

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, JUNE 14, 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 May 10, 2018

II. PUBLIC COMMENT

III. FOR INFORMATION

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

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

C. LACERA Claims Experience
Richard Ward, Segal Consulting

D. Federal Legislation
Richard Ward, Segal Consulting

(for discussion purposes)

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, MAY 10, 2018, 11:52 A.M. – 11:55 A.M.

COMMITTEE MEMBERS

PRESENT: Shawn R. Kehoe, Vice Chair
Herman B. Santos
Gina Zapanta-Murphy
Thomas Walsh, Alternate

ABSENT: Les Robbins, Chair

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Marvin Adams
Alan Bernstein
Vivian H. Gray
William Pryor

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith Barry Lew

Segal Consulting

Stephen Murphy

The meeting was called to order by Chair Kehoe at 11:52 a.m.

I. APPROVAL OF THE MINUTES

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

Mr. Santos made a motion, Mr. Kehoe seconded, to approve the minutes of the regular meeting of April 12, 2018. The motion passed unanimously.

II. PUBLIC COMMENT

III. FOR INFORMATION

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

The engagement report was discussed.

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

The staff activities report was discussed.

C. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through March 2018 were discussed.

D. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

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 11:55 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
MAY 2018
FOR INFORMATION ONLY**

Tax Cuts & Jobs Act of 2017 and Increased Pension Contributions

A potential unintended consequence of last year's tax law was an increase in contributions by companies to their defined benefit pension plans. A study from the University of Wisconsin-Madison examined 414 non-financial U.S. firms and found that the firms increased their contributions by about 24 percent in 2017 compared to previous years; on average, each firm's contributions increased by \$16 million for a total of \$6.6 billion overall. The tax law's reduction of the corporate tax rate from 35 percent to 21 percent provided an incentive for companies to accelerate tax deductions in 2017 by making those contributions in 2017 since the lower tax rate takes effect in 2018.

[\(Source\)](#)

Staff Note: The effect was observed in *private sector* defined benefit plans since those companies may take a tax deduction on their contributions to the plans. The plan sponsors of *public sector* plans are states or political subdivisions and thus do not pay taxes.

Minnesota Pension Reform

Governor Mark Dayton of Minnesota signed a pension reform package into law. Minnesota's pension plans are currently 53-percent funded and have \$16.2 billion in unfunded liabilities. Minnesota has four retirement plans, and the changes vary with the plans. The bill will reduce the assumed rate for three plans from 8 percent to 7.5 percent and one plan from 8.5 percent to 7.5 percent. Cost-of-living increases would be reduced to 1.5 percent after five years for the state plans; for the teachers' plan, COLA's are eliminated for two years and then set to 1 percent. Employee contribution rates will increase by 0.25 percent to 1 percent, and employer contribution rates will increase by 0.75 percent to 2.5 percent. The changes will immediately eliminate \$3.4 billion in unfunded liabilities and is expected to create savings of \$6.1 billion over the next 30 years. [\(Source\)](#) [\(Source\)](#) [\(Source\)](#)

Illinois Pension Buyouts

The new state budget in Illinois includes over \$400 million in savings from a pension buyout plan. Illinois' pension plans currently have \$130 billion in unfunded liabilities and rank among the worst-funded plans in the U.S. Although legislatively mandated cuts to benefits may be unconstitutional, buyouts are voluntary, and savings will depend on the actual number of participants. The buyouts for inactive participants will provide an

estimated 60 percent of the present value of the vested benefit, and the state expects to save \$41 million. This plan is similar to one that was implemented in Missouri last year. Buyouts for current retirees provide the option of having their cost-of-living increases reduced from 3 percent to 1.5 percent in exchange for an accelerated benefit payment, and the state expects to save \$382 million in the coming budget year. [\(Source\)](#)

Staff Note: When noncontributory Plan E was created in 1982, contributory members had the option of transferring to Plan E and receiving a refund of their contributions and interest; any service that was purchasable by the contributory member was included as Plan E service credit. Although the transfer was voluntary, the refund of contributions and interest raised issues of in-service distributions, and transfers to Plan E were discontinued by 1993. Currently, Plan D members may prospectively transfer to Plan E, but their contributions and interest remain on deposit and are not distributed until retirement.

Colorado Pension Reform

Governor John Hickenlooper signed a pension reform bill into law. Colorado's pension system is currently 58.1 percent funded and has \$32.2 billion in unfunded liabilities. The law will increase employee contribution rates by 2 percent, cap cost-of-living adjustments at 1.5 percent, require a 3-year delay before the first COLA payment, and increasing the minimum age of retirement for new employees. The law also requires the state to allocate \$225 million each year to the pension fund and establishes an automatic adjustment provision designed to achieve full funding in 30 years. [\(Source\)](#)

San Diego County Employees Retirement Association

The County of San Diego has filed a lawsuit against the San Diego County Employees Retirement Association over the retirement system's refusal to implement a new benefit tier (Tier D) for future members without legislative approval. The California Public Employees' Pension Reform Act of 2013 (PEPRA) requires that if a public employer adopts a new benefit tier after January 1, 2013, that tier must be certified by the retirement system's actuary and be approved by the Legislature. The new tier was certified by the actuary. However, the County is not pursuing legislative approval since the new Tier D is based on a tier currently within the County Employees Retirement Law of 1937 that happens to be lower than existing PEPRA tiers. The retirement system is currently placing new members in existing Tier C until this issue of legislative approval is resolved. [\(Source\)](#)

Staff Note: In 2015, the City of San Juan Capistrano, which is a participating agency with the Orange County Employees Retirement Association, adopted a

new benefit tier that was a hybrid pension plan. The plan was certified by the system's actuary, and legislative approval was provided by AB 284 (Brough).

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

2018-2019 Retiree Healthcare Annual Letter Packet and Rate Booklet Mailing

On May 25, 2018, staff completed the 2018-2019 Retiree Healthcare Annual Letter packet and 2018 Premium Rate Booklet mass mailing. The packets were mailed to all members/survivors currently enrolled in a LACERA-administered healthcare plan (51,000). The packet contained the following information:

- Letter from the Interim Chief Executive Officer
- Benefits Update
- Benefits Guide
- Monthly Premium Rates Booklet, Effective July 1, 2018
- Notice of Creditable Coverage
- Non-Discrimination Notice

The electronic versions are also available on the LACERA website - www.lacera.com

Kudos to RHC staff, Segal, Systems and Communications for their assistance with this annual project.

