

AGENDA

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810
PASADENA, CA 91101

THURSDAY, SEPTEMBER 13, 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 August 9, 2018

II. PUBLIC COMMENT

III. FOR INFORMATION

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

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

C. LACERA Claims Experience
Stephen Murphy, Segal Consulting

D. Federal Legislation
Stephen Murphy, 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, AUGUST 9, 2018, 1:20 P.M. – 1:35 P.M.

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
Herman B. Santos
Gina Zapanta-Murphy
Thomas Walsh, Alternate

ABSENT: Shawn R. Kehoe, Vice Chair

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Marvin Adams

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith
Barry Lew

Segal Consulting

Stephen Murphy

The meeting was called to order by Chair Robbins at 1:20 p.m. Due to the absence of Mr. Kehoe, the Chair announced that Mr. Walsh, as the alternate, would be a voting member of the Committee.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the special meeting of July 17, 2018

Mr. Santos made a motion, Mr. Walsh seconded, to approve the minutes of the special meeting of July 17, 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 an "Oppose" position on H.R. 6290, which would enact the Public Employee Pension Transparency Act (PEPTA). (Memorandum dated July 30, 2018)

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

IV. FOR INFORMATION

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

The engagement report was discussed.

B. Staff Activities Report for July 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 June 2018 were discussed.

IV. FOR INFORMATION (Continued)

- D. 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.

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

The meeting adjourned at 1:35 p.m.

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

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
AUGUST 2018
FOR INFORMATION ONLY**

Bankruptcy and Older Americans

A recent study by the Consumer Bankruptcy Project shows that the rate of people 65 and older filing for bankruptcy is three times what it was in 1991, and the same group accounts for a far greater share of all filers. Driving the surge is a three-decade shift of financial risk from government and employers to individuals in the form of longer waits for full Social Security benefits, replacement of employer-provided pensions with 401(k) savings plans, and more out-of-pocket spending on health care. In addition to the increasing number of filers over age 65 (1.2 per 1000 filers in 1991 and 3.6 per 1000 filers in 2016), filers over age 65 also represent a higher percentage of all filers: 2.1 percent in 1991 and 12.2 percent currently). Multiple factors were cited by people over 65 for seeking bankruptcy protection: three in five said unmanageable medical expenses, two-thirds cited a drop in income, and three-quarters indicated debt collection.

Although the study does not delve into the underlying factors, other from the Employee Benefit Research Institute provides some insight: in 2016, the median over age 65 household had liquid savings of \$60,600, and the bottom 25 percent of households had \$3,260. Although typically covered by Medicare, lower-income beneficiaries tend to spend more income on medical bills due to gaps in coverage, high premiums, and more out-of-pocket costs. In 2013, out-of-pocket health care costs consumed 41 percent of the average Social Security check of an average Medicare beneficiary. There are also more people entering retirement age carrying higher debt loads due to mortgages, credit cards, and student loans co-signed for children. ([Source](#))

More Americans are Delaying Retirement

A growing share of baby boomers are working well into what traditionally would be their retirement years. However, they experience challenges remaining employed or reentering the workforce, and their hourly pay starts to decline after age 60, regardless of their education level. In 2016, workers age 55 and older make up 22.4 percent of the workforce, up from 12 percent a decade earlier. By 2026, that share is expected to rise to 25 percent.

Economists offer theories such as improving health, higher education, and a shift toward less physically demanding jobs as reasons why people are working longer. Other reasons include the gradual phase-out of employer pensions and a corresponding rise in more volatile 401(k) plans that have discouraged earlier retirement as well as an

increase in the Social Security full retirement age that induces workers to retire later with higher monthly payments. Workers age 55 and older have been the fastest-growing segment of the labor force since 1996, and the trend is expected to continue through 2026. ([Source](#))

Staff Note: As reported in the June 2018 Engagement Report, the number of Americans age 85 or older who were working has increased since the Great Recession. The prevalence of the aging workforce can be attributed to longer life expectancies, shrinking retirement plans, higher education levels, and less physically demanding labor.

Social Security and Income Inequality

A report by the Urban Institute analyzed how rising income inequality can widen the gap between wealthy and struggling retirees, despite Social Security's progressive benefit formula. The researchers found that annual retirement incomes in the top fifth of the lifetime earnings distribution would rise 3 percent in 2045, 5 percent in 2065, and 7 percent in 2085; in the bottom fifth, retirement incomes would fall 3 percent in 2045, 6 percent in 2065, and 13 percent in 2085. The average Social Security benefit is \$1,404, and more than 40 percent of single adults receive more than 90 percent of their income from that benefit.

The researchers project income inequality based on trends in the education premium, which is the hourly wage gap between college-educated workers and those with less education. A higher minimum wage would mitigate but not eliminate the effects of growing income inequality on future retirement incomes. The researchers recommend that a broader policy agenda is needed for retirement security in the face of rising income inequality that includes worker training and apprenticeships; financial literacy training; tax reforms incentivizing retirement savings for low-wage workers; and Social Security reforms to create a meaningful minimum benefit or to change the progressivity of the benefit formula. ([Source](#)) ([Source](#))

Executive Order on Retirement Savings

President Trump recently signed an executive order directing the Departments of Labor and the Treasury on three major initiatives:

- Allowing businesses to join together to offer Association Retirement Plans, also known as Multiple Employer Plans, that would pool participants from multiple unaffiliated employers, which would avoid each employer establishing its own independent 401(k) plan.

- Reviewing the regulations on required minimum distributions to enable participants to start them later than age 70 1/2.
- Reviewing paperwork and administrative requirements to reduce compliance costs for small businesses that do not enjoy economies of scale compared to large businesses. [\(Source\)](#) [\(Source\)](#)

Staff Note: The executive order is not legislation and provides for changes to regulations under the purview of the Departments of Labor and the Treasury. House Republicans plan to introduce tax legislation in the fall that includes retirement and savings incentives as part of a “Tax Reform 2.0” package.

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

Kaiser Performance Review Meeting

On August 20, 2018, staff, representatives from Kaiser and Segal met at the LACERA offices to discuss Kaiser's performance review. The following topics were discussed:

- Demographics, Engagement, KP.org activity
- Prevention and Lifestyle Risks
- Chronic Conditions
- Maternity
- Periodic Utilization Report

CVS/Caremark Mid-Year Review Meeting

On August 21, 2018, staff, representatives from CVS/Caremark, Anthem Blue Cross and Segal met at the LACERA offices to discuss CVS/Caremark's mid-year review. As a brief background, CVS/Caremark is the pharmacy benefit manager for the Anthem Blue Cross Plans I, II, and III. The following topics were discussed:

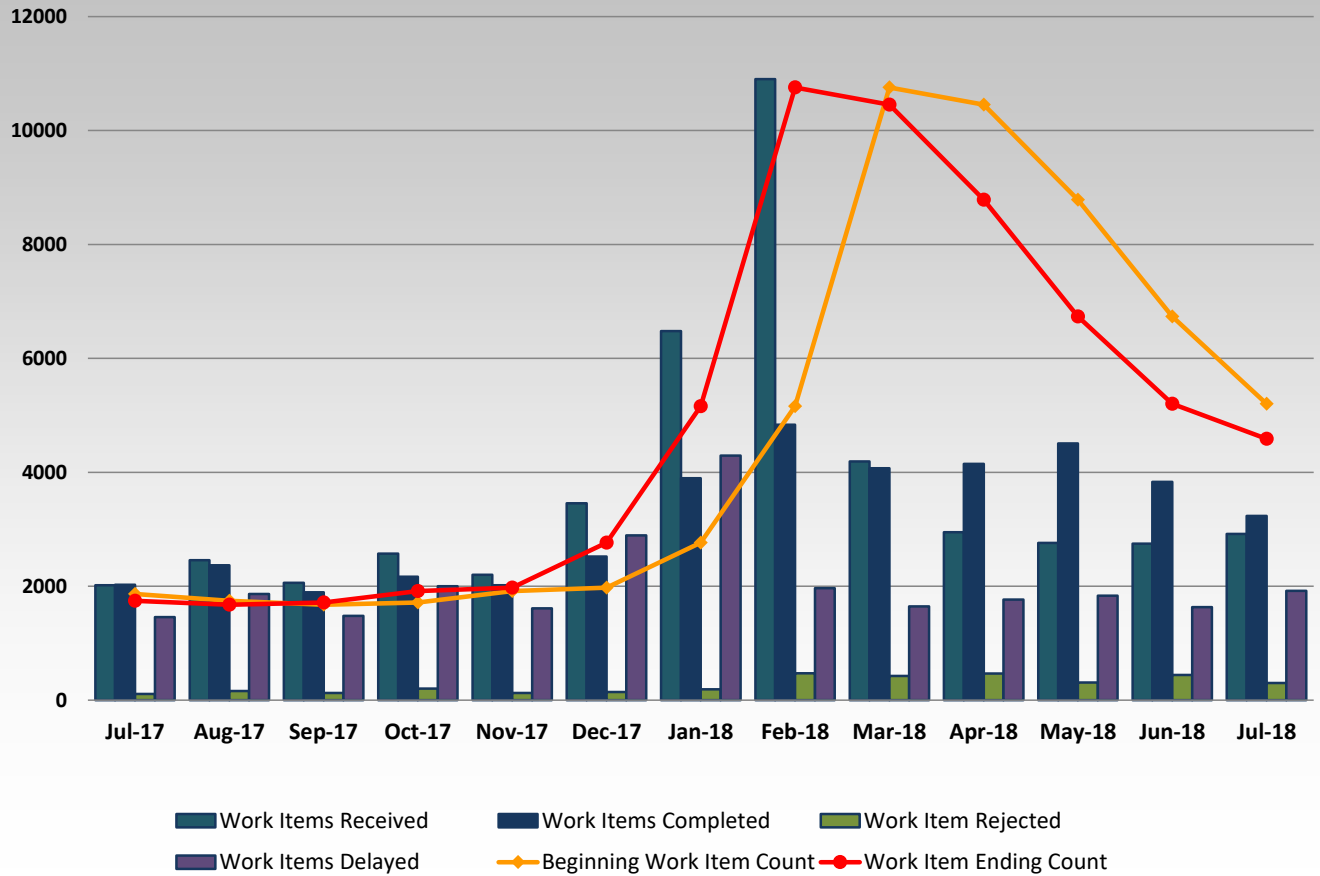
- Rx insights
- Real Time Benefits
- Market Developments & Industry News
- Utilization Management Recommendations
- Specialty Quantity Limit Analysis

Retiree Healthcare Division

Trend Report

JULY 2017 ~ JULY 2018

Updated 8/28/2018

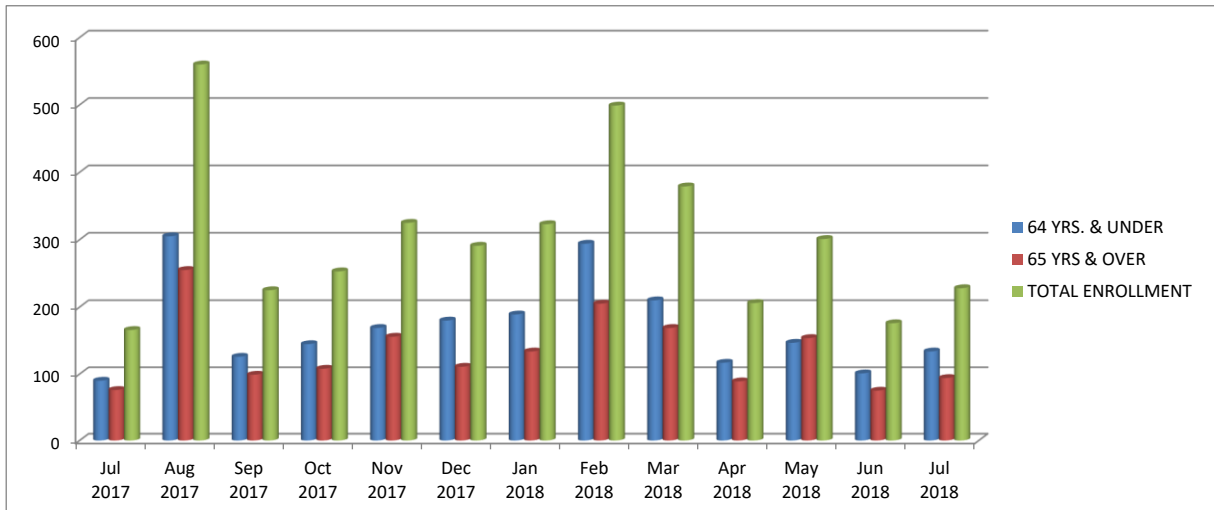


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Jul-17	1864	2016	2026	108	1460	1746
Aug-17	1746	2457	2368	160	1865	1675
Sep-17	1675	2059	1893	125	1480	1716
Oct-17	1716	2571	2167	205	1999	1915
Nov-17	1915	2202	2018	126	1611	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
May-18	8786	2762	4506	309	1835	6733
Jun-18	6733	2746	3834	442	1635	5203
Jul-18	5203	2920	3236	300	1918	4587

Retirees Monthly Age Breakdown JULY 2017 ~ JULY 2018

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
May 2018	147	154	301
Jun 2018	101	75	176
Jul 2018	134	94	228



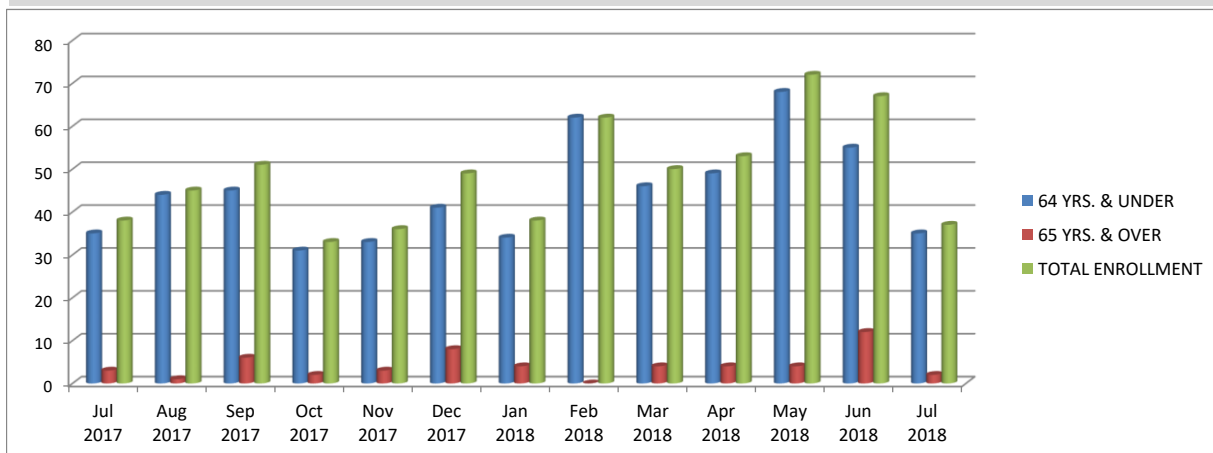
PLEASE NOTE:

- August's data (8/2018) is not yet available as data is provided on a full month basis.
- Next Report will include the following dates: August 1, 2017 through August 31, 2018.

