

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, DECEMBER 14, 2017 - 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:

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

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of November 9, 2017

II. PUBLIC COMMENT

III. FOR INFORMATION

A. Engagement Report for November 2017
Barry W. Lew, Legislative Affairs Officer

B. Staff Activities Report for November 2017
Cassandra Smith, Director, Retiree Healthcare

C. LACERA Claims Experience
Stephen Murphy, Segal Consulting

D. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

December 14, 2017

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IV. REPORT ON STAFF ACTION ITEMS

V. GOOD OF THE ORDER

(For information purposes only)

VI. 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, NOVEMBER 9, 2017, 12:55 P.M. – 1:15 P.M.

COMMITTEE MEMBERS

PRESENT: Vivian H. Gray, Vice Chair
Ronald Okum
David L. Muir, Alternate

ABSENT: William de la Garza, Chair
Alan Bernstein

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Marvin Adams
Anthony Bravo
Keith Knox (Chief Deputy to Joseph Kelly)

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith
Barry Lew

Segal Consulting

Stephen Murphy

The meeting was called to order by Chair Gray at 12:55 p.m. Due to the absence of Messrs. de la Garza and Bernstein, the Chair announced that Mr. Muir, 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 October 12, 2017

Mr. Okum made a motion, Mr. Muir seconded, to approve the minutes of the regular meeting of October 12, 2017. The motion passed unanimously.

II. PUBLIC COMMENT

III. FOR INFORMATION

A. Single-Payer Healthcare Update
Barry W. Lew, Legislative Affairs Officer

Mr. Lew discussed recent developments related to Senate Bill 562, which would establish a universal single-payer healthcare system in California. On October 23 and 24, the Assembly Select Committee held informational hearings on healthcare delivery systems in California and other countries, which were attended by Joe Ackler, LACERA's legislative advocate. Mr. Lew summarized the information presented at those hearings.

B. Engagement Report for October 2017
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

C. Staff Activities Report for October 2017
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

D. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through September 2017 were discussed.

E. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

November 9, 2017

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IV. REPORT ON STAFF ACTION ITEMS

There was nothing to report on for staff action items.

V. GOOD OF THE ORDER

(For information purposes only)

VI. ADJOURNMENT

The meeting adjourned at 1:15 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
ENGAGEMENT REPORT
NOVEMBER 2017
FOR INFORMATION ONLY**

Governor Brown and Pension Reform

Governor Jerry Brown's office recently filed a brief as an intervening respondent on the case of Cal Fire Local 2881 v. California Public Employees' Retirement System (2016) 7 Cal.App.5th 115 [212 Cal.Rptr.3d 471]. The case relates to a provision in the California Public Employees' Pension Reform Act of 2013 (PEPRA) that restricts public retirement systems from allowing the purchase of nonqualified service credit ("air time"). Although the brief focuses specifically on the PEPRA provision related to "air time," some of the arguments in the brief suggest the Governor is in favor of changes that affect current employees. For example, it argues that the inflexibility of the "California Rule" in providing comparable advantages would render pension systems incapable of adapting to changed fiscal or factual circumstances. Notably, the Governor's office supplanted the Attorney General's office in defending the "air time" provision at issue in the case. The Sacramento Bee's Editorial Board observed that the Governor is taking a more prominent role in his last year of office to continue the pension reforms that were started with PEPRA. The Mercury News' Editorial Board noted that the Governor's legacy on pension reform could hinge on this case. ([Source](#)) ([Source](#)) ([Source](#))

Staff Note: The Board has authorized LACERA to file an amicus brief in this case.

Colorado Public Employees' Retirement Association (COPERA)

Colorado Governor John Hickenlooper released a budget blueprint that calls on retirees and public employees to bear the brunt of changes in the state's pension fund. The COPERA Board of Trustees made several recommendations to the state legislature on improving the system's risk profile and funding status with regard to its \$32 billion unfunded liability. COPERA's plan would consist of \$17.7 billion in new contributions and reduced benefits for current and future employees, \$9 billion in new employer contributions, and \$5.5 billion in reduced benefits for current retirees. Correspondingly, the Governor's plan would consist of \$21.3 billion, \$3.5 billion, and \$7.4 billion for these categories. More specifically, the Governor rejected COPERA's recommendation to increase employer contributions by \$54 million a year. Instead, the Governor proposes increasing employee contributions by 2 percentage points in 2019 and capping cost-of-living adjustments at 1.25 percent (compared to 2 percent currently and 0.25 percent less than COPERA's recommendation). Retirees under both plans would have their cost-of-living adjustments frozen for two years. COPERA describes its proposal as a "shared sacrifice" among taxpayers, employees, and retirees. However, under COPERA

and the Governor's proposals, current and future employees bear 55 percent and 66 percent, respectively, of the burden in reducing the unfunded liability.

[\(Source\)](#) [\(Source\)](#) [\(Source\)](#) [\(Source\)](#)

Staff Note: Like Governor Brown, Governor Hickenlooper is also in his last year of office with pension reform as a centerpiece issue.

Kentucky Pension Reform: Alternative Plan by Educators

In response to Governor Matt Bevin's proposed long-term solution to Kentucky's public pension crisis, educators released an alternative pension reform plan that leaves most retirement benefits in place for current and retired teachers and allows new teachers to retire with roughly the same benefits as current retirees. Described by advocates as a "shared responsibility plan," the plan does not address funding problems but assumes that a more modernized state tax system will generate additional revenue to address the funding gap. Educators were concerned that the Governor's plan would adversely impact teacher recruitment and public service. The shared responsibility plan would call for current teachers to have their sick leave pay frozen for calculating retirement benefits, lowering the "multiplier" (i.e., benefit factor) used in benefit formulas, a longer service requirement for retirement, and a prefunded annual cost-of-living adjustment at 1.5 percent. [\(Source\)](#)

Staff Note: Coincidentally, pension reform proposals in Colorado and Kentucky are described as a "shared sacrifice" or a "shared responsibility plan," which indicate that a consensus amongst stakeholders is necessary for success rather than a unilateral approach.

CALmatters Reporting on California Teachers' Pensions

In 2016, CALmatters, Capital Public Radio, and the Los Angeles Times had partnered to examine the history of the state's funding issues with regard to benefit increases for public employees. Currently, CALmatters will begin examining the effect of teachers' pensions on the state education budget. As part of its reporting process, CALmatters is soliciting comments from the public regarding teachers' pensions. For help in understanding this topic and further comments, CALmatters will also be contacting the state Department of Finance, the Legislative Analyst's Office, the California State Teachers' Retirement System, the California Public Employees' Retirement System, the Brown administration, lawmakers and staff, school officials, teachers and their union representatives, parents, and interest groups. [\(Source\)](#)

Staff Note: As a point of comparison, in 2011, LACERA along with four other public retirement plans within the County of Los Angeles was the subject of an

assessment by the Civil Grand Jury on the state of pension plans within the County. The Civil Grand Jury and its consultant noted, "Overall, LACERA is well run and effective at fulfilling its responsibilities, and the County has done a good job at moderating pension costs."

Society of Human Resource Management: Comparison of Workplace Provisions in House and Senate Versions of H.R. 1

The Society of Human Resource Management Government Affairs team created a comparison chart of the various workplace provisions between the House and Senate versions of H.R. 1, the Tax Cuts and Jobs Acts. With regard to retirement plans, many of the provisions relate to defined contribution plans such as 401(k) and 457 plans with respect to loans and distributions. The House plan does not contain a provision that earlier was reported to lower the contribution limits for 401(k) plans, and neither does the Senate plan. One notable change in the House plan regarding defined benefit plans is the lowering of the minimum age for in-service distributions from age 62 to age 59 1/2, which would provide more flexibility for governmental plans in establishing a normal retirement age. ([Source](#)) ([Source](#))

Staff Note: LACERA retirees may be employed by the County of Los Angeles on a temporary basis for up to 120 days per year. Such retirees may be considered as having received in-service distributions if they are reemployed before having attained normal retirement age and a bona fide separation from employment. In 2006, the Board of Retirement adopted normal retirement ages of 55 for safety members, 57 for general contributory members, and 65 for general noncontributory members. These may need to be revisited if the proposed lower minimum age requirement is passed.