Anthem Blue Cross Annual Utilization Review Meeting

On May 9, 2018, staff, representatives from Anthem Blue Cross and Segal met at LACERA offices to discuss the 2017 Annual Utilization Review for the Anthem Blue Cross Plans. The following topics were discussed:

- Medical Utilization Overview
- Pharmacy Review (Prudent Buyer Plan)
- Health & Wellness Review

World Health Care Congress Conference

Staff attended the 15th Annual World Health Care Congress Conference at the Marriott Wardman Park Hotel in Washington, DC held on April 29 – May 2, 2018. There were several informative sessions; a few of the sessions discussed were:

- Personalized health and predictive medicine
- The rise of health consumerism and the growing power of the health consumer
- Using predictive analysis to target chronic disease management
- The role of industry and business in supporting consumers to make healthy lifestyle choices
- Innovative collaborative partnerships between industry and institutions in the pharmaceutical, biotech markets
- New health care financing models including outcomes based payment and bundling

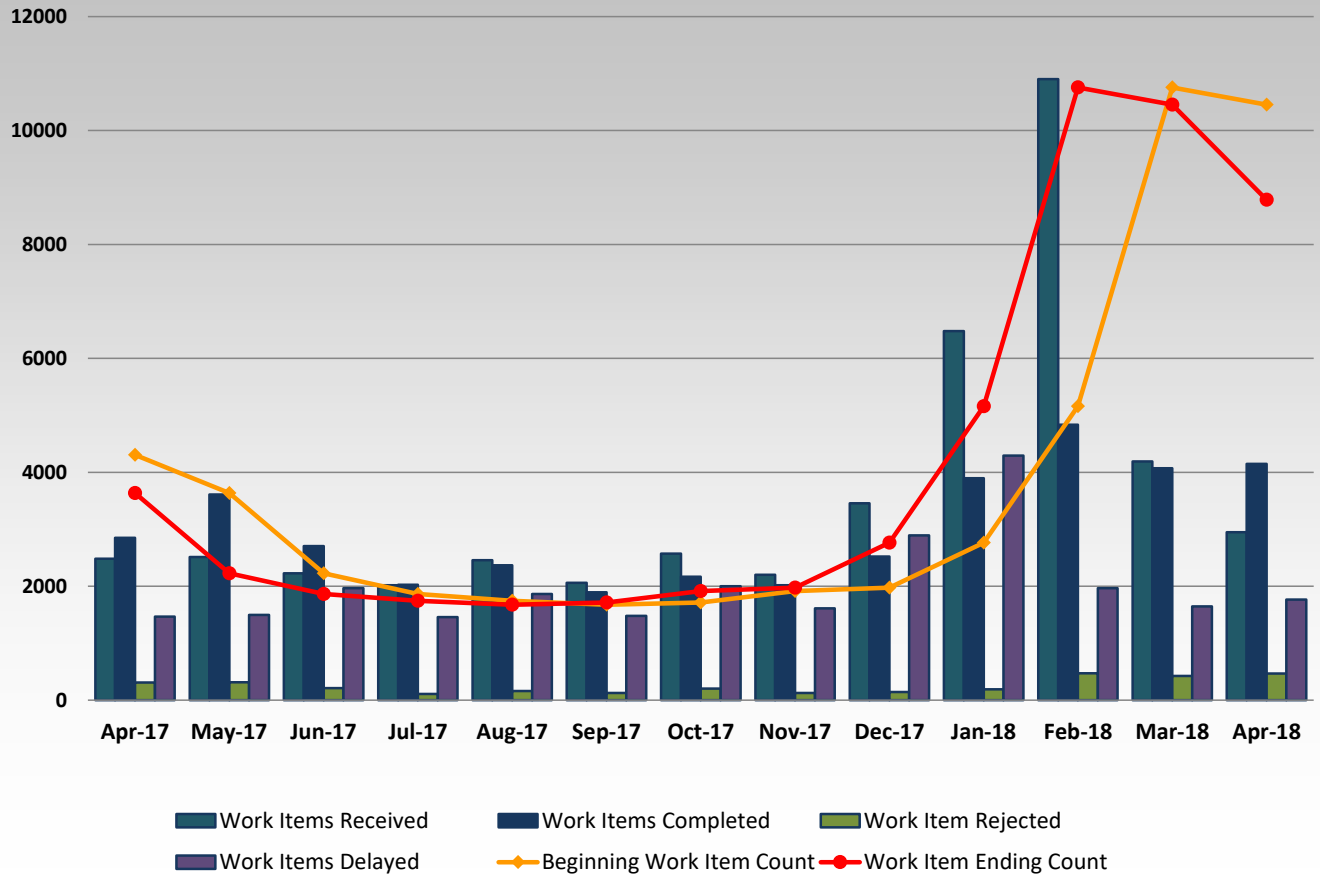
NCPERS Conference on Public Employee Retirement Systems Annual Conference & Exhibition

Staff attended the NCPERS 2018 Conference & Exhibition (ACE) held at the Sheraton New York Time Square in New York, NY on May 13-16, 2018. Some of sessions conducted were:

- 2018 Economic Outlook
- Managing Costs and Optimizing Performance
- Actuarial Hot Spots in 2018
- The Outlook for Public Plan Investments: A Conversation with Chief Investment Officers
- Meaningful Retiree Healthcare Benefit Strategies for the Public Sector
- The Deadly Dance of Drugs & Deception: Insights from National Litigation Leadership

