

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, MAY 10, 2018 - 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
Shawn R. Kehoe, Vice Chair
Herman B. Santos
Gina Zapanta-Murphy
Thomas Walsh, Alternate

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of April 12, 2018

II. PUBLIC COMMENT

III. FOR INFORMATION

A. Engagement Report for April 2018
Barry W. Lew, Legislative Affairs Officer

B. Staff Activities Report for April 2018
Cassandra Smith, Director, Retiree Healthcare

C. LACERA Claims Experience
Stephen Murphy, Segal Consulting

D. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

May 10, 2018

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IV. REPORT ON STAFF ACTION ITEMS

V. GOOD OF THE ORDER

(For information purposes only)

VII. 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, APRIL 12, 2018, 10:05 A.M. – 10:40 A.M.

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
Shawn R. Kehoe, Vice Chair
Herman B. Santos
Gina Zapanta-Murphy

ABSENT: Thomas Walsh, Alternate

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Marvin Adams
Alan Bernstein
Keith Knox (Chief Deputy to Joseph Kelly)
William Pryor (*left at 10:15 a.m.*)

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith Barry Lew
Leilani Ignacio

Segal Consulting

Stephen Murphy
MaryAnne Watson

The meeting was called to order by Chair Robbins at 10:05 a.m.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of March 15, 2018

Mr. Santos made a motion, Mr. Kehoe seconded, to approve the minutes of the regular meeting of March 15, 2018. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Watch" position on Assembly Bill 2004, which would enact the Big Bear Fire Agencies Pension Consolidation Act of 2018. (Memorandum dated March 28, 2018)

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

B. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt an "Oppose" position on Senate Bill 1031, which would prohibit the payment of cost-of-living adjustments. (Memorandum dated April 2, 2018)

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

IV. FOR INFORMATION

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

Mr. Lew provided information on the report issued by the Assembly Select Committee on Health Care Delivery Systems and Universal Coverage regarding Senate Bill 562, which would enact the Healthy California Act and establish a universal single-payer health care system in California.

IV. FOR INFORMATION (Continued)

- B. Engagement Report for March 2018
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

- C. Staff Activities Report for March 2018
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- D. Medical and Dental Claims Audit Findings
MaryAnne Watson, Segal Consulting

- Anthem Medical Plan Audit
- Cigna Dental Plan Audit

Ms. Watson presented the results of the annual Anthem Blue Cross medical and Cigna dental plan audits.

Anthem met or exceeded their performance guarantees, as well as industry standards, in financial and non-financial accuracy, and claim time-to-process.

Cigna Dental exceeded their performance guarantees in financial accuracy, overall processing accuracy, and claim time-to-process, with financial accuracy at 100%.

- E. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through February 2018 were discussed.

- F. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

V. REPORT ON STAFF ACTION ITEMS

There was nothing to report on for staff action items.

April 12, 2018

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VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

The meeting adjourned at 10:40 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
ENGAGEMENT REPORT
APRIL 2018
FOR INFORMATION ONLY**

How Have Pension Cuts Affected Public Sector Competitiveness?

The Center for State & Local Government Excellence released an issue brief that explores the effects of 2005 to 2014 pension reform on state and local government competitiveness in the labor market for new and existing public servants. One of the central findings is that the implementation of pension reform hampered the public sector's ability to attract new employees. The brief observes that prior to the stock market crash of 2008, benefit cuts were relatively uncommon. They became more prevalent afterwards due to the consequent deterioration of the funded ratio of retirement plans. Most of the cuts applied to new hires rather than current employees due to vested rights issues.

The brief analyzes private sector wages of workers entering and leaving the public sector in order to measure labor-market competitiveness. For example, if the public sector *recruited* workers earning higher private sector wages before the pension cuts but recruited workers earning lower private sector wages after the cuts, then that effect suggests a loss of competitiveness on the part of the public sector. Similarly, if public sector employees *leaving* for the private sector earned lower wages before the cuts but higher wages after the cuts, this also suggests a loss of competitiveness.

The brief found that after pension cuts the private sector wages of new hires declined by a statistically significant 2.9 percent. The private sector wages of those who separated from the public sector increased but not on a statistically significant basis. Notably, since benefit cuts affect mainly new hires, the effect of such cuts is greater on recruitment than retention. The results imply that the public sector had trouble hiring and retaining the same type of workers after a benefit cut. However, the brief cautioned that interpretation of the results be tempered by the fact that there may be other factors affecting the results. ([Source](#))

Public Servants Are Losing Their Foothold in the Middle Class

The New York Times reports that the disappearance of middle-income jobs does not only come from globalization and automation but also from the erosion of public sector employment. The share of state and local employees as part of the American civilian work force is the smallest since 1967 as the populations they serve have grown. Public employment is lagging private employment, especially in rural areas, and failed to rebound after the Great Recession. Cutbacks in health insurance and retirement benefits have made government a less competitive employer. Although private sector

employment has grown at a faster rate, many of the jobs that have been created are in service industries that pay little more than minimum wage and lack predictable hours, insurance, sick days, or parental leave.

The article discusses examples of financial downgrading in the public sector that include low wages and sparse resources for teachers in Oklahoma, West Virginia, Kentucky, and Arizona. In Oklahoma, reduction of income-tax rates and volatility in oil and gas prices that reduced revenues have left budgetary shortfalls that resulted in layoffs and staffing shortages across departments. Lower than average compensation in Oklahoma has also caused many public sector workers to supplement their incomes with second jobs. Although the state has recognized that tax increases are necessary to attract and retain public sector workers in order to maintain public services, proposals to increase taxes also result in political tension with citizens. ([Source](#))

A \$76,000 Monthly Pension: Why States and Cities Are Short on Cash

The New York Times reports that the highest paid member of the Oregon Public Employees Retirement System receives \$76,111 per month (\$913,332 annually). Another example of a highly paid retiree is the University of Oregon's head football coach who receives \$46,000 per month (\$552,000 annually). The article explains that there are two formulas for calculating pensions, and retirees can choose the one that produces the larger amount. One method uses a definition of salary that also includes remuneration from other sources. In the football coach's case, those sources included outside licensing fees and product endorsements related to the football program. The other calculation method uses a tracking account that compounds earnings on employee contributions at a predetermined rate. At the retirement, the employer matches the account balance. An increase in the predetermined rate would lead to a higher account balance and matching amount.

The article also examines the effect of pension costs for the employers (cities, counties, school districts, and local entities) that participate in Oregon PERS. It provides examples of crowd-out on public services such as longer response times by law enforcement, reductions in school years and programs, layoffs, and lapses in disaster preparations. ([Source](#))

Staff Note: The December 2017 Engagement Report indicated that Governor Kate Brown convened a task force to identify funding sources to pay for an additional \$5 billion of Oregon PERS' unfunded actuarial liability of \$25.3 billion. The approach of the task force was to identify potential revenue sources rather than propose changes to benefit structures. The task force issued a final report in November 2017 on various policy options. The proposal with the most traction

was to establish a matching fund providing incentives to local governments to develop their own plans to address the unfunded actuarial liability.

S 2753: Commission on Retirement Security Act of 2018

In October 2017, the Government Accountability Office released a report entitled “The Nation’s Retirement System: A Comprehensive Re-evaluation is Needed to Better Promote Future Retirement Security.” The report observes that over the past 40 years a shift from defined benefit pension plans to defined contribution plans has increased the risks and responsibilities for individuals in retirement planning. Additionally, economic and societal trends such as debt increases and health care costs impede the ability to save for retirement.

The GAO identifies three key challenges of retirement planning: access to employer-sponsored retirement plans, accumulating sufficient retirement savings, and ensuring savings and benefits last through retirement. The GAO also identifies risks and adequacy concerns in the three-legged stool of retirement security: Social Security, private employer-sponsored plans, and individual savings.