Retirees Monthly Age Breakdown JULY 2017 ~ JULY 2018

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
May 2018	68	4	72
Jun 2018	55	12	67
Jul 2018	35	2	37



PLEASE NOTE:

- August's data (8/2018) is not yet available as data is provided on a full month basis.
- Next Report will include the following dates: August 1, 2017 through August 31, 2018.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
201	1	-\$268.00	0	0
240	6615	\$786,712.60	7	\$290.00
241	152	\$17,097.40	0	\$0.00
242	882	\$108,111.50	0	\$0.00
243	3839	\$917,686.60	3	\$108.00
244	22	\$2,387.00	0	\$0.00
245	54	\$6,379.00	0	\$0.00
246	17	\$2,136.00	0	\$0.00
247	111	\$13,987.80	0	\$0.00
248	13	\$3,126.80	2	\$269.30
249	48	\$12,455.00	0	\$0.00
250	17	\$4,048.40	0	\$0.00
Plan Total:	11,771	\$1,873,860.10	12	\$667.30
CIGNA-HEALTHSPRING PREFERRED with RX				
321	30	\$3,266.70	0	\$0.00
322	8	\$927.60	0	\$0.00
324	14	\$3,538.10	0	\$0.00
327	2	\$238.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	55	\$8,198.00	0	\$0.00
KAISER SR. ADVANTAGE				
403	10413	\$1,232,945.70	7	\$159.20
404	1	-\$268.00	0	\$0.00
413	1603	\$198,278.60	0	\$0.00
418	5369	\$1,281,530.60	2	\$100.60
419	276	\$31,332.30	0	\$0.00
426	212	\$23,701.70	0	\$0.00
427	169	\$18,727.10	0	\$0.00
445	3	\$461.30	0	\$0.00
446	1	\$106.00	0	\$0.00
451	33	\$3,875.10	0	\$0.00
455	1	\$134.00	0	\$0.00
457	7	\$1,643.90	0	\$0.00
458	1	\$134.00	0	\$0.00
462	58	\$6,758.00	0	\$0.00
465	5	\$582.70	0	\$0.00
466	31	\$7,126.40	0	\$0.00
467	1	\$134.00	0	\$0.00
472	31	\$3,560.00	0	\$0.00
476	4	\$640.20	0	\$0.00
478	13	\$3,502.80	0	\$0.00
482	76	\$9,325.00	0	\$0.00
486	9	\$1,116.40	0	\$0.00
488	48	\$11,458.10	0	\$0.00
491	1	\$104.90	0	\$0.00
492	1	\$104.90	0	\$0.00
Plan Total:	18,367	\$2,837,015.70	9	\$259.80

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	306	\$35,944.70	0	\$0.00
613	106	\$25,130.70	0	\$0.00
Plan Total:	412	\$61,075.40	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1649	\$195,709.70	1	\$36.50
702	321	\$39,182.00	0	\$0.00
703	961	\$230,704.10	0	\$0.00
704	78	\$9,970.20	0	\$0.00
705	26	\$5,445.10	0	\$0.00
Plan Total:	3,035	\$481,011.10	1	\$36.50
Grand Total:	33,640	\$5,261,160.30	22	\$963.60

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
201	1	-\$268.00	0	0
240	6615	\$786,712.60	7	\$290.00
241	152	\$17,097.40	0	\$0.00
242	882	\$108,111.50	0	\$0.00
243	3839	\$917,686.60	3	\$108.00
244	22	\$2,387.00	0	\$0.00
245	54	\$6,379.00	0	\$0.00
246	17	\$2,136.00	0	\$0.00
247	111	\$13,987.80	0	\$0.00
248	13	\$3,126.80	2	\$269.30
249	48	\$12,455.00	0	\$0.00
250	17	\$4,048.40	0	\$0.00
Plan Total:	11,771	\$1,873,860.10	12	\$667.30
CIGNA-HEALTHSPRING PREFERRED with RX				
321	30	\$3,266.70	0	\$0.00
322	8	\$927.60	0	\$0.00
324	14	\$3,538.10	0	\$0.00
327	2	\$238.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	55	\$8,198.00	0	\$0.00
KAISER SR. ADVANTAGE				
403	10413	\$1,232,945.70	7	\$159.20
404	1	-\$268.00	0	\$0.00
413	1603	\$198,278.60	0	\$0.00
418	5369	\$1,281,530.60	2	\$100.60
419	276	\$31,332.30	0	\$0.00
426	212	\$23,701.70	0	\$0.00
427	169	\$18,727.10	0	\$0.00
445	3	\$461.30	0	\$0.00
446	1	\$106.00	0	\$0.00
451	33	\$3,875.10	0	\$0.00
455	1	\$134.00	0	\$0.00
457	7	\$1,643.90	0	\$0.00
458	1	\$134.00	0	\$0.00
462	58	\$6,758.00	0	\$0.00
465	5	\$582.70	0	\$0.00
466	31	\$7,126.40	0	\$0.00
467	1	\$134.00	0	\$0.00
472	31	\$3,560.00	0	\$0.00
476	4	\$640.20	0	\$0.00
478	13	\$3,502.80	0	\$0.00
482	76	\$9,325.00	0	\$0.00
486	9	\$1,116.40	0	\$0.00
488	48	\$11,458.10	0	\$0.00
491	1	\$104.90	0	\$0.00
492	1	\$104.90	0	\$0.00
Plan Total:	18,367	\$2,837,015.70	9	\$259.80

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 8/31/2018

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	306	\$35,944.70	0	\$0.00
613	106	\$25,130.70	0	\$0.00
Plan Total:	412	\$61,075.40	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1649	\$195,709.70	1	\$36.50
702	321	\$39,182.00	0	\$0.00
703	961	\$230,704.10	0	\$0.00
704	78	\$9,970.20	0	\$0.00
705	26	\$5,445.10	0	\$0.00
Plan Total:	3,035	\$481,011.10	1	\$36.50
LOCAL 1014				
804	171	\$27,610.90	0	\$0.00
805	175	\$25,680.10	0	\$0.00
806	581	\$165,315.60	0	\$0.00
807	35	\$5,520.00	0	\$0.00
808	14	\$4,558.30	0	\$0.00
812	225	\$31,443.20	0	\$0.00
Plan Total:	1,201	\$260,128.10	0	\$0.00
Grand Total:	34,841	\$5,521,288.40	22	\$963.60