Retiree Healthcare Division Trend Report

APRIL 2017 ~ APRIL 2018
Updated 5/31/2018

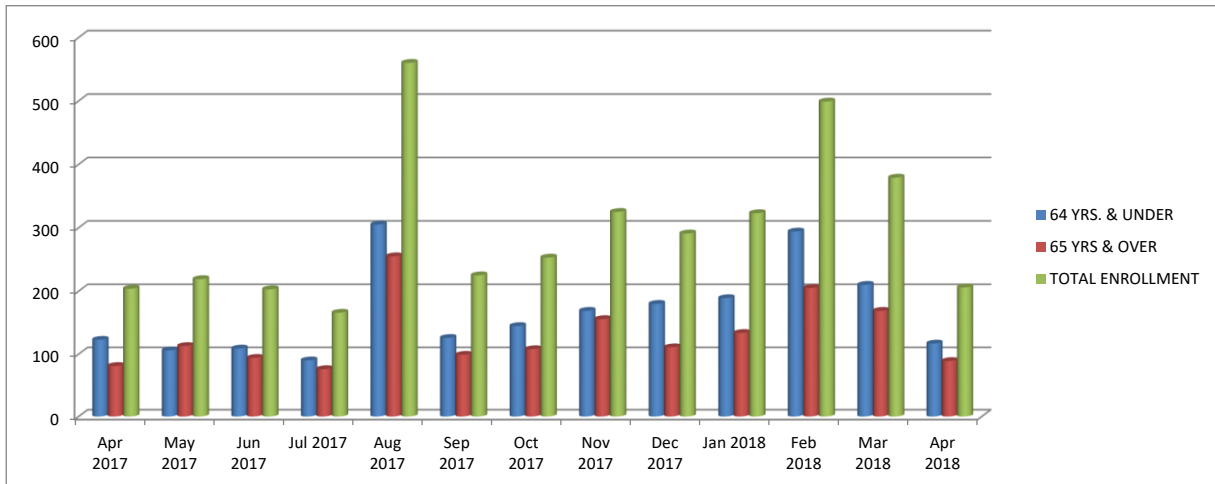


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Apr-17	4308	2484	2848	308	1467	3636
May-17	3636	2513	3609	314	1495	2226
Jun-17	2226	2225	2706	211	1966	1864
Jul-17	1864	2016	2026	108	1460	1746
Aug-17	1746	2457	2368	160	1865	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
Apr-18	10453	2949	4148	468	1764	8786

Retirees Monthly Age Breakdown APRIL 2017 ~ APRIL 2018

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Apr 2018	117	89	206



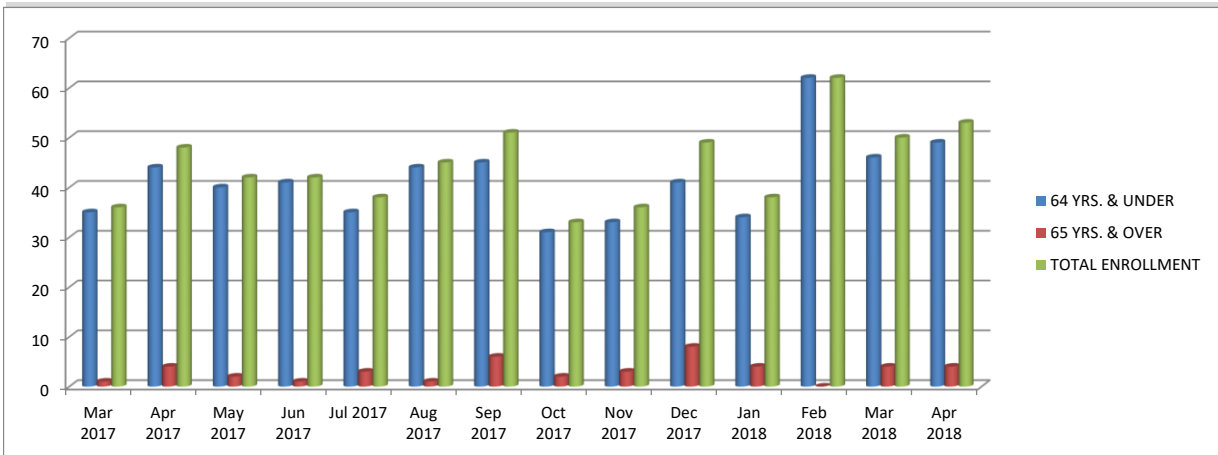
PLEASE NOTE:

- May's data (5/2018) is not yet available as data is provided on a **full month basis**.
- Next Report will include the following dates: May 1, 2017 through May 31, 2018.

Retirees Monthly Age Breakdown APRIL 2017 ~ APRIL 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
Apr 2018	49	4	53



PLEASE NOTE:

- May's data (5/2018) is not yet available as data is provided on a full month basis.
- Next Report will include the following dates: May 1, 2017 through May 31, 2018.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 5/31/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
202	1	\$268.00	0	\$0.00
240	6533	\$763,639.00	8	\$234.50
241	156	\$17,979.40	0	\$0.00
242	882	\$107,891.10	0	\$0.00
243	3801	\$896,795.80	5	\$494.40
244	19	\$2,284.80	0	\$0.00
245	54	\$6,418.40	0	\$0.00
246	16	\$1,198.00	0	\$0.00
247	105	\$13,087.50	0	\$0.00
248	13	\$3,291.80	1	\$36.50
249	45	\$11,029.60	0	\$0.00
250	15	\$3,797.40	0	\$0.00
Plan Total:	11,640	\$1,827,680.80	14	\$765.40
CIGNA-HEALTHSPRING PREFERRED with RX				
321	30	\$3,152.40	0	\$0.00
322	8	\$927.60	0	\$0.00
324	14	\$3,240.20	0	\$0.00
327	2	\$238.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	55	\$7,785.80	0	\$0.00
KAISER SR. ADVANTAGE				
401	1	-\$134.00	0	\$0.00
403	10324	\$1,198,999.10	8	\$206.50
413	1637	\$203,115.70	4	\$0.00
418	5278	\$1,249,678.69	0	\$100.60
419	286	\$32,091.20	0	\$0.00
426	210	\$24,254.80	0	\$0.00
427	167	\$18,455.30	0	\$0.00
445	3	\$315.80	0	\$0.00
451	31	\$3,533.60	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	\$6,780.40	0	\$0.00
465	9	\$1,024.50	0	\$0.00
466	28	\$6,739.20	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	\$9,380.70	0	\$0.00
486	11	\$1,372.20	0	\$0.00
488	45	\$10,846.10	0	\$0.00
491	1	\$104.90	0	\$0.00
492	1	\$104.90	0	\$0.00
Plan Total:	18,225	\$2,775,426.49	12	\$307.10

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 5/31/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	298	\$35,059.00	0	\$0.00
613	104	\$24,065.10	0	\$0.00
Plan Total:	402	\$59,124.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1645	\$194,143.10	1	\$36.50
702	323	\$41,054.20	0	\$0.00
703	937	\$226,474.40	0	\$0.00
704	75	\$9,612.90	0	\$0.00
705	30	\$6,935.30	0	\$0.00
Plan Total:	3,010	\$478,219.90	1	\$36.50
Grand Total:	33,332	\$5,148,237.09	27	\$1,109.00