The GAO recommends that in order to re-evaluate the nation’s approach to financing retirement, Congress should consider establishing an independent commission to examine the U.S. retirement system and make recommendations on key policy goals and improvements in the nation’s promotion of retirement security.

On April 25, 2018, Senators Todd Young and Cory Booker introduced S 2753, which would establish the “Commission on Retirement Security.” The Commission would be composed of 15 members that include the Secretaries of Labor, Treasury, and Commerce as well as appointees by various Congressional leaders. The Commission would conduct a comprehensive study of the state of retirement security in the U.S. and submit to Congress recommendations on how to improve or replace existing private retirement programs. The Commission’s focus would be on private retirement programs and does not cover Social Security or public sector retirement programs. [\(Source\)](#)
[\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
APRIL 2018
FOR INFORMATION ONLY**

Anthem Blue Cross Due Diligence

On April 10, 2018, staff and representatives from Segal and Anthem Blue Cross conducted a due diligence at the Anthem Blue Cross Offices in Rancho Cordova. The following topics were discussed:

- Introduction to the Claims and Customer Service Teams dedicated to the LACERA Account
- Upcoming Innovations and Enhancements
- Member experience – Overview
- Operations Improvements

Retiree Wellness Program - Staying Healthy Together Spring Half-Day Workshop

The half-day Staying Healthy Together Program spring workshop was held on April 17 at the Carson Event Center in Carson, focusing on “moving more for better diabetes control” and taking care of our teeth and gums. The event was attended by over 300 members. Members enjoyed and participated in the following activities such as chair massage, biometric screenings, and trivia game. Members also enjoyed the healthy snacks, raffle prizes and connecting with new and old friends.

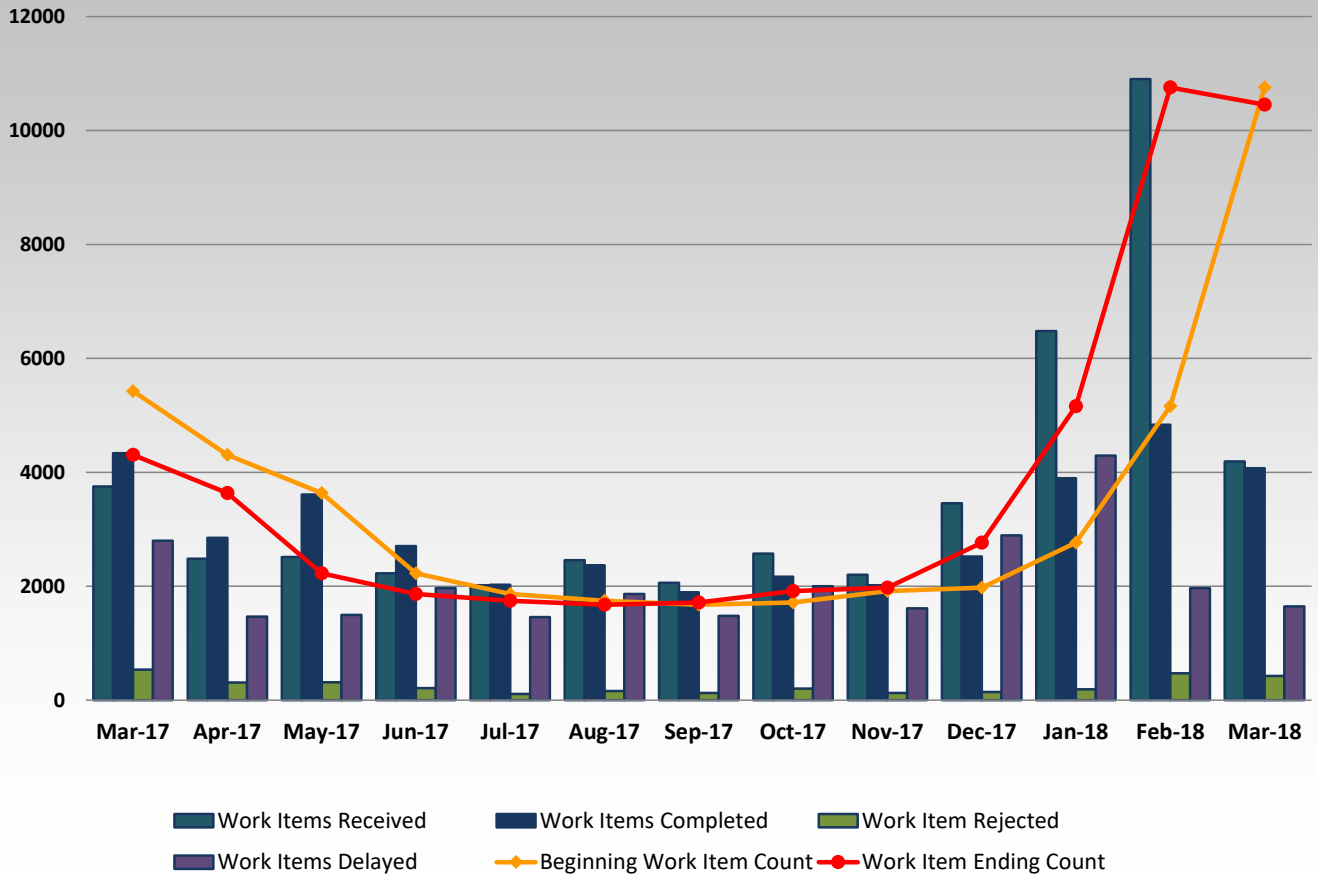
Here are some of the comments from members:

- “Very good activity for seniors”
- “Well organized, thank you!”
- “Thank you so much for sponsoring these useful workshops for your members. I’m looking forward to your next seminar. The workshop today was informative and helpful. I love the mindfulness Book”

We thank our carriers (Anthem Blue Cross, Accordant, Cigna, CVS Caremark, Kaiser Permanente, SCAN Health Plan, UnitedHealthcare), the Segal team, and staff for their continued support towards another successful event!

Retiree Healthcare Division Trend Report

MARCH 2017 ~ MARCH 2018
Updated 4/30/2018

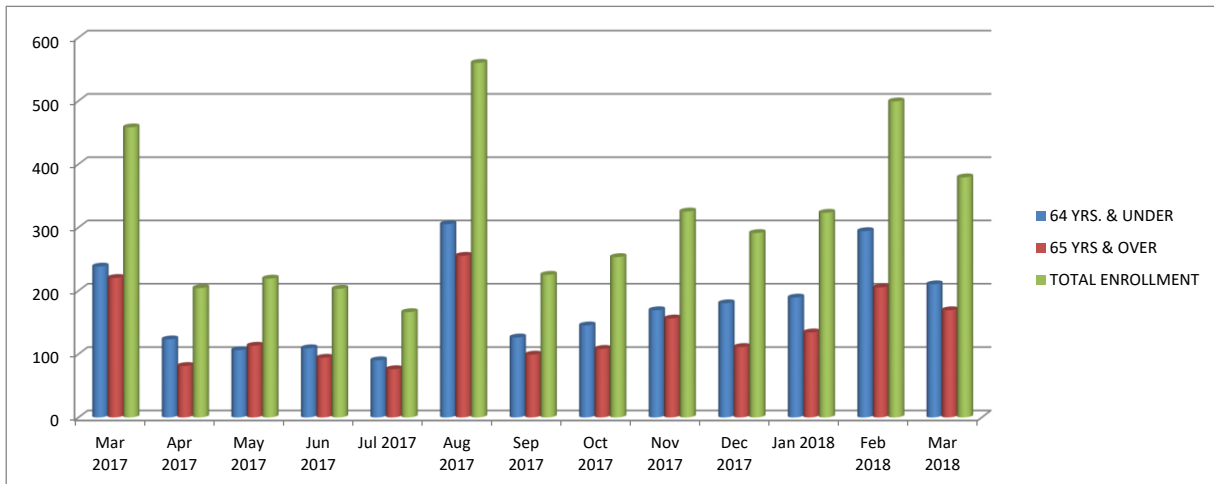


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Mar-17	5426	3753	4334	537	2798	4308
Apr-17	4308	2484	2848	308	1467	3636
May-17	3636	2513	3609	314	1495	2226
Jun-17	2226	2225	2706	211	1966	1864
Jul-17	1864	2016	2026	108	1460	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
Nov-17	1915	2202	2018	126	1611	1973
Dec-17	1973	3457	2521	143	2892	2766
Jan-18	2766	6478	3895	190	4293	5159
Feb-18	5159	10900	4834	470	1965	10755
Mar-18	10755	4192	4069	425	1648	10453

