

LIVE VIRTUAL BOARD MEETING



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TO PROVIDE PUBLIC COMMENT

You may submit a request to speak during Public Comment or provide a written comment by emailing PublicComment@lacera.com. If you are requesting to speak, please include your contact information, agenda item, and meeting date in your request.

Attention: Public comment requests must be submitted via email to PublicComment@lacera.com no later than 5:00 p.m. the day before the scheduled meeting.

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION
300 N. LAKE AVENUE, SUITE 650, PASADENA, CA

AGENDA

A REGULAR MEETING OF THE BOARD OF RETIREMENT
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION
300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

9:00 A.M., WEDNESDAY, AUGUST 5, 2020

This meeting will be conducted by the Board of Retirement by teleconference under the Governor's Executive Order No. N-29-20.

Any person may view the meeting online at
https://members.lacera.com/lmpublic/live_stream.xhtml.

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

- I. CALL TO ORDER
- II. APPROVAL OF MINUTES
 - A. Approval of the Minutes of the Regular Meeting of July 1, 2020
- III. OTHER COMMUNICATIONS
 - A. For Information
 - 1. June 2020 All Stars
 - 2. Chief Executive Officer's Report
(Memo dated July 27, 2020)
- IV. PUBLIC COMMENT

(*You may submit written public comments by email to PublicComment@lacera.com. Please include the agenda number and meeting date in your correspondence. Correspondence will be made part of the official record of the meeting. Please submit your written public comments or documentation as soon as possible and up to the close of the meeting.

You may also request to address the Boards. A request to speak must be submitted via email to PublicComment@lacera.com no later than 5:00 p.m. the day before the scheduled meeting. Please include your contact information, agenda item, and meeting date so that we may contact you with information and instructions as to how to access the Board meeting as a speaker.)

V. CONSENT ITEMS

- A. Ratification of Service Retirement and Survivor Benefit Application Approvals. (Memo dated July 28, 2020)

VI. NON-CONSENT ITEMS

- A. Recommendation as submitted by Santos H. Kreimann, Chief Executive Officer, and Ted Granger, Interim Chief Financial Officer: That the Board approve the July 1, 2019 Los Angeles County Other Postemployment Benefits Program Actuarial Valuation. (Memo dated July 27, 2020)

Presentation by Milliman
Robert Schmidt, Principal and Consulting Actuary
Janet Jennings, Associate Actuary

VII. REPORTS

- A. For Information Only as submitted by Santos H. Kreimann, Chief Executive Officer, regarding the Notice of Chief Executive Officer's Emergency Laptop Purchases. (Memo dated July 27, 2020)
- B. For Information Only as submitted by Santos H. Kreimann, Chief Executive Officer and Carly Ntoya, Human Resources Director regarding the Diversity, Equity, and Inclusion Education Program and Action Plan. (Memo dated July 28, 2020)
- C. For Information Only as submitted by Barry W. Lew, Legislative Affairs Officer, regarding the Monthly Status Report on Legislation. (Memo dated June 22, 2020)
- D. For Information Only as submitted by Barry W. Lew, Legislative Affairs Officer, regarding the Statewide Ballot Measures: November 3, 2020 Election. (Memo dated July 24, 2020)
- E. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, regarding the following reports:

Monthly Education and Travel Reports for June 2020
(Public Memo dated July 22, 2020)

VII. REPORTS (Continued)

- F. For Information Only as submitted by Steven P. Rice, Chief Counsel, regarding the Status of (1) Request for Proposals for Fiduciary Counsel Legal Services and (2) Request for Proposals for Media and Public Relations Consultant. (Memo dated July 27, 2020)
- G. For Information Only as submitted by Steven P. Rice, Chief Counsel, regarding the July 2020 Fiduciary Counsel Contact and Billing Report. (Privileged and Confidential Attorney-Client Communication/Attorney Work Product) (Memo dated July 27, 2020)

VIII. ITEMS FOR STAFF REVIEW

- IX. GOOD OF THE ORDER
(For information purposes only)

- X. ADJOURNMENT

Documents subject to public disclosure that relate to an agenda item for an open session of the Board of Retirement that are distributed to members of the Board of Retirement 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 Board of Retirement Members at LACERA's offices at 300 N. Lake Avenue, Suite 820, Pasadena, CA 91101, during normal business hours of 9:00 a.m. to 5:00 p.m. Monday through Friday.

****Requests for reasonable modification or accommodation of the telephone public access and Public Comments procedures stated in this agenda from individuals with disabilities, consistent with the Americans with Disabilities Act of 1990, may call the Board Offices at (626) 564-6000, Ext. 4401/4402 from 8:30 a.m. to 5:00 p.m. Monday through Friday or email PublicComment@lacera.com, but no later than 48 hours prior to the time the meeting is to commence.***

MINUTES OF THE REGULAR MEETING OF THE BOARD OF RETIREMENT

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

9:00 A.M., WEDNESDAY, JULY 1, 2020

This meeting was conducted by the Board of Retirement by teleconference under the Governor's Executive Order No. N-29-20.

PRESENT: Herman Santos, Chair

Vivian H. Gray, Vice Chair

JP Harris (Alternate Retired)

Shawn R. Kehoe

Keith Knox

Wayne Moore (Joined the meeting at 9:03 a.m.)

Ronald Okum

Les Robbins (Joined the meeting at 9:19 a.m.)

Thomas Walsh

ABSENT: William Pryor (Alternate Safety)

Gina Zapanta, Secretary

STAFF ADVISORS AND PARTICIPANTS

Santos H. Kreimann, Chief Executive Officer

John Popowich, Assistant Executive Officer

Steven P. Rice, Chief Counsel

Ervin Wu, Interim Accounting Officer

Barry Lew, Legislative Affairs Officer

STAFF ADVISORS AND PARTICIPANTS (Continued)

Frank Boyd, Senior Staff Counsel

Elaine Salon, Senior Staff Counsel

I. CALL TO ORDER

The meeting was called to order by Mr. Santos at 9:00 a.m. in the Board Room of Gateway Plaza.

II. APPROVAL OF MINUTES (Mr. Moore joined the meeting at 9:03 a.m.)

A. Approval of the Minutes of the Regular Meeting of June 3, 2020

Mr. Walsh made a motion, Ms. Gray seconded, to approve the minutes of the regular meeting of June 3, 2020. The motion passed (roll call) with Messrs. Knox, Okum, Walsh, Moore, Harris, Kehoe, Santos, and Ms. Gray voting yes.

III. OTHER COMMUNICATIONS

A. For Information

1. May 2020 All Stars

Mr. Popowich announced the eight winners for the month of May: Dean Inouye, Stephany Ortega, Calvin Chow, Indee Brooke, Maria Calderon, Bill Lindstrom, Victor Tafolla, and Nathan Amick for the Employee Recognition Program. James Beasley, Van Bonifacio, Norma Minjarez, and Koreana Wong were the winners of LACERA's RideShare Program.

2. Chief Executive Officer's Report
(Memo dated June 22, 2020)

Mr. Popowich provided an update regarding the Virtual Member Service Center.

III. OTHER COMMUNICATIONS (Continued)

2. Chief Executive Officer's Report

Mr. Kreimann provided an update regarding the TransQuest engagement and the progress made. Lastly, Mr. Kreimann shared that staff is revisiting the Board virtual meeting platform in order to address some of the feedback received from the trustees.

IV. PUBLIC COMMENT

A written comment was received from Justin C. Obiesie for Item X. A. 1.

V. CONSENT ITEMS

Mr. Kehoe made a motion, Mr. Knox seconded, to approve the following items. The motion passed (roll call) with Messrs. Knox, Okum, Walsh, Moore, Harris, Kehoe, Santos, and Ms. Gray voting yes.

- A. Ratification of Service Retirement and Survivor Benefit Application Approvals. (Memo dated June 25, 2020)
- B. Recommendation as submitted by Les Robbins, Chair, Insurance, Benefits and Legislative Committee: That the Board adopt a "Support" position on H.R. 6436, which would enact the "Police and Fire Health Care Protection Act of 2020." (Memo dated June 11, 2020)

VI. NON-CONSENT ITEMS

- A. Recommendation as submitted by Ricki Contreras, Manager, Disability Retirement Services: That the Board approve Keyvan Yousefi, M.D. – Board Certified Internist with Subspecialty in Rheumatology to the Panel of Physicians for the purpose of examining disability retirement applicants. (Memo dated June 22, 2020)

Mr. Harris made a motion, Mr. Okum seconded, to approve staff's recommendation. The motion passed (roll call) with Messrs. Knox, Okum, Walsh, Moore, Harris, Kehoe, Santos, and Ms. Gray voting yes.

VI. NON-CONSENT ITEMS (Continued)

- B. Recommendation as submitted by Santos H. Kreimann, Chief Executive Officer: That the Board provide the SACRS voting delegate direction on voting for the SACRS slate of officers.
(Memo dated June 10, 2020)

Mr. Kehoe made a motion, Mr. Harris seconded, to approve the SACRS Slate of Officers. The motion passed (roll call) with Messrs. Knox, Okum, Walsh, Moore, Harris, Kehoe, Santos, and Ms. Gray voting yes.

VII. REPORTS

The following items were received and filed.

- A. For Information Only as submitted by JJ Popowich, Assistant Executive Officer, regarding the Covid-19 Impact on Foreign Payees.
(Memo dated June 23, 2020)
- B. For Information Only as submitted, Barry W. Lew, Legislative Affairs Officer, regarding the Monthly Status Report on Legislation.
(Memo dated June 22, 2020)
- C. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, regarding the following reports:

Monthly Education and Travel Reports for May 2020
(Public Memo dated June 18, 2020)
(Confidential Memo dated June 18, 2020 – Includes Anticipated Travel)
- D. For Information Only as submitted by Steven P. Rice, Chief Counsel, regarding the June 2020 Fiduciary Counsel Contact and Billing Report. (Privileged and Confidential Attorney-Client Communication/Attorney Work Product) (Memo dated June 23, 2020)

VIII. ITEMS FOR STAFF REVIEW

There were no items to report.

July 1, 2020

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IX. GOOD OF THE ORDER

(For information purposes only) (Mr. Robbins joined the meeting at 9:19 a.m.)

There was nothing to report during Good of the Order.

X. EXECUTIVE SESSION

A. Conference with Legal Counsel – Anticipated Litigation Significant Exposure to Litigation (Pursuant to Paragraph (2) of Subdivision (d) of California Government Code Section 54956.9)

1. Administrative Appeal of Justin C. Obiesie

The Board met in Executive Session pursuant to Government Code Section 54956.9. There was nothing to report.

XI. ADJOURNMENT

There being no further business to come before the Board, the meeting was adjourned at 11:10 a.m.

GINA ZAPANTA, SECRETARY

HERMAN SANTOS, CHAIR



July 27, 2020

TO: Each Trustee,
Board of Retirement
Board of Investments

FROM: Santos H. Kreiman ^{SHK}
Chief Executive Officer

SUBJECT: **CHIEF EXECUTIVE OFFICER'S REPORT**

I am pleased to present the Chief Executive Officer's Report for July 2020 that highlights a few of the operational activities that have taken place during the past month, key business metrics to monitor how well we are meeting our performance objectives, and an educational calendar.

COVID-19 Remote Teleworking Update

Earlier in July, Governor Newsom issued an order that reversed recent efforts to ease restrictions put in place to slow the spread of COVID-19 in counties, like Los Angeles, that had seen a consistent and troubling rise in COVID-19 cases. Among the closures announced were non-critical office operations. Additionally, in the months of June and July LACERA experienced fifteen (15) incidents of possible COVID-19 exposure, including an actual case of a staff member being reported as COVID-19 positive. In almost all of these incidents the exposure was a secondary or third level exposure, meaning a LACERA staff member was exposed to someone who had tested positive, or someone who exhibited symptoms. These incidents resulted in twenty-eight (28) staff members being asked to quarantine at home over this period. It is abundantly clear we are still in the throes of the first intensive wave of the COVID-19 Pandemic.

Among these incidents was one that nearly shut down LACERA's Document Processing Center (DPC). The DPC operation is responsible for our mailroom operations and the scanning and routing of all incoming documents. It is one of the critical operations that require our staff members to be onsite in order to complete their tasks. The incident which occurred on June 15, 2020 caused over half of the DPC team to be self-quarantined for 14 days. The resulting impact caused delays in scanning incoming member documents, receiving and processing faxes, sending and receiving mail, and even processing outbound vendor payments. Staff members who were able to continue to come to work did a terrific job of stepping up to continue operations. The DPC event was well managed, but it has highlighted the need for LACERA to continue to focus our efforts on creating the most robust teleworking program we can, including this area of operations.

July 27, 2020

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With these incidents and the governor's actions on our mind we thought it would be a good idea to share what we have been doing in response.

COVID-19 Exposure Response Policy

On July 7, 2020, we released our COVID-19 Exposure Response Policy which details how LACERA will respond to reported incidents. The plan documents the various steps and procedures we have been employing as we respond to incidents. It discusses management and employee responsibilities in how they handle potential exposure cases. The policy explains how LACERA will evaluate cases to determine who should be quarantined and what sanitizing and cleaning protocols should be taken. The policy defines for everyone our implementation of the Centers for Disease Control and Prevention (CDC) recommended contact tracing in the investigation of each incident. It also documents our commitment to transparency and to keeping our staff updated on events. The policy relies on current guidance from the Department of Public Health and the CDC and will be continually reviewed and updated as needed. We have attached a copy of this policy to the memo (Attachment A).

Enhancing Our Secure Remote Teleworking Functionality

As we have shared in past reports to the Trustees, when the pandemic first hit, LACERA took emergency action to set up a remote teleworking program focusing on allowing our member facing units, Investments Office, and other divisions to work at home. The main focus of this effort was to allow remote access to email and Microsoft Teams to assist staff members in working together remotely. We quickly set up access for our operational staff to access Workspace – LACERA's proprietary member servicing system. We also set up a remote Call Center and virtual Member Services Center to enhance the member experience.

However, despite these steps staff members working remotely did not have full access to critical systems and files. This meant that we still needed to have significant numbers of staff members in the office on our Red/Blue/Black team schedules to support critical member facing operations in Benefits and Member Services and significant administrative functions such as those carried out by our Financial Accounting Services Division, DPC, and Systems.

In early July, as a result of our engagement with TransQuest, our Systems team was able to identify an improved method of securely connecting our remote teleworking staff members to our network. The improved connection allows staff members to securely log into their desktops at remotely granting them access to internal systems and critical files that they did not have access to previously. This change dramatically expands LACERA's ability to have staff members work remotely throughout the organization, decreasing LACERA's potential exposure to a COVID-19 incident that could cripple the organization. These operational upgrades are in line with our primary focus to protect the health and safety of our employees while providing exceptional customer service to our members.

Issuing Additional Equipment to Staff Members

In July, we purchased 110 new laptops and monitors to be issued to staff members so that we can securely increase our remote teleworking capability. By August 1st we will have issued 330 desktops, laptops, and related accessories to staff members who will now be able to effectively work from home. We are in the process of securing approximately 115 more laptops and related equipment to finish setting up nearly all staff members with the ability to work remotely. Given the recent increase in COVID-19 events and increased exposure risk to our staff members this will allow LACERA to continue its operations securely and safely.

Our Systems staff members have been working hard and expect to complete the roll out of this access to all staff members working remotely by August 1st.

DPC Teleworking Project

Based on our June DPC incident we have been focusing internal discussions on how to mitigate a crippling impact to our ability to service members if DPC staff were unable to fulfill their duties. With the implementation of the new secure network connection and the issuance of additional workstations and laptops to staff members we believe a large portion of the work that DPC does can be done remotely in the near future. However, we still have a risk factor in that we need to have staff in the office to process mail (incoming and outgoing) and to image and import documents into our workflow process.

Therefore, we are developing a Request for Proposal (RFP) for consideration by the Board of Retirement to seek services from a vendor(s) to retrieve and sort incoming mail and image the documents so that our staff members in DPC can work remotely. Additionally, we are looking at the possibility of vendors being able to process outgoing mail. Recent upgrades to Workspace, our member services system, allows us to upload digital letters and documents and send them to be printed by DPC for mailing. These same services can be supported by an outside vendor with redundancy that we cannot support internally.

We are also looking into converting to an electronic faxing platform in place of the physical fax units we use at the office.

The imaging of documents is just one step in a complex process that the staff members can manage remotely while working securely at home.

TransQuest Engagement & Security Updates

In June, LACERA engaged TransQuest, Inc., to conduct a security review of our remote teleworking operations and cloud migration strategy as part of our efforts to address the COVID-19 Pandemic. While we will be providing a more formal report on this project, we wanted to take a moment to update the Trustees on this engagement.

TransQuest has been instrumental in assisting LACERA to shore up our security measures for remote teleworking and cloud migration. Based on their input we have updated security features in Microsoft Teams that will help us prevent data loss by flagging and blocking Personally Identifiable Information such as SSN, ABA routing numbers and checking account numbers among other items. TransQuest was instrumental in reviewing current licenses and capabilities and determined LACERA already had the ability of providing expanded, very secure, access to our network. This has allowed us to roll out a new remote access protocol that allows staff members to access all of their files and critical systems as if they were in the office from a remote location. This functionality, which LACERA already had but had not rolled out prior to their engagement will exponentially increase the number of staff members who can safely and securely work at home helping us to protect our staff members from accidental exposure in the office.

TransQuest also provided our staff members with guidance on how to improve and more securely manage administrative rights within our systems. They were able to provide us with tools to identify all staff members with administrative access to various systems, allowing us to better track and manage these rights, including ensuring that only authorized staff members have access to administrative functionality.

Our staff have been diligently working with Microsoft Cloud Engineers to develop and review our Cloud Adoption and Migration Strategy based on our existing licenses and agreements. These discussions, which TransQuest has been involved in and provided independent advice on, focused on maximizing our use of current security tools and protocols. At the same time TransQuest provided an independent review of a proposed statement of work for the Microsoft Cloud Adoption Strategy and Remote Access Solution contract. They are continuing to provide insight and guidance on a real time basis as we refine our statement work for the proposed Microsoft engagement.

TransQuest has also provided LACERA with the following assistance to date:

- Reviewing and making recommendations for improvements to existing IT policy and procedure manuals.
- Working with IT management staff to develop business requirements for our IT governance, risk, and compliance policies.
- Providing insight in the development of our business continuity and disaster recovery plans.
- Assisting the IT management staff with a review of all IT staff member certifications with the intent of making recommendations on additional training and professional certifications to enhance the knowledge base and technical skills of our IT staff.
- Developing a comprehensive security training program for our Network and Database Administrators and other IT staff and line employees.
- Providing valuable independent assessments and advice on the most recent Penetration Test Report.

Search in Process for Interim Chief Information Security Officer

As previously shared with the Trustees, Kathy Delino, assumed the role of providing day-to-day oversight, leadership, and direction of the work activities for the Systems Division staff. She also continues in her leadership role for the Application Development Section, which she has been responsible for since February 2019. Kathy is working closely with Summy Voong, who is providing managerial and supervisory oversight to the IT staff. Summy has been reassigned on a temporary basis from our Internal Audit Division to provide the administrative support for the IT unit.

In order to support Kathy and Summy and given the absence of a dedicated IT security officer, we felt it was imperative to seek out a dedicated professional individual who would assume this role on an interim basis. Accordingly, the current IT management team, the Executive Office, and Human Resources have been interviewing professionals to select an interim temporary Chief Information Security Officer. The selected individual will serve on an interim basis to provide oversight on all system security protocols and actions until we can run a formal exam to select a permanent professional for this critical position. In our efforts to find the most qualified candidate for this critical interim role we enlisted TransQuest to be part of the interview team to take advantage of their extensive system security expertise. We expect to finalize the process and make a selection by the end of August.

Selection of Zoom Meeting Platform for Board Meetings

In mid-March, due to the Covid-19 social distancing guidelines set forth by local, state, and federal guidelines, virtual meetings were organized by staff within a short time frame in order to allow the public, staff, members, and consultants to participate remotely. At that time, staff members decided to use the GoToMeeting and GoToWebinar platforms to accommodate open and closed session matters. Now that virtual meetings have been conducted remotely for the last four months and will continue until the unforeseeable future, staff has reconvened to ensure that we are utilizing the most secure and most efficient platform.

In July 2020, staff members from the Systems Division and Executive Office were tasked to ensure that the platform used to facilitate remote meetings would provide solutions for all meeting needs, as well as fulfill the security requirements set by the Systems Division (Systems). The team discussed, reviewed, and demoed several platforms, evaluated the pros and cons of each from a usability and security perspective. In addition, the team consulted with TransQuest to solicit their input on security protocols for each product. The team unanimously determined the Zoom Government platform satisfies Board meeting needs and provides a secure environment for safe deployment. The Zoom Government platform is currently used by many other government agencies for video conference meetings.

Update on Virtual Member Service Center

I want to update you on how our Virtual Member Service Center (VMSC) is doing after a month and a half in operation. As you may recall we opened our VMSC officially on June 12, 2020 and provided members an opportunity to sign up for one-on-one counseling via telephone and GoToMeeting.

In June, we provided service to a total of 339 members in our virtual MSC. Of those, 177 members opted for the virtual face to face meeting. Members have been tremendously receptive and supportive of the service. We thought we would share with you some stories we feel highlight the success of this offering:

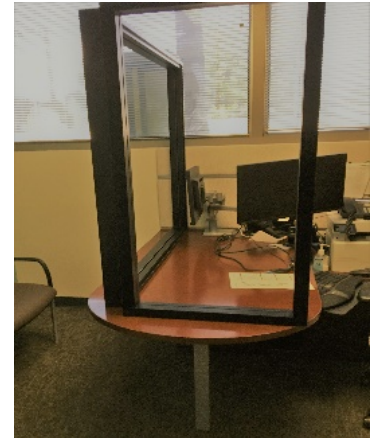
- We were able to service one member who was traveling with his wife in an RV and one that was on his boat.
- A member in Greece whose check had stopped due to return mail was unable to contact us and pass our Secure Validation process. By showing us a valid ID and answering our questions via the new platform, we were able to restart her benefits.
- An elderly member's attorney-in-fact used his laptop to set up the GTM meeting to restart her check since there was no way to validate her identity through a governmental agency nor were they able to physically visit the MSC at this time. Based on her inability to physically move around, the VMSC option made it really easy for our member to restart her check remotely.
- A member was at work and forwarded the GTM email invitation to his wife so she could join the meeting while at home. Members have also invited their financial planners and others to these meetings. We place no restrictions on who they decide to invite in the meeting.
- Readily accessible on all smart devices. (°phones, tablets, laptops, and desktops) all versions are very easy to use. Several members have been appreciative that they do not have to drive into Pasadena, especially those who live far away.

Our virtual Call Center continues to function very well as you will see in this month's CEO Dashboard report. We are also looking at expanding access to our Amazon Web Services Call Center platform and GoToMeeting functionality to Benefits and Disability Retirement Services to make outbound calls to LACERA members and survivors. This will eliminate the need for staff members to use personal devices or LACERA provided cell phones to make outbound calls and will provide yet another convenient tool to help facilitate member communication.

Return to Work Transition Plan Update: MSC Opening Delayed

Last month we announced that we had developed a Phased Transition Plan for Staff Members to Return to LACERA. We have released our Organizational Protocols and commenced a

communication plan and preparations for the eventual return of staff to the office. The plan also announced the plan to re-open the MSC by August 1st. Due to the Governor's announcement and the increased number of cases in Los Angeles, we are delaying the re-opening date. Additionally, there have been some delays in making physical safety preparations for the return of staff. However, we are moving forward with the plans outlined to prepare for the time when we will be able to bring staff back to the office in a controlled and safe environment. This week we confirmed the final designs for the physical barriers which you can see an example of in this picture. These barriers will be custom made for LACERA and will allow our staff members to safely interact with members one-on-one when the case numbers have declined to manageable levels.



Notification in Delay of Cost Notifications and Contracts for Present Value Contracts

LACERA has been moving forward with the changes the Board of Retirement approved for the calculation method of the present value contracts. The changes were effective in April once the Board of Supervisors approved the changes to the Board of Retirement Regulations. LACERA recently received the final tables required to implement the changes from our actuary. Staff members in Systems, Quality Assurance, and Benefits have been working on testing the tables and developing revised procedures and tools that staff members use to generate cost notifications and contracts. We are in the final stages of beginning to train staff on the changes. The implementation process has caused some delays in processing cost notifications for members. In order to keep members informed we will be sending out a notification to 255 members to explain the delay and let them know when to expect to receive a cost notification (Attachment B). We have included a copy of the letter with this report for your information.

SHK: jp
CEO Report July 2020.doc

Attachments



COVID-19 EXPOSURE RESPONSE PROTOCOL

The cooperation of all LACERA staff members is necessary to create a safe and beneficial work environment. As an organization, LACERA will follow Federal, State, County and both Pasadena and Los Angeles City rules related to health and safety regarding this pandemic. All staff members are required to follow health and safety guidelines in order to create and maintain a safe and productive work environment.

The first step in protecting staff members is to ensure that LACERA is following the Organizational Protocols outlined in the Phased Return to Work Transition Plan which includes the following:

LACERA shall:

- Follow the most updated Public Health guidelines for employers.^{1 2}
- Promote and ensure appropriate physical distancing of six feet.
- Limit staff to groups of no more than 10 in confined work spaces and meeting rooms.
- Educate on the proper use of personal protective equipment (PPE) including the wearing of cloth face coverings.
- Promote and educate staff members on measures for hand hygiene, including providing hand sanitizer for staff usage.
- Ensure the Office of the Building regularly cleans workplaces, meeting rooms and common areas within LACERA, and may assign specific staff members, on a rotational basis, to help keep specific areas clean.
- Disseminate messaging to educate and remind staff members of important precautionary health measures.
- Minimize contact among workers, clients, and customers by replacing face-to-face meetings with virtual communications and implementing telework wherever feasible.
- Restrict the movement of staff between floors and work areas for essential and for as needed business purposes only
- Continue to limit the number of staff in the office by using the Red/Blue/Black/Purple Team concepts.

¹ http://www.publichealth.lacounty.gov/media/Coronavirus/docs/protocols/Reopening_OfficeBasedWorksites.pdf

² <http://publichealth.lacounty.gov/acd/docs/COVHomeQuarantine.pdf>

- Report any confirmed cases of COVID-19 to the Office of the Building.

The following are procedures and expectations LACERA will activate and adhere to in the event a staff member is exposed to COVID-19.

Staff Member Expectations and Protocols

The process begins with Staff Members reporting any possible incidents. Therefore we begin this policy with expectations for Staff Members.

Staff Members shall:

- Follow the most updated Public Health guidelines for individuals.
- Notify their supervisor or manager that they are ill (i.e. displays symptoms; is suspected to have COVID-19; or tests positive of COVID-19).
- Notify their supervisor, manager, the Director of Human Resources, or the Executive Office, immediately that they have come in close contact with an infected person. Timely reporting is critical.
 - A close contact is any of the following people who were exposed to an “infected person” while they are infectious:
 - a) an individual who was within 6 feet of the infected person for more than 15 minutes
 - b) an individual who had unprotected contact with the infected person’s body fluids and/or secretions.
 - An infected person is anyone with COVID-19, or who is suspected to have COVID-19, and is considered to be infectious from 48 hours before their symptoms first appear until they are no longer required to be isolated. A person with a positive COVID-19 test but no symptoms is considered to be infectious from 48 hours before their test was taken until 10 days after their test.
- Staff members who fall into one of the above categories shall not come to work or remain at work once aware of illness or exposure to illness. Instead, staff members shall speak with their manager about their illness, level of exposure, potential exposure to others, requirement to self-isolate, telework options, and leave options. The specific length of the quarantine period shall be discussed with staff based on the circumstances of their symptoms and/or exposure. Examples of quarantine periods are contained in the attachment to this protocol. Staff may be required to quarantine even if they themselves are not symptomatic in order to protect themselves and others. Staff who are required to quarantine shall not come to work for the entire quarantine period. No supervisors or managers have authority to reduce or

clear staff from quarantine. Once staff is on quarantine, only the Director of Human Resources and the Executive Office may authorize a return to work.

- All staff members who display symptoms; is suspected to have COVID-19; test positive for COVID-19; or have been in close contact as defined above, shall participate with their supervisor and manager to perform contact tracing – the identification of staff members who have come into contact with a confirmed positive person, presumptive positive person, symptomatic person, or one who had close contact with a confirmed positive person, presumptive positive person or symptomatic person.
- Seek Medical attention if necessary and get tested for COVID-19 in order to take recommended precautions. LACERA will require anyone who displays symptoms while at work to be tested. Free testing locations are listed at <https://covid19.lacounty.gov/testing/>.

Mild symptoms of COVID-19 include fever, cough, shortness of breath, chills, repeated shaking with chills, muscle pain, headache, sore throat, or new loss of taste or smell.³

Staff Members who have symptoms of serious illness such as trouble breathing, pressure or pain in chest, bluish lips or appear confused, should seek immediate medical attention. If these symptoms occur while at work, call 9-1-1.⁴

Staff members who develop symptoms of COVID-19 while in quarantine should contact their healthcare provider. Staff members are expected to update Human Resources of any changes in their condition such as testing positive or being diagnosed as having COVID-19 as soon as possible.

LACERA highly recommends testing of staff members who are symptomatic, had close contact with a person who has a confirmed infection, or had close contact with a person who displays symptoms (with or without a confirmed test) to be tested in order to take the recommended precautions. Free testing locations are listed at <https://covid19.lacounty.gov/testing/>

LACERA Staff Notification Policy

LACERA is committed to being transparent and keeping all of our staff members reasonably informed of any incidents. LACERA is also committed to ensuring the privacy of any staff member who may be ill or exposed. LACERA will balance these two values by following these notification protocols.

1. LACERA Human Resources or Executive Office will notify all staff members of an incident as soon as reasonable and practical after the incident has been reported and the facts of the incident have been determined.

³ https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fsymptoms-testing%2Findex.html

⁴ <http://publichealth.lacounty.gov/media/Coronavirus/docs/business/FAQ-Managers.pdf>

2. The notification will contain the general location of the incident and refer to the steps LACERA has taken – in accordance with this policy and any future guidelines from the public health authorities.
3. LACERA will also share the notification sent to staff with our business partners at SEIU.
4. The notification will not include any reference to any specific employee. LACERA has a duty to ensure the privacy of any staff member.
5. LACERA will follow up with periodic notifications regarding any incident if the situation changes.
6. In the event of a staff member testing positive for COVID-19, LACERA will confirm that “a” staff member has tested positive, but will not confirm who that staff member is. Again, we have a duty to protect our staff member’s privacy.*

*Because LACERA’ exposure policy requires those with close contact to a member who is suspected of, or who may have COVID-19 to quarantine or self-isolate at home, a report of a positive test does not change how we respond to an incident, but may change how long we require those who have been required to quarantine or self-isolate to remain in that state.

Management Expectations and Protocols

Managers and supervisors will also routinely remind staff members to follow general steps to prevent the spread of illness by frequent handwashing; discouraging staff members from using other staff’s phones, desks, offices, or other work tools and equipment; reminding staff to practice social distancing by maintaining a six-foot person-to-person distance; advising staff to clean and disinfect frequently touched objects and surfaces; and actively encouraging staff to stay home if they are sick.

Managers and supervisors are required to report any suspected or confirmed incidents to the Director of Human Resources and the Executive Office immediately to help protect other LACERA staff members or members. Time is of the essence in making reports. Furthermore managers and supervisors are expected to enforce all Organizational and Phased Transition Plan protocols. Managers and supervisors do not have authority to send staff home or decide when staff can come back to work, but rather are required to immediately report incidents and suspected violations of these protocols to the Director of Human Resources and the Executive Office, who will provide direction as to the proper response. These are part of management’s performance expectations going forward.

Managers and Supervisors will:

- Follow and apply the most updated Public Health guidelines for individuals and employers.
- Immediately inform the Director of Human Resources and the Assistant Executive Officer of any suspected cases, exposure, or expected exposure to COVID-19.

- Working with HR, the supervisor/manager shall discuss with the staff member their status (confirmed, suspected, or close contact with another confirmed or suspected positive person) to determine if the staff member should remain at or return to work.
- Discuss with the staff member their level of exposure to other staff members (contact tracing) to determine if other staff members should remain at or return to work. If quarantine is required, the amount of time will vary based upon the circumstance and will be determined and confirmed on a case-by-case basis. Examples are described in the attachment to this protocol. Managers and supervisors do not have authority to change the terms of quarantine, such as an early release or extension; all decisions shall only be made by the Director of Human Resources and the Executive Office.
- Maintain confidentiality of staff member's protected health information. This information may be shared with the LACERA Incident Response Team (LIRT) in order to make appropriate decisions, but will not be shared with other staff members.
- Confer with self-isolating staff members to arrange for telework to the extent possible and reasonable.
- Work with Administrative Services to arrange for impacted work spaces and common areas to be cleaned.
- Notify the LACERA Incident Response Team if necessary.
- Coordinate with the Human Resources Division to provide leave paperwork to staff members who cannot telecommute during self-isolation.

Additional Resources

List of [free testing sites](#) in Los Angeles County

County of Los Angeles [Health Officer Order](#), updated 7/1/2020

Examples of staff member illness and return to work timelines (adapted from the California Department of Public Health⁵)

Staff Member Situation	Need to Self-Quarantine?	Return to Work Conditions (As of June 7, 2020)	Resources for More Information (As of June 22 2020)
<p>Example 1 Symptomatic Positive Staff Member with symptoms who is laboratory confirmed to have COVID-19</p>	Yes	<p>At least 3 days (72 hours) have passed since the resolution of fever without the use of fever-reducing medications; and improvement in respiratory symptoms (e.g., cough, shortness of breath); and, at least 10 days have passed since symptoms first appeared.</p>	<p>Self-Isolation Guide FAQs about testing</p>
<p>Example 2 Asymptomatic Positive Staff member never had symptoms and is laboratory confirmed to have COVID-19</p>	Yes	<p>A minimum of 10 days have passed since the date of their first positive COVID-19 test. If they develop symptoms, then the criteria for laboratory confirmed cases with symptoms apply (example #1).</p>	<p>Self-Isolation Guide FAQs about testing</p>
<p>Example 3 Symptomatic Negative Staff Member who had symptoms of COVID-19 but test result returned negative</p>	Yes	<p>Use the same criteria as laboratory confirmed cases (example #1).</p>	<p>Self-Isolation Guide FAQs about testing</p>
<p>Example 4 Symptomatic Untested Staff Member had symptoms of COVID-19 but was not tested</p>	Yes	<p>Testing is highly recommended. If the staff member cannot be tested, use the same criteria for return to work as laboratory confirmed cases (example #1).</p>	<p>Self-Isolation Guide</p>

⁵ https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/Workplace-Outbreak-Employer-Guidance.aspx#_Xuv50TqknY.mailto

Staff Member Situation	Need to Self-Quarantine?	Return to Work Conditions <i>(As of June 7, 2020)</i>	Resources <i>(As of 6/22/20)</i>
<p>Example 5 Close Contact and Asymptomatic Negative Staff Member never had symptoms but was tested due to close contact with a laboratory-confirmed case, and Staff Member’s test is negative</p>	<p>Yes</p>	<p>Employees should quarantine at home for 14 days after the last known close contact with the case patient. Symptoms can develop even after testing negative within 14 days after exposure. LIRT may consider allowing earlier return to work only for an employee in a critical position in which the essential operations of the workplace would be compromised by quarantine of the staff member and no alternate staff can perform the same role.</p>	<p>Close Contact Self-Isolation Guide FAQs about testing</p>
<p>Example 6A Close Contact and Asymptomatic Untested Staff Member had close contact to a laboratory-confirmed positive person at work, home, or in the community and Staff Member does not have symptoms. OR Staff Member refuses or is unable to be tested after close contact with a laboratory-confirmed case, despite recommendation for testing from LACERA management or healthcare provider, and Staff Member does not have symptoms.</p>	<p>Yes</p>	<p>Staff Member should be quarantined at home for 14 days after the last known close contact with the case patient. Testing is highly recommended; if testing has not occurred, LACERA management may consider allowing an employee who had close contact to a confirmed case to continue to work only in a critical position in which the essential operations of the workplace would be compromised by quarantine of the staff member and no alternate staff can perform the same role. Even if they are not tested, the same criteria for return to work should be used as laboratory-confirmed cases (example #1).</p>	<p>Close Contact Self-Isolation Guide</p>

Staff Member Situation	Need to Self-Quarantine?	Return to Work Conditions <i>(As of June 7, 2020)</i>	Resources <i>(As of 6/22/20)</i>
<p>Example 6B Close Contact and Asymptomatic Untested Staff Member had close contact to a person with symptoms at work, home, or in the community and Staff Member does not have symptoms. OR Staff Member refuses or is unable to be tested after close contact with a person with symptoms, despite recommendation for testing from LACERA management or healthcare provider, and Staff Member does not have symptoms.</p>	<p>Yes</p>	<p>Staff Member should be quarantined at home for 14 days after the last known close contact with the case patient. Testing is highly recommended; if testing has not occurred, LACERA management may consider allowing an employee who had close contact to a suspected case to continue to work only in a critical infrastructure industry in which the essential operations of the workplace would be compromised by quarantine of the staff member and no alternate staff can perform the same role. Even if they are not tested, the same criteria for return to work should be used as laboratory-confirmed cases (example #1).</p>	<p>Close Contact Self-Isolation Guide</p>

Example of contact tracing questions:

- Currently, how are you feeling?
- Are you currently displaying any symptoms of Covid-19?
- When was the first day you had symptoms?
- Have you contacted a medical provider? Do you need help contacting a medical provider?
- When was the first day you felt ill?
- Were you tested for Covid-19?
 - When were you tested?
 - When do expect your results?
 - Do you plan on being tested?
- When was the last day you were at work?
- What locations did you visit when you were last at work?
- What locations did you visit any other days when you had symptoms?
- What locations did you visit 48 hours (2 days) before your first symptom?

- Based on a) your last day at work, b) 48 hours before you started feeling ill, or 3) when you were exposed to someone who is ill, who did you come into close contact with?
 - Close contact is with an individual who was within 6 feet of the infected person for more than 15 minutes; **OR** an individual who had unprotected contact with the infected person's body fluids and/or secretions.
- Have you spoken to your supervisor about the option to telecommute?



[Month Day, Year]

[Member's Full Name]
[Member's Mailing Address]
[City, State Zipcode]

Employee: 000000

Dear [Title] [Member's Surname]:

Thank you for your request to purchase service credit with the Los Angeles County Employees Retirement Association (LACERA).

LACERA continually reviews our processes with the goal of improving our services to our members. In this spirit, the Board of Retirement recently approved, and the Los Angeles County Board of Supervisors adopted, changes in the methodology used to calculate certain types of service credit purchases.

While LACERA strives to respond quickly to member requests, these efforts to improve our procedures have temporarily delayed your request. We are processing requests by the date they were received and will get to your case as soon as possible. **Please be assured the cost of your purchase will not be affected by our delay.**

We apologize for any inconvenience you may have experienced as a result of our delayed response.

If you have questions about this information or need assistance, please contact LACERA's Call Center at 800-786-6464 between 7:00 a.m. and 5:30 p.m. PST. A Retirement Benefits Specialist will gladly assist you. You can also make an appointment through our Virtual Member Service Center by visiting lacera.com and clicking on the Appointment System link or emailing us at welcome@lacera.com.

Sincerely,
Benefits Division

CORTM/SSN

(7/17/2020)

Striving for Excellence in Service

Service Metrics Reported on a Fiscal Year Basis (June 1) Through: June 2020



Outreach Attendance
1,657

30,891 Year-to-Date



Outreach Events
7

377 Year-to-Date



Outreach Satisfaction
N/A

Change Since Last Mo



Member Service Center
N/A

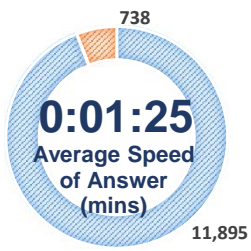
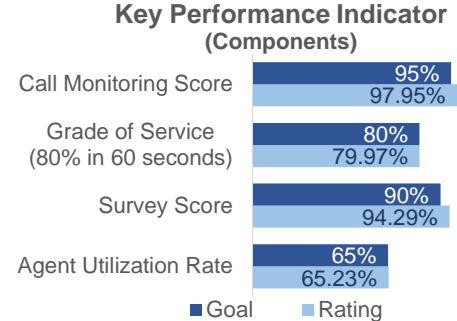
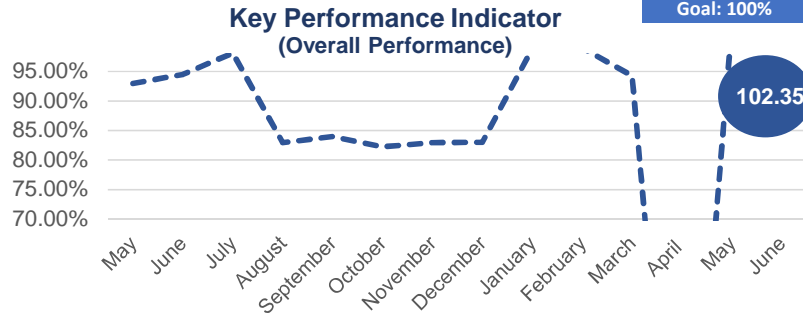
- Change Since Last Mo



Member Services Calls
12,633

10,456 3 Mo. Avg.

Member Services



Top Calls

1. Retirement Counseling: Overview
2. MyLACERA Login Issues
3. Retirement Counseling: Estimate

Emails 601

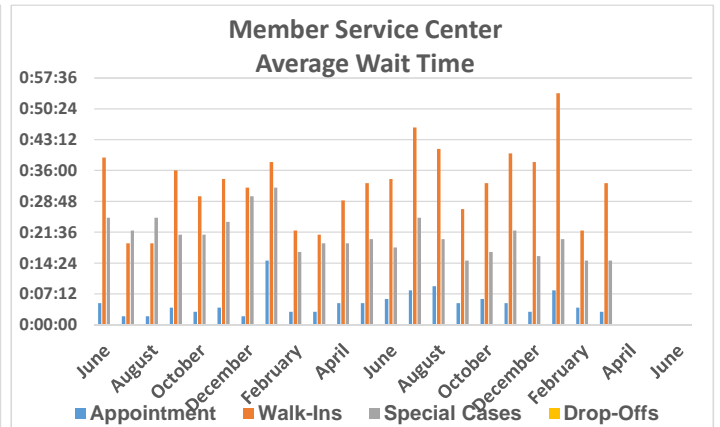
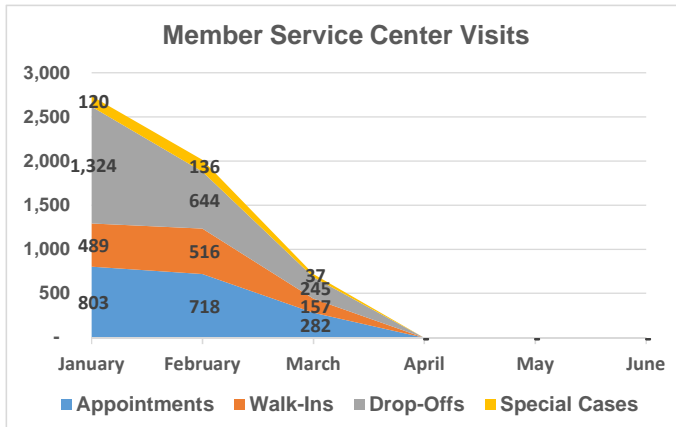
24:00 hours

Avg. Response Time (ART)



Secure Messages 672

■ Calls Answered ■ Calls Abandoned



*Drop Off Wait Time: No Waiting



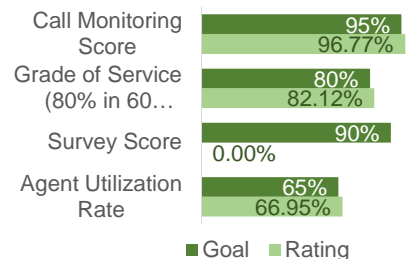
Total RHC Calls: 5,822

Retiree Healthcare



Top Calls

1. Enrollment Inquiries
2. Turning Age 65
3. Medicare Part B Reimbursement



Emails 479

1 Day

Avg. Response Time (ART)



Secure Messages 175

■ Calls Answered ■ Calls Abandoned

Striving for Excellence in Service (Continued)

Disability

Applications

643
In Process
As Of:
6/30/2020

645 Pending on: 5/31/2020
 44 Received

556 Year-to-Date
 0 Re-Opened
 0 Year-to-Date
 43 To Board - Initial
 541 Year-to-Date
 3 Closed
 48 Year-to-Date

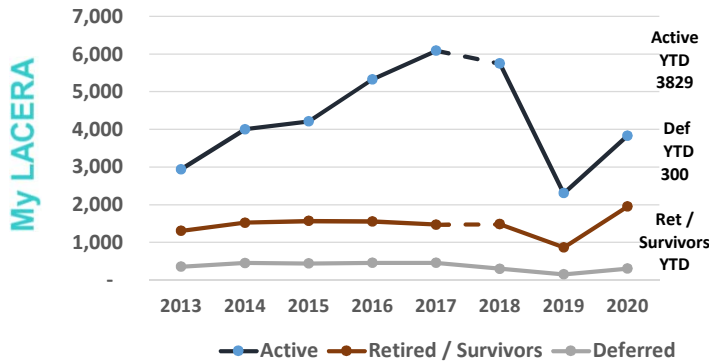
Appeals

99
In Process
As Of:
6/30/2020

100 Pending on: 5/31/2020
 2 Received

34 Year-to-Date
 3 Admin Closed/Rule 32
 26 Year-to-Date
 0 Referee Recommended
 0 Year-to-Date
 0 Revised/Reconsidered for Granting
 1 Year-to-Date

My LACERA Registrations

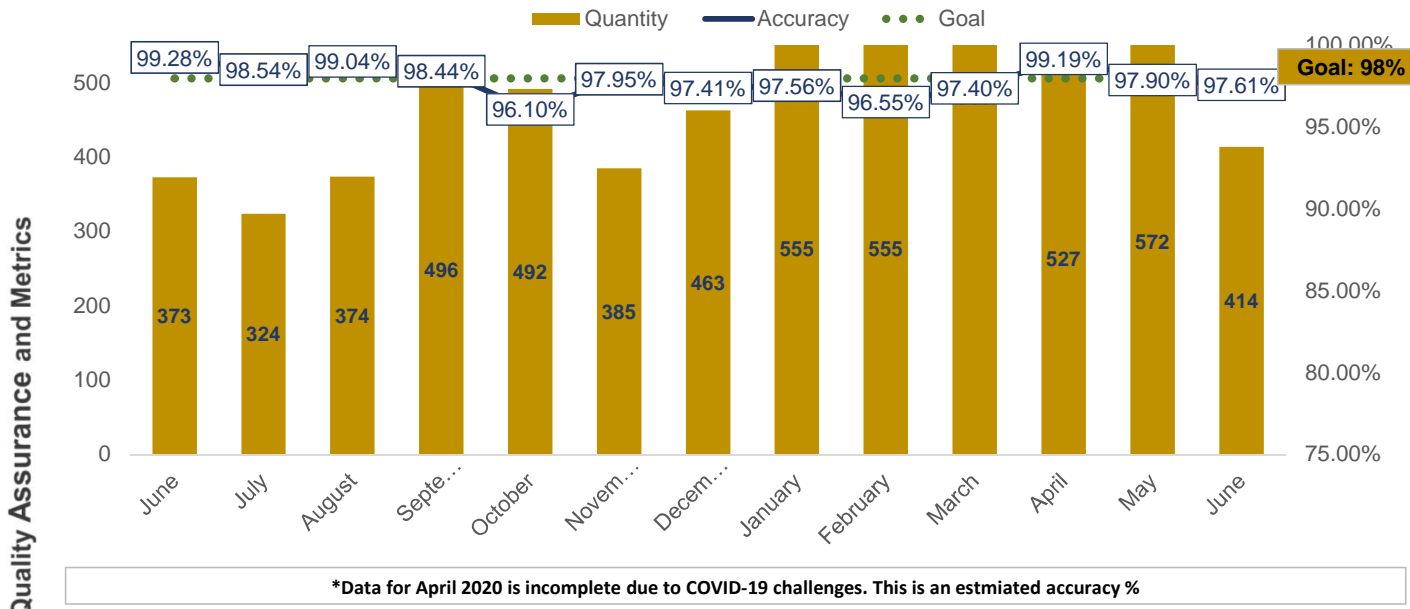


COVID-19 NOTE

Some Member Services, Retiree Healthcare, and Quality Assurance statistics for April were not available due to COVID-19 impacts. Where possible we have provided estimates based on manual reporting or in some cases a six month average for survey scores.

Striving for Excellence in Quality

Audits of Retirement Elections, Payment Contracts, and Data Entry Completed by QA



June 2020



97.61%

Retirement Elections

241 Samples
96.75% Accuracy

Payment Contracts

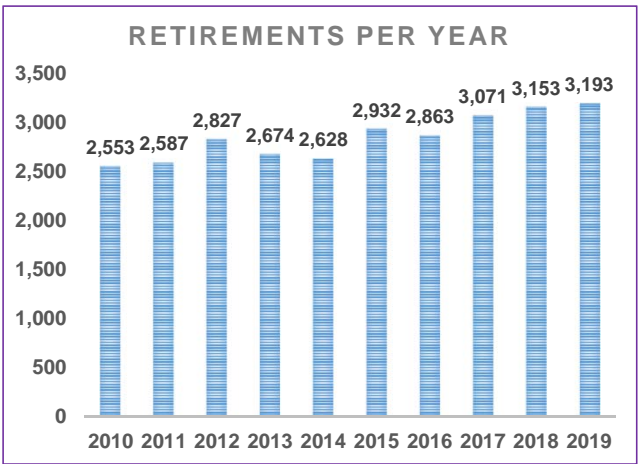
113 Samples
96.09% Accuracy

Data Entry

60 Samples
100.00% Accuracy

Member Snapshot

		Members as of 07/15/20			
	Plan	Active	Retired	Survivors	Total
General	Plan A	92	15,898	4,367	20,357
	Plan B	22	680	69	771
	Plan C	31	425	69	525
	Plan D	40,009	16,908	1,557	58,474
	Plan E	16,372	13,621	1,275	31,268
	Plan G	30,347	60	6	30,413
	Total General	86,873	47,592	7,343	141,808
Safety	Plan A	2	5,070	1,606	6,678
	Plan B	9,187	6,391	315	15,893
	Plan C	3,967	10	0	3,977
	Total Safety	13,156	11,471	1,921	26,548
TOTAL MEMBERS		100,029	59,063	9,264	168,356
% by Category		59%	35%	6%	100%



Average Monthly Benefit Allowance Distribution As of June 30, 2020

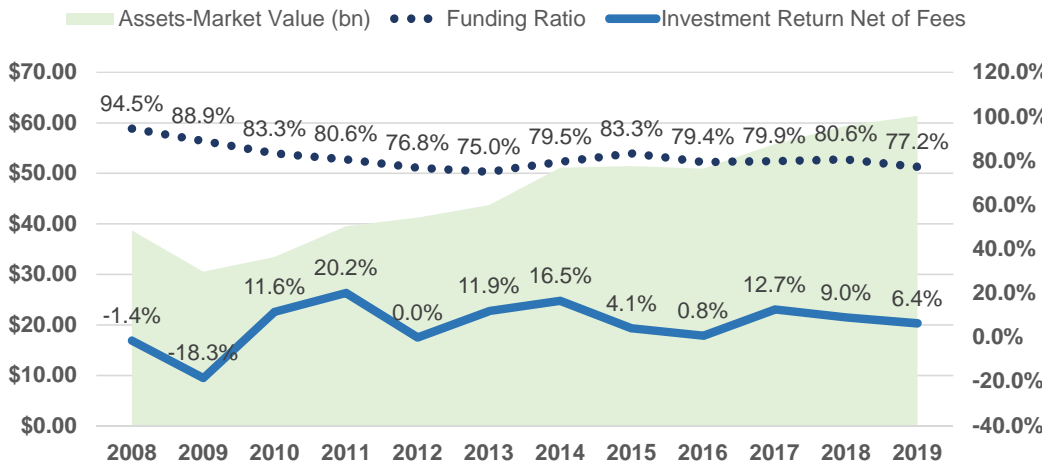
	General	Safety	Total	%
\$0 to \$3,999	29,776	1,844	31,620	53.80%
\$4,000 to \$7,999	12,880	3,508	16,388	27.88%
\$8,000 to \$11,999	3,372	4,148	7,520	12.80%
\$12,000 to \$15,999	924	1,502	2,426	4.13%
\$16,000 to \$19,999	295	273	568	0.97%
\$20,000 to \$23,999	83	106	189	0.32%
\$24,000 to \$27,999	28	18	46	0.08%
> \$28,000	12	3	15	0.03%
Totals	47,370	11,402	58,772	100%

Average Monthly Benefit Allowance: \$ **4,441.00**

Healthcare Program		Healthcare Enrollments	
(YTD as of 06/30/20)		(Mo. Ending: 06/30/20)	
	Employer	Member	
Medical	\$538.6m	\$44.3m	Medical 52,236
Dental	\$45.1m	\$4.5m	Dental 53,638
Part B	\$69.9m	xxx	Part B 35,308
Total	\$653.6m	\$48.8m	Total 141,798

Key Financial Metrics

Fiscal Year End Financial Update (as of 06/30/19)



Funding Metrics (as of 6/30/19)

Employer NC	10.86%
UAAL	13.92%
Assumed Rate	7.00%
Star Reserve	\$614m
Total Assets	\$58.3b

Contributions (as of 6/30/19)

	Employer	Member
Annual Add	\$1.7b	\$635.4m
% of Payroll	22.59%	7.68%

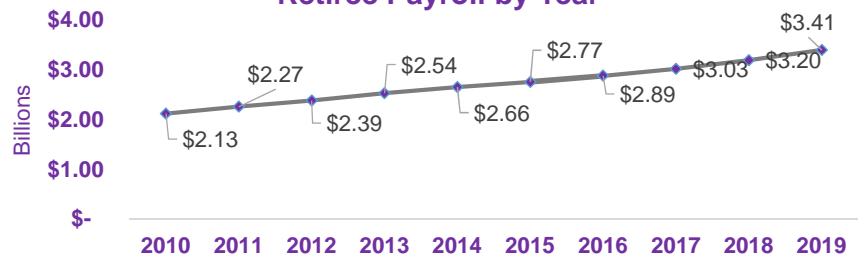
TOTAL FUND RETURN (Net of Fees)

5 YR: 6.5% 10 YR: 9.1%

Retired Members Payroll (As of 6/30/2020)

Monthly Payroll	\$313.4m
Payroll YTD	\$3.6b
New Retired Payees Added	295
Seamless %	95.59%
New Seamless Payees Added	4,190
Seamless YTD	98.07%
By Check %	3.00%
By Direct Deposit %	97.00%

Retiree Payroll by Year



Date	Conference
August, 2020 25-28	CALAPRS (California Association of Public Retirement Systems) Principles of Pension Governance for Trustees Pepperdine University CANCELLED VIRTUAL CONFERENCE AUGUST 18, 25-26, 2020
September, 2020 13-17	AHIP (America's Health Insurance Plans) National Conferences on Medicare, Medicaid and Dual Eligibles Washington D.C. RESCHEDULED TO VIRTUAL CONFERENCE-SEPTEMBER 14-17
18	CALAPRS (California Association of Public Retirement Systems) Round Table – Benefits Avenue of the Arts Hotel Costa Mesa RESCHEDULED TO VIRTUAL CONFERENCE
21-23	Council of Institutional Investors (CII) Fall Conference San Francisco, CA CANCELLED – RESCHEDULED TO VIRTUAL CONFERENCE
28-October 2	Oxford Impact Measurement Program Oxford, United Kingdom
30-October 2	PREA (Pension Real Estate Association) Annual Institutional Investor Conference Boston, MA RESCHEDULED TO VIRTUAL CONFERENCE
October, 2020 23	CALAPRS (California Association of Public Retirement Systems) Round Table – Trustees DoubleTree Hotel San Jose RESCHEDULED TO VIRTUAL CONFERENCE
November, 2020 10-13	SACRS Indian Wells, CA
11-12	Institutional Limited Partners Association (ILPA) General Partner Summit New York, NY CANCELLED – VIRTUAL CONFERENCE NOVEMBER 10-12, 2020
12-14	Harvard Business School-Audit Committees in a New Era of Governance Boston, MA CANCELLED AUDIT COMMITTEES-VIRTUAL NOVEMBER 12-14, 2020
15-18	IFEBP (International Foundation of Employment Benefit Plans) Annual Employee Benefits Conference Honolulu, HI
16-20	Investment Strategies & Portfolio Management (<i>prev. Pension Fund & Investment Mgmt.</i>) Wharton School, University of Pennsylvania



July 28, 2020

TO: Trustees, Board of Retirement

FOR: Board of Retirement Meeting on August 5, 2020

SUBJECT: Ratification of Service Retirement and Survivor Benefit Application Approvals

The attached report reflects service retirements and survivor benefit applications received as of the date of this memo, along with any retirement rescissions and/or changes approved at last month's Board meeting. Any retirement rescissions or changes received after the date of this memo up to the date of the Board's approval, will be reflected in next month's report.