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 5/31/2018

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ANTHEM BC III				
202	1	\$268.00	0	\$0.00
240	6533	\$763,639.00	8	\$234.50
241	156	\$17,979.40	0	\$0.00
242	882	\$107,891.10	0	\$0.00
243	3801	\$896,795.80	5	\$494.40
244	19	\$2,284.80	0	\$0.00
245	54	\$6,418.40	0	\$0.00
246	16	\$1,198.00	0	\$0.00
247	105	\$13,087.50	0	\$0.00
248	13	\$3,291.80	1	\$36.50
249	45	\$11,029.60	0	\$0.00
250	15	\$3,797.40	0	\$0.00
Plan Total:	11,640	\$1,827,680.80	14	\$765.40
CIGNA-HEALTHSPRING PREFERRED with RX				
321	30	\$3,152.40	0	\$0.00
322	8	\$927.60	0	\$0.00
324	14	\$3,240.20	0	\$0.00
327	2	\$238.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	55	\$7,785.80	0	\$0.00
KAISER SR. ADVANTAGE				
401	1	-\$134.00	0	\$0.00
403	10324	\$1,198,999.10	8	\$206.50
413	1637	\$203,115.70	4	\$0.00
418	5278	\$1,249,678.69	0	\$100.60
419	286	\$32,091.20	0	\$0.00
426	210	\$24,254.80	0	\$0.00
427	167	\$18,455.30	0	\$0.00
445	3	\$315.80	0	\$0.00
451	31	\$3,533.60	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	\$6,780.40	0	\$0.00
465	9	\$1,024.50	0	\$0.00
466	28	\$6,739.20	0	\$0.00
467	1	\$134.00	0	\$0.00
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476	4	\$465.60	0	\$0.00
478	13	\$2,942.50	0	\$0.00
482	77	\$9,380.70	0	\$0.00
486	11	\$1,372.20	0	\$0.00
488	45	\$10,846.10	0	\$0.00
491	1	\$104.90	0	\$0.00
492	1	\$104.90	0	\$0.00
Plan Total:	18,225	\$2,775,426.49	12	\$307.10

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 5/31/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	298	\$35,059.00	0	\$0.00
613	104	\$24,065.10	0	\$0.00
Plan Total:	402	\$59,124.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1645	\$194,143.10	1	\$36.50
702	323	\$41,054.20	0	\$0.00
703	937	\$226,474.40	0	\$0.00
704	75	\$9,612.90	0	\$0.00
705	30	\$6,935.30	0	\$0.00
Plan Total:	3,010	\$478,219.90	1	\$36.50
LOCAL 1014				
804	169	\$27,342.90	0	\$0.00
805	176	\$25,916.50	0	\$0.00
806	576	\$163,771.60	0	\$0.00
807	36	\$5,493.40	0	\$0.00
808	14	\$4,558.30	0	\$0.00
812	225	\$31,464.20	0	\$0.00
Plan Total:	1,196	\$258,546.90	0	\$0.00
Grand Total:	34,528	\$5,406,783.99	27	\$1,109.00

Medical and Dental Vision Insurance Premiums June 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	663	\$575,588.40	\$93,394.02	\$483,928.08	\$577,322.10	(\$1,733.70)	\$575,588.40
202	347	\$593,068.56	\$58,625.23	\$531,034.89	\$589,660.12	\$0.00	\$589,660.12
203	93	\$178,851.09	\$42,308.79	\$134,619.17	\$176,927.96	\$0.00	\$176,927.96
204	35	\$38,980.90	\$15,302.83	\$23,678.07	\$38,980.90	\$0.00	\$38,980.90
205	1	\$237.47	\$19.00	\$455.94	\$474.94	\$0.00	\$474.94
SUBTOTAL	1,139	\$1,386,726.42	\$209,649.87	\$1,173,716.15	\$1,383,366.02	(\$1,733.70)	\$1,381,632.32
Anthem Blue Cross I							
211	804	\$880,283.52	\$56,430.44	\$824,947.96	\$881,378.40	(\$7,664.16)	\$873,714.24
212	294	\$579,894.42	\$33,018.44	\$544,903.55	\$577,921.99	\$0.00	\$577,921.99
213	58	\$137,252.29	\$20,192.33	\$131,017.82	\$151,210.15	\$0.00	\$151,210.15
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	1,181	\$1,629,294.81	\$114,659.78	\$1,527,715.34	\$1,642,375.12	(\$7,664.16)	\$1,634,710.96
Anthem Blue Cross II							
221	2,153	\$2,362,751.04	\$148,458.22	\$2,239,445.97	\$2,387,904.19	(\$2,189.76)	\$2,385,714.43
222	1,890	\$3,733,809.99	\$96,782.04	\$3,639,052.96	\$3,735,835.00	(\$1,972.43)	\$3,733,862.57
223	660	\$1,537,690.91	\$60,158.27	\$1,528,711.46	\$1,588,869.73	\$0.00	\$1,588,869.73
224	157	\$228,787.16	\$20,474.99	\$214,104.25	\$234,579.24	\$0.00	\$234,579.24
225	2	\$728.08	\$182.02	\$546.06	\$728.08	\$0.00	\$728.08
SUBTOTAL	4,862	\$7,863,767.18	\$326,055.54	\$7,621,860.70	\$7,947,916.24	(\$4,162.19)	\$7,943,754.05

Medical and Dental Vision Insurance Premiums June 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,555	\$2,906,159.25	\$448,136.56	\$2,477,973.44	\$2,926,110.00	(\$8,875.59)	\$2,917,234.41
241	156	\$221,869.26	\$23,967.51	\$195,076.01	\$219,043.52	\$0.00	\$219,043.52
242	889	\$1,259,143.38	\$85,638.73	\$1,159,377.80	\$1,245,016.53	\$0.00	\$1,245,016.53
243	3,805	\$3,361,710.82	\$381,112.53	\$2,949,781.14	\$3,330,893.67	(\$1,760.98)	\$3,329,132.69
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	\$37,825.36	\$42,785.28	\$0.00	\$42,785.28
246	15	\$28,192.80	\$1,762.05	\$19,382.55	\$21,144.60	\$0.00	\$21,144.60
247	108	\$190,301.40	\$9,726.52	\$177,050.78	\$186,777.30	\$0.00	\$186,777.30
248	13	\$15,980.64	\$1,229.28	\$14,751.36	\$15,980.64	\$0.00	\$15,980.64
249	46	\$56,546.88	\$5,408.83	\$51,138.05	\$56,546.88	(\$1,229.28)	\$55,317.60
250	15	\$20,661.30	\$991.74	\$19,669.56	\$20,661.30	\$0.00	\$20,661.30
SUBTOTAL	11,675	\$8,118,405.09	\$966,023.73	\$7,113,990.07	\$8,080,013.80	(\$11,865.85)	\$8,068,147.95
CIGNA Network Model Plan							
301	334	\$474,249.94	\$127,885.40	\$350,624.27	\$478,509.67	(\$1,419.91)	\$477,089.76
302	141	\$361,289.94	\$88,189.08	\$270,538.52	\$358,727.60	\$0.00	\$358,727.60
303	17	\$51,434.18	\$14,443.17	\$30,939.93	\$45,383.10	\$0.00	\$45,383.10
304	20	\$37,673.80	\$15,142.62	\$22,531.18	\$37,673.80	\$0.00	\$37,673.80
SUBTOTAL	512	\$924,647.86	\$245,660.27	\$674,633.90	\$920,294.17	(\$1,419.91)	\$918,874.26