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
NOVEMBER 2017
FOR INFORMATION ONLY**

Staff Training provided by Kaiser

Kaiser representatives provided training to staff on Disabled Dependents eligibility and requirements. The training discussed the following topics:

- Eligibility requirements
- Certification requirements
- Kaiser notification to members
- Required documentation

This training provided updates on the carrier's processing of Disabled Dependents and staff found the training very informative and helpful.

2018 Medicare Part B Premium Announcement

On November 17, 2017, the Center for Medicare & Medicaid Services (CMS) announced the 2018 Medicare Part B premiums/deductibles. The standard monthly premium for Medicare Part B will be \$134.00. However, most people who receive Social Security benefits pay less than this amount (\$130 on average).

Staff has been working with Segal Consulting, the County and their consultant, Cheiron in efforts to obtain approval to continue offering of the Medicare Part B Reimbursement Program. Due to the delayed announcement of the 2018 premiums, this item will appear on the January 16, 2018 Board of Supervisors agenda. Staff will keep you informed once it's been approved.

2018 Medicare Part B Premium Reimbursement Amounts – LACFF Local 1014

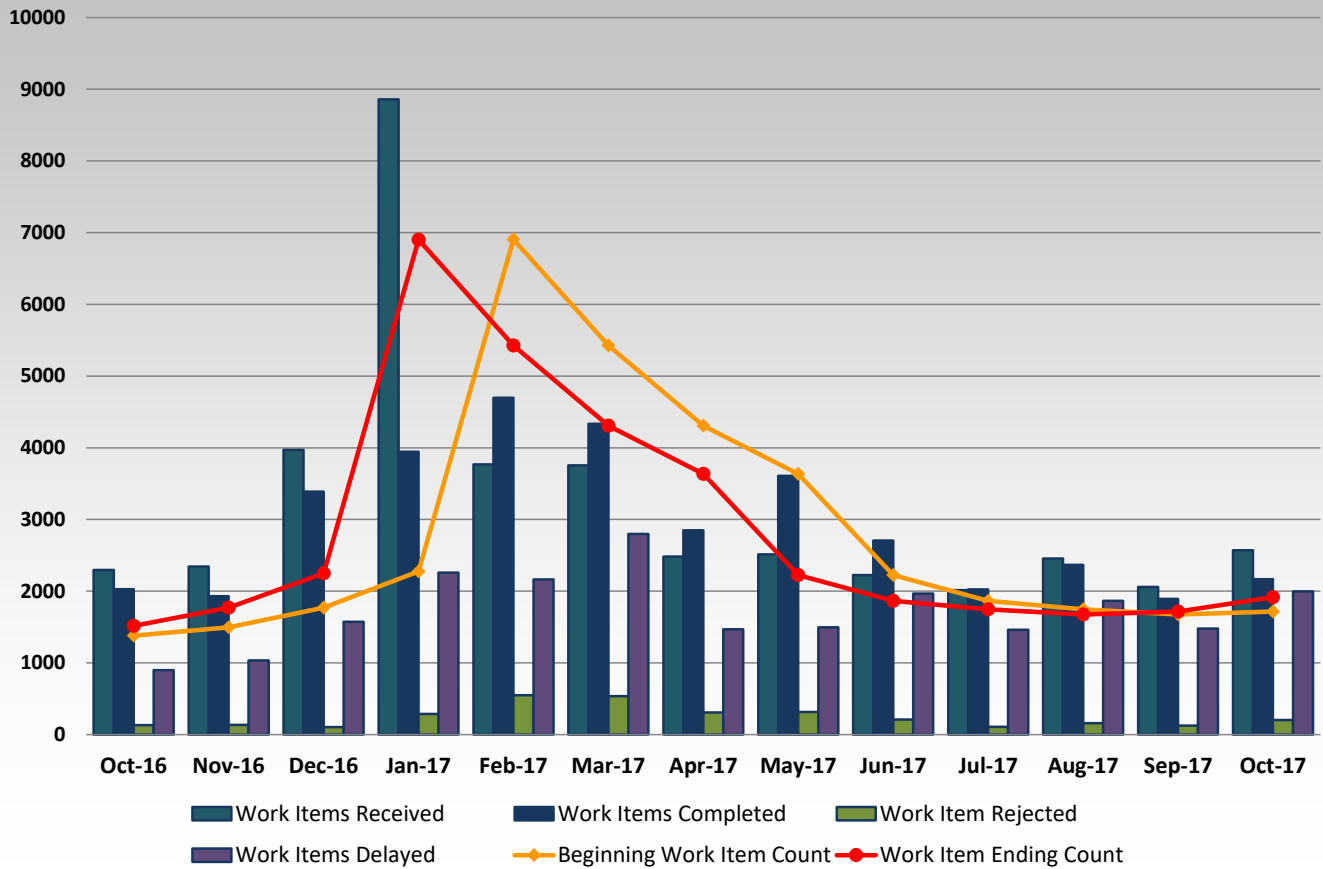
Staff received notification from LACFF Local 1014 that their Board of Trustees has approved reimbursement of all 2018 Medicare Part B premiums for their eligible participants. As requested by Local 1014, the 2018 Part B reimbursement amounts update in the System is completed. We would like to thank Systems staff for their continued support with this annual project.

Retiree Healthcare Division

Trend Report

OCT. 2016 ~ OCT. 2017

Updated 11/30/2017

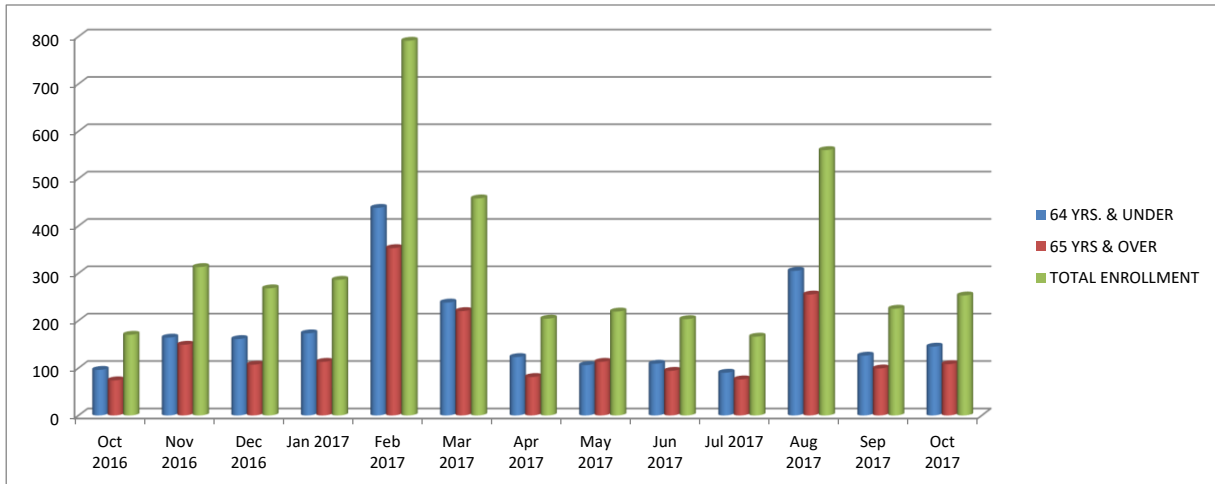


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Oct-16	1380	2295	2027	132	899	1516
Nov-16	1494	2342	1929	135	1034	1772
Dec-16	1772	3970	3387	105	1572	2250
Jan-17	2276	8859	3944	288	2260	6903
Feb-17	6906	3767	4698	549	2164	5426
Mar-17	5426	3753	4334	537	2798	4308
Apr-17	4308	2484	2848	308	1467	3636
May-17	3636	2513	3609	314	1495	2226
Jun-17	2226	2225	2706	211	1966	1864
Jul-17	1864	2016	2026	108	1460	1746
Aug-17	1746	2457	2368	160	1865	1675
Sep-17	1675	2059	1893	125	1480	1716
Oct-17	1716	2571	2167	205	1999	1915