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
RAYMOND V. BERCINI	SHERIFF Dept.#SH	09-19-2020	30 YRS 04 MOS
RICHARD M. BURK	L A COUNTY FIRE DEPT Dept.#FR	08-13-2020	29 YRS 01½ MOS
WILLIAM T. CLARK	SHERIFF Dept.#SH	07-31-2020	34 YRS 05½ MOS
MIREYA G. DAVIS	SHERIFF Dept.#SH	08-29-2020	29 YRS 10 MOS
WILLIAM G. HILL JR	L A COUNTY FIRE DEPT Dept.#FR	07-28-2020	30 YRS 10½ MOS
JON R. KLAUS	SHERIFF Dept.#SH	07-30-2020	31 YRS 04 MOS
BRIAN A. LENDMAN	SHERIFF Dept.#SH	07-04-2020	34 YRS 06½ MOS
CARLOS A. LOPEZ JR	SHERIFF Dept.#SH	08-29-2020	31 YRS 05 MOS
RAYMOND D. RODRIGUEZ	L A COUNTY FIRE DEPT Dept.#FR	08-17-2020	31 YRS 05 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
KEVIN T. SAUNDERS	L A COUNTY FIRE DEPT Dept.#FR	07-31-2020	32 YRS 04½ MOS
GLENN E. SMITH	L A COUNTY FIRE DEPT Dept.#FR	06-15-2020	27 YRS 10½ MOS
GLEN M. STRATTON	L A COUNTY FIRE DEPT Dept.#FR	08-01-2020	22 YRS 02½ MOS
MARK P. WINN	SHERIFF Dept.#SH	07-11-2020	32 YRS 05½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARIPAZ R. ACAB	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-29-2020	31 YRS 03 MOS
PATRICIA A. ADRIANO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-26-2020	34 YRS 01½ MOS
MARIA C. AGUIRRE	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-05-2020	17 YRS 06½ MOS
MARIA G. ALLETTO	PUBLIC HEALTH PROGRAM Dept.#PH	07-31-2020	30 YRS 11½ MOS
JUDITH ARELLANO	ANIMAL CONTROL Dept.#AN	06-12-2020	19 YRS 01½ MOS
MARY L. ARIAS	CHILDREN & FAMILY SERVICES Dept.#CH	07-31-2020	20 YRS 08½ MOS
KAARIN L. AXELSEN FORE	DISTRICT ATTORNEY Dept.#DA	07-12-2020	20 YRS 02 MOS
ANTONIO T. BARAJAS	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-29-2020	28 YRS 10 MOS
REBECCA BENAVIDEZ	PUBLIC HEALTH PROGRAM Dept.#PH	08-31-2020	29 YRS 07½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LEOPOLDO M. BINGCANG	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	07-10-2020	19 YRS 04½ MOS
MAURICE BORQUEZ	INTERNAL SERVICES Dept.#IS	08-18-2020	44 YRS 08½ MOS
DEBRA J. BOWMAN	PROBATION DEPARTMENT Dept.#PB	07-31-2020	33 YRS 03½ MOS
MARY BOWMAN-BLACK	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2020	36 YRS ½ MOS
ROSITA L. BRANNON	CHILDREN & FAMILY SERVICES Dept.#CH	07-01-2020	14 YRS 01 MOS
PATRICIA P. BROUNSTEN	PROBATION DEPARTMENT Dept.#PB	06-28-2020	17 YRS 02½ MOS
FELISA BROUSSARD-JO	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	06-30-2020	05 YRS 02½ MOS
DALE W. BUCKERIDGE	SHERIFF Dept.#SH	08-29-2020	41 YRS 06 MOS
PATRICK D. CARRAHER	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-07-2020	31 YRS 09½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
EDWIN CARRERO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-28-2020	40 YRS 11 MOS
MARIA E. CEVALLOS	MENTAL HEALTH Dept.#MH	09-01-2020	26 YRS ½ MOS
WILLIAM C. CHANG	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-29-2020	38 YRS 06 MOS
WANDA T. CHERRY	CHILDREN & FAMILY SERVICES Dept.#CH	08-31-2020	33 YRS ½ MOS
BRIAN J. COBB	PROBATION DEPARTMENT Dept.#PB	06-25-2020	26 YRS 07½ MOS
VARNETTE M. CONNORS	CHILDREN & FAMILY SERVICES Dept.#CH	07-31-2020	11 YRS 08½ MOS
PATRICIA DELGADO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	07-24-2020	26 YRS 05 MOS
DAVID C. DEVAULT	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-25-2020	23 YRS 04 MOS
MARY DIAZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	05-30-2020	34 YRS 08½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SHARON DODSON	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-17-2020	16 YRS 01½ MOS
ROBERT T. DUFFY	INTERNAL SERVICES Dept.#IS	06-26-2020	18 YRS 02 MOS
BERNADETTE EDMOND	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-30-2020	25 YRS 04 MOS
ELNORA A. EDMOUNDS	PUBLIC HEALTH PROGRAM Dept.#PH	09-30-2020	30 YRS 08 MOS
PAUL J. ELY	ASSESSOR Dept.#AS	07-31-2020	32 YRS 01½ MOS
CARMEN ESPINOZA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2020	21 YRS 00 MOS
IRMA ESPINOZA	INTERNAL SERVICES Dept.#IS	08-31-2020	45 YRS 02½ MOS
ABIODUN A. FASHOLA	CORRECTIONAL HEALTH Dept.#HC	08-31-2020	17 YRS 08½ MOS
EILEEN G. FITZGERALD	CHIEF EXECUTIVE OFFICE Dept.#AO	08-29-2020	25 YRS 06 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TERRELL E. FORD	HEALTH SERVICES ADMINISTRATION Dept.#HS	07-30-2020	51 YRS 06 MOS
MARIA ESTELA GARCIA	AMBULATORY CARE NETWORK Dept.#HN	08-30-2020	29 YRS 09 MOS
JOVITA GARCIA	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	06-30-2020	22 YRS 07 MOS
MARTA GARCIA SHEFF	HEALTH SERVICES ADMINISTRATION Dept.#HS	07-31-2020	45 YRS 03 MOS
KATHLEEN A. GAUDREAU	SUPERIOR COURT/COUNTY CLERK Dept.#SC	07-31-2020	25 YRS ½ MOS
JOYCE F. GAYDEN	CHILDREN & FAMILY SERVICES Dept.#CH	08-29-2020	11 YRS 00 MOS
GREGORY J. GILCHRIST	INTERNAL SERVICES Dept.#IS	08-28-2020	39 YRS 10 MOS
RUTHIE M. GILLARD	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	08-28-2020	27 YRS 11 MOS
JUDY D. GINNS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2020	21 YRS 07 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CRAIG M. GOLD	DISTRICT ATTORNEY Dept.#DA	08-31-2020	35 YRS 06½ MOS
RODDY A. GREGORY	PARKS AND RECREATION Dept.#PK	09-30-2020	24 YRS 03 MOS
FRANCES HASELWOOD	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2020	21 YRS 03½ MOS
EVANJELINA R. HATCH	SHERIFF Dept.#SH	06-30-2020	45 YRS 11 MOS
WILLIAM J. HAYES	PARKS AND RECREATION Dept.#PK	09-30-2020	33 YRS 06 MOS
CASSANDRA F. HEMPHILL	PUBLIC LIBRARY Dept.#PL	07-06-2020	39 YRS 01½ MOS
VICKI L. HENDERSON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-12-2020	39 YRS 09½ MOS
DAVID A. HERBERT	PUBLIC WORKS Dept.#PW	09-18-2020	34 YRS 08 MOS
RICHARD HERRERA	SHERIFF Dept.#SH	08-06-2020	11 YRS 06 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
BEVERLY HILL	CHILDREN & FAMILY SERVICES Dept.#CH	08-01-2020	18 YRS 09½ MOS
JOHN S. HOLLENBERG	MENTAL HEALTH Dept.#MH	09-09-2020	28 YRS 06½ MOS
AURELIA L. HOPKINS	PUBLIC HEALTH PROGRAM Dept.#PH	08-29-2020	30 YRS 11 MOS
ROBERT V. HOWELL	PARKS AND RECREATION Dept.#PK	09-30-2020	17 YRS 04 MOS
ALICE S. HSU	TREASURER AND TAX COLLECTOR Dept.#TT	08-29-2020	19 YRS 00 MOS
DAROLYN R. JENSEN	DEPARTMENT OF HUMAN RESOURCES Dept.#HM	06-30-2020	38 YRS 04 MOS
MAGGIE M. JUNG	PUBLIC LIBRARY Dept.#PL	07-01-2020	35 YRS 06½ MOS
JOHN L. KALIVAS	CORRECTIONAL HEALTH Dept.#HC	07-02-2020	21 YRS 08½ MOS
TONY G. KHALKHALI	PUBLIC WORKS Dept.#PW	08-28-2020	35 YRS 10 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LEYLA KHAZAI	ASSESSOR Dept.#AS	07-31-2020	17 YRS 11 MOS
SIDONA K. KHY	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-29-2020	36 YRS 06 MOS
GRACE KIM	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2020	41 YRS 04½ MOS
HYEAN. KIM	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	07-29-2020	31 YRS 09 MOS
ANANTCHAI KONG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	06-22-2020	25 YRS 03 MOS
DEIRDRE J. KUPER	CHILDREN & FAMILY SERVICES Dept.#CH	09-01-2020	30 YRS 01½ MOS
BRENDA B. LA FAVE	HEALTH SERVICES ADMINISTRATION Dept.#HS	07-31-2020	46 YRS 07½ MOS
DORA LAGUNA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2020	22 YRS 08 MOS
AMY E. LAMBERT	CHILDREN & FAMILY SERVICES Dept.#CH	10-03-2020	20 YRS 05½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ROSETTE H. LE	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2020	30 YRS 08½ MOS
SARAH LEYBA	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	07-07-2020	29 YRS 09½ MOS
ESTHER A. LOCOCO	AMBULATORY CARE NETWORK Dept.#HN	07-02-2020	20 YRS 01 MOS
LAWRENCE L. LYCAN	PROBATION DEPARTMENT Dept.#PB	07-15-2020	31 YRS 11 MOS
CLAUDIA M. MACIAS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-31-2020	28 YRS ½ MOS
ALLEEN D. MALDONADO-HO	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-31-2020	41 YRS 10½ MOS
TERICITA MALONE	INTERNAL SERVICES Dept.#IS	08-29-2020	38 YRS 02 MOS
JOSE A. MARES	INTERNAL SERVICES Dept.#IS	07-31-2020	41 YRS 09½ MOS
WILLIE E. MC CARTY	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-29-2020	43 YRS 10 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TAMMIE J. MCCALL	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-24-2020	16 YRS 09½ MOS
QUINCY E. MCCULLOUGH	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2020	33 YRS 08 MOS
VICTORIA O. MEADE	CHILDREN & FAMILY SERVICES Dept.#CH	07-09-2020	32 YRS ½ MOS
CARLOS MEDINA JR	SHERIFF Dept.#SH	08-06-2020	21 YRS 04½ MOS
SUCHEN MEI	AUDITOR - CONTROLLER Dept.#AU	08-29-2020	20 YRS 02 MOS
HELEN S. MENDOZA	ASSESSOR Dept.#AS	07-15-2020	35 YRS 09½ MOS
PHILIP P. MIKHAEL	PROBATION DEPARTMENT Dept.#PB	08-01-2020	34 YRS 08½ MOS
MARCENA MITCHELL	SHERIFF Dept.#SH	08-27-2020	20 YRS 05 MOS
LORRAINE MOORE WELCH	PUBLIC DEFENDER Dept.#PD	07-31-2020	45 YRS 07½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ALFONSO MORALES	INTERNAL SERVICES Dept.#IS	07-31-2020	12 YRS 10½ MOS
JANET C. MORRIS	PROBATION DEPARTMENT Dept.#PB	10-01-2020	26 YRS 07½ MOS
CHERYL L. MOSS	PUBLIC HEALTH PROGRAM Dept.#PH	08-03-2020	18 YRS 04½ MOS
RUBEN MURILLO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	07-31-2020	13 YRS 07½ MOS
ELIZABETH A. MURRAY	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-12-2020	28 YRS 09 MOS
SOTHEAVY NAVA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2020	28 YRS 06 MOS
JERZY T. NIEMIEC	INTERNAL SERVICES Dept.#IS	10-01-2020	29 YRS 09 MOS
HENRY T. ONG	INTERNAL SERVICES Dept.#IS	06-30-2020	36 YRS 00 MOS
ERMA OPPENHEIM	MENTAL HEALTH Dept.#MH	08-17-2020	18 YRS 02 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
DANIEL T. ORFILA	MENTAL HEALTH Dept.#MH	06-30-2020	06 YRS 04 MOS
MARIA OZUNA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	06-30-2020	29 YRS 11 MOS
JUAN M. PEINADO	PROBATION DEPARTMENT Dept.#PB	08-29-2020	39 YRS 04 MOS
DEBORAH L. PEPE	PARKS AND RECREATION Dept.#PK	08-31-2020	19 YRS 02 MOS
JOSE R. PERAZA	PUBLIC HEALTH PROGRAM Dept.#PH	08-14-2020	25 YRS 04 MOS
IRIS PERELES	SUPERIOR COURT/COUNTY CLERK Dept.#SC	07-31-2020	44 YRS 08½ MOS
VERNITTA PHINISEE	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-28-2020	15 YRS 05½ MOS
YVONNE PILLARS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	08-29-2020	44 YRS 05 MOS
MARIA G. PLAZOLA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2020	18 YRS 01½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ANNA M. POLLEY	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	07-31-2020	15 YRS 07 MOS
MARINA PROVENCIO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-30-2020	42 YRS 10 MOS
ANGEL I. RAMIREZ	PUBLIC HEALTH PROGRAM Dept.#PH	07-17-2020	17 YRS 03 MOS
SUSANA I. RAMOS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-29-2020	30 YRS 02 MOS
IRMA Y. REDD	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	08-31-2020	14 YRS 02½ MOS
SAMMY REGALADO	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	07-31-2020	14 YRS ½ MOS
CINDY L. REYNDERS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	06-30-2020	39 YRS 10 MOS
HEIDI M. ROBBINS	SHERIFF Dept.#SH	08-21-2020	35 YRS 04 MOS
DEBRA L. RODARTE	TREASURER AND TAX COLLECTOR Dept.#TT	08-28-2020	28 YRS 09 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LOTTIE M. RODRIGUEZ	SHERIFF Dept.#SH	06-29-2020	28 YRS 01 MOS
LEAH M. ROSS	CHILD SUPPORT SERVICES Dept.#CD	08-29-2020	15 YRS 04 MOS
MARION E. ROWLAND	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-31-2020	16 YRS ½ MOS
MURPHY RUFFINS I II	PROBATION DEPARTMENT Dept.#PB	06-15-2020	37 YRS 07½ MOS
SAUL V. SALAS	PROBATION DEPARTMENT Dept.#PB	07-30-2020	31 YRS 01 MOS
LYNETTE C. SANCHEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2020	28 YRS 09 MOS
BONITA D. SANDOZ	TREASURER AND TAX COLLECTOR Dept.#TT	06-30-2020	38 YRS 02 MOS
HAMBIC SARYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-31-2020	37 YRS 06½ MOS
VIRGINIA C. SHEN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-30-2020	13 YRS 02½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LATANYA L. SIMMONS SPAR	TREASURER AND TAX COLLECTOR Dept.#TT	07-31-2020	30 YRS ½ MOS
PEGGY J. SMITH	BEACHES & HARBORS Dept.#BH	08-28-2020	12 YRS 05 MOS
LISA SORENSEN	CHILDREN & FAMILY SERVICES Dept.#CH	07-31-2020	32 YRS 04½ MOS
SANDRA SPIKES	CHILDREN & FAMILY SERVICES Dept.#CH	09-30-2020	34 YRS 10 MOS
CHRISTIAN F. STROHMEIER	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	06-24-2020	17 YRS 07 MOS
ALEXANDRA L. SU	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-29-2020	33 YRS 00 MOS
SANDRA E. SULLY	MENTAL HEALTH Dept.#MH	06-22-2020	28 YRS 03 MOS
LYNN U. THAI	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	06-30-2020	30 YRS 02 MOS
MARSHA THOMAS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	07-31-2020	41 YRS 09½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
DANNETTE THOMAS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-30-2020	42 YRS ½ MOS
VANESSA M. TOUSSAINT	SUPERIOR COURT/COUNTY CLERK Dept.#SC	09-11-2020	35 YRS 03½ MOS
THELMA M. TRAVINA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-31-2020	33 YRS ½ MOS
ALIS TULAKYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	09-01-2020	29 YRS 09½ MOS
GILANIE G. UMBRA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	06-30-2020	13 YRS ½ MOS
LUZ N. UY	PUBLIC HEALTH PROGRAM Dept.#PH	06-30-2020	12 YRS 07 MOS
CECILIA VALLE	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	06-30-2020	24 YRS 00 MOS
KAREN L. VAN-SANT	MENTAL HEALTH Dept.#MH	10-01-2020	19 YRS ½ MOS
LUCY M. VARELA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	06-27-2020	23 YRS 06½ MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TWYLA E. VENTUS	SHERIFF Dept.#SH	07-31-2020	31 YRS 03½ MOS
MERCEDES WARD	BOARD OF SUPERVISORS Dept.#BS	07-31-2020	41 YRS 01½ MOS
DIANNE M. WASHINGTON D	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-31-2020	30 YRS 10½ MOS
CYNTHIA A. WEBER	AGRICULTURAL COMM./WTS & MEAS. Dept.#AW	07-31-2020	07 YRS 08½ MOS
MARK D. WEBER	PUBLIC HEALTH PROGRAM Dept.#PH	06-22-2020	23 YRS 05 MOS
ERIC B. WEXLER	COUNTY COUNSEL Dept.#CC	07-31-2020	20 YRS 06½ MOS
ARGELIA WILKINSON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-31-2020	27 YRS 04½ MOS
STANLEY P. WILLIAMS	DISTRICT ATTORNEY Dept.#DA	07-31-2020	37 YRS 01½ MOS
OHNMA WIN	AMBULATORY CARE NETWORK Dept.#HN	08-29-2020	21 YRS 07 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SAM S. YOUN	CHILDREN & FAMILY SERVICES Dept.#CH	09-30-2020	25 YRS 02 MOS
FRANCES YOUNG	CHILDREN & FAMILY SERVICES Dept.#CH	07-15-2020	34 YRS 09 MOS
KASAUNDR A. YOUNG	CHILDREN & FAMILY SERVICES Dept.#CH	08-29-2020	32 YRS 05 MOS
JOWANNA YOUNG SMITH	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	08-29-2020	40 YRS 10 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL SURVIVOR APPLICATIONS

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
BETTY S. HOPKINS	SHERIFF Dept.#SH	05-19-2020	16 YRS 10 MOS
WIFE of ANTHONY E HOPKINS dec'd on 05-18-2020, Sect. #31781.3			

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LASHAWN ANDERSON	SHERIFF Dept.#SH	06-12-2020	23 YRS 04½ MOS
GREGORY BINGHAM	PARKS AND RECREATION Dept.#PK	06-30-2020	10 YRS 07 MOS
BETTY BOGAR	SOUTHWEST CLUSTER (MLK JR MC) Dept.#HK	03-01-2020	21 YRS 09½ MOS
YUNG C. CHEN	SOUTHWEST CLUSTER (MLK JR MC) Dept.#HK	03-27-2020	03 YRS 02 MOS
JAMES CHESSER	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	07-15-2020	29 YRS 09 MOS
TANYA N. DAMPIER	PUBLIC WORKS Dept.#PW	08-11-2020	33 YRS 02 MOS
PATRICIA G. DE YOUNG	SHERIFF Dept.#SH	07-09-2020	12 YRS 08½ MOS
PRISCILLA L. DURAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-18-2020	28 YRS 10 MOS
ALVIN L. EDWARDS	SOUTHWEST CLUSTER (MLK JR MC) Dept.#HK	07-21-2020	19 YRS 08 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
FRANCESCA L. FREY	DISTRICT ATTORNEY Dept.#DA	06-12-2020	09 YRS 06 MOS
VIRGINIA M. HAZBOUN	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	06-30-2020	12 YRS 01 MOS
ALAN H. HILL	REG-RECORDER/COUNTY CLERK Dept.#RR	06-03-2020	21 YRS 10 MOS
JAMES E. HORAN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	06-08-2020	14 YRS 05 MOS
TONI D. JACKSON	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	06-05-2020	31 YRS 07 MOS
ROSAMARIA JIRANO	SHERIFF Dept.#SH	07-14-2020	30 YRS 00 MOS
MICHELE D. JORDAN	REG-RECORDER/COUNTY CLERK Dept.#RR	06-19-2020	07 YRS 10 MOS
HODA F. KADDIS	CALIFORNIA CHILDREN'S SERVICES Dept.#PS	08-13-2020	11 YRS 00 MOS
ALMA E. LOPEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	06-12-2020	23 YRS 08 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARIE E. MARTINEZ	BOARD OF SUPERVISORS Dept.#BS	07-01-2020	25 YRS 01 MOS
DONNA J. MATSUDAIRA	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-30-2020	26 YRS 07 MOS
JAY D. MCCAFFERTY	L A COUNTY FIRE DEPT Dept.#FR	07-01-2016	05 YRS ½ MOS
TYRIL E. MCKAY	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	07-06-2020	14 YRS 04 MOS
TONY L. MCKENZIE	SOUTHWEST CLUSTER (MLK JR MC) Dept.#HK	06-15-2020	20 YRS 03 MOS
KATHLEEN PINDER		12-13-2019	00 YRS 07 MOS
RICHARD S. RANGEL	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	09-20-2020	10 YRS 09 MOS
CATHERINE REGINA VAREL	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-01-2020	10 YRS 02 MOS
MICHAEL RYAN	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	08-06-2020	30 YRS 04 MOS

BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020

BENEFIT APPROVAL LIST

GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MICHELLE SABADO	SUPERIOR COURT/COUNTY CLERK Dept.#SC	06-12-2020	14 YRS 01 MOS
DELIA R. SANTANA	PUBLIC HEALTH PROGRAM Dept.#PH	06-30-2020	19 YRS 01½ MOS
STUART L. SHEAR	CORRECTIONAL HEALTH Dept.#HC	08-15-2020	07 YRS 00 MOS
ESTER F. SMITH	CHILDREN & FAMILY SERVICES Dept.#CH	07-24-2020	27 YRS 10 MOS
DEBORAH S. STIMSON	HEALTH SERVICES ADMINISTRATION Dept.#HS	04-01-2020	12 YRS 04 MOS
MONIQUE TARTAMELLA	REGIONAL PLANNING Dept.#RP	04-29-2020	11 YRS 10 MOS
WILLIAM W. TEMPLE	SOUTHWEST CLUSTER (MLK JR MC) Dept.#HK	07-01-2020	15 YRS 06 MOS
CAROLYN WAGNER	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	07-22-2020	25 YRS 02 MOS
DAVID M. ZIETZ	Dept.#350	03-27-2020	03 YRS 07 MOS

**BOARD OF RETIREMENT MEETING OF AUGUST 5, 2020
RESCISSIONS/CHANGES FROM BENEFIT APPROVAL LIST
APPROVED ON JUNE 3, 2020**

SAFETY MEMBER APPLICATIONS FOR SERVICE RETIREMENT

NAME	DEPARTMENT	UPDATE
KIMBERLY D ALEXANDER	SHERIFF	CHANGE OF DATE TO July 17, 2020
MALIA A ZENOR	SHERIFF	CHANGE OF DATE TO July 28, 2020

GENERAL MEMBER APPLICATIONS FOR SERVICE RETIREMENT

NAME	DEPARTMENT	UPDATE
ANNA Y NGAI	SHERIFF	CHANGE OF DATE TO August 29, 2020
CARMEN L COLLINS	DEPT OF PUBLIC SOCIAL SERVICES	RESCINDED RETIREMENT
DENISE A WEDEL	SHERIFF	CHANGE OF DATE TO June 18, 2020
EMMA M FERRA	PROBATION DEPARTMENT	CHANGE OF DATE TO September 30, 2020
LITA M JACOSTE	PUBLIC HEALTH PROGRAM NETWORK	CHANGE OF DATE TO June 30, 2020
MAGGIE M JUNG	PUBLIC DEFENDER	CHANGE OF DATE TO July 1, 2020
MANSOUR RAJI	AMBULATORY CARE NETWORK	CHANGE OF DATE TO June 27, 2020
MARGARET E PALACIOS	REG-RECORDER/COUNTY CLERK	CHANGE OF DATE TO August 29, 2020
MARTIN M MARDIROSSIAN	DEPT OF PUBLIC SOCIAL SERVICES	RESCINDED RETIREMENT
MICAELA FLORES	COASTAL CLUSTER- HARBOR/UCLA MC	RESCINDED RETIREMENT
MICHAEL L MILLER	SUPERIOR COURT/COUNTY CLERK	CHANGE OF DATE TO July 1, 2020
ROY ORTEGA	MENTAL HEALTH	CHANGE OF DATE TO July 30, 2020
SOUNA TOROSIAN	CHILDREN & FAMILY SERVICES	RESCINDED RETIREMENT
TERRI BOURGEOIS	PROBATION DEPARTMENT	RESCINDED RETIREMENT



July 27, 2020

TO: Trustees - Board of Retirement

FROM: Santos H. Kreimann *SHK*
Chief Executive Officer

Ted Granger *TG*
Interim Chief Financial Officer

FOR: Board of Retirement Meeting on August 5, 2020

SUBJECT: **2019 ACTUARIAL VALUATION OF THE LOS ANGELES COUNTY
OTHER POSTEMPLOYMENT BENEFITS (OPEB) PROGRAM**

RECOMMENDATION

It is recommended that the Board of Retirement (BOR) approve the July 1, 2019 Los Angeles County OPEB Program Actuarial Valuation (Attachment 1) prepared by LACERA's consulting actuary, Milliman.

EXECUTIVE SUMMARY

The Board's policy requires LACERA's consulting actuary, Milliman to prepare annual actuarial valuations for the Los Angeles County Other Post-Employment Benefits (OPEB) Program administered by LACERA. The annual actuarial valuations and GASB 75 Disclosure (GASB 75) reports provide information needed by LACERA to inform the plan sponsors of the liabilities and costs of the OPEB Program. These updates to the valuation allow the plan sponsors to obtain timely information from the GASB 75 report, prepared based on the valuation and distributed under separate cover, for inclusion in their annual financial statements. The actuarial consulting review (audit) is not required this year but instead is performed in conjunction with the cycle, currently every two years, when an experience study is performed. The next OPEB experience study and actuarial review will be performed as of July 1, 2020.

The most recent OPEB Investigation of Experience Study (OPEB Experience Study) was conducted as of July 1, 2018 and approved by the BOR in March 2019. The assumptions from the OPEB Experience Study were used in the July 1, 2018 and July 1, 2019 OPEB funding valuations. The most recent Experience Study of Retirement Benefits (Retirement Experience Study) was conducted as of June 30, 2019. Actuarial methods and assumptions from both of these experience studies, were applied in this July 1, 2019 Los Angeles County OPEB Program Actuarial Valuation (OPEB Valuation) report. In addition, the 2019 OPEB Valuation included the updated claim cost and aging assumptions and

the most recent medical trends updated with the latest health plan premium adjustments; the recently repealed Excise Tax was excluded.

The table below includes a summary of OPEB Valuation results for the last two reporting periods for comparison. The July 1, 2019 results indicate that the Actuarial Accrued Liability (AAL) decreased by \$0.32 billion primarily due to lower than expected health care costs and trends, removal of the Excise Tax, and changes in actuarial methods and assumptions. Employers participating in the OPEB Trust (i.e., Los Angeles County, Los Angeles County Superior Court, and LACERA) continued to make regular contributions increasing assets by \$0.30 billion. As a result, the Unfunded Actuarial Accrued Liability (UAAL) decreased by \$0.62 billion.

OPEB Valuation Results	July 1, 2019 without Excise Tax	July 1, 2018 with Excise Tax
Actuarial Accrued Liability (\$billions)	\$ 20.75	\$ 21.07
Less Assets	<u>1.24</u>	<u>0.94</u>
Unfunded Actuarial Accrued Liability	\$ 19.51	\$ 20.13
Normal Cost Rate	7.58%	8.41%
ADC as a Percentage of Payroll ¹	18.87%	20.56%

¹ADC is the Actuarially Determined Contribution

The OPEB Valuation report was prepared under the agent multiple employer plan structure as requested by the County. The agent model reporting approach provides more precision than the previous cost sharing method, in calculating liabilities and costs for each plan sponsor. This is the second OPEB Valuation report using the agent model which includes the calculations for the Program in total, but focuses on the individual employers participating in the OPEB Trust.

OPEB ACTUARIAL VALUATION POLICY

The Board’s OPEB Actuarial Valuation and Audit Policy (Policy), revised in October 2017, requires the consulting actuary to conduct annual valuations to establish the actuarially determined values of the County’s OPEB Program liabilities. The annual OPEB Program Actuarial Valuation, commonly referred to as the “OPEB Valuation” report, estimates the long-term funding liability for retiree medical, dental/vision, and death benefits promised to active and retired Los Angeles County workers, who participate in the LACERA retirement benefits program. OPEB Valuations are performed at the request of the County to determine Program funding progress and establish a baseline of information including the Actuarial Accrued Liability (AAL) and the Actuarial Determined Contributions (ADC). This information is then used by the consulting actuary to prepare a secondary financial statement disclosure report (the “GASB 75” report) to satisfy financial statement reporting guidelines applicable to sponsoring employers, such as the County. These financial

reporting guidelines are intended to improve transparency by providing additional program cost and liability disclosures.

In addition to the annual OPEB Valuation, the Policy requires the consulting actuary to review the reasonableness of the economic and demographic actuarial assumptions at least every three years. This review, commonly referred to as the OPEB Investigation of Experience, or the “OPEB Experience Study”, is accomplished by comparing actual experience during the preceding years to what was expected to happen according to the actuarial assumptions. Based on this review, the actuary determines whether changing these assumptions or methodologies will better project benefit liabilities and asset growth.

The frequency of the OPEB Experience Study cycle was increased to every two years during the last several reporting cycles to coincide with the transition to an agent model reporting structure and to alternate years with the Retirement Benefits Experience Study. In March 2019, the BOR approved the 2018 OPEB Experience Study report. These assumptions were used to prepare both the 2018 and the 2019 OPEB Valuation reports. The next OPEB Experience Study cycle is scheduled for July 1, 2020. Once the 2020 Experience Study cycle has been completed, the OPEB Experience Study frequency will revert back to a three-year rotation.

The Retirement Benefits Experience Study was conducted as of June 30, 2019 and approved by the Board of Investments (BOI) in January 2020. Milliman, LACERA’s consulting actuary, performs the Retirement Benefits and the OPEB Program Investigation of Experience Studies of the LACERA retired membership demographics with a different focus for each project. The OPEB Experience Study reviews the assumptions that impact postemployment or retired population demographics as they relate to medical, dental and vision benefits as well as the OPEB Trust economic assumptions. The Retirement Experience Study concentrates on all other LACERA membership demographics and the retirement benefits economic assumptions. When preparing the OPEB valuation, actuarial methods and assumptions from both of these experience studies are applied.

SUMMARY OF OPEB PROGRAM VALUATION RESULTS¹
 (\$ in billions)

	July 1, 2019 Valuation ⁴	2018 Valuation ^{2,3}	2017 Valuation ²	2016 Valuation ²
Funded Ratio	6.00%	4.50%	2.80%	2.20%
Actuarial Accrued Liability	\$20.75	\$21.07	\$26.30	\$25.91
Less Assets	1.24	0.94	0.74	0.56
Unfunded Actuarial Accrued Liability (UAAL)	\$19.51	\$20.13	\$25.56	\$25.35
Normal Cost Rate	7.58%	8.41%	12.54%	13.26%
UAAL Rate	11.29%	12.15%	13.03%	13.77%
Actuarially Determined Contributions (ADC) as a Percentage of Payroll	18.87%	20.56%	25.57%	27.03%
Discount Rate				
Prefunding Agents	6.00%	6.00%	4.50%	4.50%
Outside Districts	3.69%	3.69%	4.50%	4.50%
Actual Contributions as a Percentage of Payroll	10.50%	8.97%	8.33%	8.96%

¹ Results are based on the total OPEB Program which include the following employers: Los Angeles County (County), Los Angeles Superior Court (Superior Court), LACERA, South Coast Air Quality Management District (SCAQMD), Local Agency Formation Commission (LAFCO), Los Angeles County Office of Education (LACOE), and Little Lake Cemetery District (LLCD).

² Historically, OPEB Valuations were performed biennially. In October 2017, the Actuarial Valuation and Audit Policy was revised to require annual Valuations beginning with the 2017 reporting cycle.

³ Includes Excise Tax. The decline in Actuarial Accrued Liability from 2017 to 2018 was heavily influenced by the increase in discount rate from 4.5% to 6.0% for the agents that are pre-funding.

⁴ Includes Impacts of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer fee, and excludes Excise Tax.

2019 OPEB VALUATION RESULTS

An actuarial valuation can be described as a snapshot of the OPEB Program's funded status at a particular point in time. The following key results are included in the 2019 OPEB Valuation report:

- Since the July 1, 2018 OPEB Valuation, the Actuarial Accrued Liability (AAL) decreased \$0.32 billion or 1.5% from \$21.07 billion to \$20.75 billion. The AAL decreased due to a combination of several factors, which include the assumption changes as a result of the 2019 Retirement Experience Study and lower-than-

expected health care claim costs and trends. The trend assumption change incorporated the repeal of the Excise Tax and was the most significant factor in the reduction of the AAL.

- The Actuarially Determined Contributions (ADC) decreased by 4.3% in dollar terms and decreased by 8.2% as a percentage of payroll. The change was also attributed to the lower-than-expected health care trend, which includes the repeal of the Excise Tax.
- The expected paid benefits were lower for the first year following the OPEB Valuation date. The one-year increase of 5.6% is less than the previously expected one-year increase of 7.0% due largely to lower than anticipated health care premiums. The expected payment level of \$643 million for 2018-2019, was projected to increase to \$688 million in 2019-2020 as compared to the new expected 2019-2020 amount of \$679 million, a \$9 million reduction.
- The investment rate of return (discount rate) is 6.00% for participating employers pre-funding through the OPEB Trust (County, Superior Court and LACERA) and an assumed 3.69% investment rate of return for the Outside Districts who are not pre-funding through the LACERA OPEB Trust. The investment rate of return reflects the investment policy assumptions described in the 2018 OPEB Experience Study report. Prior to the 2018 Valuation, the discount rate was 4.5%.
- Other OPEB Program valuation results show the funding metrics moving in a positive direction. This year's OPEB Program funded ratio stands at 6.0%, an increase of 2.5% from the prior valuation. The actual contributions provided by the sponsoring employers, as a percentage of payroll, increased to 10.50% from 8.97%.

2019 OPEB VALUATION REPORT BY AGENT

Valuation results by agent are summarized below in Exhibit 3 included on Page 3 of the 2019 OPEB Valuation report:

Exhibit 3: OPEB Benefit Liabilities and Costs¹
Summary of July 1, 2019 Valuation Results
(All Dollar Amounts in Millions)

	County	Superior Court	LACERA	Outside Districts	Total
1. Present Value of Future Benefits	\$27,463.1	\$1,181.6	\$ 91.7	\$ 15.3	\$28,751.7
2. Present Value of Future Normal Costs	7,692.8	275.3	29.5	1.5	7,999.1
3. Actuarial Accrued Liability (1-2)	\$19,770.3	\$ 906.3	\$ 62.2	\$ 13.8	\$20,752.6
4. Assets	1,189.4	44.5	4.6	-	1,238.5
5. Unfunded Actuarial Accrued Liability (3-4)	\$18,580.9	\$ 861.8	\$ 57.6	\$ 13.8	\$19,514.1
6. ADC ²	\$ 1,482.2	\$ 63.3	\$ 4.9	\$ 0.6	\$ 1,551.0
7. ADC expressed as a percentage of payroll					
Normal Cost	7.63%	6.69%	5.39%	14.29%	7.58%
UAAL payment	11.27%	12.30%	6.62%	71.43%	11.29%
Total	18.90%	18.99%	12.01%	85.72%	18.87%

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

Funding information contained in the 2019 OPEB Valuation report is provided at the individual agent level for the County, Superior Court, and LACERA. For agent groupings, the total funding information is provided at two levels: (1) the OPEB Trust pre-funding agents (County, Superior Court, and LACERA); and (2) the total collective OPEB Program (County, Superior Court, LACERA, SCAQMD, LACOE, LAFCO and LLCD). The chart below summarizes the streamlined OPEB Valuation report content and respective report page numbers.

Agents and Agent Groupings	Valuation Report, Page Numbers
County	Section 3, Page 9
Superior Court	Section 4, Page 16
LACERA	Section 5, Page 23
OPEB Trust County, Superior Court, and LACERA	Section 6, Page 30
OPEB Program County, Superior Court, LACERA, SCAQMD, LACOE, LAFCO, LLCD	Section 7, Page 37

GASB 75

Los Angeles County and the Superior Court established the OPEB Trusts with the advent of Governmental Accounting Standards Board Statement Number 75 (GASB 75), *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*, which defined new employer OPEB financial statement reporting requirements. Prior to the implementation of GASB 75, employers utilized the OPEB Valuation report including additional accounting information contained therein to prepare their financial statement disclosures. Under GASB 75, as part of the OPEB Valuation, the consulting actuary is required to calculate the ADC, which are potential payments to the OPEB Program using a contribution allocation method. The ADC and other actuarial information, derived from the OPEB Valuation, serve as critical components used by the actuary in calculating and preparing information contained in the GASB 75 Disclosure report, which employers now use to meet their financial reporting responsibilities instead of the OPEB Valuation.

CONCLUSION

The LACERA Board of Retirement's OPEB Actuarial Valuation and Audit Policy requires annual valuations to establish the actuarially determined values of Los Angeles County's OPEB Program liabilities. The OPEB Valuation report, estimates the long-term funding liability for retiree medical, dental/vision, and death benefits promised to active and retired Los Angeles County workers, who participate in the LACERA Retirement Benefits program. The most recent assumptions from the 2018 OPEB Experience Study; 2019 Retirement Benefits Experience Study; and updated claims, aging and trend assumptions were used to calculate and determine the funding information contained in the 2019 OPEB Valuation report. The financial statement reporting information required by GASB and used by participating employers, is derived from the funding valuations. The Unfunded Actuarial Accrued Liability (UAAL) decreased from 2016 to 2019 based on a combination of several factors, some of which were offsetting. These included the assumption changes from the 2018 OPEB Experience Study, the discount rate increase, and the 2019 Retirement Experience Study results. In addition, the ADC decreased as a percentage of payroll due to the factors mentioned above. Furthermore, actual contributions as a percentage of payroll increased due to the continuing funding commitment of the OPEB Trust participating employers.

LACERA's consulting actuaries, Robert Schmidt and Janet Jennings with Milliman, will be present at the August 5, 2020 meeting to discuss the 2019 OPEB Program Actuarial Valuation (Attachment I) report results and answer any questions the Board may have. Attachment 2 includes Milliman's presentation slides.

Finally, we would like to recognize and express our gratitude to the OPEB Stakeholders, which is the working group composed of representatives from Los Angeles County, Los Angeles County Superior Court, SEIU Local 721, and their respective specialized consultants who actively participated in the OPEB Experience Study and Valuation process.

IT IS THEREFORE RECOMMENDED the Board of Retirement approve the July 1, 2019 Los Angeles County OPEB Program Actuarial Valuation prepared by the consulting actuary, Milliman.

Attachments:

- I. July 1, 2019 Los Angeles County OPEB Program Actuarial Valuation Report
- II. Milliman's August 5, 2020 Presentation Slides

SHK:tg

BOR Memo - 2019 OPEB Val to the BOR August 2020 – Final_1

c: Steve Rice
Jonathan Grabel
JJ Popowich
Cassandra Smith

Attachment I

Milliman's 2019 Los Angeles County OPEB Program
Actuarial Valuation Report



Los Angeles County Other Postemployment Benefits Program

Other Postemployment Benefits Program Actuarial Valuation

July 1, 2019

Prepared by:

Robert L. Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary

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July 1, 2020

Board of Retirement
Los Angeles County Employees Retirement Association
300 North Lake Avenue, Suite 820
Pasadena, CA 91101

Re: July 1, 2019 Other Postemployment Benefits (OPEB) Actuarial Valuation

Dear Members of the Board:

As requested, we have prepared an actuarial valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County (County) workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. These health-related benefits are collectively referred to in this report as the Los Angeles County (County) Other Postemployment Benefits (OPEB) Program, or the "OPEB program". The major findings of the valuation are contained in this report. This report reflects the benefit provisions in effect as of July 1, 2019, and the retiree health plan premium rates in effect as of July 1, 2019 and July 1, 2020 received from Segal (LACERA's Health Care Benefits Consultant). This is the second OPEB funding valuation presented under an agent structure. OPEB funding valuations prior to the July 1, 2018 OPEB funding valuation were under a cost sharing structure.

In preparing this report, we relied, without audit, on information (some oral and some in writing) supplied by the County, LACERA, Superior Court and Segal. This information includes, but is not limited to: benefit descriptions, membership data, and financial information. We found this information to be reasonably consistent and comparable with data used for other purposes. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C. The valuation results depend on the integrity of this information. If any of this information is inaccurate or incomplete, our results may be different and our calculations may need to be revised.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts including the recent Further Consolidated Appropriations Act, 2020 (H.R. 1865). These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in calendar year 2020. There was a calendar year 2019 moratorium on the Health Insurer Fee. H.R. 1865 repealed the Excise Tax and the Health Insurer Fee beginning with calendar year 2021. The OPEB assumptions will reflect changes in future valuations as regulations are released.

All costs, liabilities, rates of interest, health cost trend rates, and other factors under the OPEB program have been determined on the basis of actuarial assumptions and methods which are individually reasonable (taking into account the experience of the OPEB program and reasonable expectations); and which, in combination, offer a reasonable estimate of anticipated experience affecting the OPEB program. Further, in our opinion, the actuarial assumptions in the aggregate are reasonable and are related to the experience of the OPEB program and to reasonable expectations and represent a reasonable estimate of anticipated experience under the OPEB program.

We further certify that the assumptions and methods developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations). The retirement benefit related demographic and economic assumptions used in this report are based on those developed as a result of the 2019 Retirement Investigation of Experience study, dated January 28, 2020 and approved by LACERA's Board of Investments. The OPEB demographic and economic assumptions are based on the results of our 2018 OPEB Investigation of Experience, dated June 25, 2019. The assumptions used in the OPEB Investigation of Experience were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, healthcare plan and tier selection, spouse age difference, and re-enrollment assumptions. These OPEB assumptions are combined for all of LACERA's agents. The investment rate of return assumptions differs by agent. The investment earnings assumption for the agents that are prefunding through LACERA's OPEB Trust is the expected return for the OPEB Trust. The investment earnings assumption for the agents that are not prefunding through LACERA's OPEB Trust have an investment earnings assumption of the County's general funds' expected return. The 2018 OPEB Investigation of Experience was reviewed and approved during LACERA's March 14, 2019 Board of Retirement Meeting.

OPEB specific assumptions that have been updated since the 2018 OPEB Investigation of Experience study include health cost trend rates updated with information from the July 1, 2020 renewals and carrier ACA Health Insurer Fee details. These assumptions have been identified, evaluated, and agreed upon collaboratively by the actuaries and consultants currently representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. LACERA's Board of Retirement has the final decision regarding the appropriateness of the assumptions. The assumptions and methods are summarized in Appendix A.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: OPEB program experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and changes in OPEB program provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of future measurements.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

This July 1, 2019 OPEB valuation is for funding purposes. The data, assumptions and methods, OPEB program provisions as described in Appendix B of this report, and the funding goals serve as a basis for the separate GASB 75 disclosure report. Actuarial computations under Government Accounting Standards Board (GASB) Statement Numbers 74 and 75 are for purposes of fulfilling financial accounting requirements for LACERA, Los Angeles County, Superior Court, and SCAQMD (the agents) respectively. The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. A discussion of GASB OPEB statement 75 applicable to OPEB reporting is in Section 8. Determinations for purposes other than funding purposes may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes.

Milliman's work is prepared solely for the internal business use of LACERA. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit or create a legal duty to any third party recipient of its work product.

Milliman's consent to release its work product to any third party may be conditioned on the third party signing a Release, subject to the following exception(s):

- (a) LACERA may provide a copy of Milliman's work, in its entirety, to LACERA's professional service advisors who are subject to a duty of confidentiality and who agree to not use Milliman's work for any purpose other than to benefit LACERA.
- (b) LACERA may provide a copy of Milliman's work, in its entirety, to other governmental entities, as required by law.

No third party recipient of Milliman's work product should rely upon Milliman's work product. Any third party recipient of Milliman's work product, including Los Angeles County, Superior Court or the Outside Districts, who desires professional guidance should not rely upon Milliman's work product but should engage qualified professionals for advice appropriate to their own specific needs.

The consultants who worked on this assignment are employee benefit actuaries. Milliman's advice is not intended to be a substitute for qualified legal or accounting counsel.

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein.

We would like to express our appreciation to LACERA staff members, Los Angeles County, SEIU Local 721, Cavanaugh Macdonald, Segal, Rael & Letson, and Cheiron who gave substantial assistance on which this report is based.



We respectfully submit the following report and we look forward to discussing it with you.

Sincerely,

A handwritten signature in black ink that reads "Robert L. Schmidt".

Robert L. Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary

A handwritten signature in black ink that reads "Janet Jennings".

Janet O. Jennings, ASA, MAAA
Associate Actuary

RLS/JOJ/bh

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Section 1: Executive Summary

2019 Valuation Results

Exhibit 1	July 1, 2019 with- out Excise Tax	July 1, 2018 with Excise Tax
Actuarial Accrued Liability (\$ billions)	\$ 20.75	\$ 21.07
Less Assets	1.24	0.94
Unfunded Actuarial Accrued Liability	\$ 19.51	\$ 20.13
Normal Cost Rate	7.58%	8.41%
ADC as a Percentage of Payroll	18.87%	20.56%

Overview

We are pleased to present the results of the July 1, 2019 annual actuarial valuation. Several key points from Exhibit 1 are summarized as follows:

- The Unfunded Actuarial Accrued Liability (UAAL) decreased due to a combination of several factors, some of which were offsetting. These included the assumption changes based on our 2019 Retirement Investigation of Experience study, increases due to the passage of time since our July 1, 2018 valuation, and the exclusion of the Excise Tax and Health Insurer Fee after calendar year 2020. Other factors were claim cost experience gains, trend assumption gains, other experience losses, and asset losses measured as of July 1, 2019.
- The Normal Cost Rate (NCR) and Actuarially Determined Contribution (ADC) decreased as a percentage of payroll due to the factors mentioned above.

Analysis of Change

Exhibit 2 illustrates the sources of change between the July 1, 2018 and July 1, 2019 valuations. The dollar figures are expressed in billions of dollars.

Section A: The impact of the 2019 Retirement Experience Study changes caused minor changes in the Actuarial Accrued Liability (AAL) and NCR. The expected one-year change represents expected increases in the UAAL and NCR due to interest and benefit accruals, net of employer contributions in excess of benefits paid and expected investment return. The cost percentages are based on the assumed July 1, 2018 valuation payroll of \$7,880.3 million, increased by 3.25% per year (the payroll increase assumed at the time of the July 1, 2018 valuation) for one year to \$8,136.4 million (projected as of July 1, 2019).

Section B: The claim cost experience gain includes the impact of updated aging factors. The trend assumption gain includes the impact of the July 1, 2020 premiums and the trend assumption changes. The July 1, 2020 premiums are based on premiums received from Segal as of February 21, 2020 and approved by the Board of Retirement on March 4, 2020. There is a large gain with the trend assumption which is largely due to the enactment of H.R. 1865 which repeals the Excise Tax and removes the Health Insurer Fee after calendar year 2020. The Health Insurer Fee for only calendar year 2020 is included because there was a 2019 Health Insurer Fee moratorium. The Patient Centered Outcomes Research Institute (PCORI) Fee was extended to 2029. The "Other Experience" loss includes the impact of all other demographic and economic experience. There is a very small asset loss due to the actual investment returns being lower than assumed which is only shown in the agent exhibits with dollar amounts in

Milliman July 1, 2019 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

millions rather than billions. The cost percentages in this section are based on the July 1, 2019 valuation payroll of \$8,215.4 million.

Exhibit 2: Analysis of Change
(All Dollar Amounts in Billions)

Sources of Change	Actuarial Accrued Liability	(Assets)	Unfunded Actuarial Accrued Liability	Normal Cost Rate	ADC Percentage
A. July 1, 2018 Valuation ⁽¹⁾	\$ 21.07	\$ (0.94)	\$ 20.13	8.41%	20.56%
2019 Retirement Experience Study Changes	(0.04)	-	(0.04)	0.03%	0.00%
Expected One-year Change	1.31	(0.30)	1.01	0.09%	0.30%
B. July 1, 2019 Valuation Expected	\$ 22.34	\$ (1.24)	\$ 21.10	8.53%	20.86%
Claim Cost Experience	(0.25)	-	(0.25)	(0.09%)	(0.23%)
Trend Assumption (Gain)/Loss ⁽²⁾	(1.34)	-	(1.34)	(0.74%)	(1.51%)
Other Experience (Gain)/Loss	-	-	-	(0.12%)	(0.24%)
Asset (Gain)/Loss	-	-	-	0.00%	(0.01%)
C. July 1, 2019 Valuation	\$ 20.75	\$ (1.24)	\$ 19.51	7.58%	18.87%

¹ Includes Excise Tax

² Includes impact of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer Fee, and excludes Excise Tax

Summary Valuation Results

Exhibit 3 provides a summary of the valuation results for the County, Superior Court, LACERA and the Outside Districts. The following key results are included in the table:

- The total Present Value of Future Benefits (PVB). The PVB is based on a projection of all benefits that are expected to be received in the future for all current members (active, vested, and retired) discounted to the valuation date.
- The Present Value of Future Normal Costs. It is the difference between the PVB and the Actuarial Accrued Liability.
- The Actuarial Accrued Liability (AAL). This amount represents the value of the liability that is accrued for periods prior to the valuation date, according to the actuarial cost method used.
- Assets. Since the OPEB program is partially funded, this is the asset balance as of July 1, 2019.
- The Actuarially Determined Contribution (ADC). At the direction of the plan sponsors, the ADC is based on the County Normal Cost Rate plus an open 30-year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL). It should be noted that the amortization does not cover interest on the UAAL; in other words, the UAAL will be expected to increase in the following year if all assumptions are met.

Milliman July 1, 2019 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 3: OPEB Benefit Liabilities and Costs¹
Summary of July 1, 2019 Valuation Results
(All Dollar Amounts in Millions)

	County	Superior Court	LACERA	Outside Districts	Total
1. Present Value of Future Benefits	\$ 27,463.1	\$ 1,181.6	\$ 91.7	\$ 15.3	\$ 28,751.7
2. Present Value of Future Normal Costs	7,692.8	275.3	29.5	1.5	7,999.1
3. Actuarial Accrued Liability (1-2)	\$ 19,770.3	\$ 906.3	\$ 62.2	\$ 13.8	\$ 20,752.6
4. Assets	1,189.4	44.5	4.6	-	1,238.5
5. Unfunded Actuarial Accrued Liability (3-4)	\$ 18,580.9	\$ 861.8	\$ 57.6	\$ 13.8	\$ 19,514.1
6. ADC ²	\$ 1,482.2	\$ 63.3	\$ 4.9	\$ 0.6	\$ 1,551.0
7. ADC expressed as a percentage of payroll					
Normal Cost	7.63%	6.69%	5.39%	14.29%	7.58%
UAAL payment	11.27%	12.30%	6.62%	71.43%	11.29%
Total	18.90%	18.99%	12.01%	85.72%	18.87%

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

Comparison of Results to Prior Valuation

Exhibit 4 provides a summary of key valuation results as of July 1, 2019 without Excise Tax, compared with July 1, 2018 with Excise Tax. The July 1, 2019 and July 1, 2018 results are based on an assumed 6.00% investment rate of return (discount rate) for the agents that are prefunding through the LACERA OPEB Trust (County, Superior Court, and LACERA) and an assumed 3.69% investment rate of return for the Outside Districts who are not prefunding through the LACERA OPEB Trust. The investment rate of return reflects the investment policy assumptions described in our 2018 OPEB Investigation of Experience study.

The following key results are included in Exhibit 4:

- A summary of total membership by type of member as of the valuation date.
- Total payroll as of the valuation date. The one-year increase of 4.3% is higher than the anticipated one-year increase of 3.25%.
- The expected paid benefits for the first year following the valuation date. The one-year increase of 5.6% is less than the previously expected one-year increase of 7.0% due largely to lower than anticipated health care premiums. This is based on Table 6 in Section 7 of the July 1, 2018 valuation, which expected the 2018-2019 payment level of \$642.97 million to increase to \$687.77 million in 2019-2020 (as compared to the new expected 2019-2020 amount of \$678.80 million).
- The total Present Value of Future Benefits (PVB).
- The Actuarial Accrued Liability (AAL). The changes in AAL varied by member status and benefit type. The 1.5% overall decrease is lower than expected as a result of the 2019 retirement experience study changes and lower-than-expected claims and trend. The trend change had the largest impact to the AAL since it incorporates the repeal of the Excise Tax. The repeal of the Excise Tax has a greater impact on the PVB than the AAL due to active employees making up a larger portion of the PVB than of the AAL. The PVB decreased by a greater percentage than the AAL because the Excise Tax is projected to have a bigger impact on active employees.
- The Actuarially Determined Contribution (ADC). The ADC decreased by 4.3% in dollar terms and decreased by 8.2% as a percentage of payroll. As seen in the Analysis of Change in Exhibit 2, this decrease is primarily due to the lower-than-expected health care trend which includes the repeal of the Excise Tax.

Milliman July 1, 2019 OPEB Actuarial Valuation
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Exhibit 4: July 1, 2019 Summary of Liabilities and Cost
(All Dollar Amounts in Millions)

	July 1, 2019 with- out Excise Tax	July 1, 2018 with Excise Tax	Percentage Change
A. Total Membership			
1. Active Members	99,128	98,415	0.7%
2. Vested Terminated Members	8,593	8,434	1.9%
3. Retirees and Survivors (Medical Coverage)	51,499	50,271	2.4%
4. Total	<u>159,220</u>	<u>157,120</u>	1.3%
B. Valuation Payroll	\$ 8,215.4	\$ 7,880.3	4.3%
C. Projected Paid First-Year Benefits	\$ 678.8	\$ 643.0	5.6%
D. Present Value of Future Benefits (PVB) ¹	\$ 28,751.7	\$ 29,697.9	(3.2%)
E. Actuarial Accrued Liability by Member Group¹			
1. LA County Members ²	\$ 19,770.3	\$ 20,077.3	(1.5%)
2. Superior Court Members	906.3	912.8	(0.7%)
3. LACERA Members	62.2	\$ 61.2	1.6%
4. Outside District Members	13.8	\$ 15.5	(11.0%)
5. Total	<u>\$ 20,752.6</u>	<u>\$ 21,066.8</u>	(1.5%)
F. Actuarial Accrued Liability by Member Status¹			
1. Active Members	\$ 10,492.7	\$ 10,958.9	(4.3%)
2. Vested Terminated Members	496.3	488.6	1.6%
3. Retired Members	9,763.6	9,619.3	1.5%
4. Total	<u>\$ 20,752.6</u>	<u>\$ 21,066.8</u>	(1.5%)
G. Actuarial Accrued Liability by Benefit Type¹			
1. Retiree Medical	\$ 16,491.7	\$ 17,042.5	(3.2%)
2. Retiree Dental/Vision	1,022.8	1,044.0	(2.0%)
3. Medicare Part B	3,068.4	2,813.2	9.1%
4. Retiree Death Benefit	169.7	167.1	1.6%
5. Total	<u>\$ 20,752.6</u>	<u>\$ 21,066.8</u>	(1.5%)
H. Assets	\$ 1,238.5	\$ 941.0	31.6%
I. Unfunded Actuarial Accrued Liability	\$ 19,514.1	\$ 20,125.8	(3.0%)
J. Actuarially Determined Contribution (ADC) ³	\$ 1,551.0	\$ 1,620.2	(4.3%)
K. ADC expressed as a percentage of payroll			
1. Normal Cost	7.58%	8.41%	(9.9%)
2. UAAL payment	11.29%	12.15%	(7.1%)
3. Total	<u>18.87%</u>	<u>20.56%</u>	(8.2%)

¹ Net of Retiree Paid Premiums

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)

Funding Progress

The commitment to prefunding is based on the June 22, 2015 County budget policy, the November 20, 2015 LACERA funding policy, and the Superior Court funding policy communicated to LACERA on February 11, 2020. The County's policy is to increase the contributions by \$56 million each year until the ADC is reached and then the ADC would be contributed. The funded ratio is expected to increase gradually over time. However, the UAAL is expected to continue to increase due to the open 30-year amortization and not paying down the principal. The ADC is also expected to increase over time. This ADC increase is projected to happen more slowly than it would have without the future contributions in accordance with the funding policy.

The funded status is not appropriate for assessing the sufficiency of plan assets to cover the potential costs of settling the liabilities. It is appropriate for the calculating the amount of future ADCs.

Section 2: Actuarial Valuation as of July 1, 2019

A. Valuation Methodology

This is a valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County, Superior Court, LACERA, and Outside District workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. This valuation is performed annually.

In analyzing the GASB liabilities and ADC, we were asked to divide the results into the following agents and agent groupings:

- LA County
- Superior Court
- LACERA
- LA County, Superior Court, and LACERA
- LA County, Superior Court, LACERA, and Outside Districts

The tables in this report present the unfunded liabilities, ADC, and projected benefit payments under the Entry Age Normal (EAN) cost method separately for each of the agents and agent groupings identified above. This method is described further in Appendix A.

The tables are as follows:

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The actuarial assumptions and methods used in the valuation are summarized in Appendix A. The retirement benefit related demographic and economic assumptions used in this report are based on those developed for the June 30, 2019 valuation of the LACERA retirement benefit plan. The OPEB demographic and economic assumptions and methods are based on the results of our 2018 OPEB Investigation of Experience, dated June 25, 2019. These assumptions were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants at the time representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Segal, LACERA's Health Care Benefits Consultant; Cavanaugh Macdonald, LACERA's reviewing actuary; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721.

The health-related assumptions used in the report were also agreed upon collaboratively by the following actuaries and consultants: Cavanaugh Macdonald, Cheiron, Milliman, Rael & Letson, and Segal and approved by the Board of Retirement. Thus, the assumptions were the result of a collaborative effort by these various stakeholder groups.

Comprehensive medical benefits, dental/vision benefits, and death benefits are provided to all members, who retire and satisfy the eligibility requirements outlined in Appendix B. Retired Local 1014 members are eligible for the Local 1014 Firefighters' retiree medical plan as outlined in Appendix F. Eligibility for the County OPEB program is tied to benefit eligibility under the LACERA retirement benefits plan. Thus, all former employees receiving OPEB program benefits are also members in the retirement benefit plan.

Appendix B includes a description of healthcare Tier 1 and Tier 2.

The active and vested terminated member census data for each of the OPEB program member groups is summarized by the LACERA retirement benefit program levels in Appendix C. The retiree and dependent data for each health plan and benefit group is also summarized.

A glossary of terms is provided in Appendix D. Summaries of health benefits are provided in Appendices E, F, G, and H.

Appendix I provides historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

B. Liabilities and Costs

Key Liability Descriptions

A discussion of GASB Statements No. 74 and 75 is in Section 8, Accounting and CAFR Information.

There are two measures of OPEB program liabilities, the Actuarial Present Value of Projected Total Benefits (PVB) and the Actuarial Accrued Liability (AAL).

The PVB is the present value of the future postemployment benefits payable to current active members and retirees. This value is net of future retiree contributions. The PVB is shown in Exhibit 4 above.

The AAL is the most important measure of liability because it is used to derive the Actuarially Determined Contribution (ADC) and disclosure values. The AAL is the portion of the PVB attributed to periods up to the measurement date. For this report, the AAL is determined under the Entry Age Normal (EAN) actuarial cost method.

Table 1 in each agent's section below shows the membership as of July 1, 2018 and July 1, 2019. The AAL is summarized by member status and coverage (Medical, dental/vision, Medicare Part B, and Death benefit).

The AAL is shown in more detail in Table 2 of each agent's section subtotaled by benefit type and member status.

Post-employment benefits are accrued during employment. This is why the costs are spread over the period from the date of hire to the date of termination or retirement. For current retirees and terminated vested members, the AAL is equal to the PVB, since there is no future service to be rendered. For active members, the AAL is based on the portion of the PVB that is allocated to prior years based on the actuarial cost method. For the EAN method, the actuarial present value of the projected benefits of each individual is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit.

The portion of the PVB that is anticipated to be earned in the year following the valuation date is the Normal Cost (NC). The NC is shown in Table 2 of each agent's section.

Actuarially Determined Contribution

The ADC is made up of two components: Normal Cost (NC) and amortization of the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is the AAL net of assets. For purposes of this valuation, the UAAL is amortized on an open basis over 30 years as a level percentage of payroll. The amortization under this methodology is not sufficient to cover the interest on the UAAL which implies the amount of the UAAL is expected to increase over time. Even if the full ADC is contributed, it would not be sufficient to cover interest and the expected increase in the UAAL. Note this term, the ADC, is a calculated amount, and may or may not reflect the actual employer contributions towards funding the OPEB program benefits.

Table 3 of each agent's section details the ADC results as of July 1, 2019, the beginning of the 2019/2020 fiscal year.

Fiduciary Net Position

Table 4 in each agent's section provides the statement of changes in Fiduciary Net Position (FNP) or assets. OPEB Trust and Agency Fund activity is included.

Analysis of Change

Table 5 in each agent's section illustrates the source of change between the July 1, 2018 and the July 1, 2019 valuation. The change due to trend includes the change from including Excise Tax in July 1, 2018 to excluding Excise Tax in July 1, 2019.

Estimated Pay-As-You-Go Costs

Table 6 in each agent's section projects the estimated annual OPEB benefit pay-as-you-go costs, net of expected retiree paid premiums for the next ten years. The total projected pay-as-you-go costs are shown separately for medical, dental/vision, Medicare Part B, and retiree death benefits. The medical and dental/vision retiree contributions are also summarized. Finally, the net County paid benefits are shown. These are the total projected pay-as-you-go costs minus the retiree contributions.

Background on Accounting Requirements

GASB issued Statement No. 74 in June of 2015. This statement replaced GASB Statement No. 43. GASB also issued Statement No. 75 in June of 2015. This statement replaced GASB Statement No. 45. LACERA was required to adopt Statement No. 74 for the fiscal year ended June 30, 2017. For the County, LACERA, Superior Court, LACERA and Outside Districts, Statement No. 75 was required to be adopted for the fiscal year ending June 30, 2018. The requirements under GASB 74 and 75 necessitate separate disclosure reports from this funding valuation. Parts of this valuation, including the ADC, census, assumptions and methods are utilized in the separate GASB 75 disclosure report.

The information in this report was prepared for the purpose of presenting OPEB funding and CAFR information. The actual funding of the OPEB program benefits may differ from the amounts used for accounting disclosure purposes. The investment return for the County, Superior Court and LACERA who are prefunding through the OPEB Trust, is the OPEB Trust expected return of 6.00%. The expected return for the Outside Districts is the investment earnings assumption of the County's general funds expected return of 3.69%.