Medical and Dental Vision Insurance Premiums September 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	652	\$594,106.68	\$93,131.01	\$498,250.41	\$591,381.42	(\$2,725.26)	\$588,656.16
202	332	\$596,634.22	\$54,345.37	\$529,866.65	\$584,212.02	\$0.00	\$584,212.02
203	90	\$181,425.60	\$42,574.58	\$134,819.34	\$177,393.92	\$0.00	\$177,393.92
204	38	\$44,355.88	\$16,878.54	\$27,477.34	\$44,355.88	\$0.00	\$44,355.88
205	1	\$248.58	\$19.88	\$477.28	\$497.16	\$0.00	\$497.16
SUBTOTAL	1,113	\$1,416,770.96	\$206,949.38	\$1,190,891.02	\$1,397,840.40	(\$2,725.26)	\$1,395,115.14
Anthem Blue Cross I							
211	790	\$908,812.08	\$58,292.61	\$852,709.23	\$911,001.84	(\$1,147.49)	\$909,854.35
212	286	\$593,378.24	\$35,685.31	\$565,772.83	\$601,458.14	\$0.00	\$601,458.14
213	56	\$136,557.68	\$16,435.64	\$120,122.04	\$136,557.68	\$0.00	\$136,557.68
214	21	\$31,872.33	\$5,342.39	\$26,529.94	\$31,872.33	\$0.00	\$31,872.33
215	3	\$1,166.46	\$31.10	\$1,135.36	\$1,166.46	\$0.00	\$1,166.46
SUBTOTAL	1,156	\$1,671,786.79	\$115,787.05	\$1,566,269.40	\$1,682,056.45	(\$1,147.49)	\$1,680,908.96
Anthem Blue Cross II							
221	2,142	\$2,467,103.50	\$147,636.55	\$2,321,131.21	\$2,468,767.76	(\$3,389.86)	\$2,465,377.90
222	1,886	\$3,920,017.92	\$100,067.69	\$3,760,182.33	\$3,860,250.02	(\$6,202.56)	\$3,854,047.46
223	646	\$1,587,483.03	\$65,604.73	\$1,480,535.51	\$1,546,140.24	\$2,438.53	\$1,548,578.77
224	162	\$245,872.26	\$24,526.48	\$233,417.91	\$257,944.39	\$0.00	\$257,944.39
225	2	\$777.64	\$583.23	\$972.05	\$1,555.28	\$0.00	\$1,555.28
SUBTOTAL	4,838	\$8,221,254.35	\$338,418.68	\$7,796,239.01	\$8,134,657.69	(\$7,153.89)	\$8,127,503.80

Medical and Dental Vision Insurance Premiums September 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,638	\$3,109,047.20	\$476,549.78	\$2,646,585.78	\$3,123,135.56	(\$7,491.48)	\$3,115,644.08
241	151	\$228,505.50	\$23,845.62	\$197,537.91	\$221,383.53	\$0.00	\$221,383.53
242	882	\$1,332,202.00	\$95,676.16	\$1,226,681.32	\$1,322,357.48	(\$1,493.50)	\$1,320,863.98
243	3,847	\$3,589,328.88	\$406,050.44	\$3,146,443.49	\$3,552,493.93	(\$1,860.72)	\$3,550,633.21
244	21	\$18,417.30	\$3,130.93	\$13,612.07	\$16,743.00	\$0.00	\$16,743.00
245	54	\$45,206.10	\$4,688.04	\$40,518.06	\$45,206.10	\$0.00	\$45,206.10
246	17	\$31,659.27	\$2,085.79	\$31,435.79	\$33,521.58	\$0.00	\$33,521.58
247	113	\$214,165.65	\$10,317.20	\$176,916.40	\$187,233.60	\$0.00	\$187,233.60
248	13	\$16,888.17	\$1,299.09	\$15,449.46	\$16,748.55	\$0.00	\$16,748.55
249	49	\$63,655.41	\$4,910.57	\$58,744.84	\$63,655.41	\$0.00	\$63,655.41
250	17	\$24,746.90	\$1,048.10	\$23,698.80	\$24,746.90	\$0.00	\$24,746.90
SUBTOTAL	11,802	\$8,673,822.38	\$1,029,601.72	\$7,577,623.92	\$8,607,225.64	(\$10,845.70)	\$8,596,379.94
CIGNA Network Model Plan							
301	321	\$484,474.76	\$133,398.90	\$349,571.28	\$482,970.18	(\$1,503.68)	\$481,466.50
302	137	\$374,741.76	\$92,855.53	\$273,739.67	\$366,595.20	\$0.00	\$366,595.20
303	17	\$54,509.31	\$15,663.99	\$32,432.46	\$48,096.45	\$0.00	\$48,096.45
304	18	\$35,930.16	\$14,681.91	\$21,248.25	\$35,930.16	\$0.00	\$35,930.16
SUBTOTAL	493	\$949,655.99	\$256,600.33	\$676,991.66	\$933,591.99	(\$1,503.68)	\$932,088.31

Medical and Dental Vision Insurance Premiums September 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	\$1,476.45	\$9,673.76	\$11,150.21	\$0.00	\$11,150.21
322	9	\$14,358.87	\$893.44	\$11,870.00	\$12,763.44	\$0.00	\$12,763.44
324	14	\$10,653.72	\$1,293.67	\$9,360.05	\$10,653.72	\$0.00	\$10,653.72
327	2	\$4,174.04	\$417.40	\$3,756.64	\$4,174.04	\$0.00	\$4,174.04
329	1	\$1,323.31	\$0.00	\$1,323.31	\$1,323.31	\$0.00	\$1,323.31
SUBTOTAL	55	\$42,044.64	\$4,080.96	\$35,983.76	\$40,064.72	\$0.00	\$40,064.72

Medical and Dental Vision Insurance Premiums September 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,534	\$1,548,477.60	\$140,457.44	\$1,421,956.50	\$1,562,413.94	\$0.00	\$1,562,413.94
403	10,477	\$2,876,019.36	\$291,525.80	\$2,604,089.22	\$2,895,615.02	(\$3,052.12)	\$2,892,562.90
404	571	\$646,054.22	\$21,508.28	\$609,597.44	\$631,105.72	(\$7,249.55)	\$623,856.17
405	992	\$1,043,990.55	\$23,360.99	\$1,030,648.93	\$1,054,009.92	(\$1,150.29)	\$1,052,859.63
406	46	\$85,868.20	\$35,677.00	\$50,191.20	\$85,868.20	(\$2,140.92)	\$83,727.28
411	1,822	\$3,651,978.40	\$181,386.36	\$3,440,102.88	\$3,621,489.24	(\$1,997.80)	\$3,619,491.44
413	1,607	\$2,052,167.04	\$99,781.53	\$1,926,065.47	\$2,025,847.00	(\$82.87)	\$2,025,764.13
414	137	\$296,860.20	\$3,519.90	\$291,064.72	\$294,584.62	\$0.00	\$294,584.62
418	5,357	\$2,903,784.12	\$219,368.44	\$2,670,904.68	\$2,890,273.12	(\$1,621.32)	\$2,888,651.80
419	278	\$388,298.25	\$6,624.73	\$397,033.50	\$403,658.23	\$0.00	\$403,658.23
420	132	\$296,083.92	\$2,332.78	\$304,427.16	\$306,759.94	\$0.00	\$306,759.94
421	9	\$9,026.10	\$1,002.91	\$8,023.19	\$9,026.10	\$0.00	\$9,026.10
422	223	\$462,452.50	\$2,291.80	\$447,882.80	\$450,174.60	\$0.00	\$450,174.60
423	19	\$62,955.20	\$5,978.38	\$22,564.16	\$28,542.54	(\$2,861.60)	\$25,680.94
426	210	\$279,324.84	\$3,293.92	\$272,902.30	\$276,196.22	\$0.00	\$276,196.22
427	168	\$368,995.16	\$3,188.46	\$306,457.62	\$309,646.08	(\$2,132.92)	\$307,513.16
428	58	\$127,963.92	\$1,995.38	\$140,027.82	\$142,023.20	\$0.00	\$142,023.20
429	10	\$32,826.53	\$3,780.36	\$20,093.48	\$23,873.84	\$0.00	\$23,873.84
430	143	\$299,542.10	\$3,812.35	\$295,729.75	\$299,542.10	(\$2,094.70)	\$297,447.40
431	12	\$34,920.60	\$5,658.24	\$29,262.36	\$34,920.60	\$0.00	\$34,920.60
432	5	\$18,627.00	\$6,434.35	\$12,192.65	\$18,627.00	\$0.00	\$18,627.00
SUBTOTAL	23,810	\$17,486,215.81	\$1,062,979.40	\$16,301,217.83	\$17,364,197.23	(\$24,384.09)	\$17,339,813.14

