\$16,084.14	\$0.00	\$16,084.14
426	196	\$237,402.00	\$4,005.10	\$226,783.65	\$230,788.75	\$0.00	\$230,788.75
427	160	\$322,159.70	\$3,626.69	\$280,894.44	\$284,521.13	\$0.00	\$284,521.13
428	47	\$90,951.11	\$1,083.68	\$89,867.43	\$90,951.11	\$0.00	\$90,951.11
429	11	\$29,449.42	\$4,542.56	\$24,906.86	\$29,449.42	\$0.00	\$29,449.42
430	127	\$240,896.14	\$3,300.46	\$237,595.68	\$240,896.14	\$0.00	\$240,896.14
431	12	\$31,666.92	\$4,948.65	\$26,718.27	\$31,666.92	\$0.00	\$31,666.92
432	9	\$33,810.00	\$7,182.30	\$7,890.57	\$15,072.87	\$0.00	\$15,072.87
SUBTOTAL	22,473	\$15,175,152.63	\$963,398.50	\$14,088,447.36	\$15,051,845.86	(\$6,294.75)	\$15,045,551.11

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	4	\$4,250.44	\$552.55	\$3,697.89	\$4,250.44	\$0.00	\$4,250.44
451	28	\$9,608.48	\$1,070.68	\$8,537.80	\$9,608.48	\$0.00	\$9,608.48
453	3	\$9,397.32	\$429.48	\$1,919.85	\$2,349.33	\$0.00	\$2,349.33
454	1	\$3,171.92	\$907.66	\$2,264.26	\$3,171.92	\$0.00	\$3,171.92
457	11	\$7,461.52	\$1,302.37	\$6,159.15	\$7,461.52	\$0.00	\$7,461.52
SUBTOTAL	47	\$33,889.68	\$4,262.74	\$22,578.95	\$26,841.69	\$0.00	\$26,841.69
Kaiser - Georgia							
440	1	\$1,164.41	\$98.62	\$1,065.79	\$1,164.41	\$0.00	\$1,164.41
441	2	\$2,328.82	\$197.24	\$2,131.58	\$2,328.82	\$0.00	\$2,328.82
442	4	\$4,657.64	\$394.48	\$4,263.16	\$4,657.64	\$0.00	\$4,657.64
445	2	\$3,129.34	\$0.00	\$3,129.34	\$3,129.34	\$0.00	\$3,129.34
461	16	\$19,794.97	\$3,618.83	\$12,682.91	\$16,301.74	\$0.00	\$16,301.74
462	55	\$22,454.30	\$4,040.44	\$20,775.18	\$24,815.62	\$0.00	\$24,815.62
463	3	\$6,962.49	\$2,162.86	\$4,799.63	\$6,962.49	\$0.00	\$6,962.49
465	13	\$20,340.71	\$2,503.47	\$17,837.24	\$20,340.71	\$0.00	\$20,340.71
466	24	\$20,213.00	(\$193.48)	\$14,911.32	\$14,717.84	\$0.00	\$14,717.84
SUBTOTAL	120	\$101,045.68	\$12,822.46	\$81,596.15	\$94,418.61	\$0.00	\$94,418.61

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	6	\$6,019.20	\$1,123.58	\$4,895.62	\$6,019.20	\$0.00	\$6,019.20
472	33	\$12,481.26	\$2,072.64	\$10,408.62	\$12,481.26	\$0.00	\$12,481.26
473	2	\$2,992.72	\$989.03	\$2,003.69	\$2,992.72	\$0.00	\$2,992.72
474	3	\$5,995.20	\$1,157.18	\$4,838.02	\$5,995.20	\$0.00	\$5,995.20
476	5	\$6,867.10	\$2,582.03	\$4,285.07	\$6,867.10	\$0.00	\$6,867.10
478	12	\$8,981.28	\$568.81	\$8,412.47	\$8,981.28	\$0.00	\$8,981.28
SUBTOTAL	61	\$43,336.76	\$8,493.27	\$34,843.49	\$43,336.76	\$0.00	\$43,336.76
Kaiser - Oregon							
481	8	\$8,714.48	\$2,042.62	\$6,671.86	\$8,714.48	\$0.00	\$8,714.48
482	74	\$33,700.34	\$4,636.08	\$29,519.67	\$34,155.75	(\$910.82)	\$33,244.93
484	4	\$8,682.48	\$905.90	\$5,605.96	\$6,511.86	\$0.00	\$6,511.86
486	10	\$15,367.20	\$1,106.44	\$14,260.76	\$15,367.20	\$0.00	\$15,367.20
488	42	\$37,918.44	\$5,453.05	\$32,465.39	\$37,918.44	\$0.00	\$37,918.44
489	1	\$991.06	\$0.00	\$991.06	\$991.06	\$0.00	\$991.06
492	1	\$1,603.48	\$320.70	\$1,282.78	\$1,603.48	\$0.00	\$1,603.48
493	1	\$2,618.03	\$353.77	\$2,264.26	\$2,618.03	\$0.00	\$2,618.03
495	2	\$4,608.28	\$768.58	\$3,839.70	\$4,608.28	\$0.00	\$4,608.28
SUBTOTAL	143	\$114,203.79	\$15,587.14	\$96,901.44	\$112,488.58	(\$910.82)	\$111,577.76
SCAN Health Plan							
611	261	\$80,434.00	\$16,719.22	\$63,714.78	\$80,434.00	(\$307.00)	\$80,127.00
613	95	\$58,176.00	\$10,994.96	\$45,641.04	\$56,636.00	\$0.00	\$56,636.00
SUBTOTAL	356	\$138,610.00	\$27,714.18	\$109,355.82	\$137,070.00	(\$307.00)	\$136,763.00

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,506	\$501,863.22	\$64,865.51	\$440,914.83	\$505,780.34	(\$2,956.30)	\$502,824.04
702	319	\$426,086.40	\$28,760.82	\$392,332.08	\$421,092.90	(\$1,331.52)	\$419,761.38
703	821	\$542,157.00	\$55,897.17	\$478,372.03	\$534,269.20	\$0.00	\$534,269.20
704	69	\$103,749.78	\$4,300.32	\$96,442.22	\$100,742.54	\$0.00	\$100,742.54
705	23	\$19,072.98	\$1,144.38	\$17,928.60	\$19,072.98	\$0.00	\$19,072.98
SUBTOTAL	2,738	\$1,592,929.38	\$154,968.20	\$1,425,989.76	\$1,580,957.96	(\$4,287.82)	\$1,576,670.14
United Healthcare							
707	405	\$408,817.64	\$47,326.25	\$362,498.33	\$409,824.58	\$0.00	\$409,824.58
708	355	\$652,220.20	\$25,978.67	\$617,055.33	\$643,034.00	\$0.00	\$643,034.00
709	241	\$524,895.59	\$37,069.37	\$492,182.20	\$529,251.57	\$0.00	\$529,251.57
SUBTOTAL	1,001	\$1,585,933.43	\$110,374.29	\$1,471,735.86	\$1,582,110.15	\$0.00	\$1,582,110.15