Section 3: County Liabilities and Costs

The following tables show key results of the July 1, 2019 OPEB funding valuation for the County.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and AAL Summary: County
 (All Dollar Amounts in Millions)**

	July 1, 2019	July 1, 2018	Percentage Change
1. Membership			
Active Members	94,192	93,511	0.7%
Vested Terminated Members	7,934	7,779	2.0%
Retirees and Survivors (Death Benefit)	53,863	52,582	2.4%
Total	<u>155,989</u>	<u>153,872</u>	1.4%
Retirees and Survivors (Medical Coverage)	48,935	47,781	2.4%
Retirees and Survivors (Dental/Vision Coverage)	50,135	48,907	2.5%
Retirees and Survivors (Medicare Part B Coverage)	33,387	32,426	3.0%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 9,331.8	\$ 9,198.2	1.5%
Vested Terminated Members	441.5	433.8	1.8%
Active Members	9,997.0	10,445.3	(4.3%)
Total	<u>\$ 19,770.3</u>	<u>\$ 20,077.3</u>	(1.5%)
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 15,729.2	\$ 16,259.4	(3.3%)
Dental/Vision	971.9	992.4	(2.1%)
Medicare Part B	2,909.0	2,667.5	9.1%
Death Benefit	160.2	158.0	1.4%
Total	<u>\$ 19,770.3</u>	<u>\$ 20,077.3</u>	(1.5%)

Table 2: July 1, 2019 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County
 (All Dollar Amounts in Millions)

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 8,047.0	\$ 567.6	\$ 1,311.5	\$ 119.5	\$ 10,045.6
Vested Terminated Members	540.6	30.9	84.0	5.3	660.8
Active Members	8,258.4	450.6	1,513.5	35.4	10,257.9
Total	\$ 16,846.0	\$ 1,049.1	\$ 2,909.0	\$ 160.2	\$ 20,964.3
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 665.1	\$ 48.7	\$ -	\$ -	\$ 713.8
Vested Terminated Members	207.1	12.2	-	-	219.3
Active Members	244.6	16.3	-	-	260.9
Total	\$ 1,116.8	\$ 77.2	\$ -	\$ -	\$ 1,194.0
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 7,381.9	\$ 518.9	\$ 1,311.5	\$ 119.5	\$ 9,331.8
Vested Terminated Members	333.5	18.7	84.0	5.3	441.5
Active Members	8,013.8	434.3	1,513.5	35.4	9,997.0
Total	\$ 15,729.2	\$ 971.9	\$ 2,909.0	\$ 160.2	\$ 19,770.3
4. NC					
Total Benefits	\$ 581.8	\$ 28.3	\$ 92.2	\$ 2.2	\$ 704.5
Retiree Paid Premiums	100.6	5.4	-	-	106.0
Net Agent Paid Benefits	\$ 481.2	\$ 22.9	\$ 92.2	\$ 2.2	\$ 598.5

**Table 3: 2019-2020 Actuarially Determined Contribution (ADC): County
 (All Dollar Amounts in Millions)**

	County
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 27,463.1
Present Value of Future Normal Cost (PVFNC)	7,692.8
	\$ 19,770.3
Actuarial Accrued Liability as of July 1, 2019	1,189.4
Fund Balance at July 1, 2019	\$ 18,580.9
Unfunded Actuarial Accrued Liability	
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	21.027
UAAL Amortization Payment	\$ 883.7
3. 2019 - 2020 Actuarially Determined Contribution (ADC) on July 1, 2019	
Amortization of UAAL	\$ 883.7
Normal Cost	598.5
Actuarially Determined Contribution (ADC) (As of July 1, 2019)	\$ 1,482.2
4. July 1, 2019 Valuation Payroll	\$ 7,840.5
5. Estimated ADC as a Percentage of Valuation Payroll	18.90%

**Table 4: Statement of Changes in Fiduciary Net Position: County
 (All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2018	\$	899.4
2. Additions:		
Employer Contributions	\$	840.1
Investment and Miscellaneous Income		60.4
Investment Expenses		(0.8)
Total Additions	\$	<u>899.7</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.1)
Benefit Payments ⁽²⁾		(609.6)
Total Deductions	\$	<u>(609.7)</u>
4. Fund Balance as of June 30, 2019	\$	1,189.4

Includes OPEB Trust activity and Agency Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2019) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: County

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2018 Valuation ⁽³⁾	\$ 20,077.3	\$ (899.4)	\$ 19,177.9	8.48%	20.61%
2019 Retirement Experience Study Changes	(40.2)	-	(40.2)	0.02%	(0.01%)
Expected One-year Change	1,247.3	(291.1)	956.2	0.09%	0.30%
B. July 1, 2019 Valuation Expected	\$ 21,284.4	\$ (1,190.5)	\$ 20,093.9	8.59%	20.90%
Claim Cost Experience	(242.7)	-	(242.7)	(0.09%)	(0.24%)
Trend Assumption (Gain)/Loss ⁽⁴⁾	(1,275.0)	-	(1,275.0)	(0.75%)	(1.52%)
Other Experience (Gain)/Loss	3.6	-	3.6	(0.12%)	(0.24%)
Asset (Gain)/Loss	-	1.1	1.1	0.00%	0.00%
C. July 1, 2019 Valuation	\$ 19,770.3	\$ (1,189.4)	\$ 18,580.9	7.63%	18.90%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes Excise Tax

(4) Includes impact of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer Fee, and excludes Excise Tax

**Table 6: Projected Paid Benefits by Type: County
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2020	\$ 572.59	\$ 48.70	\$ 72.14	\$ 8.05	\$ (49.10)	\$ (4.42)	\$ 647.96
6/30/2021	616.07	49.71	81.81	8.28	(54.36)	(4.58)	696.93
6/30/2022	661.23	51.07	87.51	8.52	(59.65)	(4.76)	743.92
6/30/2023	712.28	53.72	94.38	8.76	(65.15)	(5.05)	798.94
6/30/2024	764.07	56.48	102.77	9.01	(70.65)	(5.34)	856.34
6/30/2025	818.09	59.33	112.05	9.26	(76.01)	(5.62)	917.10
6/30/2026	876.98	62.28	121.76	9.51	(81.72)	(5.90)	982.91
6/30/2027	932.28	65.28	132.44	9.77	(87.12)	(6.18)	1,046.47
6/30/2028	991.83	68.35	143.97	10.04	(92.76)	(6.46)	1,114.97
6/30/2029	1,054.27	71.47	155.72	10.30	(98.53)	(6.74)	1,186.49

Projection Basis:

All assumptions are met

No future members are reflected

Section 4: Superior Court Liabilities and Costs

The following tables show key results of the July 1, 2019 OPEB funding valuation for Superior Court.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and AAL Summary: Superior Court
 (All Dollar Amounts in Millions)**

	July 1, 2019	July 1, 2018	Percentage Change
1. Membership			
Active Members	4,532	4,514	0.4%
Vested Terminated Members	621	615	1.0%
Retirees and Survivors (Death Benefit)	2,830	2,741	3.2%
Total	<u>7,983</u>	<u>7,870</u>	1.4%
Retirees and Survivors (Medical Coverage)	2,317	2,251	2.9%
Retirees and Survivors (Dental/Vision Coverage)	2,366	2,283	3.6%
Retirees and Survivors (Medicare Part B Coverage)	1,570	1,515	3.6%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 390.1	\$ 380.0	2.7%
Vested Terminated Members	52.6	52.2	0.8%
Active Members	463.6	480.6	(3.5%)
Total	<u>\$ 906.3</u>	<u>\$ 912.8</u>	(0.7%)
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 702.6	\$ 721.3	(2.6%)
Dental/Vision	47.2	47.9	(1.5%)
Medicare Part B	147.9	135.3	9.3%
Death Benefit	8.6	8.3	3.6%
Total	<u>\$ 906.3</u>	<u>\$ 912.8</u>	(0.7%)

**Table 2: July 1, 2019 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Superior Court
 (All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 336.7	\$ 25.0	\$ 58.6	\$ 6.1	\$ 426.4
Vested Terminated Members	60.6	3.4	9.3	0.5	73.8
Active Members	365.1	23.2	80.0	2.0	470.3
Total	\$ 762.4	\$ 51.6	\$ 147.9	\$ 8.6	\$ 970.5
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 33.6	\$ 2.7	\$ -	\$ -	\$ 36.3
Vested Terminated Members	20.1	1.1	-	-	21.2
Active Members	6.1	0.6	-	-	6.7
Total	\$ 59.8	\$ 4.4	\$ -	\$ -	\$ 64.2
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 303.1	\$ 22.3	\$ 58.6	\$ 6.1	\$ 390.1
Vested Terminated Members	40.5	2.3	9.3	0.5	52.6
Active Members	359.0	22.6	80.0	2.0	463.6
Total	\$ 702.6	\$ 47.2	\$ 147.9	\$ 8.6	\$ 906.3
4. NC					
Total Benefits	\$ 20.7	\$ 1.2	\$ 3.9	\$ 0.1	\$ 25.9
Retiree Paid Premiums	3.4	0.2	-	-	3.6
Net Agent Paid Benefits	\$ 17.3	\$ 1.0	\$ 3.9	\$ 0.1	\$ 22.3

**Table 3: 2019-2020 Actuarially Determined Contribution (ADC): Superior Court
 (All Dollar Amounts in Millions)**

	<u>Superior Court</u>
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 1,181.6
Present Value of Future Normal Cost (PVFNC)	<u>275.3</u>
Actuarial Accrued Liability as of July 1, 2019	\$ 906.3
Fund Balance at July 1, 2019	<u>44.5</u>
Unfunded Actuarial Accrued Liability	\$ 861.8
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	21.027
UAAL Amortization Payment	\$ 41.0
3. 2019 - 2020 Actuarially Determined Contribution (ADC) on July 1, 2019	
Amortization of UAAL	\$ 41.0
Normal Cost	<u>22.3</u>
Actuarially Determined Contribution (ADC) (As of July 1, 2019)	\$ 63.3
4. July 1, 2019 Valuation Payroll	\$ 333.4
5. Estimated ADC as a Percentage of Valuation Payroll	18.99%

**Table 4: Statement of Changes in Fiduciary Net Position: Superior Court
 (All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2018	\$	38.2
2. Additions:		
Employer Contributions	\$	28.2
Investment and Miscellaneous Income		2.3
Investment Expenses		-
Total Additions	\$	<u>30.5</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.1)
Benefit Payments ⁽²⁾		(24.1)
Total Deductions	\$	<u>(24.2)</u>
4. Fund Balance as of June 30, 2019	\$	44.5

Includes OPEB Trust activity and Agency Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2019) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: Superior Court

Sources of Change	Actuarial Accrued Liability⁽¹⁾	(Assets)⁽¹⁾	Unfunded Actuarial Accrued Liability⁽¹⁾	Normal Cost Rate⁽²⁾	ADC Percentage⁽²⁾
A. July 1, 2018 Valuation⁽³⁾	\$ 912.8	\$ (38.2)	\$ 874.6	7.22%	20.11%
2019 Retirement Experience Study Changes	4.8	-	4.8	0.06%	0.12%
Expected One-year Change	53.0	(6.6)	46.4	0.08%	0.33%
B. July 1, 2019 Valuation Expected	\$ 970.6	\$ (44.8)	\$ 925.8	7.36%	20.56%
Claim Cost Experience	(10.8)	-	(10.8)	(0.06%)	(0.21%)
Trend Assumption (Gain)/Loss ⁽⁴⁾	(55.0)	-	(55.0)	(0.57%)	(1.35%)
Other Experience (Gain)/Loss	1.5	-	1.5	(0.04%)	(0.01%)
Asset (Gain)/Loss	-	0.3	0.3	0.00%	0.00%
C. July 1, 2019 Valuation	\$ 906.3	\$ (44.5)	\$ 861.8	6.69%	18.99%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes Excise Tax

(4) Includes impact of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer Fee, and excludes Excise Tax

**Table 6: Projected Paid Benefits by Type: Superior Court
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2020	\$ 24.81	\$ 2.19	\$ 3.26	\$ 0.40	\$ (2.61)	\$ (0.25)	\$ 27.80
6/30/2021	26.55	2.24	3.73	0.41	(2.88)	(0.26)	29.79
6/30/2022	28.38	2.32	4.05	0.42	(3.10)	(0.27)	31.80
6/30/2023	30.67	2.46	4.40	0.43	(3.36)	(0.28)	34.32
6/30/2024	33.13	2.61	4.82	0.44	(3.60)	(0.29)	37.11
6/30/2025	35.67	2.76	5.31	0.45	(3.82)	(0.31)	40.06
6/30/2026	38.24	2.93	5.87	0.47	(4.08)	(0.32)	43.11
6/30/2027	41.16	3.10	6.44	0.48	(4.31)	(0.33)	46.54
6/30/2028	44.19	3.29	7.08	0.50	(4.56)	(0.35)	50.15
6/30/2029	47.11	3.48	7.79	0.52	(4.81)	(0.36)	53.73

Projection Basis:

All assumptions are met

No future members are reflected

Section 5: LACERA Liabilities and Costs

The following tables show key results of the July 1, 2019 OPEB funding valuation for LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and AAL Summary: LACERA
 (All Dollar Amounts in Millions)**

	July 1, 2019	July 1, 2018	Percentage Change
1. Membership			
Active Members	396	382	3.7%
Vested Terminated Members	38	40	(5.0%)
Retirees and Survivors (Death Benefit)	178	162	9.9%
Total	<u>612</u>	<u>584</u>	4.8%
Retirees and Survivors (Medical Coverage)	149	137	8.8%
Retirees and Survivors (Dental/Vision Coverage)	152	138	10.1%
Retirees and Survivors (Medicare Part B Coverage)	90	83	8.4%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 29.1	\$ 26.8	8.6%
Vested Terminated Members	2.2	2.6	(15.4%)
Active Members	30.9	31.8	(2.8%)
Total	<u>\$ 62.2</u>	<u>\$ 61.2</u>	1.6%
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 49.2	\$ 49.4	(0.4%)
Dental/Vision	3.0	3.0	0.0%
Medicare Part B	9.5	8.4	13.1%
Death Benefit	0.5	0.4	25.0%
Total	<u>\$ 62.2</u>	<u>\$ 61.2</u>	1.6%

**Table 2: July 1, 2019 Actuarial Accrued Liability (AAL) and Normal Cost (NC): LACERA
(All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 25.9	\$ 1.7	\$ 3.9	\$ 0.4	\$ 31.9
Vested Terminated Members	2.8	0.2	0.4	-	3.4
Active Members	25.4	1.5	5.2	0.1	32.2
Total	\$ 54.1	\$ 3.4	\$ 9.5	\$ 0.5	\$ 67.5
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 2.6	\$ 0.2	\$ -	\$ -	\$ 2.8
Vested Terminated Members	1.1	0.1	-	-	1.2
Active Members	1.2	0.1	-	-	1.3
Total	\$ 4.9	\$ 0.4	\$ -	\$ -	\$ 5.3
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 23.3	\$ 1.5	\$ 3.9	\$ 0.4	\$ 29.1
Vested Terminated Members	1.7	0.1	0.4	-	2.2
Active Members	24.2	1.4	5.2	0.1	30.9
Total	\$ 49.2	\$ 3.0	\$ 9.5	\$ 0.5	\$ 62.2
4. NC					
Total Benefits	\$ 2.1	\$ 0.1	\$ 0.4	\$ -	\$ 2.6
Retiree Paid Premiums	0.4	-	-	-	0.4
Net Agent Paid Benefits	\$ 1.7	\$ 0.1	\$ 0.4	\$ -	\$ 2.2

**Table 3: 2019-2020 Actuarially Determined Contribution (ADC): LACERA
 (All Dollar Amounts in Millions)**

	LACERA
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 91.7
Present Value of Future Normal Cost (PVFNC)	29.5
	62.2
Actuarial Accrued Liability as of July 1, 2019	\$
Fund Balance at July 1, 2019	4.6
Unfunded Actuarial Accrued Liability	\$ 57.6
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	21.027
UAAL Amortization Payment	\$ 2.7
3. 2019 - 2020 Actuarially Determined Contribution (ADC) on July 1, 2019	
Amortization of UAAL	\$ 2.7
Normal Cost	2.2
Actuarially Determined Contribution (ADC) (As of July 1, 2019)	\$ 4.9
4. July 1, 2019 Valuation Payroll	\$ 40.8
5. Estimated ADC as a Percentage of Valuation Payroll	12.01%

**Table 4: Statement of Changes in Fiduciary Net Position: LACERA
(All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2018	\$	3.4
2. Additions:		
Employer Contributions	\$	2.6
Investment and Miscellaneous Income		0.3
Investment Expenses		-
Total Additions	\$	<u>2.9</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	-
Benefit Payments ⁽²⁾		<u>(1.7)</u>
Total Deductions	\$	<u>(1.7)</u>
4. Fund Balance as of June 30, 2019	\$	4.6

Includes OPEB Trust activity and Agency Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2019) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

Note LACERA's investment expenses are \$6,696 and administrative expenses are \$7,721 which fall below the rounding.

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Table 5: Analysis of Change: LACERA

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2018 Valuation ⁽³⁾	\$ 61.2	\$ (3.4)	\$ 57.8	6.05%	13.42%
2019 Retirement Experience Study Changes	0.6	-	0.6	0.00%	0.00%
Expected One-year Change	4.4	(1.2)	3.2	0.14%	0.16%
B. July 1, 2019 Valuation Expected	\$ 66.2	\$ (4.6)	\$ 61.6	6.19%	13.58%
Claim Cost Experience	(0.7)	-	(0.7)	(0.25%)	(0.49%)
Trend Assumption (Gain)/Loss ⁽⁴⁾	(4.2)	-	(4.2)	(0.49%)	(0.98%)
Other Experience (Gain)/Loss	0.9	-	0.9	(0.06%)	(0.10%)
Asset (Gain)/Loss	-	-	-	0.00%	0.00%
C. July 1, 2019 Valuation	\$ 62.2	\$ (4.6)	\$ 57.6	5.39%	12.01%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes Excise Tax

(4) Includes impact of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer Fee, and excludes Excise Tax

**Table 6: Projected Paid Benefits by Type: LACERA
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2020	\$ 1.87	\$ 0.15	\$ 0.20	\$ 0.02	\$ (0.20)	\$ (0.02)	\$ 2.02
6/30/2021	2.02	0.15	0.23	0.02	(0.22)	(0.02)	2.18
6/30/2022	2.16	0.16	0.25	0.02	(0.24)	(0.02)	2.33
6/30/2023	2.29	0.17	0.28	0.02	(0.27)	(0.02)	2.47
6/30/2024	2.45	0.18	0.31	0.03	(0.30)	(0.02)	2.65
6/30/2025	2.59	0.19	0.35	0.03	(0.33)	(0.02)	2.81
6/30/2026	2.79	0.20	0.38	0.03	(0.36)	(0.02)	3.02
6/30/2027	2.99	0.21	0.42	0.03	(0.39)	(0.03)	3.23
6/30/2028	3.19	0.22	0.46	0.03	(0.42)	(0.03)	3.45
6/30/2029	3.36	0.24	0.51	0.03	(0.45)	(0.03)	3.66

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 6: County, Superior Court, and LACERA Liabilities and Costs

The following tables show key results of the July 1, 2019 OPEB funding valuation for the County, Superior Court, and LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and AAL Summary: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

	July 1, 2019	July 1, 2018	Percentage Change
1. Membership			
Active Members	99,120	98,407	0.7%
Vested Terminated Members	8,593	8,434	1.9%
Retirees and Survivors (Death Benefit)	56,871	55,485	2.5%
Total	<u>164,584</u>	<u>162,326</u>	1.4%
Retirees and Survivors (Medical Coverage)	51,401	50,169	2.5%
Retirees and Survivors (Dental/Vision Coverage)	52,653	51,328	2.6%
Retirees and Survivors (Medicare Part B Coverage)	35,047	34,024	3.0%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 9,751.0	\$ 9,605.0	1.5%
Vested Terminated Members	496.3	488.6	1.6%
Active Members	10,491.5	10,957.7	(4.3%)
Total	<u>\$ 20,738.8</u>	<u>\$ 21,051.3</u>	(1.5%)
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 16,481.0	\$ 17,030.1	(3.2%)
Dental/Vision	1,022.1	1,043.3	(2.0%)
Medicare Part B	3,066.4	2,811.2	9.1%
Death Benefit	169.3	166.7	1.6%
Total	<u>\$ 20,738.8</u>	<u>\$ 21,051.3</u>	(1.5%)

**Table 2: July 1, 2019 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 8,409.6	\$ 594.3	\$ 1,374.0	\$ 126.0	\$ 10,503.9
Vested Terminated Members	604.0	34.5	93.7	5.8	738.0
Active Members	8,648.9	475.3	1,598.7	37.5	10,760.4
Total	\$ 17,662.5	\$ 1,104.1	\$ 3,066.4	\$ 169.3	\$ 22,002.3
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 701.3	\$ 51.6	\$ -	\$ -	\$ 752.9
Vested Terminated Members	228.3	13.4	-	-	241.7
Active Members	251.9	17.0	-	-	268.9
Total	\$ 1,181.5	\$ 82.0	\$ -	\$ -	\$ 1,263.5
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 7,708.3	\$ 542.7	\$ 1,374.0	\$ 126.0	\$ 9,751.0
Vested Terminated Members	375.7	21.1	93.7	5.8	496.3
Active Members	8,397.0	458.3	1,598.7	37.5	10,491.5
Total	\$ 16,481.0	\$ 1,022.1	\$ 3,066.4	\$ 169.3	\$ 20,738.8
4. NC					
Total Benefits	\$ 604.6	\$ 29.6	\$ 96.5	\$ 2.3	\$ 733.0
Retiree Paid Premiums	104.4	5.6	-	-	110.0
Net Agent Paid Benefits	\$ 500.2	\$ 24.0	\$ 96.5	\$ 2.3	\$ 623.0

**Table 3: 2019-2020 Actuarially Determined Contribution (ADC): County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

	<u>County, Superior Court, and LACERA Subtotal</u>
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 28,736.4
Present Value of Future Normal Cost (PVFNC)	<u>7,997.6</u>
Actuarial Accrued Liability as of July 1, 2019	\$ 20,738.8
Fund Balance at July 1, 2019	1,238.5
Unfunded Actuarial Accrued Liability	<u>\$ 19,500.3</u>
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	21.027
UAAL Amortization Payment	\$ 927.4
3. 2019 - 2020 Actuarially Determined Contribution (ADC) on July 1, 2019	
Amortization of UAAL	\$ 927.4
Normal Cost	<u>623.0</u>
Actuarially Determined Contribution (ADC) (As of July 1, 2019)	\$ 1,550.4
4. July 1, 2019 Valuation Payroll	\$ 8,214.7
5. Estimated ADC as a Percentage of Valuation Payroll	18.87%

**Table 4: Statement of Changes in Fiduciary Net Position: County, Superior Court, and LACERA
(All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2018	\$	941.0
2. Additions:		
Employer Contributions	\$	871.0
Investment and Miscellaneous Income		62.9
Investment Expenses		(0.8)
Total Additions	\$	<u>933.1</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.2)
Benefit Payments ⁽²⁾		(635.4)
Total Deductions	\$	<u>(635.6)</u>
4. Fund Balance as of June 30, 2019	\$	1,238.5

Includes OPEB Trust activity and Agency Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2019) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: County, Superior Court, and LACERA

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2018 Valuation ⁽³⁾	\$ 21,051.3	\$ (941.0)	\$ 20,110.3	8.41%	20.55%
2019 Retirement Experience Study Changes	(34.8)	-	(34.8)	0.03%	0.00%
Expected One-year Change	<u>1,304.6</u>	<u>(298.9)</u>	<u>1,005.7</u>	<u>0.09%</u>	<u>0.31%</u>
B. July 1, 2019 Valuation Expected	\$ 22,321.1	\$ (1,239.9)	\$ 21,081.2	8.53%	20.86%
Claim Cost Experience	(254.2)	-	(254.2)	(0.09%)	(0.24%)
Trend Assumption (Gain)/Loss ⁽⁴⁾	(1,334.2)	-	(1,334.2)	(0.74%)	(1.51%)
Other Experience (Gain)/Loss	6.1	-	6.1	(0.12%)	(0.24%)
Asset (Gain)/Loss	<u>-</u>	<u>1.4</u>	<u>1.4</u>	<u>0.00%</u>	<u>0.00%</u>
C. July 1, 2019 Valuation	\$ 20,738.8	\$ (1,238.5)	\$ 19,500.3	7.58%	18.87%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes Excise Tax

(4) Includes impact of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer Fee, and excludes Excise Tax

**Table 6: Projected Paid Benefits by Type: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2020	\$ 599.27	\$ 51.03	\$ 75.61	\$ 8.47	\$ (51.91)	\$ (4.69)	\$ 677.78
6/30/2021	644.62	52.10	85.77	8.71	(57.45)	(4.85)	728.90
6/30/2022	691.77	53.55	91.81	8.96	(62.99)	(5.05)	778.05
6/30/2023	745.24	56.35	99.06	9.21	(68.78)	(5.35)	835.73
6/30/2024	799.68	59.26	107.90	9.47	(74.55)	(5.66)	896.10
6/30/2025	856.36	62.28	117.70	9.74	(80.16)	(5.95)	959.97
6/30/2026	918.03	65.40	128.00	10.01	(86.15)	(6.25)	1,029.04
6/30/2027	976.41	68.59	139.30	10.29	(91.81)	(6.54)	1,096.24
6/30/2028	1,039.21	71.85	151.51	10.57	(97.74)	(6.83)	1,168.57
6/30/2029	1,104.74	75.18	164.03	10.85	(103.79)	(7.13)	1,243.88

Projection Basis:

All assumptions are met

No future members are reflected

Section 7: Total of All Agents Liabilities and Costs

The following tables show key results of the July 1, 2019 OPEB funding valuation for the all agents combined.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The following agents are included in this section:

- County
- Superior Court
- LACERA
- South Coast Air Quality Management District (SCAQMD)
- Los Angeles County Office of Education (LACOE)
- Local Agency Formation Commission (LAFCO)
- Little Lake Cemetery District (LLCD)

**Table 1: Membership and AAL Summary: Total
 (All Dollar Amounts in Millions)**

	July 1, 2019	July 1, 2018	Percentage Change
1. Membership			
Active Members	99,128	98,415	0.7%
Vested Terminated Members	8,593	8,434	1.9%
Retirees and Survivors (Death Benefit)	56,982	55,602	2.5%
Total	<u>164,703</u>	<u>162,451</u>	1.4%
Retirees and Survivors (Medical Coverage)	51,499	50,271	2.4%
Retirees and Survivors (Dental/Vision Coverage)	52,743	51,422	2.6%
Retirees and Survivors (Medicare Part B Coverage)	35,118	34,094	3.0%
2. AAL Summary - Total Paid Benefits by Member Status			
Retirees and Survivors	\$ 9,763.6	\$ 9,619.3	1.5%
Vested Terminated Members	496.3	488.6	1.6%
Active Members	10,492.7	10,958.9	(4.3%)
Total	<u>\$ 20,752.6</u>	<u>\$ 21,066.8</u>	(1.5%)
3. AAL Summary - Total Paid Benefits by Coverage			
Medical	\$ 16,491.7	\$ 17,042.5	(3.2%)
Dental/Vision	1,022.8	1,044.0	(2.0%)
Medicare Part B	3,068.4	2,813.2	9.1%
Death Benefit	169.7	167.1	1.6%
Total	<u>\$ 20,752.6</u>	<u>\$ 21,066.8</u>	(1.5%)

**Table 2: July 1, 2019 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Total
 (All Dollar Amounts in Millions)**

	Medical	Dental	Part B	Death	Total
1. AAL - Total Benefits					
Retirees and Survivors	\$ 8,423.3	\$ 595.1	\$ 1,375.8	\$ 126.4	\$ 10,520.6
Vested Terminated Members	604.0	34.5	93.7	5.8	738.0
Active Members	8,649.8	475.4	1,598.9	37.5	10,761.6
Total	\$ 17,677.1	\$ 1,105.0	\$ 3,068.4	\$ 169.7	\$ 22,020.2
2. AAL - Retiree Paid Premiums					
Retirees and Survivors	\$ 705.2	\$ 51.8	\$ -	\$ -	\$ 757.0
Vested Terminated Members	228.3	13.4	-	-	241.7
Active Members	251.9	17.0	-	-	268.9
Total	\$ 1,185.4	\$ 82.2	\$ -	\$ -	\$ 1,267.6
3. AAL - Agent Paid Benefits (1) - (2)					
Retirees and Survivors	\$ 7,718.1	\$ 543.3	\$ 1,375.8	\$ 126.4	\$ 9,763.6
Vested Terminated Members	375.7	21.1	93.7	5.8	496.3
Active Members	8,397.9	458.4	1,598.9	37.5	10,492.7
Total	\$ 16,491.7	\$ 1,022.8	\$ 3,068.4	\$ 169.7	\$ 20,752.6
4. NC					
Total Benefits	\$ 604.7	\$ 29.6	\$ 96.5	\$ 2.3	\$ 733.1
Retiree Paid Premiums	104.4	5.6	-	-	110.0
Net Agent Paid Benefits	\$ 500.3	\$ 24.0	\$ 96.5	\$ 2.3	\$ 623.1

**Table 3: 2019-2020 Actuarially Determined Contribution (ADC): Total
 (All Dollar Amounts in Millions)**

	Total
1. Unfunded Actuarial Accrued Liability (UAAL)	
Present Value of Benefits (PVB)	\$ 28,751.7
Present Value of Future Normal Cost (PVFNC)	7,999.1
Actuarial Accrued Liability as of July 1, 2019	\$ 20,752.6
Fund Balance at July 1, 2019	1,238.5
Unfunded Actuarial Accrued Liability	\$ 19,514.1
2. Amortization of UAAL (Level % of Pay)	
Amortization Period (years)	30.0
Amortization Factor	21.030
UAAL Amortization Payment	\$ 927.9
3. 2019 - 2020 Actuarially Determined Contribution (ADC) on July 1, 2019	
Amortization of UAAL	\$ 927.9
Normal Cost	623.1
Actuarially Determined Contribution (ADC) (As of July 1, 2019)	\$ 1,551.0
4. July 1, 2019 Valuation Payroll	\$ 8,215.4
5. Estimated ADC as a Percentage of Valuation Payroll	18.87%

**Table 4: Statement of Changes in Fiduciary Net Position: Total
(All Dollar Amounts in Millions)**

1. Fund Balance as of July 1, 2018	\$	941.0
2. Additions:		
Employer Contributions	\$	871.4
Investment and Miscellaneous Income		62.9
Investment Expenses		(0.8)
Total Additions	\$	<u>933.5</u>
3. Deductions:		
Administrative Expenses ⁽¹⁾	\$	(0.2)
Benefit Payments ⁽²⁾		(635.8)
Total Deductions	\$	<u>(636.0)</u>
4. Fund Balance as of June 30, 2019	\$	1,238.5

Includes OPEB Trust activity and Agency Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ending June 30, 2019) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

Milliman July 1, 2019 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Table 5: Analysis of Change: Total
(All Dollar Amounts in Billions)

Sources of Change	Actuarial Accrued Liability ⁽¹⁾	(Assets) ⁽¹⁾	Unfunded Actuarial Accrued Liability ⁽¹⁾	Normal Cost Rate ⁽²⁾	ADC Percentage ⁽²⁾
A. July 1, 2018 Valuation ⁽³⁾	\$ 21,066.8	\$ (941.0)	\$ 20,125.8	8.41%	20.56%
2019 Retirement Experience Study Changes	(35.1)	-	(35.1)	0.03%	0.00%
Expected One-year Change	1,304.1	(298.9)	1,005.2	0.09%	0.30%
B. July 1, 2019 Valuation Expected	\$ 22,335.8	\$ (1,239.9)	\$ 21,095.9	8.53%	20.86%
Claim Cost Experience	(254.3)	-	(254.3)	(0.09%)	(0.23%)
Trend Assumption (Gain)/Loss ⁽⁴⁾	(1,335.0)	-	(1,335.0)	(0.74%)	(1.51%)
Other Experience (Gain)/Loss	6.1	-	6.1	(0.12%)	(0.24%)
Asset (Gain)/Loss	-	1.4	1.4	0.00%	(0.01%)
C. July 1, 2019 Valuation	\$ 20,752.6	\$ (1,238.5)	\$ 19,514.1	7.58%	18.87%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes Excise Tax

(4) Includes impact of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer Fee, and excludes Excise Tax

**Table 6: Projected Paid Benefits by Type: Total
 (All Dollar Amounts in Millions)**

Fiscal Year Ending	Medical Total	Dental/Vision Total	Medicare Part B	Death Benefit	Medical Retiree Contribution	Dental/Vision Retiree Contribution	Total Paid Benefits
6/30/2020	\$ 600.23	\$ 51.11	\$ 75.75	\$ 8.51	\$ (52.15)	\$ (4.70)	\$ 678.75
6/30/2021	645.53	52.18	85.92	8.75	(57.68)	(4.87)	729.83
6/30/2022	692.66	53.62	91.95	8.99	(63.21)	(5.06)	778.95
6/30/2023	746.13	56.41	99.19	9.24	(69.01)	(5.37)	836.59
6/30/2024	800.52	59.33	108.03	9.50	(74.78)	(5.67)	896.93
6/30/2025	857.17	62.34	117.84	9.77	(80.39)	(5.97)	960.76
6/30/2026	918.81	65.46	128.13	10.04	(86.38)	(6.26)	1,029.80
6/30/2027	977.18	68.65	139.42	10.31	(92.03)	(6.55)	1,096.98
6/30/2028	1,039.96	71.91	151.63	10.59	(97.96)	(6.85)	1,169.28
6/30/2029	1,105.47	75.23	164.14	10.88	(104.00)	(7.15)	1,244.57

Projection Basis:

All assumptions are met

No future members are reflected

Section 8: CAFR Information

**Los Angeles County Other Post Employment Benefits Program
 Schedule of Funding Progress**

(Dollars in Thousands)

Valuation Date	Actuarial Value of Assets	Actuarial Accrued Liabilities	Unfunded Actuarial Accrued Liabilities (UAAL)	Funded Ratio	Covered Employee Payroll	UAAL As A Percentage of Covered Employee Payroll
July 1, 2014	\$483,800	\$28,546,600	\$28,062,800	1.7%	N/A	N/A
July 1, 2016	560,800	25,912,600	25,351,800	2.2%	N/A	N/A
July 1, 2017	742,900	26,300,800	25,557,900	2.8%	\$8,544,140	299.1%
July 1, 2018	941,010	21,066,800	20,125,790	4.5%	8,954,417	224.8%
July 1, 2019	1,238,480	20,752,600	19,514,120	6.0%	9,471,632	206.0%

Los Angeles County Other Post Employment Benefits Program
 Demographic Activity of Retired Members and Beneficiaries¹

(Dollars in Thousands)

Valuation Date	Added to Rolls		Removed From Rolls		Rolls at End of Year		Percentage Increase in Retiree Allowance	Average Annual Allowance
	Member Count	Annual Allowance ²	Member Count	Annual Allowance	Member Count	Annual Allowance		
July 1, 2010	-	\$ -	-	\$ -	43,936	\$ 391,979	-	\$ 8,922
July 1, 2012	5,336	56,982	(3,070)	(25,497)	46,202	423,464	8.03%	9,165
July 1, 2014	5,335	89,205	(3,369)	(29,925)	48,168	482,744	14.00%	10,022
July 1, 2016	5,710	103,373	(3,514)	(30,745)	50,364	555,372	15.04%	11,027
July 1, 2017	3,229	41,266	(1,839)	(18,052)	51,754	578,586	4.18%	11,180
July 1, 2018	3,028	61,697	(1,977)	(20,530)	52,805	619,753	7.12%	11,737
July 1, 2019	3,259	71,970	(1,996)	(22,487)	54,068	669,237	7.98%	12,378

¹Includes medical, dental/vision, and Part B benefits

²Includes changes for continuing retirees and beneficiaries

**Los Angeles County Other Post Employment Benefits Program
 Actuarial Analysis of Financial Experience - OPEB Program**

(Dollars in Millions)

	Valuation as of July 1				
	<u>2014</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Prior Valuation Unfunded Actuarial Accrued Liability	\$ 26,953	\$ 28,063	\$ 25,352	\$ 25,558	\$ 20,126
Expected Increase (Decrease) from Prior Valuation	3,873	3,240	1,462	1,170	1,005
Claim Costs Greater (Less) than Expected ¹	(5,471)	(2,322)	(1,213)	(1,067)	(1,589)
Change in Assumptions ²	3,238	(3,385)	-	(6,936)	(35)
Change in Assets	(484)	78	(54)	(28)	1
All Other Experience ³	(46)	(322)	11	1,429	6
Ending Unfunded Actuarial Accrued Liability	\$ 28,063	\$ 25,352	\$ 25,558	\$ 20,126	\$ 19,514

¹ This amount Includes the trend assumption change.

² In 2016, this amount includes the impact from Tier 2.

³ In 2018, this amount is mostly the impact of the Excise Tax.

**Los Angeles County Other Post Employment Benefits Program
 Actuary Solvency Test - OPEB Program**

(Dollars in Millions)

Actuarial Valuation Date	Actuarial Accrued Liabilities for			Actuarial Value of Valuation Assets	Portion of Actuarial Accrued Liability Covered by Assets		
	Active Member Contributions (A)	Retirees and Beneficiaries ¹ (B)	Active Members (Employer Financed Portion) (C)		(A)	(B)	(C)
	July 1, 2012	\$ -	\$ 10,681		\$ 16,272	\$ -	N/A
July 1, 2014	-	11,791	16,756	484	N/A	4%	0%
July 1, 2016	-	11,365	14,548	561	N/A	5%	0%
July 1, 2017	-	11,640	14,661	743	N/A	6%	0%
July 1, 2018	-	10,108	10,959	941	N/A	9%	0%
July 1, 2019	-	10,260	10,493	1,239	N/A	12%	0%

¹ Includes vested former members.

Discussion of the Transition from Cost Sharing to Agent

There are two types of plans: Cost Sharing and Agent. LACERA began funding and accounting reporting under a Cost Sharing plan in 2006. In the cost sharing structure, there is no attribution of liabilities, costs, and assets to individual employers for funding purposes. This was appropriate while the employers were not prefunding.

An OPEB Trust was established so that the County, Superior Court, and LACERA could prefund the OPEB costs. Separate accounts are maintained for each employer. This OPEB Trust meets the three GASB requirements:

1. Contributions are irrevocable
2. Assets are dedicated to retiree benefits
3. Assets are legally protected from creditors

Each employer may have a different prefunding schedule where employers could prefund different amounts at different times. To ensure assets are designated to each employer's costs and liabilities, the decision was made to change from a cost sharing structure to an agent structure. Under this arrangement the assets are partitioned according to each employer's funding actions.

The Transition timeline is as follows where the GASB Disclosure dates are the reporting dates:

<u>LACERA OPEB Report</u>	<u>Last Year with Cost Sharing Structure</u>	<u>First Year with Agent Structure</u>
Funding Valuation	July 1, 2017	July 1, 2018
GASB 74 Disclosure Report	June 30, 2018	N/A
GASB 75 Disclosure Report	June 30, 2019	June 30, 2020

Discussion of GASB Statements No. 74 and 75

On June 2, 2015, GASB approved Statement Numbers 74 and 75.

GASB Statement Number 74, *Financial Reporting for Postemployment Benefit Plans Other Than Pension Plans*, addresses reporting by OPEB plans that administer benefits on behalf of governments and replaces GASB Statement Number 43.

The effective date for this statement is applicable to LACERA's fiscal year reporting period ending June 30, 2017. Milliman prepared LACERA's first GASB 74 disclosure report issued on September 27, 2017 and was based on the July 1, 2016 OPEB valuation, measurement date of June 30, 2017 and reporting date of June 30, 2017. The second GASB 74 disclosure report was based on the July 1, 2017 OPEB valuation, measurement date of June 30, 2018 and reporting date of June 30, 2018. Due to the change from cost sharing to agent, the GASB 74 report with a reporting date of June 30, 2019 and thereafter no longer includes actuarial information. LACERA has determined an actuarial GASB 74 report under an agent structure is not necessary.

GASB Statement No. 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*, addresses reporting by governments that provide OPEB to their employees and for governments that finance OPEB for employees of other governments and replaces GASB Statement Number 45. Though the effective date is one year later than GASB Statement Number 74, the first GASB 75 disclosure report was based on the July 1, 2016 OPEB valuation with a measurement date of June 30, 2017 and a reporting date of June 30, 2018. This timing pattern is maintained for the GASB 75 disclosure reports. This valuation will be the basis for the GASB 75 disclosure report with a measurement date of June 30, 2019 and a reporting date of June 30, 2020.

Some of the highlights of the GASB Statements 74 and 75 are as follows:

- The balance sheet liability is the full Net OPEB Liability (NOL) rather than the Net OPEB Obligation. The NOL is more closely aligned with the UAAL.
- The annual OPEB expense is likely to be more volatile from year to year than the ADC because there will be faster recognition of OPEB expenses.
- The discount rate development is based on a blended rate equivalent of the long-term expected rate of return on assets and a 20-year tax-exempt municipal bond yield or index rate.
- The Entry Age Normal actuarial cost method is required.

Appendix A: Actuarial Procedures and Assumptions

The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2019, as a result of the 2019 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in January 2020. These assumptions are consistent with the June 30, 2019 retirement funding valuation. The investment earnings assumptions are OPEB specific and were reviewed and changed June 30, 2018 as a result of the 2018 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB trust is based on the asset allocation approved in the December 2017 Board of Investments meeting, which is a different asset allocation from the one used for the retirement benefits plan. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust were based on the expected return from the County's general assets in the 2018 OPEB Experience Study. The OPEB specific assumptions other than premiums, claim costs, aging, and trend were approved and changed as a result of the 2018 OPEB Investigation of Experience Study approved in the March 2019 Board of Retirement meeting. The premiums, claim costs, aging, and trend updated with the 2020-2021 renewals for this July 1, 2019 OPEB funding valuation report are updated in this Appendix A.

The actuarial assumptions used in both the retirement benefits plan and OPEB program actuarial valuation are intended to estimate the future experience of the members eligible for benefit payments and the projected benefit flow and anticipated investment earnings. Any variations in future experience from that expected from these assumptions will result in corresponding changes in the estimated costs of the benefits.

Table A-1 summarizes the assumptions. The general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2019 retirement experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in the 2018 OPEB experience study report. The claim costs and health cost trend assumptions with the 2020-2021 renewals were updated for this July 1, 2019 OPEB funding valuation.

Retirement Benefit Assumptions

Tables A-2 and A-3 show how members are expected to leave retired status due to death. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Table A-4 presents the probability of refund of retirement benefit contributions upon termination of employment while vested. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Table A-5 presents the general wage increase of 3.25% per annum. This was developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study.

Tables A-6 to A-13 present the rates of separation of active service. These were developed from the experience as measured by the 2019 Retirement Benefit Investigation of Experience Study. The rates are the probabilities a member will leave active employment for various reasons.

OPEB Assumptions

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2018 OPEB Investigation of Experience Study to estimate health eligibility and enrollment.

Tables A-20 to A-21 present premium and claim cost assumptions developed from the OPEB program's July 1, 2019 premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2019 OPEB valuation. These rates reflect the final July 1, 2020 renewals and the impact from the enactment of H.R. 1865 which includes the repeal of the Affordable Care Act (ACA) Excise Tax and the ACA Health Insurer fee for only calendar year 2020.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2018 OPEB Investigation of Experience study.

Actuarial Cost Method

Effective with the July 1, 2018 OPEB funding valuation, the Entry Age Normal (EAN) actuarial cost method is being used. Under the principles of this method, the actuarial present value of the projected benefits of each individual included in the valuation is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit (until maximum retirement age). For members who transferred between plans, entry age is based on original entry into the system.

The portion of this actuarial present value allocated to a valuation year is called the Normal Cost (NC). The portion of this actuarial present value not provided for at a valuation date by the sum of (a) the actuarial value of the assets, and (b) the actuarial present value of future Normal Costs is called the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is amortized as a level percentage of the projected salaries of the active members, both present and future, covered by the LACERA retirement benefits plan over a 30-year period from the valuation date; this is commonly referred to as a "rolling 30-year amortization method". This method does not cover interest on the UAAL.

Records and Data

The data used in this valuation consist of medical and dental/vision premiums, financial information, and the age, service, and salary records for active and inactive members and their survivors. All of the information was supplied by LACERA, Segal, and Meketa Investment Group and was accepted for valuation purposes without audit.

Growth in Membership

For benefit determination purposes, no growth in the membership of LACERA is assumed. For funding purposes, if amortization is required, the total payroll of covered members is assumed to grow due to the combined effects of future wage increases of current active members and the replacement of the current active members by new employees. No growth in the total number of active members is assumed.

Valuation of Assets

The asset valuation method is market value.

Investment Earnings and Expenses

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.00%. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 3.69%. These rates were adopted from the 2018 OPEB Investigation of Experience Study.

The change from cost sharing to agent began with the July 1, 2018 OPEB funding valuation. The investment earnings assumption approach for this funding valuation is intended to reflect the earnings associated with each agent. The separate GASB 75 disclosure report, which is different from this funding valuation, follows a prescribed discount rate for accounting disclosures.

Health Cost Trend

The health cost trend is the projected increase in per person health costs from one year to the next. The trend assumptions vary by benefit type and by future fiscal year as illustrated in Table A-22. The first year trends are based on the final July 1, 2020 renewals. See the discussion in Table A-22 for more details about the trend assumptions. These trend rates were adopted July 1, 2019.

Future Salaries

The 3.25% per annum rate of increase in the general wage level of membership is in Table A-5. This rate was adopted June 30, 2019.

Retirement

Members in General Plans A-D may retire at age 50 with 10 years of service, or any age with 30 years of service, or age 70 regardless of the number of years of service. General Plan G members are eligible to retire at age 52 with 5 years of service, or age 70 regardless of the number of years of service. Non-contributory Plan E members may retire at age 55 with 10 years of service. Members of Safety Plans A and B may retire at age 50 with 10 years of service, or any age with 20 years of service. Safety Plan C members are eligible to retire at age 50 with 5 years of County service.

The retirement rates for active members vary by age and are shown by plan in Tables A-6 through A-13.

All general members who attain or who have attained age 75 in active service and all safety members who have attained age 65 in active service are assumed to retire immediately (except for Safety Plan C members who have not yet attained 5 years of service). All deferred vested members are assumed to retire according to Table A-23.

The assumptions regarding termination of employment, early retirement, and unreduced service retirement are treated as a single set of decrements in regards to a particular member. For example, a general member hired at age 30 has a probability to withdraw from LACERA due to death, disability, or *other termination of employment* until age 50. After age 50, the member could still withdraw due to death, disability, or *retirement*. Thus, in no year during the member's projected employment would they be eligible for both a probability of other termination of employment and a probability of retirement.

The active members' retirement probabilities were adopted June 30, 2019. The term vested member's retirement probabilities were adopted July 1, 2018, for purposes of the OPEB program valuation.

Disability

The rates of disability used in the valuation are illustrated in Tables A-6 through A-13. These rates were adopted June 30, 2019.

Postretirement Mortality – Other Than Disabled Members

The same postretirement mortality rates are used in the valuation for active members, members retired for service, and beneficiaries. These rates are illustrated in Table A-2. Current beneficiary mortality is assumed to be the same assumption as healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members. Note that these assumptions directly reflect the expected future mortality improvement. These rates were adopted June 30, 2019

Males	General members: PubG-2010 Healthy Retiree Mortality Table for Males, with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males multiplied by 85%, with MP- 2014 Ultimate Projection Scale.
Females	General members: PubG-2010 Healthy Retiree Mortality Table for Females multiplied by 110%, with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2014 Ultimate Projection Scale.

Postretirement Mortality – Disabled Members

For disabled members, the mortality rates used in the valuation rates are illustrated in Table A-3. Note that these assumptions directly reflect the expected future mortality improvement. These rates were adopted June 30, 2019.

Males	General members: Average of PubG-2010 Healthy Retiree Mortality Table for Males and PubG-2010 Disabled Retiree Mortality Table for Males, both projected with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males, with MP-2014 Ultimate Projection Scale.
Females	General members: Average of PubG-2010 Healthy Retiree Mortality Table for Females and PubG- 2010 Disabled Retiree Mortality Table for Females, both projected with MP-2014 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2014 Ultimate Projection Scale.

Mortality While in Active Status

For active members, the mortality rates used in the valuation are illustrated in Tables A-6 through A-13. These rates were adopted June 30, 2019.

Class	Gender	Proposed Table
General	Male	PubG-2010 (120%) Employee Male ⁽¹⁾
General	Female	PubG-2010 (130%) Employee Female ⁽¹⁾
Safety	Male	PubS-2010 (100%) Employee Male ⁽¹⁾
Safety	Female	PubS-2010 (100%) Employee Female ⁽¹⁾

1. Projection using the MP-2014 Ultimate projection scale.

Note that Safety members have an additional service-connected mortality probability of 0.01% per year.

Other Employment Terminations

Tables A-6 to A-13 show, for all ages, the probabilities assumed in this valuation for future termination from active service other than for death, disability, or retirement. These probabilities do not apply to members eligible for service retirement. These probabilities were adopted June 30, 2019.

Terminating employees may withdraw their contributions immediately upon termination of employment and forfeit the right to further retirement, medical, dental/vision and death benefits, or they may leave their contributions with LACERA. Former contributing members whose contributions are on deposit may later elect to receive a refund, may return to work or may remain inactive until becoming eligible to receive a retirement benefit under either LACERA or a reciprocal retirement plan. All terminating members who are not eligible for vested benefits are assumed to withdraw their contributions immediately. All terminating members are assumed not to be rehired in the future.

Table A-4 gives the assumed probabilities that vested members will withdraw their contributions and elect a refund immediately upon termination and the probability that remaining members will elect a deferred retirement allowance. All non-vested members are assumed to elect a refund and withdraw their contributions. These rates in Table A-4 were adopted June 30, 2019.

Future Transfers

Though a few active members may change pension plans, this valuation assumes the active members remain in the plan they are enrolled in at the time of the valuation. Specifically, we assume there will be no future transfers between retirement benefit plans.

Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions

Any retired or vested terminated members who have not yet elected a refund of their member contributions and will receive a pension benefit other than a refund are eligible for retiree medical and dental/vision enrollment.

The 2018 OPEB Investigation of Experience report was used to set the following assumptions:

Age difference for future retirees and spouses	Table A-1
Probability of initial medical enrollment upon retirement	Table A-14
Probability of medical plan and coverage tier selection upon retirement for Tier 1	Table A-15A
Probability of medical plan and coverage tier selection upon retirement for Tier 2	Table A-15B
Probability of medical plan and coverage tier selection for Pre 65 retirees who become eligible for a Post 65 Plan	Table A-16
Probability of survivor and new dependent enrollment	Table A-17
Probability of dental/vision enrollment upon retirement	Table A-18
Probability of dental/vision plan and coverage tier selection upon retirement	Table A-19
Retirement of vested terminated members	Table A-23
Probability of retirees in group plans who elect Medicare Part D	0%

Table A-1
Summary of Valuation Assumptions as of July 1, 2019

- I. Economic Assumptions
 - A. General wage increases 3.25%
 - B1. Investment earnings (prefunding in OPEB Trust) 6.00%
 - B2. Investment earnings (no prefunding in OPEB Trust) 3.69%
 - C Growth in membership 0.00%
 - D. CPI inflation assumption 2.75%
 - E. Medical cost trend Table A-22
 - F. Dental and vision cost trend Table A-22

- II. Demographic Assumptions
 - A. Salary increases due to Service Table A-5
 - B. Retirement Tables A-6 to A-13
 - C. Disability Tables A-6 to A-13
 - D. Mortality during active employment Tables A-6 to A-13
 - E. Mortality for active members after termination and service retired members⁽¹⁾. Table A-2

Class	Gender	
General	Male	PubG-2010 (100%) Healthy Retiree Male
General	Female	PubG-2010 (110%) Healthy Retiree Female
Safety	Male	PubS-2010 (85%) Healthy Retiree Male
Safety	Female	PubS-2010 (100%) Healthy Retiree Female

- F. Mortality among disabled members⁽¹⁾ Table A-3

Class	Gender	
General	Male	Avg of: PubG-2010 (100%) Healthy Retiree Male PubG-2010 (100%) Disabled Retiree Male
General	Female	Avg of: PubG-2010 (100%) Healthy Retiree Female PubG-2010 (100%) Disabled Retiree Female
Safety	Male	PubS-2010 (100%) Healthy Retiree Male
Safety	Female	PubS-2010 (100%) Healthy Retiree Female

- G. Mortality for Beneficiaries⁽¹⁾ Table A-2

Basis – Beneficiaries are assumed to have the same mortality as a general member of the opposite gender who has taken a service retirement.

1. All mortality probabilities are projected using the MP-2014 Ultimate projection scale.

H.	Other Terminations of Employment	Tables A-6 to A-13
I.	Refund of Contributions on Vested Termination	Table A-4
J.	Future male retirees are assumed to be four years older than their female spouses. Assumption adopted July 1, 2008. Future female retirees are assumed to be two years younger than their male spouses. Assumption adopted July 1, 2018.	
III.	Retiree Medical and Dental/Vision Enrollment Assumptions	
A.	Probability of Initial Medical Enrollment upon Retirement	Table A-14
B.	Probability of Medical Plan and Coverage Tier Selection Upon Retirement (Pre 65 Male, Pre 65 Female, Post 65 Male, Post 65 Female)	Table A-15
C.	Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees Who become Eligible for a <i>Post 65</i> Plan	Table A-16
D.	Probability of Medical Survivor and New Dependent Enrollment	Table A-17
E.	Probability of Retirees in Group Plans Who Elect Medicare Part D. We have assumed there is no cost impact due to retirees and dependents enrolling in Part D.	0%
F.	Probability of Dental/Vision Enrollment upon Retirement	Table A-18
G.	Probability of Dental/Vision Plan and Coverage Tier Selection Upon Retirement	Table A-19
IV.	Premium and Claim Cost Analysis	Tables A-20 to A-21
V.	Medical and Dental/Vision Trend	Table A-22
VI.	Retirement of Vested Terminated Members	Table A-23

Table A-2
Mortality for Members Retired for Service⁽¹⁾

Age	Safety Male	Safety Female	General Male	General Female
20	0.0520%	0.0210%	0.0740%	0.0380%
25	0.0470%	0.0260%	0.0560%	0.0260%
30	0.0520%	0.0350%	0.0720%	0.0440%
35	0.0590%	0.0470%	0.0940%	0.0680%
40	0.0750%	0.0640%	0.1320%	0.1060%
45	0.1037%	0.0870%	0.1960%	0.1650%
50	0.1632%	0.1490%	0.2980%	0.2442%
55	0.2601%	0.2580%	0.4310%	0.3146%
60	0.4318%	0.4460%	0.6150%	0.4224%
65	0.7489%	0.7700%	0.9130%	0.6743%
70	1.3328%	1.3290%	1.5260%	1.1693%
75	2.4021%	2.2950%	2.6710%	2.0713%
80	4.3376%	3.9620%	4.7740%	3.6960%
85	7.7648%	6.8420%	8.5910%	6.8255%
90	13.4810%	11.8150%	14.6720%	12.6357%

Annual Projected Mortality Improvement

Age	All Groups
65 & Less	1.000%
70	1.000%
75	1.000%
80	1.000%
85	1.000%
90	0.930%
95	0.850%
100	0.640%
105	0.430%
110	0.210%
115	0.000%

1. Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality probability for an 85-year old Safety male in fiscal year beginning in 2019 is 7.0933% calculated as follows:

$$\begin{aligned}
 \text{Age 85 probability in 2019} &= \text{Age 85 probability in 2010 with 9 years improvement} \\
 &= 7.7648\% \times (100.0\% - 1.0\%)^9 \\
 &= 7.0933\%
 \end{aligned}$$

Table A-3
Mortality for Members Retired for Disability⁽¹⁾

Age	Safety Male	Safety Female	General Male	General Female
20	0.0610%	0.0210%	0.2430%	0.1340%
25	0.0550%	0.0260%	0.1670%	0.0940%
30	0.0610%	0.0350%	0.2130%	0.1485%
35	0.0700%	0.0470%	0.2760%	0.2315%
40	0.0880%	0.0640%	0.3885%	0.3625%
45	0.1220%	0.0870%	0.6015%	0.5675%
50	0.1920%	0.1490%	0.9515%	0.8525%
55	0.3060%	0.2580%	1.2725%	1.0140%
60	0.5080%	0.4460%	1.5590%	1.1700%
65	0.8810%	0.7700%	1.9785%	1.4345%
70	1.5680%	1.3290%	2.7135%	1.9625%
75	2.8260%	2.2950%	3.9315%	2.9430%
80	5.1030%	3.9620%	6.0610%	4.6835%
85	9.1350%	6.8420%	9.7030%	7.7680%
90	15.8600%	11.8150%	15.4625%	12.5760%

1. Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown on the preceding page.

Table A-4
Immediate Refund of Contributions upon Termination of Employment
(Excludes Plan E)

Years of Service	General	Safety
0	100%	100%
1	100%	100%
2	100%	100%
3	100%	100%
4	100%	100%
5	32%	30%
6	32%	30%
7	32%	30%
8	32%	28%
9	31%	26%
10	31%	24%
11	30%	22%
12	30%	20%
13	29%	18%
14	28%	16%
15	26%	14%
16	25%	12%
17	24%	10%
18	22%	9%
19	21%	8%
20	19%	7%
21	18%	6%
22	16%	5%
23	14%	4%
24	12%	3%
25	10%	2%
26	8%	2%
27	6%	2%
28	4%	2%
29	2%	2%
30 & Above	0%	0%

**Table A-5
 Annual Increase in Salary**

Payroll is assumed to increase with the general wage increase of 3.25% per annum in addition to individual annual increases from promotion and longevity. The promotion and longevity increases shown in the table below are combined with the general wage increase on a compound basis, and are used for the Entry Age Normal cost method. General wage increases and individual salary increases due to promotion and longevity do not affect the amount of the OPEB program's benefits.

Years of Service	General	Safety
<1	6.00%	9.00%
1	5.25%	8.50%
2	4.75%	8.00%
3	4.10%	6.00%
4	3.50%	4.50%
5	3.00%	3.25%
6	2.50%	2.50%
7	2.00%	2.00%
8	1.60%	1.50%
9	1.30%	1.35%
10	1.15%	1.20%
11	1.00%	1.05%
12	0.85%	0.95%
13	0.75%	0.85%
14	0.70%	0.75%
15	0.65%	0.70%
16	0.60%	0.65%
17	0.55%	0.60%
18	0.50%	0.55%
19	0.45%	2.25%
20	0.40%	0.50%
21	0.35%	0.50%
22	0.30%	0.50%
23	0.25%	0.50%
24	0.25%	3.00%
25	0.25%	0.50%
26	0.25%	0.50%
27	0.25%	0.50%
28	0.25%	0.50%
29	0.25%	3.00%
30 & Above	0.25%	0.50%

**Appendix A: Probabilities of Separation from Active Service
Tables A-6 to A-13**

A schedule of the probabilities of termination of employment due to the following causes can be found on the following pages:

Service Retirement:	Member retires after meeting age and service requirements for reasons other than disability.
Other Terminations:	Member terminates and elects a refund of member contributions or a deferred vested retirement benefit.
Service Disability:	Member receives disability retirement; disability is service related.
Ordinary Disability:	Member receives disability retirement; disability is not service related.
Service Death:	Member dies before retirement; death is service related.
Ordinary Death:	Member dies before retirement; death is not service related.

Each of these represents the probability that a member will separate from service at each age due to the particular cause. For example, a probability of 0.0300 for a member's service retirement at age 50 means we assume that 30 out of 1,000 members who are age 50 will retire at that age.