Retirees Monthly Age Breakdown OCT. 2016 ~ OCT. 2017

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Oct 2016	96	74	170
Nov 2016	164	149	313
Dec 2016	161	107	268
Jan 2017	173	113	286
Feb 2017	438	353	791
Mar 2017	238	220	458
Apr 2017	123	81	204
May 2017	106	113	219
Jun 2017	109	94	203
Jul 2017	90	76	166
Aug 2017	305	255	560
Sep 2017	126	99	225
Oct 2017	145	108	253



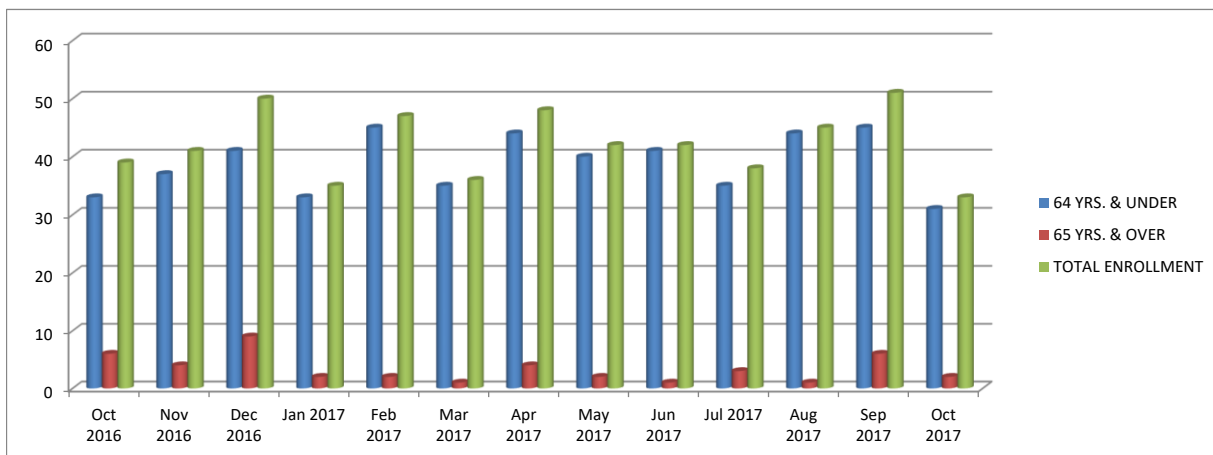
PLEASE NOTE:

- November's data (11/2017) is not yet available as data is provided on a full month basis.
- Next Report will include the following dates: November 1, 2016 through November 30, 2017.

Retirees Monthly Age Breakdown OCT. 2016 ~ OCT. 2017

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Oct 2016	33	6	39
Nov 2016	37	4	41
Dec 2016	41	9	50
Jan 2017	33	2	35
Feb 2017	45	2	47
Mar 2017	35	1	36
Apr 2017	44	4	48
May 2017	40	2	42
Jun 2017	41	1	42
Jul 2017	35	3	38
Aug 2017	44	1	45
Sep 2017	45	6	51
Oct 2017	31	2	33



PLEASE NOTE:

- November data (11/2017) is not yet available as data is provided on a full month basis.
- Next Report will include the following dates: November 1, 2016 through November 30, 2017.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2017

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6462	\$714,205.00	8	\$246.50
241	155	\$16,837.10	0	\$0.00
242	843	\$97,917.60	0	\$0.00
243	3737	\$825,182.20	6	\$473.50
244	20	\$2,221.40	0	\$0.00
245	48	\$5,424.80	0	\$0.00
246	18	\$2,015.40	0	\$0.00
247	100	\$11,857.90	0	\$0.00
248	11	\$2,406.50	1	\$36.50
249	46	\$10,751.10	0	\$0.00
250	14	\$3,120.20	0	\$0.00
Plan Total:	11,454	\$1,691,939.20	15	\$756.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	32	\$3,545.60	0	\$0.00
322	9	\$1,032.50	0	\$0.00
324	14	\$2,969.70	0	\$0.00
327	2	\$238.90	0	\$0.00
329	2	\$440.70	0	\$0.00
Plan Total:	59	\$8,227.40	0	\$0.00
KAISER SR. ADVANTAGE				
403	10148	\$1,126,561.40	7	\$206.50
413	1662	\$194,626.00	0	\$0.00
418	5170	\$1,144,124.70	4	\$217.30
419	271	\$30,241.20	0	\$0.00
426	212	\$23,611.00	0	\$0.00
427	162	\$17,633.30	0	\$0.00
445	2	\$210.90	0	\$0.00
451	32	\$3,520.30	0	\$0.00
455	1	\$134.00	0	\$0.00
457	11	\$2,345.90	0	\$0.00
458	1	\$134.00	0	\$0.00
462	52	\$5,649.90	0	\$0.00
465	11	\$1,192.30	0	\$0.00
466	29	\$6,315.10	0	\$0.00
467	1	\$134.00	0	\$0.00
472	31	\$3,317.30	0	\$0.00
476	5	\$599.60	0	\$0.00
478	12	\$2,616.30	0	\$0.00
482	84	\$9,306.10	0	\$0.00
486	10	\$1,153.00	0	\$0.00
488	43	\$9,626.20	0	\$0.00
491	2	\$209.80	0	\$0.00
492	1	\$104.90	0	\$0.00
494	1	\$226.70	0	\$0.00
Plan Total:	17,954	\$2,583,593.90	11	\$423.80

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2017

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	300	\$33,791.00	0	\$0.00
613	104	\$21,518.40	0	\$0.00
Plan Total:	404	\$55,309.40	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1582	\$177,891.70	1	\$36.50
702	332	\$39,125.40	0	\$0.00
703	900	\$203,203.90	0	\$0.00
704	68	\$8,271.20	0	\$0.00
705	29	\$6,723.30	0	\$0.00
Plan Total:	2,911	\$435,215.50	1	\$36.50
Grand Total:	32,782	\$4,774,285.40	27	\$1,216.80

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2017

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6462	\$714,205.00	8	\$246.50
241	155	\$16,837.10	0	\$0.00
242	843	\$97,917.60	0	\$0.00
243	3737	\$825,182.20	6	\$473.50
244	20	\$2,221.40	0	\$0.00
245	48	\$5,424.80	0	\$0.00
246	18	\$2,015.40	0	\$0.00
247	100	\$11,857.90	0	\$0.00
248	11	\$2,406.50	1	\$36.50
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250	14	\$3,120.20	0	\$0.00
Plan Total:	11,454	\$1,691,939.20	15	\$756.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	32	\$3,545.60	0	\$0.00
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324	14	\$2,969.70	0	\$0.00
327	2	\$238.90	0	\$0.00
329	2	\$440.70	0	\$0.00
Plan Total:	59	\$8,227.40	0	\$0.00
KAISER SR. ADVANTAGE				
403	10148	\$1,126,561.40	7	\$206.50
413	1662	\$194,626.00	0	\$0.00
418	5170	\$1,144,124.70	4	\$217.30
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472	31	\$3,317.30	0	\$0.00
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482	84	\$9,306.10	0	\$0.00
486	10	\$1,153.00	0	\$0.00
488	43	\$9,626.20	0	\$0.00
491	2	\$209.80	0	\$0.00
492	1	\$104.90	0	\$0.00
494	1	\$226.70	0	\$0.00
Plan Total:	17,954	\$2,583,593.90	11	\$423.80