Retirees Monthly Age Breakdown MARCH 2017 ~ MARCH 2018

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Nov 2017	169	156	325
Dec 2017	180	111	291
Jan 2018	189	134	323
Feb 2018	294	205	499
Mar 2018	210	169	379



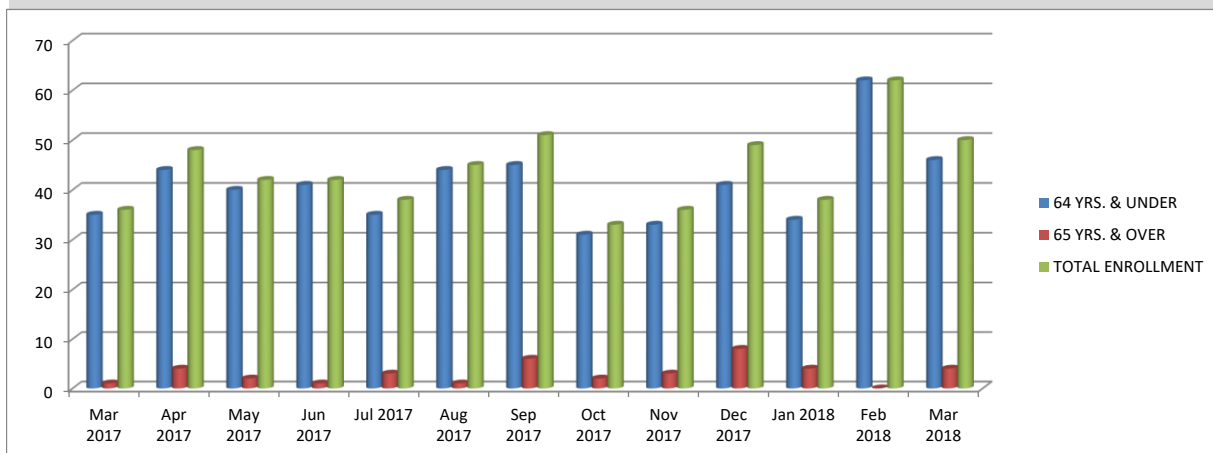
PLEASE NOTE:

- April's data (4/2018) is not yet available as data is provided on a **full month basis**.
- Next Report will include the following dates: April 1, 2017 through April 30, 2018.

Retirees Monthly Age Breakdown MARCH 2017 ~ MARCH 2018

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Nov 2017	33	3	36
Dec 2017	41	8	49
Jan 2018	34	4	38
Feb 2018	62	0	62
Mar 2018	46	4	50



PLEASE NOTE:

- April's data (4/2018) is not yet available as data is provided on a full month basis.
- Next Report will include the following dates: April 1, 2017 through April 30, 2018.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 4/30/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
201	1	\$268.00	0	\$0.00
202	1	\$268.00	0	\$0.00
240	6497	\$754,091.60	8	\$234.50
241	154	\$17,706.90	0	\$0.00
242	883	\$104,892.10	0	\$0.00
243	3779	\$891,105.90	5	\$494.40
244	19	\$2,212.80	0	\$0.00
245	54	\$6,405.30	0	\$0.00
246	16	\$2,093.20	0	\$0.00
247	104	\$12,953.50	0	\$0.00
248	14	\$3,538.50	1	\$36.50
249	47	\$11,828.50	0	\$0.00
250	15	\$3,665.00	0	\$0.00
Plan Total:	11,584	\$1,811,029.30	14	\$765.40
CIGNA-HEALTHSPRING PREFERRED with RX				
321	30	\$3,344.80	0	\$0.00
322	10	\$1,166.50	0	\$0.00
324	14	\$3,159.40	0	\$0.00
327	2	\$238.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	57	\$8,136.30	0	\$0.00
KAISER SR. ADVANTAGE				
401	1	-\$134.00	0	\$0.00
403	10276	\$1,191,037.00	7	\$206.50
413	1620	\$196,508.40	0	\$0.00
418	5252	\$1,238,318.00	2	\$100.60
419	284	\$31,065.40	0	\$0.00
426	212	\$24,461.90	0	\$0.00
427	169	\$18,712.70	0	\$0.00
445	3	\$315.80	0	\$0.00
451	32	\$3,640.50	0	\$0.00
455	1	\$134.00	0	\$0.00
457	7	\$1,472.90	0	\$0.00
458	1	\$134.00	0	\$0.00
462	57	\$6,806.90	0	\$0.00
465	9	\$1,208.90	0	\$0.00
466	29	\$6,394.60	0	\$0.00
467	1	\$134.00	0	\$0.00
472	32	\$3,480.40	0	\$0.00
476	4	\$465.60	0	\$0.00
478	13	\$2,942.50	0	\$0.00
482	77	\$8,713.20	0	\$0.00
486	11	\$1,393.00	0	\$0.00
488	44	\$10,668.80	0	\$0.00
491	2	\$0.00	0	\$0.00
492	1	\$104.90	0	\$0.00
Plan Total:	18,138	\$2,747,979.40	9	\$307.10

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 4/30/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	300	\$35,208.80	0	\$0.00
613	105	\$24,372.00	0	\$0.00
Plan Total:	405	\$59,580.80	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1627	\$191,399.00	1	\$36.50
702	320	\$38,826.00	0	\$0.00
703	923	\$222,855.00	0	\$0.00
704	74	\$9,749.80	0	\$0.00
705	29	\$7,380.10	0	\$0.00
Plan Total:	2,973	\$470,209.90	1	\$36.50
Grand Total:	33,157	\$5,096,935.70	24	\$1,109.00

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 4/30/2018

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ANTHEM BC III				
201	1	\$268.00	0	\$0.00
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243	3779	\$891,105.90	5	\$494.40
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246	16	\$2,093.20	0	\$0.00
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249	47	\$11,828.50	0	\$0.00
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482	77	\$8,713.20	0	\$0.00
486	11	\$1,393.00	0	\$0.00
488	44	\$10,668.80	0	\$0.00
491	2	\$0.00	0	\$0.00
492	1	\$104.90	0	\$0.00
Plan Total:	18,138	\$2,747,979.40	9	\$307.10

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 4/30/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	300	\$35,208.80	0	\$0.00
613	105	\$24,372.00	0	\$0.00
Plan Total:	405	\$59,580.80	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1627	\$191,399.00	1	\$36.50
702	320	\$38,826.00	0	\$0.00
703	923	\$222,855.00	0	\$0.00
704	74	\$9,749.80	0	\$0.00
705	29	\$7,380.10	0	\$0.00
Plan Total:	2,973	\$470,209.90	1	\$36.50
LOCAL 1014				
804	171	\$27,610.90	0	\$0.00
805	172	\$25,428.50	0	\$0.00
806	573	\$162,805.30	0	\$0.00
807	36	\$5,493.40	0	\$0.00
808	14	\$4,558.30	0	\$0.00
812	224	\$31,330.20	0	\$0.00
Plan Total:	1,190	\$257,226.60	0	\$0.00
Grand Total:	34,347	\$5,354,162.30	24	\$1,109.00