Each table represents the detailed rates needed for each LACERA plan by gender:

Table A-6: General Plans A, B, & C Males	A-10: General Plan E Males
A-7: General Plans A, B, & C Females	A-11: General Plan E Females
A-8: General Plans D & G Males	A-12: Safety Plans A, B, & C Males
A-9: General Plans D & G Females	A-13: Safety Plans A, B, & C Females

Table A-6
Probability of Separation from Active Service for General Members
Plans A, B, & C – Male

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
19	0.00000	0.00500	0.00010	0.00010	N/A	0.00046
20	0.00000	0.00500	0.00010	0.00010	N/A	0.00044
21	0.00000	0.00500	0.00010	0.00010	N/A	0.00043
22	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
23	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
24	0.00000	0.00500	0.00010	0.00010	N/A	0.00035
25	0.00000	0.00500	0.00010	0.00010	N/A	0.00034
26	0.00000	0.00500	0.00010	0.00010	N/A	0.00036
27	0.00000	0.00500	0.00010	0.00010	N/A	0.00037
28	0.00000	0.00500	0.00010	0.00010	N/A	0.00040
29	0.00000	0.00500	0.00010	0.00010	N/A	0.00041
30	0.00000	0.00500	0.00010	0.00020	N/A	0.00043
31	0.00000	0.00500	0.00010	0.00020	N/A	0.00046
32	0.00000	0.00500	0.00010	0.00020	N/A	0.00048
33	0.00000	0.00500	0.00016	0.00020	N/A	0.00050
34	0.00000	0.00500	0.00022	0.00020	N/A	0.00053
35	0.00000	0.00500	0.00028	0.00020	N/A	0.00056
36	0.00000	0.00500	0.00034	0.00020	N/A	0.00060
37	0.00000	0.00500	0.00040	0.00020	N/A	0.00064
38	0.00000	0.00500	0.00048	0.00020	N/A	0.00068
39	0.00000	0.00500	0.00056	0.00020	N/A	0.00073
40	0.03000	0.00500	0.00064	0.00020	N/A	0.00079
41	0.03000	0.00500	0.00072	0.00020	N/A	0.00085
42	0.03000	0.00500	0.00080	0.00020	N/A	0.00092
43	0.03000	0.00500	0.00084	0.00024	N/A	0.00100
44	0.03000	0.00500	0.00088	0.00028	N/A	0.00108
45	0.03000	0.00500	0.00092	0.00032	N/A	0.00118
46	0.03000	0.00500	0.00096	0.00036	N/A	0.00128
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00139
48	0.03000	0.00500	0.00104	0.00044	N/A	0.00152
49	0.03000	0.00500	0.00108	0.00048	N/A	0.00166
50	0.03000	0.00500	0.00112	0.00052	N/A	0.00179
51	0.03000	0.00500	0.00116	0.00056	N/A	0.00194
52	0.03000	0.00500	0.00120	0.00060	N/A	0.00210
53	0.03000	0.00500	0.00156	0.00064	N/A	0.00227
54	0.06000	0.00500	0.00192	0.00068	N/A	0.00244
55	0.10000	0.00500	0.00228	0.00072	N/A	0.00263
56	0.12000	0.00500	0.00264	0.00076	N/A	0.00283
57	0.17000	0.00500	0.00300	0.00080	N/A	0.00306
58	0.26000	0.00500	0.00330	0.00084	N/A	0.00330
59	0.26000	0.00500	0.00360	0.00088	N/A	0.00355
60	0.32000	0.00500	0.00390	0.00092	N/A	0.00383
61	0.32000	0.00500	0.00420	0.00096	N/A	0.00413
62	0.32000	0.00500	0.00450	0.00100	N/A	0.00445
63	0.32000	0.00500	0.00450	0.00104	N/A	0.00481
64	0.32000	0.00500	0.00450	0.00108	N/A	0.00520
65	0.32000	0.00500	0.00450	0.00112	N/A	0.00562
66	0.25000	0.00500	0.00450	0.00116	N/A	0.00607
67	0.24000	0.00500	0.00450	0.00120	N/A	0.00658
68	0.24000	0.00500	0.00450	0.00124	N/A	0.00713
69	0.24000	0.00500	0.00450	0.00128	N/A	0.00775
70	0.24000	0.00500	0.00450	0.00132	N/A	0.00844
71	0.24000	0.00500	0.00450	0.00136	N/A	0.00920
72	0.24000	0.00500	0.00450	0.00140	N/A	0.01004
73	0.24000	0.00500	0.00450	0.00144	N/A	0.01098
74	0.24000	0.00500	0.00450	0.00148	N/A	0.01201
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01315

Table A-7
Probability of Separation from Active Service for General Members
Plans A, B, & C – Female

Age	Service Retirement	Other Terminations	Service Disability	Ordinary Disability	Service Death	Ordinary Death
18	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
19	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
20	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
21	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
22	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
23	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
24	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
25	0.00000	0.00500	0.00015	0.00010	N/A	0.00012
26	0.00000	0.00500	0.00015	0.00010	N/A	0.00013
27	0.00000	0.00500	0.00015	0.00010	N/A	0.00014
28	0.00000	0.00500	0.00015	0.00010	N/A	0.00016
29	0.00000	0.00500	0.00015	0.00010	N/A	0.00017
30	0.00000	0.00500	0.00015	0.00010	N/A	0.00020
31	0.00000	0.00500	0.00015	0.00010	N/A	0.00021
32	0.00000	0.00500	0.00015	0.00010	N/A	0.00023
33	0.00000	0.00500	0.00020	0.00010	N/A	0.00025
34	0.00000	0.00500	0.00025	0.00010	N/A	0.00027
35	0.00000	0.00500	0.00030	0.00010	N/A	0.00030
36	0.00000	0.00500	0.00035	0.00010	N/A	0.00033
37	0.00000	0.00500	0.00040	0.00010	N/A	0.00036
38	0.00000	0.00500	0.00042	0.00014	N/A	0.00039
39	0.00000	0.00500	0.00044	0.00018	N/A	0.00043
40	0.03000	0.00500	0.00046	0.00022	N/A	0.00047
41	0.03000	0.00500	0.00048	0.00026	N/A	0.00052
42	0.03000	0.00500	0.00050	0.00030	N/A	0.00056
43	0.03000	0.00500	0.00060	0.00032	N/A	0.00061
44	0.03000	0.00500	0.00070	0.00034	N/A	0.00066
45	0.03000	0.00500	0.00080	0.00036	N/A	0.00073
46	0.03000	0.00500	0.00090	0.00038	N/A	0.00079
47	0.03000	0.00500	0.00100	0.00040	N/A	0.00086
48	0.03000	0.00500	0.00110	0.00042	N/A	0.00092
49	0.03000	0.00500	0.00120	0.00044	N/A	0.00100
50	0.03000	0.00500	0.00130	0.00046	N/A	0.00108
51	0.03000	0.00500	0.00140	0.00048	N/A	0.00117
52	0.03000	0.00500	0.00150	0.00050	N/A	0.00126
53	0.03000	0.00500	0.00156	0.00052	N/A	0.00137
54	0.06000	0.00500	0.00162	0.00054	N/A	0.00147
55	0.10000	0.00500	0.00168	0.00056	N/A	0.00160
56	0.12000	0.00500	0.00174	0.00058	N/A	0.00173
57	0.17000	0.00500	0.00180	0.00060	N/A	0.00187
58	0.26000	0.00500	0.00194	0.00064	N/A	0.00203
59	0.26000	0.00500	0.00208	0.00068	N/A	0.00221
60	0.32000	0.00500	0.00222	0.00072	N/A	0.00242
61	0.32000	0.00500	0.00236	0.00076	N/A	0.00264
62	0.32000	0.00500	0.00250	0.00080	N/A	0.00289
63	0.32000	0.00500	0.00250	0.00084	N/A	0.00317
64	0.32000	0.00500	0.00250	0.00088	N/A	0.00350
65	0.32000	0.00500	0.00250	0.00092	N/A	0.00385
66	0.25000	0.00500	0.00250	0.00096	N/A	0.00425
67	0.24000	0.00500	0.00250	0.00100	N/A	0.00471
68	0.24000	0.00500	0.00250	0.00104	N/A	0.00520
69	0.24000	0.00500	0.00250	0.00108	N/A	0.00575
70	0.24000	0.00500	0.00250	0.00112	N/A	0.00636
71	0.24000	0.00500	0.00250	0.00116	N/A	0.00703
72	0.24000	0.00500	0.00250	0.00120	N/A	0.00777
73	0.24000	0.00500	0.00250	0.00124	N/A	0.00859
74	0.24000	0.00500	0.00250	0.00128	N/A	0.00950
75	1.00000	0.00000	0.00000	0.00000	N/A	0.01050

Table A-8
Probability of Separation from Active Service for General Members
Plan D & G – Male

Age	Service Retirement Plan D	Service Retirement Plan G	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	0	0.07000
19	0.00000	0.00000	0.00010	0.00010	N/A	0.00046	1	0.05500
20	0.00000	0.00000	0.00010	0.00010	N/A	0.00044	2	0.04000
21	0.00000	0.00000	0.00010	0.00010	N/A	0.00043	3	0.03250
22	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	4	0.02500
23	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	5	0.02330
24	0.00000	0.00000	0.00010	0.00010	N/A	0.00035	6	0.02170
25	0.00000	0.00000	0.00010	0.00010	N/A	0.00034	7	0.02000
26	0.00000	0.00000	0.00010	0.00010	N/A	0.00036	8	0.01900
27	0.00000	0.00000	0.00010	0.00010	N/A	0.00037	9	0.01800
28	0.00000	0.00000	0.00010	0.00010	N/A	0.00040	10	0.01700
29	0.00000	0.00000	0.00010	0.00010	N/A	0.00041	11	0.01600
30	0.00000	0.00000	0.00010	0.00020	N/A	0.00043	12	0.01500
31	0.00000	0.00000	0.00010	0.00020	N/A	0.00046	13	0.01400
32	0.00000	0.00000	0.00010	0.00020	N/A	0.00048	14	0.01300
33	0.00000	0.00000	0.00016	0.00020	N/A	0.00050	15	0.01200
34	0.00000	0.00000	0.00022	0.00020	N/A	0.00053	16	0.01100
35	0.00000	0.00000	0.00028	0.00020	N/A	0.00056	17	0.01000
36	0.00000	0.00000	0.00034	0.00020	N/A	0.00060	18	0.00920
37	0.00000	0.00000	0.00040	0.00020	N/A	0.00064	19	0.00840
38	0.00000	0.00000	0.00048	0.00020	N/A	0.00068	20	0.00760
39	0.00000	0.00000	0.00056	0.00020	N/A	0.00073	21	0.00680
40	0.01500	0.00000	0.00064	0.00020	N/A	0.00079	22	0.00600
41	0.01500	0.00000	0.00072	0.00020	N/A	0.00085	23	0.00560
42	0.01500	0.00000	0.00080	0.00020	N/A	0.00092	24	0.00520
43	0.01500	0.00000	0.00084	0.00024	N/A	0.00100	25	0.00480
44	0.01500	0.00000	0.00088	0.00028	N/A	0.00108	26	0.00440
45	0.01500	0.00000	0.00092	0.00032	N/A	0.00118	27	0.00400
46	0.01500	0.00000	0.00096	0.00036	N/A	0.00128	28	0.00400
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00139	29	0.00400
48	0.01500	0.00000	0.00104	0.00044	N/A	0.00152	30 & Above	0.00000
49	0.01500	0.00000	0.00108	0.00048	N/A	0.00166		
50	0.01500	0.01200	0.00112	0.00052	N/A	0.00179		
51	0.01200	0.00960	0.00116	0.00056	N/A	0.00194		
52	0.01200	0.00960	0.00120	0.00060	N/A	0.00210		
53	0.01500	0.01200	0.00156	0.00064	N/A	0.00227		
54	0.02000	0.01600	0.00192	0.00068	N/A	0.00244		
55	0.02500	0.02000	0.00228	0.00072	N/A	0.00263		
56	0.02500	0.02000	0.00264	0.00076	N/A	0.00283		
57	0.03000	0.02400	0.00300	0.00080	N/A	0.00306		
58	0.03500	0.02800	0.00330	0.00084	N/A	0.00330		
59	0.05000	0.04000	0.00360	0.00088	N/A	0.00355		
60	0.07000	0.05600	0.00390	0.00092	N/A	0.00383		
61	0.08000	0.06400	0.00420	0.00096	N/A	0.00413		
62	0.11000	0.11000	0.00450	0.00100	N/A	0.00445		
63	0.11000	0.11000	0.00450	0.00104	N/A	0.00481		
64	0.16000	0.16000	0.00450	0.00108	N/A	0.00520		
65	0.23000	0.18000	0.00450	0.00112	N/A	0.00562		
66	0.20000	0.18000	0.00450	0.00116	N/A	0.00607		
67	0.19000	0.30000	0.00450	0.00120	N/A	0.00658		
68	0.18000	0.18000	0.00450	0.00124	N/A	0.00713		
69	0.20000	0.20000	0.00450	0.00128	N/A	0.00775		
70	0.23000	0.23000	0.00450	0.00132	N/A	0.00844		
71	0.20000	0.20000	0.00450	0.00136	N/A	0.00920		
72	0.20000	0.20000	0.00450	0.00140	N/A	0.01004		
73	0.20000	0.20000	0.00450	0.00144	N/A	0.01098		
74	0.20000	0.20000	0.00450	0.00148	N/A	0.01201		
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01315		

This work product was prepared solely for LACERA for the purposes described herein and may not be appropriate to use for other purposes. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends that third parties be aided by their own actuary or other qualified professional when reviewing the Milliman work product.

Table A-9
Probability of Separation from Active Service for General Members
Plan D and G – Female

Age	Service Retirement Plan D	Service Retirement Plan G	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	0	0.07000
19	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	1	0.05500
20	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	2	0.04000
21	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	3	0.03250
22	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	4	0.02500
23	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	5	0.02330
24	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	6	0.02170
25	0.00000	0.00000	0.00015	0.00010	N/A	0.00012	7	0.02000
26	0.00000	0.00000	0.00015	0.00010	N/A	0.00013	8	0.01900
27	0.00000	0.00000	0.00015	0.00010	N/A	0.00014	9	0.01800
28	0.00000	0.00000	0.00015	0.00010	N/A	0.00016	10	0.01700
29	0.00000	0.00000	0.00015	0.00010	N/A	0.00017	11	0.01600
30	0.00000	0.00000	0.00015	0.00010	N/A	0.00020	12	0.01500
31	0.00000	0.00000	0.00015	0.00010	N/A	0.00021	13	0.01400
32	0.00000	0.00000	0.00015	0.00010	N/A	0.00023	14	0.01300
33	0.00000	0.00000	0.00020	0.00010	N/A	0.00025	15	0.01200
34	0.00000	0.00000	0.00025	0.00010	N/A	0.00027	16	0.01100
35	0.00000	0.00000	0.00030	0.00010	N/A	0.00030	17	0.01000
36	0.00000	0.00000	0.00035	0.00010	N/A	0.00033	18	0.00920
37	0.00000	0.00000	0.00040	0.00010	N/A	0.00036	19	0.00840
38	0.00000	0.00000	0.00042	0.00014	N/A	0.00039	20	0.00760
39	0.00000	0.00000	0.00044	0.00018	N/A	0.00043	21	0.00680
40	0.01500	0.00000	0.00046	0.00022	N/A	0.00047	22	0.00600
41	0.01500	0.00000	0.00048	0.00026	N/A	0.00052	23	0.00560
42	0.01500	0.00000	0.00050	0.00030	N/A	0.00056	24	0.00520
43	0.01500	0.00000	0.00060	0.00032	N/A	0.00061	25	0.00480
44	0.01500	0.00000	0.00070	0.00034	N/A	0.00066	26	0.00440
45	0.01500	0.00000	0.00080	0.00036	N/A	0.00073	27	0.00400
46	0.01500	0.00000	0.00090	0.00038	N/A	0.00079	28	0.00400
47	0.01500	0.00000	0.00100	0.00040	N/A	0.00086	29	0.00400
48	0.01500	0.00000	0.00110	0.00042	N/A	0.00092	30 & Above	0.00000
49	0.01500	0.00000	0.00120	0.00044	N/A	0.00100		
50	0.01500	0.01200	0.00130	0.00046	N/A	0.00108		
51	0.01200	0.00960	0.00140	0.00048	N/A	0.00117		
52	0.01200	0.00960	0.00150	0.00050	N/A	0.00126		
53	0.01500	0.01200	0.00156	0.00052	N/A	0.00137		
54	0.02000	0.01600	0.00162	0.00054	N/A	0.00147		
55	0.02500	0.02000	0.00168	0.00056	N/A	0.00160		
56	0.02500	0.02000	0.00174	0.00058	N/A	0.00173		
57	0.03000	0.02400	0.00180	0.00060	N/A	0.00187		
58	0.03500	0.02800	0.00194	0.00064	N/A	0.00203		
59	0.05000	0.04000	0.00208	0.00068	N/A	0.00221		
60	0.07000	0.05600	0.00222	0.00072	N/A	0.00242		
61	0.08000	0.06400	0.00236	0.00076	N/A	0.00264		
62	0.11000	0.11000	0.00250	0.00080	N/A	0.00289		
63	0.11000	0.11000	0.00250	0.00084	N/A	0.00317		
64	0.16000	0.16000	0.00250	0.00088	N/A	0.00350		
65	0.23000	0.18000	0.00250	0.00092	N/A	0.00385		
66	0.20000	0.18000	0.00250	0.00096	N/A	0.00425		
67	0.19000	0.30000	0.00250	0.00100	N/A	0.00471		
68	0.18000	0.18000	0.00250	0.00104	N/A	0.00520		
69	0.20000	0.20000	0.00250	0.00108	N/A	0.00575		
70	0.23000	0.23000	0.00250	0.00112	N/A	0.00636		
71	0.20000	0.20000	0.00250	0.00116	N/A	0.00703		
72	0.20000	0.20000	0.00250	0.00120	N/A	0.00777		
73	0.20000	0.20000	0.00250	0.00124	N/A	0.00859		
74	0.20000	0.20000	0.00250	0.00128	N/A	0.00950		
75	1.00000	1.00000	0.00000	0.00000	N/A	0.01050		

Table A-10
Probability of Separation from Active Service for General Members
Plan E – Male

Age	Service Retirement	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	N/A	N/A	N/A	0.00043	0	0.15000
19	0.00000	N/A	N/A	N/A	0.00046	1	0.08000
20	0.00000	N/A	N/A	N/A	0.00044	2	0.06000
21	0.00000	N/A	N/A	N/A	0.00043	3	0.04500
22	0.00000	N/A	N/A	N/A	0.00040	4	0.03500
23	0.00000	N/A	N/A	N/A	0.00037	5	0.03100
24	0.00000	N/A	N/A	N/A	0.00035	6	0.02700
25	0.00000	N/A	N/A	N/A	0.00034	7	0.02300
26	0.00000	N/A	N/A	N/A	0.00036	8	0.02200
27	0.00000	N/A	N/A	N/A	0.00037	9	0.02100
28	0.00000	N/A	N/A	N/A	0.00040	10	0.02000
29	0.00000	N/A	N/A	N/A	0.00041	11	0.01900
30	0.00000	N/A	N/A	N/A	0.00043	12	0.01800
31	0.00000	N/A	N/A	N/A	0.00046	13	0.01680
32	0.00000	N/A	N/A	N/A	0.00048	14	0.01560
33	0.00000	N/A	N/A	N/A	0.00050	15	0.01440
34	0.00000	N/A	N/A	N/A	0.00053	16	0.01320
35	0.00000	N/A	N/A	N/A	0.00056	17	0.01200
36	0.00000	N/A	N/A	N/A	0.00060	18	0.01160
37	0.00000	N/A	N/A	N/A	0.00064	19	0.01120
38	0.00000	N/A	N/A	N/A	0.00068	20	0.01080
39	0.00000	N/A	N/A	N/A	0.00073	21	0.01040
40	0.00000	N/A	N/A	N/A	0.00079	22	0.01000
41	0.00000	N/A	N/A	N/A	0.00085	23	0.01000
42	0.00000	N/A	N/A	N/A	0.00092	24	0.01000
43	0.00000	N/A	N/A	N/A	0.00100	25	0.01000
44	0.00000	N/A	N/A	N/A	0.00108	26	0.01000
45	0.00000	N/A	N/A	N/A	0.00118	27	0.01000
46	0.00000	N/A	N/A	N/A	0.00128	28	0.01000
47	0.00000	N/A	N/A	N/A	0.00139	29	0.01000
48	0.00000	N/A	N/A	N/A	0.00152	30 & Above	0.01000
49	0.00000	N/A	N/A	N/A	0.00166		
50	0.00000	N/A	N/A	N/A	0.00179		
51	0.00000	N/A	N/A	N/A	0.00194		
52	0.00000	N/A	N/A	N/A	0.00210		
53	0.00000	N/A	N/A	N/A	0.00227		
54	0.00000	N/A	N/A	N/A	0.00244		
55	0.02000	N/A	N/A	N/A	0.00263		
56	0.02000	N/A	N/A	N/A	0.00283		
57	0.02500	N/A	N/A	N/A	0.00306		
58	0.02500	N/A	N/A	N/A	0.00330		
59	0.03000	N/A	N/A	N/A	0.00355		
60	0.04000	N/A	N/A	N/A	0.00383		
61	0.06000	N/A	N/A	N/A	0.00413		
62	0.09000	N/A	N/A	N/A	0.00445		
63	0.09000	N/A	N/A	N/A	0.00481		
64	0.20000	N/A	N/A	N/A	0.00520		
65	0.28000	N/A	N/A	N/A	0.00562		
66	0.19000	N/A	N/A	N/A	0.00607		
67	0.19000	N/A	N/A	N/A	0.00658		
68	0.19000	N/A	N/A	N/A	0.00713		
69	0.19000	N/A	N/A	N/A	0.00775		
70	0.19000	N/A	N/A	N/A	0.00844		
71	0.19000	N/A	N/A	N/A	0.00920		
72	0.19000	N/A	N/A	N/A	0.01004		
73	0.19000	N/A	N/A	N/A	0.01098		
74	0.19000	N/A	N/A	N/A	0.01201		
75	1.00000	N/A	N/A	N/A	0.01315		

Table A-11
Probability of Separation from Active Service for General Members
Plan E – Female

Age	Service Retirement	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	N/A	N/A	N/A	0.00017	0	0.15000
19	0.00000	N/A	N/A	N/A	0.00017	1	0.08000
20	0.00000	N/A	N/A	N/A	0.00017	2	0.06000
21	0.00000	N/A	N/A	N/A	0.00016	3	0.04500
22	0.00000	N/A	N/A	N/A	0.00014	4	0.03500
23	0.00000	N/A	N/A	N/A	0.00013	5	0.03100
24	0.00000	N/A	N/A	N/A	0.00012	6	0.02700
25	0.00000	N/A	N/A	N/A	0.00012	7	0.02300
26	0.00000	N/A	N/A	N/A	0.00013	8	0.02200
27	0.00000	N/A	N/A	N/A	0.00014	9	0.02100
28	0.00000	N/A	N/A	N/A	0.00016	10	0.02000
29	0.00000	N/A	N/A	N/A	0.00017	11	0.01900
30	0.00000	N/A	N/A	N/A	0.00020	12	0.01800
31	0.00000	N/A	N/A	N/A	0.00021	13	0.01680
32	0.00000	N/A	N/A	N/A	0.00023	14	0.01560
33	0.00000	N/A	N/A	N/A	0.00025	15	0.01440
34	0.00000	N/A	N/A	N/A	0.00027	16	0.01320
35	0.00000	N/A	N/A	N/A	0.00030	17	0.01200
36	0.00000	N/A	N/A	N/A	0.00033	18	0.01160
37	0.00000	N/A	N/A	N/A	0.00036	19	0.01120
38	0.00000	N/A	N/A	N/A	0.00039	20	0.01080
39	0.00000	N/A	N/A	N/A	0.00043	21	0.01040
40	0.00000	N/A	N/A	N/A	0.00047	22	0.01000
41	0.00000	N/A	N/A	N/A	0.00052	23	0.01000
42	0.00000	N/A	N/A	N/A	0.00056	24	0.01000
43	0.00000	N/A	N/A	N/A	0.00061	25	0.01000
44	0.00000	N/A	N/A	N/A	0.00066	26	0.01000
45	0.00000	N/A	N/A	N/A	0.00073	27	0.01000
46	0.00000	N/A	N/A	N/A	0.00079	28	0.01000
47	0.00000	N/A	N/A	N/A	0.00086	29	0.01000
48	0.00000	N/A	N/A	N/A	0.00092	30 & Above	0.01000
49	0.00000	N/A	N/A	N/A	0.00100		
50	0.00000	N/A	N/A	N/A	0.00108		
51	0.00000	N/A	N/A	N/A	0.00117		
52	0.00000	N/A	N/A	N/A	0.00126		
53	0.00000	N/A	N/A	N/A	0.00137		
54	0.00000	N/A	N/A	N/A	0.00147		
55	0.02000	N/A	N/A	N/A	0.00160		
56	0.02000	N/A	N/A	N/A	0.00173		
57	0.02500	N/A	N/A	N/A	0.00187		
58	0.02500	N/A	N/A	N/A	0.00203		
59	0.03000	N/A	N/A	N/A	0.00221		
60	0.04000	N/A	N/A	N/A	0.00242		
61	0.06000	N/A	N/A	N/A	0.00264		
62	0.09000	N/A	N/A	N/A	0.00289		
63	0.09000	N/A	N/A	N/A	0.00317		
64	0.20000	N/A	N/A	N/A	0.00350		
65	0.28000	N/A	N/A	N/A	0.00385		
66	0.19000	N/A	N/A	N/A	0.00425		
67	0.19000	N/A	N/A	N/A	0.00471		
68	0.19000	N/A	N/A	N/A	0.00520		
69	0.19000	N/A	N/A	N/A	0.00575		
70	0.19000	N/A	N/A	N/A	0.00636		
71	0.19000	N/A	N/A	N/A	0.00703		
72	0.19000	N/A	N/A	N/A	0.00777		
73	0.19000	N/A	N/A	N/A	0.00859		
74	0.19000	N/A	N/A	N/A	0.00950		
75	1.00000	N/A	N/A	N/A	0.01050		

Table A-12
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Male

Age	Service Retirement Plans A-B	Service Retirement Plan C	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	0	0.03500
19	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	1	0.02750
20	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	2	0.02000
21	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	3	0.01500
22	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	4	0.01200
23	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	5	0.01130
24	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	6	0.01070
25	0.00000	0.00000	0.00200	0.00000	0.00010	0.00037	7	0.01000
26	0.00000	0.00000	0.00200	0.00000	0.00010	0.00038	8	0.00920
27	0.00000	0.00000	0.00200	0.00000	0.00010	0.00039	9	0.00840
28	0.00000	0.00000	0.00200	0.00000	0.00010	0.00040	10	0.00760
29	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	11	0.00680
30	0.00000	0.00000	0.00200	0.00000	0.00010	0.00041	12	0.00600
31	0.00000	0.00000	0.00200	0.00000	0.00010	0.00042	13	0.00560
32	0.00000	0.00000	0.00200	0.00000	0.00010	0.00043	14	0.00520
33	0.00000	0.00000	0.00210	0.00000	0.00010	0.00044	15	0.00480
34	0.00000	0.00000	0.00220	0.00000	0.00010	0.00045	16	0.00440
35	0.00000	0.00000	0.00230	0.00000	0.00010	0.00047	17	0.00400
36	0.00000	0.00000	0.00240	0.00000	0.00010	0.00049	18	0.00360
37	0.00000	0.00000	0.00250	0.00000	0.00010	0.00050	19	0.00320
38	0.00000	0.00000	0.00260	0.00000	0.00010	0.00053	20	0.00280
39	0.00000	0.00000	0.00270	0.00000	0.00010	0.00056	21	0.00240
40	0.00750	0.00000	0.00280	0.00000	0.00010	0.00059	22	0.00200
41	0.00750	0.00000	0.00290	0.00000	0.00010	0.00062	23	0.00200
42	0.00750	0.00000	0.00300	0.00000	0.00010	0.00067	24	0.00200
43	0.00750	0.00000	0.00310	0.00000	0.00010	0.00071	25	0.00200
44	0.00750	0.00000	0.00320	0.00000	0.00010	0.00076	26	0.00200
45	0.00750	0.00000	0.00330	0.00000	0.00010	0.00082	27	0.00200
46	0.00750	0.00000	0.00340	0.00000	0.00010	0.00088	28	0.00200
47	0.00750	0.00000	0.00350	0.00000	0.00010	0.00095	29	0.00200
48	0.00750	0.00000	0.00400	0.00000	0.00010	0.00102	30 & Above	0.00000
49	0.00750	0.00000	0.00500	0.00000	0.00010	0.00111		
50	0.02000	0.02000	0.00750	0.00000	0.00010	0.00120		
51	0.02000	0.02000	0.00750	0.00000	0.00010	0.00129		
52	0.02000	0.02000	0.00750	0.00000	0.00010	0.00140		
53	0.03000	0.03000	0.02000	0.00000	0.00010	0.00151		
54	0.15000	0.10000	0.02000	0.00000	0.00010	0.00162		
55	0.26000	0.15000	0.07500	0.00000	0.00010	0.00175		
56	0.17000	0.15000	0.07500	0.00000	0.00010	0.00190		
57	0.17000	0.28000	0.10000	0.00000	0.00010	0.00205		
58	0.17000	0.17000	0.10000	0.00000	0.00010	0.00223		
59	0.27000	0.27000	0.10000	0.00000	0.00010	0.00243		
60	0.27000	0.27000	0.10000	0.00000	0.00010	0.00264		
61	0.25000	0.25000	0.05000	0.00000	0.00010	0.00288		
62	0.25000	0.25000	0.05000	0.00000	0.00010	0.00315		
63	0.25000	0.25000	0.05000	0.00000	0.00010	0.00344		
64	0.25000	0.25000	0.05000	0.00000	0.00010	0.00375		
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00410		

Table A-13
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Female

Age	Service Retirement Plans A-B	Service Retirement Plan C	Service Disability	Ordinary Disability	Service Death	Ordinary Death	Years of Service	Other Terminations
18	0.00000	0.00000	0.00300	0.00000	0.00010	0.00014	0	0.03500
19	0.00000	0.00000	0.00300	0.00000	0.00010	0.00015	1	0.02750
20	0.00000	0.00000	0.00300	0.00000	0.00010	0.00016	2	0.02000
21	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	3	0.01500
22	0.00000	0.00000	0.00300	0.00000	0.00010	0.00017	4	0.01200
23	0.00000	0.00000	0.00300	0.00000	0.00010	0.00018	5	0.01130
24	0.00000	0.00000	0.00300	0.00000	0.00010	0.00019	6	0.01070
25	0.00000	0.00000	0.00300	0.00000	0.00010	0.00020	7	0.01000
26	0.00000	0.00000	0.00300	0.00000	0.00010	0.00021	8	0.00920
27	0.00000	0.00000	0.00300	0.00000	0.00010	0.00022	9	0.00840
28	0.00000	0.00000	0.00340	0.00000	0.00010	0.00024	10	0.00760
29	0.00000	0.00000	0.00380	0.00000	0.00010	0.00025	11	0.00680
30	0.00000	0.00000	0.00420	0.00000	0.00010	0.00027	12	0.00600
31	0.00000	0.00000	0.00460	0.00000	0.00010	0.00028	13	0.00560
32	0.00000	0.00000	0.00500	0.00000	0.00010	0.00030	14	0.00520
33	0.00000	0.00000	0.00560	0.00000	0.00010	0.00032	15	0.00480
34	0.00000	0.00000	0.00620	0.00000	0.00010	0.00034	16	0.00440
35	0.00000	0.00000	0.00680	0.00000	0.00010	0.00036	17	0.00400
36	0.00000	0.00000	0.00740	0.00000	0.00010	0.00038	18	0.00360
37	0.00000	0.00000	0.00800	0.00000	0.00010	0.00041	19	0.00320
38	0.00000	0.00000	0.00840	0.00000	0.00010	0.00043	20	0.00280
39	0.00000	0.00000	0.00880	0.00000	0.00010	0.00046	21	0.00240
40	0.00750	0.00000	0.00920	0.00000	0.00010	0.00049	22	0.00200
41	0.00750	0.00000	0.00960	0.00000	0.00010	0.00052	23	0.00200
42	0.00750	0.00000	0.01000	0.00000	0.00010	0.00056	24	0.00200
43	0.00750	0.00000	0.01040	0.00000	0.00010	0.00059	25	0.00200
44	0.00750	0.00000	0.01080	0.00000	0.00010	0.00063	26	0.00200
45	0.00750	0.00000	0.01120	0.00000	0.00010	0.00067	27	0.00200
46	0.00750	0.00000	0.01160	0.00000	0.00010	0.00071	28	0.00200
47	0.00750	0.00000	0.01200	0.00000	0.00010	0.00076	29	0.00200
48	0.00750	0.00000	0.01300	0.00000	0.00010	0.00080	30 & Above	0.00000
49	0.00750	0.00000	0.01500	0.00000	0.00010	0.00085		
50	0.02000	0.02000	0.01800	0.00000	0.00010	0.00091		
51	0.02000	0.02000	0.02000	0.00000	0.00010	0.00097		
52	0.02000	0.02000	0.02400	0.00000	0.00010	0.00103		
53	0.03000	0.03000	0.02800	0.00000	0.00010	0.00109		
54	0.15000	0.10000	0.03200	0.00000	0.00010	0.00116		
55	0.26000	0.15000	0.11000	0.00000	0.00010	0.00123		
56	0.17000	0.15000	0.06000	0.00000	0.00010	0.00131		
57	0.17000	0.28000	0.06000	0.00000	0.00010	0.00140		
58	0.17000	0.17000	0.06000	0.00000	0.00010	0.00148		
59	0.27000	0.27000	0.06000	0.00000	0.00010	0.00158		
60	0.27000	0.27000	0.06000	0.00000	0.00010	0.00168		
61	0.25000	0.25000	0.06000	0.00000	0.00010	0.00178		
62	0.25000	0.25000	0.06000	0.00000	0.00010	0.00190		
63	0.25000	0.25000	0.06000	0.00000	0.00010	0.00202		
64	0.25000	0.25000	0.06000	0.00000	0.00010	0.00215		
65	1.00000	1.00000	0.00000	0.00000	0.00000	0.00228		

Table A-14
Probability of Initial Medical Enrollment

Males and Females:

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	6%
10-14	42%
15-19	61%
20-24	76%
25+	96%
Disabled	95%

This applies to the medical and Medicare Part B premium reimbursement benefits.

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.0%	0.5%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children				
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.5%	
212	Anthem Blue Cross I	Retiree and Spouse		0.5%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%			
214	Anthem Blue Cross I	Retiree and Children				
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.5%	1.0%	1.5%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	6.5%	2.5%	1.0%
223	Anthem Blue Cross II	Retiree, Spouse and Children	12.5%	2.5%	1.0%	
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%	0.5%	
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.5%	7.0%	11.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			5.5%	1.0%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare			7.0%	4.5%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.5%	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			1.0%	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.5%	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.5%	
301	Cigna Network Model Plan	Retiree Only				
302	Cigna Network Model Plan	Retiree and Spouse	0.5%			
303	Cigna Network Model Plan	Retiree and Family				
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
401	Kaiser (CA)	Retiree Basic (Under 65)	12.0%	28.5%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.5%	18.0%	38.5%
404	Kaiser (CA)	Retiree Excess I			0.5%	1.0%
405	Kaiser (CA)	Retiree Excess II - Part B			1.0%	2.5%
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	35.0%	30.5%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic				
413	Kaiser (CA)	One Advantage, Others Basic			21.0%	5.0%
414	Kaiser (CA)	One Excess I, Others Basic			0.5%	
415	Kaiser (CA)	Two+ Cost ("M" Coverage)				
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)				
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)				
418	Kaiser (CA)	Two+ Advantage			16.0%	16.5%
419	Kaiser (CA)	One Excess I, One Advantage				
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic			1.0%	0.5%
423	Kaiser (CA)	One Excess III (MNP), One Basic				
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B				
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)				
426	Kaiser (CA)	One Risk, One Excess II - Part B				0.5%
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
452	Kaiser (Other)	Retiree Only				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
456	Kaiser (Other)	Retiree and Spouse				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
460	Kaiser (Other)	Retiree and Spouse				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
487	Kaiser - Oregon	Retiree Cost				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.5%	1.0%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only			4.0%	9.5%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.0%	4.5%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.0%	4.0%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.5%	
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.5%	
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.5%	9.0%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	7.5%	2.5%		
Total			100.0%	100.0%	100.0%	100.0%
		Probability of enrolling at least one dependent	79.0%	53.0%	67.5%	34.5%

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.0%	7.0%		
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%		
804	Firefighters Local 1014	Med-Member with Medicare			7.0%	7.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			39.0%	39.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			54.0%	54.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%
		Probability of enrolling at least one dependent	93.0%	93.0%	93.0%	93.0%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.0%	0.5%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children				
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%		
212	Anthem Blue Cross I	Retiree and Spouse		0.5%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%			
214	Anthem Blue Cross I	Retiree and Children				
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.5%		
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	6.5%		
223	Anthem Blue Cross II	Retiree, Spouse and Children	12.5%	2.5%		
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%		
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.5%	8.5%	13.0%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			8.0%	2.0%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare			7.0%	4.5%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			1.0%	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			2.0%	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.5%	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.5%	
301	Cigna Network Model Plan	Retiree Only				
302	Cigna Network Model Plan	Retiree and Spouse	0.5%			
303	Cigna Network Model Plan	Retiree and Family				
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
401	Kaiser (CA)	Retiree Basic (Under 65)	12.0%	28.5%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.5%	19.5%	42.0%
404	Kaiser (CA)	Retiree Excess I				
405	Kaiser (CA)	Retiree Excess II - Part B				
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	35.0%	30.5%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic				
413	Kaiser (CA)	One Advantage, Others Basic			22.5%	5.5%
414	Kaiser (CA)	One Excess I, Others Basic				
415	Kaiser (CA)	Two+ Cost ("M" Coverage)				
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)				
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)				
418	Kaiser (CA)	Two+ Advantage			16.0%	17.0%
419	Kaiser (CA)	One Excess I, One Advantage				
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic				
423	Kaiser (CA)	One Excess III (MNP), One Basic				
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B				
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)				
426	Kaiser (CA)	One Risk, One Excess II - Part B				
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Non-Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
452	Kaiser (Other)	Retiree Only				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
456	Kaiser (Other)	Retiree and Spouse				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
460	Kaiser (Other)	Retiree and Spouse				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
487	Kaiser - Oregon	Retiree Cost				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.5%	1.0%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only			4.0%	9.5%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	2.0%	4.5%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.0%	4.0%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)		0.5%	1.5%	
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.5%	
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.5%	9.0%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	7.5%	2.5%		
Total			100.0%	100.0%	100.0%	100.0%

Probability of enrolling at least one dependent 79.0% 53.0% 67.5% 34.5%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Firefighters Local 1014 Retirees

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	7.0%	7.0%		
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%		
804	Firefighters Local 1014	Med-Member with Medicare			7.0%	7.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			39.0%	39.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			54.0%	54.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
Total			100.0%	100.0%	100.0%	100.0%
Probability of enrolling at least one dependent			93.0%	93.0%	93.0%	93.0%

Table A-16
Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees
Who Become Eligible for a Post 65 Plan

We assume that Pre 65 retirees and dependents will choose Post 65 plans at age 65 according to the following table:

From Pre Age 65 Eligible Plan	To Post Age 65 Eligible Plan	Tier 1	Tier 2
Anthem Blue Cross I	Anthem Blue Cross I	42.0%	0.0%
	Anthem Blue Cross III	58.0%	100.0%
Anthem Blue Cross II	Anthem Blue Cross II	45.0%	0.0%
	Anthem Blue Cross III	55.0%	100.0%
Anthem Blue Cross Prudent Buyer	Anthem Blue Cross Prudent Buyer	48.0%	0.0%
	Anthem Blue Cross II	2.0%	0.0%
	Anthem Blue Cross III	50.0%	100.0%
Cigna Network Model	Cigna Network Model Plan	44.0%	0.0%
	Cigna Medicare Select Plus Rx (AZ)	8.0%	0.0%
	Anthem Blue Cross I	0.0%	0.0%
	Anthem Blue Cross II	0.0%	0.0%
	Anthem Blue Cross III	23.0%	23.0%
	United Healthcare Medicare Advantage Senior Advantage	15.0%	77.0%
	SCAN Health Plan	2.0%	0.0%
United Healthcare	SCAN Health Plan	8.0%	0.0%
	United Healthcare Medicare Advantage	81.0%	82.0%
	Cigna Network Model Plan	1.0%	0.0%
	Anthem Blue Cross II	2.0%	0.0%
	Anthem Blue Cross III	8.0%	10.0%
	SCAN Health Plan	2.0%	2.0%
	Senior Advantage	2.0%	6.0%
	Excess II	3.0%	0.0%
One Excess II, One Basic	1.0%	0.0%	
Kaiser Retiree Basic	Senior Advantage	79.0%	98.0%
	Retiree Excess I	3.0%	0.0%
	Retiree Excess II	12.0%	0.0%
	Excess III (MNP)	4.0%	0.0%
Kaiser Family Basic	Anthem Blue Cross III	2.0%	2.0%
	2+ Advantage	82.0%	99.0%
	One Excess I, One Advantage	4.5%	0.0%
	One Advantage, One Excess II	8.5%	0.0%
	One Advantage, One Excess III (MNP)	3.0%	0.0%
	Two+ Excess II - Part B	0.5%	0.0%
	Anthem Blue Cross III	1.0%	1.0%
United Healthcare Medicare Advantage	0.5%	0.0%	
Firefighters Local 1014	Firefighters Local 1014	100.0%	100.0%

We assume that 100% of the retirees are eligible for Medicare with Part B Premium Reimbursement for the plans listed below. We assume these Post Medicare Only Plans are for enrollees who are entitled for Medicare Parts A and B:

- Anthem Blue Cross III
- Cigna Medicare Select Plus Rx (AZ)
- Firefighters Local 1014 Post Medicare Plan
- Kaiser Senior Advantage
- SCAN
- UnitedHealthcare - Medicare Advantage

We assume all other plans' retirees do not receive Part B Premium Reimbursement.

The Part B reimbursement for Tier 1 is for retiree and any spouse or child(ren), while the Part B reimbursement for Tier 2 is only for retirees and surviving spouses. Tier 2 retirees are required to enroll in Medicare when eligible.

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g. \$144.60 for calendar year 2020). We assume that there will be no shift in enrollment.

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2019 through July 1, 2020 is \$134.54 per member per month. This is based on our average of 2019 calendar year Medicare Part B premium rates provided in the census from LACERA of \$124.47 per member per month and 2020 calendar year Medicare Part B standard premium rate of \$144.60.

Table A-17
Survivor and New Dependent Enrollment

The valuation methods and assumptions are adjusted with the following considerations from LACERA discussions:

Scenario I

If a dependent or spouse dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent.

- We assume 2% will enroll a new spouse / domestic partner.
- We assume 3% of the retirees will enroll a new dependent.

Scenario II

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse has retiree medical, Part B, or dental/vision coverage, the existing spouse or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent.

- We assume 90% of the retirees with spouses have a spouse continuance option.
- We assume 4.5% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 4% (or 90% of the 4.5%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 3% of the surviving spouse/domestic partners will enroll a new dependent.

Scenario III

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse does NOT have retiree medical coverage, we assume no additional spouse/domestic partner or dependent will be enrolled.

Table A-18
Probability of Initial Dental/Vision Enrollment

Males and Females

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	9%
10-14	47%
15-19	65%
20-24	78%
25+	96%
Disabled	93%

Table A-19
Probability of Dental/Vision Plan and Coverage Tier Selection Upon Dental/Vision Retirement Enrollment

<u>Tier</u>	<u>Cigna Indemnity Dental/Vision</u>			<u>Cigna HMO Dental/Vision</u>		
	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>
Deduction Code	501	502	503	901	902	903
Percentage						
Male	19%	68%	0%	4%	9%	0%
Female	46%	40%	0%	8%	6%	0%

**Table A-20
 Premium Information**

The following premium information is for retirees living in California who have less than 10 years of service and have to pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in this table below. The premium rates in Table A-20 include the carriers' administration fees and LACERA's per contract monthly administration fee. The per contract monthly administration fee was \$8.00 effective July 1, 2019 and July 1, 2020, and is included in the premium rates.

**Pre and Post Age 65 Monthly Rates Effective July 1, 2019
 UnitedHealthcare is Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,170.28	\$ 1,170.28	\$ 1,016.48	\$ 1,624.26	
Retiree & Spouse	\$ 2,108.71	\$ 2,108.71	\$ 1,999.73	\$ 2,932.02	
Retiree & Family	\$ 2,487.14	\$ 2,487.14	\$ 2,256.78	\$ 3,462.10	
Retiree & Children	\$ 1,547.92	\$ 1,547.92	\$ 1,306.38	\$ 2,155.02	
Minor Survivor	\$ 388.74	\$ 396.24	\$ 277.44	\$ 513.74	\$ 341.77
UnitedHealthcare Single					\$ 1,193.57
UnitedHealthcare Two-Party					\$ 2,178.97
UnitedHealthcare Family					\$ 2,583.38

**Pre and Post Age 65 Monthly Rates Effective July 1, 2020
 UnitedHealthcare is Pre Age 65 Only**

Tier	Anthem Blue Cross - Plan I	Anthem Blue Cross - Plan II	Anthem Blue Cross - Prudent Buyer	Cigna	United Healthcare
Retiree Only	\$ 1,236.53	\$ 1,236.53	\$ 1,003.87	\$ 1,629.11	
Retiree & Spouse	\$ 2,228.45	\$ 2,228.45	\$ 1,974.83	\$ 2,940.79	
Retiree & Family	\$ 2,628.45	\$ 2,628.45	\$ 2,228.67	\$ 3,472.45	
Retiree & Children	\$ 1,635.70	\$ 1,635.70	\$ 1,290.15	\$ 2,161.46	
Minor Survivor	\$ 410.74	\$ 418.57	\$ 274.07	\$ 515.26	\$ 352.92
UnitedHealthcare Single					\$ 1,233.17
UnitedHealthcare Two-Party					\$ 2,251.48
UnitedHealthcare Family					\$ 2,669.40

Post Age 65 Monthly Rates Effective July 1, 2019

Tier	Anthem Blue Cross - Plan III	SCAN	United Healthcare Medicare Advantage
One Medicare	\$ 477.43		
Retiree & Spouse- 1 Medicare	\$ 1,523.21		
Retiree & Spouse- 2 Medicare	\$ 948.80		
Retiree & Children- 1 Medicare	\$ 853.73		
Retiree & Family- 1 Medicare	\$ 1,899.39		
Retiree & Family- 2 Medicare	\$ 1,324.91		
Retiree & Family- 3 Medicare	\$ 1,484.65		
Retiree Only		\$ 267.00	\$ 356.76
Retiree & 1 Dependent (1 Medicare)			\$ 1,542.33
Retiree & 1 Dependent (2 Medicare)		\$ 526.00	\$ 705.52
Retiree & 2 + Deps. (1 Medicare)			\$ 1,746.57
Retiree & 2 + Deps. (2 Medicare)			\$ 909.76

Post Age 65 Monthly Rates Effective July 1, 2020

Tier	Anthem Blue Cross - Plan III	SCAN	United Healthcare Medicare Advantage
One Medicare	\$ 504.19		
Retiree & Spouse- 1 Medicare	\$ 1,609.58		
Retiree & Spouse- 2 Medicare	\$ 1,002.43		
Retiree & Children- 1 Medicare	\$ 901.94		
Retiree & Family- 1 Medicare	\$ 2,007.20		
Retiree & Family- 2 Medicare	\$ 1,399.97		
Retiree & Family- 3 Medicare	\$ 1,568.82		
Retiree Only		\$ 273.00	\$ 343.15
Retiree & 1 Dependent (1 Medicare)			\$ 1,568.32
Retiree & 1 Dependent (2 Medicare)		\$ 538.00	\$ 678.30
Retiree & 2 + Deps. (1 Medicare)			\$ 1,779.38
Retiree & 2 + Deps. (2 Medicare)			\$ 889.36

Kaiser California Monthly Rates

Effective Date	July 1, 2019	July 1, 2020
Retiree Basic (Under 65)	\$ 1,032.28	\$ 1,087.85
Retiree Risk (Senior Advantage)	\$ 280.80	\$ 288.17
Retiree Excess I	\$ 1,178.79	\$ 1,177.65
Retiree Excess II - Part B	\$ 1,086.88	\$ 1,129.77
Excess III - Medicare Not Provided (MNP)	\$ 1,922.46	\$ 2,027.76
Family Basic	\$ 2,056.56	\$ 2,167.70
One Advantage, One Basic	\$ 1,305.08	\$ 1,368.02
One Excess I, One Basic	\$ 2,203.07	\$ 2,257.50
One Excess II - Part B, One Basic	\$ 2,111.16	\$ 2,209.62
One Excess III (MNP), One Basic	\$ 2,946.74	\$ 3,107.61
Two+ Advantage	\$ 553.60	\$ 568.34
One Excess I, One Advantage	\$ 1,451.59	\$ 1,457.82
One Advantage, One Excess II - Part B	\$ 1,359.68	\$ 1,409.94
One Advantage, One Excess III (MNP)	\$ 2,195.26	\$ 2,307.93
Two+ Excess I	\$ 2,349.58	\$ 2,347.30
One Excess I, One Excess II - Part B	\$ 2,257.67	\$ 2,299.42
One Excess I, One Excess III (MNP)	\$ 3,093.25	\$ 3,197.41
Two Excess II - Part B	\$ 2,165.76	\$ 2,251.54
One Excess II - Part B, One Excess III (MNP)	\$ 3,001.34	\$ 3,149.53
Two Excess III - Both (MNP)	\$ 3,836.92	\$ 4,047.52
Survivor	\$ 1,032.28	\$ 1,087.85

Firefighters Local 1014 Monthly Rates

Effective Date	July 1, 2019
Medical Member Under 65	\$ 1,152.32
Medical Member + 1 Under 65	\$ 2,077.71
Medical Member + 2 Under 65	\$ 2,450.86
Medical Member with Medicare	\$ 1,152.32
Medical Member + 1; 1 MDC	\$ 2,077.71
Medical Member + 1; 2 MDC	\$ 2,077.71
Medical Member + 2; 1 MDC	\$ 2,450.86
Medical Member + 2; 2 MDC	\$ 2,450.86
Medical Surviving Spouse Under 65	\$ 1,152.32
Medical Surviving Spouse + 1 Under 65	\$ 2,077.71
Medical Surviving Spouse + 2 Under 65	\$ 2,450.86
Medical Surviving Spouse with MDC	\$ 1,152.32
Medical Surviving Spouse + 1; 1 MDC	\$ 2,077.71
Medical Surviving Spouse + 2; 1 MDC	\$ 2,450.86
Medical Surviving Spouse + 1; 2 MDC	\$ 2,077.71

July 1, 2020 Firefighter Local 1014 rates were not available in time to include in the valuation. The July 1, 2020 Firefighter Local 1014 rates will be displayed with the July 1, 2020 OPEB Valuation.

Dental/Vision Monthly Rates

<u>Effective Date</u>	July 1, 2019		July 1, 2020	
	<u>Cigna Dental HMO/Vision</u>	<u>Cigna Indemnity Dental/Vision</u>	<u>Cigna Dental HMO/Vision</u>	<u>Cigna Indemnity Dental/Vision</u>
<u>Tier</u>				
Retiree Only	\$ 46.19	\$ 52.16	\$ 46.51	\$ 51.57
Retiree & Dependents	\$ 94.52	\$ 108.60	\$ 95.26	\$ 107.25
Minor Survivor	\$ 46.78	\$ 64.15	\$ 47.09	\$ 63.40

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. If a retiree has 10 years of retirement service credit, the County contributes 40% of the health care plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit.

Tier 2 is for employees who are hired after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

<u>Tier</u>	<u>Pre / Post Medicare</u>	<u>Benchmark Plan</u>	<u>Benchmark Amount</u>
1	Pre	Anthem Blue Cross I & II	Same tier that member selects
1	Post	Anthem Blue Cross I & II	Same tier that member selects
2	Pre	Anthem Blue Cross I & II	Retiree-only tier
2	Post	Anthem Blue Cross III	Retiree-only tier

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. The Tier 2 non Local 1014 spouse subsidy varies depending on the plan selected and the retiree's years of service, so we developed weighted average factors of the County's contribution for the spouse's portion. On average, we assume that if the retiree has 10 years of service, the County will contribute 8% of the spouse's portion. This assumption grades linearly to 20% of the spouse's portion for a retiree with 25+ years of service.

The pre 65 and post 65 retirees of Local 1014 are on the same plan and pay the same rates. The pre 65 premium for the retiree only tier is approximately equal to the Tier 2 benchmark so we valued no spouse subsidy. Since the post 65 premium for the retiree only tier is greater than the Tier 2 benchmark, we assume the County contribution is 16% with 10 years of service grading linearly to 41% with 25+ years of service. Post 65 spouses are assumed to receive no subsidy.

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. We adjust the retiree's contributions by the difference between the premium of the chosen deduction code and the benchmark plan. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. Reciprocal service is not included in contribution calculations.

Dental/Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

Service-Connected Disability

Any retiree with a service-connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental/vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service-connected disability retirement has 13 or more years of service, the County subsidy is the same as a retiree with service retirement. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County employees.

Table A-21
Claim Cost Analysis

All of the plans' premium rates have been determined based on retiree only information. Active premium rates are established independently. Therefore, no implicit subsidy exists between active and retiree rates. However, some plans pooled the Medicare enrolled and non-Medicare enrolled retirees to determine the rates. The following plans did not pool Medicare and non-Medicare retirees (or have an insignificant Medicare enrollment), so we can assume the premium rates are representative of the average claim costs used to develop the age and gender adjusted claim costs:

- Anthem Blue Cross I and II (Combined)
- Anthem Blue Cross III
- Anthem Blue Cross Prudent Buyer
- Cigna Network Model Plan
- Cigna Medicare Select Plus Rx (AZ)
- UnitedHealthcare
- UnitedHealthcare Medicare Advantage
- SCAN Health Plan
- Kaiser and Kaiser Interregional
 - Basic
 - Senior Advantage
 - Medicare Cost Supplement
 - Excess I
 - Excess II
 - Excess III
- Cigna Indemnity Dental/Vision
- Cigna HMO Dental/Vision

The Firefighters Local 1014 Plan pooled Medicare and non-Medicare retirees to determine premium rates. Therefore, we adjusted the premium rates to compensate for the coordination with Medicare in making our claim cost assumption.

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), Table A-15B (Tier 2), and Table A-16 (pre 65 to post 65 election) to develop weighted average claim costs as of July 1, 2019. The monthly weighted average claim costs used for future retirees and dependents are shown in the following tables.

The medical claim costs for pre 65 retirees are different than for post 65 retirees due to different plan selection assumptions.

In the following tables, when shown, child costs are at age 65. The costs for children are assumed to be 25% of the age 65 child costs for males and 21% of the age 65 child costs for females.

Note that subsequent to the release of the first draft, Segal notified Milliman that there was a change to some Kaiser Oregon rates in deduction codes 486, 493, 494, 497, and 498. The impact is not material on the valuation and so the assumptions are not modified to reflect this change.

Tier 1

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 405.91	\$ 600.22	\$ 358.44	\$ 287.54
30	\$ 501.82	\$ 737.35	\$ 332.08	\$ 647.04
35	\$ 624.64	\$ 796.12	\$ 413.35	\$ 644.18
40	\$ 744.37	\$ 1,009.52	\$ 521.77	\$ 692.30
45	\$ 827.50	\$ 1,211.49	\$ 635.33	\$ 783.94
50	\$ 906.03	\$ 1,127.96	\$ 750.61	\$ 884.59
55	\$ 985.45	\$ 1,061.60	\$ 907.15	\$ 1,013.47
60	\$ 1,045.98	\$ 1,062.39	\$ 1,145.37	\$ 1,181.07
65 (Pre 65)	\$ 1,195.28	\$ 1,172.78	\$ 1,419.29	\$ 1,391.18
65 (Post 65)	\$ 454.07	\$ 400.75	\$ 370.71	\$ 426.78
70	\$ 548.78	\$ 472.79	\$ 448.03	\$ 503.50
75	\$ 624.57	\$ 521.51	\$ 509.90	\$ 555.38
80	\$ 669.25	\$ 546.23	\$ 546.37	\$ 581.70
85	\$ 701.82	\$ 568.01	\$ 572.96	\$ 604.89
90	\$ 725.87	\$ 585.25	\$ 592.59	\$ 623.24
95	\$ 725.87	\$ 585.25	\$ 592.59	\$ 623.24

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 358.03	\$ 286.70
30	N/A	N/A	\$ 331.70	\$ 645.15
35	N/A	N/A	\$ 412.88	\$ 642.30
40	N/A	N/A	\$ 521.18	\$ 690.28
45	N/A	N/A	\$ 634.61	\$ 781.65
50	N/A	N/A	\$ 749.77	\$ 882.01
55	N/A	N/A	\$ 906.13	\$ 1,010.52
60	N/A	N/A	\$ 1,144.09	\$ 1,177.63
65 (Pre 65)	N/A	N/A	\$ 1,417.71	\$ 1,387.12
65 (Post 65)	\$ 332.76	\$ 301.27	\$ 293.25	\$ 322.77
70	\$ 402.17	\$ 355.43	\$ 354.41	\$ 380.79
75	\$ 457.71	\$ 392.05	\$ 403.35	\$ 420.03
80	\$ 490.45	\$ 410.63	\$ 432.20	\$ 439.94
85	\$ 514.32	\$ 427.00	\$ 453.23	\$ 457.48
90	\$ 531.94	\$ 439.96	\$ 468.76	\$ 471.36
95	\$ 531.94	\$ 439.96	\$ 468.76	\$ 471.36

The Firefighters Local 1014 and dental/vision claim costs are shown in the tables on the following page.