Medical and Dental Vision Insurance Premiums June 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	9	\$13,736.16	\$854.70	\$11,355.22	\$12,209.92	\$0.00	\$12,209.92
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	55	\$41,198.45	\$3,914.77	\$35,372.95	\$39,287.72	\$0.00	\$39,287.72

Medical and Dental Vision Insurance Premiums June 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,559	\$1,469,266.21	\$138,900.47	\$1,384,748.01	\$1,523,648.48	(\$937.63)	\$1,522,710.85
403	10,392	\$2,670,387.72	\$278,545.25	\$2,413,303.63	\$2,691,848.88	(\$7,185.36)	\$2,684,663.52
404	574	\$595,498.75	\$19,635.90	\$595,495.27	\$615,131.17	(\$1,035.65)	\$614,095.52
405	972	\$953,298.72	\$20,340.78	\$933,938.70	\$954,279.48	\$0.00	\$954,279.48
406	47	\$85,509.90	\$32,931.99	\$47,342.61	\$80,274.60	(\$1,745.10)	\$78,529.50
411	1,880	\$3,525,386.88	\$184,746.19	\$3,443,339.99	\$3,628,086.18	\$0.00	\$3,628,086.18
413	1,635	\$1,962,057.50	\$96,560.62	\$1,854,820.63	\$1,951,381.25	\$1,186.25	\$1,952,567.50
414	141	\$279,069.76	\$4,677.35	\$270,532.46	\$275,209.81	\$0.00	\$275,209.81
418	5,270	\$2,669,688.16	\$207,440.56	\$2,462,400.30	\$2,669,840.86	(\$4,041.92)	\$2,665,798.94
419	287	\$369,869.76	\$6,472.67	\$365,965.63	\$372,438.30	\$0.00	\$372,438.30
420	133	\$276,482.20	\$1,485.57	\$266,743.43	\$268,229.00	\$0.00	\$268,229.00
421	9	\$8,438.67	\$750.11	\$7,688.56	\$8,438.67	(\$937.63)	\$7,501.04
422	223	\$426,016.97	\$1,910.41	\$426,016.95	\$427,927.36	\$0.00	\$427,927.36
423	23	\$69,542.98	\$9,573.86	\$43,920.74	\$53,494.60	\$0.00	\$53,494.60
426	209	\$258,169.80	\$3,368.53	\$253,571.89	\$256,940.42	(\$1,229.38)	\$255,711.04
427	167	\$334,944.96	\$3,827.97	\$327,129.55	\$330,957.52	\$0.00	\$330,957.52
428	58	\$116,487.78	\$1,847.72	\$114,640.06	\$116,487.78	(\$2,008.41)	\$114,479.37
429	10	\$33,273.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
430	139	\$271,539.28	\$3,477.25	\$277,829.63	\$281,306.88	\$0.00	\$281,306.88
431	13	\$35,332.18	\$5,090.15	\$30,242.03	\$35,332.18	\$0.00	\$35,332.18
432	5	\$17,411.00	\$5,779.45	\$11,631.55	\$17,411.00	\$0.00	\$17,411.00
SUBTOTAL	23,746	\$16,427,672.18	\$1,027,362.80	\$15,531,301.62	\$16,558,664.42	(\$17,934.83)	\$16,540,729.59

Medical and Dental Vision Insurance Premiums June 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	31	\$11,365.22	\$1,305.15	\$10,060.07	\$11,365.22	\$0.00	\$11,365.22
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	47	\$29,574.42	\$4,005.05	\$25,569.37	\$29,574.42	\$0.00	\$29,574.42
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	28	\$22,638.56	\$582.13	\$22,056.43	\$22,638.56	(\$808.52)	\$21,830.04
467	1	\$2,721.09	\$394.78	\$2,326.31	\$2,721.09	\$0.00	\$2,721.09
SUBTOTAL	121	\$96,144.90	\$10,183.86	\$85,961.04	\$96,144.90	(\$808.52)	\$95,336.38

Medical and Dental Vision Insurance Premiums June 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	8	\$8,701.04	\$1,500.92	\$7,200.12	\$8,701.04	\$0.00	\$8,701.04
482	77	\$29,048.25	\$4,662.79	\$24,385.46	\$29,048.25	\$0.00	\$29,048.25
484	2	\$4,334.54	\$742.31	\$5,759.50	\$6,501.81	\$0.00	\$6,501.81
486	11	\$16,025.68	\$2,156.18	\$13,869.50	\$16,025.68	\$0.00	\$16,025.68
488	45	\$33,592.50	\$4,031.10	\$29,561.40	\$33,592.50	\$0.00	\$33,592.50
489	1	\$1,010.66	\$0.00	\$1,010.66	\$1,010.66	\$0.00	\$1,010.66
491	1	\$1,379.91	\$0.00	\$1,379.91	\$1,379.91	\$0.00	\$1,379.91
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	148	\$100,324.18	\$14,144.10	\$88,347.35	\$102,491.45	\$0.00	\$102,491.45
SCAN Health Plan							
611	300	\$89,400.00	\$18,940.88	\$70,459.12	\$89,400.00	(\$596.00)	\$88,804.00
613	104	\$61,152.00	\$10,431.12	\$50,720.88	\$61,152.00	\$0.00	\$61,152.00
SUBTOTAL	404	\$150,552.00	\$29,372.00	\$121,180.00	\$150,552.00	(\$596.00)	\$149,956.00

Medical and Dental Vision Insurance Premiums June 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,644	\$558,448.29	\$69,875.58	\$492,372.66	\$562,248.24	(\$1,695.35)	\$560,552.89
702	324	\$456,192.75	\$28,550.58	\$434,660.52	\$463,211.10	\$0.00	\$463,211.10
703	936	\$628,591.32	\$66,531.51	\$564,740.37	\$631,271.88	(\$670.14)	\$630,601.74
704	78	\$123,792.24	\$10,538.22	\$111,666.94	\$122,205.16	\$0.00	\$122,205.16
705	30	\$25,606.50	\$921.84	\$24,684.66	\$25,606.50	\$0.00	\$25,606.50
706	1	\$307.71	\$12.31	\$295.40	\$307.71	\$0.00	\$307.71
SUBTOTAL	3,013	\$1,792,938.81	\$176,430.04	\$1,628,420.55	\$1,804,850.59	(\$2,365.49)	\$1,802,485.10
United Healthcare							
707	458	\$495,541.20	\$49,382.47	\$462,247.73	\$511,630.20	\$1,072.60	\$512,702.80
708	404	\$794,724.70	\$37,622.18	\$778,634.47	\$816,256.65	\$0.00	\$816,256.65
709	331	\$768,118.60	\$38,336.29	\$776,194.31	\$814,530.60	\$6,961.80	\$821,492.40
SUBTOTAL	1,193	\$2,058,384.50	\$125,340.94	\$2,017,076.51	\$2,142,417.45	\$8,034.40	\$2,150,451.85