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2017

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	300	\$33,791.00	0	\$0.00
613	104	\$21,518.40	0	\$0.00
Plan Total:	404	\$55,309.40	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1582	\$177,891.70	1	\$36.50
702	332	\$39,125.40	0	\$0.00
703	900	\$203,203.90	0	\$0.00
704	68	\$8,271.20	0	\$0.00
705	29	\$6,723.30	0	\$0.00
Plan Total:	2,911	\$435,215.50	1	\$36.50
LOCAL 1014				
804	168	\$23,549.20	0	\$0.00
805	173	\$24,057.30	0	\$0.00
806	571	\$138,849.26	0	\$0.00
807	31	\$5,028.70	0	\$0.00
808	13	\$3,326.80	0	\$0.00
812	223	\$25,807.80	0	\$0.00
Plan Total:	1,179	\$220,619.06	0	\$0.00
Grand Total:	33,961	\$4,994,904.46	27	\$1,216.80

Medical and Dental Vision Insurance Premiums December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	680	\$589,458.00	\$95,942.57	\$495,249.13	\$591,191.70	(\$866.85)	\$590,324.85
202	374	\$639,082.50	\$62,749.45	\$566,107.73	\$628,857.18	\$0.00	\$628,857.18
203	96	\$184,620.48	\$44,385.75	\$136,388.47	\$180,774.22	\$0.00	\$180,774.22
204	32	\$35,639.68	\$14,322.73	\$21,316.95	\$35,639.68	\$0.00	\$35,639.68
205	1	\$237.47	\$9.50	\$227.97	\$237.47	\$0.00	\$237.47
SUBTOTAL	1,183	\$1,449,038.13	\$217,410.00	\$1,219,290.25	\$1,436,700.25	(\$866.85)	\$1,435,833.40
Anthem Blue Cross I							
211	858	\$939,407.04	\$58,992.48	\$881,509.44	\$940,501.92	(\$3,287.64)	\$937,214.28
212	304	\$599,618.72	\$34,083.53	\$563,562.76	\$597,646.29	(\$3,944.86)	\$593,701.43
213	55	\$127,947.05	\$18,238.23	\$114,361.44	\$132,599.67	\$0.00	\$132,599.67
214	19	\$27,512.38	\$4,807.43	\$22,704.95	\$27,512.38	\$0.00	\$27,512.38
215	4	\$1,456.16	\$211.14	\$1,245.02	\$1,456.16	\$0.00	\$1,456.16
SUBTOTAL	1,240	\$1,695,941.35	\$116,332.81	\$1,583,383.61	\$1,699,716.42	(\$7,232.50)	\$1,692,483.92
Anthem Blue Cross II							
221	2,109	\$2,309,101.92	\$143,977.31	\$2,169,475.04	\$2,313,452.35	(\$622.44)	\$2,312,829.91
222	1,868	\$3,686,471.67	\$96,096.68	\$3,552,951.40	\$3,649,048.08	\$1,971.43	\$3,651,019.51
223	608	\$1,419,049.10	\$57,925.00	\$1,310,379.63	\$1,368,304.63	\$2,326.31	\$1,370,630.94
224	147	\$214,306.96	\$19,084.90	\$213,776.54	\$232,861.44	\$0.00	\$232,861.44
225	3	\$1,092.12	\$182.02	\$910.10	\$1,092.12	\$0.00	\$1,092.12
SUBTOTAL	4,735	\$7,630,021.77	\$317,265.91	\$7,247,492.71	\$7,564,758.62	\$3,675.30	\$7,568,433.92

Medical and Dental Vision Insurance Premiums December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,483	\$2,875,124.75	\$445,459.35	\$2,438,342.40	\$2,883,801.75	(\$13,663.30)	\$2,870,138.45
241	154	\$219,042.90	\$25,182.85	\$192,446.87	\$217,629.72	\$0.00	\$217,629.72
242	850	\$1,201,203.00	\$84,140.78	\$1,108,583.14	\$1,192,723.92	(\$2,826.36)	\$1,189,897.56
243	3,743	\$3,306,239.95	\$382,538.93	\$2,889,361.91	\$3,271,900.84	(\$3,498.61)	\$3,268,402.23
244	20	\$15,846.40	\$3,375.29	\$12,471.11	\$15,846.40	\$0.00	\$15,846.40
245	49	\$38,823.68	\$5,070.84	\$32,960.52	\$38,031.36	\$0.00	\$38,031.36
246	18	\$31,716.90	\$1,762.05	\$29,954.85	\$31,716.90	\$0.00	\$31,716.90
247	101	\$177,967.05	\$8,493.09	\$169,473.96	\$177,967.05	\$0.00	\$177,967.05
248	11	\$13,522.08	\$1,966.85	\$11,555.23	\$13,522.08	\$0.00	\$13,522.08
249	47	\$57,776.16	\$4,474.57	\$53,301.59	\$57,776.16	\$0.00	\$57,776.16
250	14	\$19,283.88	\$991.74	\$18,292.14	\$19,283.88	\$0.00	\$19,283.88
SUBTOTAL	11,490	\$7,956,546.75	\$963,456.34	\$6,956,743.72	\$7,920,200.06	(\$19,988.27)	\$7,900,211.79
CIGNA Network Model Plan							
301	343	\$487,029.13	\$130,273.53	\$356,755.60	\$487,029.13	(\$2,839.82)	\$484,189.31
302	147	\$376,663.98	\$91,886.33	\$282,215.31	\$374,101.64	(\$5,124.68)	\$368,976.96
303	17	\$51,434.18	\$14,443.17	\$30,939.93	\$45,383.10	\$0.00	\$45,383.10
304	24	\$45,208.56	\$17,348.66	\$27,859.90	\$45,208.56	\$0.00	\$45,208.56
SUBTOTAL	531	\$960,335.85	\$253,951.69	\$697,770.74	\$951,722.43	(\$7,964.50)	\$943,757.93

Medical and Dental Vision Insurance Premiums
December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Healthspring Pref w/ Rx - Phoenix, AZ							
321	32	\$12,303.68	\$1,853.25	\$10,450.43	\$12,303.68	\$0.00	\$12,303.68
322	10	\$15,262.40	\$488.40	\$13,247.76	\$13,736.16	\$0.00	\$13,736.16
324	14	\$10,653.72	\$1,293.67	\$9,360.05	\$10,653.72	\$0.00	\$10,653.72
327	2	\$3,976.10	\$397.61	\$3,578.49	\$3,976.10	\$0.00	\$3,976.10
329	2	\$2,595.54	\$0.00	\$2,595.54	\$2,595.54	\$0.00	\$2,595.54
SUBTOTAL	60	\$44,791.44	\$4,032.93	\$39,232.27	\$43,265.20	\$0.00	\$43,265.20