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 681.03	\$ 999.41	\$ 564.11	\$ 449.58
30	\$ 841.95	\$ 1,227.75	\$ 522.63	\$ 1,011.66
35	\$ 1,048.01	\$ 1,325.61	\$ 650.54	\$ 1,007.19
40	\$ 1,248.89	\$ 1,680.94	\$ 821.18	\$ 1,082.43
45	\$ 1,388.36	\$ 2,017.23	\$ 999.91	\$ 1,225.70
50	\$ 1,520.12	\$ 1,878.14	\$ 1,181.35	\$ 1,383.07
55	\$ 1,653.36	\$ 1,767.65	\$ 1,427.71	\$ 1,584.58
60	\$ 1,754.92	\$ 1,768.97	\$ 1,802.64	\$ 1,846.62
65 (Pre 65)	\$ 2,005.41	\$ 1,952.79	\$ 2,233.75	\$ 2,175.14
65 (Post 65)	\$ 432.00	\$ 420.66	\$ 432.00	\$ 420.66
70	\$ 522.10	\$ 496.28	\$ 522.10	\$ 496.28
75	\$ 594.20	\$ 547.42	\$ 594.20	\$ 547.42
80	\$ 636.70	\$ 573.37	\$ 636.70	\$ 573.37
85	\$ 667.68	\$ 596.23	\$ 667.68	\$ 596.23
90	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32
95	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 24.30	\$ 31.02	\$ 28.01	\$ 28.60
30	\$ 27.42	\$ 32.86	\$ 29.75	\$ 35.72
35	\$ 29.10	\$ 34.40	\$ 31.57	\$ 37.40
40	\$ 30.28	\$ 35.59	\$ 32.85	\$ 38.68
45	\$ 32.33	\$ 37.35	\$ 35.07	\$ 40.60
50	\$ 35.56	\$ 40.45	\$ 38.57	\$ 43.97
55	\$ 40.57	\$ 44.47	\$ 44.02	\$ 48.34
60	\$ 46.29	\$ 48.50	\$ 50.21	\$ 52.73
65	\$ 52.13	\$ 51.60	\$ 56.55	\$ 56.09
70	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
75	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
80	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
85	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
90	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
95	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 861.84				\$ 861.84			\$ 625.47		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 625.47	\$ 625.47	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 625.47	\$ 625.47	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84			\$ 625.47		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 709.32			\$ 709.32			
211	Anthem Blue Cross I	Retiree Only	\$ 500.97				\$ 500.97			\$ 429.79		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 429.79	\$ 429.79	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 429.79	\$ 429.79	
214	Anthem Blue Cross I	Retiree and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97			\$ 429.79		
215	Anthem Blue Cross I	Minor Survivor				\$ 412.31			\$ 412.31			\$ 412.31
221	Anthem Blue Cross II	Retiree Only	\$ 1,133.22				\$ 1,133.22			\$ 717.98		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 717.98	\$ 717.98	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 717.98	\$ 717.98	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22			\$ 717.98		
225	Anthem Blue Cross II	Minor Survivor				\$ 932.68			\$ 932.68			\$ 932.68
240	Anthem Blue Cross III	One Medicare					\$ 378.24			\$ 378.24		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
301	Cigna Network Model Plan	Retiree Only	\$ 1,258.78				\$ 1,258.78			\$ 731.71		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 731.71	\$ 731.58	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 731.71	\$ 731.58	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78			\$ 731.71		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,036.01			\$ 1,036.01			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 329.99					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 329.99	\$ 329.99				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 329.99	\$ 329.99				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,203.36							\$ 375.62		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 222.49					
404	Kaiser (CA)	Retiree Excess I					\$ 934.00					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 861.17					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,523.23					
411	Kaiser (CA)	Family Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40					\$ 290.25	\$ 283.99	

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 222.49	\$ 216.14		\$ 222.49	\$ 283.99	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 934.00	\$ 927.61		\$ 934.00	\$ 283.99	
418	Kaiser (CA)	Two+ Advantage					\$ 222.49	\$ 216.14				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 578.24	\$ 571.87				
420	Kaiser (CA)	Two+ Excess I					\$ 934.00	\$ 927.61				
421	Kaiser (CA)	Survivor				\$ 990.40			\$ 990.40			\$ 990.40
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 861.17	\$ 854.79		\$ 861.17	\$ 283.99	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 1,523.23	\$ 1,516.81		\$ 1,523.23	\$ 283.99	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 541.83	\$ 535.46				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 872.86	\$ 866.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 897.59	\$ 891.20				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,228.62	\$ 1,222.21				
430	Kaiser (CA)	Two Excess II - Part B					\$ 861.17	\$ 854.79				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,192.20	\$ 1,185.80				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,523.23	\$ 1,516.81				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,047.39							\$ 276.93		
451	Kaiser - Colorado	Retiree Risk					\$ 276.93					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,047.39	\$ 1,349.00						\$ 276.93	\$ 198.78	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,047.39	\$ 1,349.00	\$ 2,460.99					\$ 276.93	\$ 198.78	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,047.39	\$ 984.20			\$ 276.93	\$ 198.78		\$ 276.93	\$ 278.14	
457	Kaiser - Colorado	Two Retiree Risk					\$ 276.93	\$ 278.14				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,047.39	\$ 984.20	\$ 2,908.76		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,220.19		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 853.50					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 853.50					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 853.50					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 853.50	\$ 328.55				
461	Kaiser - Georgia Basic	Basic	\$ 1,260.01							\$ 326.01		
462	Kaiser - Georgia	Retiree Risk					\$ 326.01					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38					\$ 326.01	\$ 328.55	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 481.28	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
466	Kaiser - Georgia	Two Retiree Risk					\$ 326.01	\$ 328.55				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,085.63							\$ 344.91		
472	Kaiser - Hawaii	Retiree Risk					\$ 344.91					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,360.26					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,085.63	\$ 1,146.37						\$ 344.91	\$ 347.98	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80					\$ 344.91	\$ 347.98	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 344.91	\$ 347.98		\$ 344.91	\$ 347.98	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 1,360.26	\$ 1,390.96		\$ 1,360.26	\$ 1,390.96	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 344.91	\$ 347.98				

Tier 1

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,336.08								\$ 358.59		
482	Kaiser - Oregon	Retiree Risk							\$ 358.59				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B							\$ 961.56				
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,336.08	\$ 1,413.07							\$ 358.59	\$ 362.03	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,336.08	\$ 2,826.15	\$ 4,623.41						\$ 358.59	\$ 362.03	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41				\$ 358.59	\$ 362.03	\$ 358.59	\$ 362.03	
488	Kaiser - Oregon	Two Retiree Risk							\$ 358.59	\$ 362.03			
489	Kaiser - Oregon	Retiree w/ Part A only							\$ 804.80				
491	Kaiser - Oregon	One Risk, One Medicare Part A only							\$ 804.80	\$ 362.03			
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,419.53	\$ 554.05					\$ 961.56	\$ 362.03	\$ 358.59	\$ 362.03	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,336.08	\$ 1,413.07					\$ 358.59	\$ 362.03	\$ 358.59	\$ 362.03	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41				\$ 358.59	\$ 362.03	\$ 358.59	\$ 362.03	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare							\$ 961.56	\$ 981.41			
496	Kaiser - Oregon	Two Medicare Part A only							\$ 804.80	\$ 820.38			
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,336.08	\$ 1,413.07					\$ 804.80	\$ 820.38	\$ 804.80	\$ 820.38	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,336.08	\$ 1,413.07					\$ 961.56	\$ 981.41	\$ 961.56	\$ 981.41	
611	SCAN Health Plan	Retiree Only							\$ 202.45				
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)							\$ 202.45	\$ 202.45			
701	United Healthcare	Retiree Only	\$ 1,354.92						\$ 292.02		\$ 292.02		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14				\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)							\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14				\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14				\$ 292.02	\$ 292.02	\$ 292.02	\$ 292.02	
706	United Healthcare	Minor Survivor					\$ 1,115.14				\$ 1,115.14		
707	United Healthcare	Single	\$ 1,354.92								\$ 344.99		
708	United Healthcare	Two-Party	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 344.99	\$ 344.61	
709	United Healthcare	Family	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 344.99	\$ 344.61	

Tier 1

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,005.41				\$ 432.00			\$ 432.00		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 432.00		\$ 432.00	\$ 432.00		\$ 432.00
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.92		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.92	\$ 57.03	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 54.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.86		
902	Cigna Dental HMO/Vision	Family	\$ 46.86	\$ 53.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.40

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 839.22				\$ 839.22			\$ 609.06		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 609.06	\$ 609.06	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 609.06	\$ 609.06	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22			\$ 609.06		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 866.68		\$ 866.68				
211	Anthem Blue Cross I	Retiree Only	\$ 487.82				\$ 487.82			\$ 418.51		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 418.51	\$ 418.51	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 418.51	\$ 418.51	
214	Anthem Blue Cross I	Retiree and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82			\$ 418.51		
215	Anthem Blue Cross I	Minor Survivor				\$ 503.78		\$ 503.78				\$ 503.78
221	Anthem Blue Cross II	Retiree Only	\$ 1,103.48				\$ 1,103.48			\$ 699.14		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 699.14	\$ 699.14	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 699.14	\$ 699.14	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48			\$ 699.14		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,139.58		\$ 1,139.58				\$ 1,139.58
240	Anthem Blue Cross III	One Medicare					\$ 368.32			\$ 368.32		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
301	Cigna Network Model Plan	Retiree Only	\$ 1,225.75				\$ 1,225.75			\$ 712.50		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 712.50	\$ 712.38	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 712.50	\$ 712.38	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75			\$ 712.50		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,265.84		\$ 1,265.84				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 321.33					
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 321.33	\$ 321.33				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 321.33	\$ 321.33				
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,171.78							\$ 365.76		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 216.65					
404	Kaiser (CA)	Retiree Excess I					\$ 909.49					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 838.58					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,483.26					
411	Kaiser (CA)	Family Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11					\$ 282.63	\$ 276.54	

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 216.65	\$ 210.47		\$ 216.65	\$ 276.54	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 909.49	\$ 903.27		\$ 909.49	\$ 276.54	
418	Kaiser (CA)	Two+ Advantage					\$ 216.65	\$ 210.47				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 563.07	\$ 556.87				
420	Kaiser (CA)	Two+ Excess I					\$ 909.49	\$ 903.27				
421	Kaiser (CA)	Survivor				\$ 1,210.11			\$ 1,210.11			\$ 1,210.11
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 838.58	\$ 832.36		\$ 838.58	\$ 276.54	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 1,483.26	\$ 1,477.01		\$ 1,483.26	\$ 276.54	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 527.61	\$ 521.41				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 849.96	\$ 843.74				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 874.03	\$ 867.81				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,196.38	\$ 1,190.14				
430	Kaiser (CA)	Two Excess II - Part B					\$ 838.58	\$ 832.36				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,160.92	\$ 1,154.68				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,483.26	\$ 1,477.01				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,019.91							\$ 269.66		
451	Kaiser - Colorado	Retiree Risk							\$ 269.66			
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,019.91	\$ 1,313.60						\$ 269.66	\$ 193.56	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,019.91	\$ 1,313.60	\$ 3,006.94					\$ 269.66	\$ 193.56	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,019.91	\$ 958.37			\$ 269.66	\$ 193.56		\$ 269.66	\$ 270.84	
457	Kaiser - Colorado	Two Retiree Risk					\$ 269.66	\$ 270.84				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,019.91	\$ 958.37	\$ 3,554.04		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,934.56		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 831.11					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 831.11					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 831.11					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 831.11	\$ 319.93				
461	Kaiser - Georgia Basic	Basic	\$ 1,226.95							\$ 317.45		
462	Kaiser - Georgia	Retiree Risk					\$ 317.45					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25					\$ 317.45	\$ 319.93	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 468.65	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
466	Kaiser - Georgia	Two Retiree Risk					\$ 317.45	\$ 319.93				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,057.14							\$ 335.86		
472	Kaiser - Hawaii	Retiree Risk					\$ 335.86					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,324.57					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,057.14	\$ 1,116.29						\$ 335.86	\$ 338.85	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88					\$ 335.86	\$ 338.85	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 335.86	\$ 338.85		\$ 335.86	\$ 338.85	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 1,324.57	\$ 1,354.46		\$ 1,324.57	\$ 1,354.46	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 335.86	\$ 338.85				

Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,301.02							\$ 349.18		
482	Kaiser - Oregon	Retiree Risk						\$ 349.18				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						\$ 936.33				
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,301.02	\$ 1,375.99						\$ 349.18	\$ 352.53	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,301.02	\$ 2,751.99	\$ 5,649.07					\$ 349.18	\$ 352.53	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07			\$ 349.18	\$ 352.53	\$ 349.18	\$ 352.53	
488	Kaiser - Oregon	Two Retiree Risk						\$ 349.18	\$ 352.53			
489	Kaiser - Oregon	Retiree w/ Part A only						\$ 783.68				
491	Kaiser - Oregon	One Risk, One Medicare Part A only						\$ 783.68	\$ 352.53			
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,382.28	\$ 539.51				\$ 936.33	\$ 352.53	\$ 349.18	\$ 352.53	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,301.02	\$ 1,375.99				\$ 349.18	\$ 352.53	\$ 349.18	\$ 352.53	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07			\$ 349.18	\$ 352.53	\$ 349.18	\$ 352.53	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						\$ 936.33	\$ 955.66			
496	Kaiser - Oregon	Two Medicare Part A only						\$ 783.68	\$ 798.85			
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,301.02	\$ 1,375.99				\$ 783.68	\$ 798.85	\$ 783.68	\$ 798.85	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,301.02	\$ 1,375.99				\$ 936.33	\$ 955.66	\$ 936.33	\$ 955.66	
611	SCAN Health Plan	Retiree Only						\$ 197.14				
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						\$ 197.14	\$ 197.14			
701	United Healthcare	Retiree Only	\$ 1,319.37					\$ 284.36		\$ 284.36		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53			\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)						\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53			\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53			\$ 284.36	\$ 284.36	\$ 284.36	\$ 284.36	
706	United Healthcare	Minor Survivor				\$ 1,362.53				\$ 1,362.53		
707	United Healthcare	Single	\$ 1,319.37							\$ 335.94		
708	United Healthcare	Two-Party	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53					\$ 335.94	\$ 335.57	
709	United Healthcare	Family	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53					\$ 335.94	\$ 335.57	

Tier 1

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,952.79				\$ 420.66			\$ 420.66		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 420.66		\$ 420.66	\$ 420.66		\$ 420.66
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,952.79	\$ 420.66		\$ 420.66		\$ 420.66	\$ 420.66
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.44		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.44	\$ 56.52	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 53.08
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.44		
902	Cigna Dental HMO/Vision	Family	\$ 46.44	\$ 52.86	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 47.00

Tier 2

A. Future Retirees Retiring Before Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 405.91	\$ 600.22	\$ 358.44	\$ 287.54
30	\$ 501.82	\$ 737.35	\$ 332.08	\$ 647.04
35	\$ 624.64	\$ 796.12	\$ 413.35	\$ 644.18
40	\$ 744.37	\$ 1,009.52	\$ 521.77	\$ 692.30
45	\$ 827.50	\$ 1,211.49	\$ 635.33	\$ 783.94
50	\$ 906.03	\$ 1,127.96	\$ 750.61	\$ 884.59
55	\$ 985.45	\$ 1,061.60	\$ 907.15	\$ 1,013.47
60	\$ 1,045.98	\$ 1,062.39	\$ 1,145.37	\$ 1,181.07
65 (Pre 65)	\$ 1,195.28	\$ 1,172.78	\$ 1,419.29	\$ 1,391.18
65 (Post 65)	\$ 290.14	\$ 262.63	\$ 256.78	\$ 276.09
70	\$ 350.66	\$ 309.84	\$ 310.34	\$ 325.72
75	\$ 399.09	\$ 341.77	\$ 353.20	\$ 359.28
80	\$ 427.64	\$ 357.97	\$ 378.46	\$ 376.31
85	\$ 448.45	\$ 372.24	\$ 396.88	\$ 391.31
90	\$ 463.82	\$ 383.54	\$ 410.48	\$ 403.18
95	\$ 463.82	\$ 383.54	\$ 410.48	\$ 403.18

B. Future Retirees Retiring After Age 65

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	N/A	N/A	\$ 356.90	\$ 285.96
30	N/A	N/A	\$ 330.65	\$ 643.48
35	N/A	N/A	\$ 411.57	\$ 640.63
40	N/A	N/A	\$ 519.53	\$ 688.49
45	N/A	N/A	\$ 632.60	\$ 779.62
50	N/A	N/A	\$ 747.39	\$ 879.71
55	N/A	N/A	\$ 903.26	\$ 1,007.88
60	N/A	N/A	\$ 1,140.46	\$ 1,174.55
65 (Pre 65)	N/A	N/A	\$ 1,413.22	\$ 1,383.50
65 (Post 65)	\$ 274.51	\$ 255.75	\$ 257.48	\$ 263.65
70	\$ 331.76	\$ 301.72	\$ 311.18	\$ 311.04
75	\$ 377.58	\$ 332.81	\$ 354.15	\$ 343.09
80	\$ 404.59	\$ 348.58	\$ 379.48	\$ 359.35
85	\$ 424.28	\$ 362.48	\$ 397.95	\$ 373.68
90	\$ 438.82	\$ 373.48	\$ 411.59	\$ 385.02
95	\$ 438.82	\$ 373.48	\$ 411.59	\$ 385.02

The Firefighters Local 1014 and dental/vision monthly claim costs are shown in the tables on the following page.

Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 681.03	\$ 999.41	\$ 564.11	\$ 449.58
30	\$ 841.95	\$ 1,227.75	\$ 522.63	\$ 1,011.66
35	\$ 1,048.01	\$ 1,325.61	\$ 650.54	\$ 1,007.19
40	\$ 1,248.89	\$ 1,680.94	\$ 821.18	\$ 1,082.43
45	\$ 1,388.36	\$ 2,017.23	\$ 999.91	\$ 1,225.70
50	\$ 1,520.12	\$ 1,878.14	\$ 1,181.35	\$ 1,383.07
55	\$ 1,653.36	\$ 1,767.65	\$ 1,427.71	\$ 1,584.58
60	\$ 1,754.92	\$ 1,768.97	\$ 1,802.64	\$ 1,846.62
65 (Pre 65)	\$ 2,005.41	\$ 1,952.79	\$ 2,233.75	\$ 2,175.14
65 (Post 65)	\$ 432.00	\$ 420.66	\$ 432.00	\$ 420.66
70	\$ 522.10	\$ 496.28	\$ 522.10	\$ 496.28
75	\$ 594.20	\$ 547.42	\$ 594.20	\$ 547.42
80	\$ 636.70	\$ 573.37	\$ 636.70	\$ 573.37
85	\$ 667.68	\$ 596.23	\$ 667.68	\$ 596.23
90	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32
95	\$ 690.56	\$ 614.32	\$ 690.56	\$ 614.32

Future Retirees Monthly Dental/Vision Claim Costs

Age	Retiree		Spouse/Surv Spouse + Dependents	
	Male	Female	Male	Female
25	\$ 24.30	\$ 31.02	\$ 28.01	\$ 28.60
30	\$ 27.42	\$ 32.86	\$ 29.75	\$ 35.72
35	\$ 29.10	\$ 34.40	\$ 31.57	\$ 37.40
40	\$ 30.28	\$ 35.59	\$ 32.85	\$ 38.68
45	\$ 32.33	\$ 37.35	\$ 35.07	\$ 40.60
50	\$ 35.56	\$ 40.45	\$ 38.57	\$ 43.97
55	\$ 40.57	\$ 44.47	\$ 44.02	\$ 48.34
60	\$ 46.29	\$ 48.50	\$ 50.21	\$ 52.73
65	\$ 52.13	\$ 51.60	\$ 56.55	\$ 56.09
70	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
75	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
80	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
85	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
90	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34
95	\$ 57.32	\$ 53.66	\$ 62.18	\$ 58.34

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 861.84				\$ 861.84			\$ 378.24		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 378.24	\$ 378.24	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84	\$ 861.84		\$ 378.24	\$ 378.24	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 861.84	\$ 861.84	\$ 709.32		\$ 861.84			\$ 378.24		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 709.32			\$ 709.32			
211	Anthem Blue Cross I	Retiree Only	\$ 500.97				\$ 500.97			\$ 378.24		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 378.24	\$ 378.24	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97	\$ 500.97		\$ 378.24	\$ 378.24	
214	Anthem Blue Cross I	Retiree and Children	\$ 500.97	\$ 500.97	\$ 412.31		\$ 500.97			\$ 378.24		
215	Anthem Blue Cross I	Minor Survivor				\$ 412.31			\$ 412.31			\$ 412.31
221	Anthem Blue Cross II	Retiree Only	\$ 1,133.22				\$ 1,133.22			\$ 378.24		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 378.24	\$ 378.24	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22	\$ 1,133.22		\$ 378.24	\$ 378.24	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,133.22	\$ 1,133.22	\$ 932.68		\$ 1,133.22			\$ 378.24		
225	Anthem Blue Cross II	Minor Survivor				\$ 932.68			\$ 932.68			\$ 932.68
240	Anthem Blue Cross III	One Medicare					\$ 378.24			\$ 378.24		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24			\$ 378.24	\$ 378.24	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,186.58	\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare		\$ 1,186.57	\$ 976.59		\$ 378.24	\$ 378.24		\$ 378.24	\$ 378.24	
301	Cigna Network Model Plan	Retiree Only	\$ 1,258.78				\$ 1,258.78			\$ 311.85		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 311.85	\$ 311.85	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78	\$ 1,258.78		\$ 311.85	\$ 311.85	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,258.78	\$ 1,258.78	\$ 1,036.01		\$ 1,258.78			\$ 311.85		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,036.01			\$ 1,036.01			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 329.99			\$ 329.99		
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 329.99	\$ 329.99		\$ 329.99	\$ 329.99	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,203.36							\$ 225.60		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 222.49					
404	Kaiser (CA)	Retiree Excess I					\$ 934.00					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 861.17					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,523.23					
411	Kaiser (CA)	Family Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40					\$ 224.05	\$ 217.76	

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 222.49	\$ 216.14		\$ 222.49	\$ 217.76	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 934.00	\$ 927.61		\$ 934.00	\$ 217.76	
418	Kaiser (CA)	Two+ Advantage					\$ 222.49	\$ 216.14				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 578.24	\$ 571.87				
420	Kaiser (CA)	Two+ Excess I					\$ 934.00	\$ 927.61				
421	Kaiser (CA)	Survivor				\$ 990.40			\$ 990.40			\$ 990.40
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 861.17	\$ 854.79		\$ 861.17	\$ 217.76	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,203.36	\$ 1,203.36	\$ 990.40		\$ 1,523.23	\$ 1,516.81		\$ 1,523.23	\$ 217.76	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 541.83	\$ 535.46				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 872.86	\$ 866.48				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 897.59	\$ 891.20				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,228.62	\$ 1,222.21				
430	Kaiser (CA)	Two Excess II - Part B					\$ 861.17	\$ 854.79				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,192.20	\$ 1,185.80				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,523.23	\$ 1,516.81				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,047.39							\$ 276.93		
451	Kaiser - Colorado	Retiree Risk					\$ 276.93					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,047.39	\$ 1,349.00						\$ 276.93	\$ 198.78	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,047.39	\$ 1,349.00	\$ 2,460.99					\$ 276.93	\$ 198.78	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,047.39	\$ 984.20			\$ 276.93	\$ 198.78		\$ 276.93	\$ 278.14	
457	Kaiser - Colorado	Two Retiree Risk					\$ 276.93	\$ 278.14				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,047.39	\$ 984.20	\$ 2,908.76		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,220.19		\$ 276.93	\$ 278.14		\$ 276.93	\$ 278.14	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 853.50					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 853.50					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 853.50					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 853.50	\$ 328.55				
461	Kaiser - Georgia Basic	Basic	\$ 1,260.01							\$ 326.01		
462	Kaiser - Georgia	Retiree Risk					\$ 326.01					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,260.01	\$ 1,332.07	\$ 4,358.38					\$ 326.01	\$ 328.55	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 481.28	\$ 1,332.07	\$ 4,358.38		\$ 326.01	\$ 328.55		\$ 326.01	\$ 328.55	
466	Kaiser - Georgia	Two Retiree Risk					\$ 326.01	\$ 328.55				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,085.63							\$ 344.91		
472	Kaiser - Hawaii	Retiree Risk					\$ 344.91					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,360.26					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,085.63	\$ 1,146.37						\$ 344.91	\$ 347.98	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80					\$ 344.91	\$ 347.98	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 344.91	\$ 347.98		\$ 344.91	\$ 347.98	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,085.63	\$ 1,146.37	\$ 3,750.80		\$ 1,360.26	\$ 1,390.96		\$ 1,360.26	\$ 1,390.96	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 344.91	\$ 347.98				

Tier 2

Non Local 1014 Fire Fighters Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,336.08								\$ 358.59		
482	Kaiser - Oregon	Retiree Risk						\$ 358.59					
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						\$ 961.56					
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,336.08	\$ 1,413.07							\$ 358.59	\$ 362.03	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,336.08	\$ 2,826.15	\$ 4,623.41						\$ 358.59	\$ 362.03	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41			\$ 358.59	\$ 362.03		\$ 358.59	\$ 362.03	
488	Kaiser - Oregon	Two Retiree Risk						\$ 358.59	\$ 362.03				
489	Kaiser - Oregon	Retiree w/ Part A only						\$ 804.80					
491	Kaiser - Oregon	One Risk, One Medicare Part A only						\$ 804.80	\$ 362.03				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,419.53	\$ 554.05				\$ 961.56	\$ 362.03		\$ 358.59	\$ 362.03	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,336.08	\$ 1,413.07				\$ 358.59	\$ 362.03		\$ 358.59	\$ 362.03	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,336.08	\$ 1,413.07	\$ 4,623.41			\$ 358.59	\$ 362.03		\$ 358.59	\$ 362.03	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						\$ 961.56	\$ 981.41				
496	Kaiser - Oregon	Two Medicare Part A only						\$ 804.80	\$ 820.38				
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,336.08	\$ 1,413.07				\$ 804.80	\$ 820.38		\$ 804.80	\$ 820.38	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,336.08	\$ 1,413.07				\$ 961.56	\$ 981.41		\$ 961.56	\$ 981.41	
611	SCAN Health Plan	Retiree Only						\$ 202.45					
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						\$ 202.45	\$ 202.45				
701	United Healthcare	Retiree Only	\$ 1,354.92					\$ 292.02			\$ 292.02		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14			\$ 292.02	\$ 292.02		\$ 292.02	\$ 292.02	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)						\$ 292.02	\$ 292.02		\$ 292.02	\$ 292.02	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14			\$ 292.02	\$ 292.02		\$ 292.02	\$ 292.02	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14			\$ 292.02	\$ 292.02		\$ 292.02	\$ 292.02	
706	United Healthcare	Minor Survivor				\$ 1,115.14				\$ 1,115.14			
707	United Healthcare	Single	\$ 1,354.92								\$ 294.68		
708	United Healthcare	Two-Party	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 294.68	\$ 294.30	
709	United Healthcare	Family	\$ 1,354.92	\$ 1,354.92	\$ 1,115.14						\$ 294.68	\$ 294.30	

Tier 2

Fire Fighters Local 1014 Male Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 2,005.41				\$ 432.00			\$ 432.00		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 2,005.41	\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 432.00		\$ 432.00	\$ 432.00		\$ 432.00
805	Firefighters' Local 1014	Med-Member +1; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
807	Firefighters' Local 1014	Med-Member +2; 1 MDC		\$ 2,005.41	\$ 1,650.52		\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00	\$ 432.00
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC		\$ 2,005.41	\$ 1,650.52	\$ 2,005.41		\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 432.00	\$ 432.00		\$ 432.00	\$ 432.00

Dental/Vision Male Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.92		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.92	\$ 57.03	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 54.65
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.86		
902	Cigna Dental HMO/Vision	Family	\$ 46.86	\$ 53.35	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 48.40

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
201	Anthem Blue Cross Prudent Buyer	Retiree Only	\$ 839.22				\$ 839.22			\$ 368.32		
202	Anthem Blue Cross Prudent Buyer	Retiree and Spouse	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 368.32	\$ 368.32	
203	Anthem Blue Cross Prudent Buyer	Retiree and Family	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22	\$ 839.22		\$ 368.32	\$ 368.32	
204	Anthem Blue Cross Prudent Buyer	Retiree and Children	\$ 839.22	\$ 839.22	\$ 866.68		\$ 839.22			\$ 368.32		
205	Anthem Blue Cross Prudent Buyer	Minor Survivor				\$ 866.68			\$ 866.68			
211	Anthem Blue Cross I	Retiree Only	\$ 487.82				\$ 487.82			\$ 368.32		
212	Anthem Blue Cross I	Retiree and Spouse	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 368.32	\$ 368.32	
213	Anthem Blue Cross I	Retiree, Spouse and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82	\$ 487.82		\$ 368.32	\$ 368.32	
214	Anthem Blue Cross I	Retiree and Children	\$ 487.82	\$ 487.82	\$ 503.78		\$ 487.82			\$ 368.32		
215	Anthem Blue Cross I	Minor Survivor				\$ 503.78			\$ 503.78			\$ 503.78
221	Anthem Blue Cross II	Retiree Only	\$ 1,103.48				\$ 1,103.48			\$ 368.32		
222	Anthem Blue Cross II	Retiree and Spouse	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 368.32	\$ 368.32	
223	Anthem Blue Cross II	Retiree, Spouse and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48	\$ 1,103.48		\$ 368.32	\$ 368.32	
224	Anthem Blue Cross II	Retiree and Children	\$ 1,103.48	\$ 1,103.48	\$ 1,139.58		\$ 1,103.48			\$ 368.32		
225	Anthem Blue Cross II	Minor Survivor				\$ 1,139.58			\$ 1,139.58			\$ 1,139.58
240	Anthem Blue Cross III	One Medicare					\$ 368.32			\$ 368.32		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare					\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
244	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
245	Anthem Blue Cross III	Retiree and Children 1 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32			\$ 368.32	\$ 368.32	
246	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
248	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
249	Anthem Blue Cross III	Retiree and Family 2 Medicare		\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
250	Anthem Blue Cross III	Retiree and Family 3 Medicare	\$ 1,155.44	\$ 1,155.44	\$ 1,193.24		\$ 368.32	\$ 368.32		\$ 368.32	\$ 368.32	
301	Cigna Network Model Plan	Retiree Only	\$ 1,225.75				\$ 1,225.75			\$ 303.67		
302	Cigna Network Model Plan	Retiree and Spouse	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 303.67	\$ 303.67	
303	Cigna Network Model Plan	Retiree and Family	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75	\$ 1,225.75		\$ 303.67	\$ 303.67	
304	Cigna Network Model Plan	Retiree and Children	\$ 1,225.75	\$ 1,225.75	\$ 1,265.84		\$ 1,225.75			\$ 303.67		
305	Cigna Network Model Plan	Minor Survivor				\$ 1,265.84			\$ 1,265.84			
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only					\$ 321.33			\$ 321.33		
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)					\$ 321.33	\$ 321.33		\$ 321.33	\$ 321.33	
401	Kaiser (CA)	Retiree Basic (Under 65)	\$ 1,171.78							\$ 219.68		
403	Kaiser (CA)	Retiree Risk (Senior Advantage)					\$ 216.65					
404	Kaiser (CA)	Retiree Excess I					\$ 909.49					
405	Kaiser (CA)	Retiree Excess II - Part B					\$ 838.58					
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)					\$ 1,483.26					
411	Kaiser (CA)	Family Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11					\$ 218.17	\$ 212.04	

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 216.65	\$ 210.47		\$ 216.65	\$ 212.04	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 909.49	\$ 903.27		\$ 909.49	\$ 212.04	
418	Kaiser (CA)	Two+ Advantage					\$ 216.65	\$ 210.47				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 563.07	\$ 556.87				
420	Kaiser (CA)	Two+ Excess I					\$ 909.49	\$ 903.27				
421	Kaiser (CA)	Survivor				\$ 1,210.11			\$ 1,210.11		\$ 1,210.11	
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 838.58	\$ 832.36		\$ 838.58	\$ 212.04	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 1,483.26	\$ 1,477.01		\$ 1,483.26	\$ 212.04	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 527.61	\$ 521.41				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 849.96	\$ 843.74				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 874.03	\$ 867.81				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,196.38	\$ 1,190.14				
430	Kaiser (CA)	Two Excess II - Part B					\$ 838.58	\$ 832.36				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,160.92	\$ 1,154.68				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,483.26	\$ 1,477.01				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,019.91							\$ 269.66		
451	Kaiser - Colorado	Retiree Risk					\$ 269.66					
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,019.91	\$ 1,313.60						\$ 269.66	\$ 193.56	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,019.91	\$ 1,313.60	\$ 3,006.94					\$ 269.66	\$ 193.56	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,019.91	\$ 958.37			\$ 269.66	\$ 193.56		\$ 269.66	\$ 270.84	
457	Kaiser - Colorado	Two Retiree Risk					\$ 269.66	\$ 270.84				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,019.91	\$ 958.37	\$ 3,554.04		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,934.56		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 831.11					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 831.11					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 831.11					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 831.11	\$ 319.93				
461	Kaiser - Georgia Basic	Basic	\$ 1,226.95							\$ 317.45		
462	Kaiser - Georgia	Retiree Risk					\$ 317.45					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25					\$ 317.45	\$ 319.93	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 468.65	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
466	Kaiser - Georgia	Two Retiree Risk					\$ 317.45	\$ 319.93				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,057.14							\$ 335.86		
472	Kaiser - Hawaii	Retiree Risk					\$ 335.86					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,324.57					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,057.14	\$ 1,116.29						\$ 335.86	\$ 338.85	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88					\$ 335.86	\$ 338.85	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 335.86	\$ 338.85		\$ 335.86	\$ 338.85	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 1,324.57	\$ 1,354.46		\$ 1,324.57	\$ 1,354.46	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 335.86	\$ 338.85				

Tier 2

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees			
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv	
481	Kaiser - Oregon	Retiree Basic (Under 65)	\$ 1,301.02								\$ 349.18		
482	Kaiser - Oregon	Retiree Risk					\$ 349.18						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B					\$ 936.33						
484	Kaiser - Oregon	Retiree Basic (Two Party)	\$ 1,301.02	\$ 1,375.99							\$ 349.18	\$ 352.53	
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)	\$ 1,301.02	\$ 2,751.99	\$ 5,649.07						\$ 349.18	\$ 352.53	
486	Kaiser - Oregon	One Retiree Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07		\$ 349.18	\$ 352.53			\$ 349.18	\$ 352.53	
488	Kaiser - Oregon	Two Retiree Risk					\$ 349.18	\$ 352.53					
489	Kaiser - Oregon	Retiree w/ Part A only					\$ 783.68						
491	Kaiser - Oregon	One Risk, One Medicare Part A only					\$ 783.68	\$ 352.53					
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare	\$ 1,382.28	\$ 539.51			\$ 936.33	\$ 352.53			\$ 349.18	\$ 352.53	
493	Kaiser - Oregon	One Risk, Two Basic	\$ 1,301.02	\$ 1,375.99			\$ 349.18	\$ 352.53			\$ 349.18	\$ 352.53	
494	Kaiser - Oregon	Two Risk, One Basic	\$ 1,301.02	\$ 1,375.99	\$ 5,649.07		\$ 349.18	\$ 352.53			\$ 349.18	\$ 352.53	
495	Kaiser - Oregon	Two Over 65 unassigned Medicare					\$ 936.33	\$ 955.66					
496	Kaiser - Oregon	Two Medicare Part A only					\$ 783.68	\$ 798.85					
497	Kaiser - Oregon	One Basic, One Medicare Part A only	\$ 1,301.02	\$ 1,375.99			\$ 783.68	\$ 798.85			\$ 783.68	\$ 798.85	
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B	\$ 1,301.02	\$ 1,375.99			\$ 936.33	\$ 955.66			\$ 936.33	\$ 955.66	
611	SCAN Health Plan	Retiree Only					\$ 197.14						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)					\$ 197.14	\$ 197.14					
701	United Healthcare	Retiree Only	\$ 1,319.37				\$ 284.36				\$ 284.36		
702	United Healthcare	Retiree & 1 Dependent (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53		\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
703	United Healthcare	Retiree & 1 Dependent (2 Medicare)					\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
704	United Healthcare	Retiree & 2 + Deps. (1 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53		\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
705	United Healthcare	Retiree & 2 + Deps. (2 Medicare)	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53		\$ 284.36	\$ 284.36			\$ 284.36	\$ 284.36	
706	United Healthcare	Minor Survivor					\$ 1,362.53			\$ 1,362.53			
707	United Healthcare	Single	\$ 1,319.37								\$ 286.95		
708	United Healthcare	Two-Party	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53						\$ 286.95	\$ 286.57	
709	United Healthcare	Family	\$ 1,319.37	\$ 1,319.37	\$ 1,362.53						\$ 286.95	\$ 286.57	

Tier 2

Fire Fighters Local 1014 Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
801	Firefighters' Local 1014	Med-Member under 65	\$ 1,952.79				\$ 420.66			\$ 420.66		
802	Firefighters' Local 1014	Med-Member +1 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
803	Firefighters' Local 1014	Med-Member +2 under 65	\$ 1,952.79	\$ 1,952.79	\$ 2,016.67		\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
804	Firefighters' Local 1014	Med-Member or Surviving Sp with Medicare					\$ 420.66		\$ 420.66	\$ 420.66		\$ 420.66
805	Firefighters' Local 1014	Med-Member +1; 1 MDC	\$ 1,952.79	\$ 2,016.67			\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
806	Firefighters' Local 1014	Med-Member +1; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
807	Firefighters' Local 1014	Med-Member +2; 1 MDC	\$ 1,952.79	\$ 2,016.67			\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
808	Firefighters' Local 1014	Med-Member +2; 2 MDC					\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66	\$ 420.66
809	Firefighters' Local 1014	Med-Surv. Sp. Under 65				\$ 1,952.79		\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
810	Firefighters' Local 1014	Med-Surv. Sp. +1 Under 65	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79			\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
811	Firefighters' Local 1014	Med-Surv. Sp. +2 Under 65	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79			\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
812	Firefighters' Local 1014	Med-Surv. Sp. With MDC						\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
813	Firefighters' Local 1014	Med-Surv. Sp. +1; 1 MDC	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79			\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
814	Firefighters' Local 1014	Med-Surv. Sp. +2; 1 MDC	\$ 1,952.79	\$ 2,016.67	\$ 1,952.79			\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66
815	Firefighters' Local 1014	Med-Surv. Sp. +1; 2 MDC						\$ 420.66	\$ 420.66		\$ 420.66	\$ 420.66

Dental/Vision Female Retirees

Deduction Code	Plan	Tier	Age 65 Adjusted Claim Costs		
			Retiree	Sp/Dep	Surv
501	Cigna Indemnity Dental/Vision	Retiree Only	\$ 52.44		
502	Cigna Indemnity Dental/Vision	Family	\$ 52.44	\$ 56.52	
503	Cigna Indemnity Dental/Vision	Minor Survivor			\$ 53.08
901	Cigna Dental HMO/Vision	Retiree Only	\$ 46.44		
902	Cigna Dental HMO/Vision	Family	\$ 46.44	\$ 52.86	
903	Cigna Dental HMO/Vision	Minor Survivor			\$ 47.00

Table A-22
Health Cost Trend Assumptions

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2018 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in September of 2019. The following website provides more information: <https://www.soa.org/resources/research-reports/2019/getzen-model-update>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-firefighter Local medical and dental/vision plans have been adjusted to reflect the final July 1, 2020 renewals and fees based on ACA and the enactment of H.R. 1865. These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in calendar year 2020. H.R. 1865 repealed the Excise Tax and the ACA Health Insurer Fee beginning with calendar year 2021. The remaining short-term trends are based on Milliman's *Health Cost Guidelines*TM.

The trend assumption for Medicare Part B premiums was updated based on long-term projected Part B costs from the 2019 Medicare Trustees Report from CMS dated April 22, 2019. The dental trend assumption was updated based on the same methodology we used in our 2018 OPEB Investigation of Experience Study.

The following table presents the trend assumptions with the impact of the ACA and H.R. 1865. The weighted Average Trend is based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental).

After fiscal year ending June 30, 2030, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.30% beginning with the medical trend from fiscal year ending June 30, 2074 to fiscal year ending June 30, 2075.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

Fiscal Year Ending		LACERA Medical		Part B Premiums	Dental Under and Over 65	Weighted Average Trend
From	To	Under 65	Over 65			
6/30/2019	6/30/2020	3.30%	2.90%	9.40%	0.00%	3.53%
6/30/2020	6/30/2021	6.40%	6.30%	4.70%	4.50%	6.02%
6/30/2021	6/30/2022	5.70%	6.00%	4.60%	3.00%	5.54%
6/30/2022	6/30/2023	5.60%	5.90%	4.90%	2.90%	5.49%
6/30/2023	6/30/2024	5.20%	5.10%	5.90%	2.90%	5.08%
6/30/2024	6/30/2025	5.20%	5.20%	5.70%	2.90%	5.11%
6/30/2025	6/30/2026	5.30%	5.30%	5.00%	2.90%	5.12%
6/30/2026	6/30/2027	5.40%	5.30%	5.40%	2.90%	5.20%
6/30/2027	6/30/2028	5.60%	5.30%	5.90%	2.80%	5.32%
6/30/2028	6/30/2029	5.70%	5.30%	5.60%	2.80%	5.31%
6/30/2038	6/30/2039	5.90%	5.40%	5.10%	2.60%	5.35%
6/30/2048	6/30/2049	5.60%	5.30%	4.50%	2.40%	5.14%
6/30/2058	6/30/2059	5.30%	5.70%	4.40%	2.50%	5.39%
6/30/2068	6/30/2069	4.90%	5.10%	4.40%	2.80%	4.94%
6/30/2078	6/30/2079	4.40%	4.50%	4.40%	3.00%	4.45%
6/30/2088	6/30/2089	4.40%	4.50%	4.30%	3.30%	4.45%
6/30/2098	6/30/2099	4.40%	4.50%	4.30%	3.50%	4.45%
6/30/2104	6/30/2105	4.40%	4.50%	4.30%	3.70%	4.46%

Table A-23
Retirement of Vested Terminated Members

Annual Rates			
Age	General Plans A, B, C, D & G	General Plan E	Safety Plans A, B & C
<40	0.00%	0.00%	0.00%
40	0.00%	0.00%	6.00%
41	0.00%	0.00%	6.00%
42	0.00%	0.00%	40.00%
43	0.00%	0.00%	40.00%
44	0.00%	0.00%	25.00%
45	0.00%	0.00%	25.00%
46	0.00%	0.00%	25.00%
47	0.00%	0.00%	25.00%
48	0.00%	0.00%	25.00%
49	0.00%	0.00%	25.00%
50	21.00%	0.00%	25.00%
51	6.00%	0.00%	11.00%
52	6.00%	0.00%	20.00%
53	6.00%	0.00%	13.00%
54	6.00%	0.00%	21.00%
55	10.00%	27.00%	30.00%
56	8.00%	6.00%	18.00%
57	8.00%	6.00%	22.00%
58	8.00%	6.00%	24.00%
59	10.00%	6.00%	22.00%
60	12.00%	7.00%	22.00%
61	12.00%	8.00%	30.00%
62	15.00%	8.00%	30.00%
63	20.00%	8.00%	30.00%
64	20.00%	24.00%	32.00%
65	28.00%	39.00%	100.00%
66	26.00%	14.00%	100.00%
67	24.00%	8.00%	100.00%
68	26.00%	10.00%	100.00%
69	28.00%	13.00%	100.00%
70	40.00%	17.00%	100.00%
71	40.00%	24.00%	100.00%
72	40.00%	16.00%	100.00%
73	40.00%	16.00%	100.00%
74	40.00%	20.00%	100.00%
75	100.00%	100.00%	100.00%
75 or older	100.00%	100.00%	100.00%

These factors were used for current vested terminated members. For retirement of future vested terminated members (i.e. members that are currently active and may become vested terminated in the future), these factors were simplified into five-year factors for ease of application in the valuation system. Spouses of future vested terminated members were assumed to commence benefits at age 60.

Appendix B: Summary of Program Provisions

The following description of retiree healthcare and death benefits is intended to be only a brief summary. For details, reference should be made to the County and LACERA agreements, and employee booklets.

All actuarial calculations are based on our understanding of the statutes governing LACERA as contained in the County Employees Retirement Law (CERL) of 1937 and the California Public Employees' Pension Reform Act of 2013 (PEPRA), with provisions adopted by the LACERA Board of Retirement, effective through July 1, 2013. The benefit and contribution provisions of this law are summarized briefly below. This summary does not attempt to cover all the detailed provisions of the law.

ELIGIBILITY FOR RETIREE HEALTHCARE AND DEATH BENEFITS

Employees are eligible for the LACERA administered Retiree Healthcare Benefits Program if they are a member of LACERA and retire from the County of Los Angeles or Participating agencies of the County of Los Angeles. Healthcare benefits are also offered to qualifying survivors of deceased active employees who are eligible to retire at the time of death and to qualifying survivors of retired members. Since eligibility for retiree qualifying healthcare and death benefits is dependent on eligibility to receive a retirement benefit, the eligibility and other aspects of the retirement benefits are applicable for retirement healthcare and death benefits. Participation in the Retiree Healthcare Benefits Program is for life in most instances.

New retirees have 60 days from the date of retirement or 60 days from the date the retiree's name appears on the Board of Retirement agenda, to sign up for medical and dental/vision coverage. If a retiree applies for coverage after the 60 day window, there is a waiting period of 6 months for medical enrollment and 1 year for dental/vision enrollment.

If a retiree's spouse or domestic partner is also a LACERA retiree there cannot be dual coverage. If the spouse or domestic partner is covering the retiree under medical or dental/vision, the retiree may not also enroll as a retiree in medical or dental/vision.

LACERA MEMBERSHIP

Permanent employees of Los Angeles County (County) and participating districts who work $\frac{3}{4}$ time or more are eligible for membership in LACERA.

Employees eligible for safety membership (law enforcement, firefighters and specific lifeguards) become safety members on the first day of the month after date of hire. Employees who become members on or after January 1, 2013, will enter into Safety Plan C.

All other employees become general members on the first day of the month after date of hire, or the first day of the month after they make an election of either Plan D or Plan E, depending on the law in effect at that time. Employees who become members on or after January 1, 2013 will enter into General Plan G.

Elective officers become members on the first day of the month after filing a declaration with the Board of Retirement.

TIER 2 EMPLOYEES

New County employees hired after June 30, 2014 who are eligible for LACERA membership may enroll in the Los Angeles County Retiree Healthcare Benefits Program – Tier 2. The County retiree medical and dental/vision subsidy applies to retiree-only coverage for Tier 2 employees, and new benchmark plans also apply. Additional provisions and details can be found at the end of this Appendix B and on the following link of the LACERA website:

<https://www.lacera.com/healthcare/RHC-Tier2.html>

New claims costs and new probabilities of medical plan and tier selection upon initial enrollment were developed for Tier 2 employees. These can be found in Appendix A.

As Tier 2 provisions only apply to employees hired since June 30, 2014, most active and vested terminated employees as well as all of the retirees are currently Tier 1 employees. As such the new Tier 2 assumptions have a minimal effect, reducing the AAL. In the future, as the Tier 2 assumptions apply to more employees and the average service of Tier 2 employees also increases, the impact of reducing the AAL of the total membership will be more significant.

RETIREMENT PLANS

The County has established nine defined benefit plans. The following outlines the dates these plans were available, based on a member's date of entry into LACERA:

Safety Member Plans:

- Plan A:** Inception to August 1977
- Plan B:** September 1977 through December 2012
- Plan C:** January 2013 to present

General Member Plans:

- Plan A:** Inception through August 1977
- Plan B:** September 1977 through September 1978
- Plan C:** October 1978 through May 1979
- Plan D:** June 1979 through December 2012
- Plan E:** January 1982 through December 2012
- Plan G:** January 2013 to present

NOTE: After review of a new member's account, a member with prior membership or reciprocity may be enrolled into one of the pre-PEPRA plans, if they meet eligibility requirements.

SERVICE RETIREMENT ELIGIBILITY

Plans A-D:	General Members: Age 50 with 10 years of County service; Any age with 30 years of service; or Age 70 regardless of service.
Non-Contributory	
Plan E:	Age 55 with 10 years of service.
Plan G:	Age 52 with 5 years of service, or age 70 regardless of service.
Plans A-B:	Safety Members: Age 50 with 10 years of County service; Any age with 20 years of service.
Plan C:	Safety Members: Age 50 with 5 years of service.

VESTING REQUIREMENT

Plans A-D, G:	5 years of County and reciprocal service. Member contributions must be left on deposit.
Plan E:	10 years of County and reciprocal service.

SERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

Plans A-D, G:	Any age or years of service; disability must result from occupational injury or disease, and member must be permanently incapacitated for the performance of duty.
Plan E:	Not available under Plan E.

NONSERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

Plans A-D, G:	Any age with 5 years of service and permanently incapacitated for the performance of duty.
Plan E:	Not available under Plan E.

SERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die in service as a result of injury or disease arising out of and in the course of employment.
- Plan E:** Not available under Plan E.

NONSERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die while in service or while physically or mentally incapacitated for the performance of duty.
- Plan E:** Not available under Plan E.

ELIGIBLE SURVIVING DEPENDENTS

In order for a survivor of a LACERA active member to receive healthcare benefits, the LACERA active member has to be eligible for retirement at date of death. In order for a survivor of a retired LACERA member to be eligible to receive healthcare benefits, the retired member needed to have had a retirement plan option which qualified as eligible for continuing retirement benefits to the survivor. If one of these requirements is met, the following survivors are eligible for healthcare benefits:

- An eligible surviving spouse or surviving domestic partner, who is eligible to continue to receive retirement benefits and to whom the member was married or registered as a domestic partner for at least one year prior to member's retirement date. If the member was granted a service-connected disability, the one-year rule does not apply. However, the date of marriage or domestic partner registration must precede the date of retirement.
- Surviving unmarried natural children, legally adopted children or stepchildren, up to age 26, if there is also a surviving spouse/eligible domestic partner.
- Surviving unmarried natural children, legally adopted children, or stepchildren, up to age 18 or if a full time student, up to age 22, and receiving retirement pension benefits, without a surviving spouse/domestic partner.
- An eligible surviving spouse or surviving domestic partner who is receiving retiree healthcare, may enroll a new spouse or domestic partner and/or new unmarried natural children, legally adopted children, or stepchildren who are eligible up to age 26.

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. If a retiree has 10 years of retirement service credit, the County contributes 40% of the healthcare plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit.

Tier 2 is for employees who are hired after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

<u>Tier</u>	<u>Pre / Post Medicare</u>	<u>Benchmark Plan</u>	<u>Benchmark Amount</u>
1	Pre	Anthem Blue Cross I & II	Same tier that member selects
1	Post	Anthem Blue Cross I & II	Same tier that member selects
2	Pre	Anthem Blue Cross I & II	Retiree-only tier
2	Post	Anthem Blue Cross III	Retiree-only tier

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. If the Tier 2 benchmark is less than the premium for the retiree-only tier, the retiree subsidy would be lower and there would be no spouse subsidy.

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. Reciprocal service is not included in contribution calculations.

Dental / Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

Disability

Any retiree with a service connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental / vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service connected disability retirement has 13 or more years of service, the County subsidy is the same as a non-disabled retiree. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical, Dental / Vision, and Disability

Contributions are the same as for the County employees.

DEATH/BURIAL BENEFIT

There is a one-time lump sum \$5,000 death benefit payable to the designated beneficiary upon the death of retirees. Actives and Vested Terminated Inactives are eligible for this benefit once they retire. Spouses and Dependents are not eligible for this death benefit upon their death. This benefit does not go through the 401(h) or any other funding vehicle; rather, is paid by LACERA and billed directly to the County on a monthly basis.

RETIREE HEALTHCARE BENEFIT PLAN DESCRIPTIONS ARE IN APPENDIX E, F, G and H

Appendix E

Medical Plan Descriptions:

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison.pdf
http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_ooa.pdf
http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_medicare.pdf

Appendix F

Fire Fighters Local 1014 Medical Description: Selected pages from:

<http://www.local1014medical.org/docs/SPD%202019.pdf>

Appendix G

Dental and Vision Plan Description:

http://www.lacera.com/healthcare/pdf/healthcare_charts/dental_vision_charts.pdf

Appendix H

Medicare Part B Reimbursement Plan Description:

http://www.lacera.com/healthcare/Medicare/medicare_a_b.html

Appendix C: Valuation Data and Schedules

Data on LACERA's retirement benefit program membership as of June 30, 2019 was supplied to us by LACERA's Systems Division staff. Active and vested terminated data is used from the 2019 retirement benefits program valuation. Data for retired members, survivors, and dependents was provided separately for this OPEB valuation. On the following tables, we present a summary of LACERA membership at June 30, 2019 for active, vested terminated, and retired members.

- Exhibit C-1: Summary of Active Members
- Exhibit C-2: Summary of Vested Terminated Members
- Exhibit C-3: Summary of Retired Members, Spouses, and Dependents
- Exhibit C-4: Age and Service Distribution of Active Members
- Exhibit C-5: Age and Service Distribution of Vested Terminated Members
- Exhibit C-6: Age and Service Distributions of Retired Members, Spouses and Dependents in Medical Plans
- Exhibit C-7: Age and Service Distributions of Retired Members, Spouses and Dependents in Dental/Vision Plans
- Exhibit C-8: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 1
- Exhibit C-9: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 2
- Exhibit C-10: Treatment of Incomplete Data

Note that Exhibits C-1 through C-7 were prepared using an "age nearest birthday" basis for calculating ages as used by our valuation system. Exhibit C-8 and C-9 were prepared using an "attained age" basis to reflect when someone becomes 65.

Milliman July 1, 2019 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit C-1: Summary of Active Members

	<u>Members</u>		Annual Salary	Average Age	Average Credited Service
	Tier 1	Tier 2			
County					
General	60,217	21,184	\$ 6,428,237,688	47.2	14.2
Safety	10,181	2,610	1,539,796,908	42.0	15.1
Total	70,398	23,794	\$ 7,968,034,596	46.5	14.3
Superior Court					
General	3,378	1,154	\$ 339,160,356	48.8	17.2
Safety	-	-	-	-	-
Total	3,378	1,154	\$ 339,160,356	48.8	17.2
LACERA					
General	276	120	\$ 41,829,732	48.1	12.7
Safety	-	-	-	-	-
Total	276	120	\$ 41,829,732	48.1	12.7
Outside Districts					
General	8	-	\$ 679,068	50.0	11.9
Safety	-	-	-	-	-
Total	8	-	\$ 679,068	50.0	11.9
Grand Total					
General	63,879	22,458	\$ 6,809,906,844	47.2	14.4
Safety	10,181	2,610	1,539,796,908	42.0	15.1
Total	74,060	25,068	\$ 8,349,703,752	46.6	14.5
Grand Total (Tiers Combined)	99,128				

This excludes 58 active pension members who are receiving retiree healthcare benefits.

Exhibit C-2: Summary of Vested Terminated Members

	<u>Members</u>		<u>Average Age</u>
	<u>Tier 1</u>	<u>Tier 2</u>	
County			
General	7,172	153	51.4
Safety	583	26	43.5
Total	7,755	179	50.8
Superior Court			
General	601	20	52.8
Safety	-	-	-
Total	601	20	52.8
LACERA			
General	-	-	-
Safety	-	-	-
Total	-	-	-
Outside Districts			
General	37	1	50.9
Safety	-	-	-
Total	37	1	50.9
Grand Total	8,393	200	50.9
Grand Total (Tiers Combined)	8,593		

Pension data includes 6,947 non vested terminated members.
 This excludes 25 vested terminated pension members who are receiving retiree healthcare benefits.
 This also excludes 2 records of members who died before 7/1/2019.

Milliman July 1, 2019 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit C-3: Summary of Current Retirees, Survivors, Spouses, and Dependents

Medical

	Count					Average Age		
	Retirees and Survivors		Spouses and Dependents		Total	Retirees and Survivors	Spouses and Dependents	Total
	Tier 1	Tier 2	Tier 1	Tier 2				
County	48,934	1	26,974	-	75,909	73.4	59.3	68.4
Superior Court	2,317	-	992	-	3,309	73.1	62.0	69.8
LACERA	149	-	75	-	224	71.9	63.2	69.0
Outside Districts	98	-	35	-	133	83.1	72.7	80.3
Total Medical	51,498	1	28,076	-	79,575	73.4	59.4	68.5
Tiers Combined	51,499		28,076					

Dental/Vision

	Count					Average Age		
	Retirees and Survivors		Spouses and Dependents		Total	Retirees and Survivors	Spouses and Dependents	Total
	Tier 1	Tier 2	Tier 1	Tier 2				
County	50,133	2	27,572	-	77,707	73.3	60.8	68.9
Superior Court	2,366	-	1,028	-	3,394	73.1	64.5	70.5
LACERA	152	-	73	-	225	71.5	66.0	69.7
Outside Districts	90	-	36	-	126	83.3	71.9	80.0
Total Dental/Vision	52,741	2	28,709	-	81,452	73.3	60.9	69.0
Tiers Combined	52,743		28,709					

Death Benefit*

	Count					Average Age		
	Retirees		Spouses and Dependents		Total	Retirees	Spouses and Dependents	Total
	Tier 1	Tier 2	Tier 1	Tier 2				
County	53,856	7	NA	NA	53,863	72.3	NA	72.3
Superior Court	2,829	1	NA	NA	2,830	71.7	NA	71.7
LACERA	178	-	NA	NA	178	70.6	NA	70.6
Outside Districts	111	-	NA	NA	111	80.5	NA	80.5
Total Death Benefit	56,974	8	NA	NA	56,982	72.2	NA	72.2
Tiers Combined	56,982		NA					

* Totals do not include 443 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

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Los Angeles County Employees Retirement Association

Exhibit C-4: Age and Service Distribution of Active Members

Age	Members' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35 & Above	
Under 18	-	-	-	-	-	-	-	-	-
18-19	6	-	-	-	-	-	-	-	6
20-24	931	1	-	-	-	-	-	-	932
25-29	5,663	487	6	-	-	-	-	-	6,156
30-34	6,837	2,748	1,188	19	-	-	-	-	10,792
35-39	4,468	2,694	4,612	744	47	1	-	-	12,566
40-44	2,780	1,746	4,334	3,207	959	73	-	-	13,099
45-49	1,893	1,248	3,073	3,389	3,009	1,095	89	5	13,801
50-54	1,409	859	2,247	2,491	2,701	3,167	1,630	152	14,656
55-59	933	748	1,745	1,883	1,773	2,285	2,268	893	12,528
60-64	492	478	1,308	1,416	1,212	1,366	1,417	1,406	9,095
65-69	143	213	641	707	642	548	436	537	3,867
70-74	25	54	217	247	215	160	115	182	1,215
75-79	3	7	32	69	68	55	33	52	319
80-84	1	-	3	13	17	14	15	18	81
85 & Over	-	1	2	2	1	1	-	8	15
Total Count	25,584	11,284	19,408	14,187	10,644	8,765	6,003	3,253	99,128

This excludes 58 active retirement program members who are receiving retiree healthcare benefits.

Exhibit C-5: Age and Service Distribution of Vested Terminated Members

Age	Members' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35 & Above	
Under 18	-	-	-	-	-	-	-	-	-
18-19	-	-	-	-	-	-	-	-	-
20-24	1	-	-	-	-	-	-	-	1
25-29	56	21	-	-	-	-	-	-	77
30-34	149	144	30	3	-	-	-	-	326
35-39	176	426	178	23	1	-	-	-	804
40-44	259	536	274	82	12	-	-	-	1,163
45-49	254	569	390	202	47	11	1	-	1,474
50-54	186	452	556	226	114	54	22	3	1,613
55-59	118	286	481	208	100	65	46	9	1,313
60-64	75	200	371	150	84	66	47	47	1,040
65-69	42	93	267	70	21	19	7	11	530
70-74	15	32	96	48	10	1	1	-	203
75-79	1	4	18	6	2	-	-	-	31
80-84	4	-	5	2	1	2	1	-	15
85 & Over	1	2	-	-	-	-	-	-	3
Total Count	1,337	2,765	2,666	1,020	392	218	125	70	8,593

Retirement program data includes 6,947 non vested terminated members.
 This excludes 25 vested terminated pension members who are receiving retiree healthcare benefits.
 This also excludes 2 records of members who died before 7/1/2019.