Medical and Dental Vision Insurance Premiums September 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	4	\$3,878.68	\$853.31	\$3,025.37	\$3,878.68	\$0.00	\$3,878.68
451	33	\$11,987.91	\$1,249.64	\$10,738.27	\$11,987.91	\$0.00	\$11,987.91
453	2	\$4,286.00	\$316.36	\$3,969.64	\$4,286.00	\$0.00	\$4,286.00
454	1	\$2,893.11	\$552.12	\$2,340.99	\$2,893.11	\$0.00	\$2,893.11
455	1	\$1,310.30	\$0.00	\$1,310.30	\$1,310.30	\$0.00	\$1,310.30
457	7	\$5,029.78	\$1,149.66	\$3,880.12	\$5,029.78	\$0.00	\$5,029.78
458	1	\$2,202.25	\$0.00	\$2,202.25	\$2,202.25	\$0.00	\$2,202.25
SUBTOTAL	49	\$31,588.03	\$4,121.09	\$27,466.94	\$31,588.03	\$0.00	\$31,588.03
Kaiser - Georgia							
441	3	\$3,493.23	\$50.76	\$3,442.47	\$3,493.23	\$0.00	\$3,493.23
442	4	\$4,657.64	\$67.68	\$4,589.96	\$4,657.64	\$0.00	\$4,657.64
445	3	\$4,739.64	\$0.00	\$4,739.64	\$4,739.64	\$0.00	\$4,739.64
446	1	\$1,579.88	\$0.00	\$1,579.88	\$1,579.88	\$0.00	\$1,579.88
461	13	\$15,137.33	\$2,469.04	\$12,668.29	\$15,137.33	\$0.00	\$15,137.33
462	60	\$25,408.20	\$3,853.57	\$21,554.63	\$25,408.20	\$0.00	\$25,408.20
463	4	\$9,283.28	\$2,046.96	\$7,236.32	\$9,283.28	\$0.00	\$9,283.28
465	5	\$7,899.40	\$947.93	\$6,951.47	\$7,899.40	\$0.00	\$7,899.40
466	31	\$26,007.14	\$604.04	\$25,403.10	\$26,007.14	\$0.00	\$26,007.14
467	1	\$2,736.29	\$297.76	\$2,438.53	\$2,736.29	\$0.00	\$2,736.29
SUBTOTAL	125	\$100,942.03	\$10,337.74	\$90,604.29	\$100,942.03	\$0.00	\$100,942.03

Medical and Dental Vision Insurance Premiums September 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	31	\$13,517.24	\$2,092.99	\$11,424.25	\$13,517.24	\$0.00	\$13,517.24
473	1	\$1,646.39	\$498.90	\$1,147.49	\$1,646.39	\$0.00	\$1,646.39
474	3	\$5,995.20	\$0.00	\$5,995.20	\$5,995.20	\$0.00	\$5,995.20
476	4	\$5,724.96	\$2,690.74	\$3,034.22	\$5,724.96	\$0.00	\$5,724.96
478	13	\$11,233.04	\$794.95	\$10,438.09	\$11,233.04	\$0.00	\$11,233.04
SUBTOTAL	58	\$44,136.03	\$6,639.37	\$37,496.66	\$44,136.03	\$0.00	\$44,136.03
Kaiser - Oregon							
481	7	\$8,288.42	\$1,839.52	\$6,448.90	\$8,288.42	\$0.00	\$8,288.42
482	76	\$32,880.64	\$5,208.98	\$28,536.94	\$33,745.92	(\$432.64)	\$33,313.28
484	2	\$4,720.22	\$750.58	\$3,969.64	\$4,720.22	\$0.00	\$4,720.22
486	9	\$14,478.30	\$1,866.09	\$12,612.21	\$14,478.30	\$0.00	\$14,478.30
488	47	\$41,149.44	\$5,726.61	\$35,422.83	\$41,149.44	\$0.00	\$41,149.44
489	1	\$1,070.36	\$0.00	\$1,070.36	\$1,070.36	\$0.00	\$1,070.36
491	1	\$1,495.00	\$0.00	\$1,495.00	\$1,495.00	\$0.00	\$1,495.00
492	1	\$1,694.64	\$338.93	\$1,355.71	\$1,694.64	\$0.00	\$1,694.64
495	2	\$5,064.00	\$928.96	\$4,135.04	\$5,064.00	\$0.00	\$5,064.00
SUBTOTAL	146	\$110,841.02	\$16,659.67	\$95,046.63	\$111,706.30	(\$432.64)	\$111,273.66
SCAN Health Plan							
611	307	\$95,172.00	\$19,541.16	\$75,012.84	\$94,554.00	\$0.00	\$94,554.00
613	106	\$64,660.00	\$11,089.80	\$53,570.20	\$64,660.00	\$0.00	\$64,660.00
SUBTOTAL	413	\$159,832.00	\$30,630.96	\$128,583.04	\$159,214.00	\$0.00	\$159,214.00

Medical and Dental Vision Insurance Premiums September 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,645	\$589,367.52	\$69,896.91	\$515,920.70	\$585,817.61	(\$2,122.87)	\$583,694.74
702	317	\$487,125.99	\$30,132.53	\$446,436.55	\$476,569.08	(\$1,508.13)	\$475,060.95
703	959	\$678,710.24	\$71,229.21	\$603,953.43	\$675,182.64	(\$1,375.66)	\$673,806.98
704	81	\$138,225.69	\$9,692.90	\$125,119.81	\$134,812.71	\$1,706.49	\$136,519.20
705	25	\$23,500.88	\$506.19	\$21,186.93	\$21,693.12	\$0.00	\$21,693.12
706	1	\$332.14	\$13.29	\$318.85	\$332.14	\$0.00	\$332.14
SUBTOTAL	3,028	\$1,917,262.46	\$181,471.03	\$1,712,936.27	\$1,894,407.30	(\$3,300.17)	\$1,891,107.13
United Healthcare							
707	463	\$541,425.79	\$56,528.98	\$485,448.79	\$541,977.77	(\$1,159.37)	\$540,818.40
708	413	\$878,285.25	\$64,035.62	\$810,811.43	\$874,847.05	\$0.00	\$874,847.05
709	328	\$833,021.20	\$57,636.35	\$774,630.85	\$832,267.20	\$0.00	\$832,267.20
SUBTOTAL	1,204	\$2,252,732.24	\$178,200.95	\$2,070,891.07	\$2,249,092.02	(\$1,159.37)	\$2,247,932.65