Medical and Dental Vision Insurance Premiums June 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	52	\$56,063.80	\$1,725.03	\$54,338.77	\$56,063.80	\$0.00	\$56,063.80
802	277	\$538,485.23	\$13,957.87	\$543,189.66	\$557,147.53	(\$1,943.99)	\$555,203.54
803	253	\$580,156.83	\$18,986.91	\$602,445.90	\$621,432.81	\$0.00	\$621,432.81
804	169	\$182,207.35	\$8,474.22	\$173,733.13	\$182,207.35	(\$29,070.60)	\$153,136.75
805	176	\$342,142.24	\$9,875.47	\$332,783.49	\$342,658.96	(\$25,916.50)	\$316,742.46
806	576	\$1,119,738.24	\$32,931.19	\$1,086,457.93	\$1,119,389.12	(\$163,771.60)	\$955,617.52
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	26	\$28,031.90	\$3,126.62	\$25,117.59	\$28,244.21	\$0.00	\$28,244.21
810	7	\$13,607.93	\$1,905.11	\$11,702.82	\$13,607.93	\$0.00	\$13,607.93
811	5	\$11,465.55	\$825.52	\$10,640.03	\$11,465.55	\$0.00	\$11,465.55
812	225	\$242,583.75	\$20,549.47	\$224,190.58	\$244,740.05	(\$31,464.20)	\$213,275.85
SUBTOTAL	1,816	\$3,229,138.32	\$114,191.90	\$3,177,420.91	\$3,291,612.81	(\$262,218.59)	\$3,029,394.22
Medical Plan Total	49,971	\$43,892,824.04	\$3,373,711.75	\$40,859,904.28	\$44,233,616.03	(\$302,734.84)	\$43,930,881.19

Medical and Dental Vision Insurance Premiums June 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	23,561	\$1,229,150.40	\$142,057.39	\$1,102,286.63	\$1,244,344.02	(\$3,580.09)	\$1,240,763.93
502	21,986	\$2,389,634.40	\$187,694.17	\$2,225,183.07	\$2,412,877.24	(\$1,463.96)	\$2,411,413.28
503	13	\$833.95	\$120.61	\$777.49	\$898.10	(\$192.45)	\$705.65
SUBTOTAL	45,560	\$3,619,618.75	\$329,872.17	\$3,328,247.19	\$3,658,119.36	(\$5,236.50)	\$3,652,882.86
CIGNA Dental HMO/Vision							
901	3,281	\$151,595.58	\$19,652.86	\$133,288.20	\$152,941.06	(\$184.76)	\$152,756.30
902	2,310	\$218,813.80	\$19,801.63	\$200,997.09	\$220,798.72	(\$283.56)	\$220,515.16
903	4	\$187.12	\$5.61	\$181.51	\$187.12	\$0.00	\$187.12
SUBTOTAL	5,595	\$370,596.50	\$39,460.10	\$334,466.80	\$373,926.90	(\$468.32)	\$373,458.58
Dental/Vision Plan Total	51,155	\$3,990,215.25	\$369,332.27	\$3,662,713.99	\$4,032,046.26	(\$5,704.82)	\$4,026,341.44
GRAND TOTALS	101,126	\$47,883,039.29	\$3,743,044.02	\$44,522,618.27	\$48,265,662.29	(\$308,439.66)	\$47,957,222.63

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

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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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

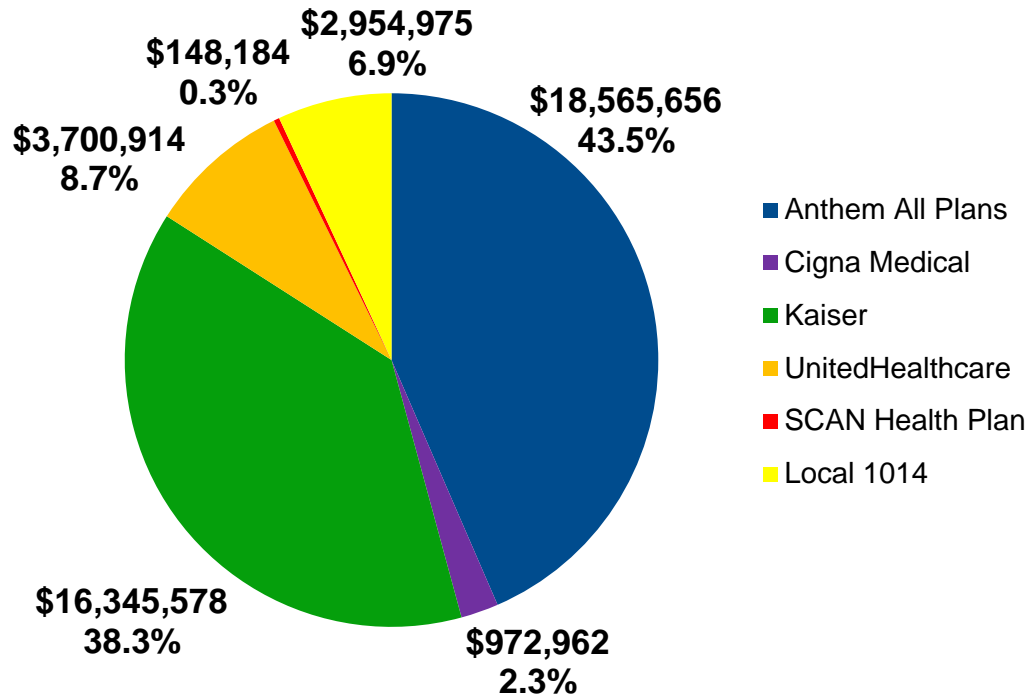
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