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	43	\$44,462.00	\$1,551.00	\$43,761.42	\$45,312.42	\$0.00	\$45,312.42
802	258	\$481,010.04	\$12,640.51	\$468,369.53	\$481,010.04	\$0.00	\$481,010.04
803	226	\$497,019.20	\$15,878.22	\$492,928.70	\$508,806.92	\$0.00	\$508,806.92
804	168	\$173,712.00	\$10,588.16	\$163,078.93	\$173,667.09	(\$21,076.20)	\$152,590.89
805	181	\$337,452.78	\$10,328.68	\$327,124.10	\$337,452.78	(\$22,453.10)	\$314,999.68
806	559	\$1,042,188.42	\$35,572.42	\$1,007,446.38	\$1,043,018.80	(\$125,960.30)	\$917,058.50
807	35	\$76,972.00	\$703.74	\$76,268.26	\$76,972.00	(\$4,565.80)	\$72,406.20
808	10	\$21,992.00	\$175.94	\$21,816.06	\$21,992.00	(\$2,165.60)	\$19,826.40
809	22	\$22,748.00	\$2,647.04	\$20,100.96	\$22,748.00	\$0.00	\$22,748.00
810	4	\$7,457.52	\$1,528.79	\$5,928.73	\$7,457.52	\$0.00	\$7,457.52
811	5	\$10,996.00	\$0.00	\$10,996.00	\$10,996.00	\$0.00	\$10,996.00
812	209	\$216,106.00	\$19,997.56	\$204,200.80	\$224,198.36	(\$23,121.10)	\$201,077.26
SUBTOTAL	1,720	\$2,932,115.96	\$111,612.06	\$2,842,019.87	\$2,953,631.93	(\$199,342.10)	\$2,754,289.83
Medical Plan Total	47,783	\$41,043,368.75	\$3,269,565.02	\$37,496,538.65	\$40,766,103.67	(\$228,881.70)	\$40,537,221.97

Medical and Dental Vision Insurance Premiums September 2016

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	22,568	\$1,154,106.36	\$138,900.17	\$1,020,815.75	\$1,159,715.92	(\$4,812.87)	\$1,154,903.05
502	20,836	\$2,216,060.16	\$179,216.31	\$2,030,213.40	\$2,209,429.71	(\$1,062.40)	\$2,208,367.31
503	13	\$816.92	\$147.05	\$669.87	\$816.92	\$0.00	\$816.92
SUBTOTAL	43,417	\$3,370,983.44	\$318,263.53	\$3,051,699.02	\$3,369,962.55	(\$5,875.27)	\$3,364,087.28
CIGNA Dental HMO/Vision							
901	3,139	\$145,019.97	\$19,344.94	\$125,721.20	\$145,066.14	(\$461.70)	\$144,604.44
902	2,244	\$211,124.00	\$20,078.40	\$191,258.08	\$211,336.48	\$366.72	\$211,703.20
903	5	\$233.75	\$29.92	\$203.83	\$233.75	\$140.25	\$374.00
SUBTOTAL	5,388	\$356,377.72	\$39,453.26	\$317,183.11	\$356,636.37	\$45.27	\$356,681.64
Dental/Vision Plan Total	48,805	\$3,727,361.16	\$357,716.79	\$3,368,882.13	\$3,726,598.92	(\$5,830.00)	\$3,720,768.92
GRAND TOTALS	96,588	\$44,770,729.91	\$3,627,281.81	\$40,865,420.78	\$44,492,702.59	(\$234,711.70)	\$44,257,990.89

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
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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
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Kaiser Georgia (continued)

\$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")

Kaiser Hawaii

\$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)

Kaiser Oregon

\$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
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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



2016 Aon Hewitt Retiree Health Care Survey Results

September 15, 2016

Retiree Health Benefits General Trends

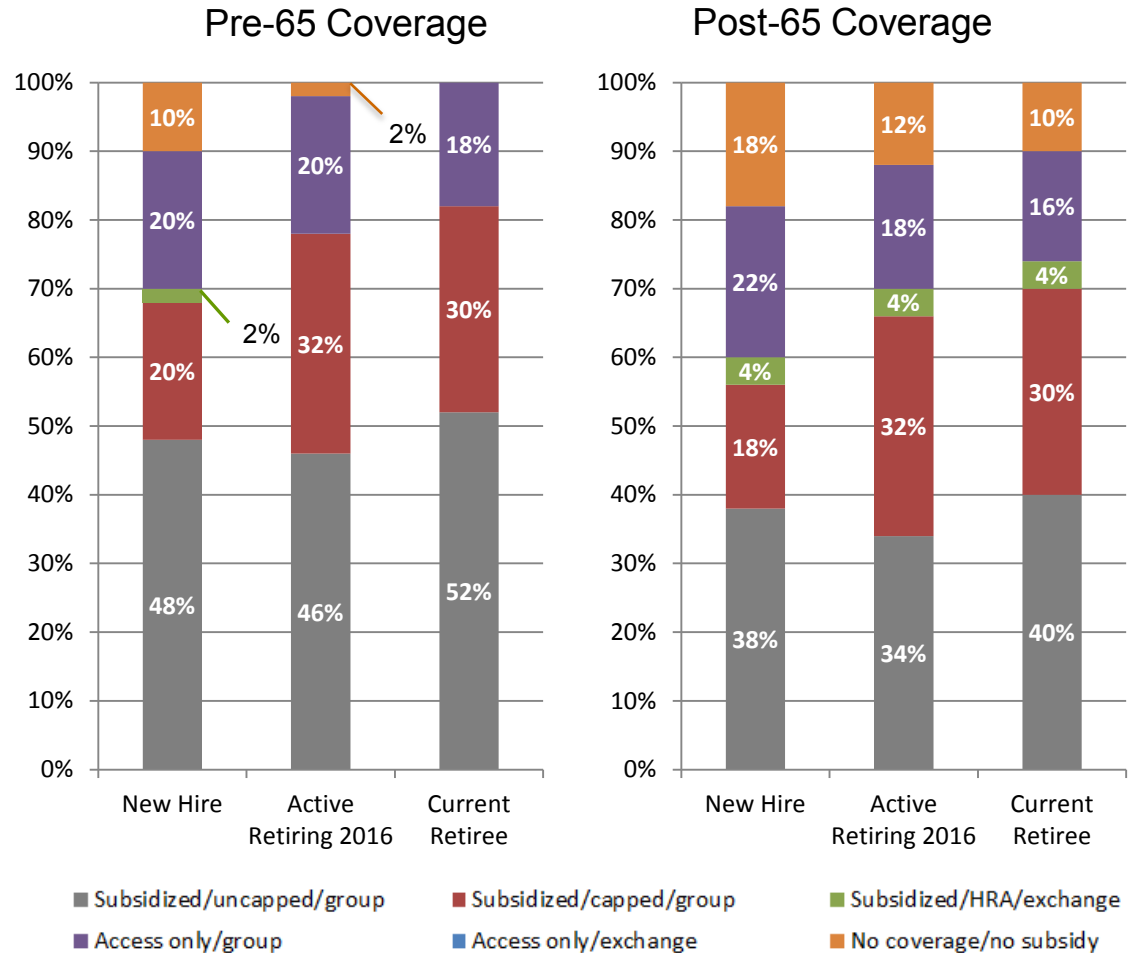
What are public sector employers doing for retiree health?

Retiree health care has been positively impacted by health care reform:

- Subsidies to offset Medicare retiree prescription costs
- Enhanced quality oversight for Medicare benefits
- Private exchanges: stable market for post-65 retirees
- Public exchanges: potential new market for pre-65 retirees with subsidies

Yet, challenges also exist:

- Excise tax looming in 2020
- Viability and stability of public exchanges

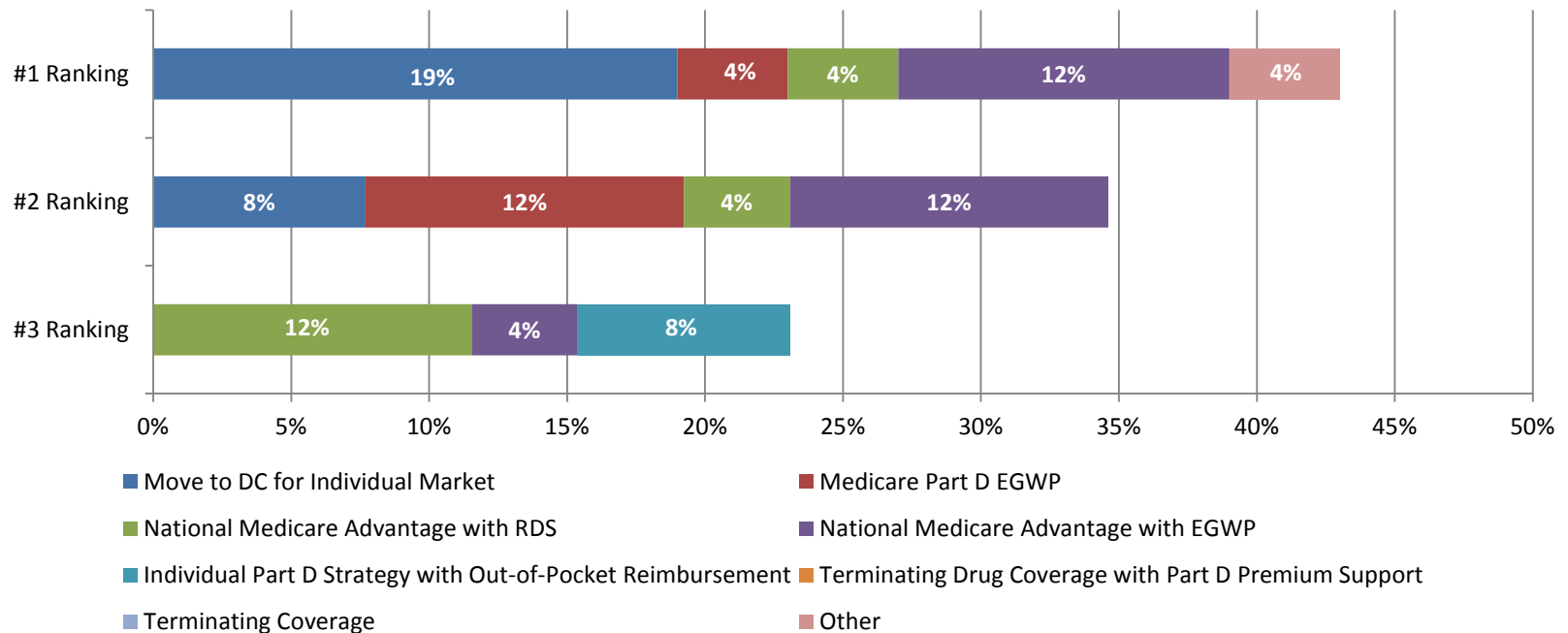


Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

Retiree Health Benefits General Trends (Continued)

Long term strategy for post-65 retiree health coverage

Public sector employers favor individual market strategy (#1 ranking) followed closely by National Medicare Advantage with prescription drugs on a group basis



(n=32)

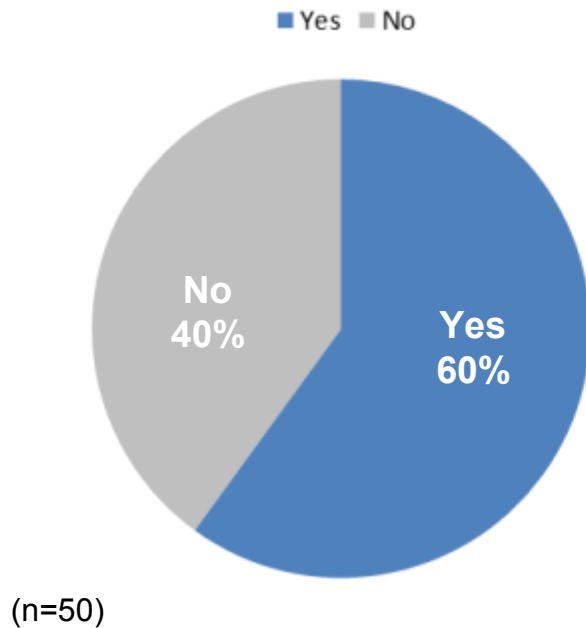
Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

Retiree Health Benefits General Trends (Continued)

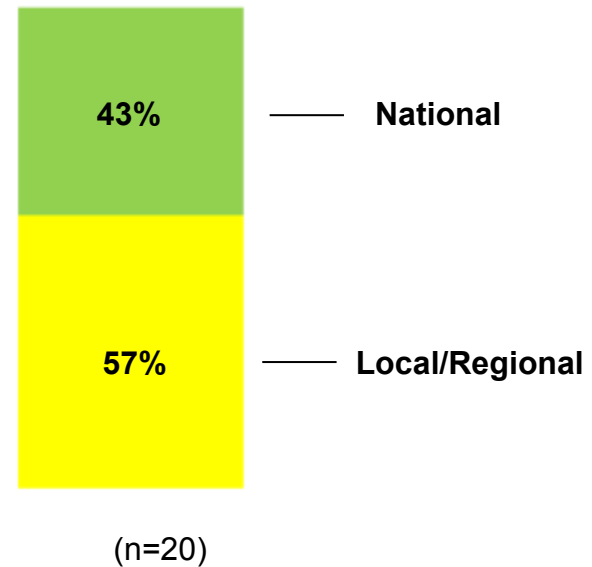
Group-Based Medicare Advantage Plans for Post-65 Retirees Who Has These in Place?

60% of public sector plan sponsors currently offer group-based Medicare Advantage plans, and do so more often using local / regional insurers

Medicare Advantage Offered



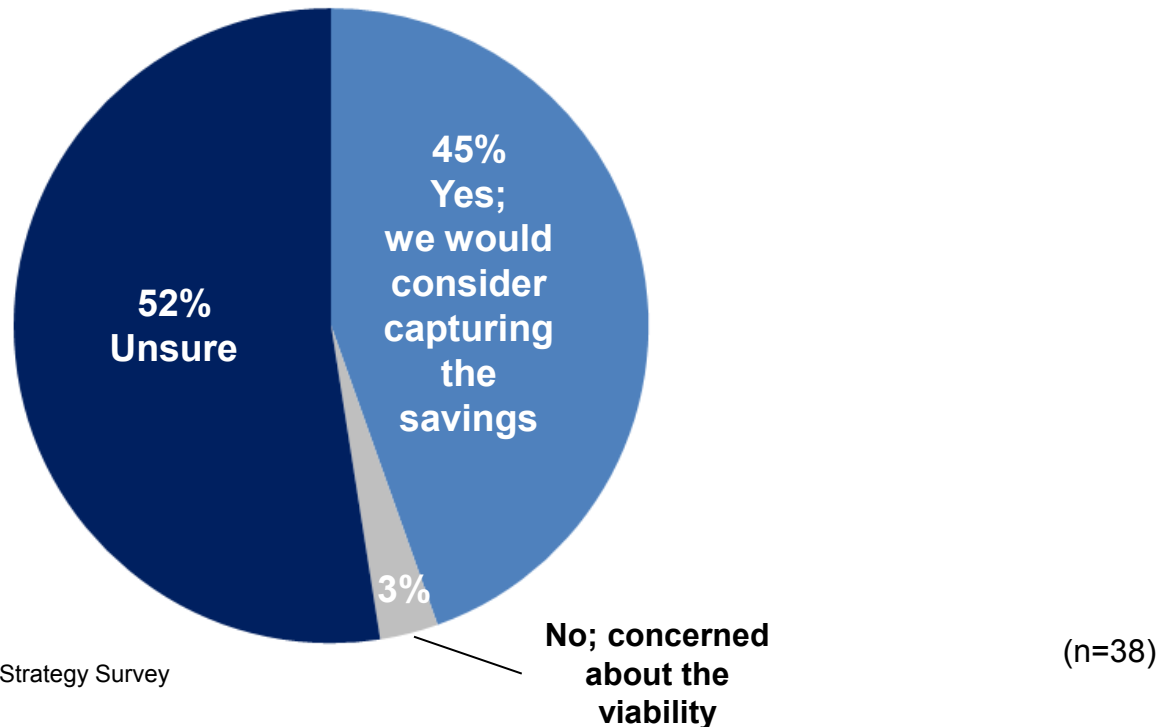
Medicare Advantage Strategy



Retiree Health Benefits General Trends (Continued)