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	665	\$576,455.25	\$94,052.84	\$492,758.63	\$586,811.47	(\$1,733.70)	\$585,077.77
202	353	\$603,293.88	\$59,238.75	\$525,399.51	\$584,638.26	(\$1,704.22)	\$582,934.04
203	93	\$180,774.22	\$40,654.89	\$132,426.81	\$173,081.70	\$0.00	\$173,081.70
204	34	\$37,867.16	\$14,857.33	\$23,009.83	\$37,867.16	\$0.00	\$37,867.16
SUBTOTAL	1,145	\$1,398,390.51	\$208,803.81	\$1,173,594.78	\$1,382,398.59	(\$3,437.92)	\$1,378,960.67
Anthem Blue Cross I							
211	822	\$899,991.36	\$59,342.83	\$848,312.69	\$907,655.52	(\$3,294.64)	\$904,360.88
212	294	\$579,894.42	\$32,387.26	\$545,534.73	\$577,921.99	\$0.00	\$577,921.99
213	55	\$127,947.05	\$17,959.07	\$109,987.98	\$127,947.05	\$0.00	\$127,947.05
214	21	\$30,408.42	\$4,807.43	\$25,600.99	\$30,408.42	\$0.00	\$30,408.42
215	4	\$1,456.16	\$211.14	\$1,245.02	\$1,456.16	\$0.00	\$1,456.16
SUBTOTAL	1,196	\$1,639,697.41	\$114,707.73	\$1,530,681.41	\$1,645,389.14	(\$3,294.64)	\$1,642,094.50
Anthem Blue Cross II							
221	2,138	\$2,343,043.20	\$144,875.08	\$2,225,481.94	\$2,370,357.02	(\$1,094.88)	\$2,369,262.14
222	1,870	\$3,702,251.11	\$98,424.15	\$3,546,731.65	\$3,645,155.80	\$0.00	\$3,645,155.80
223	634	\$1,479,533.16	\$60,018.69	\$1,398,577.68	\$1,458,596.37	\$2,326.31	\$1,460,922.68
224	154	\$222,995.08	\$19,432.42	\$222,386.92	\$241,819.34	\$0.00	\$241,819.34
225	2	\$728.08	\$182.02	\$546.06	\$728.08	\$0.00	\$728.08
SUBTOTAL	4,798	\$7,748,550.63	\$322,932.36	\$7,393,724.25	\$7,716,656.61	\$1,231.43	\$7,717,888.04

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,516	\$2,890,642.00	\$442,444.11	\$2,451,334.74	\$2,893,778.85	(\$3,990.15)	\$2,889,788.70
241	155	\$219,042.90	\$23,345.71	\$182,526.97	\$205,872.68	\$0.00	\$205,872.68
242	884	\$1,260,556.56	\$83,518.99	\$1,155,764.65	\$1,239,283.64	(\$1,413.18)	\$1,237,870.46
243	3,787	\$3,342,340.04	\$386,750.03	\$2,944,544.16	\$3,331,294.19	(\$4,402.45)	\$3,326,891.74
244	19	\$15,054.08	\$3,090.06	\$11,964.02	\$15,054.08	\$0.00	\$15,054.08
245	54	\$42,785.28	\$4,959.92	\$38,617.68	\$43,577.60	\$0.00	\$43,577.60
246	16	\$28,192.80	\$2,643.07	\$25,549.73	\$28,192.80	\$0.00	\$28,192.80
247	107	\$190,301.40	\$8,493.09	\$155,471.46	\$163,964.55	\$0.00	\$163,964.55
248	14	\$17,209.92	\$1,229.28	\$17,209.92	\$18,439.20	\$0.00	\$18,439.20
249	48	\$59,005.44	\$4,818.77	\$52,957.39	\$57,776.16	\$0.00	\$57,776.16
250	15	\$20,661.30	\$991.74	\$19,669.56	\$20,661.30	\$0.00	\$20,661.30
SUBTOTAL	11,615	\$8,085,791.72	\$962,284.77	\$7,055,610.28	\$8,017,895.05	(\$9,805.78)	\$8,008,089.27
CIGNA Network Model Plan							
301	333	\$472,830.03	\$128,104.38	\$350,405.29	\$478,509.67	(\$1,419.91)	\$477,089.76
302	143	\$366,414.62	\$89,368.90	\$274,483.38	\$363,852.28	\$0.00	\$363,852.28
303	17	\$51,434.18	\$14,443.17	\$30,939.93	\$45,383.10	\$0.00	\$45,383.10
304	21	\$43,324.87	\$13,981.68	\$19,924.74	\$33,906.42	\$0.00	\$33,906.42
SUBTOTAL	514	\$934,003.70	\$245,898.13	\$675,753.34	\$921,651.47	(\$1,419.91)	\$920,231.56

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Healthspring Pref w/ Rx - Phoenix, AZ							
321	29	\$11,534.70	\$1,368.79	\$9,781.42	\$11,150.21	\$0.00	\$11,150.21
322	11	\$16,788.64	\$854.70	\$14,407.70	\$15,262.40	\$0.00	\$15,262.40
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	1	\$1,297.77	\$0.00	\$1,297.77	\$1,297.77	\$0.00	\$1,297.77
SUBTOTAL	57	\$44,250.93	\$3,914.77	\$38,425.43	\$42,340.20	\$0.00	\$42,340.20

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,526	\$1,436,449.16	\$131,831.72	\$1,308,368.06	\$1,440,199.78	(\$937.63)	\$1,439,262.15
403	10,336	\$2,657,813.34	\$276,940.47	\$2,387,555.25	\$2,664,495.72	(\$5,132.40)	\$2,659,363.32
404	561	\$580,999.65	\$18,351.70	\$579,218.35	\$597,570.05	\$5,178.25	\$602,748.30
405	966	\$948,394.92	\$20,517.32	\$929,839.12	\$950,356.44	\$980.76	\$951,337.20
406	51	\$94,235.40	\$32,574.92	\$49,444.78	\$82,019.70	(\$10,470.60)	\$71,549.10
411	1,806	\$3,383,475.12	\$174,028.13	\$3,183,305.35	\$3,357,333.48	\$5,601.78	\$3,362,935.26
413	1,619	\$1,933,587.50	\$91,981.69	\$1,837,967.66	\$1,929,949.35	\$0.00	\$1,929,949.35
414	139	\$279,069.76	\$4,677.35	\$266,531.35	\$271,208.70	\$0.00	\$271,208.70
418	5,236	\$2,655,541.44	\$207,958.97	\$2,430,802.73	\$2,638,761.70	(\$2,526.20)	\$2,636,235.50
419	282	\$367,301.22	\$5,034.31	\$361,085.42	\$366,119.73	(\$1,284.27)	\$364,835.46
420	133	\$276,482.20	\$1,485.57	\$283,249.83	\$284,735.40	\$0.00	\$284,735.40
421	9	\$8,438.67	\$787.62	\$8,588.68	\$9,376.30	\$0.00	\$9,376.30
422	220	\$420,285.80	\$1,681.16	\$420,515.03	\$422,196.19	\$0.00	\$422,196.19
423	23	\$69,542.98	\$5,304.44	\$18,920.69	\$24,225.13	\$0.00	\$24,225.13
426	211	\$260,628.56	\$3,565.23	\$255,833.95	\$259,399.18	\$0.00	\$259,399.18
427	169	\$338,932.40	\$3,827.97	\$333,110.71	\$336,938.68	\$0.00	\$336,938.68
428	60	\$120,504.60	\$1,847.72	\$118,656.88	\$120,504.60	\$0.00	\$120,504.60
429	12	\$33,273.00	\$5,357.28	\$27,915.72	\$33,273.00	\$0.00	\$33,273.00
430	138	\$269,585.76	\$3,477.25	\$266,108.51	\$269,585.76	\$0.00	\$269,585.76
431	13	\$38,050.04	\$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	23,515	\$16,190,002.52	\$1,001,317.32	\$15,104,239.03	\$16,105,556.35	(\$8,590.31)	\$16,096,966.04