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Los Angeles County Employees Retirement Association

Exhibit C-6
All Members
Retirees and Survivors with Medical Coverage

Age	Retirees' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above	Disableds	
Under 35	-	-	-	1	4	3	1	16	25
35-39	-	-	-	-	-	-	-	17	17
40-44	-	-	-	-	1	2	2	47	52
45-49	-	-	2	-	5	4	3	120	134
50-54	-	1	17	38	60	115	66	319	616
55-59	1	1	53	71	143	568	765	989	2,591
60-64	-	4	126	202	302	1,201	1,866	1,300	5,001
65-69	5	20	387	534	693	1,940	4,645	1,266	9,490
70-74	6	27	521	754	968	2,101	5,192	1,718	11,287
75-79	8	31	505	660	819	1,931	3,700	1,529	9,183
80-84	6	17	340	486	655	1,500	2,165	1,011	6,180
85-89	5	19	237	401	568	1,030	1,154	685	4,099
90-94	2	15	158	245	305	462	621	282	2,090
95-99	-	2	85	99	93	116	202	65	662
100 & Over	-	-	8	13	12	10	19	10	72
Total Count	33	137	2,439	3,504	4,628	10,983	20,401	9,374	51,499

All Members
Spouses and Dependents with Medical Coverage

Age	Retirees' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above	Disableds	
Under 35	3	2	125	155	305	1,162	1,730	1,845	5,327
35-39	-	1	-	1	10	18	38	32	100
40-44	-	-	3	4	14	31	50	62	164
45-49	-	-	8	16	25	67	113	131	360
50-54	-	1	11	34	51	239	346	395	1,077
55-59	1	-	36	51	97	505	842	818	2,350
60-64	2	6	62	107	196	815	1,369	798	3,355
65-69	1	8	155	218	314	932	2,112	726	4,466
70-74	5	13	199	299	369	882	2,110	863	4,740
75-79	1	10	160	232	322	687	1,334	526	3,272
80-84	1	3	86	152	206	446	628	263	1,785
85-89	-	2	36	63	85	209	272	113	780
90-94	-	-	11	26	32	68	90	17	244
95-99	1	1	3	8	9	11	17	3	53
100 & Over	-	-	3	-	-	-	-	-	3
Total Count	15	47	898	1,366	2,035	6,072	11,051	6,592	28,076

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Exhibit C-7
All Members
Retirees and Survivors with Dental/Vision Coverage

Age	Retirees' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above	Disableds	
Under 35	-	-	-	1	4	3	1	18	27
35-39	-	-	-	-	-	-	-	21	21
40-44	-	-	1	-	1	2	2	67	73
45-49	-	-	2	-	5	4	3	139	153
50-54	1	2	20	41	63	115	66	369	677
55-59	3	2	71	94	152	571	767	1,056	2,716
60-64	1	9	172	250	323	1,201	1,858	1,375	5,189
65-69	7	28	427	574	715	1,962	4,648	1,320	9,681
70-74	7	39	587	795	1,003	2,112	5,222	1,807	11,572
75-79	10	37	511	683	851	1,946	3,720	1,576	9,334
80-84	6	33	322	510	679	1,511	2,180	1,023	6,264
85-89	5	19	267	412	578	1,031	1,176	696	4,184
90-94	5	15	161	247	318	469	628	273	2,116
95-99	1	4	96	96	90	115	204	65	671
100 & Over	-	-	4	10	14	9	19	9	65
Total Count	46	188	2,641	3,713	4,796	11,051	20,494	9,814	52,743

All Members
Spouses and Dependents with Dental/Vision Coverage

Age	Retirees' Years of Service								Total Count
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Above	Disableds	
Under 35	3	8	129	158	252	986	1,418	1,727	4,681
35-39	-	1	1	1	9	17	29	34	92
40-44	-	-	3	6	13	31	53	84	190
45-49	-	1	11	19	29	70	114	162	406
50-54	-	-	17	33	55	232	320	403	1,060
55-59	2	2	44	55	98	491	834	771	2,297
60-64	2	7	81	127	216	819	1,379	865	3,496
65-69	3	7	174	243	352	990	2,220	803	4,792
70-74	4	20	224	346	401	941	2,183	882	5,001
75-79	-	5	175	252	341	732	1,426	593	3,524
80-84	2	4	94	173	242	491	669	273	1,948
85-89	2	4	44	84	101	219	301	122	877
90-94	-	-	15	30	35	75	101	22	278
95-99	-	1	7	10	11	13	18	5	65
100 & Over	-	-	1	-	-	-	1	-	2
Total Count	18	60	1,020	1,537	2,155	6,107	11,066	6,746	28,709

Exhibit C-8: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 1

	Retirees and Survivors			Spouses and Dependents			Total		
	Pre 65	Post 65	Total	Pre 65	Post 65	Total	Pre 65	Post 65	Total
<u>Medical Plans</u>									
Blue Cross I	185	923	1,108	240	205	445	425	1,128	1,553
Blue Cross II	2,248	2,787	5,035	3,120	984	4,104	5,368	3,771	9,139
Blue Cross III	264	11,784	12,048	1,084	4,492	5,576	1,348	16,276	17,624
Blue Cross Prudent Buyer Plan	301	750	1,051	384	218	602	685	968	1,653
CIGNA Healthcare for Seniors	1	56	57	11	20	31	12	76	88
CIGNA Network Model Plan	71	384	455	102	93	195	173	477	650
Kaiser (Other)	48	335	383	36	108	144	84	443	527
Kaiser (CA)	3,886	20,648	24,534	5,106	6,929	12,035	8,992	27,577	36,569
United Healthcare	1,408	3,057	4,465	1,854	1,168	3,022	3,262	4,225	7,487
SCAN Health Plan	4	407	411	-	102	102	4	509	513
Firefighters' Local 1014	736	1,215	1,951	1,208	612	1,820	1,944	1,827	3,771
Total	9,152	42,346	51,498	13,145	14,931	28,076	22,297	57,277	79,574
<u>Medicare Part B Coverage</u>									
All Members									
Receiving Reimbursement	329	34,789	35,118	410	11,750	12,160	739	46,539	47,278
Not Receiving Reimbursement	8,823	7,557	16,380	12,735	3,181	15,916	21,558	10,738	32,296
Total	9,152	42,346	51,498	13,145	14,931	28,076	22,297	57,277	79,574
<u>Dental/Vision Plans</u>									
All Members									
Cigna Indemnity Dental/Vision	8,195	38,853	47,048	11,067	14,804	25,871	19,262	53,657	72,919
Cigna Dental HMO/Vision	1,389	4,304	5,693	1,584	1,254	2,838	2,973	5,558	8,531
Total	9,584	43,157	52,741	12,651	16,058	28,709	22,235	59,215	81,450
<u>Death Benefit*</u>									
Total	12,086	44,888	56,974	NA	NA	NA	12,086	44,888	56,974

* Totals do not include 443 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

Exhibit C-9: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 2

	Retirees and Survivors			Spouses and Dependents			Total		
	Pre 65	Post 65	Total	Pre 65	Post 65	Total	Pre 65	Post 65	Total
<u>Medical Plans</u>									
Blue Cross I	-	-	-	-	-	-	-	-	-
Blue Cross II	-	-	-	-	-	-	-	-	-
Blue Cross III	-	-	-	-	-	-	-	-	-
Blue Cross Prudent Buyer Plan	1	-	1	-	-	-	1	-	1
CIGNA Healthcare for Seniors	-	-	-	-	-	-	-	-	-
CIGNA Network Model Plan	-	-	-	-	-	-	-	-	-
Kaiser (Other)	-	-	-	-	-	-	-	-	-
Kaiser (CA)	-	-	-	-	-	-	-	-	-
United Healthcare	-	-	-	-	-	-	-	-	-
SCAN Health Plan	-	-	-	-	-	-	-	-	-
Firefighters' Local 1014	-	-	-	-	-	-	-	-	-
Total	1	-	1	-	-	-	1	-	1
<u>Medicare Part B Coverage</u>									
All Members									
Receiving Reimbursement	-	-	-	-	-	-	-	-	-
Not Receiving Reimbursement	1	-	1	-	-	-	1	-	1
Total	1	-	1	-	-	-	1	-	1
<u>Dental/Vision Plans</u>									
All Members									
Cigna Indemnity Dental/Vision	1	-	1	-	-	-	1	-	1
Cigna Dental HMO/Vision	1	-	1	-	-	-	1	-	1
Total	2	-	2	-	-	-	2	-	2
<u>Death Benefit</u>									
Total	5	3	8	NA	NA	NA	5	3	8

**Exhibit C-10
 Treatment of Incomplete Data**

ID	Size	Situation	Assumption and Resolution
1	451 medical N/A dental	There were no children listed in Retiree and Family or Retiree and Children deduction codes.	To be consistent with the tier, children were added. Children were designated as 20 years old since the average age of LACERA children under 26 is 20; half were listed as male and half as female. Children were not added for Kaiser plans, based on previous discussions with LACERA.
2	1,575 medical 226 dental	There was no spouse listed in Retiree and Spouse, Retiree & Family, or Retiree +1 deduction codes.	To be consistent with the tier, spouses were added. Even in the Retiree+1 case, a spouse was added rather than a child as this is a more conservative addition. Spouses were given a gender opposite of the retiree and DOB (Date of Birth) was determined according to the marriage age difference assumption.
3	226 medical 224 dental 100 death benefit only 2 vested terminated	Members were deceased before 7/1/2019.	Removed records from data.
4	1 medical	Dependent Type listed as "S", but had Dependent age of less than 18.	Dependent Type changed to "C".

Appendix D: Glossary

The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.

Actuarial Accrued Liability

That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs.

Actuarial Assumptions

Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items.

Actuarial Cost Method

A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.

Actuarial Gain (Loss)

A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.

Actuarial Present Value

The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.

Actuarial Valuation

The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan.

Actuarial Value of Assets

The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation.

Amortization Payment

That portion of the ARC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability.

Actuarially Determined Contributions (“ADC”)

This is the employer’s periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set of requirements for calculating actuarially determined OPEB information included in financial reports.

Attribution Period

The period of an employee’s service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee’s date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status.

Benefit Payments

The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program.

GASB 74

The statement that establishes financial reporting standards for postemployment benefit plans other than retirement programs.

GASB 75

The statement that establishes financial reporting standards for employers that sponsor postemployment benefits other than retirement programs.

Net OPEB Obligation

This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer’s contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt.

Normal Cost

That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method.

Other Postemployment Benefits (“OPEB”)

This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers.

Present Value of Future Benefits

This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is:

- (a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and
- (b) Discounted at the assumed discount rate.

Projected Benefits

Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.

Substantive Plan

The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan.

Trend Rate

The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments.

Unfunded Actuarial Accrued Liability

The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.

Appendix E: Medical Plan Comparisons

Comparisons are from the following areas of the LACERA website:

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison.pdf

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_ooa.pdf

http://www.lacera.com/healthcare/pdf/healthcare_charts/plan_comparison_medicare.pdf

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COMPARISON OF MEDICAL PLANS

Effective July 1, 2019

Indemnity Medical Plans

- Anthem Blue Cross I
- Anthem Blue Cross II
- Anthem Blue Cross Prudent Buyer Plan

Health Maintenance Organizations (HMOs)

- Cigna Network Model Plan (Arizona and California only)
- Kaiser Permanente (California only)
- UnitedHealthcare

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation.

The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Indemnity Insurance Plans

Anthem Blue Cross I

Anthem Blue Cross II

	Anthem Blue Cross I	Anthem Blue Cross II
Calendar Year Deductibles/Copayments	\$100 – individual; \$100 – family	\$500 – individual; \$1,500 – family
Annual Maximum Out-of-Pocket Expenses (for most services)	N/A	\$2,500, including deductible (Does not include amounts over allowable charges)
Lifetime Maximum Benefits	\$1,000,000	\$1,000,000
Hospital Benefits		
Room and Board	\$75 per day maximum ¹ ; \$150 per day maximum special care unit ¹	90% for PPO hospital ² ; 80% non-PPO for semi-private room; special care unit up to 2.5 times semi-private room rate
Surgical Services	80% ¹	80%
Hospital Services and Supplies	100% ¹	90% PPO hospital ² ; 80% non-PPO hospital
Hospital Admission Authorization Requirements	Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice	Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice
Nursing Benefits		
Skilled Nursing Facility Care	70% (in-network) or 50% (out-of-network) up to \$150 per day for up to 100 days per calendar year ¹	70% (in-network) or 50% (out-of-network) up to 100 days per calendar year ¹
Private Duty Nurses	80% in accordance with requirements	80% in accordance with requirements
Home Healthcare	100% in accordance with requirements ¹	100% in accordance with requirements ¹
Hospice Care	100% up to plan limitations, in accordance with requirements ¹	100% in accordance with requirements ¹
Emergency Benefits		
Inpatient	\$75 per day ¹ maximum; \$150 per day maximum special care unit ¹	90% PPO hospital ² ; 80% non-PPO hospital
Outpatient	100% at a hospital only ¹	80%
Ambulance	80% for transportation to first hospital where care is given	80% for transportation to first hospital where care is given
Outpatient Benefits		
Doctor's Office Visits	80%	80%
Preadmission X-Ray and Lab Tests	100% ¹	100% ¹
Routine Checkups, CA only		
—Adult	\$25 copay; covered in-network only; maximum of \$250	\$25 copay; covered in-network only; maximum of \$250
—Children Under 17	\$25 copay in-network; 80% out-of-network	\$25 copay in-network; 80% out-of-network
Immunizations	Not covered except for children under age 17	Not covered except for children under age 17
Outpatient Surgical Services	100% ¹	100% ¹ (80% hospital facility fees)
Physical Therapy	80% in accordance with requirements	80% in accordance with requirements
Speech Therapy	80% in accordance with requirements	80% in accordance with requirements
Maternity	80% in accordance with requirements	80% in accordance with requirements
Prescription Drug Benefits		
Prescription Drugs	Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply)	Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply)
Mental Health and Substance Abuse Benefits		
Inpatient	\$75 per day ¹ maximum; \$150 per day maximum intensive care ¹	90% PPO; 80% non-PPO
Outpatient	80% of covered expenses	80% of covered expenses
Vision Benefits		
Eye Exams	Covered after accident only ³	Covered after accident only ³
Lenses	Covered after accident ³ and after eye surgery	Covered after accident ³ and after eye surgery
Frames	Covered after accident ³ or eye surgery only	Covered after accident ³ or eye surgery only
Hearing Care Benefits		
Hearing Exams	Covered after accident only ³	Covered after accident only ³
Hearing Aids	Covered after accident only ³	Covered after accident only ³

Comparison of Medical Plans

	HMOs
Anthem Blue Cross Prudent Buyer Plan	Cigna Network Model Plan
\$100 – individual; \$200 – family	None
N/A	\$1,500 – individual; \$3,000 – family
\$1,000,000	Unlimited
80% Prudent Buyer; 70% non-Prudent Buyer with \$75 per day maximum; \$150 per day intensive care (for non-Prudent Buyer)	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	No charge for inpatient or outpatient
80% Prudent Buyer; 70% non-Prudent Buyer (up to \$250 per day for non-Prudent Buyer)	No charge
Authorization by a Prudent Buyer physician required. Non-Prudent Buyer physicians must contact Anthem Blue Cross	Authorization by a Cigna HealthCare physician required within 48 hours in case of emergency outside service area
80% of semi-private room rate for up to 100 days per confinement period	No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year
80% in accordance with requirements	No charge if authorized by a Cigna HealthCare physician (100 visits per contract year together with Home Healthcare)
100% in accordance with requirements	No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year. Includes outpatient Private Duty Nursing subject to medical necessity.
100% up to plan limitations, in accordance with requirements ¹	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	\$50 copay; waived if admitted; \$25 copay for urgent care center
80%	No charge when true emergency authorized by a Cigna HealthCare physician
80% Prudent Buyer; 70% non-Prudent Buyer	\$5 copay
100% Prudent Buyer; 70% non-Prudent Buyer	No charge
\$25 copay; covered in-network only; maximum of \$250	\$5 copay
\$25 copay in-network; out-of-network covered up to \$20	
Not covered except for children under age 17	No charge (after \$5 office visit copay, if applicable)
100% ¹ Prudent Buyer (Hospital facility fees: 80% Prudent Buyer; 70% non-Prudent Buyer)	No charge
80% Prudent Buyer; 70% non-Prudent Buyer	\$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only)
80% in accordance with requirements	\$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only)
80% Prudent Buyer; 70% Non-Prudent Buyer; in accordance with requirements	\$5 copay for initial visit to confirm pregnancy; no charge for subsequent maternity visits
Retail: 80% in-network; out-of network coverage may vary. Contact Anthem Blue Cross for more information. Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty for a 90-day supply /specialty copay prorated for less than 90-day supply	Retail: \$7 copay for 30-day supply; Mail order: \$14 copay for 90-day supply
80% Prudent Buyer; 70% non-Prudent Buyer	No charge for an unlimited number of days
80% Prudent Buyer; 70% non-Prudent Buyer	No charge for an unlimited number of visits
Not covered	\$10 copay; limit one exam every 12 months through Cigna Vision
One pair, after eye surgery	Covered after cataract surgery
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered

Kaiser Permanente	UnitedHealthcare⁴
None	None
Maximum copays of \$1,500 per individual, \$3,000 per family	Maximum copays of \$2,000 per individual, \$6,000 per family
Unlimited	Unlimited
No charge	No charge
No charge for inpatient; \$5 copay for outpatient	No charge for inpatient or outpatient
No charge	No charge
Authorization by a Kaiser Permanente physician required within 24 hours or as soon as reasonably possible in case of emergency outside service area	Authorization by a participating UnitedHealthcare medical group or physician required. Within 24 hours in case of emergency
No charge; limit 100 days per benefit period	No charge; up to 100 days per benefit period
No charge if authorized by Kaiser Permanente physician	No charge (if medically necessary)
No charge (up to 100 visits per Accumulation Period)	No charge; 100 visits maximum per calendar year
No charge if authorized by Kaiser Permanente physician (up to 100 2-hour visits per calendar year)	No charge when authorized by a UnitedHealthcare participating physician or medical group. Prognosis of life expectancy of one year or less.
No charge	No charge
\$5 at Kaiser Permanente facility; waived if admitted directly to the hospital	\$50; waived on admission
No charge if emergency	No charge when medically necessary
\$5 copay	\$5 copay
No charge	No charge with an office visit
\$5 copay	\$5 copay; no charge for age 2 and under
No charge if generally available	\$5 copay; no charge for age 2 and under
\$5 copay	No charge
\$5 copay	Inpatient: no charge; outpatient: \$5 copay
\$5 copay	Inpatient: no charge; outpatient: \$5 copay
\$5 copay	No charge; office visit copays are waived after initial office visit copay
Generic and Brand Drugs: \$7 copay for 100-day supply Specialty Drugs: \$7 copay for 30-day supply	Retail: \$7 copay for 30-day supply; Mail order: \$7 copay for 90-day supply
No charge; for an unlimited number of days	No charge; for an unlimited number of days (both Mental Health and Substance Abuse)
\$5 copay per visit; for an unlimited number of visits	Mental Health: \$5 copay; for an unlimited number of visits, must be authorized through UnitedHealthcare Behavioral Health Substance Abuse: No charge; for an unlimited number of visits (Includes Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment)
\$5 copay	\$5 copay through PCP ⁵
Not covered	Not covered
Not covered	Not covered
\$5 copay	\$5 copay
Not covered	\$5,000 annual benefit maximum per calendar year. Limited to one hearing aid (including repair and replacement) per hearing impaired ear every three years.

Carrier Notes:

Anthem Blue Cross Plans I, II, and Prudent Buyer

Coinsurance payment is the percentage of eligible charges after you meet the plan deductible, unless otherwise noted. **All plan reimbursements are based on negotiated rates or usual and customary charges.** Usual and Customary charges are the maximum amounts the plan will pay for a service based on what providers in that geographic area charge for similar services or supplies.

¹ Indicates deductible waived.

Anthem Blue Cross II

² For non-Medicare members only.

Anthem Blue Cross I and II

³ Treatment must be due to an accidental injury while insured and treatment must be received within two years of accident.

HMOs

Medical care must be received from HMO or contracted provider, physician or facility.

Mental Health Benefits for California Base Contracts: refer to evidence of coverage.

UnitedHealthcare

⁴ Refer to UnitedHealthcare HMO Schedule of Benefits and Evidence of Coverage for detailed plan information.

⁵ Your PCP is your Preferred Care Provider in the UnitedHealthcare HMO.

COMPARISON OF MEDICAL PLANS

Effective July 1, 2019

Health Maintenance Organizations (HMOs) and Medicare Advantage Prescription Drug (MA-PD) HMOs

- Kaiser Permanente – Colorado
- Kaiser Permanente – Georgia
- Kaiser Permanente – Hawaii
- Kaiser Permanente – Oregon

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents, which legally govern each plan's operation.

The health plans and benefit designs available from the LACERA-administered options change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area will impact your eligibility to be enrolled in the health plan, the benefit designs available and the rates you pay.

Note: The benefit levels contained in this booklet are subject to approval by the Centers for Medicare and Medicaid Services (CMS) and may be adjusted during the plan year.

BASIC (UNDER 65 OR OVER 65 WITHOUT MEDICARE COVERAGE) HMOs

	Kaiser Permanente – Colorado	Kaiser Permanente – Georgia
Calendar Year Deductible/Copayment	None	None
Annual Maximum Out-of-Pocket Expenses (for most services)	Individual – \$2,000 Family – \$4,500	Individual – \$2,000 Family – \$4,000
Lifetime Maximum Benefits	None	None
Hospital Benefits		
Room and Board	\$250 copay per admission	\$250 copay per admission
Surgical Services	Inpatient – no charge Outpatient – \$50 copay	Inpatient – no charge Outpatient – \$100 copay
Hospital Services and Supplies	Durable medical equipment covered at 80%	Durable medical equipment covered at 80%
Hospital Admission Authorization Requirements	No authorization needed when referred by a Kaiser Permanente physician	Authorization required for hospital admissions
Nursing Benefits		
Skilled Nursing Facility Care	No charge; 100 days per period	\$250 copay per admission; 100 days per year
Private Duty Nurses	No charge if in service area only and referred by a network provider	No charge if authorized
Home Health Care	No charge if authorized	No charge up to 120 visits per calendar year (private duty nursing excluded)
Hospice Care	No charge	No charge if authorized
Emergency Benefits		
Inpatient	\$100 copay (waived if admitted)	\$100 (waived if admitted)
Outpatient	\$100 copay	\$100 (waived if admitted)
Ambulance	20% copay; max. of \$500 per trip	\$100 copay
Outpatient Benefits		
Doctor's Office Visits	\$5 copay (\$25 copay for after-hours care; \$15 copay for specialist visit)	\$15 copay
Preadmission Diagnostic X-ray and Lab Tests	Included in office visit copay	No charge
Routine Checkups		
– Adults	No charge	No charge
– Children Under 17	No charge	No charge
Immunizations	\$5 copay; no charge if preventive	\$15 copay; no charge if preventive
Outpatient Surgical Services	\$50 copay	\$100 copay
Physical Therapy	\$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year	\$15 copay; limited to 20 visits per year
Speech Therapy	\$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year	\$15 copay; limited to 20 visits per year
Maternity	\$5 copay	\$15 copay for 1st visit; no charge thereafter
Prescription Drug Benefits		
Prescription Drugs	\$10 copay for up to 60-day supply	\$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for up to 30-day supply at Walgreens
Mental Health Benefits		
Inpatient	\$250 per admission	\$250 copay
Outpatient	\$5 copay	\$15 copay
Substance Abuse Benefits		
Inpatient	\$250 per admission	\$250 copay per admission (detox only)
Outpatient	\$5 copay	\$15 copay
Residential Day	\$250/admission	Not covered
Vision/Hearing Care Benefits		
Eye Exams	\$5 copay	\$15 copay
Lenses Frames	\$150 (adults) or 50% (children) credit toward lenses, contact lenses or frames combined every 2 years	\$100 credit toward lenses, contact lenses or frames combined every 2 years
Hearing Exam	\$5 copay	\$15 copay (if exam copay applies)
Hearing Aids	Not covered	Not covered

Kaiser Permanente – Hawaii	Kaiser Permanente – Oregon
None	None
Individual – \$2,500 (including prescription drugs) Family (3 or more) – \$7,500 (including prescription drugs)	Individual – \$600 Family – \$1,200
Unlimited	None
\$50/day	No charge
Inpatient - no charge Outpatient - \$5 copay	Inpatient – no charge Outpatient – \$5 copay
No charge	No charge
Authorization required by a Kaiser Permanente Medical Group physician	Authorization required by a Kaiser Permanente physician
No charge; 120 days per accumulated period	No charge; 100 days per year
Not covered	Not covered
No charge if authorized	No charge if authorized; limited to 130 days
No charge if authorized	No charge
\$50/visit within service area; 20% copay outside of service area (waived if admitted)	\$75 copay (waived if admitted)
\$50/visit within service area; 20% copay outside of service area	\$75 copay (waived if admitted)
No charge	\$75 copay
\$15 copay	\$5 copay
No charge	No charge
No charge	No charge
No charge	No charge for routine
\$15 copay	\$5 copay
\$15 copay	\$5 copay; up to 20 visits per therapy, per calendar year
\$15 copay	\$5 copay; up to 20 visits per therapy, per calendar year
No charge (after confirmation of pregnancy)	Hospitalization – no charge; doctor’s office visit – no charge
\$10 copay for up to 30-day supply	\$5 copay for up to 30-day supply
\$50/day*	No charge
\$15 copay*	\$5 copay
\$50/day	No charge
\$15 copay	\$5 copay
No charge	No charge
\$15 copay	\$5 copay
Not covered	Not covered
Not covered	Not covered
\$15 copay	\$5 copay
60% of applicable charges per ear, once every three years	Covered for children only

*When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

RETIREE WITH MEDICARE MA-PD HMOs

	Kaiser Permanente – Colorado	Kaiser Permanente – Georgia
Calendar Year Deductible/Copayment	None	None
Annual Maximum Out-of-Pocket Expenses (for most services)	Individual – \$2,500	Individual – \$2,000
Lifetime Maximum Benefits	None	None
Hospital Benefits		
Room and Board	\$250 copay per admission	\$250 copay per admission
Surgical Services	Inpatient – no charge; outpatient – \$50 copay	Inpatient – no charge; outpatient – \$100 copay
Hospital Services and Supplies	Durable medical equipment covered at 80%	No charge
Hospital Admission Authorization Requirements	No authorization needed when referred by a Kaiser Permanente physician	Authorization required for hospital admissions
Nursing Benefits		
Skilled Nursing Facility Care	No charge; 100 days per period	\$250 copay per admission; 100 days per period
Private Duty Nurses	No charge in service area	No charge if authorized
Home Health Care	No charge in service area	No charge, unlimited visits (private duty nursing excluded)
Hospice Care	No charge (only home-based hospice care)	No charge
Emergency Benefits		
Inpatient	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)
Outpatient	\$50 copay	\$50 copay (waived if admitted)
Ambulance	20% copay; max. of \$500 per trip	\$100 copay
Outpatient Benefits		
Doctor's Office Visits	\$5 copay (\$15 copay for specialist visit)*	\$15 copay
Preadmission Diagnostic X-ray and Lab Tests	Included in office visit copay	Copay varies
Routine Checkups		
– Adults	No charge	No charge
– Children Under 17	No charge	No charge
Immunizations	\$5 copay; no charge if preventive	\$15 copay; no charge if preventive
Outpatient Surgical Services	\$50 copay	\$100 copay
Physical Therapy	\$250 copay inpatient; \$5 copay outpatient	\$15 copay outpatient
Speech Therapy	\$250 copay inpatient; \$5 copay outpatient	\$15 copay outpatient
Maternity	No charge	No charge
Prescription Drug Benefits		
Prescription Drugs	\$10 copay for up to 60-day supply	\$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for 30-day supply at Rite Aid or Walgreens
Mental Health Benefits		
Inpatient	\$250 per admission	\$250 per admission
Outpatient	\$5 copay	\$15 copay
Substance Abuse Benefits		
Inpatient	\$250 per admission	\$250 per admission; detox and rehab
Outpatient	\$5 copay	\$15 copay
Vision/Hearing Care Benefits		
Eye Exams	\$5 copay	\$15 copay
Lenses	\$150 credit toward lenses, contact lenses or frames combined every 2 years	\$100 credit toward lenses and/or frames combined every 2 years
Frames		
Hearing Exam	\$5 copay	\$15 copay
Hearing Aids	Not covered	Not covered

*All office-administered prescription drugs covered by Medicare Part B (except preventive immunizations and diagnostic drugs) will be subject to 20% coinsurance. This coinsurance will apply to the annual maximum out-of-pocket expenses.

Kaiser Permanente – Hawaii**Kaiser Permanente – Oregon**

None

None

Individual – \$2,500

Individual – \$600

Unlimited

None

\$50/day

No charge

No charge

No charge

No charge

No charge

Authorization required by a Kaiser Permanente Medical Group physician

Authorization required by a Kaiser Permanente physician

No charge; 100 days for Medicare benefits period

No charge; 100 days for Medicare benefits period

Not covered

Not covered

No charge if authorized

No charge; unlimited visits

No charge if authorized

No charge

\$50 copay (waived if admitted)

\$50 copay (waived if admitted)

\$50 per visit

\$50 copay (waived if admitted)

No charge

\$50 copay

\$15 copay

\$5 copay

No charge

No charge

No charge

No charge

No charge

Not covered

No charge

No charge

\$15 copay

\$5 copay

\$15 copay

\$5 copay; unlimited visits

\$15 copay

\$5 copay; unlimited visits

No charge (after confirmation of pregnancy)

No charge

\$10 copay for up to 30-day supply

\$5 copay for a 30-day supply

\$50/day**

No charge

\$15 copay**

\$5 copay

\$50/day

No charge

\$15 copay

\$5 copay

\$15 copay

\$5 copay

Not covered

\$150 credit toward the purchase of lenses, frames, and/or contact lenses every 24 months

Not covered

\$15 copay

\$5 copay (adults/children)

60% of applicable charges per ear, once every three years

Not covered

**When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

COMPARISON OF MEDICAL PLANS

For those enrolled in Medicare Parts A and B

Effective July 1, 2019

Medicare Supplement Plan

- **Anthem Blue Cross III**

Medicare Advantage Prescription Drug (MA-PD) HMOs

- **Kaiser Permanente Senior Advantage**
- **UnitedHealthcare Medicare Advantage HMO**
- **SCAN Health Plan**

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation. The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Comparison of Medical Plans

(For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

Medicare Supplement		Medicare Advantage Prescription Drug (MA-PD) HMOs		
Anthem Blue Cross III		Kaiser Permanente Senior Advantage ⁶	SCAN ¹	UnitedHealthcare Medicare Advantage HMO
Outpatient Benefits				
Doctor's Office Visit	20% of Medicare-approved charges	\$5 copay	\$5 copay	\$5 copay
Preadmission X-ray and Lab Tests	20% of Medicare-approved charges	No charge	No charge	No charge with an office visit copay
Routine Checkups	Not covered	No charge	\$5 copay	No charge
Immunizations	Not covered	No charge	No charge	No charge with an office visit copay
Outpatient Surgical Services	20% of Medicare-approved charges	\$5 copay per procedure	No charge	No charge
Physical Therapy	20% of Medicare-approved charges	\$5 copay	\$5 copay	No charge with an office visit copay
Speech Therapy	20% of Medicare-approved charges	\$5 copay	\$5 copay	No charge with an office visit copay
Maternity	Covered the same as an illness for services covered by Medicare	\$5 copay	Covered as any illness	Covered in accordance with Medicare guidelines
Chiropractic Care	20% of Medicare-approved charges	\$5 copay for Medicare-covered services ³	\$5 copay for Medicare-covered services ³	\$5 copay for Medicare-covered services ³
Transportation	Not covered	Not covered	No charge for unlimited number of rides to medical or dental appointments	Not covered
Prescription Drug Benefits				
Prescription Drugs	Retail: 80% in-network, 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/\$150 specialty copay for mail order for 90-day supply ⁴	\$7 copay for up to 100-day supply; covers dental prescriptions	Retail: \$7 generic/\$15 brand for 30-day supply Mail order: \$7 generic/\$15 brand for 90-day supply Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail-Order	\$7 copay for 30-day supply (or for 90-day mail order supply for maintenance medications only)
Mental Health and Substance Abuse Benefits				
Inpatient	Plan pays all Medicare inpatient deductibles for approved Medicare days; 190-day lifetime maximum	No charge; for unlimited number of days	No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility. ²	No charge; 190-day lifetime maximum if admitted to Medicare-approved psychiatric hospital
Outpatient	20% of Medicare-approved charges; up to 50 professional visits per year	\$5 copay for each visit per calendar year for an unlimited number of visits	\$5 copay for each visit per calendar year. No charge for severe mental illness	\$5 copay; unlimited visits
Substance Abuse	20% of Medicare-approved charges	Inpatient: No charge as per plan limitations; Outpatient: \$5 per individual visit; \$2 per group visit	\$5 copay; unlimited visits	Same as Mental Health Inpatient and Outpatient
Vision Benefits				
Eye Exams	Not covered	\$5 copay	\$5 copay for Medicare-covered, medically-necessary eye exam	\$5 copay
Lenses	Not covered unless 1st lens after eye surgery	Eyewear (frames/lenses/contacts) purchased from plan optical sales every 24 months; \$150 allowance	Not covered	Not covered
Frames	Not covered unless after eye surgery		Not covered	Not covered
Hearing Care Benefits				
Hearing Exams	One per calendar year; 80%	\$5 copay	\$5 copay	\$5 copay
Hearing Aids	50% up to \$300 lifetime maximum	Not covered	\$600 allowance, every 24 months	Not covered

Comparison of Medical Plans (For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

	Medicare Supplement	Medicare Advantage Prescription Drug (MA-PD) HMOs		
	Anthem Blue Cross III	Kaiser Permanente Senior Advantage	SCAN¹	UnitedHealthcare Medicare Advantage HMO
Calendar Year Deductibles	None	None	None	None
Annual Maximum Out-Of-Pocket Expenses (for most services)	None	Maximum copayments of \$1,500 – individual \$3,000 – family	\$3,400	\$6,700
Lifetime Maximum Benefits	Unlimited	Unlimited	Unlimited	Unlimited
Hospital Benefits				
Room and Board	Plan pays all Medicare inpatient deductibles for approved Medicare days	No charge	No charge	No charge
Surgical Services	Plan pays all Medicare inpatient deductibles for approved Medicare days	No charge	No charge	No charge
Hospital Services and Supplies	Plan pays all Medicare inpatient deductibles for approved Medicare days	No charge	No charge	No charge
Nursing Benefits				
Skilled Nursing Facility Care	Plan pays Medicare daily deductible for days 21–100; no coverage beyond 100 days	No charge; 100 days per benefit period in a Medicare-certified facility	No charge; 100 days per benefit period in a Medicare-certified facility	No charge; 100 days per benefit period in a Medicare-certified facility
Private Duty Nurses	Not covered	No charge if authorized by a Kaiser Permanente physician	No charge when medically necessary only, per Medicare guidelines	No charge when medically necessary only, per Medicare guidelines
Home Healthcare	Plan pays nothing except 20% of the Medicare-approved amount for durable medical equipment only	No charge for Medicare-covered Home Health and no charge for part-time intermittent care if authorized by a Kaiser Permanente physician	No charge for Medicare-covered Home Health. See ⁽¹⁾ below for expanded coverage info	No charge when medically necessary only, per Medicare guidelines
Hospice Care	100% of all remaining costs not covered by Medicare	No charge if authorized by a Kaiser Permanente physician	No charge	No charge, provided care is in accordance with Medicare guidelines
Emergency Benefits				
Inpatient	Plan pays all Medicare inpatient deductibles for approved Medicare days	\$5 copay; waived if admitted	No charge	No charge
Outpatient	20% of Medicare-approved charges	\$5 copay; waived if admitted	\$25 copay; waived if admitted	\$50 copay; waived if admitted
Ambulance	20% of Medicare-approved charges	No charge for emergency	No charge	No charge (if medically necessary)

¹ SCAN includes expanded coverage for Independent Living Power™ services. Qualifying members are eligible for up to \$600 per month of these additional services.

- No charge for personal care coordination via phone
- \$15 copay per month for emergency response system
- \$15 copay per visit for alternative caregiver visit to a member's home when his or her regular caregiver is not available
- \$15 copay per visit for adult day care to provide relief for regular caregiver
- No copay for up to five days in a facility when regular caregiver is unavailable
- \$15 copay per visit for transportation escort to medical, dental, optometric or other necessary appointments
- \$15 copay per visit for personal care such as assistance with bathing, dressing, eating, getting in and out of bed, moving about/walking and grooming
- \$15 copay per visit for homemaker services such as light cleaning, grocery shopping, laundry and meal preparation
- No copay for home-delivered meals
- No copay for inpatient custodial care up to 5 days in a facility. Medicare will not pay for a stay in a facility if the services received are primarily for those purposes.
- SilverSneakers by Tivity Health Fitness Program available at no extra cost.

² Note: Visit or day limits do not apply to certain mental healthcare described in the evidence of coverage.

³ Manual manipulation of the spine to correct subluxation that can be demonstrated by X-ray, when the manipulation is prescribed by plan physician and performed by plan provider.

⁴ Copayment for specialty drugs will be prorated if you receive less than a 90-day supply

⁵ UnitedHealthcare Medicare Advantage HMO includes coverage for Solutions for Caregiver's services — No charge for advice, information and referrals. See the Caregiver flyer included in the materials received after enrollment in the plan for additional services.

⁶ Kaiser Senior Advantage - Silver&Fit Exercise & Healthy Aging available effective July 1, 2019. Contact Kaiser at (877) 750-2746.

Appendix F: Firefighters Local 1014 Medical Plan

The description of the Firefighters Local 1014 Medical Plan is from selected pages of the following website:

<https://www.local1014medical.org/docs/SPD%202019.pdf>

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Medical Benefits at a Glance

The “*Benefits at a Glance*” chart below is an outline of what the **Plan** covers and how costs are shared for covered services. Coverage for services by an **out-of-network** provider is limited to **Reasonable and Customary charges** as determined by Local 1014. For more detailed information about what the **Plan** does and does not cover, refer to the sections of this SPD: **What the Medical Plan Covers** and **What the Medical Plan Does Not Cover**.

Covered Expense	In-Network	Out-of-Network
Lifetime plan maximum	Unlimited	
Annual deductible	First \$200 of allowable expenses per person; \$600 maximum per family	
Coinsurance	Once you meet the annual deductible, the Plan pays 90% and you pay 10% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses .	Once you meet the annual deductible, the Plan pays 70% and you pay 30% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses . You also remain responsible for all amounts that exceed Reasonable and Customary charges .
Annual Out-of-Pocket Limit The combined In-Network and Out-of-Network limit is \$1,500. (Does not include annual deductibles, prescription drug or other copayments , non-covered expenses and amounts that exceed Reasonable and Customary)	\$1,000 per person or family per year (after you pay the deductible)	\$1,500 per person or family per year ¹ (after you pay the deductible). You remain responsible for all amounts that exceed Reasonable and Customary charges after the out-of-pocket limit is met.

¹ **Allowable expenses** for **out-of-network** services are limited to **Reasonable and Customary charges**, which are defined as the fees and charges customarily accepted as payment for **Medically Necessary** health care services and supplies in a specific geographical area.





Covered Expense	In-Network	Out-of-Network
Well-baby care (up to age 2, including immunizations)	100%; deductible does not apply	100%; deductible does not apply ¹
Immunizations (age 2 and older)	100%; deductible does not apply	100%; deductible does not apply ¹
Wellness benefit (age 2 and older)	100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply	100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply ¹
Cancer screenings	100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply	100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply ¹
Accidents	100% of allowable expenses for the first \$5,000 incurred within 180 days of the accident ¹ (deductible and emergency room copay do not apply)	
Ambulance	90% after deductible ¹	
Doctor’s office visits	90% after deductible	70% after deductible ¹
Emergency room	90% after deductible and \$50 copay per visit (copay waived in certain circumstances)	70% after deductible ¹ and \$50 copay per visit (copay waived in certain circumstances)
Hospital care (Providers must request pre-authorization from Anthem Blue Cross)	90% after deductible	70% after deductible ¹
Maternity (No pre-authorization required for uncomplicated obstetrical care)	90% after deductible	70% after deductible ¹

¹ Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.

Photo by Dave Mills





Covered Expense	In-Network	Out-of-Network
Surgery [Providers must request pre-authorization from Anthem Blue Cross for all <i>inpatient</i> surgery and any outpatient procedure that might be considered experimental, investigational or cosmetic. Organ and tissue transplants, and weight loss surgery are covered only when performed at an Anthem Blue Cross Center of Expertise (COE)].	90% after deductible	70% after deductible ¹
X-rays and lab tests (excludes periodic preventive exams)	90% after deductible	70% after deductible ¹
Mental health/substance abuse care		
<ul style="list-style-type: none"> • Outpatient care (All day or partial day treatment requires pre-authorization from Anthem Blue Cross) 	90% after deductible	70% after deductible ¹
<ul style="list-style-type: none"> • Inpatient care (All <i>inpatient care</i> requires pre-authorization from Anthem Blue Cross) 	90% after deductible	70% after deductible ¹
Acupuncture	90% after deductible (up to 30 visits per year)	70% after deductible (up to 30 visits per year)
Chiropractic care	90% after deductible (up to 30 visits per year)	70% after deductible (up to 30 visits per year)
Physical therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator)	90% after deductible (up to 30 visits per year)	70% after deductible (up to 30 visits per year) ¹

¹ **Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.**

Photo by Juan Guerra





Covered Expense	In-Network	Out-of-Network
Occupational therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator)	90% after deductible (up to 12 visits per year)	70% after deductible (up to 12 visits per year) ¹
Home health care (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible (up to 100 visits per year) ¹	
Hospice care (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible ¹	
Extended care facility (Providers must request pre-authorization from Anthem Blue Cross)	90% after deductible (up to 70 days per occurrence) ¹	
Transitional nursing benefit (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible (up to 400 hours per lifetime)	70% after deductible (up to \$100 per hour; up to 400 hours per lifetime) ¹
Diabetes self care (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible	70% after deductible ¹
Infertility (includes only diagnostic tests and office visits to determine the existence and underlying cause of <i>Infertility</i>)	90% after deductible (benefit limited to \$3,000 per lifetime)	70% after deductible (benefit limited to \$3,000 per lifetime) ¹
Intrauterine Insemination (IUI) (Requires pre-authorization by Local 1014's Patient Care Coordinator)	90% after deductible (benefit limited to \$10,000 per lifetime)	70% after deductible (benefit limited to \$10,000 per lifetime) ¹
Intrauterine Insemination (IUI) Pharmacy (Requires pre-authorization by Local 1014's Patient Care Coordinator)	100% (benefit limited to \$10,000 per lifetime)	
Temporomandibular Joint (TMJ) Disorders	90% after deductible (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment)	70% after deductible ¹ (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment)
Refractive eye surgery (e.g., radial keratotomy, LASIK)	90% after deductible (benefit limited to \$1,500 per eye, \$3,000 per lifetime)	70% after deductible ¹ (benefit limited to \$1,500 per eye, \$3,000 per lifetime)
Medical weight loss program	90% after deductible	70% after deductible ¹
Shoe orthotics	90% after deductible (benefit limited to \$4,000 per lifetime)	70% after deductible ¹ (benefit limited to 4,000 per lifetime)
LiveHealth Online®	100% after \$15 <i>copayment</i>	Not covered
Preventive Body Scan	100% for one scan of the torso region by BSI Scan (not affiliated with Anthem Blue Cross). Repeat preventive body scans are covered no more frequently than once every two years; deductible does not apply	Not covered

¹ **Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.**

Appendix G: Dental and Vision Plan Description

The dental and vision plan description is from the following area of the LACERA website:

http://www.lacera.com/healthcare/pdf/healthcare_charts/dental_vision_charts.pdf

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DENTAL PLAN

	Cigna Indemnity Dental	Cigna Dental HMO
Individual annual deductible	\$25	None
Family annual deductible	\$50	None
Individual annual maximum benefit	\$1,500	Unlimited
Exams & cleanings	20%*	\$0**
Amalgam – 1 surface, permanent	20%*	\$0**
Amalgam – 2 surface, permanent	20%*	\$0**
Amalgam – 3 surface, permanent	20%*	\$0**
Amalgam – 4 surface, permanent	20%*	\$0**
Resin or composite – anterior	20%*	\$0**
Anterior root canal – permanent	20%*	\$10**
Scaling/root planing – per quad	20%*	\$35**
Simple extraction	20%*	\$10**
Surgical extraction	20%*	\$15 – \$50**
Crown – porcelain to high noble metal	20%*	\$220**
Crown – stainless steel	20%*	\$10**
Post – prefab or crown buildup	20%*	\$40/\$55/\$65**
Orthodontic therapy – child	Not covered	\$2,240**
Orthodontic therapy – adult	Not covered	\$2,840**

* Member pays 20% of usual and customary charges (the maximum amount the plan will pay for a service, based on what providers in that geographic area charge for similar services or supplies). The plan pays 80% after deductible. Procedures with **high** noble gold are covered at 50%, after deductible.

** Member pays this amount, plus additional charges specified in the plan brochure. For post/crown buildup work, the copay amounts apply to different steps in the procedure.

VISION PLAN

Benefit	In-Network Benefits	Out-of-Network Benefits
Spectacle exam*** (Once every 12 months)	\$20 copay; then covered in full. For contact lens fitting and professional services, member pays additional charges	\$25 reimbursement maximum
Lenses (Once every 12 months)		
■ Single vision	\$40 copay; then covered in full	\$35 reimbursement maximum
■ Bifocal	\$40 copay; then covered in full	\$45 reimbursement maximum
■ Trifocal	\$40 copay; then covered in full	\$70 reimbursement maximum
■ Lenticular	\$40 copay; then covered in full	\$130 reimbursement maximum
■ Progressive	\$40 copay; then up to \$70 allowance	\$70 reimbursement maximum
Frames (Once every 24 months)	\$50 allowance	\$35 reimbursement maximum
Contact lenses (one pair or single purchase up to allowed amount with one lifetime maximum)		
■ Hard lenses	\$180 allowance	\$150 reimbursement maximum
■ Soft lenses	\$230 allowance	\$225 reimbursement maximum

*** Spectacle exam includes routine exam, including dilation and refraction.

Appendix H: Medicare Part B Reimbursement Plan Description

The Medicare Part B reimbursement plan description is from the following area of the LACERA website:

http://www.lacera.com/healthcare/Medicare/medicare_a_b.html

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Los Angeles County Employees Retirement Association

About LACERA	Benefits	Healthcare	Investments	Communications	Opportunities
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[Search](#)[LACERA - Healthcare Home](#) > [Medicare Enrollment](#) > [Medicare Parts A & B Eligibility](#)[Search by Topic](#)**MEDICARE PARTS A & B ELIGIBILITY**[Brochures & Forms](#)**HEALTHCARE****ALERT - Medicare Part D****Medicare Parts A & B Eligibility****Medicare Part B Reimbursement****The Value of Medicare Part B****ELIGIBILITY REQUIREMENTS FOR MEDICARE PART A**

(Hospital Insurance Coverage)

Medicare Part A is **free** to any person **age 65 or older** who is either:

- Eligible to receive a monthly Social Security benefit, or
- Eligible based on wages on which sufficient Medicare payroll taxes were paid.

You **automatically apply** for Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security. To be eligible for Part A, you **do not** have to enroll in Part B. If you are not eligible for free Part A coverage, you may purchase this coverage.

Medicare Part A is **free** to any person **under age 65** who is **disabled** and has either:

- Received Social Security disability benefits for 24 months as a worker, surviving spouse, or adult child of a retired, disabled, or deceased worker; or
- Accumulated a sufficient number of Social Security credits to be insured for Medicare and meets the requirements of the Social Security disability program.

Effective January 2020, the Medicare Part A premium amount increased to \$458.00 per month for people who are not eligible for premium-free hospital insurance and have fewer than 40 quarters of Medicare-covered employment. Visit [Medicare](#) for more information.

ELIGIBILITY REQUIREMENTS FOR MEDICARE PART B

(Supplementary medical insurance coverage for physicians, labs, testing)

When you enroll in Medicare Part A, you are **automatically enrolled** in Medicare Part B unless you decline it. This rule applies to persons age 65 or older and also to those who are disabled under age 65.

If you pay a premium for Plan A, you must enroll in Part B if you also desire that coverage. The Part B coverage is ordinarily deducted from your Social Security benefit.

If you select a LACERA-administered Medicare plan, you **may be reimbursed** by LACERA for the Part B premium amount. This reimbursement program is subject to annual review by the Board of Supervisors.

If you or your spouse has fewer than 40 quarters of Medicare-covered employment, you must pay a monthly premium for Part A.

On December 17, 2019, the Board of Supervisors approved continuing the Medicare Part B Premium Reimbursement Program for 2020 for LACERA-administered Medicare Plan enrollees.

[Read more about Part B.](#)

12/17/19

Call Center: 800-786-6464 (M-F 7 AM - 5:30 PM) • Fax: 626-564-6155 • Email: welcome@lacera.com
 Member Service Center: (M-F 7 AM - 5 PM) • [Appointment and Workshop Reservation System](#)
 Location: 300 N. Lake Ave. Pasadena, CA 91101 [Map](#) • Mailing Address: PO Box 7060 Pasadena, CA 91109-7060

Appendix I: Historical Information

This section presents historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

Table I-1: Membership Data

Valuation Date (July 1)	Membership			Payroll (Millions)
	Actives	Vested Terminateds	Retirees and Survivors with Medical	
2006	88,581	7,450	39,078	\$5,307.2
2008	94,415	8,074	40,444	\$6,259.2
2010	94,343	7,917	41,786	\$6,732.7
2012	91,898	7,835	43,897	\$6,630.0
2014	92,393	8,069	45,825	\$6,764.0
2016	95,295	8,207	47,903	\$7,268.6
2017	97,149	8,302	49,109	\$7,743.0
2018	98,415	8,434	50,271	\$7,880.3
2019	99,128	8,593	51,499	\$8,215.4

**Table I-2: Liabilities, Assets, and Costs
 (All Dollar Amounts in Millions)**

Valuation Year	Actuarial Accrued Liability	Assets	Unfunded Actuarial Accrued Liability	ARC/ADC ¹	Funded Ratio	ARC/ADC as a % of Pay
2006	\$ 21,215.8	\$ -	\$ 21,215.8	\$ 1,630.7	0.00%	30.73%
2008	\$ 21,863.6	\$ -	\$ 21,863.6	\$ 1,737.0	0.00%	27.75%
2010	\$ 24,031.0	\$ -	\$ 24,031.0	\$ 1,938.4	0.00%	28.79%
2012	\$ 26,952.7	\$ -	\$ 26,952.7	\$ 2,126.1	0.00%	32.07%
2014	\$ 28,546.6	\$ 483.8	\$ 28,062.8	\$ 2,152.3	1.69%	31.82%
2016	\$ 25,912.6	\$ 560.8	\$ 25,351.8	\$ 1,964.4	2.16%	27.03%
2017	\$ 26,300.8	\$ 742.9	\$ 25,557.9	\$ 1,979.8	2.82%	25.57%
2018	\$ 21,066.8	\$ 941.0	\$ 20,125.8	\$ 1,620.2	4.47%	20.56%
2019	\$ 20,752.6	\$ 1,238.5	\$ 19,514.1	\$ 1,551.0	5.97%	18.87%

¹ Annual Required Contribution (ARC) through 2017 and Actuarially Determined Contribution (ADC) thereafter

Milliman July 1, 2019 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Table I-3: Change History

Valuation Year	Investment Return Assumption		Changes
	Prefunding Agents	Outside Districts	
2006	5.00%	5.00%	Initial OPEB Valuation and Segal actuarial review
2008	5.00%	5.00%	Investigation of Experience Study
2010	5.00%	5.00%	Investigation of Experience Study and Segal actuarial review
2012	4.35%	4.35%	2013 Investigation of Experience Study
2014	3.75%	3.75%	Initial Valuation with OPEB Trust assets
2016	4.50%	4.50%	Initial Valuation reflecting Tier 2, Investigation of Experience Study and Segal actuarial review
2017	4.50%	4.50%	Beginning of annual valuations
2018	6.00%	3.69%	Initial agent Valuation, 2018 Investigation of Experience Study and Cavanaugh Macdonald actuarial review
2019	6.00%	3.69%	ACA Excise Tax and Health Insurer Fee repealed

Attachment II

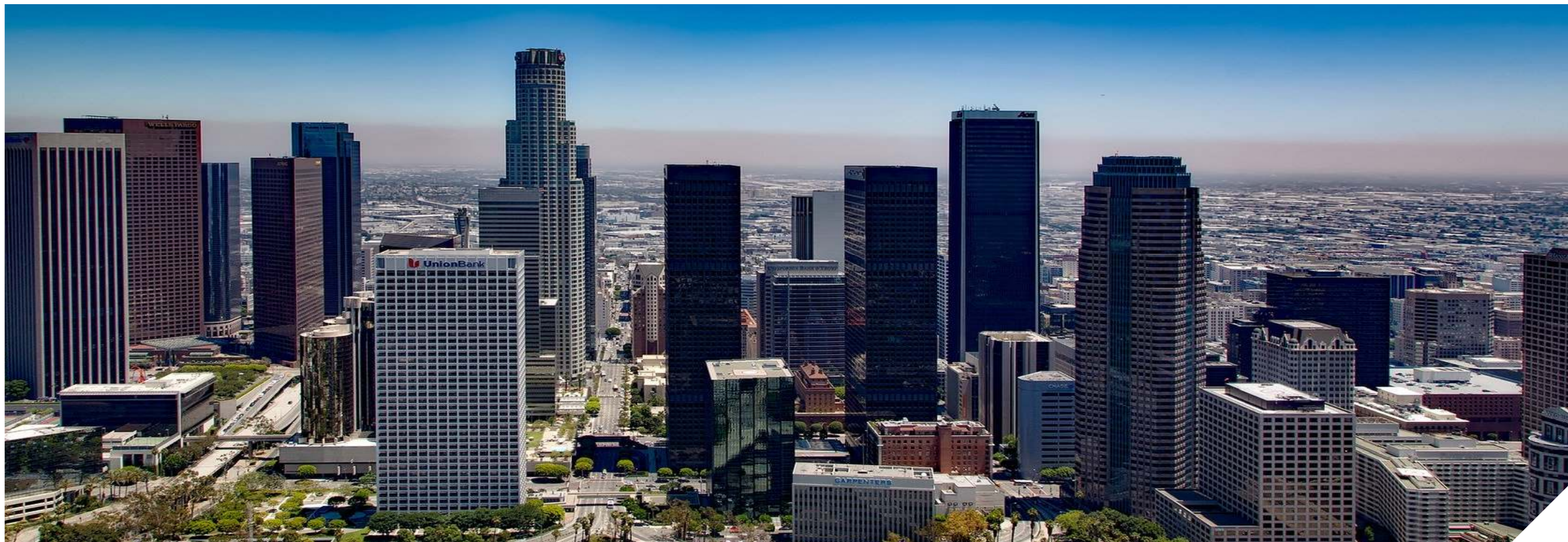
Milliman's August 5, 2020 Presentation Slides

Los Angeles County OPEB Program

2019 Valuation Results

Robert Schmidt, FSA, EA, MAAA
Janet Jennings, ASA, MAAA

AUGUST 5, 2020



Agenda

Highlights

Timeline

Process Summary

Valuation Summary Results

Historical Information and Projections

Questions and Comments

Appendix

Glossary

Highlights

Highlights

- Second funding valuation under an agent structure
 - Provides agent specific information for those employers who are pre-funding through the OPEB Trust
 - Other agents are grouped together into the overall OPEB Program valuation calculations
 - Employers requiring financial statement reporting information obtain it from the GASB 75 report
- Reduction in liabilities and costs
 - Favorable July 1, 2020 renewals
 - Excise Tax repealed
 - Discount rate increase from 2017 to 2018
- Employer contributions are progressing toward reaching the ADC in the next 10 to 20 years
- Membership continues to increase

Timeline

Timeline

Description	2019					2020							
	A	S	O	N	D	J	F	M	A	M	J	J	A
Data Received	Activity												
Census Analysis				Activity									
Received Approved 7/1/2020 Health Plan Premiums								Activity					
Conducted Funding Valuation								Activity					
BOR Meeting - Approve Valuation													Meeting

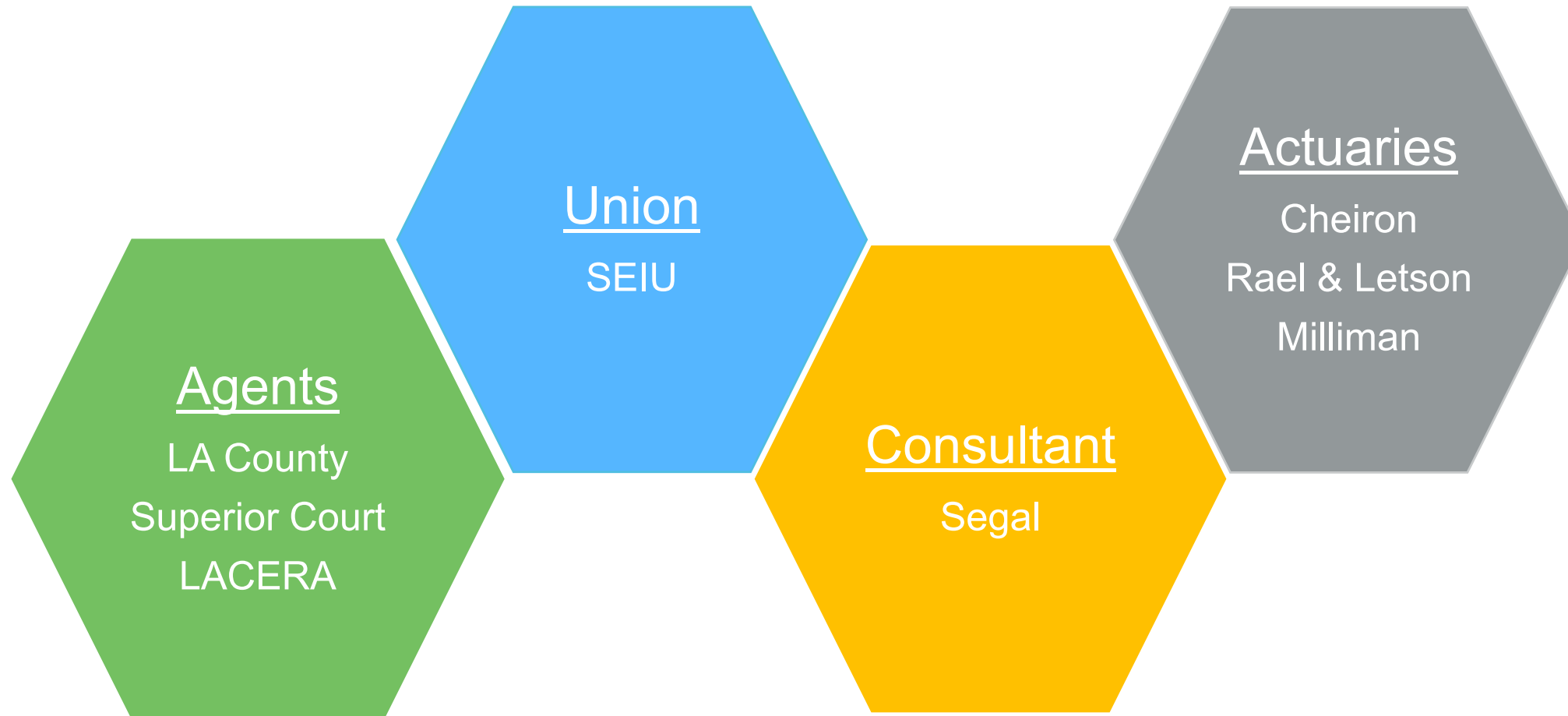
Activity
 Meeting

Process Summary

Process Summary

- July 1, 2018 Last OPEB Experience Study
- July 1, 2019 Retirement Experience Study
- July 1, 2019 OPEB Funding Valuation
- July 1, 2020 Next OPEB Experience Study and Funding Valuation
- Experience Study returns to three year cycle
- Continue with annual Funding Valuations

Process Summary (continued)



Process Summary (continued)

- Experience Study assumptions
 - 2018 Vested terminated members retirement rates
 - 2018 OPEB demographic assumptions
 - Health initial enrollment, health plan and coverage tier selection, and other OPEB assumptions
 - 2018 OPEB economic assumptions (discount rate)
 - 2019 Retirement benefit related demographic and economic assumptions
- Valuation assumption changes
 - Claim costs
 - Trend updated with July 1, 2020 premiums, repeal of Excise Tax, and removal of Health Insurer Fee after calendar year 2020
- Valuation based on
 - June 30, 2019 census data
 - July 1, 2019 and July 1, 2020 health plan premiums

Investment Return

- The Investment Return Assumptions were set in the 2018 Experience Study.
 - Included in the July 1, 2018 and July 1, 2019 OPEB Funding Valuations
- The determination was made that the anticipated schedule of OPEB contributions plus interest are anticipated to be adequate to pay benefit payments.
 - Based on the funding plan and historical OPEB Trust contributions
 - Independent Actuarial Auditor recommendation
 - This is for the OPEB Trust participating employers
- Agents that are prefunding through the OPEB Trust have an expected return of 6.00% based on Meketa's 2018 capital market assumptions.
- Agents not prefunding through the OPEB Trust have an expected return of 3.69% based on the County general assets.
 - Represent a small portion of the OPEB Program

Investment Earnings by Agent

OPEB Trust Long Term Rate of Return (6.00%)

- Pre-funding agents
 - County
 - LACERA
 - Superior Court

General Assets Rate of Return (3.69%)

- Outside district agents
 - SCAQMD
 - LAFCO
 - LACOE
 - LLCD

- Change from prior 4.50% assumption to new 2018 OPEB Experience Study assumption resulted in a 25.08% decrease in AAL and a decrease in ADC of 6.06% of payroll.