Interest in National Medicare Advantage PPO to generate material savings for at least the near term, with no change in retiree benefits

Public sector plan sponsor feedback indicates that there is some degree of interest in a national Medicare Advantage PPO strategy to replace the traditional indemnity plan



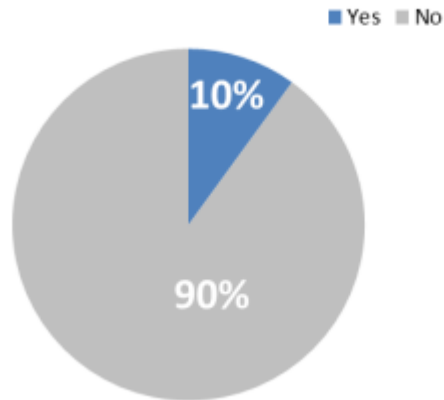
Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey

Retiree Health Benefits General Trends (Continued)

Use of Private Exchange for Post-65 Retiree Health – Who's Done It?

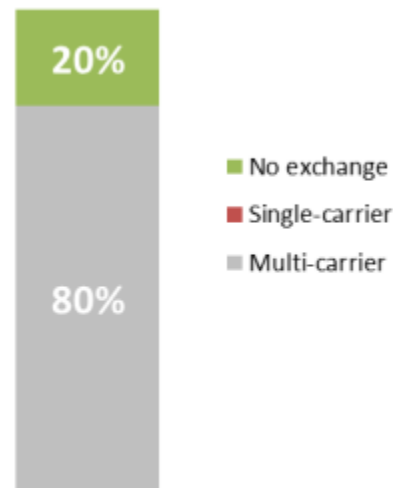
A handful of public sector employers have adopted this strategy, with all but one using multi-carrier exchange and varied HRA amounts

Implemented 2016 or Before



(n=50)

Exchange Type



(n=5)

HRA Amount

Annual HRA Amount	Count	Percent
Under \$500	0	0%
\$500 to \$999	0	0%
\$1,000 to \$1,499	1	25%
\$1,500 to \$1,999	0	0%
\$2,000 to \$2,499	1	25%
\$2,500 to \$2,999	1	25%
\$3,000 to \$3,499	1	25%
Over \$3,500	0	0%
Total	4	100%

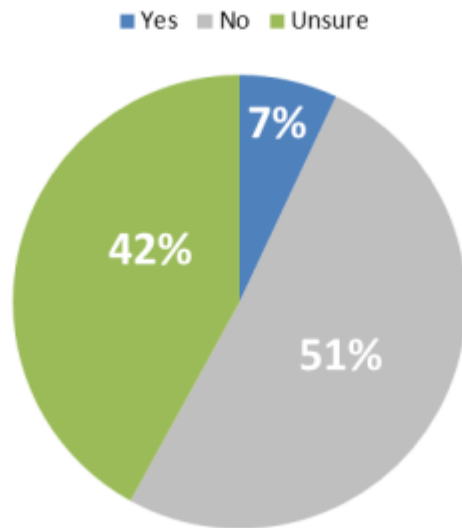
Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

Retiree Health Benefits General Trends (Continued)

Use of Private Exchange for Post-65 Retiree Health – Who's Thinking About It?

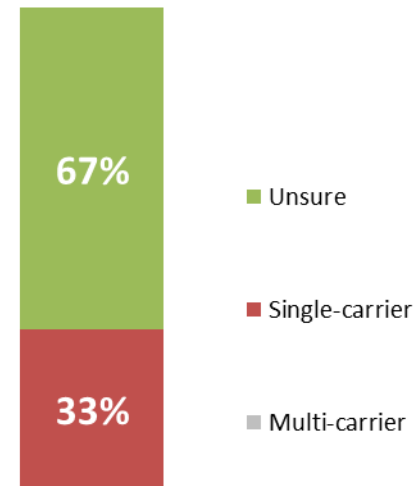
Most of the public sector employers are not interested in or unsure about this strategy; only a handful are thinking about it

Implement in Future



(n=45)

Exchange Type



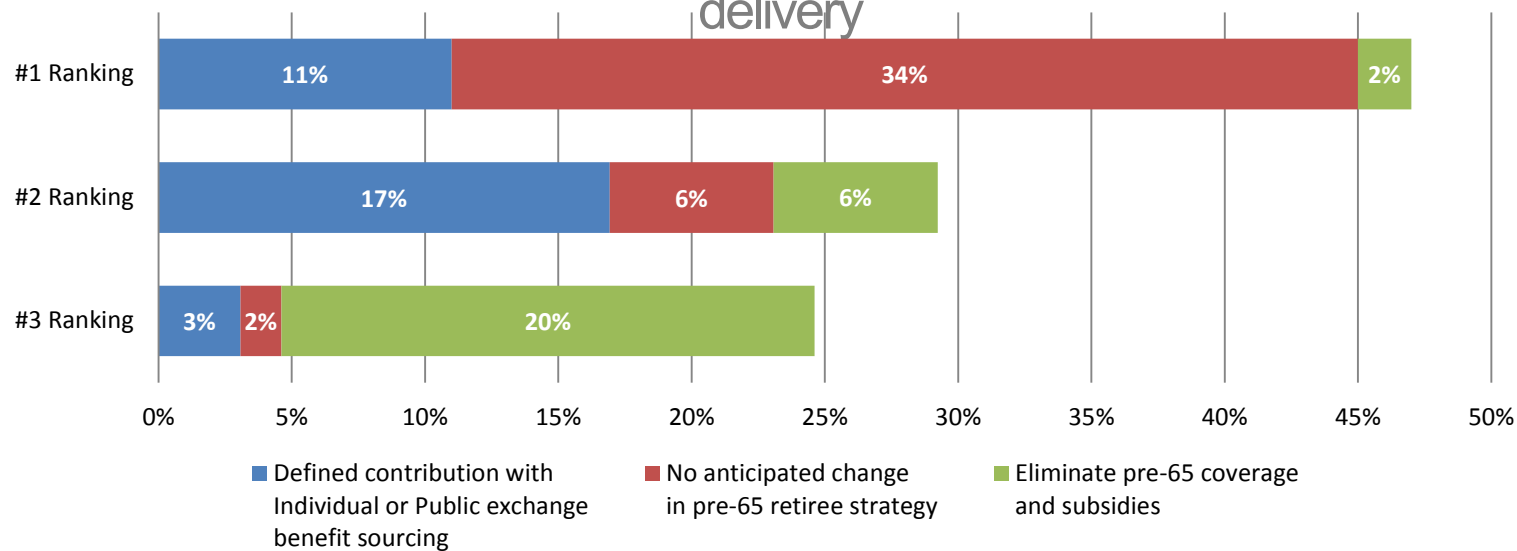
(n=22)

Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

Retiree Health Benefits General Trends (Continued)

Public Exchanges: Go or No Go Strategy?