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

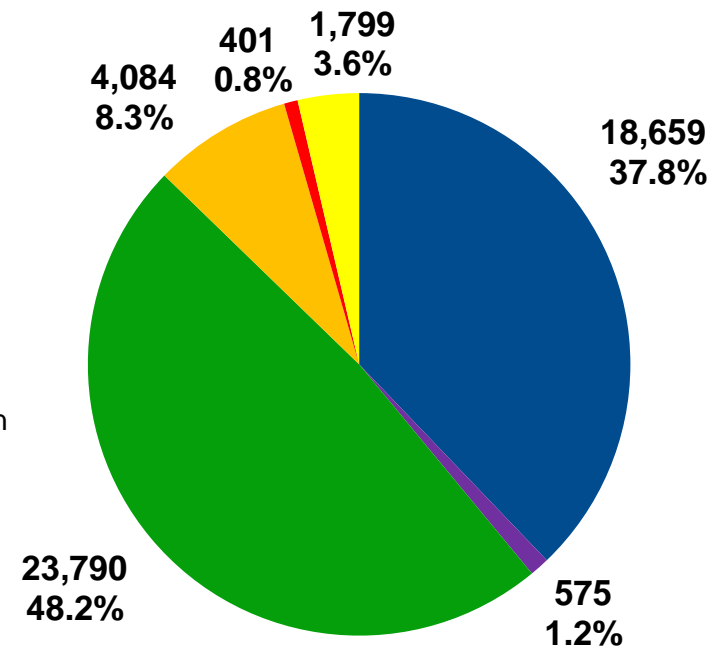
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$18,565,656	43.5%	18,659	37.8%
Cigna Medical	\$972,962	2.3%	575	1.2%
Kaiser	\$16,345,578	38.3%	23,790	48.2%
UnitedHealthcare	\$3,700,914	8.7%	4,084	8.3%
SCAN Health Plan	\$148,184	0.3%	401	0.8%
Local 1014	\$2,954,975	6.9%	1,799	3.6%
Combined Medical	\$42,688,268	100.0%	49,308	100.0%

Cigna Dental & Vision (PPO and HMO)	\$3,930,997	50,454
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Monthly Premium



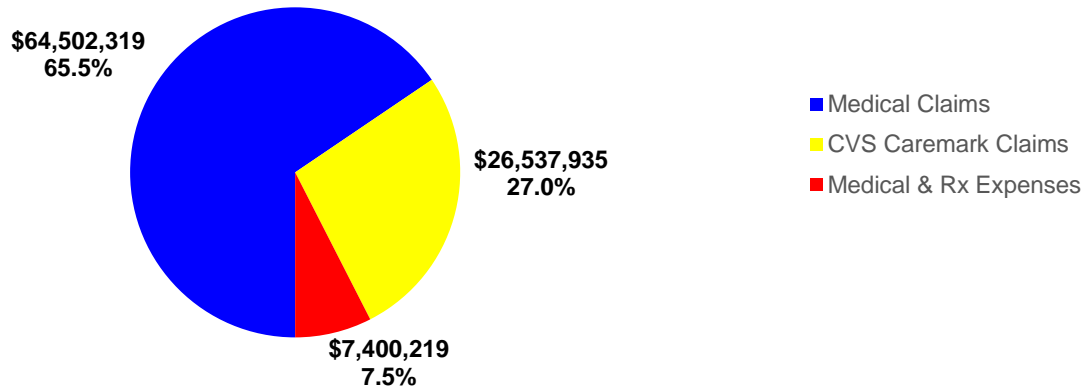
Retirees



Los Angeles County Employees Retirement Association
Anthem Plans I & II
Coverage Month April 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	5,939	\$9,181,956	\$6,796,190	\$2,675,987	\$9,472,177	\$1,594.91	103.2%	\$735,895	\$10,208,072	111.2%
May-18										
Jun-18										
YTD Plan Year	59,770	\$92,501,263	\$64,502,319	\$26,537,935	\$91,040,253	\$1,523.18	98.4%	\$7,400,219	\$98,440,472	106.4%
12 Month Rollup	71,839	\$110,638,966	\$77,630,434	\$31,821,704	\$109,452,139	\$1,523.58	98.9%	\$9,766,684	\$119,218,823	107.8%

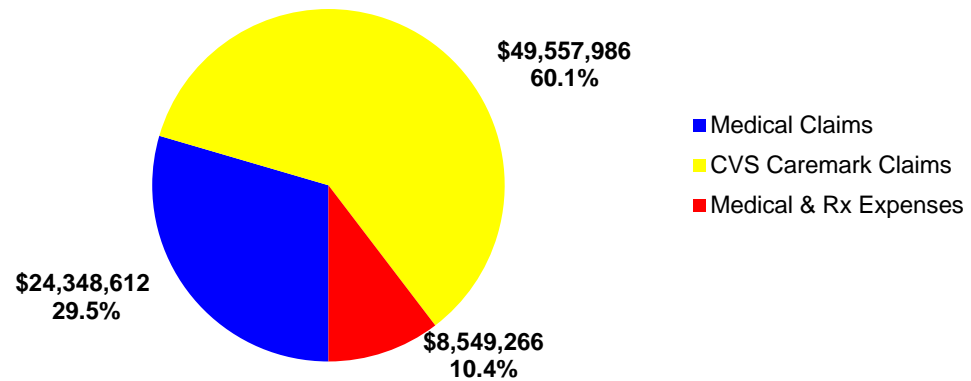
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
Anthem Plan III
Coverage Month April 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	11,571	\$7,992,577	\$2,287,339	\$5,345,412	\$7,632,751	\$659.64	95.5%	\$861,696	\$8,494,447	106.3%
May-18										
Jun-18										
YTD Plan Year	114,801	\$79,022,274	\$24,348,612	\$49,557,986	\$73,906,598	\$643.78	93.5%	\$8,549,266	\$82,455,864	104.3%
12 Month Rollup	137,448	\$94,209,930	\$29,089,606	\$59,242,614	\$88,332,221	\$642.66	93.8%	\$10,272,250	\$98,604,471	104.7%

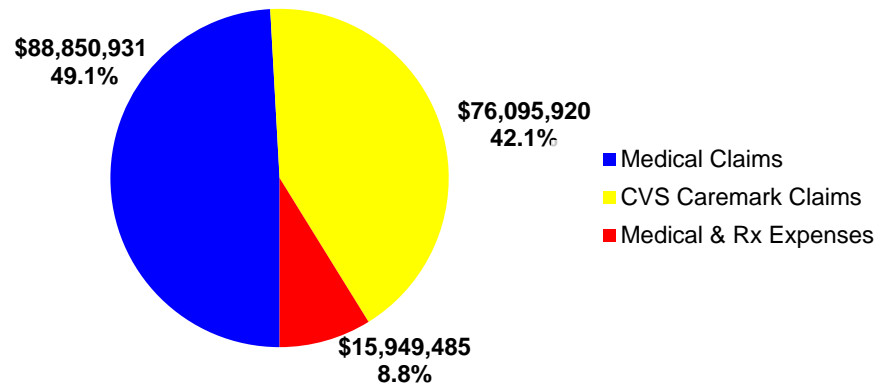
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA