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	5	\$5,024.35	\$884.29	\$4,140.06	\$5,024.35	\$0.00	\$5,024.35
451	32	\$11,731.84	\$1,305.15	\$10,426.69	\$11,731.84	\$0.00	\$11,731.84
453	2	\$4,442.30	\$655.23	\$3,787.07	\$4,442.30	\$0.00	\$4,442.30
455	1	\$1,363.49	\$0.00	\$1,363.49	\$1,363.49	\$0.00	\$1,363.49
457	7	\$5,076.68	\$1,160.38	\$3,916.30	\$5,076.68	\$0.00	\$5,076.68
458	1	\$2,302.38	\$0.00	\$2,302.38	\$2,302.38	\$0.00	\$2,302.38
SUBTOTAL	48	\$29,941.04	\$4,005.05	\$25,935.99	\$29,941.04	\$0.00	\$29,941.04
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	\$278.12	\$4,379.52	\$4,657.64	\$0.00	\$4,657.64
445	3	\$4,694.01	\$0.00	\$4,694.01	\$4,694.01	\$0.00	\$4,694.01
461	11	\$12,808.51	\$2,034.89	\$10,773.62	\$12,808.51	\$0.00	\$12,808.51
462	59	\$24,087.34	\$3,715.14	\$20,372.20	\$24,087.34	\$0.00	\$24,087.34
463	3	\$6,962.49	\$2,031.41	\$4,931.08	\$6,962.49	\$0.00	\$6,962.49
465	9	\$14,082.03	\$938.80	\$13,143.23	\$14,082.03	\$0.00	\$14,082.03
466	29	\$23,447.08	\$582.13	\$22,864.95	\$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	122	\$96,953.42	\$10,183.86	\$86,769.56	\$96,953.42	\$0.00	\$96,953.42

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	6	\$6,019.20	\$561.79	\$5,457.41	\$6,019.20	\$0.00	\$6,019.20
472	32	\$13,744.32	\$2,164.71	\$11,579.61	\$13,744.32	\$0.00	\$13,744.32
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	4	\$5,698.84	\$2,678.45	\$3,020.39	\$5,698.84	\$0.00	\$5,698.84
478	13	\$11,050.26	\$782.02	\$10,268.24	\$11,050.26	\$0.00	\$11,050.26
SUBTOTAL	59	\$44,054.92	\$6,717.10	\$37,337.82	\$44,054.92	\$0.00	\$44,054.92
Kaiser - Oregon							
481	9	\$9,788.67	\$1,892.47	\$7,896.20	\$9,788.67	\$0.00	\$9,788.67
482	77	\$29,048.25	\$4,526.98	\$24,521.27	\$29,048.25	\$0.00	\$29,048.25
484	1	\$2,167.27	\$352.63	\$1,814.64	\$2,167.27	\$0.00	\$2,167.27
486	11	\$16,025.68	\$2,156.18	\$13,869.50	\$16,025.68	\$0.00	\$16,025.68
488	44	\$32,846.00	\$3,911.66	\$28,934.34	\$32,846.00	\$0.00	\$32,846.00
489	1	\$1,010.66	\$0.00	\$2,021.32	\$2,021.32	\$0.00	\$2,021.32
491	1	\$2,759.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
492	1	\$1,544.92	\$308.98	\$1,235.94	\$1,544.92	\$0.00	\$1,544.92
495	2	\$4,686.68	\$741.82	\$3,944.86	\$4,686.68	\$0.00	\$4,686.68
SUBTOTAL	147	\$99,877.95	\$13,890.72	\$84,238.07	\$98,128.79	\$0.00	\$98,128.79
SCAN Health Plan							
611	301	\$89,996.00	\$18,857.44	\$71,138.56	\$89,996.00	\$0.00	\$89,996.00
613	105	\$61,740.00	\$10,431.12	\$51,896.88	\$62,328.00	\$0.00	\$62,328.00
SUBTOTAL	406	\$151,736.00	\$29,288.56	\$123,035.44	\$152,324.00	\$0.00	\$152,324.00

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,628	\$552,345.03	\$68,296.87	\$485,750.00	\$554,046.87	(\$1,695.35)	\$552,351.52
702	320	\$451,981.74	\$26,304.71	\$414,447.67	\$440,752.38	\$0.00	\$440,752.38
703	924	\$619,879.50	\$56,679.54	\$565,864.52	\$622,544.06	\$0.00	\$622,544.06
704	76	\$122,205.16	\$8,824.18	\$118,142.22	\$126,966.40	\$4,761.24	\$131,727.64
705	29	\$24,752.95	\$785.27	\$25,674.78	\$26,460.05	\$0.00	\$26,460.05
706	1	\$307.71	\$12.31	\$295.40	\$307.71	\$0.00	\$307.71
SUBTOTAL	2,978	\$1,771,472.09	\$160,902.88	\$1,610,174.59	\$1,771,077.47	\$3,065.89	\$1,774,143.36
United Healthcare							
707	447	\$480,524.80	\$46,486.45	\$429,747.95	\$476,234.40	\$0.00	\$476,234.40
708	393	\$777,107.65	\$33,707.26	\$731,655.69	\$765,362.95	\$0.00	\$765,362.95
709	310	\$724,027.20	\$36,479.81	\$685,226.79	\$721,706.60	\$0.00	\$721,706.60
SUBTOTAL	1,150	\$1,981,659.65	\$116,673.52	\$1,846,630.43	\$1,963,303.95	\$0.00	\$1,963,303.95

Medical and Dental Vision Insurance Premiums May 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	50	\$53,907.50	\$1,725.03	\$53,260.62	\$54,985.65	(\$1,078.15)	\$53,907.50
802	279	\$542,373.21	\$13,569.07	\$543,832.38	\$557,401.45	\$0.00	\$557,401.45
803	249	\$570,984.39	\$18,986.91	\$570,342.36	\$589,329.27	\$0.00	\$589,329.27
804	171	\$184,363.65	\$8,474.22	\$175,889.43	\$184,363.65	(\$28,344.04)	\$156,019.61
805	172	\$334,366.28	\$11,002.98	\$323,014.18	\$334,017.16	(\$24,695.36)	\$309,321.80
806	573	\$1,113,906.27	\$32,775.67	\$1,081,892.54	\$1,114,668.21	(\$162,805.30)	\$951,862.91
807	36	\$82,551.96	\$1,651.04	\$80,900.92	\$82,551.96	(\$5,493.40)	\$77,058.56
808	14	\$32,103.54	\$183.45	\$31,920.09	\$32,103.54	(\$4,558.30)	\$27,545.24
809	23	\$24,797.45	\$3,126.62	\$21,670.83	\$24,797.45	\$0.00	\$24,797.45
810	9	\$17,495.91	\$1,905.11	\$13,646.81	\$15,551.92	\$0.00	\$15,551.92
811	5	\$11,465.55	\$825.52	\$10,640.03	\$11,465.55	\$0.00	\$11,465.55
812	224	\$241,505.60	\$20,549.47	\$220,654.24	\$241,203.71	(\$30,252.05)	\$210,951.66
SUBTOTAL	1,805	\$3,209,821.31	\$114,775.09	\$3,127,664.43	\$3,242,439.52	(\$257,226.60)	\$2,985,212.92
Medical Plan Total	49,555	\$43,426,203.80	\$3,316,295.67	\$39,913,814.85	\$43,230,110.52	(\$279,477.84)	\$42,950,632.68