Public sector employers' long-term strategies for Pre-65 retiree coverage is to
to
"stay the course" followed by use of the public exchanges for benefit
delivery



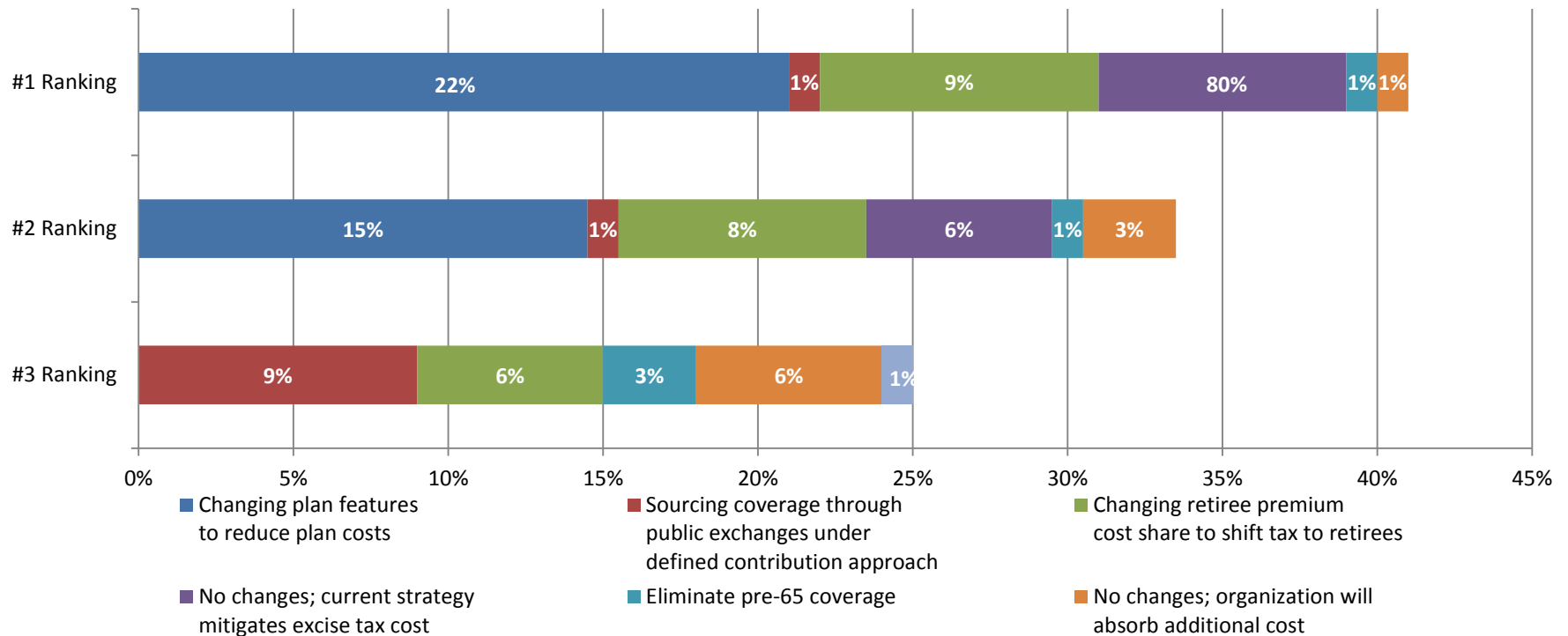
(n=30)

Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

Retiree Health Benefits General Trends (Continued)

Excise Tax will impact retiree health coverage

Public sector employers favor change in plan features (#1 ranking) followed by change in retiree premium to shift tax to retirees, to avoid excise tax for pre-65 retirees



Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

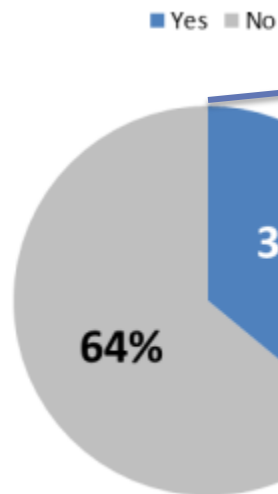
(n=32)

Retiree Health Benefits General Trends (Continued)

High Deductible Health Plan (“HDHP”) with Health Savings Account (“HSA”)

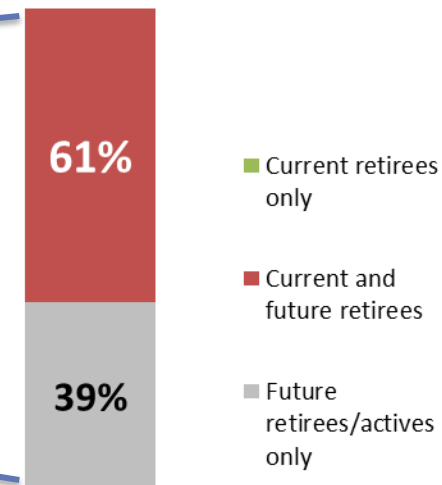
Public sector employers are more reluctant to provide HDHP to their pre-65 retirees

Offer Retirees HSA/HDHP



(n=50)

Eligible Populations



(n=18)

Source: 2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

Retiree Health Benefits General Trends (Continued)


2016 Aon Hewitt Retiree Health Care Strategy Survey: Public Sector Respondents

Alexandria City Public Schools
Arizona State Retirement System
Arlington County Government
Association of Washington Cities Employee Benefit Trust
Bi-State Development/Metro
Broward County Government
City of Fort Worth
City of Greensboro
City of Lincoln
City of Richmond
County of Johnson, KS
Employees Retirement System of Texas
Fairfax County
Federal Reserve Board
Federal Reserve Employee Benefits System
Harris County
Harris Health System

Horizon BCBSNJ
Kentucky Employees' Health Plan
LACERA
Lee County BoCC
Loudoun County Government
Loudoun County Public Schools
Metro Nashville Public Schools
Missouri Department of Transportation
Montgomery College
Montgomery County
NJ Division of Pensions and Benefits
NJ TRANSIT
Ohio Police and Fire Pension Fund
OMES EGID
PEBTF
Prince George's County Government
San Antonio Water System

San Joaquin County
SC Public Employee Benefit Authority
SMUD
State of Delaware, OMB
State of Iowa
State of NJ
State of Tennessee
The School District of Lee County, Florida
Town of Cary
University of Illinois Payroll and Benefits
University of Michigan
University of Missouri System
University of New Mexico
University of Rochester
University System of Georgia

(n=50)