Medical and Dental Vision Insurance Premiums December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,562	\$1,467,390.95	\$135,750.01	\$1,329,740.00	\$1,465,490.01	(\$2,812.89)	\$1,462,677.12
403	10,229	\$2,625,992.46	\$276,560.62	\$2,355,590.72	\$2,632,151.34	(\$3,110.11)	\$2,629,041.23
404	539	\$559,251.00	\$18,890.23	\$544,503.37	\$563,393.60	(\$1,035.65)	\$562,357.95
405	943	\$924,856.68	\$19,732.71	\$905,123.97	\$924,856.68	\$3,894.69	\$928,751.37
406	44	\$80,274.60	\$27,526.45	\$40,532.45	\$68,058.90	\$0.00	\$68,058.90
411	1,773	\$3,312,519.24	\$178,248.14	\$3,102,579.04	\$3,280,827.18	\$1,867.26	\$3,282,694.44
413	1,673	\$1,988,155.00	\$92,242.66	\$1,891,167.34	\$1,983,410.00	\$4,745.00	\$1,988,155.00
414	134	\$265,312.80	\$2,908.60	\$262,404.20	\$265,312.80	\$0.00	\$265,312.80
418	5,165	\$2,614,111.76	\$207,190.93	\$2,398,331.75	\$2,605,522.68	(\$2,020.96)	\$2,603,501.72
419	271	\$349,321.44	\$6,935.01	\$355,806.00	\$362,741.01	(\$1,284.27)	\$361,456.74
420	131	\$272,355.60	\$1,485.57	\$302,804.51	\$304,290.08	\$0.00	\$304,290.08
421	10	\$9,376.30	\$750.11	\$8,626.19	\$9,376.30	\$937.63	\$10,313.93
422	224	\$427,927.36	\$1,681.16	\$428,156.59	\$429,837.75	(\$1,910.39)	\$427,927.36
423	18	\$53,494.60	\$7,249.66	\$35,546.02	\$42,795.68	\$0.00	\$42,795.68
426	212	\$260,628.56	\$3,958.63	\$268,794.25	\$272,752.88	\$1,229.38	\$273,982.26
427	163	\$330,957.52	\$3,588.72	\$280,556.44	\$284,145.16	(\$1,993.72)	\$282,151.44
428	55	\$112,470.96	\$1,124.70	\$85,749.89	\$86,874.59	\$0.00	\$86,874.59
429	12	\$36,045.75	\$3,292.48	\$16,594.42	\$19,886.90	\$0.00	\$19,886.90
430	131	\$255,911.12	\$3,477.25	\$252,433.87	\$255,911.12	\$0.00	\$255,911.12
431	11	\$29,896.46	\$4,307.05	\$25,589.41	\$29,896.46	\$0.00	\$29,896.46
432	5	\$17,411.00	\$5,779.45	\$11,631.55	\$17,411.00	\$0.00	\$17,411.00
SUBTOTAL	23,305	\$15,993,661.16	\$1,002,680.14	\$14,902,261.98	\$15,904,942.12	(\$1,494.03)	\$15,903,448.09

Medical and Dental Vision Insurance Premiums December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	6	\$6,029.22	\$1,406.82	\$4,622.40	\$6,029.22	\$0.00	\$6,029.22
451	32	\$11,731.84	\$1,305.15	\$10,426.69	\$11,731.84	\$0.00	\$11,731.84
453	1	\$2,221.15	\$248.72	\$1,972.43	\$2,221.15	\$0.00	\$2,221.15
455	1	\$1,363.49	\$0.00	\$1,363.49	\$1,363.49	\$0.00	\$1,363.49
457	11	\$7,977.64	\$1,392.46	\$6,585.18	\$7,977.64	\$0.00	\$7,977.64
458	1	\$2,302.38	\$0.00	\$2,302.38	\$2,302.38	\$0.00	\$2,302.38
SUBTOTAL	52	\$31,625.72	\$4,353.15	\$27,272.57	\$31,625.72	\$0.00	\$31,625.72
Kaiser - Georgia							
441	3	\$3,493.23	\$208.59	\$3,284.64	\$3,493.23	\$0.00	\$3,493.23
442	4	\$4,657.64	\$347.65	\$5,474.40	\$5,822.05	\$0.00	\$5,822.05
445	2	\$3,129.34	\$0.00	\$3,129.34	\$3,129.34	\$0.00	\$3,129.34
461	13	\$15,137.33	\$2,104.42	\$11,868.50	\$13,972.92	\$0.00	\$13,972.92
462	54	\$22,046.04	\$3,029.27	\$19,016.77	\$22,046.04	\$0.00	\$22,046.04
463	3	\$6,962.49	\$2,031.41	\$4,931.08	\$6,962.49	\$0.00	\$6,962.49
465	11	\$17,211.37	\$938.80	\$16,272.57	\$17,211.37	\$0.00	\$17,211.37
466	29	\$23,447.08	\$1,649.38	\$21,797.70	\$23,447.08	\$0.00	\$23,447.08
467	1	\$2,721.09	\$394.78	\$2,326.31	\$2,721.09	\$0.00	\$2,721.09
SUBTOTAL	120	\$98,805.61	\$10,704.30	\$88,101.31	\$98,805.61	\$0.00	\$98,805.61

Medical and Dental Vision Insurance Premiums December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	7	\$7,022.40	\$1,123.58	\$5,898.82	\$7,022.40	\$0.00	\$7,022.40
472	31	\$13,314.81	\$2,027.26	\$11,287.55	\$13,314.81	\$0.00	\$13,314.81
473	1	\$1,547.10	\$452.22	\$1,094.88	\$1,547.10	\$0.00	\$1,547.10
474	3	\$5,995.20	\$77.91	\$5,917.29	\$5,995.20	\$0.00	\$5,995.20
476	5	\$7,123.55	\$3,362.31	\$3,761.24	\$7,123.55	\$0.00	\$7,123.55
478	12	\$10,200.24	\$374.01	\$9,826.23	\$10,200.24	\$0.00	\$10,200.24
SUBTOTAL	59	\$45,203.30	\$7,417.29	\$37,786.01	\$45,203.30	\$0.00	\$45,203.30
Kaiser - Oregon							
481	8	\$8,701.04	\$1,892.47	\$6,808.57	\$8,701.04	\$0.00	\$8,701.04
482	84	\$31,689.00	\$4,858.96	\$27,207.29	\$32,066.25	\$0.00	\$32,066.25
484	2	\$4,334.54	\$547.47	\$3,787.07	\$4,334.54	\$0.00	\$4,334.54
486	10	\$14,568.80	\$2,156.18	\$12,412.62	\$14,568.80	\$0.00	\$14,568.80
488	43	\$32,099.50	\$3,911.66	\$28,187.84	\$32,099.50	\$0.00	\$32,099.50
491	2	\$2,759.82	\$0.00	\$2,759.82	\$2,759.82	\$0.00	\$2,759.82
492	1	\$1,544.92	\$308.98	\$1,235.94	\$1,544.92	\$0.00	\$1,544.92
494	1	\$1,826.13	\$0.00	\$1,826.13	\$1,826.13	\$0.00	\$1,826.13
495	2	\$4,686.68	\$741.82	\$3,944.86	\$4,686.68	\$0.00	\$4,686.68
SUBTOTAL	153	\$102,210.43	\$14,417.54	\$88,170.14	\$102,587.68	\$0.00	\$102,587.68
SCAN Health Plan							
611	303	\$90,294.00	\$19,191.20	\$71,996.80	\$91,188.00	(\$298.00)	\$90,890.00
613	102	\$61,152.00	\$9,490.32	\$48,721.68	\$58,212.00	\$0.00	\$58,212.00
SUBTOTAL	405	\$151,446.00	\$28,681.52	\$120,718.48	\$149,400.00	(\$298.00)	\$149,102.00

Medical and Dental Vision Insurance Premiums December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,586	\$537,765.02	\$66,356.04	\$473,443.40	\$539,799.44	(\$1,356.28)	\$538,443.16
702	334	\$471,633.12	\$29,083.96	\$431,319.80	\$460,403.76	\$1,403.67	\$461,807.43
703	900	\$603,796.14	\$63,649.91	\$542,826.79	\$606,476.70	(\$1,327.30)	\$605,149.40
704	70	\$111,095.60	\$6,284.85	\$104,810.75	\$111,095.60	\$0.00	\$111,095.60
705	29	\$24,752.95	\$785.27	\$23,967.68	\$24,752.95	\$0.00	\$24,752.95
706	1	\$307.71	\$24.62	\$590.80	\$615.42	\$0.00	\$615.42
SUBTOTAL	2,920	\$1,749,350.54	\$166,184.65	\$1,576,959.22	\$1,743,143.87	(\$1,279.91)	\$1,741,863.96
United Healthcare							
707	432	\$465,508.40	\$45,692.74	\$416,597.86	\$462,290.60	\$1,072.60	\$463,363.20
708	373	\$730,128.85	\$32,337.06	\$709,536.49	\$741,873.55	\$0.00	\$741,873.55
709	284	\$663,691.60	\$31,513.72	\$613,613.08	\$645,126.80	\$0.00	\$645,126.80
SUBTOTAL	1,089	\$1,859,328.85	\$109,543.52	\$1,739,747.43	\$1,849,290.95	\$1,072.60	\$1,850,363.55