Medical and Dental Vision Insurance Premiums September 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	59	\$66,244.61	\$1,661.71	\$63,681.22	\$65,342.93	\$0.00	\$65,342.93
802	288	\$583,047.36	\$15,912.34	\$567,135.02	\$583,047.36	\$2,024.47	\$585,071.83
803	279	\$666,265.95	\$21,540.16	\$668,416.41	\$689,956.57	\$0.00	\$689,956.57
804	171	\$191,997.09	\$8,825.12	\$183,171.97	\$191,997.09	(\$27,610.90)	\$164,386.19
805	175	\$354,282.25	\$9,798.42	\$344,483.83	\$354,282.25	(\$25,680.10)	\$328,602.15
806	581	\$1,176,217.07	\$33,808.62	\$1,142,408.45	\$1,176,217.07	(\$167,340.07)	\$1,008,877.00
807	35	\$83,581.75	\$1,719.40	\$81,862.35	\$83,581.75	(\$5,520.00)	\$78,061.75
808	14	\$33,432.70	\$191.04	\$33,241.66	\$33,432.70	(\$4,558.30)	\$28,874.40
809	26	\$29,192.54	\$3,256.07	\$25,936.47	\$29,192.54	\$0.00	\$29,192.54
810	7	\$14,171.29	\$1,983.98	\$12,187.31	\$14,171.29	\$0.00	\$14,171.29
811	5	\$11,940.25	\$859.70	\$11,080.55	\$11,940.25	\$0.00	\$11,940.25
812	225	\$252,627.75	\$21,400.20	\$233,473.13	\$254,873.33	(\$32,565.99)	\$222,307.34
SUBTOTAL	1,865	\$3,463,000.61	\$120,956.76	\$3,367,078.37	\$3,488,035.13	(\$261,250.89)	\$3,226,784.24
Medical Plan Total	50,155	\$46,541,885.34	\$3,563,435.09	\$42,675,319.87	\$46,238,754.96	(\$313,903.18)	\$45,924,851.78

Medical and Dental Vision Insurance Premiums September 2018

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	23,709	\$1,237,130.88	\$140,917.49	\$1,105,246.97	\$1,246,164.46	(\$2,609.00)	\$1,243,555.46
502	22,037	\$2,397,236.40	\$186,124.96	\$2,203,835.18	\$2,389,960.14	(\$868.80)	\$2,389,091.34
503	11	\$705.65	\$137.30	\$760.80	\$898.10	\$0.00	\$898.10
SUBTOTAL	45,757	\$3,635,072.93	\$327,179.75	\$3,309,842.95	\$3,637,022.70	(\$3,477.80)	\$3,633,544.90
CIGNA Dental HMO/Vision							
901	3,292	\$152,057.48	\$19,541.09	\$134,012.38	\$153,553.47	(\$323.33)	\$153,230.14
902	2,302	\$217,868.60	\$19,542.70	\$197,380.70	\$216,923.40	(\$756.16)	\$216,167.24
903	5	\$233.90	\$26.19	\$207.71	\$233.90	\$0.00	\$233.90
SUBTOTAL	5,599	\$370,159.98	\$39,109.98	\$331,600.79	\$370,710.77	(\$1,079.49)	\$369,631.28
Dental/Vision Plan Total	51,356	\$4,005,232.91	\$366,289.73	\$3,641,443.74	\$4,007,733.47	(\$4,557.29)	\$4,003,176.18
GRAND TOTALS	101,511	\$50,547,118.25	\$3,929,724.82	\$46,316,763.61	\$50,246,488.43	(\$318,460.47)	\$49,928,027.96

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

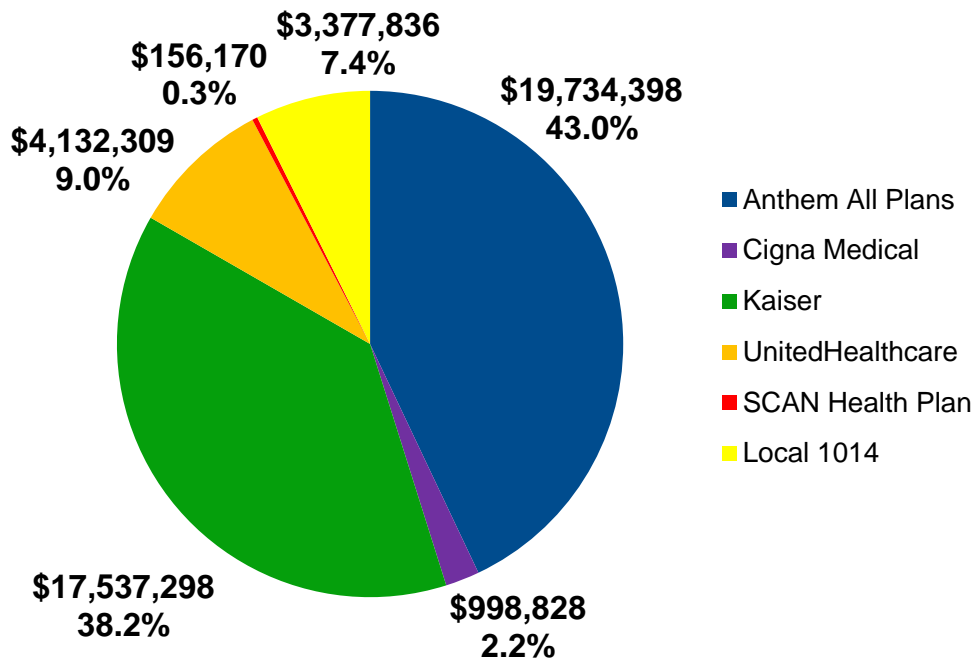
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

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

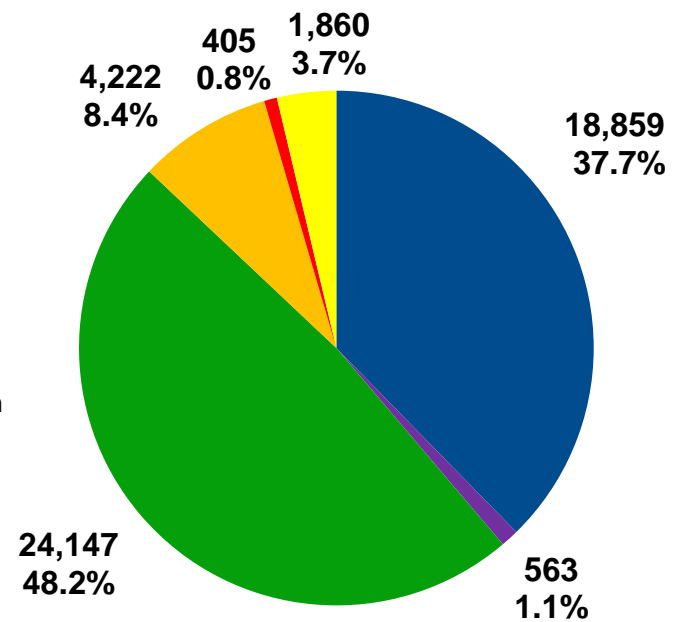
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$19,734,398	43.0%	18,859	37.7%
Cigna Medical	\$998,828	2.2%	563	1.1%
Kaiser	\$17,537,298	38.2%	24,147	48.2%
UnitedHealthcare	\$4,132,309	9.0%	4,222	8.4%
SCAN Health Plan	\$156,170	0.3%	405	0.8%
Local 1014	\$3,377,836	7.4%	1,860	3.7%
Combined Medical	\$45,936,839	100.0%	50,056	100.0%