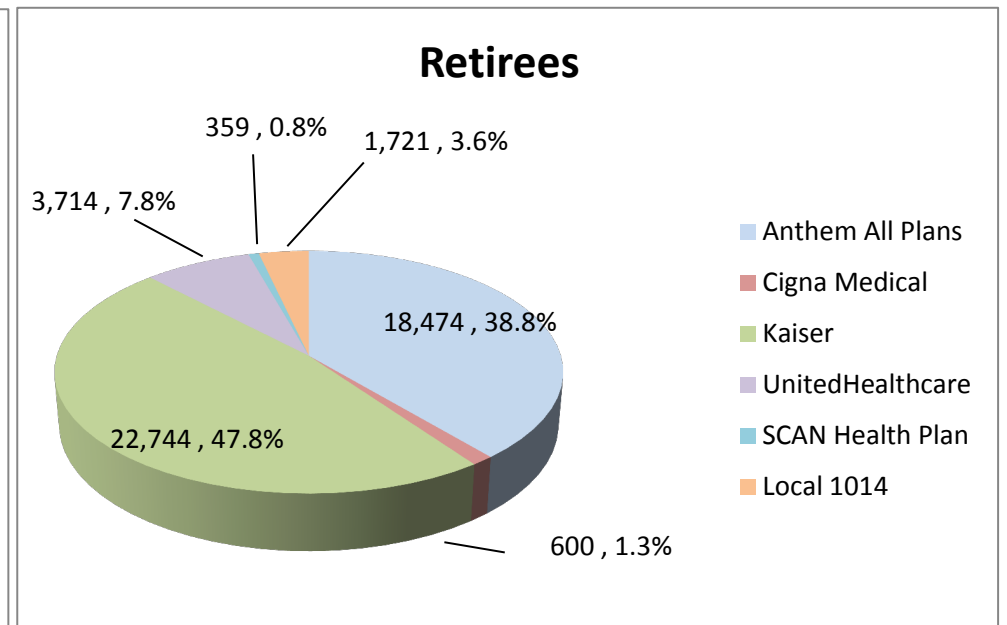
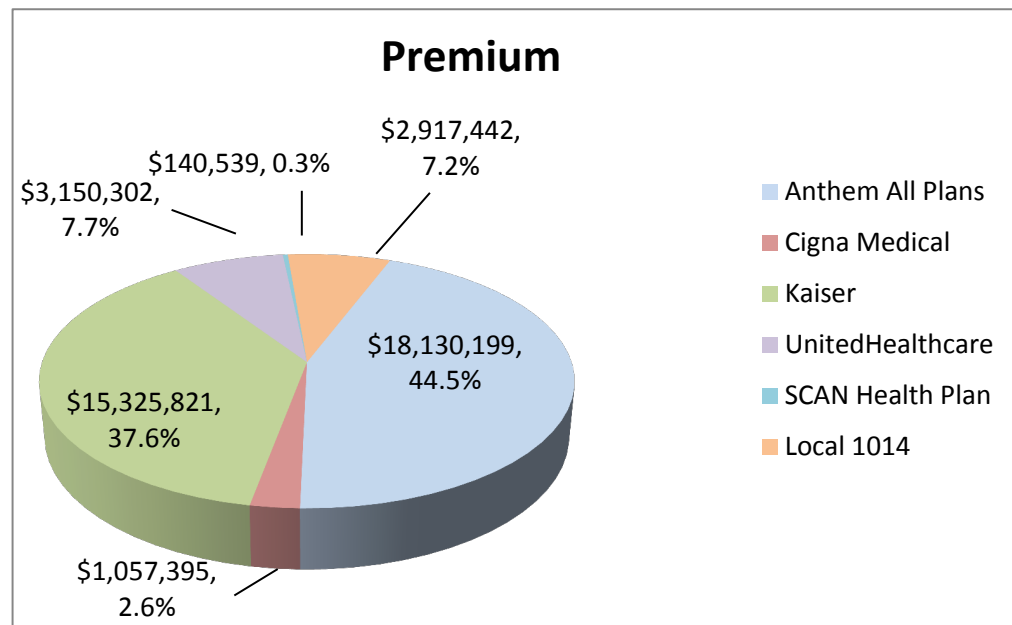
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Premium and Enrollment

Coverage Month July 31, 2016

Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$18,130,199	44.5%	18,474	38.8%
Cigna Medical	\$1,057,395	2.6%	600	1.3%
Kaiser	\$15,325,821	37.6%	22,744	47.8%
UnitedHealthcare	\$3,150,302	7.7%	3,714	7.8%
SCAN Health Plan	\$140,539	0.3%	359	0.8%
Local 1014	\$2,917,442	7.2%	1,721	3.6%
Combined Medical	\$40,721,698	100.0%	47,612	100.0%

Cigna Dental & Vision	\$3,722,490	43,276
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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

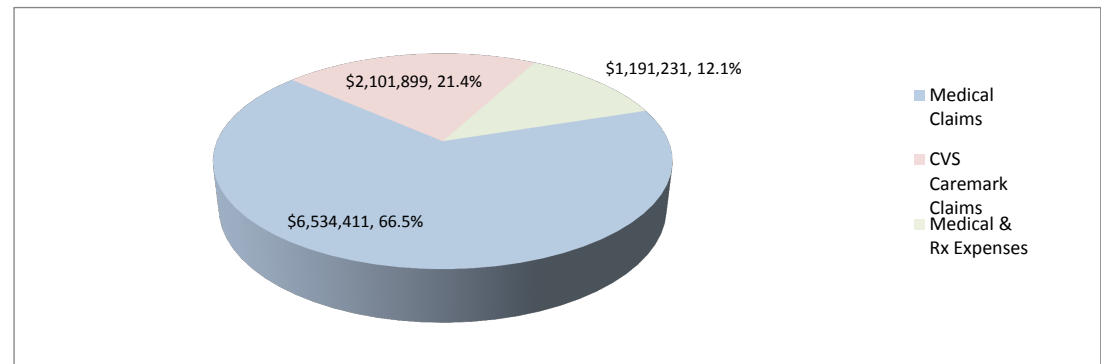
Anthem Plans I and II

Plan Year July 1, 2016 - June 30, 2017

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-16	6,088	\$9,121,640	\$6,534,411	\$2,101,899	\$8,636,310	\$1,418.58	94.7%	\$1,191,231	\$9,827,541	107.7%
Aug-16										
Sep-16										
Oct-16										
Nov-16										
Dec-16										
Jan-17										
Feb-17										
Mar-17										
Apr-17										
May-17										
Jun-17										

YTD Plan Year	6,088	\$9,121,640	\$6,534,411	\$2,101,899	\$8,636,310	\$1,418.58	94.7%	\$1,191,231	\$9,827,541	107.7%
12 Month Rollup	73,300	\$109,453,140	\$76,545,772	\$23,956,469	\$100,502,241	\$1,371.11	91.8%	\$12,068,438	\$112,570,679	102.8%

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

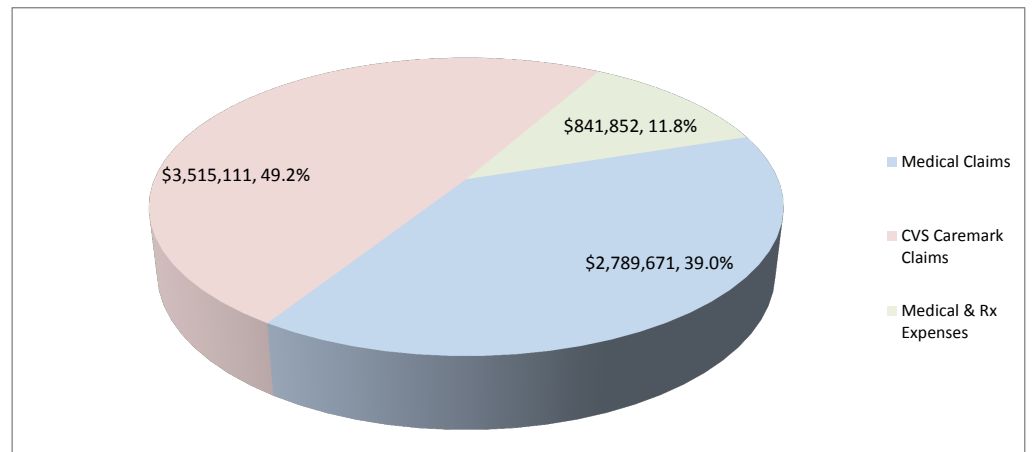
Anthem Plan III

Plan Year July 1, 2016 - June 30, 2017

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-16	11,065	\$7,446,109	\$2,789,671	\$3,515,111	\$6,304,782	\$569.80	84.7%	\$841,852	\$7,146,634	96.0%
Aug-16										
Sep-16										
Oct-16										
Nov-16										
Dec-16										
Jan-17										
Feb-17										
Mar-17										
Apr-17										
May-17										
Jun-17										

YTD Plan Year	11,065	\$7,446,109	\$2,789,671	\$3,515,111	\$6,304,782	\$569.80	84.7%	\$841,852	\$7,146,634	96.0%
12 Month Rollup	131,048	\$87,877,222	\$34,603,277	\$40,308,492	\$74,911,769	\$571.64	85.2%	\$9,178,236	\$84,090,005	95.7%