Valuation Summary Results

Analysis of Change

Sources of Change	Actuarial Accrued Liability	(Assets)	Unfunded Actuarial Accrued Liability	Normal Cost Rate	ADC Percentage
A. July 1, 2018 Valuation ⁽¹⁾	\$ 21.07	\$ (0.94)	\$ 20.13	8.41%	20.56%
2019 Retirement Experience Study Changes	(0.04)	-	(0.04)	0.03%	0.00%
Expected One-year Change	1.31	(0.30)	1.01	0.09%	0.30%
B. July 1, 2019 Valuation Expected	\$ 22.34	\$ (1.24)	\$ 21.10	8.53%	20.86%
Claim Cost Experience	(0.25)	-	(0.25)	(0.09%)	(0.23%)
Trend Assumption (Gain)/Loss ⁽²⁾	(1.34)	-	(1.34)	(0.74%)	(1.51%)
Other Experience (Gain)/Loss	-	-	-	(0.12%)	(0.24%)
Asset (Gain)/Loss	-	-	-	0.00%	(0.01%)
C. July 1, 2019 Valuation	\$ 20.75	\$ (1.24)	\$ 19.51	7.58%	18.87%

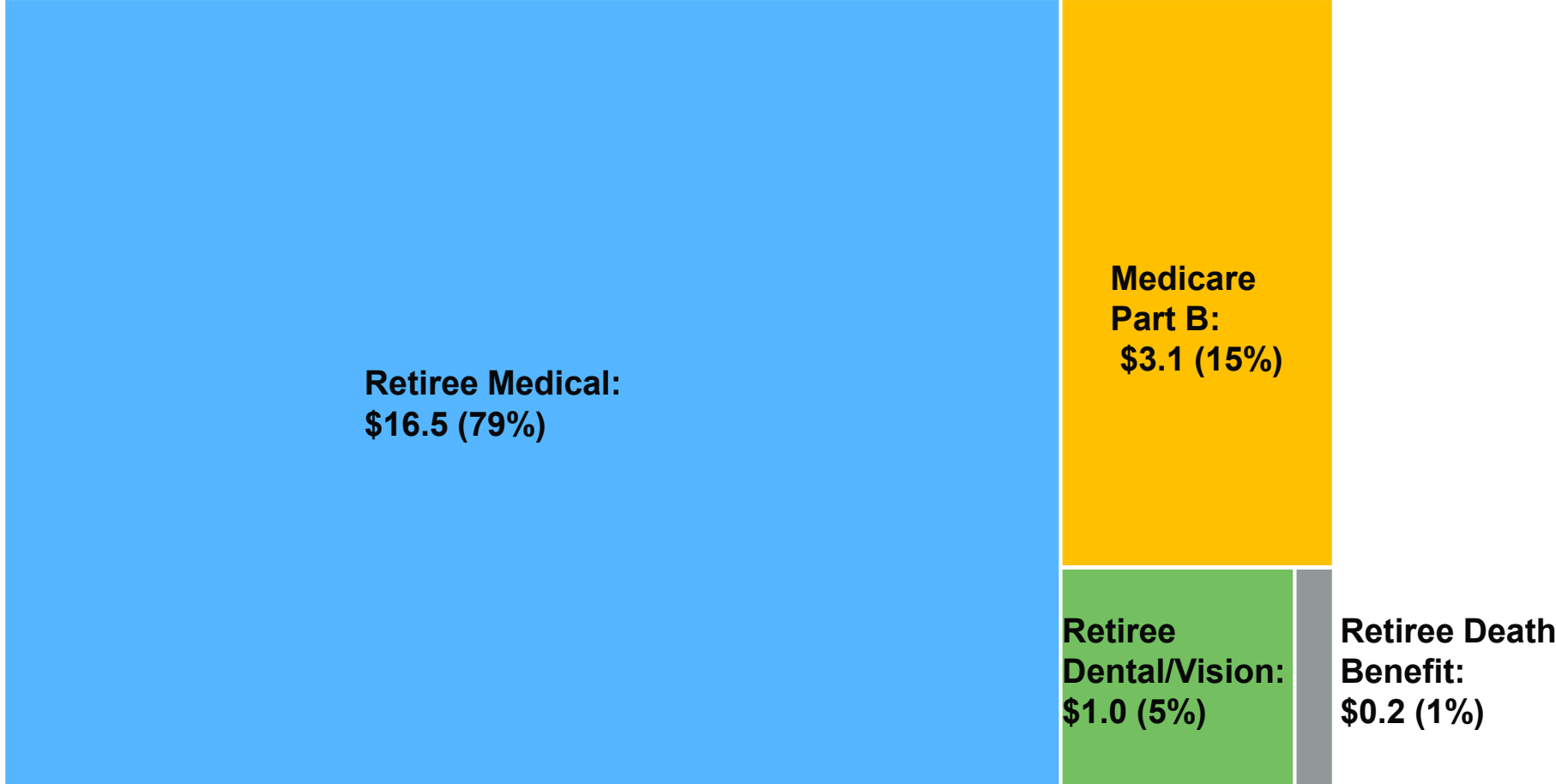
¹ Includes Excise Tax

² Includes impact of July 1, 2020 renewals, includes only calendar year 2020 Health Insurer Fee, and excludes Excise Tax

All dollar amounts are expressed in billions.

Actuarial Accrued Liability by Benefit Type

The Total Actuarial Accrued Liability is \$20.8 Billion



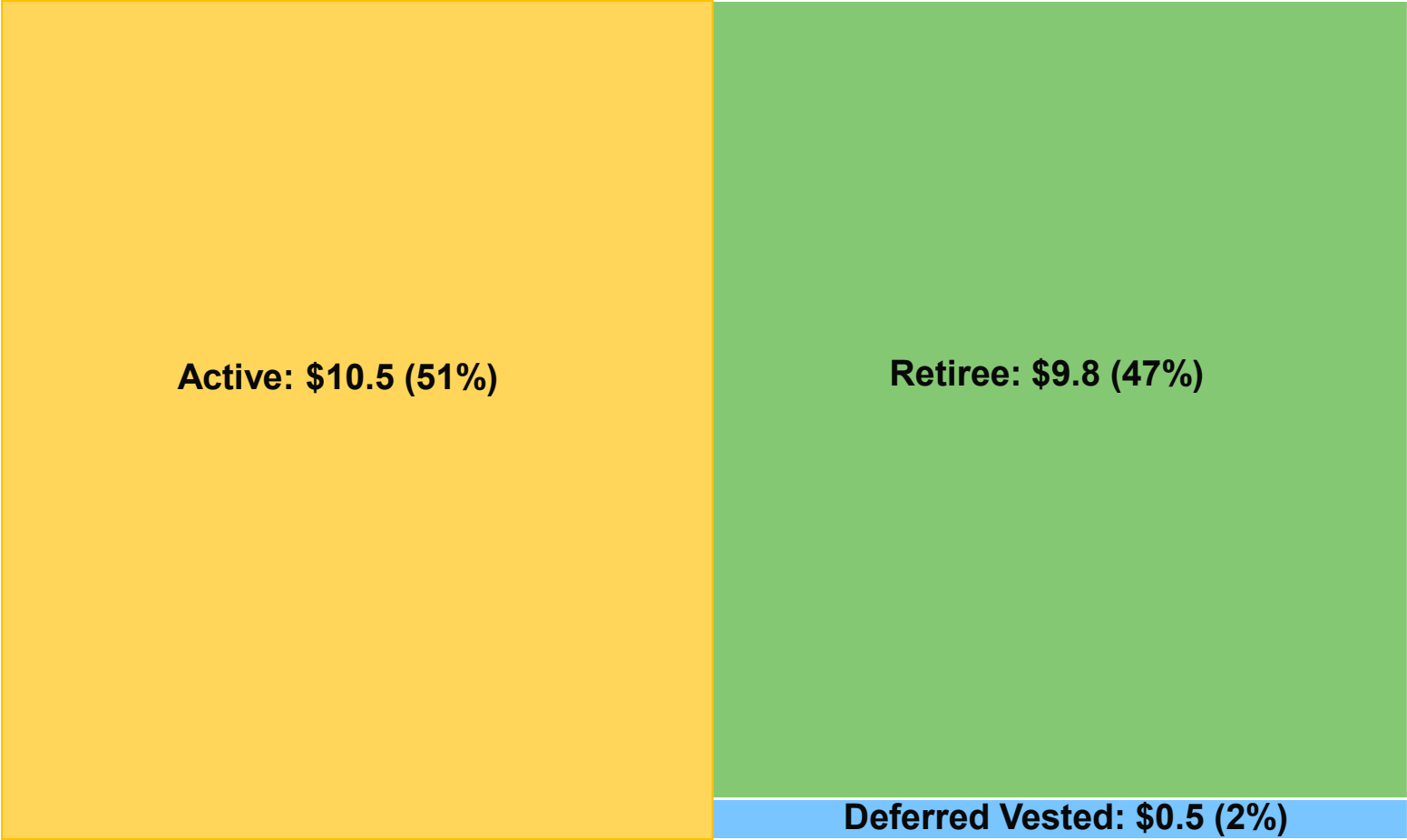
All dollar amounts are expressed in billions.



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Actuarial Accrued Liability by Member Status

The Total Actuarial Accrued Liability is \$20.8 Billion

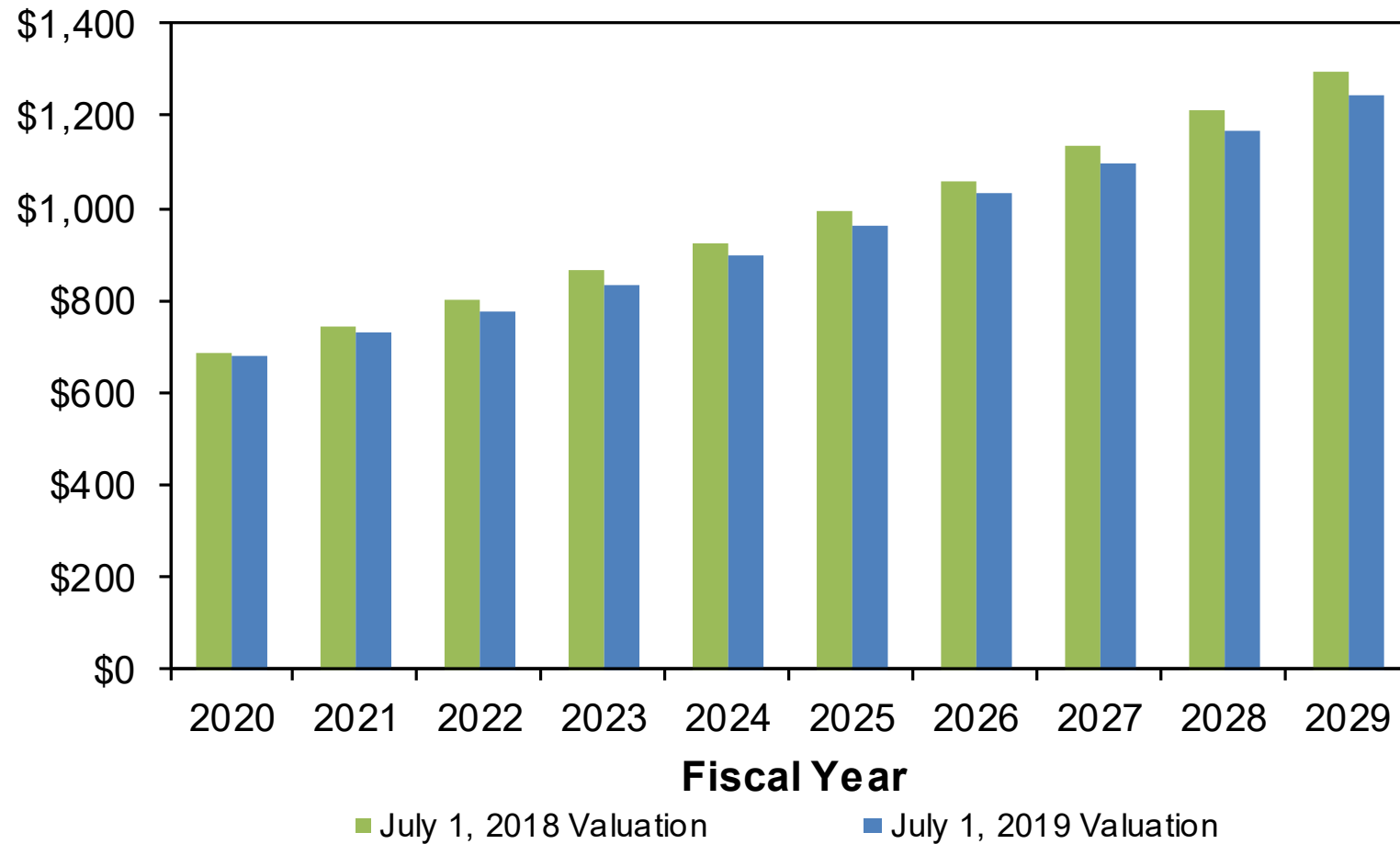


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Projected Paid Benefits



All amounts are expressed in millions of dollars.

Benefit payments from the July 1, 2018 valuation include the Excise Tax.

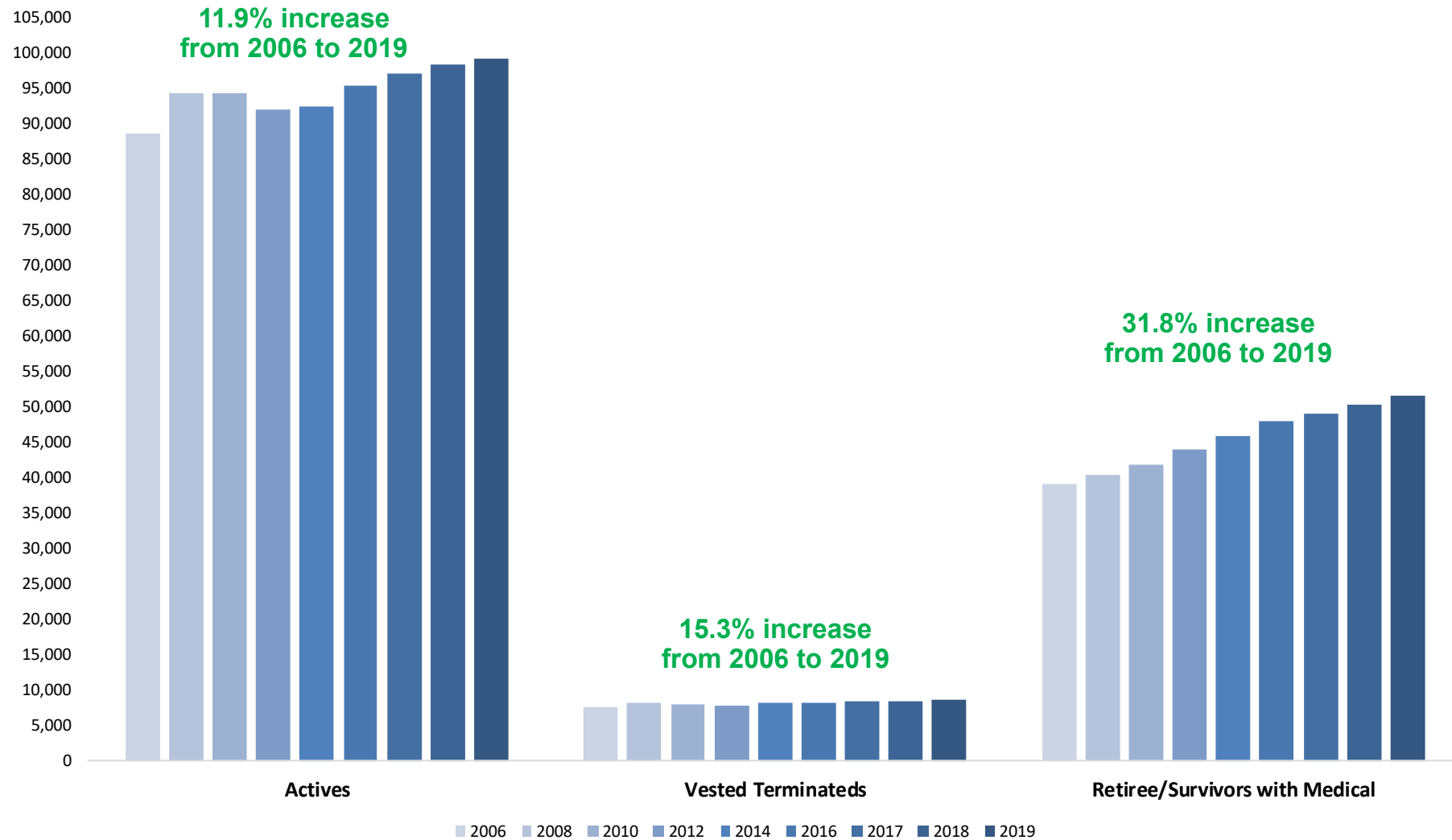
Benefit payments from the July 1, 2019 valuation exclude the Excise Tax.

Historical Information and Projections

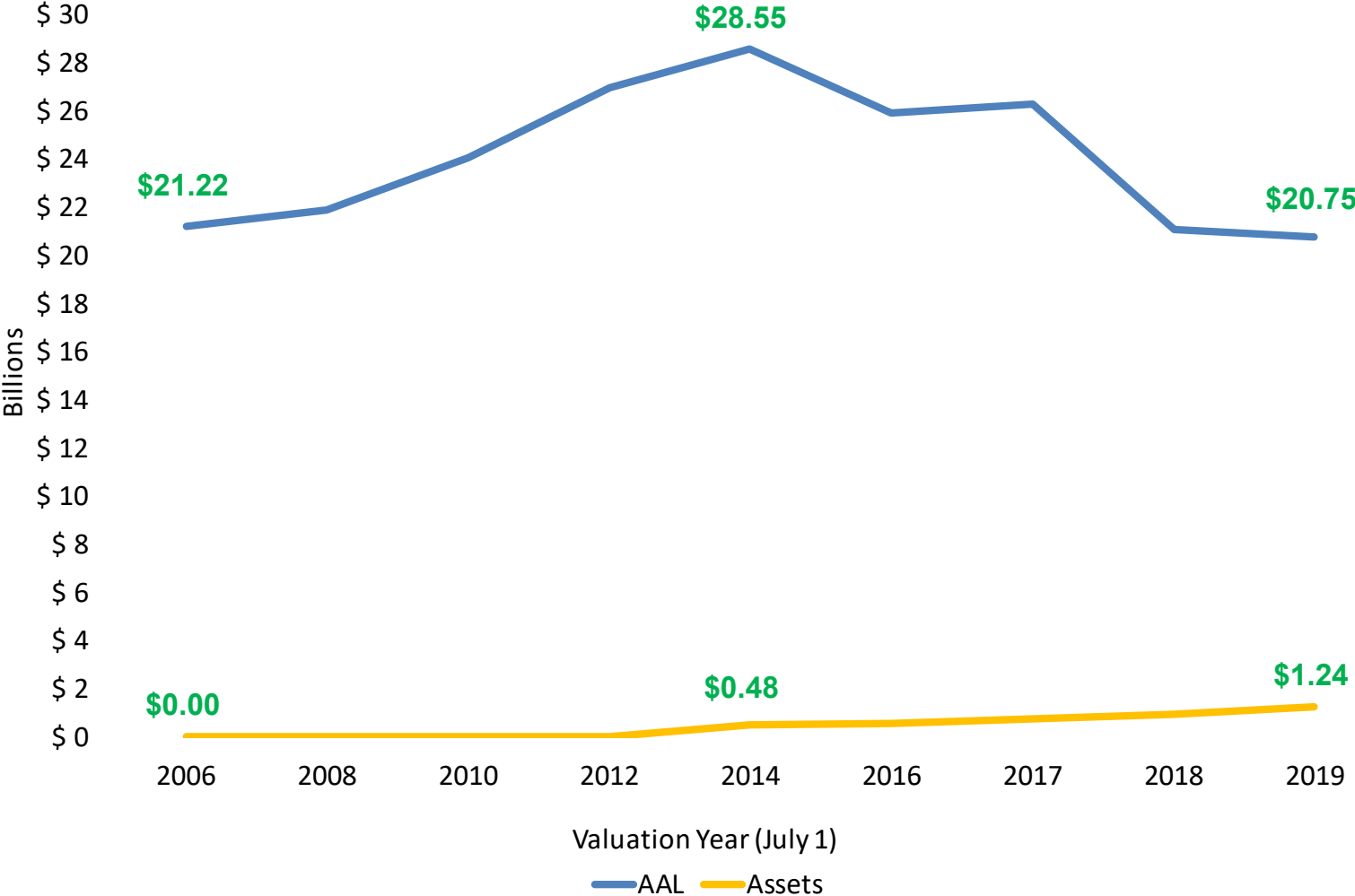
History of Changes

Valuation Year	Investment Return Assumption		Changes
	Prefunding Agents	Outside Districts	
2006	5.00%	5.00%	Initial OPEB Valuation and Segal actuarial review
2008	5.00%	5.00%	Investigation of Experience Study
2010	5.00%	5.00%	Investigation of Experience Study and Segal actuarial review
2012	4.35%	4.35%	2013 Investigation of Experience Study
2014	3.75%	3.75%	Initial Valuation with OPEB Trust assets
2016	4.50%	4.50%	Initial Valuation reflecting Tier 2, Investigation of Experience Study and Segal actuarial review
2017	4.50%	4.50%	Beginning of annual valuations
2018	6.00%	3.69%	Initial agent Valuation, 2018 Investigation of Experience Study and Cavanaugh Macdonald actuarial review
2019	6.00%	3.69%	Second agent Valuation, Excise Tax repealed

Number of Members Increasing, Particularly Retirees



Actuarial Accrued Liability (AAL) and Assets

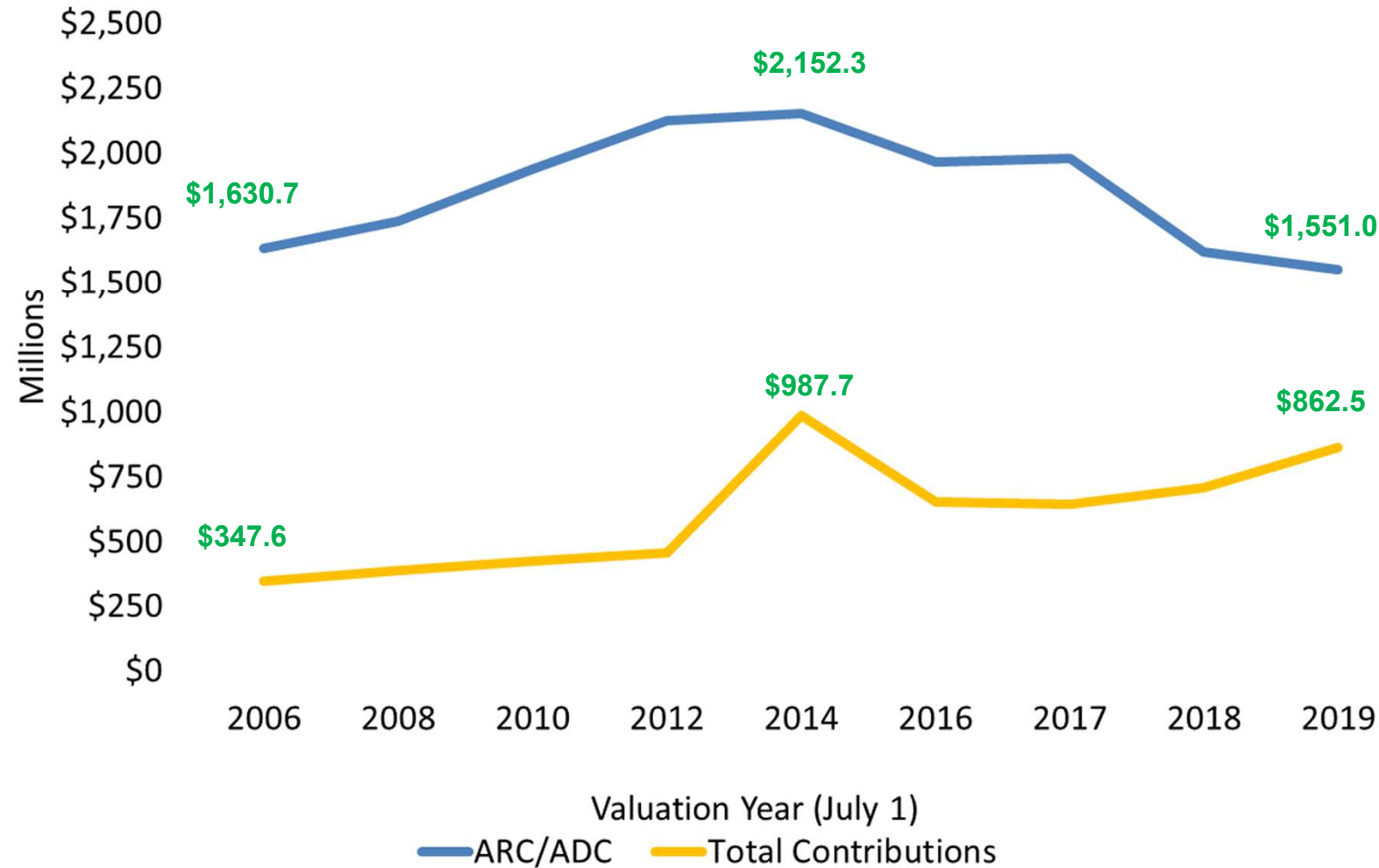


All amounts are expressed in billions of dollars.



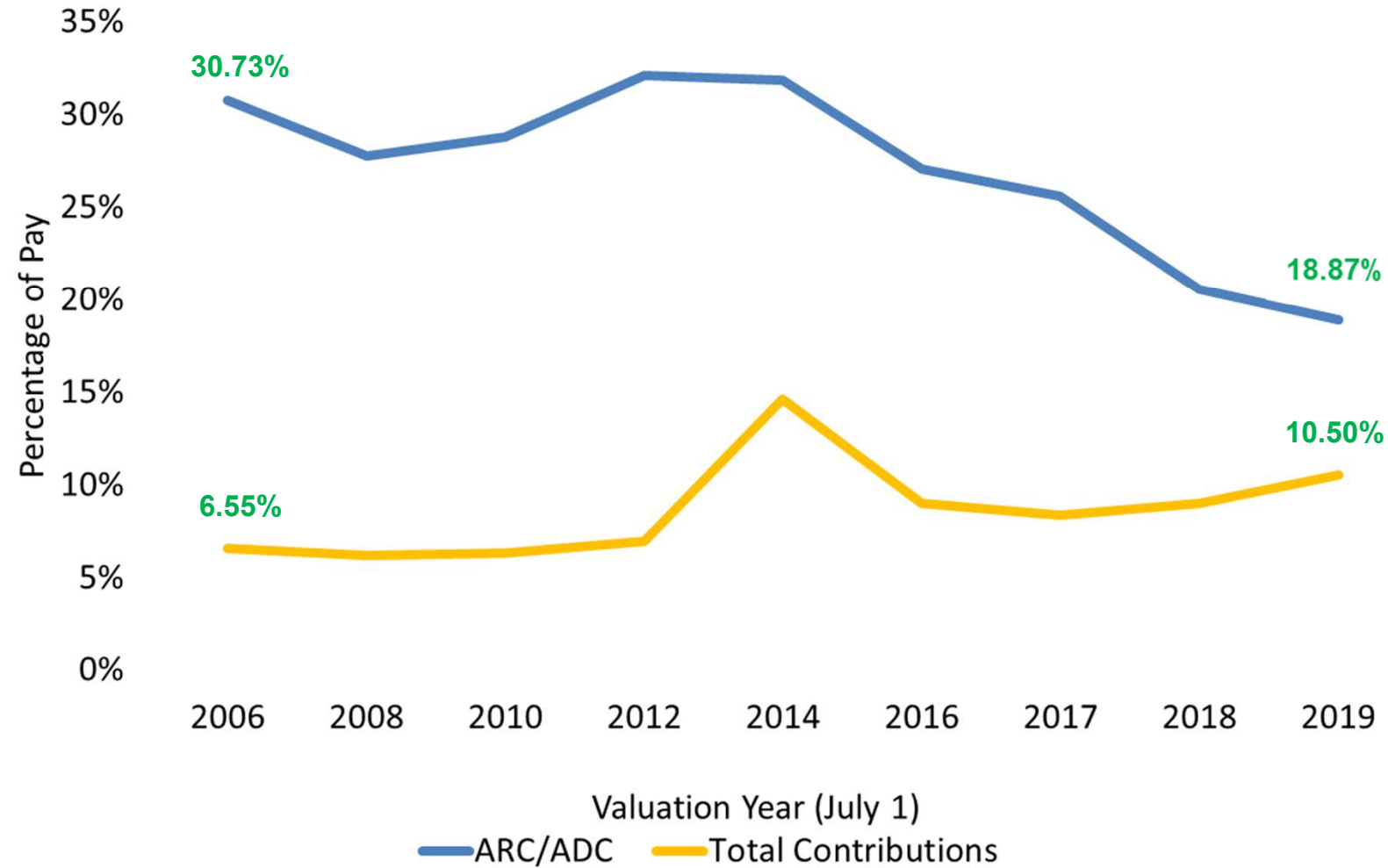
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ARC/ADC and Total Contributions



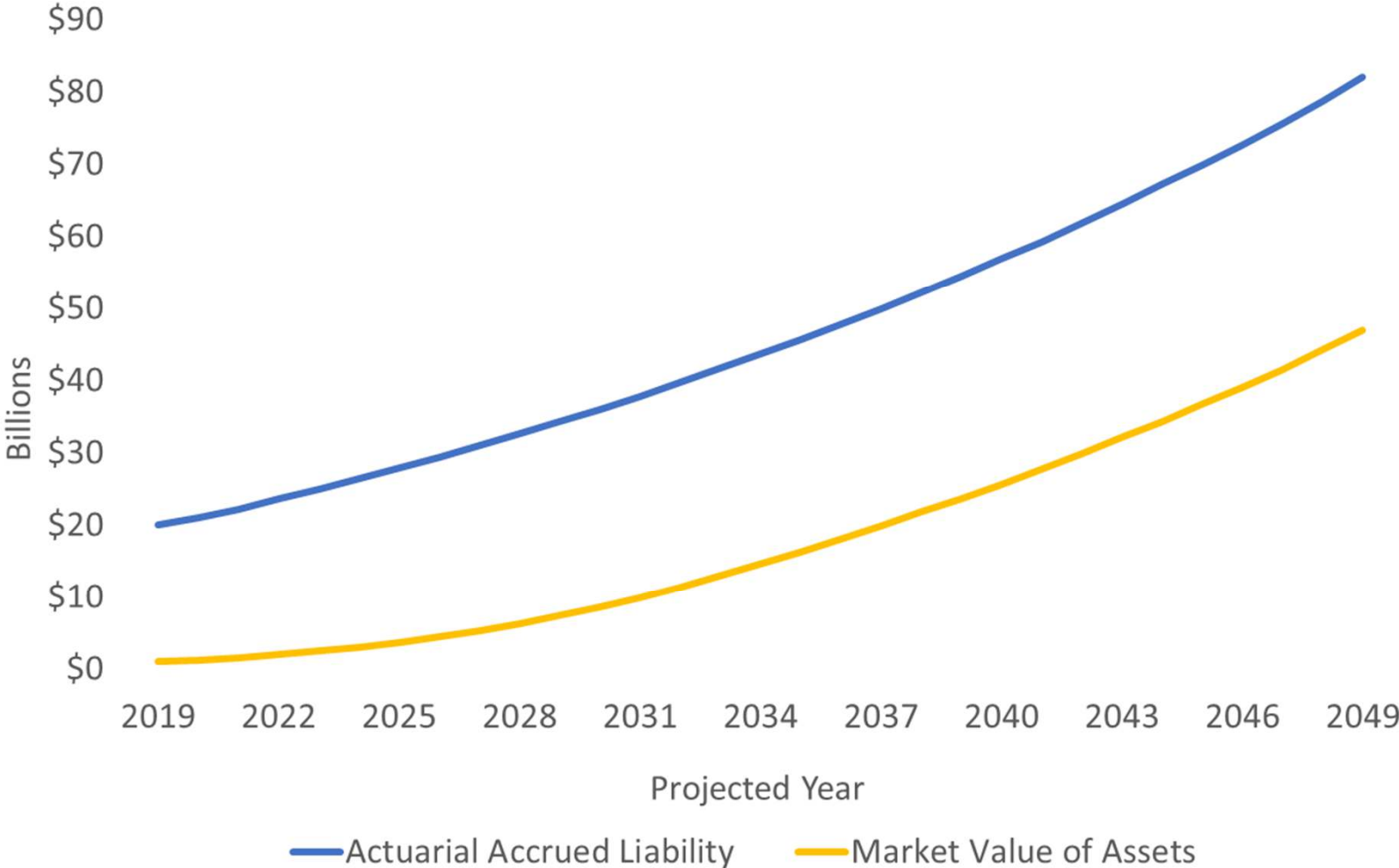
Total Contributions include OPEB Trust contributions and the employer portion of the Benefit Payments. Benefit Payments prior to 2017 are projected benefit payments from OPEB Valuations.

ARC/ADC and Total Contributions

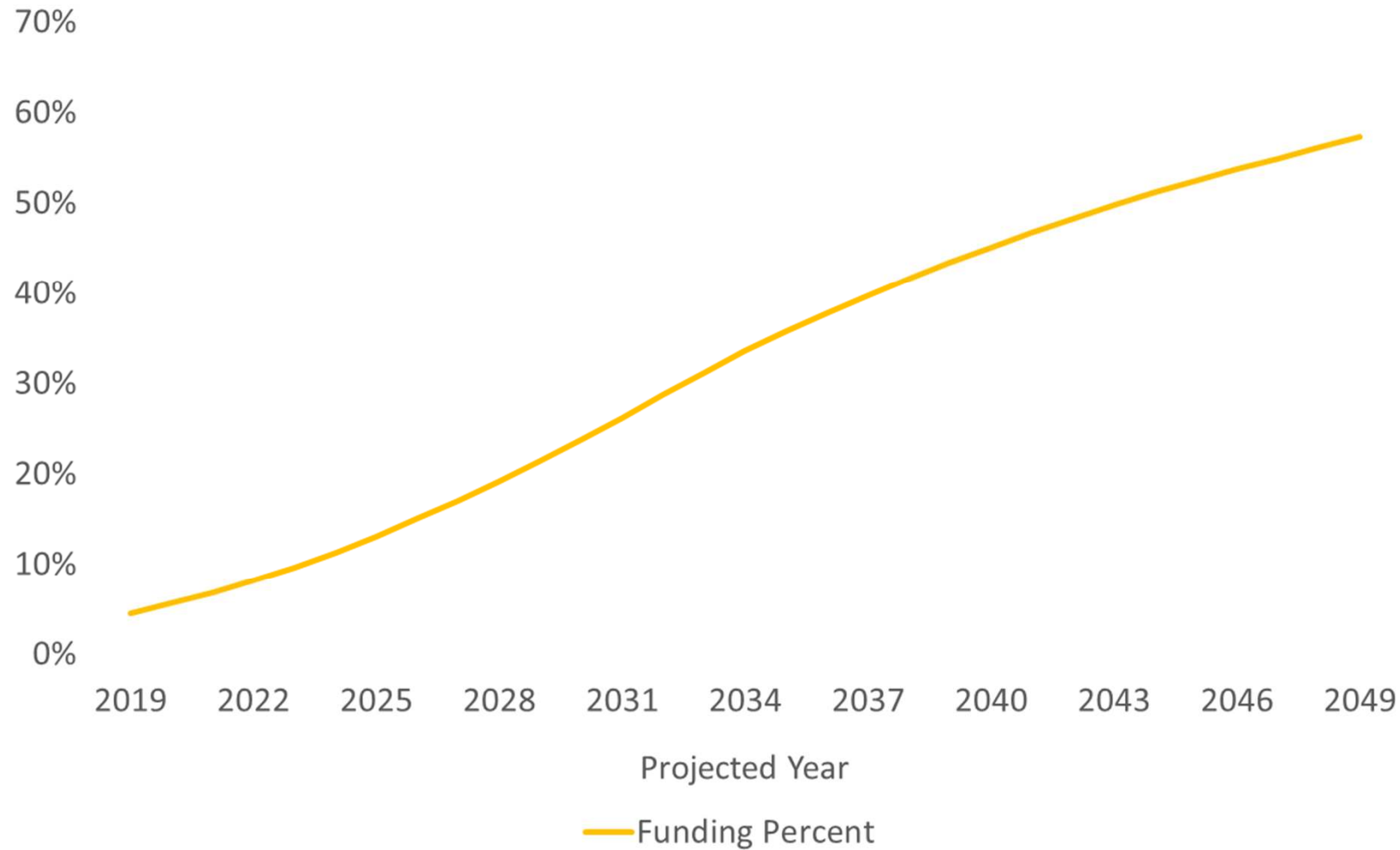


Total Contributions include OPEB Trust contributions and the employer portion of Benefit Payments. Benefit Payments prior to 2017 are projected benefit payments from OPEB Valuations.

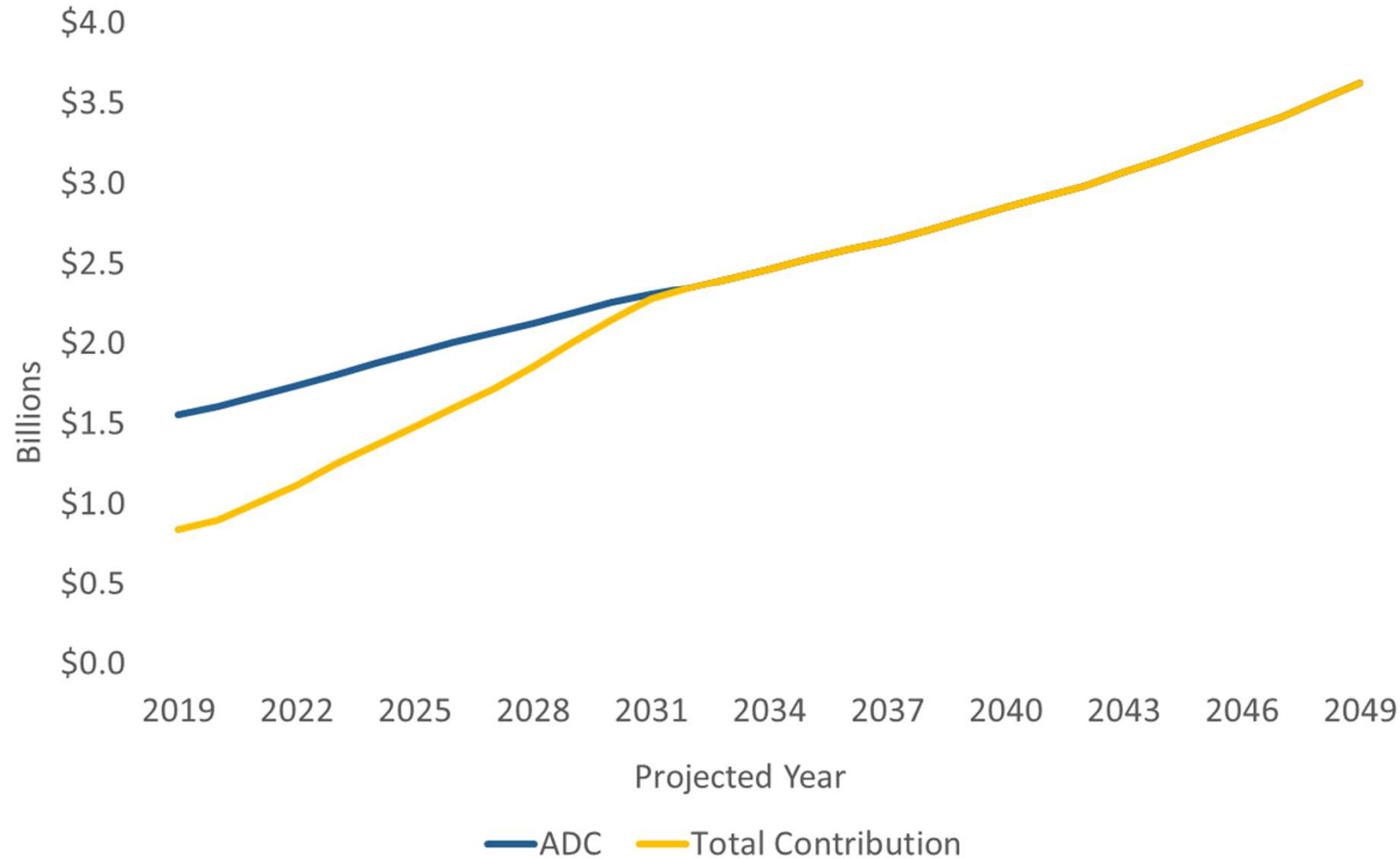
County Projected Actuarial Accrued Liability and Market Value of Assets



County Projected Funded Ratio



County Projected ADC and Total Contributions



Total Contributions include OPEB Trust contributions and the employer portion of Benefit Payments.

Questions and Comments?

Appendix

Investment Earnings Approach Background

- The investment earnings assumption for Government Accounting Standards Board (GASB) accounting and funding used to be the same
 - Blended of expected return from the OPEB Trust and General Assets
 - Based on the percent of Annual Required Contribution (ARC) that was funded
- New GASB statements now have a more prescribed approach for accounting
- For funding, using an approach consistent with actuarial standards for the discount rate assumption

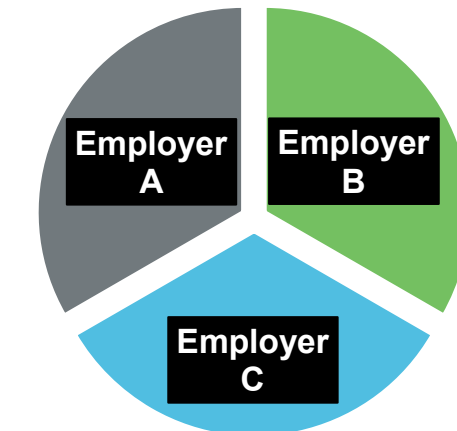
Investment Earnings for Each Agent

- Cost sharing has combined assets with proportionate shares
- OPEB reporting changed from Cost Sharing to Agent effective July 1, 2018
- Pre-funding creates need for more explicit asset tracking
 - Employers have different funding policies
 - Necessitates an agent structure
- Agent structure partitions assets according to each employer's funding actions
- Each agent's investment earnings assumption should be aligned with their funding policy
 - For agents that are pre-funding, the OPEB Trust return is supported by actuarial standards
 - For agents that are not pre-funding, the County general fund investment earnings is used

Cost Sharing Plan



Agent Plan



Investment Earnings – OPEB Trust

- The OPEB Trust expected return is 6.00%
- Based on Meketa's 2018 capital market assumptions and investment forecast model

Asset Class	Target Allocation (policy) 4Q 2019	6/30/19 Actual	Weighted Average 10-Year		
			Expected Real Rate of Return (After Expected 2.75% Inflation Rate) (Geometric)	10 Year Expected Nominal Return	Standard Deviation
Growth	50.0%	50.5%	3.3%	6.2%	19.0%
Global Equity	50.0%	50.5%	3.3%	6.2%	19.0%
Credit	20.0%	19.9%	2.0%	4.8%	10.2%
High Yield Bonds	6.0%	6.0%	1.4%	4.2%	12.5%
Bank Loans	10.0%	9.9%	1.5%	4.3%	10.0%
Emerging Market Bonds (local)	4.0%	4.0%	2.8%	5.6%	14.5%
Risk Reduction & Mitigation	10.0%	9.9%	-0.2%	2.5%	3.2%
Cash Equivalents	2.0%	1.9%	-0.9%	1.8%	1.0%
Investment Grade Bonds	8.0%	8.0%	-0.1%	2.7%	4.0%
Inflation Hedges	20.0%	19.7%	3.5%	6.3%	16.4%
TIPS	6.0%	6.0%	0.1%	2.8%	7.5%
REITs	10.0%	9.7%	3.4%	6.2%	28.5%
Commodities	4.0%	4.0%	2.5%	5.4%	18.0%
Total	100.0%	100.0%	3.1%	6.0%	13.7%

Weighted Average Long-Term Expected Real Rate of Return: The long-term expected real rate on the OPEB Trust investments is based on inflation expectations and nominal return expectations developed by Meketa Investment Group for each asset class. In the case of the total portfolio and broad asset groupings (e.g., Growth, Credit), returns are calculated using a portfolio approach that first calculates nominal expected returns by incorporating target weights, nominal expected returns, and volatility and correlations estimates for each asset class, adjusted by the defined return period. Nominal expected returns for each portfolio or broad asset groupings are converted to real expected returns by adjusting them for inflation, using a base inflation rate assumption of 2.75%.

It is worth noting that a simple weighted sum of asset classes returns will not yield the total results shown on the table for the total portfolio and broad asset groupings, given the process followed to adjust for inflation, the compounding to a given time period, and the impact of volatility and correlations to the portfolio.

Investment Earnings – General Assets

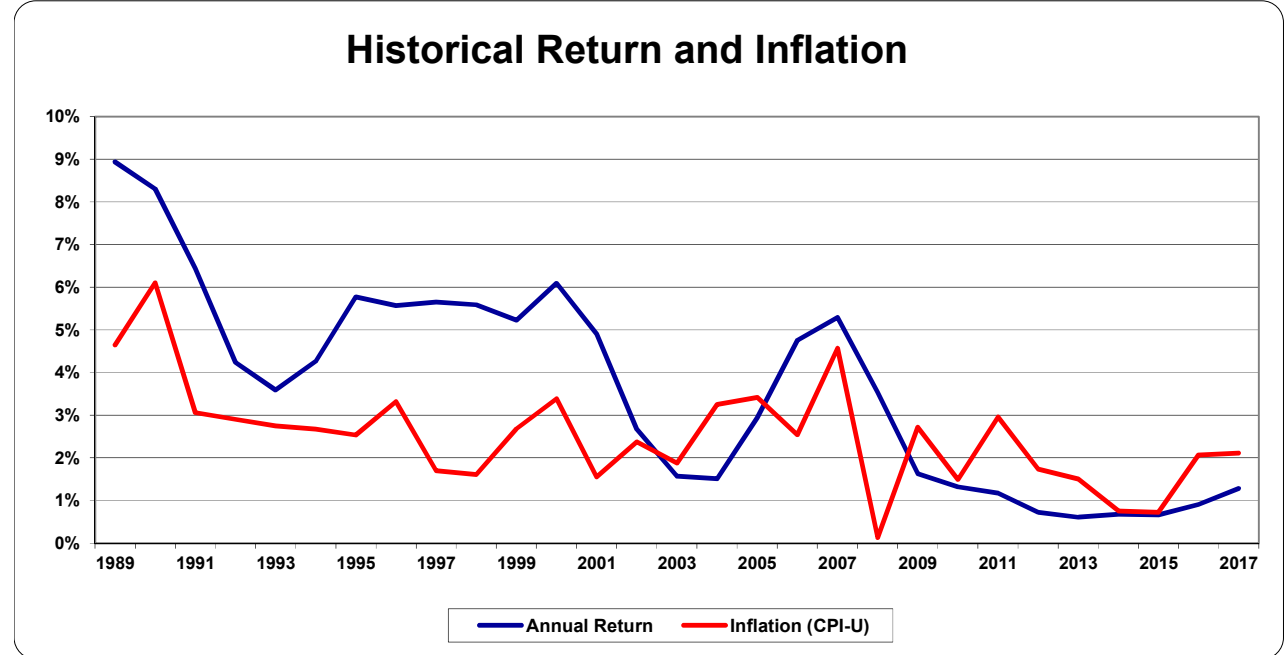
- Based on June 30, 2018 County General Fund balance sheet
- Assumption of 3.69% is within the building block approach range

Asset Class	Expected Arithmetic Nominal Return (30 yrs)	Asset Allocation
Cash	3.04%	37.41%
Short-term U.S. Bonds	4.10%	62.59%
Expected Arithmetic Return (30 yrs) ⁽¹⁾		3.70%
Expected Geometric Return (30 yrs) ⁽²⁾		3.69%

1. The expected arithmetic return is the average or “mean” long-term expected compound return based on the capital market assumptions and the asset allocation.
2. The expected geometric return is the “median” long-term expected compound return based on the estimated variability of the asset allocation. It is less than the expected arithmetic return because of the variability in future expected returns.

Investment Earnings – General Assets Building Block Approach

- Real returns on County general assets from 1989 through 2017 averaged 1.1% per year
- However, current projections indicate that real returns of 0.5% to 1.0% are more likely going forward based on the current asset allocation
- With 2.75% inflation, the range is between 3.25% and 3.75%



Actuarial Cost Method (PUC) to (EAN)

- The actuarial cost method is a way to divide liabilities between the Actuarial Accrued Liability (AAL) and the future Normal Costs (NC)
- LACERA had been using Projected Unit Credit (PUC)
 - Funding and GASB 43 and 45 accounting
- LACERA decided to change to EAN for funding effective with the July 1, 2018 valuation
 - Consistency between funding and accounting is desirable
 - Will also be consistent with retirement program actuarial cost method
 - This change is a “shift” from AAL to future normal costs
- In the 2018 Experience Study, the impact of change was a 2.25% increase in AAL and a 0.38% of payroll increase in ADC

Glossary

Glossary



The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.

Affordable Care Act (“ACA”)	A law enacted with the goal of providing all Americans access to affordable health insurance.
Actuarial Accrued Liability (“AAL”)	That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs.
Actuarial Assumptions	Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items.
Actuarial Cost Method	A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.
Actuarial Gain/ (Loss)	A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.

Glossary (continued)

Actuarial Present Value	The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.
Actuarial Valuation	The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan.
Actuarial Value of Assets	The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation. LACERA has adopted market value.
Amortization Payment	That portion of the ADC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability.
Actuarially Determined Contributions (“ADC”)	This is the employer's periodic contribution to a defined benefit OPEB plan, calculated in accordance with Actuarial Standards of Practice.
Annual Required Contributions (“ARC”)	This is the employer's periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set requirements for calculating actuarially determined OPEB information included in financial reports. This was a GASB 45 concept that is no longer used.

Glossary (continued)

Attribution Period	The period of an employee’s service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee’s date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status.
Benefit Payments	The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program.
Entry Age Normal (“EAN”)	Actuarial Cost Method that allocates the present value of the projected benefits of each individual included in the valuation as a level percentage of the individual’s projected compensation between entry age and assumed exit (until maximum retirement age).
GASB 74	The statement that establishes financial reporting standards for postemployment benefit <u>plans</u> other than retirement programs.
GASB 75	The statement that establishes financial reporting standards for <u>employers</u> that sponsor postemployment benefits other than retirement programs.
Net OPEB Obligation	This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer’s contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt.

Glossary (continued)

Normal Cost (“NC”)	That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method.
Other Postemployment Benefits (“OPEB”)	This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers.
Present Value of Future Benefits (“PVFB”)	This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is: <ul style="list-style-type: none">(a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and(b) Discounted at the assumed discount rate.
Projected Unit Credit (“PUC”)	Actuarial Cost Method that takes the actuarial present value of the projected benefits of each individual included in the valuation is allocated pro-rata to each year of service between entry age and assumed exit.

Glossary (continued)

Projected Benefits	Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.
Substantive Plan	The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan.
Trend Rate	The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments.
Unfunded Actuarial Accrued Liability (“UAAL”)	The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.



Thank you

Robert Schmidt

Robert.Schmidt@milliman.com

Janet Jennings

Janet.Jennings@milliman.com

Limitations and Reliances

This presentation is subject to the same data, methods, assumptions, and plan provisions as in the July 1, 2018 Experience Study report issued June 25, 2019 and in the July 1, 2019 Valuation report issued July 1, 2020.

- All caveats, limitations, and certifications from those reports apply to this presentation.



Robert Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary



Janet Jennings, ASA, MAAA
Associate Actuary

FOR INFORMATION ONLY

July 27, 2020

TO: Each Trustee
Board of Retirement

FROM: Santos H. Kreimann ^{SHK}
Chief Executive Officer

FOR: August 5, 2020 Board of Retirement Meeting

SUBJECT: Notice of Chief Executive Officer's Emergency Laptop Purchases

This memo provides notice of a purchase of 225 laptops that I have made, or plan, under the emergency purchasing authority for COVID-related needs granted to the CEO by the Board of Retirement at its April 9, 2020 meeting.

THE NEED FOR REMOTE COMPUTING TECHNOLOGY

With the COVID-19 crisis continuing and its duration likely lasting into late 2020 and possibly into 2021 or beyond, this emergency requires that LACERA act without delay to acquire critical technology to enable and support as many staff as possible to work remotely and productively. While LACERA quickly moved much of its workforce into a teleworking environment after the crisis began, some staff were initially not able to work remotely at all due to lack of remote computing capability; other staff were able to work remotely with respect to certain tasks but were less productive than they would otherwise be or were required to frequently visit the office due to the inability to remotely access the network, their local drive, and key applications. As the crisis continued, LACERA faced urgent pressure to develop the processes needed to support a more effective, efficient, and secure remote work environment that is sustainable over the long term.

DEVELOPING AND IMPLEMENTING A SOLUTION

The first step in resolving this problem and enabling staff to productively telework was to develop the technology solution for remote computing. After many weeks of effort, LACERA staff, working in collaboration with outside consultant TransQuest, Inc., developed a solution that will allow true remote access to the network. The solution was tested by groups of staff in different divisions and found to meet organizational needs. The solution will be most effectively and securely implemented with LACERA equipment, as opposed to trying to make it work through staff's varied personal devices.

Therefore, the second step in empowering effective telework was to acquire sufficient laptops to provide to staff. The HP Elitebook was selected as having the proper specifications to support LACERA's needs. Knowing that it will take time to roll out the

technology, staff determined to purchase an initial supply of 110 laptops on an immediate single source basis, a second set of 115 laptops later using a bidding process, and subsequent sets as needed.

The first 110 laptops to be assigned to priority users were purchased on June 12, 2020, and received on June 22, 2020, from existing LACERA vendor General Networks Corporations (GNC). LACERA has done business with GNC for many years. GNC purchased the laptops through a contract with the National Association of State Procurement Officials (NASPO) to ensure volume pricing and large scale bargaining power. The price for the GNC purchase order for the 110 laptops totaled \$206,387.01. This initial purchase has largely been assigned to staff and is in operation. The laptops are working effectively to meet LACERA's remote computing needs.

The second purchase of 115 laptops is currently in the bidding stage. LACERA intends to obtain at least three bids. It is expected that the purchasing process for these laptops will be completed by the August 5, 2020 Board of Retirement meeting. If so, I will provide additional details at that time.

COMMUNICATION

As stated, this memo is provided for information as required by the April 9, 2020 Board of Retirement action. I will continue to keep the Boards apprised of future purchases made to meet the COVID-19 crisis.

c: Board of Investments
JJ Popowich
Jonathan Grabel
Steven P. Rice
Richard Bendall
Kathy Delino
Kimberly Hines
Celso Templo

FOR INFORMATION ONLY

July 28, 2020

TO: Each Trustee,
Board of Retirement

Each Trustee,
Board of Investments

FROM: Santos H. Kreimann *SHK*
Chief Executive Officer

Carly Ntoya, Ph.D. *CN*
Director, Human Resources

FOR: August 5, 2020 Board of Retirement Meeting
August 12, 2020 Board of Investments Meeting

SUBJECT: Diversity, Equity, and Inclusion Education Program and Action Plan

Diversity, equity, and inclusion are core concepts to LACERA as an organization. They are part of our ethics, boundaries, and values.

- **Diversity** means the strength that comes from building and celebrating differences of background and point of view, in all their many dimensions.
- **Equity** means fairness in the opportunity to access information, be heard, and succeed, and equality of treatment to all persons at all times.
- **Inclusion** means a culture that actively encourages participation by all individuals and validates that participation through civil and respectful discourse.

These values should be part of LACERA's day-to-day operations at all levels. Going forward, LACERA will strive to provide training to all staff to support existing practices, encourage improvement, facilitate discussion, and build a lasting culture where these traits are on display every day. This training program will demonstrate, in this time of daily headlines and other important discussions about inequality in our society, that LACERA "walks the talk" and models the work it takes to offer real fairness in our day-to-day interactions.

LACERA recognizes that leadership must include all levels of the organization. Therefore, as the first phase of this program, the Board Chairs and Vice Chairs and the Chief Executive Officer have discussed this topic and recommend that the trustees of the Board of Retirement and Board of Investments be provided education on diversity, equity, and inclusion in the boardroom. This education will take place in joint public meetings of the Boards. The education will be interactive and allow an opportunity for self-assessment. Each meeting will be led by outside experts, including consultants in board equity and excellence, fiduciary and employment counsel, and pension governance consultants. Additional support will be offered as needed in small groups and to individuals.

While diversity, equity, and inclusion reflect a philosophy to live by, they are the necessary foundation for sound governance in compliance with the trustees' fiduciary duties of loyalty and prudence — and that will be the focus of the program. The goal is to facilitate a discussion of practical tools, and possible changes in existing practices, that will enhance the Boards' service to LACERA and its members, and strengthen our organizational culture.

The Board program as proposed will have three modules specifically designed for LACERA and its trustees. The topics, with the current estimated schedule (actual dates may vary), are as follows:

Module 1: Diversity, Equity, and Inclusion in the Boardroom — What are They, and What do They Mean for LACERA Trustees as Fiduciaries. This session will lay out foundational principles, specifically for the LACERA Boards and trustees, with regard to diversity, equity, and inclusion, governance, and fiduciary duty. *August 2020.*

Module 2: Crucial Conversations in the Boardroom — Respect and Civility Coexist with Passionate Advocacy. Issues faced by the trustees on every agenda are of great significance to LACERA and its members to whom the trustees owe fiduciary duties of loyalty and prudence. Trustees may reasonably and strongly disagree with each other and with staff and consultants. The composition of the Boards is legislatively designed to reflect the different perspectives and experiences of trustees who are elected or appointed to, or *ex officio* on, the Boards. By law, the Boards' elected trustees are active general and safety, as well as retired, LACERA members. The appointed trustees are qualified electors of the County who are not connected with county government in any capacity. In the case of the Board of Investments, the appointed trustees also must all have significant experience in institutional investing. The County Treasurer and Tax Collector serves on both Boards. All views of each of these trustees, with the varied professional and personal perspectives they bring, can and should be expressed, discussed, and ultimately resolved by vote or other action in a way that is strong, honest, and direct, as well as respectful and business-like, among trustees, staff, and consultants. *October 2020.*

Module 3: What's Next? The outline for this module will be developed based on the outcome the first two modules to frame Board discussion as to a way forward, including potential governance changes. This module will also address ways to incorporate the lessons learned into LACERA as an organization. *November 2020.*

The Executive Board Assistants will reach out to calendar specific dates. In addition, governance issues will be part of the scheduled September 30, 2020 meeting regarding the Mosaic audit of the Education and Travel Policy.


The Executive team looks forward to working with the Boards, trustees, and staff in making the most of this important effort.

c: Jonathan Grabel Steven P. Rice
JJ Popowich

FOR INFORMATION ONLY

July 22, 2020

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: August 5, 2020 Board of Retirement Meeting
August 12, 2020 Board of Investments Meeting

SUBJECT: **Monthly Status Report on Legislation**

Attached is the monthly report on the status of legislation that staff is monitoring or on which LACERA has adopted a position. Also included are support and co-sponsorship letters that were recently sent.

Reviewed and Approved:



Steven P. Rice, Chief Counsel

Attachments

LACERA Legislative Report Index
LACERA Legislative Report
H.R. 6436 Support and Co-Sponsorship Letters

cc: Santos H. Kreimann
JJ Popowich
Steven P. Rice
Jon Gabel
Anthony J. Roda, Williams & Jensen
Joe Ackler, Ackler & Associates

LACERA Legislative Report
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AB 1839.....	Coronavirus Recovery Deal.....	9
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S 3752.....	Coronavirus Local Community Stabilization Fund.....	4
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File name: CERL-PEPRA-2020	
CA AB 2101	<p>AUTHOR: Public Employment and Retirement Cmt TITLE: Public Employees Retirement INTRODUCED: 02/06/2020 LAST AMEND: 06/29/2020 SUMMARY: Amends existing law relating to the State Teachers' Retirement System. Removes the requirement that the election for continued defined benefit coverage be filed with the other public retirement system. Includes as creditable service activities performed for an employer by an audiometrist who holds a certificate of registration issued by the State Department of Health Care Services. STATUS: 06/29/2020 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT with author's amendments. 06/29/2020 In SENATE. Read second time and amended. Re-referred to Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT.</p>
CA AB 2937	<p>AUTHOR: Fong [R] TITLE: CERL: Non-Service-Connected Disability Retirement INTRODUCED: 02/21/2020 SUMMARY: Creates an optional provision, to be elected by a county board of supervisors by resolution adopted by majority vote, that would remove the retirement board's assessment regarding the intemperate use of alcoholic liquor or drugs as a condition on the purchase of a disability retirement pension by county or district contributions. STATUS: 03/05/2020 To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT. Comments: SACRS-sponsored bill based on LACERA's proposal. BOR_Position: Support 04/09/2020 Staff_Recommendation: Support</p>
CA SB 430	<p>AUTHOR: Wieckowski [D] TITLE: Public Employees Retirement Benefits: Judges INTRODUCED: 02/21/2019 LAST AMEND: 05/17/2019 SUMMARY: Relates to the State Public Employees' Pension Reform Act of 2013. Grants a judge who was elected to office in a specific year the option of making a one-time, irrevocable election to have a membership status prior to a certain date in the Judges' Retirement System II for service accrued after a certain date. STATUS: 06/26/2019 In ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT: Not heard. Staff_Action: Monitoring</p>
CA SB 783	<p>AUTHOR: Labor, Public Employment & Retirement Cmt TITLE: County Employees Retirement Law of 1937</p>

INTRODUCED: 03/07/2019
SUMMARY:
Corrects several erroneous and obsolete cross references within the County Employees Retirement Law of 1937.