Cigna Dental & Vision (PPO and HMO)	\$3,985,744	51,228
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Monthly Premium



Retirees



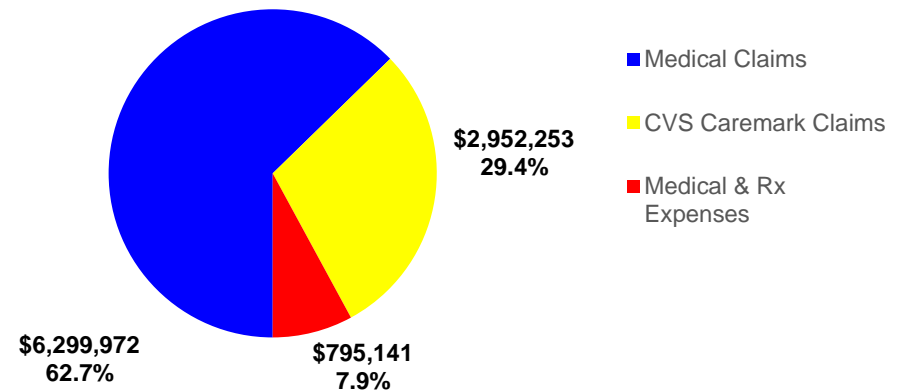
Los Angeles County Employees Retirement Association

Anthem Plans I & II

Coverage Month July 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-18	6,003	\$9,790,841	\$6,299,972	\$2,952,253	\$9,252,225	\$1,541.27	94.5%	\$795,141	\$10,047,365	102.6%
Aug-18										
Sep-18										
Oct-18										
Nov-18										
Dec-18										
Jan-19										
Feb-19										
Mar-19										
Apr-19										
May-19										
Jun-19										
YTD Plan Year	6,003	\$9,790,841	\$6,299,972	\$2,952,253	\$9,252,225	\$1,541.27	94.5%	\$795,141	\$10,047,365	102.6%
12 Month Rollup	71,807	\$111,933,695	\$81,086,350	\$32,655,284	\$113,741,634	\$1,583.99	101.6%	\$8,945,422	\$122,687,055	109.6%

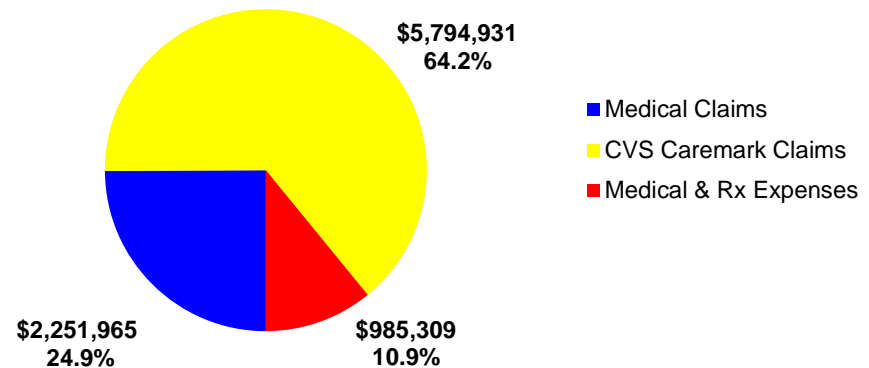
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA
 Post May 2018 Medical Claims are adjusted higher by 0.95% due to transition in Anthem reports.



Los Angeles County Employees Retirement Association
Anthem Plan III
Coverage Month July 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-18	11,726	\$8,520,749	\$2,251,965	\$5,794,931	\$8,046,897	\$686.24	94.4%	\$985,309	\$9,032,206	106.0%
Aug-18										
Sep-18										
Oct-18										
Nov-18										
Dec-18										
Jan-19										
Feb-19										
Mar-19										
Apr-19										
May-19										
Jun-19										
YTD Plan Year	11,726	\$8,520,749	\$2,251,965	\$5,794,931	\$8,046,897	\$686.24	94.4%	\$985,309	\$9,032,206	106.0%
12 Month Rollup	138,436	\$95,816,322	\$30,181,681	\$61,637,939	\$91,819,620	\$663.26	95.8%	\$10,421,442	\$102,241,063	106.7%

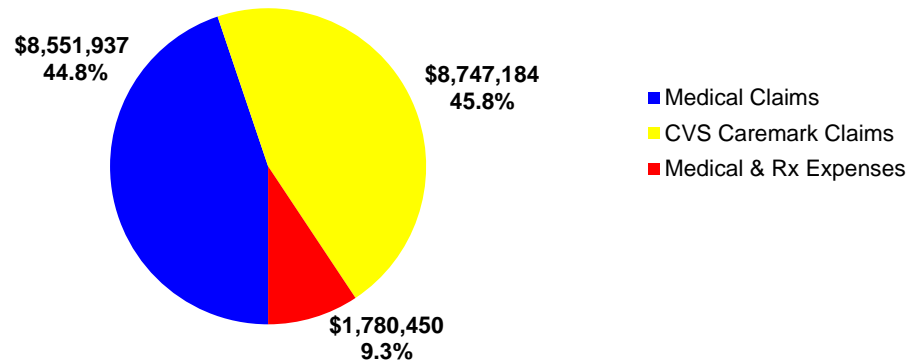
Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA
 Post May 2018 Medical Claims are adjusted higher by 0.95%
 due to transition in Anthem reports.



Los Angeles County Employees Retirement Association
 Anthem Plans I, II, & III
 Coverage Month July 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-18	17,729	\$18,311,591	\$8,551,937	\$8,747,184	\$17,299,121	\$975.75	94.5%	\$1,780,450	\$19,079,571	104.2%
Aug-18										
Sep-18										
Oct-18										
Nov-18										
Dec-18										
Jan-19										
Feb-19										
Mar-19										
Apr-19										
May-19										
Jun-19										
YTD Plan Year	17,729	\$18,311,591	\$8,551,937	\$8,747,184	\$17,299,121	\$975.75	94.5%	\$1,780,450	\$19,079,571	104.2%
12 Month Rollup	210,243	\$207,750,016	\$111,268,031	\$94,293,223	\$205,561,254	\$977.73	98.9%	\$19,366,864	\$224,928,118	108.3%

Medical Claims reported by Anthem
 CVS Caremark Claims reported by CVS
 Expenses: Anthem Admin, Stop Loss, and Premium Taxes
 Enrollment and Premium Reported by LACERA
 Post May 2018 Medical Claims are adjusted higher by 0.95% due to transition in Anthem reports.