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



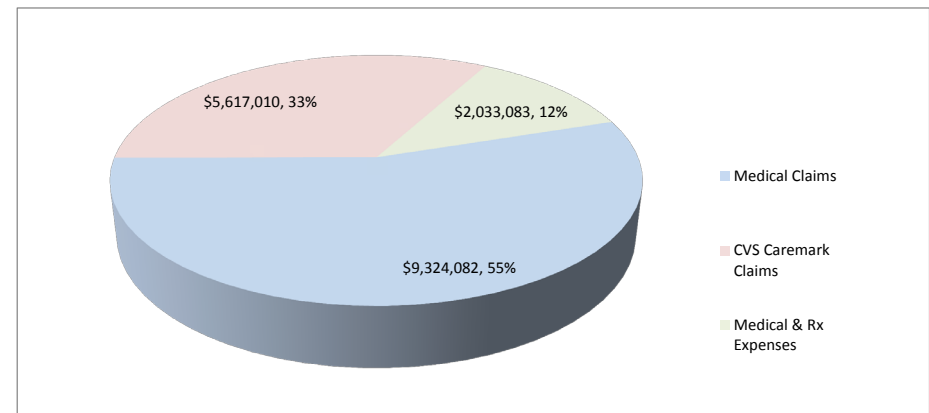
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Anthem Plan I, II, and III

Plan Year July 1, 2016 – June 30, 2017

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-16	17,153	\$16,567,748	\$9,324,082	\$5,617,010	\$14,941,092	\$871.05	90.2%	\$2,033,083	\$16,974,175	102.5%
Aug-16										
Sep-16										
Oct-16										
Nov-16										
Dec-16										
Jan-17										
Feb-17										
Mar-17										
Apr-17										
May-17										
Jun-17										
YTD Plan Year	17,153	\$16,567,748	\$9,324,082	\$5,617,010	\$14,941,092	\$871.05	90.2%	\$2,033,083	\$16,974,175	102.5%
12 Month Rollup	204,348	\$197,330,362	\$111,149,049	\$64,264,961	\$175,414,011	\$858.41	88.9%	\$21,246,674	\$196,660,684	99.7%

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

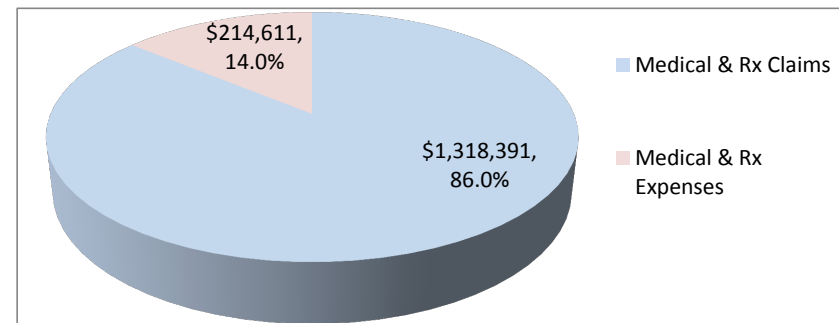
Anthem Prudent Buyer

Plan Year July 1, 2016 – June 30, 2017

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-16	1,321	\$1,562,451	\$1,318,391	\$998.03	84.4%	\$214,611	\$1,533,002	98.1%
Aug-16								
Sep-16								
Oct-16								
Nov-16								
Dec-16								
Jan-17								
Feb-17								
Mar-17								
Apr-17								
May-17								
Jun-17								

YTD Plan Year	1,321	\$1,562,451	\$1,318,391	\$998.03	84.4%	\$214,611	\$1,533,002	98.1%
12 Month Rollup	16,422	\$19,379,357	\$15,281,895	\$930.57	78.9%	\$2,248,894	\$17,530,789	90.5%

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

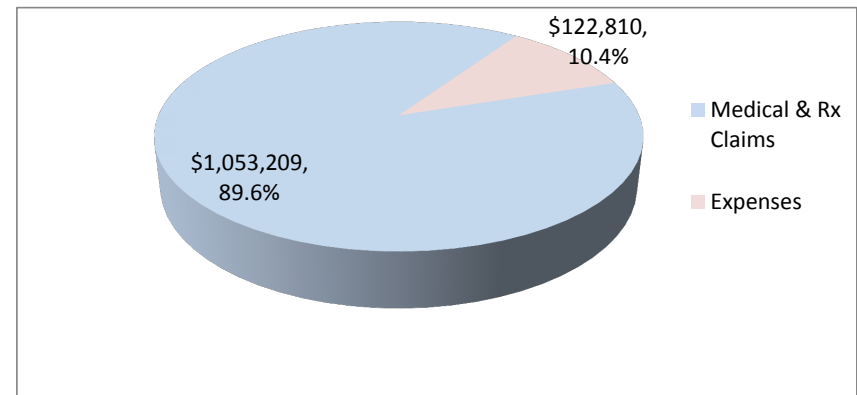
Cigna HMO

Plan Year July 1, 2016 – June 30, 2017

Month	Monthly Enrollment	Monthly Premium	Medical & Rx Claims	Claims Per Retiree Per Month	Paid Loss Ratio	Expenses	Total Paid Claims & Expenses	Expense Ratio
Jul-16	600	\$1,024,268	\$1,053,209	\$1,755.35	102.8%	\$122,810	\$1,176,019	114.8%
Aug-16								
Sep-16								
Oct-16								
Nov-16								
Dec-16								
Jan-17								
Feb-17								
Mar-17								
Apr-17								
May-17								
Jun-17								

YTD Plan Year	600	\$1,024,268	\$1,053,209	\$1,755.35	102.8%	\$122,810	\$1,176,019	114.8%
12 Month Rollup	7,454	\$12,332,063	\$12,060,305	\$1,617.96	97.8%	\$1,321,474	\$13,381,780	108.5%

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



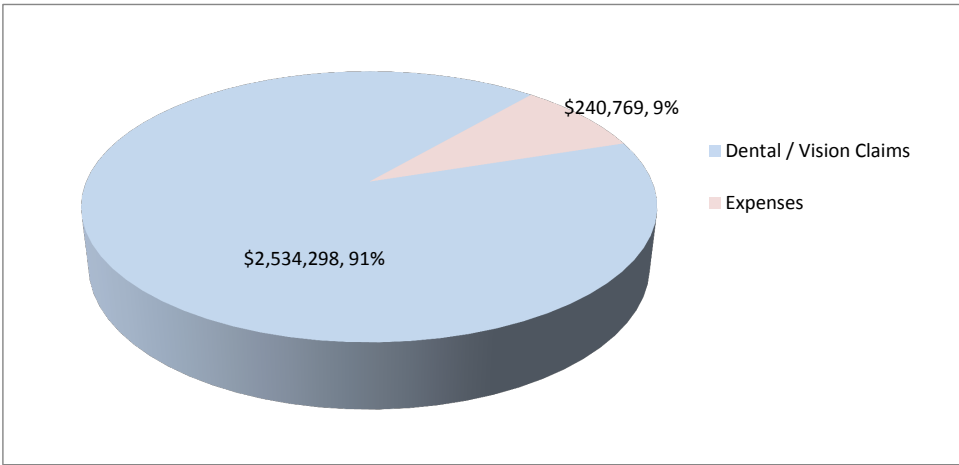
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

*Cigna Dental PPO and Vision
Plan Year July 1, 2016 - June 30, 2017*

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-16	43,276	\$3,364,467	\$2,534,298	54.5%	\$58.56	75.3%	\$240,769	\$2,775,067	82.5%
Aug-16									
Sep-16									
Oct-16									
Nov-16									
Dec-16									
Jan-17									
Feb-17									
Mar-17									
Apr-17									
May-17									
Jun-17									

YTD Plan Year	43,276	\$3,364,467	\$2,534,298	54.5%	\$58.56	75.3%	\$240,769	\$2,775,067	82.5%
12 Month Rollup	512,392	\$37,412,971	\$32,722,140	55.7%	\$63.86	87.5%	\$3,172,639	\$35,894,779	95.9%

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





August 29, 2016

Publication Note: Washington Report to Observe Labor Day

In observance of the Labor Day holiday on Monday, September 5, 2016, the next Washington Report will be published on Tuesday, September 6, 2016.