Medical and Dental Vision Insurance Premiums December 2017

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	53	\$57,141.95	\$1,725.03	\$58,651.37	\$60,376.40	\$0.00	\$60,376.40
802	275	\$534,597.25	\$12,985.88	\$521,611.37	\$534,597.25	\$0.00	\$534,597.25
803	252	\$577,863.72	\$20,683.80	\$561,860.05	\$582,543.85	\$0.00	\$582,543.85
804	169	\$182,207.35	\$8,991.74	\$173,215.61	\$182,207.35	(\$23,549.20)	\$158,658.15
805	173	\$336,310.27	\$11,391.78	\$324,918.49	\$336,310.27	(\$24,057.30)	\$312,252.97
806	571	\$1,110,018.29	\$34,330.87	\$1,075,687.42	\$1,110,018.29	(\$140,793.25)	\$969,225.04
807	32	\$73,379.52	\$733.80	\$72,645.72	\$73,379.52	(\$5,028.70)	\$68,350.82
808	13	\$29,810.43	\$183.45	\$29,626.98	\$29,810.43	(\$3,326.80)	\$26,483.63
809	22	\$23,719.30	\$3,126.62	\$20,592.68	\$23,719.30	\$0.00	\$23,719.30
810	7	\$13,607.93	\$1,594.07	\$12,013.86	\$13,607.93	\$0.00	\$13,607.93
811	6	\$13,758.66	\$1,192.42	\$12,566.24	\$13,758.66	\$0.00	\$13,758.66
812	224	\$241,505.60	\$20,506.35	\$222,077.40	\$242,583.75	(\$27,705.34)	\$214,878.41
SUBTOTAL	1,797	\$3,193,920.27	\$117,445.81	\$3,085,467.19	\$3,202,913.00	(\$224,460.59)	\$2,978,452.41
Medical Plan Total	49,139	\$42,962,227.17	\$3,333,877.60	\$39,410,397.63	\$42,744,275.23	(\$258,836.75)	\$42,485,438.48

Medical and Dental Vision Insurance Premiums December 2017

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	23,273	\$1,214,076.16	\$140,862.15	\$1,077,489.07	\$1,218,351.22	(\$2,452.08)	\$1,215,899.14
502	21,420	\$2,328,058.20	\$185,085.13	\$2,138,633.79	\$2,323,718.92	(\$970.32)	\$2,322,748.60
503	16	\$1,026.40	\$152.68	\$937.87	\$1,090.55	\$64.15	\$1,154.70
SUBTOTAL	44,709	\$3,543,160.76	\$326,099.96	\$3,217,060.73	\$3,543,160.69	(\$3,358.25)	\$3,539,802.44
CIGNA Dental HMO/Vision							
901	3,242	\$149,840.36	\$19,209.42	\$130,261.56	\$149,470.98	(\$407.84)	\$149,063.14
902	2,279	\$215,694.64	\$19,395.23	\$196,110.37	\$215,505.60	(\$94.52)	\$215,411.08
903	4	\$187.12	\$5.61	\$181.51	\$187.12	\$0.00	\$187.12
SUBTOTAL	5,525	\$365,722.12	\$38,610.26	\$326,553.44	\$365,163.70	(\$502.36)	\$364,661.34
Dental/Vision Plan Total	50,234	\$3,908,882.88	\$364,710.22	\$3,543,614.17	\$3,908,324.39	(\$3,860.61)	\$3,904,463.78
GRAND TOTALS	99,373	\$46,871,110.05	\$3,698,587.82	\$42,954,011.80	\$46,652,599.62	(\$262,697.36)	\$46,389,902.26

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

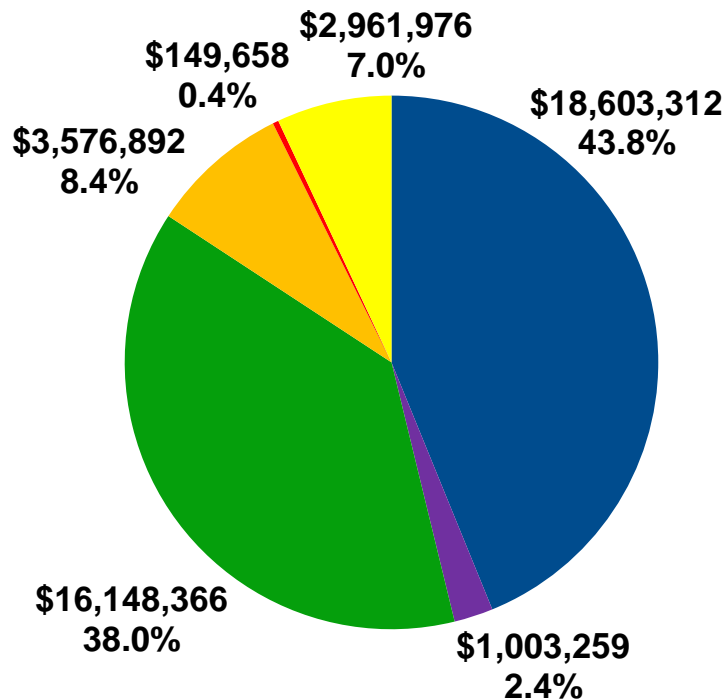
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
 Premium & Enrollment
 Coverage Month October 2017

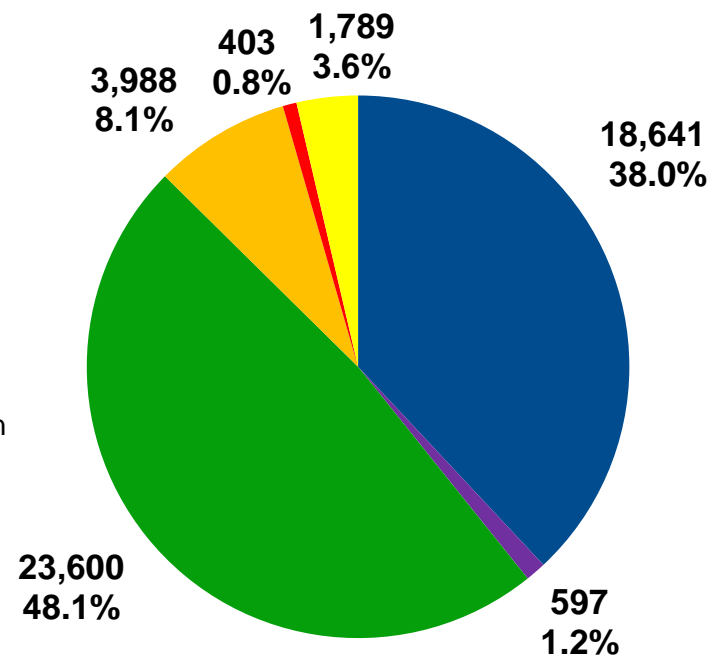
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$18,603,312	43.8%	18,641	38.0%
Cigna Medical	\$1,003,259	2.4%	597	1.2%
Kaiser	\$16,148,366	38.0%	23,600	48.1%
UnitedHealthcare	\$3,576,892	8.4%	3,988	8.1%
SCAN Health Plan	\$149,658	0.4%	403	0.8%
Local 1014	\$2,961,976	7.0%	1,789	3.6%
Combined Medical	\$42,443,463	100.0%	49,018	100.0%

Cigna Dental & Vision (PPO and HMO)	\$3,889,566	50,124
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Monthly Premium