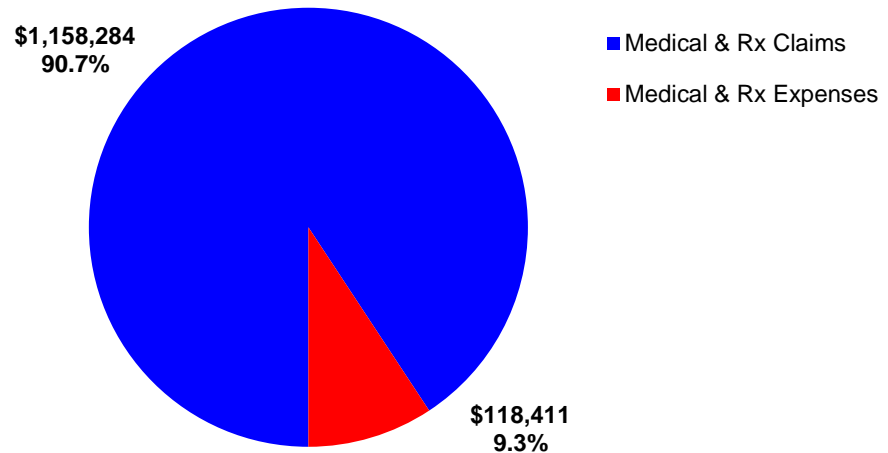


Los Angeles County Employees Retirement Association
Anthem Prudent Buyer
Coverage Month July 2018



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-18	1,130	\$1,422,807	\$1,158,284	\$1,025.03	81.4%	\$118,411	\$1,276,696	89.7%
Aug-18								
Sep-18								
Oct-18								
Nov-18								
Dec-18								
Jan-19								
Feb-19								
Mar-19								
Apr-19								
May-19								
Jun-19								
YTD Plan Year	1,130	\$1,422,807	\$1,158,284	\$1,025.03	81.4%	\$118,411	\$1,276,696	89.7%
12 Month Rollup	14,044	\$17,063,904	\$16,326,110	\$1,162.50	95.7%	\$1,834,929	\$18,161,040	106.4%

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

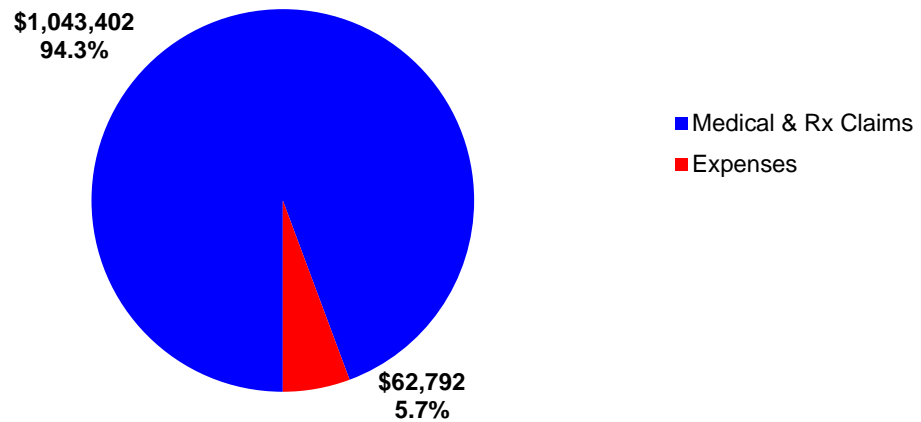
Cigna HMO ⁽¹⁾

Coverage Month July 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-18	508	\$959,148	\$1,043,402	\$2,053.94	108.8%	\$62,792	\$1,106,194	115.3%
Aug-18								
Sep-18								
Oct-18								
Nov-18								
Dec-18								
Jan-19								
Feb-19								
Mar-19								
Apr-19								
May-19								
Jun-19								
YTD Plan Year	508	\$959,148	\$1,043,402	\$2,053.94	108.8%	\$62,792	\$1,106,194	115.3%
12 Month Rollup	6,330	\$11,380,896	\$11,384,668	\$1,798.53	100.0%	\$1,304,023	\$12,688,691	111.5%

⁽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

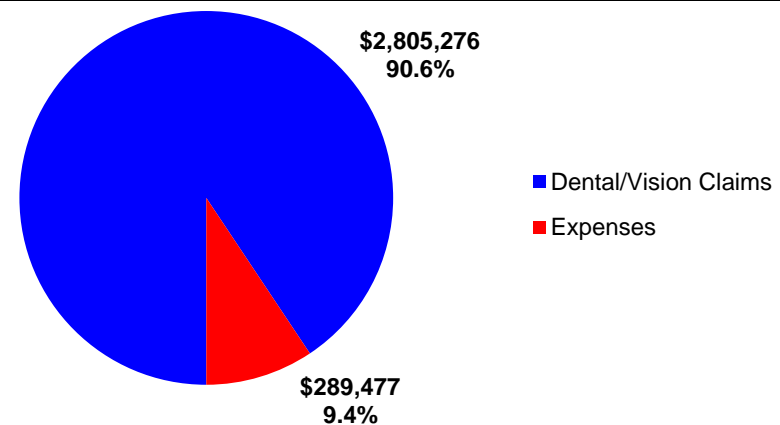


Los Angeles County Employees Retirement Association

Cigna Dental PPO + Vision
Coverage Month July 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-18	45,630	\$3,615,753	\$2,805,276	56.1%	\$61.48	77.6%	\$289,477	\$3,094,753	85.6%
Aug-18									
Sep-18									
Oct-18									
Nov-18									
Dec-18									
Jan-19									
Feb-19									
Mar-19									
Apr-19									
May-19									
Jun-19									
YTD Plan Year	45,630	\$3,615,753	\$2,805,276	56.1%	\$61.48	77.6%	\$289,477	\$3,094,753	85.6%
12 Month Rollup	538,597	\$42,678,181	\$35,258,235	56.0%	\$65.46	82.6%	\$3,120,426	\$38,378,661	89.9%

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



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month July 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 5/1/2017 - 4/30/2018	Prior Period 5/1/2016 - 4/30/2017	Change
Average Contract Size	2.34	2.27	3.08%
Average Members	8,735	8,748	-0.15%
Inpatient Claims PMPM	\$175.56	\$204.86	-14.30%
Outpatient Claims PMPM	\$277.21	\$266.63	3.97%
Pharmacy Claims PMPM	\$100.27	\$87.87	14.11%
Other Claims PMPM	\$105.54	\$109.12	-3.28%
Total Claims PMPM	\$658.58	\$668.48	-1.48%

Total Paid Claims	\$69,028,657	\$70,174,478	-1.63%
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Large Claims over \$400,000 Pooling Point			
Number of Claims over Pooling Point	7	7	
Amount over Pooling Point	\$1,811,885	\$924,463	95.99%
% of Total Paid Claims	2.62%	1.32%	

Inpatient Days / 1000	260.5	337.9	-22.91%
Inpatient Admits / 1000	53.1	66.3	-19.91%
Outpatient Visits / 1000	11,717.9	11,981.3	-2.20%
Pharmacy Scripts PMPY	10.7	11.1	-3.60%