Medical and Dental Vision Insurance Premiums May 2018

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	23,427	\$1,222,108.80	\$140,838.25	\$1,090,496.69	\$1,231,334.94	(\$2,347.20)	\$1,228,987.74
502	21,721	\$2,362,050.00	\$183,905.00	\$2,172,874.24	\$2,356,779.24	(\$977.41)	\$2,355,801.83
503	12	\$769.80	\$115.47	\$654.33	\$769.80	\$0.00	\$769.80
SUBTOTAL	45,160	\$3,584,928.60	\$324,858.72	\$3,264,025.26	\$3,588,883.98	(\$3,324.61)	\$3,585,559.37
CIGNA Dental HMO/Vision							
901	3,263	\$150,764.16	\$19,521.66	\$131,750.59	\$151,272.25	\$92.38	\$151,364.63
902	2,295	\$217,017.92	\$19,518.09	\$198,364.59	\$217,882.68	(\$94.52)	\$217,788.16
903	4	\$187.12	\$7.48	\$226.42	\$233.90	\$0.00	\$233.90
SUBTOTAL	5,562	\$367,969.20	\$39,047.23	\$330,341.60	\$369,388.83	(\$2.14)	\$369,386.69
Dental/Vision Plan Total	50,722	\$3,952,897.80	\$363,905.95	\$3,594,366.86	\$3,958,272.81	(\$3,326.75)	\$3,954,946.06
GRAND TOTALS	100,277	\$47,379,101.60	\$3,680,201.62	\$43,508,181.71	\$47,188,383.33	(\$282,804.59)	\$46,905,578.74

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

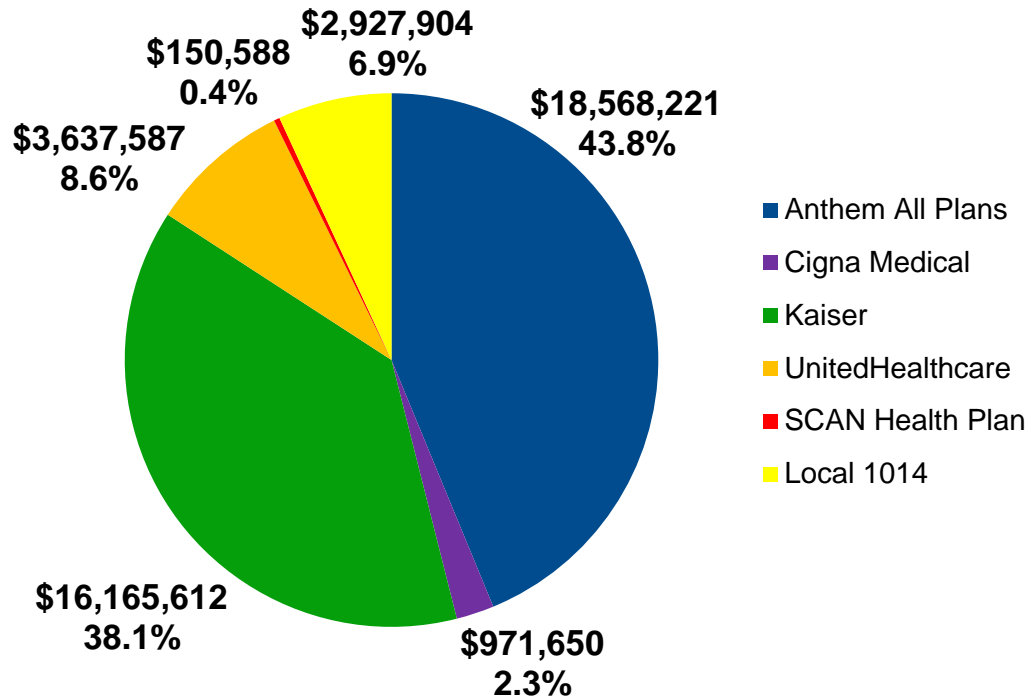
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
 Premium & Enrollment
 Coverage Month March 2018

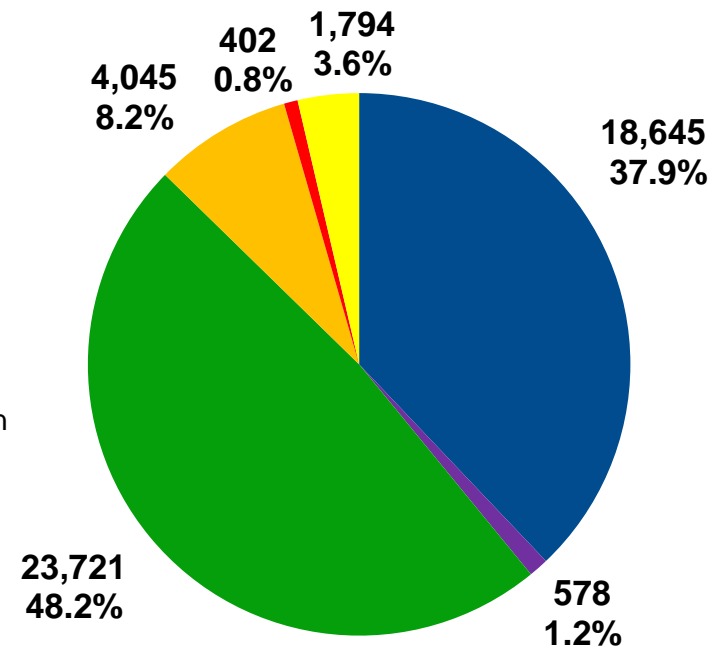
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$18,568,221	43.8%	18,645	37.9%
Cigna Medical	\$971,650	2.3%	578	1.2%
Kaiser	\$16,165,612	38.1%	23,721	48.2%
UnitedHealthcare	\$3,637,587	8.6%	4,045	8.2%
SCAN Health Plan	\$150,588	0.4%	402	0.8%
Local 1014	\$2,927,904	6.9%	1,794	3.6%
Combined Medical	\$42,421,561	100.0%	49,185	100.0%

Cigna Dental & Vision (PPO and HMO)	\$3,909,584	50,334
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Monthly Premium



Retirees



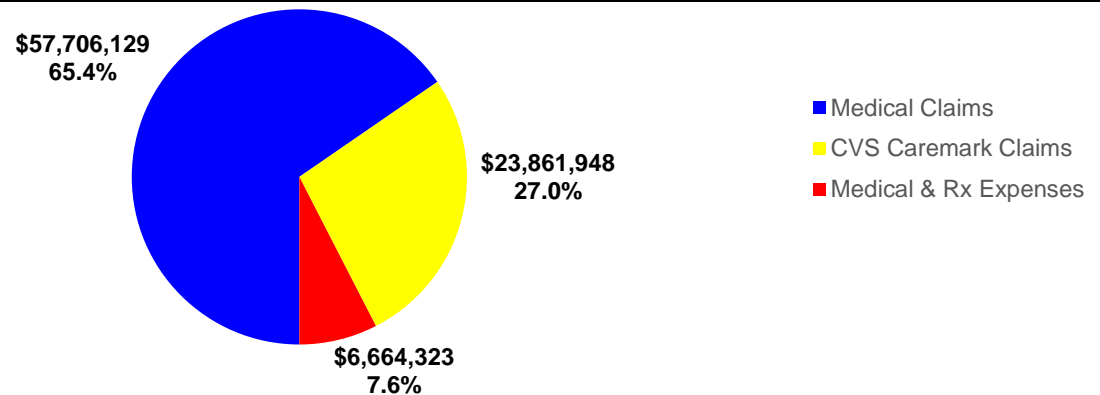
Los Angeles County Employees Retirement Association