Retirees

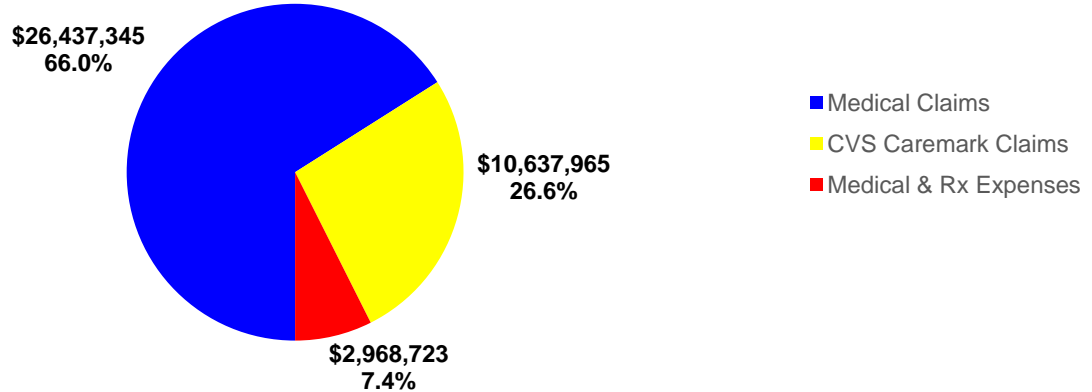


- Anthem All Plans
- Cigna Medical
- Kaiser
- UnitedHealthcare
- SCAN Health Plan
- Local 1014

Los Angeles County Employees Retirement Association
Anthem Plans I & II
Coverage Month October 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-17	6,003	\$9,296,857	\$5,371,906	\$2,613,705	\$7,985,611	\$1,330.27	85.9%	\$742,630	\$8,728,240	93.9%
Aug-17	6,007	\$9,314,660	\$8,829,894	\$2,744,147	\$11,574,041	\$1,926.76	124.3%	\$743,259	\$12,317,300	132.2%
Sep-17	5,994	\$9,275,562	\$5,646,555	\$2,506,725	\$8,153,280	\$1,360.24	87.9%	\$741,988	\$8,895,268	95.9%
Oct-17	5,984	\$9,267,345	\$6,588,991	\$2,773,387	\$9,362,378	\$1,564.57	101.0%	\$740,846	\$10,103,224	109.0%
Nov-17										
Dec-17										
Jan-18										
Feb-18										
Mar-18										
Apr-18										
May-18										
Jun-18										
YTD Plan Year	23,988	\$37,154,425	\$26,437,345	\$10,637,965	\$37,075,310	\$1,545.58	99.8%	\$2,968,723	\$40,044,032	107.8%
12 Month Rollup	72,129	\$109,542,394	\$79,006,091	\$30,471,006	\$109,477,097	\$1,517.80	99.9%	\$12,400,088	\$121,877,185	111.3%

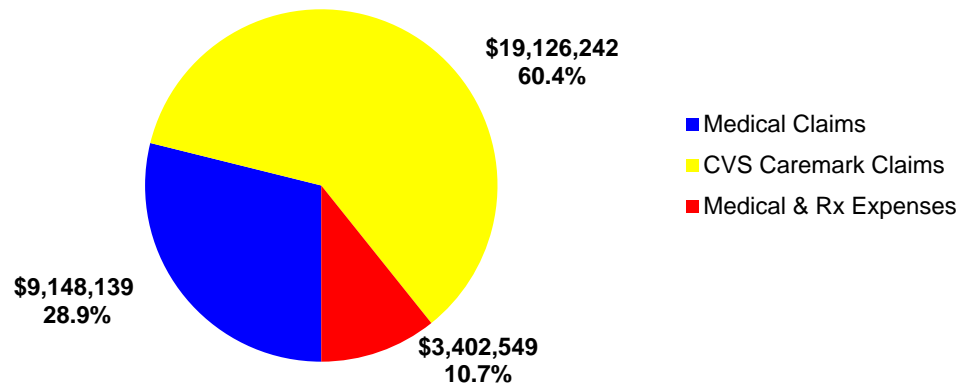
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
Anthem Plan III
Coverage Month October 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-17	11,381	\$7,802,939	\$1,930,103	\$4,624,278	\$6,554,380	\$575.91	84.0%	\$847,547	\$7,401,927	94.9%
Aug-17	11,406	\$7,865,983	\$2,678,326	\$4,777,074	\$7,455,401	\$653.64	94.8%	\$849,408	\$8,304,809	105.6%
Sep-17	11,443	\$7,867,942	\$2,286,704	\$4,713,992	\$7,000,696	\$611.79	89.0%	\$852,164	\$7,852,860	99.8%
Oct-17	11,460	\$7,880,228	\$2,253,007	\$5,010,897	\$7,263,904	\$633.85	92.2%	\$853,430	\$8,117,334	103.0%
Nov-17										
Dec-17										
Jan-18										
Feb-18										
Mar-18										
Apr-18										
May-18										
Jun-18										
YTD Plan Year	45,690	\$31,417,093	\$9,148,139	\$19,126,242	\$28,274,381	\$618.83	90.0%	\$3,402,549	\$31,676,929	100.8%
12 Month Rollup	135,467	\$91,502,934	\$29,881,578	\$55,662,405	\$85,543,983	\$631.47	93.5%	\$10,232,783	\$95,776,765	104.7%

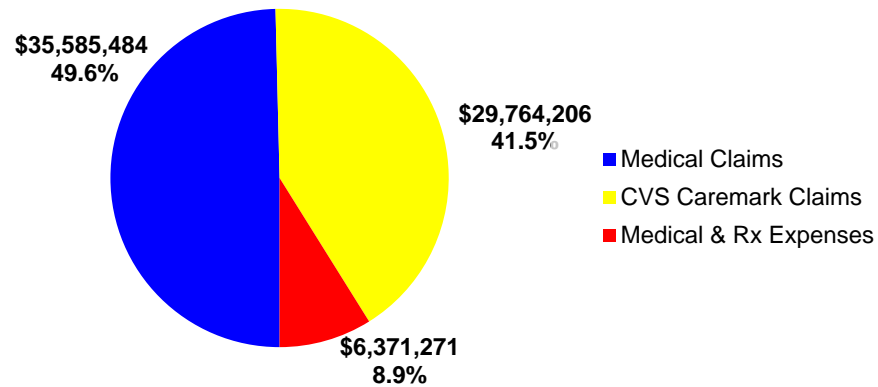
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
 Anthem Plans I, II, & III
 Coverage Month October 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-17	17,384	\$17,099,797	\$7,302,008	\$7,237,983	\$14,539,991	\$836.40	85.0%	\$1,590,176	\$16,130,167	94.3%
Aug-17	17,413	\$17,180,643	\$11,508,220	\$7,521,222	\$19,029,442	\$1,092.83	110.8%	\$1,592,667	\$20,622,109	120.0%
Sep-17	17,437	\$17,143,504	\$7,933,258	\$7,220,717	\$15,153,976	\$869.07	88.4%	\$1,594,152	\$16,748,127	97.7%
Oct-17	17,444	\$17,147,574	\$8,841,997	\$7,784,284	\$16,626,282	\$953.12	97.0%	\$1,594,276	\$18,220,558	106.3%
Nov-17										
Dec-17										
Jan-18										
Feb-18										
Mar-18										
Apr-18										
May-18										
Jun-18										
YTD Plan Year	69,678	\$68,571,518	\$35,585,484	\$29,764,206	\$65,349,691	\$937.88	95.3%	\$6,371,271	\$71,720,962	104.6%
12 Month Rollup	207,596	\$201,045,328	\$108,887,669	\$86,133,411	\$195,021,080	\$939.43	97.0%	\$22,632,871	\$217,653,951	108.3%