Legislative

Congress Adjourned for Summer Recess

The House and Senate have adjourned for summer recess and will return after the Labor Day holiday in September.

Retirement

IRS Provides New Self-Certification Procedure for Delayed Rollovers

On August 24, 2016, the Internal Revenue Service (IRS) provided a new procedure to help recipients of retirement plan distributions who inadvertently miss the 60-day time limit for properly rolling those amounts into another retirement plan or individual retirement arrangement (IRA). Under Revenue Procedure 2016-47, eligible taxpayers can qualify for a waiver of the 60-day time limit and avoid possible early distribution taxes if one or more of 11 circumstances apply, such as a serious illness in the taxpayer's family. The revenue procedure, which is effective as of August 24, 2016, includes a sample self-certification letter that the taxpayer can use to notify the administrator of the retirement plan receiving the rollover that they qualify for the waiver.

IRS news release IR-2016-113 is available [here](#).

Revenue Procedure 2016-47 is available [here](#).

Other HR-Related Topics

DOL, FAR Council Issue Final Regulations, Guidance on Executive Order 13673, "Fair Pay and Safe Workplaces"

On August 24, 2016, the Department of Labor (DOL) and Federal Acquisition

Regulatory Council (FAR Council) announced final regulations and guidance implementing Executive Order 13673, Fair Pay and Safe Workplaces. Signed by President Obama in July 2014, Executive Order 13673 requires prospective federal contractors to disclose labor law violations and gives agencies guidance on how to consider labor violations when awarding federal contracts. It also directs the DOL and FAR Council to issue regulations and guidance to implement the new requirements.

In the final guidance, the DOL provides detailed definitions for various terms used in the Order and the FAR regulations to categorize and classify labor law violations, and the DOL provides a summary of the processes through which contracting agencies will assess a contractor's overall record of labor law compliance and carry out their other duties under the Order. With the new regulations fully phased in, prospective contractors will be required to disclose violations of 14 basic workplace protections from the previous three years—including those addressing wage and hour, safety and health, collective bargaining, family and medical leave, and civil rights protections.

The DOL's final guidance was published simultaneously with the FAR Council's final regulations. The final regulations, which will be implemented in phases, become effective on October 25, 2016. The DOL stated that contractors and federal agencies could begin using the final guidance on August 25, 2016.

The DOL will begin a pre-assessment process for contractors that anticipate competing for future federal contracts the week of September 12, 2016. The DOL will be available to discuss existing labor law violations and whether additional compliance measures are warranted.

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

The DOL final guidance is available [here](#).

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

Executive Order 13673 is available [here](#).

Information about the pre-assessment process is available [here](#).

August 22, 2016

Legislative

Congress Adjourned for Summer Recess

The House and Senate have adjourned for summer recess and will return after the Labor Day holiday in September.

Other HR-Related Topics

Treasury and IRS Publish 2016–2017 Priority Guidance Plan; Issue Fourth-Quarter Update to 2015–2016 Priority Guidance Plan

On August 15, 2016, the Treasury and Internal Revenue Service (IRS) released the 2016–2017 Priority Guidance Plan. The plan contains 281 projects that are priorities for allocation of the resources of the Treasury and IRS offices during the 12-month period from July 2016 through June 2017. The new plan provides guidance on a variety of issues important to individuals and businesses, including international taxation, health care, retirement benefits, and implementation of legislative changes. Some projects that were on the 2015–2016 Priority Guidance Plan have not been included on the 2016–2017 plan because they are no longer considered priorities for purposes of allocating resources during the 2016–2017 plan year. The IRS stated that the Priority Guidance Plan will be updated during the plan year to reflect additional items that become priorities, and newly published guidance.

On the same day, the Treasury and IRS released the fourth-quarter update to the 2015–2016 Priority Guidance Plan. The 2015–2016 Priority Guidance Plan (published July 31, 2015) contained the 277 original projects that were priorities for allocation of the resources of the Treasury and IRS offices during the 12-month period from July 2015 through June 2016. Previous quarterly updates included 36 additional projects that became priorities and/or were projects published after the initial publication of the 2015–2016 plan. This final quarterly update includes 13 additional projects. Additionally, the update reflects two projects that have been closed without publication. Overall, a total of 163 projects on the 2015–2016 plan were published by June 30, 2016.

The 2016–2017 Priority Guidance Plan is available [here](#).

The 2015–2016 fourth-quarter update is available [here](#).

August 8, 2016

The Washington Report Will Not Be Published on Monday, August 15

"The Washington Report" will not be published on Monday, August 15, 2016. Look for your next Aon Hewitt Washington Report on Monday, August 22, 2016.

Legislative

Congress Adjourned for Summer Recess

The House and Senate have adjourned for summer recess and will return after the Labor Day holiday in September.

Health Care

IRS Issues Draft Instructions for Affordable Care Act Reporting for 2016

On August 2, 2016, the Internal Revenue Service (IRS) issued draft instructions for Forms 1094-C and 1095-C for 2016. In general, employers with an average of 50 or more full-time employees (including full-time equivalent employees) in the previous year use Forms 1094-C and 1095-C to report information about offers of health coverage and enrollment in health coverage for their employees.

The draft instructions for the forms are available [here](#).

Other HR-Related Topics

Annual EEO-1 Surveys Due by September 30

On August 1, 2016, the Equal Employment Opportunity Commission (EEOC) announced that it has completed its mailing of 2016 EEO-1 Survey notification letters. The annual filing deadline is September 30. The EEOC also announced new enhancements for uploading EEO-1 data files.

The EEO-1 is required to be filed by private employers with 100 or more employees, federal government contractors, and certain federal government sub-contractors. The EEO-1 report provides employment data by race/ethnicity, gender, and job categories.

The EEOC press release is available [here](#).

August 1, 2016

Legislative

Congress Adjourned for Summer Recess

The House and Senate have adjourned for summer recess and will return after the Labor Day holiday in September.

Health Care

IRS Issues Proposed Regulations on Minimum Essential Coverage Reporting

On July 29, 2016, the Internal Revenue Service (IRS) issued proposed regulations on the information reporting of minimum essential coverage under Code Section 6055. The proposed regulations in part provide specific rules for the solicitation of taxpayer identification numbers (TINs) for section 6055 reporting when TINs are missing. Current regulations provide rules for making initial solicitations and two subsequent annual solicitations. The proposed regulations provide specific timing guidelines for when the solicitations should be made in order for them to be treated as having been made "in a responsible manner." In addition, the proposed regulations provide guidance on the reporting that is required when a person is covered by more than one minimum essential coverage plan provided by the same employer. In such cases, reporting may be required for only one of the plans, subject to certain conditions.

Comments and requests for a public hearing must be submitted by October 3, 2016.

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

(The regulations will be published in the August 2, 2016, Federal Register.)

Aon Hewitt Publications

Now Available: Aon Hewitt Retirement Legal Consulting and Compliance Quarterly Update

The Aon Hewitt Retirement Legal Consulting & Compliance group is pleased to present its "Quarterly Update" of recent legal developments for the third quarter of 2016. In this issue you will find the following articles:

- Determination Letter Program Overhaul
- New Proposed 409A Deferred Compensation Regulations
- Proposed Regulations on Nonqualified 457 Plans
- Will Your Form 5500 Trigger an Audit?

- Impact of New FLSA Overtime Rules on Employee Benefit Plans
- DOL Adjusts Civil Monetary Penalties for Inflation
- More Good News for VEBA Sponsors
- Private Equity Funds—Part of a Controlled Group of Companies?
- IRS Discusses 403(b) Plan Audits
- Benefit Increases Following Normal Retirement Age

The third quarter 2016 issue of the "Retirement Legal Consulting & Compliance Quarterly Update" is available [here](#).