Anthem Plans I & II

Coverage Month March 2018

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	5,982	\$9,270,299	\$5,962,491	\$2,579,978	\$8,542,469	\$1,428.03	92.1%	\$740,610	\$9,283,079	100.1%
Dec-17	5,975	\$9,260,918	\$6,208,427	\$2,761,049	\$8,969,476	\$1,501.17	96.9%	\$739,774	\$9,709,250	104.8%
Jan-18	5,970	\$9,214,875	\$7,074,142	\$2,593,312	\$9,667,454	\$1,619.34	104.9%	\$739,291	\$10,406,746	112.9%
Feb-18	5,964	\$9,211,920	\$4,674,133	\$2,409,438	\$7,083,571	\$1,187.72	76.9%	\$738,622	\$7,822,193	84.9%
Mar-18	5,952	\$9,206,871	\$7,349,591	\$2,880,206	\$10,229,797	\$1,718.72	111.1%	\$737,303	\$10,967,100	119.1%
Apr-18										
May-18										
Jun-18										
YTD Plan Year	53,831	\$83,319,307	\$57,706,129	\$23,861,948	\$81,568,077	\$1,515.26	97.9%	\$6,664,323	\$88,232,400	105.9%
12 Month Rollup	71,906	\$110,514,877	\$77,367,831	\$31,624,727	\$108,992,558	\$1,515.76	98.6%	\$10,207,664	\$119,200,222	107.9%

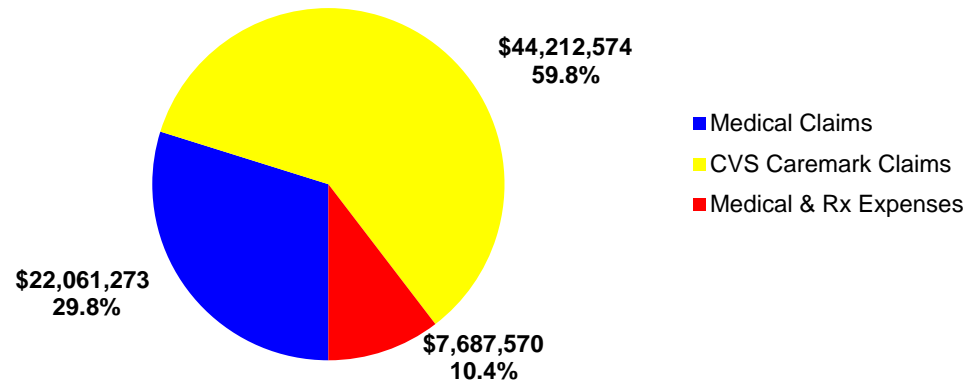
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
Anthem Plan III
Coverage Month March 2018

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	11,474	\$7,906,791	\$2,307,058	\$5,014,847	\$7,321,905	\$638.13	92.6%	\$854,472	\$8,176,378	103.4%
Dec-17	11,490	\$7,900,212	\$2,102,584	\$4,741,118	\$6,843,702	\$595.62	86.6%	\$855,664	\$7,699,366	97.5%
Jan-18	11,518	\$7,923,794	\$2,673,352	\$5,471,633	\$8,144,985	\$707.15	102.8%	\$857,749	\$9,002,734	113.6%
Feb-18	11,518	\$7,918,153	\$2,858,770	\$4,762,860	\$7,621,629	\$661.71	96.3%	\$857,749	\$8,479,378	107.1%
Mar-18	11,540	\$7,963,655	\$2,971,371	\$5,095,874	\$8,067,245	\$699.07	101.3%	\$859,387	\$8,926,632	112.1%
Apr-18										
May-18										
Jun-18										
YTD Plan Year	103,230	\$71,029,698	\$22,061,273	\$44,212,574	\$66,273,847	\$642.00	93.3%	\$7,687,570	\$73,961,417	104.1%
12 Month Rollup	137,110	\$93,741,230	\$29,073,019	\$58,568,614	\$87,641,633	\$639.21	93.5%	\$10,265,161	\$97,906,793	104.4%

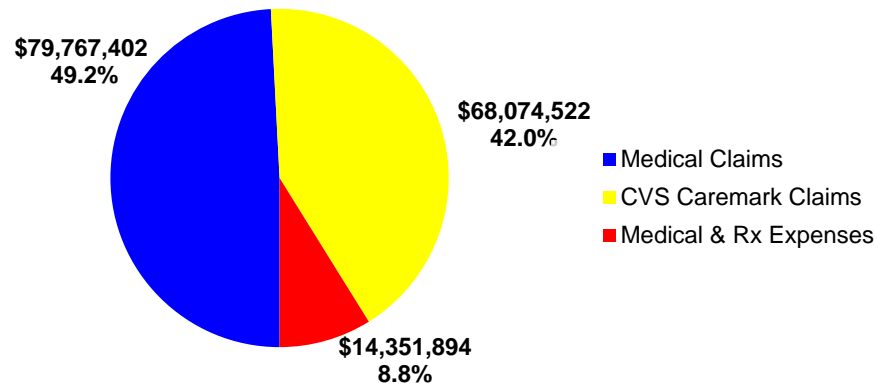
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
Anthem Plans I, II, & III
Coverage Month March 2018

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	17,456	\$17,177,089	\$8,269,549	\$7,594,825	\$15,864,374	\$908.82	92.4%	\$1,595,083	\$17,459,457	101.6%
Dec-17	17,465	\$17,161,130	\$8,311,011	\$7,502,167	\$15,813,178	\$905.42	92.1%	\$1,595,438	\$17,408,616	101.4%
Jan-18	17,488	\$17,138,669	\$9,747,494	\$8,064,945	\$17,812,439	\$1,018.55	103.9%	\$1,597,040	\$19,409,479	113.2%
Feb-18	17,482	\$17,130,074	\$7,532,902	\$7,172,298	\$14,705,200	\$841.16	85.8%	\$1,596,371	\$16,301,571	95.2%
Mar-18	17,492	\$17,170,526	\$10,320,962	\$7,976,080	\$18,297,042	\$1,046.02	106.6%	\$1,596,690	\$19,893,732	115.9%
Apr-18										
May-18										
Jun-18										
YTD Plan Year	157,061	\$154,349,005	\$79,767,402	\$68,074,522	\$147,841,924	\$941.30	95.8%	\$14,351,894	\$162,193,817	105.1%
12 Month Rollup	209,016	\$204,256,107	\$106,440,850	\$90,193,341	\$196,634,191	\$940.76	96.3%	\$20,472,825	\$217,107,016	106.3%

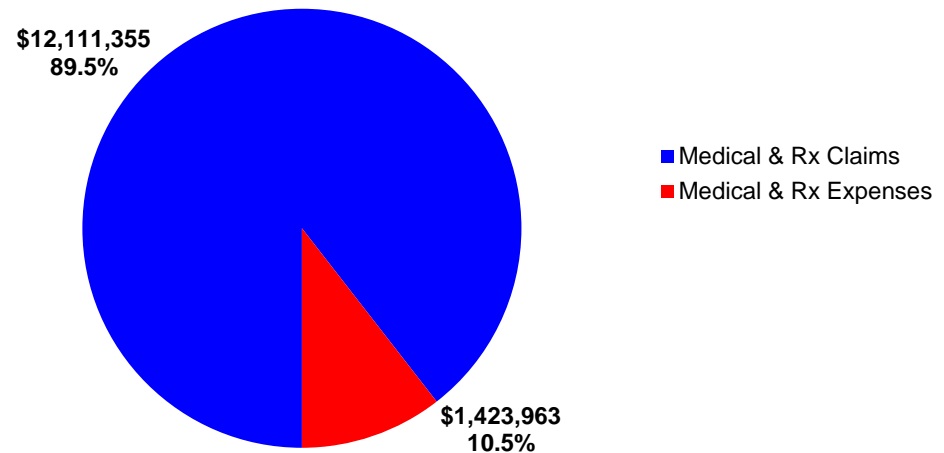
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
Anthem Prudent Buyer
Coverage Month March 2018