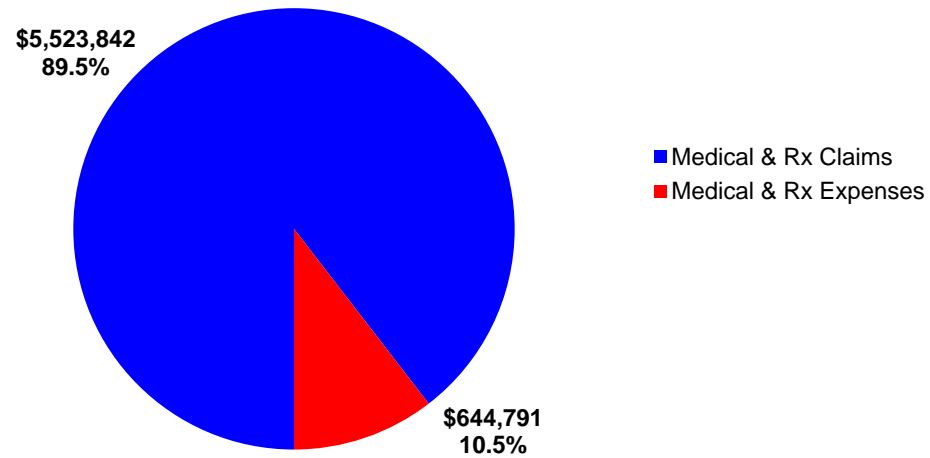
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
Anthem Prudent Buyer
Coverage Month October 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-17	1,232	\$1,492,151	\$1,099,832	\$892.72	73.7%	\$163,756	\$1,263,589	84.7%
Aug-17	1,217	\$1,479,494	\$1,531,310	\$1,258.27	103.5%	\$161,763	\$1,693,072	114.4%
Sep-17	1,205	\$1,465,281	\$1,195,213	\$991.88	81.6%	\$160,168	\$1,355,380	92.5%
Oct-17	1,197	\$1,455,738	\$1,697,487	\$1,418.12	116.6%	\$159,104	\$1,856,591	127.5%
Nov-17								
Dec-17								
Jan-18								
Feb-18								
Mar-18								
Apr-18								
May-18								
Jun-18								
YTD Plan Year	4,851	\$5,892,665	\$5,523,842	\$1,138.70	93.7%	\$644,791	\$6,168,632	104.7%
12 Month Rollup	15,031	\$17,899,015	\$15,385,870	\$1,023.61	86.0%	\$2,298,634	\$17,684,504	98.8%

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

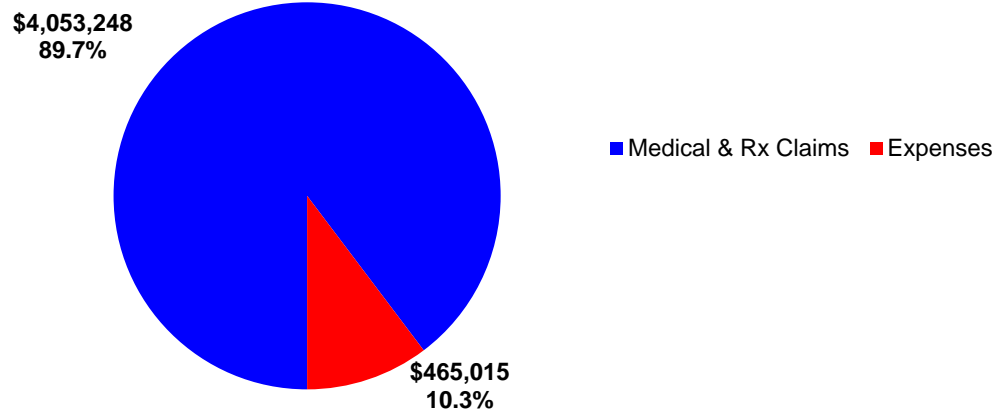
Cigna HMO ⁽¹⁾

Coverage Month October 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-17	553	\$975,087	\$966,449	\$1,747.65	99.1%	\$116,133	\$1,082,582	111.0%
Aug-17	551	\$983,796	\$873,851	\$1,585.94	88.8%	\$117,170	\$991,021	100.7%
Sep-17	549	\$984,764	\$939,360	\$1,711.04	95.4%	\$117,285	\$1,056,645	107.3%
Oct-17	539	\$960,763	\$1,273,588	\$2,362.87	132.6%	\$114,427	\$1,388,015	144.5%
Nov-17								
Dec-17								
Jan-18								
Feb-18								
Mar-18								
Apr-18								
May-18								
Jun-18								
YTD Plan Year	2,192	\$3,904,410	\$4,053,248	\$1,849.11	103.8%	\$465,015	\$4,518,263	115.7%
12 Month Rollup	6,794	\$11,711,006	\$11,403,119	\$1,678.41	97.4%	\$1,401,022	\$12,804,141	109.3%

⁽¹⁾ Excludes Cigna's HealthSpring Preferred Plan.

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

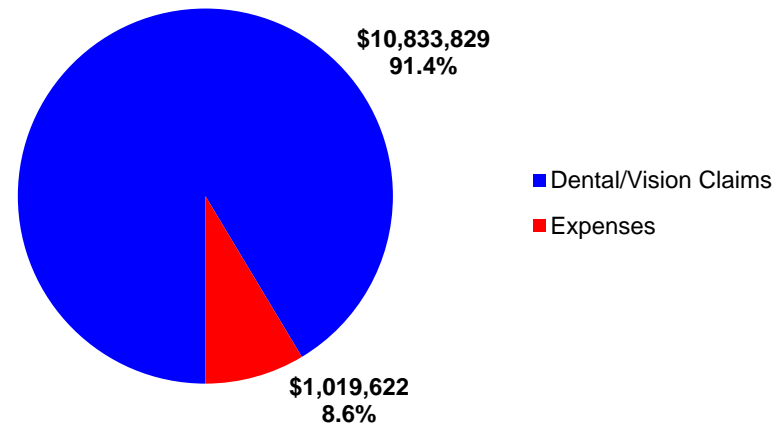
Cigna Dental PPO + Vision

Coverage Month October 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-17	44,382	\$3,514,433	\$2,517,042	56.8%	\$56.71	71.6%	\$254,699	\$2,771,742	78.9%
Aug-17	44,439	\$3,509,103	\$2,968,943	56.5%	\$66.81	84.6%	\$254,313	\$3,223,256	91.9%
Sep-17	44,537	\$3,521,546	\$2,618,579	54.8%	\$58.80	74.4%	\$255,215	\$2,873,794	81.6%
Oct-17	44,600	\$3,524,019	\$2,729,264	57.1%	\$61.19	77.4%	\$255,394	\$2,984,659	84.7%
Nov-17									
Dec-17									
Jan-18									
Feb-18									
Mar-18									
Apr-18									
May-18									
Jun-18									
YTD Plan Year	177,958	\$14,069,101	\$10,833,829	56.3%	\$60.88	77.0%	\$1,019,622	\$11,853,450	84.3%
12 Month Rollup	528,353	\$41,224,808	\$33,757,205	55.8%	\$63.89	81.9%	\$2,962,952	\$36,720,158	89.1%

Expenses: Cigna Admin Costs and Premium Taxes

Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month October 2017

- Kaiser insures approximately 24,000 LACERA retirees, with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 8/1/2016 - 7/31/2017	Prior Period 8/1/2015 - 7/31/2016	Change
Average Members	8,744	8,713	0.36%
Inpatient Claims PMPM	\$196.05	\$201.41	-2.66%
Outpatient Claims PMPM	\$270.17	\$252.72	6.90%
Pharmacy	\$90.64	\$94.09	-3.67%
Other	\$107.63	\$109.97	-2.13%
Total Claims PMPM	\$664.49	\$658.19	0.96%

Total Paid Claims	\$69,722,919	\$68,817,726	1.32%
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Large Claims over \$400,000 Pooling Point			
Number of Claims over Pooling Point	8	5	
Amount over Pooling Point	\$872,808	\$1,667,107	-47.65%
% of Total Paid Claims	1.25%	2.42%	

Inpatient Days / 1000	280.5	348.0	-19.40%
Inpatient Admits / 1000	58.6	73.6	-20.38%
Outpatient Visits / 1000	11,904.8	12,353.0	-3.63%
Pharmacy Scripts PMPY	10.9	11.4	-4.39%