Los Angeles County Employees Retirement Association
 Anthem Plans I, II, & III
 Coverage Month April 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	17,510	\$17,174,532	\$9,083,529	\$8,021,399	\$17,104,928	\$976.87	99.6%	\$1,597,591	\$18,702,519	108.9%
May-18										
Jun-18										
YTD Plan Year	174,571	\$171,523,537	\$88,850,931	\$76,095,920	\$164,946,851	\$944.87	96.2%	\$15,949,485	\$180,896,336	105.5%
12 Month Rollup	209,287	\$204,848,895	\$106,720,041	\$91,064,319	\$197,784,360	\$945.04	96.6%	\$20,038,934	\$217,823,294	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

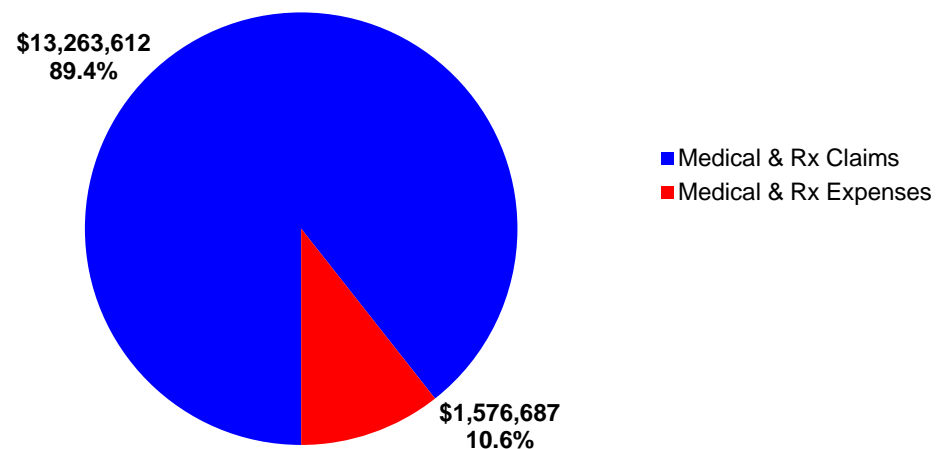


Los Angeles County Employees Retirement Association
Anthem Prudent Buyer
Coverage Month April 2018



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	1,149	\$1,391,123	\$1,152,257	\$1,002.83	82.8%	\$152,724	\$1,304,981	93.8%
May-18								
Jun-18								
YTD Plan Year	11,862	\$14,372,656	\$13,263,612	\$1,118.16	92.3%	\$1,576,687	\$14,840,299	103.3%
12 Month Rollup	14,364	\$17,305,446	\$15,857,571	\$1,103.98	91.6%	\$1,983,162	\$17,840,733	103.1%

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



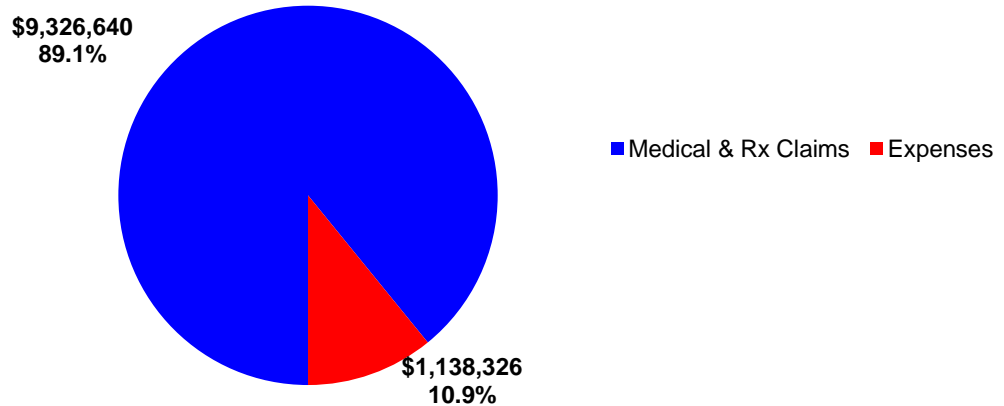
Los Angeles County Employees Retirement Association

Cigna HMO ⁽¹⁾

Coverage Month April 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	517	\$930,237	\$983,002	\$1,901.36	105.7%	\$110,791	\$1,093,793	117.6%
May-18								
Jun-18								
YTD Plan Year	5,349	\$9,557,729	\$9,326,640	\$1,743.62	97.6%	\$1,138,326	\$10,464,965	109.5%
12 Month Rollup	6,474	\$11,467,826	\$11,201,207	\$1,730.18	97.7%	\$1,367,345	\$12,568,552	109.6%

⁽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

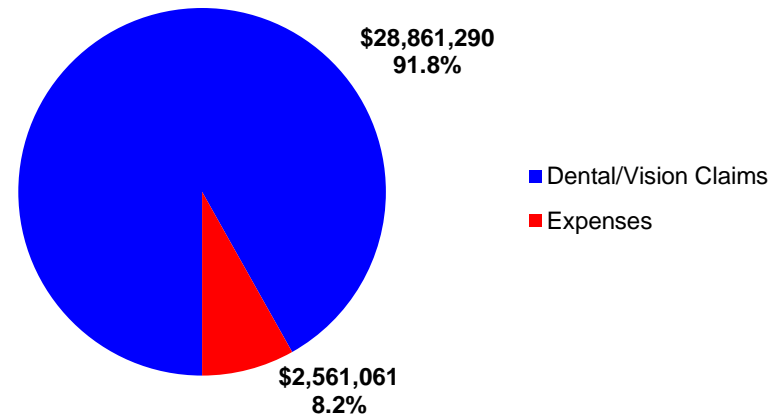
Los Angeles County Employees Retirement Association

Cigna Dental PPO + Vision

Coverage Month April 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	44,903	\$3,562,292	\$3,168,315	55.0%	\$70.56	88.9%	\$258,168	\$3,426,483	96.2%
May-18									
Jun-18									
YTD Plan Year	446,629	\$35,338,419	\$28,861,290	55.7%	\$64.62	81.7%	\$2,561,061	\$31,422,351	88.9%
12 Month Rollup	535,058	\$42,192,913	\$34,854,394	55.7%	\$65.14	82.6%	\$3,051,586	\$37,905,980	89.8%

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



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month April 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%