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	1,193	\$1,447,772	\$1,321,479	\$1,107.69	91.3%	\$158,573	\$1,480,051	102.2%
Dec-17	1,183	\$1,435,833	\$1,535,133	\$1,297.66	106.9%	\$157,243	\$1,692,377	117.9%
Jan-18	1,172	\$1,398,044	\$1,347,782	\$1,149.98	96.4%	\$155,781	\$1,503,563	107.5%
Feb-18	1,161	\$1,409,523	\$1,052,384	\$906.45	74.7%	\$154,319	\$1,206,703	85.6%
Mar-18	1,153	\$1,397,695	\$1,330,735	\$1,154.15	95.2%	\$153,256	\$1,483,991	106.2%
Apr-18								
May-18								
Jun-18								
YTD Plan Year	10,713	\$12,981,532	\$12,111,355	\$1,130.53	93.3%	\$1,423,963	\$13,535,317	104.3%
12 Month Rollup	14,474	\$17,406,530	\$15,801,918	\$1,091.75	90.8%	\$2,034,975	\$17,836,893	102.5%

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



Los Angeles County Employees Retirement Association

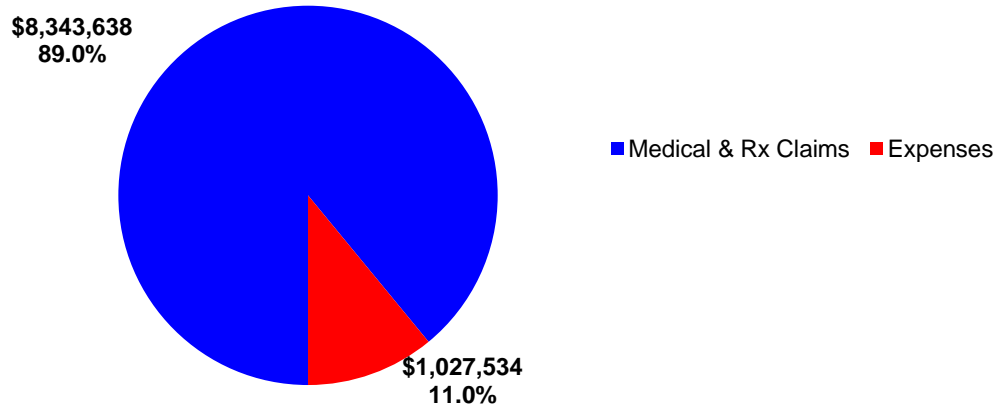
Cigna HMO ⁽¹⁾

Coverage Month March 2018

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	536	\$959,687	\$948,237	\$1,769.10	98.8%	\$114,299	\$1,062,535	110.7%
Dec-17	531	\$943,758	\$715,705	\$1,347.84	75.8%	\$112,402	\$828,107	87.7%
Jan-18	528	\$947,463	\$876,131	\$1,659.34	92.5%	\$112,843	\$988,974	104.4%
Feb-18	524	\$938,078	\$929,128	\$1,773.14	99.0%	\$111,725	\$1,040,853	111.0%
Mar-18	521	\$934,096	\$821,189	\$1,576.18	87.9%	\$111,251	\$932,440	99.8%
Apr-18								
May-18								
Jun-18								
YTD Plan Year	4,832	\$8,627,492	\$8,343,638	\$1,726.75	96.7%	\$1,027,534	\$9,371,172	108.6%
12 Month Rollup	6,527	\$11,497,084	\$11,280,986	\$1,728.36	98.1%	\$1,371,597	\$12,652,583	110.1%

⁽¹⁾ Excludes Cigna's HealthSpring Preferred Plan.

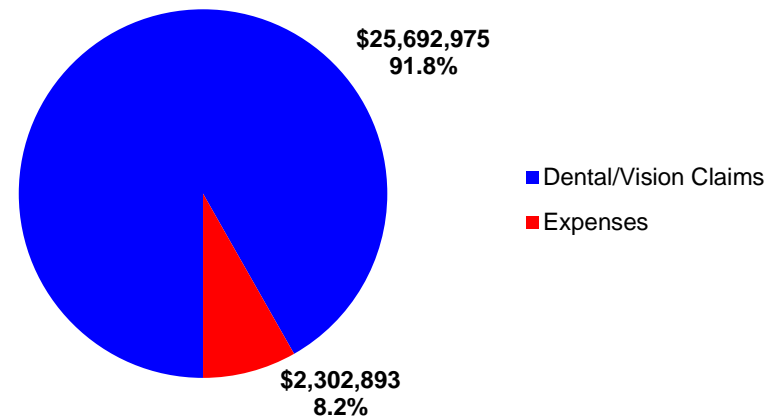
Monthly Enrollment and Premium Data as reported by LACERA
 Medical Claims reported by Cigna
 Expenses: Cigna Admin Costs and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
Cigna Dental PPO + Vision
Coverage Month March 2018

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	44,669	\$3,536,624	\$2,444,360	57.3%	\$54.72	69.1%	\$256,308	\$2,700,668	76.4%
Dec-17	44,709	\$3,539,802	\$2,482,447	58.1%	\$55.52	70.1%	\$256,538	\$2,738,985	77.4%
Jan-18	44,776	\$3,542,724	\$2,858,043	53.5%	\$63.83	80.7%	\$256,750	\$3,114,793	87.9%
Feb-18	44,803	\$3,544,236	\$3,487,067	54.4%	\$77.83	98.4%	\$256,859	\$3,743,926	105.6%
Mar-18	44,811	\$3,543,640	\$3,587,229	54.6%	\$80.05	101.2%	\$256,816	\$3,844,045	108.5%
Apr-18									
May-18									
Jun-18									
YTD Plan Year	401,726	\$31,776,127	\$25,692,975	55.8%	\$63.96	80.9%	\$2,302,893	\$27,995,868	88.1%
12 Month Rollup	533,965	\$42,015,106	\$34,213,989	55.7%	\$64.08	81.4%	\$3,035,620	\$37,249,609	88.7%

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



Los Angeles County Employees Retirement Association



Kaiser Utilization

Coverage Month March 2018

- 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 11/1/2016 - 10/31/2017	Prior Period 11/1/2015 - 10/31/2016	Change
Average Contract Size	2.35	2.31	1.73%
Average Members	8,745	8,738	0.08%
Inpatient Claims PMPM	\$188.88	\$209.50	-9.84%
Outpatient Claims PMPM	\$275.73	\$257.21	7.20%
Pharmacy	\$93.32	\$94.17	-0.90%
Other	\$106.21	\$110.27	-3.68%
Total Claims PMPM	\$664.14	\$671.15	-1.04%

Total Paid Claims	\$69,698,162	\$70,371,008	-0.96%
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Large Claims over \$400,000 Pooling Point			
Number of Claims over Pooling Point	4	10	
Amount over Pooling Point	\$871,694	\$1,834,991	-52.50%
% of Total Paid Claims	1.25%	2.61%	

Inpatient Days / 1000	233.6	385.7	-39.43%
Inpatient Admits / 1000	53.3	72.6	-26.58%
Outpatient Visits / 1000	11,868.5	12,218.7	-2.87%
Pharmacy Scripts PMPY	10.9	11.4	-4.39%