STATUS:
05/16/2019 To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT.

Comments:
At the SACRS 2019 Fall Conference, the SACRS membership approved the SACRS Legislative Committee's draft language on various clean-up provisions, which will be amended into the bill.

Staff_Action: Monitoring

CA SB 1297

AUTHOR: Moorlach [R]
TITLE: Public Employees' Retirement
INTRODUCED: 02/21/2020

SUMMARY:
Relates to the Public Employees' Retirement System, the State Teachers' Retirement System, the Judges' Retirement System, the Judges' Retirement System II, county and district retirement systems created pursuant to the County Employees' Retirement Law of 1937. Revises the provision of pension and other benefits to members of all state or local public retirement systems, among others.

STATUS:
03/05/2020 To SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT.

Staff_Action: Monitoring

CA SB 1371

AUTHOR: Judiciary Cmt
TITLE: Maintenance of the Codes
INTRODUCED: 02/21/2020

SUMMARY:
Makes nonsubstantive changes in various provisions of la relative to directing the Legislative Counsel to advise the Legislature from time to time as to legislation necessary to maintain the codes.

STATUS:
06/18/2020 To ASSEMBLY Committee on JUDICIARY.

Comments:
Makes nonsubstantive change to CERL Section 31631.5 per Legislative Counsel's recommendation.

Staff_Action: Monitoring

File name: FEDERAL-Covid-19

US HR 266

SPONSOR: McCollum [D]
TITLE: Paycheck Protection Program and Health Care Enhancement
INTRODUCED: 01/08/2019
LAST AMEND: 04/21/2020

SUMMARY:
Makes amendments to the Paycheck Protection Program, economic injury disaster loans, and emergency grants pursuant to the Coronavirus Aid, Relief, and Economic Security Act; relates to small business programs; makes additional emergency appropriations for coronavirus response.

STATUS:
04/23/2020 *****To PRESIDENT.

	04/24/2020	Signed by PRESIDENT.
	04/24/2020	Public Law No. 116-139
US HR 748	SPONSOR:	Courtney [D]
	TITLE:	CARES Act
	INTRODUCED:	01/24/2019
	LAST AMEND:	03/25/2020
	SUMMARY:	
		Enacts the Coronavirus Aid, Relief, and Economic Security, or CARES, Act; provides emergency assistance and health care response for individuals, families, and businesses affected by the 2020 coronavirus pandemic.
	STATUS:	
	03/27/2020	In HOUSE. HOUSE concurred in SENATE amendments.
	03/27/2020	*****To PRESIDENT.
	03/27/2020	Signed by PRESIDENT.
	03/27/2020	Public Law No. 116-136
US HR 6074	SPONSOR:	Lowey [D]
	TITLE:	Coronavirus Preparedness and Response Appropriations
	INTRODUCED:	03/04/2020
	SUMMARY:	
		Establishes the Coronavirus Preparedness and Response Supplemental Appropriations Act; makes emergency supplemental appropriations in response to the outbreak of the Coronavirus.
	STATUS:	
	03/06/2020	Public Law No. 116-123
US HR 6201	SPONSOR:	Lowey [D]
	TITLE:	Families First Coronavirus Response Act
	INTRODUCED:	03/11/2020
	LAST AMEND:	03/14/2020
	SUMMARY:	
		Provides for the Families First Coronavirus Response Act; provides specified supplement appropriations.
	STATUS:	
	03/18/2020	Public Law No. 116-127
US HR 6800	SPONSOR:	Lowey [D]
	TITLE:	HEROES Act
	INTRODUCED:	05/12/2020
	SUMMARY:	
		Provides for the HEROES Act.
	STATUS:	
	06/01/2020	In SENATE. Read second time. Placed on Legislative Calendar under General Orders.
	Staff_Action:	Monitoring
US S 3607	SPONSOR:	Grassley [R]
	TITLE:	Public Safety Officer Death Benefits
	INTRODUCED:	05/05/2020
	LAST AMEND:	05/14/2020
	SUMMARY:	
		Extends public safety officer death benefits to public safety officers whose death

is caused by COVID-19.

STATUS:

07/20/2020 In HOUSE. Passed HOUSE.
Staff_Action: Monitoring

US S 3608

SPONSOR: Kennedy [R]
TITLE: CARES Act Funds Flexibility
INTRODUCED: 05/05/2020
SUMMARY:

Amends the CARES Act; provides flexibility in use of funds by states, Indian Tribes, and municipalities.

STATUS:

05/05/2020 INTRODUCED.
05/05/2020 In SENATE. Read second time.
05/05/2020 To SENATE Committee on APPROPRIATIONS.

Comments:

Would prohibit any federal aid to be provided directly to state pension funds.

Staff_Action: Monitoring

US S 3752

SPONSOR: Menendez [D]
TITLE: Coronavirus Local Community Stabilization Fund
INTRODUCED: 05/18/2020
SUMMARY:

Amends Title VI of the Social Security Act; establishes a Coronavirus Local Community Stabilization Fund.

STATUS:

06/02/2020 In SENATE Committee on BANKING, HOUSING AND URBAN AFFAIRS: Hearings held.

Comments:

Would prohibit use of federal funds by states for pension funds.

Staff_Action: Monitoring

File name: Federal-2020

US HR 141

SPONSOR: Davis R [R]
TITLE: Government Pension Offset Repeal
INTRODUCED: 01/03/2019
SUMMARY:

Amends Title II of the Social Security Act; repeals the Government pension offset and windfall elimination provisions.

STATUS:

01/31/2019 In HOUSE Committee on WAYS AND MEANS: Referred to Subcommittee on SOCIAL SECURITY.

BOR_Position: Support 04/11/2019

IBLC_Recommendation: Support 03/14/2019

Staff_Recommendation: Support

US HR 3934

SPONSOR: Brady K [R]
TITLE: Windfall Elimination Provision Replacement
INTRODUCED: 07/24/2019
SUMMARY:

Amends Title II of the Social Security Act; replaces the windfall elimination provision with a formula equalizing benefits for certain individuals with non-covered employment.

STATUS:
 07/24/2019 INTRODUCED.
 07/24/2019 To HOUSE Committee on WAYS AND MEANS.
BOR_Position: Support 02/05/2020
IBLC_Recommendation: Watch 01/09/2020
Staff_Recommendation: Watch

US HR 4540 **SPONSOR:** Neal [D]
TITLE: Non Covered Employment Social Security Provision
INTRODUCED: 09/27/2019
SUMMARY:
 Provides an equitable Social Security formula for individuals with non covered employment; provides relief for individuals currently affected by the Windfall Elimination Provision.
STATUS:
 09/27/2019 INTRODUCED.
 09/27/2019 To HOUSE Committee on WAYS AND MEANS.
BOR_Position: Support 02/05/2020
IBLC_Recommendation: Watch 01/09/2020
Staff_Recommendation: Watch

US HR 4897 **SPONSOR:** Lipinski [D]
TITLE: Governmental Retirement Plans Income
INTRODUCED: 10/29/2019
SUMMARY:
 Amends the Internal Revenue Code; increases the amount excluded from gross income by reason of distributions from governmental retirement plans for health and long term care insurance for public safety officers.
STATUS:
 10/29/2019 INTRODUCED.
 10/29/2019 To HOUSE Committee on WAYS AND MEANS.
Comments:
 Would increase the current Public Safety Officer tax exclusion from \$3,000 to \$6,000.
Staff_Action: Monitoring

US HR 6436 **SPONSOR:** Chabot [R]
TITLE: Health Plans Direct Payment Requirement
INTRODUCED: 04/03/2020
SUMMARY:
 Amends the Internal Revenue Code; repeals the direct payment requirement on the exclusion from gross income of distributions from governmental plans for health and long term care insurance.
STATUS:
 04/03/2020 INTRODUCED.
 04/03/2020 To HOUSE Committee on WAYS AND MEANS.
BOR_Position: Support 07/01/2020
IBLC_Position: Support 06/11/2020
Staff_Recommendation: Support

US S 521 **SPONSOR:** Brown S [D]
TITLE: Government Pension Offset Repeal
INTRODUCED: 02/14/2019

SUMMARY:

Amends Title II of the Social Security Act; repeals the Government pension offset and windfall elimination provisions.

STATUS:

02/14/2019 INTRODUCED.
02/14/2019 In SENATE. Read second time.
02/14/2019 To SENATE Committee on FINANCE.
BOR_Position: Support 04/11/2019
IBLC_Recommendation: Support 03/14/2019
Staff_Recommendation: Support

File name: Other-2020

CA AB 992	<p>AUTHOR: Mullin [D] TITLE: Open Meetings: Local Agencies: Social Media INTRODUCED: 02/21/2019 LAST AMEND: 04/22/2019 SUMMARY: Provides that the Ralph M. Brown Act does not apply to the participation, as defined, in an internet- based social media platform, as defined, by a majority of the members of a legislative body, provides that a majority of the members do not discuss among themselves the business o a specific nature that is within subject matter jurisdiction of the legislative body. STATUS: 06/23/2020 To SENATE Committee on GOVERNANCE AND FINANCE. Staff_Action: Monitoring</p>
CA AB 1945	<p>AUTHOR: Salas [D] TITLE: Emergency Services: First Responders INTRODUCED: 01/17/2020 LAST AMEND: 06/29/2020 SUMMARY: Defines first responder, for purposes of the California Emergency Services Act, to include certain personnel. Provides that the definition of first responder does not confer a right to an employee to obtain a retirement benefit formula for an employment classification that is not included in, or is expressly excluded from, that formula. STATUS: 06/29/2020 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT with author's amendments. 06/29/2020 In SENATE. Read second time and amended. Re-referred to Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT. Staff_Action: Monitoring</p>
CA AB 2452	<p>AUTHOR: Garcia [D] TITLE: State Auditor: Audits: High Risk Local Government INTRODUCED: 02/19/2020 SUMMARY: Authorizes the State Auditor to include in the high risk local government agency audit program any local agency or district association that the State Auditor identifies as being at high risk for the potential of waste, fraud, abuse, or mismanagement or that has major challenges associated with its economy, efficiency, or effectiveness.</p>

	STATUS:	
	02/27/2020	To ASSEMBLY Committee on ACCOUNTABILITY AND ADMINISTRATIVE REVIEW.
	Staff_Action:	Monitoring
CA AB 2473	AUTHOR:	Cooper [D]
	TITLE:	Public Investment Funds
	INTRODUCED:	02/19/2020
	LAST AMEND:	06/03/2020
	SUMMARY:	Exempts from disclosure under California Public Records Act specified records regarding an internally managed private loan made directly by a public investment fund, including quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information. Makes nonsubstantive changes to certain other provisions. Defines terms.
	STATUS:	
	06/23/2020	To SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT.
	Staff_Action:	Monitoring
CA AB 3249	AUTHOR:	Fong [R]
	TITLE:	Public Retirement: Controller: Annual Report
	INTRODUCED:	02/21/2020
	SUMMARY:	Requires the Controller to post the report on the financial condition of all state and local public retirement systems on the Controller's internet website.
	STATUS:	
	03/09/2020	To ASSEMBLY Committee on PUBLIC EMPLOYMENT AND RETIREMENT.
	Staff_Action:	Monitoring
CA ACA 5	AUTHOR:	Weber [D]
	TITLE:	Government Preferences
	INTRODUCED:	01/18/2019
	LAST AMEND:	05/04/2020
	SUMMARY:	Proposes an amendment to the state Constitution to repeal provisions enacted by the initiative Proposition 209 which prohibits the state from discriminating against, or granting preferential treatment to, any individual or group on the basis of race, sex, color, ethnicity, or national origin, in the operation of public employment, public education, or public contracting.
	STATUS:	
	06/25/2020	Chaptered by Secretary of State.
	06/25/2020	Resolution Chapter No. 2020-23
	Staff_Action:	Monitoring
CA SB 931	AUTHOR:	Wieckowski [D]
	TITLE:	Local Government Meetings: Agenda and Documents
	INTRODUCED:	02/05/2020
	LAST AMEND:	04/02/2020
	SUMMARY:	Requires, if the local agency has an internet website to deliver by email the

agendas and documents for local government meetings. Require, where the local agency determines it is technologically infeasible to send a copy of all documents constituting the agenda packet or a website link containing the documents by electronic mail or by other electronic means.

STATUS:

04/02/2020 From SENATE Committee on GOVERNANCE AND FINANCE with author's amendments.
 04/02/2020 In SENATE. Read second time and amended. Re-referred to Committee on GOVERNANCE AND FINANCE.
Staff_Action: Monitoring

File name: STATE-Covid-19

CA AB 196

AUTHOR: Gonzalez [D]
TITLE: Workers' Compensation: Coronavirus
INTRODUCED: 01/10/2019
LAST AMEND: 05/05/2020
SUMMARY:

Defines injury for certain employees who are employed in an occupation or industry deemed essential except as specified, or who are subsequently deemed essential, to include coronavirus disease that develops or manifests itself during a period of employment of those persons in the essential occupation or industry. Creates a conclusive presumption that the injury arose out of and in the course of the employment.

STATUS:

05/05/2020 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT with author's amendments.
 05/05/2020 In SENATE. Read second time and amended. Re-referred to Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT.

Staff_Action: Monitoring

CA AB 664

AUTHOR: Cooper [D]
TITLE: Workers' Compensation: Injury: Communicable Disease
INTRODUCED: 02/15/2019
LAST AMEND: 05/18/2020
SUMMARY:

Defines injury, for certain state and local firefighting personnel, peace officers, certain hospital employees, and certain fire and rescue services coordinators who work for the Office of Emergency Services to include being exposed to or contracting, on or after a specified date, a communicable disease, including coronavirus disease, that is the subject of a state or local declaration of a state of emergency.

STATUS:

05/18/2020 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT with author's amendments.
 05/18/2020 In SENATE. Read second time and amended. Re-referred to Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT.

Comments:

As amended on 4/17/2020, the bill no longer relates to disability retirement and relates to a presumption under workers' compensation.

BOR_Position: Oppose 06/05/2019, Support 05/01/2019

IBLC_Recommendation: Support 04/11/2019

Staff_Action: Monitoring
Staff_Recommendation: Watch

CA AB 1107

AUTHOR: Chu [D]
TITLE: Proclaimed State and Local Emergencies
INTRODUCED: 02/21/2019
LAST AMEND: 07/02/2020
SUMMARY:

Requires all proclamations, communications, materials, and announcements made by the Governor or a state agency related to a duly proclaimed state of emergency to be made available in all the threshold languages spoken limited English proficient speakers. Defines the term threshold languages spoken by limited English proficient speakers to mean the MediCal threshold languages that are determines by the State Department of Health Care Services.

STATUS:

07/02/2020 Re-referred to SENATE Committee on GOVERNMENTAL ORGANIZATION.

07/02/2020 From SENATE Committee on GOVERNMENTAL ORGANIZATION with author's amendments.

07/02/2020 In SENATE. Read second time and amended. Re-referred to Committee on GOVERNMENTAL ORGANIZATION.

Staff_Action: Monitoring

CA AB 1839

AUTHOR: Bonta [D]
TITLE: Coronavirus Recovery Deal
INTRODUCED: 01/06/2020
LAST AMEND: 05/07/2020
SUMMARY:

Enacts the Coronavirus Recovery Deal. Makes a series of legislative findings and declarations pertaining to the coronavirus pandemic and various economic, environmental, and social conditions in the state. States the intent of the Legislature that the state adopt a policy framework with principles and goals committed to accomplish specified economic, environmental, and social objectives and priorities as part of the coronavirus recovery spending.

STATUS:

05/07/2020 From ASSEMBLY Committee on NATURAL RESOURCES with author's amendments.

05/07/2020 In ASSEMBLY. Read second time and amended. Re-referred to Committee on NATURAL RESOURCES.

Comments:

Would support the inclusion of pensions among other benefits that should be included in new employment opportunities for workers in all sectors who have lost jobs or income as a result of the pandemic.

Staff_Action: Monitoring

CA AB 2496

AUTHOR: Choi [R]
TITLE: Income Taxes: Credits: Cleaning Supplies: Coronavirus
INTRODUCED: 02/19/2020
LAST AMEND: 05/04/2020
SUMMARY:

Allows a credit against income taxes to a taxpayer that is a business with a physical location in the state in an amount equal to the costs paid or incurred by the qualified taxpayer during the taxable year for the purchase of cleaning and

sanitizing supplies used at business locations in the state to prevent the transmission of the novel coronavirus.

STATUS:

05/04/2020 From ASSEMBLY Committee on REVENUE AND TAXATION with author's amendments.

05/04/2020 In ASSEMBLY. Read second time and amended. Re-referred to Committee on REVENUE AND TAXATION.

CA AB 2887

AUTHOR: Bonta [D]
TITLE: Statewide Emergencies: Mitigation
INTRODUCED: 02/21/2020
LAST AMEND: 03/16/2020

SUMMARY:

Adds provisions relating to states of emergency, including the coronavirus pandemic. Provides for school meal distribution. Provides a moratorium on rent collection from small businesses. Requires zero interest rate loans for small businesses and nonprofit organizations. Provides paid sick leave for all employees regardless of term of employment. Prohibits the termination of utility service for certain nonpayment after the declaration of a state of emergency.

STATUS:

05/08/2020 In ASSEMBLY. Suspend Assembly Rule 96.

05/08/2020 Re-referred to ASSEMBLY Committee on BUDGET.

Staff_Action: Monitoring

CA AB 3216

AUTHOR: Kalra [D]
TITLE: Employee Leave: Authorization
INTRODUCED: 02/21/2020
LAST AMEND: 07/16/2020

SUMMARY:

Provides for paid emergency leave, as defined, if a public health emergency is declared by the Governor pursuant to the California Emergency Services Act. Requires an employer in these cases to provide each employee with at least twenty-four hours or three days of paid sick leave, or for part time workers an amount that is equivalent to the amount of time they regularly work or are scheduled to work within a 10 day period.

STATUS:

07/16/2020 From SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT with author's amendments.

07/16/2020 In SENATE. Read second time and amended. Re-referred to Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT.

Staff_Action: Monitoring

CA AB 3329

AUTHOR: Daly [D]
TITLE: Unemployment Insurance: Coronavirus Pandemic
INTRODUCED: 02/21/2020
LAST AMEND: 05/04/2020

SUMMARY:

Provides that following the termination of the Federal Pandemic Unemployment Compensation amount provided pursuant to the CARES Act, or any other federal supplemental unemployment compensation payments for unemployment due to the coronavirus pandemic, that an individual's weekly benefit amount be increased by a specified amount for the remainder of the duration of time the

individual is entitled to receive benefits.

STATUS:

05/07/2020 In ASSEMBLY Committee on INSURANCE: Not heard.

CA SB 89

AUTHOR: Budget and Fiscal Review Cmt

TITLE: Budget Act

INTRODUCED: 01/10/2019

LAST AMEND: 03/16/2020

SUMMARY:

Amends the Budget Act to make appropriations for any purpose related to the proclamation of a state of emergency upon order of the Director of Finance; provides that the Administration will work with stakeholders, including members of the Legislature and staff, in developing strategies to be considered for inclusion to assist individuals, nonprofit organizations, and small businesses experiencing economic hardships to the impacts.

STATUS:

03/17/2020 *****To GOVERNOR.

03/17/2020 Signed by GOVERNOR.

03/17/2020 Chaptered by Secretary of State. Chapter No. 2020-02

CA SB 117

AUTHOR: Budget and Fiscal Review Cmt

TITLE: Education Finance

INTRODUCED: 01/10/2019

LAST AMEND: 03/16/2020

SUMMARY:

Provides that due to the coronavirus, the instructional days and minutes requirements will be deemed to have been met during the period of time the school is closed. Extends the deadline to conduct the English learner assessment, unless otherwise determined by the Superintendent.

STATUS:

03/17/2020 *****To GOVERNOR.

03/17/2020 Signed by GOVERNOR.

03/17/2020 Chaptered by Secretary of State. Chapter No. 2020-03

CA SB 893

AUTHOR: Caballero [D]

TITLE: Workers' Compensation: Hospital Employees

INTRODUCED: 01/28/2020

LAST AMEND: 04/29/2020

SUMMARY:

Defines injury, for a hospital employee who provides direct patient care in an acute care hospital, to include infectious diseases, musculoskeletal injuries, and respiratory diseases. Creates rebuttable presumptions that these injuries that develop or manifest in a hospital employee who provides direct patient care in an acute care hospital arose out of and in the course of employment.

STATUS:

05/14/2020 In SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT: Failed passage.

05/14/2020 In SENATE Committee on LABOR, PUBLIC EMPLOYMENT AND RETIREMENT: Reconsideration granted.

Staff_Action: Monitoring

CA SB 939

AUTHOR: Wiener [D]

TITLE: Emergencies: Coronavirus: Evictions

INTRODUCED: 02/06/2020
LAST AMEND: 05/29/2020

SUMMARY:

Prohibits a commercial landlord from serving a specified notice of eviction on a commercial tenant under a certain number of days after the state of emergency proclaimed by the Governor on March 4, 2020, is lifted and if specified criteria apply. Defines eligible COVID 19 impacted commercial tenant. Provides that specified notices of eviction served on commercial tenants are void under specified circumstances.

STATUS:

06/18/2020 In SENATE Committee on APPROPRIATIONS: Held in committee.

Staff_Action: Monitoring

CA SB 943

AUTHOR: Chang [R]
TITLE: Paid Family Leave: Coronavirus
INTRODUCED: 02/10/2020
LAST AMEND: 05/19/2020

SUMMARY:

Authorizes wage replacement benefits to specified workers who take time off work to care for a child or other family member, including a child with disabilities, for whom the employee is responsible for providing care, if that person's school or place of care has been closed, or the care provider of that person is unavailable, due to the coronavirus outbreak.

STATUS:

06/18/2020 In SENATE Committee on APPROPRIATIONS: Held in committee.

Staff_Action: Monitoring

CA SB 1159

AUTHOR: Hill [D]
TITLE: Workers Compensation: Coronavirus
INTRODUCED: 02/20/2020
LAST AMEND: 06/18/2020

SUMMARY:

Amends existing law relating to the workers' compensation system. Defines injury for an employee to include illness or death resulting from coronavirus disease. Creates a disputable presumption that an injury that develops or manifests itself while an employee is employed arose out of and in the course of the employment. Requires an employee to exhaust their paid sick leave benefits before receiving temporary disability benefits.

STATUS:

06/29/2020 To ASSEMBLY Committee on INSURANCE.

Staff_Action: Monitoring

CA SB 1322

AUTHOR: Rubio [D]
TITLE: Remote Online Notarization Act
INTRODUCED: 02/21/2020
LAST AMEND: 04/03/2020

SUMMARY:

Relates to Remote Online Notarization Act. Authorizes a notary public to apply for registration with the Secretary of State to be a remote online notary public. Provides that the act shall remain in effect only while there is a declaration of a state of emergency by the Governor related to the coronavirus in effect.

STATUS:
05/11/2020 Re-referred to SENATE Committee on JUDICIARY.
Staff_Action: Monitoring

CA 40 2020

Executive Order

TITLE: Coronavirus and Workers' Compensation Benefits

ORDERED: 05/06/2020

SUMMARY:

Provides that any coronavirus related illness of an employee shall be presumed to arise out of and in the course of employment for purposes of awarding workers' compensation benefits if the employee tested positive for or was diagnosed with coronavirus within fourteen days after a day that the employee performed labor or services at the employee's place of employment at the employer's direction after a specified date.

Comments:

Governor's Executive Order providing a presumption for workers' compensation benefits due to Covid-19.

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July 14, 2020

The Honorable Richard Neal
Chairman, Ways & Means Committee
U.S. House of Representatives
1102 Longworth House Office Building
Washington D.C. 20515

RE: Support H.R. 6436 (Chabot-Horn)—Police and Fire Health Care Protection Act of 2020

Dear Chairman Neal:

The Los Angeles County Employees Retirement Association (LACERA) supports H.R. 6436, which would repeal the direct payment requirement in Section 402(l) of the tax code, which provides an exclusion from gross income of distributions from governmental plans for health and long-term care insurance.

The provision, which was enacted as part of the Pension Protection Act of 2006, provides that eligible retired public safety officers may exclude up to \$3,000 per year from gross income for health and long-term care premiums that are deducted from taxable retirement plan distributions and paid directly to insurance carriers by a governmental plan.

LACERA is the largest county retirement system in the United States and administers retirement plan benefits for over 168,000 active and retired members. Our 68,000 retired members include over 13,000 retired safety members, many of whom are retired public safety officers who may be eligible for this tax exclusion. Our mission is to provide the promised benefits to our members, and we are dedicated to providing excellent service to our members.

Our service commitment to our members includes enabling retired members to elect to have payments deducted from their monthly retirement allowances and transmitted to a variety of third-party payees, including health and long-term care insurance carriers, life insurance carriers, credit unions, employee organizations, and retiree organizations. The convenience for our retirees of being able to designate monthly deductions facilitates their access to valuable services and ensures that they can keep current with their monthly invoices.

However, there are instances in which third-party payees do not comply with LACERA's administrative requirements for establishing and processing monthly deductions, including not notifying LACERA of deduction changes on a timely basis. This noncompliance creates unnecessary administrative burdens for our staff that can

The Honorable Richard Neal
H.R. 6436 – Support
July 14, 2020
Page 2

become increasingly onerous. LACERA believes that the repeal of the direct payment requirement would provide flexibility to LACERA to determine the payment model that would best serve our retired public safety officers in terms of efficiency and effectiveness. H.R. 6436 would ensure that all retired public safety officers are treated equally for the tax exclusion regardless of the capability of specific governmental retirement plans to make direct payments.

We look forward to working with you on passage of H.R. 6436. If we can be of assistance on this or any other issue, please contact our legislative advocate, Tony Roda of Williams & Jensen, at (703) 409-5658 or ajroda@wms-jen.com.

Respectfully submitted,



SANTOS H. KREIMANN
Chief Executive Officer

SHK:bwl

cc: Members of the U.S. House of Representatives
Committee on Ways and Means
The Honorable Nancy Pelosi
The Honorable Kevin McCarthy



July 14, 2020

The Honorable Judy Chu
Ways & Means Committee
U.S. House of Representatives
1102 Longworth House Office Building
Washington D.C. 20515

RE: Co-Sponsor H.R. 6436 (Chabot-Horn)—Police and Fire Health Care Protection Act of 2020

Dear Representative Chu:

The Los Angeles County Employees Retirement Association (LACERA) respectfully requests that you co-sponsor H.R. 6436, which would repeal the direct payment requirement in Section 402(l) of the tax code, which provides an exclusion from gross income of distributions from governmental plans for health and long-term care insurance.

The provision, which was enacted as part of the Pension Protection Act of 2006, provides that eligible retired public safety officers may exclude up to \$3,000 per year from gross income for health and long-term care premiums that are deducted from taxable retirement plan distributions and paid directly to insurance carriers by a governmental plan.

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Our service commitment to our members includes enabling retired members to elect to have payments deducted from their monthly retirement allowances and transmitted to a variety of third-party payees, including health and long-term care insurance carriers, life insurance carriers, credit unions, employee organizations, and retiree organizations. The convenience for our retirees of being able to designate monthly deductions facilitates their access to valuable services and ensures that they can keep current with their monthly invoices.

However, there are instances in which third-party payees do not comply with LACERA's administrative requirements for establishing and processing monthly deductions, including not notifying LACERA of deduction changes on a timely basis. This

The Honorable Judy Chu
H.R. 6436 – Co-Sponsor
July 14, 2020
Page 2

noncompliance creates unnecessary administrative burdens for our staff that can become increasingly onerous. LACERA believes that the repeal of the direct payment requirement would provide flexibility to LACERA to determine the payment model that would best serve our retired public safety officers in terms of efficiency and effectiveness. H.R. 6436 would ensure that all retired public safety officers are treated equally for the tax exclusion regardless of the capability of specific governmental retirement plans to make direct payments.

We look forward to working with you on passage of H.R. 6436. If we can be of assistance on this or any other issue, please contact our legislative advocate, Tony Roda of Williams & Jensen, at (703) 409-5658 or ajroda@wms-jen.com.

Respectfully submitted,

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SANTOS H. KREIMANN
Chief Executive Officer

SHK:bwl

cc: The Honorable Nancy Pelosi
The Honorable Kevin McCarthy



July 14, 2020

The Honorable Jimmy Gomez
Ways & Means Committee
U.S. House of Representatives
1102 Longworth House Office Building
Washington D.C. 20515

RE: Co-Sponsor H.R. 6436 (Chabot-Horn)—Police and Fire Health Care Protection Act of 2020

Dear Representative Gomez:

The Los Angeles County Employees Retirement Association (LACERA) respectfully requests that you co-sponsor H.R. 6436, which would repeal the direct payment requirement in Section 402(l) of the tax code, which provides an exclusion from gross income of distributions from governmental plans for health and long-term care insurance.

The provision, which was enacted as part of the Pension Protection Act of 2006, provides that eligible retired public safety officers may exclude up to \$3,000 per year from gross income for health and long-term care premiums that are deducted from taxable retirement plan distributions and paid directly to insurance carriers by a governmental plan.

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The Honorable Jimmy Gomez
H.R. 6436 – Co-Sponsor
July 14, 2020
Page 2

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We look forward to working with you on passage of H.R. 6436. If we can be of assistance on this or any other issue, please contact our legislative advocate, Tony Roda of Williams & Jensen, at (703) 409-5658 or ajroda@wms-jen.com.

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SANTOS H. KREIMANN
Chief Executive Officer

SHK:bwl

cc: The Honorable Nancy Pelosi
The Honorable Kevin McCarthy



July 14, 2020

The Honorable Linda Sanchez
Ways & Means Committee
U.S. House of Representatives
1102 Longworth House Office Building
Washington D.C. 20515

RE: Co-Sponsor H.R. 6436 (Chabot-Horn)—Police and Fire Health Care Protection Act of 2020

Dear Representative Sanchez:

The Los Angeles County Employees Retirement Association (LACERA) respectfully requests that you co-sponsor H.R. 6436, which would repeal the direct payment requirement in Section 402(l) of the tax code, which provides an exclusion from gross income of distributions from governmental plans for health and long-term care insurance.

The provision, which was enacted as part of the Pension Protection Act of 2006, provides that eligible retired public safety officers may exclude up to \$3,000 per year from gross income for health and long-term care premiums that are deducted from taxable retirement plan distributions and paid directly to insurance carriers by a governmental plan.

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However, there are instances in which third-party payees do not comply with LACERA's administrative requirements for establishing and processing monthly deductions, including not notifying LACERA of deduction changes on a timely basis. This

The Honorable Linda Sanchez
H.R. 6436 – Co-Sponsor
July 14, 2020
Page 2

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We look forward to working with you on passage of H.R. 6436. If we can be of assistance on this or any other issue, please contact our legislative advocate, Tony Roda of Williams & Jensen, at (703) 409-5658 or ajroda@wms-jen.com.

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SANTOS H. KREIMANN
Chief Executive Officer

SHK:bwl

cc: The Honorable Nancy Pelosi
The Honorable Kevin McCarthy

FOR INFORMATION ONLY

July 24, 2020

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: August 5, 2020 Board of Retirement Meeting
August 12, 2020 Board of Investments Meeting

SUBJECT: **Statewide Ballot Measures: November 3, 2020 Election**

On July 1, 2020, Secretary of State Alex Padilla assigned proposition numbers to the 12 measures that qualified to appear on the November 3, 2020 General Election ballot. Eight of the measures were placed on the ballot via petitions by registered voters, and 4 were placed by the California State Legislature.

None of the ballot measures propose any changes to the County Employees Retirement Law of 1937, the Public Employees' Pension Reform Act of 2013, or the California Constitution that would affect the structure of governmental defined benefit pension plans. However, some of the measures, as noted below, contain subject matter related to programs administered by LACERA such as commercial real estate, health care, privacy, and government contracting.

Proposition 14: Medical Research

This measure would authorize state general obligation bonds to continue funding stem cell and other medical research on diseases such as Alzheimer's, Parkinson's, stroke, epilepsy, and other central nervous system diseases.

Proposition 15: Commercial Property Taxes

This measure would increase funding for public schools, community colleges, and local governments by requiring that commercial and industrial real property be taxed based on current market value.

Proposition 16: Repeal of Proposition 209

This measure would repeal the provisions in the California Constitution enacted by Proposition 209 in 1996, which prohibited the state from discriminating against, or granting preferential treatment to, any individual or group on the basis of race, sex,

color, ethnicity, or national origin in the operation of public employment, public education, or public contracting.

Proposition 23: Regulation of Kidney Dialysis Clinics

This measure would authorize state regulation of kidney dialysis clinics and establishes minimum staffing and other requirements such as data reporting of infection rates, state approval for clinics to close or reduce services, and prohibiting clinics from discriminating against patients based on payment sources for care.

Proposition 24: Consumer Privacy

The measure would permit consumers to prevent businesses from sharing personal information, correct inaccurate personal information, and limit businesses' use of "sensitive personal information" such as geolocation, race, ethnicity, religion, genetic data, union membership, private communications, and certain sexual orientation, health, and biometric information. It would also establish criteria for business compliance, prohibit retention of personal information that is longer than necessary by businesses, and provide penalties for violations.

Staff provides this update for informational purposes only. Also attached is an excerpt from LACERA's Legislative Policy providing guidelines on the range of actions that may be taken by LACERA on ballot measures.

Reviewed and Approved:



Steven P. Rice, Chief Counsel

Attachments

News Release: Numbers Assigned to November Ballot Measures
LACERA Legislative Policy¹: Excerpt on Ballot Measures

cc: Santos H. Kreimann Cassandra Smith
 JJ Popowich Joe Ackler, Ackler & Associates
 Steven P. Rice
 Jon Gabel

¹ As amended by the Board of Retirement and Board of Investments on August 7, 2019 and August 14, 2019, respectively.

ALEX PADILLA

AP20:060

FOR IMMEDIATE RELEASE

July 1, 2020

CONTACT:

SOS Press Office

(916) 653-6575

Secretary of State Alex Padilla Assigns Numbers to November Ballot Measures, Invites Ballot Arguments

SACRAMENTO, CA – Secretary of State Alex Padilla today assigned proposition numbers to the legislative, initiative, and referendum measures set to appear on the November 3, 2020 General Election ballot. Secretary Padilla also invited interested Californians to submit arguments to be considered for inclusion in the Official Voter Information Guide. The guide is mailed to every voting household in California and posted on the Secretary of State's website.

The propositions are listed below, along with the Legislative Counsel's digest or the Attorney General's official circulating title and summary.

Proposition 14

AUTHORIZES BONDS TO CONTINUE FUNDING STEM CELL AND OTHER MEDICAL RESEARCH. INITIATIVE STATUTE. Authorizes \$5.5 billion in state general obligation bonds to fund grants from the California Institute of Regenerative Medicine to educational, non-profit, and private entities for: (1) stem cell and other medical research, therapy development, and therapy delivery; (2) medical training; and (3) construction of research facilities. Dedicates \$1.5 billion to fund research and therapy for Alzheimer's, Parkinson's, stroke, epilepsy, and other brain and central nervous system diseases and conditions. Limits bond issuance to \$540 million annually. Appropriates money from General Fund to repay bond debt, but postpones repayment for first five years. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: **State costs of \$7.8 billion to pay off principal (\$5.5 billion) and interest (\$2.3 billion) on the bonds. Associated average annual debt payments of about \$310 million for 25 years. The costs could be higher or lower than these estimates depending on factors such as the interest rate and the period of time over which the bonds are repaid. The state General Fund would pay most of the costs, with a relatively small amount of interest repaid by bond proceeds. ([19-0022A1](#).)**

Proposition 15

INCREASES FUNDING FOR PUBLIC SCHOOLS, COMMUNITY COLLEGES, AND LOCAL GOVERNMENT SERVICES BY CHANGING TAX ASSESSMENT OF COMMERCIAL AND INDUSTRIAL PROPERTY. INITIATIVE CONSTITUTIONAL

AMENDMENT. Increases funding for K-12 public schools, community colleges, and local governments by requiring that commercial and industrial real property be taxed based on current market value. Exempts from this change: residential properties; agricultural properties; and owners of commercial and industrial properties with combined value of \$3 million or less. Increased education funding will supplement existing school funding guarantees. Exempts small businesses from personal property tax; for other businesses, exempts \$500,000 worth of personal property. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: **Net increase in annual property tax revenues of \$7.5 billion to \$12 billion in most years, depending on the strength of real estate markets. After backfilling state income tax losses related to the measure and paying for county administrative costs, the remaining \$6.5 billion to \$11.5 billion would be allocated to schools (40 percent) and other local governments (60 percent).** ([19-0008](#).)

Proposition 16

[ACA 5 \(Resolution Chapter 23\), Weber. Government preferences.](#)

The California Constitution, pursuant to provisions enacted by the initiative Proposition 209 in 1996, prohibits the state from discriminating against, or granting preferential treatment to, any individual or group on the basis of race, sex, color, ethnicity, or national origin in the operation of public employment, public education, or public contracting. The California Constitution defines the state for these purposes to include the state, any city, county, public university system, community college district, school district, special district, or any other political subdivision or governmental instrumentality of, or within, the state.

This measure would repeal these provisions. The measure would also make a statement of legislative findings in this regard.

WHEREAS, Equal opportunity is deeply rooted in the American ideals of fairness, justice, and equality. Programs to meet the goals of equal opportunity seek to realize these basic values. Equal opportunity not only helps individuals, but also helps communities in need and benefits our larger society. California's equal opportunity program was upended by the passage of Proposition 209 in 1996; and

WHEREAS, Proposition 209, entitled the California Civil Rights Initiative, amended Article I of the California Constitution to prohibit race- and gender-conscious remedies to rectify the underutilization of women and people of color in public employment, as well as public contracting and education; and

WHEREAS, Proposition 209 invalidated a series of laws that had been enacted by the California Legislature over the 20 years prior to it that required state agencies to eliminate traditional patterns of segregation and exclusion in the workforce, to increase the representation of women and minorities in the state service by identifying jobs for which their employment was underrepresented due to discrimination, and to develop action plans to remedy such underrepresentation without effectuating quota systems; and

WHEREAS, Proposition 209 also overshadowed other landmark civil rights and antidiscrimination laws. In 1959, after a 37-year campaign by labor and civil rights groups, the Unruh Civil Rights Act was passed, which was the forerunner of the Civil Rights Act of 1964; and

WHEREAS, As a result of the passage of Proposition 209, women and people of color continue to face discrimination and disparity in opportunities to participate in numerous forms of association and work that are crucial to the development of talents and capabilities that enable people to contribute meaningfully to, and benefit from, the collective possibilities of national life; and

WHEREAS, The State of California has provided employment opportunities for people of color and women of all races. However, lingering, and even increasing, disparity still exists, particularly for Asian Americans, Pacific Islanders, Black Americans, Latino Americans, Native Americans, and women, and should be rectified; and

WHEREAS, Proposition 209 has impeded California's continuing interest in supporting the equal participation of women in the workforce and in public works projects, in addressing the historical and present manifestations of gender bias, and in promulgating policies to enforce antidiscrimination in the workplace and on public projects; and

WHEREAS, In the wake of Proposition 209, California saw stark workforce diversity reductions for people of color and women in public contracting and in public education. Studies show that more diverse workforces perform better financially and are significantly more productive and focused; and

WHEREAS, Since the passage of Proposition 209, the state's minority-owned and women-owned business enterprise programs have been decimated. A 2016 study conservatively estimates that the implementation of Proposition 209 cost women and people of color over \$1,000,000,000 annually in lost contract awards. Most procurement and subcontracting processes remain effectively closed to these groups due to the changes brought on by Proposition 209; and

WHEREAS, Women are vastly underrepresented among firms receiving public contracts and the dollars awarded to certified women-owned business enterprises fell by roughly 40 percent, compared to levels before Proposition 209. In addition, only one-third of certified minority business enterprises in California's transportation construction industry are still in operation today, compared to 20 years ago; and

WHEREAS, Women, particularly women of color, continue to face unequal pay for equal work. White women are paid 80 cents to every dollar paid to white men doing the same work. Black women are paid 60 cents for every dollar paid to white men doing the same work and would theoretically have to work an extra seven months every year to overcome that differential. This persistent gender wage gap continues to harm women, their families, and communities; and

WHEREAS, Despite a booming economy with almost full employment, a persistent racial wealth gap remains rooted in income inequality. Improving minority access to educational and labor market opportunity reduces the wealth gap and strengthens the economy; and

WHEREAS, Proposition 209 has had a devastating impact on minority equal opportunity and access to California's publicly funded institutions of higher education. This violates the spirit of the California Master Plan for Higher Education by making it more difficult for many students to obtain an affordable and accessible high quality public education. While federal law allows schools to use race as a factor when making admissions decisions, California universities are prohibited by Proposition 209 from engaging in targeted outreach and extra efforts to matriculate high-performing minority students. This reduces the graduation rates of students of color and, in turn, contributes to the diminution of the "pipeline" of candidates of color for faculty positions; and

WHEREAS, Since the passage of Proposition 209, diversity within public educational institutions has been stymied. Proposition 209 instigated a dramatic change in admissions policy at the University of California, with underrepresented group enrollment at the Berkeley and Los Angeles campuses of the University of California immediately falling by more than 60 percent and systemwide underrepresented group enrollment falling by at least 12 percent. Underrepresented group high school graduates faced substantial long-term declines in educational and employment outcomes as a result of these changes; and

WHEREAS, Among California high school graduates who apply to the University of California, passage of Proposition 209 has led to a decreased likelihood of earning a college degree within six years, a decreased likelihood of ever earning a graduate degree, and long-run declines in average wages and the likelihood of earning high wages measured by California standards. The University of California has never recovered the same level of diversity that it had before the loss of affirmative action nearly 20 years ago, a level that, at the time, was widely considered to be inadequate to meet the needs of the state and its young people because it did not achieve parity with the state's ethnic demographics; and

WHEREAS, The importance of diversity in educational settings cannot be overstated. The Supreme Court of the United States outlined the benefits that arise from diversity, as follows, "the destruction of stereotypes, the promotion of cross-racial understanding, the preparation of a student body for an increasingly diverse workforce and society, and the cultivation of a set of leaders with legitimacy in the eyes of the citizenry"; and

WHEREAS, Federal courts continue to reaffirm the value of diversity in favor of race conscious admissions, as exemplified by United States District Judge Allison D. Burroughs who stated, "race conscious admissions programs that survive strict scrutiny have an important place in society and help ensure that colleges and universities can offer a diverse atmosphere that fosters learning, improves scholarship, and encourages mutual respect and understanding. Further, Judge Burroughs recognized that there are no race-neutral alternatives that would allow a university to achieve an adequately diverse student body while still perpetuating its standards for academic and other forms of excellence; and

WHEREAS, It is the intent of the Legislature that California remedy discrimination against, and underrepresentation of, certain disadvantaged groups in a manner consistent with the United States Constitution and allow gender, racial, and ethnic diversity to be considered among the factors used to decide college admissions and hiring and contracting by government institutions; and

WHEREAS, It is further the intent of the Legislature that California transcend a legacy of unequal treatment of marginalized groups and promote fairness and equal citizenship by affording the members of marginalized groups a fair and full opportunity to be integrated into state public institutions that advance upward mobility, pay equity, and racial wealth gap reduction; now, therefore, be it Resolved by the Assembly, the Senate concurring, That the Legislature of the State of California at its 2019-20 Regular Session commencing on the third day of December 2018, two-thirds of the membership of each house concurring, hereby proposes to the people of the State of California, that the Constitution of the State be amended as follows:

That Section 31 of Article I thereof is repealed.

Proposition 17

ACA 6 (Resolution Chapter 24), McCarty. Elections: disqualification of electors.

The California Constitution requires the Legislature to provide for the disqualification of electors while mentally incompetent or imprisoned or on parole for the conviction of a felony. Existing statutory law, for purposes of determining who is entitled to register to vote, defines imprisoned as currently serving a state or federal prison sentence.

This measure would instead direct the Legislature to provide for the disqualification of electors who are serving a state or federal prison sentence for the conviction of a felony. This measure would also delete the requirement that the Legislature provide for the disqualification of electors while on parole for the conviction of a felony. The measure would provide for the restoration of voting rights upon completion of the prison term.

Resolved by the Assembly, the Senate concurring, That the Legislature of the State of California at its 2019-20 Regular Session commencing on the third day of December 2018, two-thirds of the membership of each house concurring, hereby proposes to the people of the State of California, that the Constitution of the State be amended as follows:

First-That Section 2 of Article II thereof is amended to read:

SEC. 2. (a) A United States citizen 18 years of age and resident in this State may vote.

(b) An elector disqualified from voting while serving a state or federal prison term, as described in Section 4, shall have their right to vote restored upon the completion of their prison term.

Second-That Section 4 of Article II thereof is amended to read:

SEC. 4. The Legislature shall prohibit improper practices that affect elections and shall provide for the disqualification of electors while mentally incompetent or serving a state or federal prison term for the conviction of a felony.

Proposition 18

ACA 4 (Resolution Chapter 30), Mullin. Elections: voting age.

The California Constitution authorizes any person who is a United States citizen, at least 18 years of age, and a resident of the state to vote.

This measure, in addition, would authorize a United States citizen who is 17 years of age, is a resident of the state, and will be at least 18 years of age at the time of the next general election to vote in any primary or special election that occurs before the next general election in which the citizen would be eligible to vote if at least 18 years of age.

Proposition 19

ACA 11 (Resolution Chapter 31), Mullin. The Home Protection for Seniors, Severely Disabled, Families, and Victims of Wildfire or Natural Disasters Act.

The California Constitution limits the amount of ad valorem taxes on real property to 1% of the full cash value of that property, defined as the county assessor's valuation of real property as shown on the 1975–76 tax bill and, thereafter, the appraised value of the property when purchased, newly constructed, or a change in ownership occurs after the 1975 assessment, subject to an annual inflation adjustment not to exceed 2%. The California Constitution authorizes the Legislature to authorize a person over 55 years of age or any severely and permanently disabled person residing in property eligible for the homeowner's exemption to transfer the base year value of that property to a replacement dwelling of equal or lesser value located in the same county, or another county that has adopted an ordinance allowing base year value transfers from other counties, as provided. The California Constitution also provides that the purchase or transfer of the principal residence, and the first \$1,000,000 of other real property, of a transferor in the case of a transfer between parents and their children, or between grandparents and their grandchildren if all the parents of those grandchildren are deceased, is not a "purchase" or "change in ownership" for purposes of determining the "full cash value" of property for taxation.

This measure, beginning on and after April 1, 2021, would authorize an owner of a primary residence who is over 55 years of age, severely disabled, or a victim of a wildfire or natural disaster, as defined, to transfer the taxable value, defined as the base year value plus inflation adjustments, of their primary residence to a replacement primary residence located anywhere in the state, regardless of the location or value of the replacement primary residence, that is purchased or newly constructed as that person's principal residence within 2 years of the sale of the original primary residence. The measure would limit a person who is over 55 years of age or severely disabled to 3 transfers under these provisions.

The measure, beginning on and after February 16, 2021, would exclude from the terms "purchase" and "change in ownership" for purposes of determining the "full cash value" of property the purchase or transfer of a family home or family farm, as those terms are defined, of

the transferor in the case of a transfer between parents and their children, or between grandparents and their grandchildren if all the parents of those grandchildren are deceased. In the case of a transfer of a family home, the measure would require that the property continue as the family home of the transferee. The measure would require that the taxable value of the property be determined as provided. In the case of property tax benefits provided to a family home under these provisions, the bill would require the transferee to claim the homeowner's or disabled veteran's exemption within one year of the transfer. The measure would specify that the above-described provisions relating to transfers between parents or grandparents and children or grandchildren would apply to transfers occurring on or before February 15, 2021.

The measure would establish the California Fire Response Fund in the State Treasury. The measure would require the Controller to annually transfer a specified amount, based on calculations by the Director of Finance, of the additional revenues and savings that accrued to the state from the implementation of this measure's provisions from the General Fund to that fund. However, the measure would provide that, if the amount required to be transferred to the California Fire Response Fund exceeds the amount transferred for the previous fiscal year by more than 10%, that excess amount would not be transferred to the California Fire Response Fund. The measure would require the Legislature to appropriate moneys in the fund solely for the purpose of funding fire suppression staffing by the Department of Forestry and Fire Protection and underfunded special districts that provide fire protection services, as provided.

The measure would also establish the County Revenue Protection Fund and continuously appropriate moneys in that fund for the purpose of reimbursing eligible local agencies, as provided. The measure would require the Controller to annually transfer a specified amount, based on the above-described calculations by the Director of Finance, from the General Fund to that fund. The measure would require each county to annually determine the gain of the county and any local agency within the county resulting from the implementation of this measure and, if that amount of gain is negative, provide that specified eligible local agencies may receive a reimbursement from the County Revenue Protection Fund. The measure would require the California Department of Tax and Fee Administration to provide a reimbursement to each eligible local agency that has a negative gain, determined every 3 years based on the aggregate gain of the eligible local agency, as provided, and require the Controller to transfer any remaining balance in the County Revenue Protection Fund to the General Fund at the end of each 3-year period, to be available for appropriation for any purpose.

Proposition 20

RESTRICTS PAROLE FOR NON-VIOLENT OFFENDERS. AUTHORIZES FELONY SENTENCES FOR CERTAIN OFFENSES CURRENTLY TREATED ONLY AS MISDEMEANORS. INITIATIVE STATUTE. Imposes restrictions on parole program for non-violent offenders who have completed the full term for their primary offense. Expands list of offenses that disqualify an inmate from this parole program. Changes standards and requirements governing parole decisions under this program. Authorizes felony charges for specified theft crimes currently chargeable only as misdemeanors, including some theft crimes where the value is between \$250 and \$950. Requires persons convicted of specified misdemeanors to submit to collection of DNA samples for state database. Summary of estimate by Legislative Analyst and

Director of Finance of fiscal impact on state and local government: Increased state and local correctional costs likely in the tens of millions of dollars annually, primarily related to increases in penalties for certain theft-related crimes and the changes to the nonviolent offender release consideration process. **Increased state and local court-related costs of around a few million dollars annually related to processing probation revocations and additional felony theft filings. Increased state and local law enforcement costs not likely to exceed a couple million dollars annually related to collecting and processing DNA samples from additional offenders.** ([17-0044](#).)

Proposition 21

EXPANDS LOCAL GOVERNMENTS' AUTHORITY TO ENACT RENT CONTROL ON RESIDENTIAL PROPERTY. INITIATIVE STATUTE. Amends state law to allow local governments to establish rent control on residential properties over 15 years old. Allows rent increases on rent-controlled properties of up to 15 percent over three years from previous tenant's rent above any increase allowed by local ordinance. Exempts individuals who own no more than two homes from new rent-control policies. In accordance with California law, provides that rent-control policies may not violate landlords' right to a fair financial return on their property. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: **Potential reduction in state and local revenues of tens of millions of dollars per year in the long term. Depending on actions by local communities, revenue losses could be less or more.** ([19-0001](#).)

Proposition 22

CHANGES EMPLOYMENT CLASSIFICATION RULES FOR APP-BASED TRANSPORTATION AND DELIVERY DRIVERS. INITIATIVE STATUTE. Establishes different criteria for determining whether app-based transportation (rideshare) and delivery drivers are "employees" or "independent contractors." Independent contractors are not entitled to certain state-law protections afforded employees—including minimum wage, overtime, unemployment insurance, and workers' compensation. Instead, companies with independent contractor drivers will be required to provide specified alternative benefits, including: minimum compensation and healthcare subsidies based on engaged driving time, vehicle insurance, safety training, and sexual harassment policies. Restricts local regulation of app-based drivers; criminalizes impersonation of such drivers; requires background checks. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: **Increase in state personal income tax revenue of an unknown amount.** ([19-0026A1](#))

Proposition 23

AUTHORIZES STATE REGULATION OF KIDNEY DIALYSIS CLINICS. ESTABLISHES MINIMUM STAFFING AND OTHER REQUIREMENTS. INITIATIVE STATUTE. Requires at least one licensed physician on site during treatment at outpatient kidney dialysis clinics; authorizes Department of Public Health to exempt clinics from this requirement due to shortages of qualified licensed physicians if at least one nurse practitioner or physician assistant is on site. Requires clinics to report dialysis-related infection data to state and

federal governments. Requires state approval for clinics to close or reduce services. Prohibits clinics from discriminating against patients based on the source of payment for care. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: **Increased state and local health care costs, likely in the low tens of millions of dollars annually, resulting from increased dialysis treatment costs.** ([19-0025A1.](#))

Proposition 24

AMENDS CONSUMER PRIVACY LAWS. INITIATIVE STATUTE. Permits consumers to: (1) prevent businesses from sharing personal information; (2) correct inaccurate personal information; and (3) limit businesses' use of "sensitive personal information"—such as precise geolocation; race; ethnicity; religion; genetic data; union membership; private communications; and certain sexual orientation, health, and biometric information. Changes criteria for which businesses must comply with these laws. Prohibits businesses' retention of personal information for longer than reasonably necessary. Triples maximum penalties for violations concerning consumers under age 16. Establishes California Privacy Protection Agency to enforce and implement consumer privacy laws, and impose administrative fines. Requires adoption of substantive regulations. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: **Increased annual state costs of roughly \$10 million for a new state agency to monitor compliance and enforcement of consumer privacy laws. Increased state costs, potentially reaching the low millions of dollars annually, from increased workload to DOJ and the state courts, some or all of which would be offset by penalty revenues. Unknown impact on state and local tax revenues due to economic effects resulting from new requirements on businesses to protect consumer information.** ([19-0021A1.](#))

Proposition 25

REFERENDUM TO OVERTURN A 2018 LAW THAT REPLACED MONEY BAIL SYSTEM WITH A SYSTEM BASED ON PUBLIC SAFETY RISK. If this petition is signed by the required number of registered voters and timely filed, a referendum will be placed on the next statewide ballot requiring a majority of voters to approve a 2018 state law before it can take effect. The 2018 law replaces the money bail system with a system for pretrial release from jail based on a determination of public safety or flight risk, and limits pretrial detention for most misdemeanors. ([18-0009.](#))

Ballot Arguments

Arguments may be submitted for or against the measures. Arguments selected for the Official Voter Information Guide will be on public display between July 21 and August 10. If multiple arguments are submitted for a proposition, state law gives first priority to arguments written by legislators in the case of legislative measures and to proponents of an initiative or referendum; subsequent priority goes to bona fide citizen associations and then to individuals. No more than three signers are allowed to appear on an argument or rebuttal to an argument.

Ballot arguments cannot exceed 500 words and rebuttals to ballot arguments cannot exceed 250 words. All submissions should be typed and double-spaced. Arguments may be hand-delivered

to the Secretary of State's Elections Division at 1500 11th Street, 5th Floor, Sacramento, California 95814; faxed to (916) 653-3214; or emailed to VIGarguments@sos.ca.gov. If faxed or emailed, the original documents must be received within 72 hours. The deadline to submit ballot arguments is July 7 by 5:00 p.m. The deadline to submit rebuttals to the ballot arguments is July 16 by 5:00 p.m.

Candidate Statements in the County Voter Information Guide

Candidates for the United States House of Representatives, California State Senate, and California State Assembly have until August 7 to submit candidate statements to their county elections official for the local sample ballot in the county or counties in which the district lies.

For more information on ballot measures, candidate filing requirements, and election deadlines, please visit: <https://www.sos.ca.gov/elections/upcoming-elections/general-election-november-3-2020/>

###



Ballot Measures

California law provides for citizens to use ballot measures to initiate a state statute or a constitutional amendment or to repeal legislation through a veto referendum. The California State Legislature may also use ballot measures to offer legislatively referred state statutes or constitutional amendments.

In general, a government agency may not spend *public funds* for a partisan *campaign* advocating the passage or defeat of a ballot measure. It is, however, permissible for a government agency to engage in *informational* activities. What distinguishes *informational* activities from *campaign* activities depends on the style, tenor, and timing of the activity.

From time to time, ballot measures may be offered that are related to public retirement plans. The following guidelines are intended to provide guidance on actions that may be taken with respect to ballot measures on public retirement plans:

- Providing informational staff reports and analysis on the ballot measure's effect in a meeting open to the public.
- Providing a recommendation for the Board to take a position on the ballot measure in a meeting open to the public where all perspectives can be shared. (The Board may or may not take a position on any ballot measure. The Board may take a position when it determines it is necessary to publicly express its opinion for or against a matter on which it feels strongly with respect to its impact on LACERA.)
- Providing the Board's position and views on the ballot measure's merits and effects to interested stakeholders and organizations.
- Responding to inquiries from stakeholders and the public regarding the Board's position and views on the ballot measure.

The Fair Political Practices Commission (FPPC) was created by the Political Reform Act and requires government agencies to report expenses used to advocate or unambiguously urge the passage or defeat of a measure in an election. The FPPC also prohibits government agencies from paying for communication materials that advocate or unambiguously urge the passage or defeat of a measure in an election. LACERA must be cautious in not engaging in activities that can be characterized as *campaign* activities, which are prohibited and would be subject to campaign expenditure reporting requirements. Therefore, all activities related to ballot measures are subject to review by Chief Counsel.

**FOR INFORMATION ONLY**

July 22, 2020

TO: Each Trustee
Board of Retirement
Board of Investments

FROM: Ted Granger 
Interim Chief Financial Officer

FOR: August 5, 2020 Board of Retirement Meeting
August 12, 2020 Board of Investments Meeting

SUBJECT: **MONTHLY EDUCATION & TRAVEL REPORTS – JUNE 2020**

Attached, for your review, are the Board and Staff Education & Travel Reports as of June 2020. These reports include travel (i.e., completed and canceled) during Fiscal Year 2019-2020. Please note that the Staff Travel Report does not include events within Los Angeles County.

REVIEWED AND APPROVED:



Santos H. Kreimann
Chief Executive Officer

TG/EW/krh

Attachments

c: J. Popowich
J. Gabel
S. Rice
K. Hines

**BOARD EDUCATION AND TRAVEL REPORT
FOR FISCAL YEAR 2019 - 2020
JUNE 2020**

Attendee	Purpose of Travel - Location	Event Dates	Travel Status
Alan Bernstein			
A	1 Edu - PPI 2019 Summer Roundtable - Chicago IL	07/10/2019 - 07/12/2019	Attended
	2 Edu - Responsible Investor Annual Conference - New York City NY	12/03/2019 - 12/05/2019	Attended
	3 Edu - 2020 SuperReturn Berlin - Berlin, Germany	02/24/2020 - 02/28/2020	Attended
	4 Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD	03/09/2020 - 03/11/2020	Attended
B	- Edu - NACD Southern California Chapter Luncheon - Los Angeles CA	09/10/2019 - 09/10/2019	Attended
	- Edu - 2019 Pension Bridge Alternatives - Beverly Hills CA	10/28/2019 - 10/29/2019	Attended
	- Edu - KACALP Annual Conference - Los Angeles CA	10/29/2019 - 10/30/2019	Attended
	- Edu - NACD Illuminating Data in the Boardroom - Los Angeles CA	10/30/2019 - 10/30/2019	Attended
	- Edu - PPI 2020 Winter Roundtable - Pasadena CA	02/12/2020 - 02/14/2020	Attended
	- Edu - NACD - Directorship Essentials: Risk Oversight - Los Angeles CA	03/05/2020 - 03/05/2020	Attended
C	- Admin - Manager Meetings (Riverside Company, JP Morgan and Clarion Partners) - New York City NY	12/02/2019 - 12/02/2019	Attended
Vivian Gray			
A	1 Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
B	- Edu - SACRS Public Pension Investment Management Program - Berkeley CA	07/22/2019 - 07/24/2019	Attended
	- Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
	- Edu - Toigo Foundation 30th Anniversary - Los Angeles CA	11/19/2019 - 11/19/2019	Attended
	- Admin - SACRS Board & Committee Meeting - San Diego CA	11/30/2019 - 12/03/2019	Attended
	- Edu - The Knowledge Group: Opportunity Zone Funds Due Diligence - Los Angeles CA	12/18/2019 - 12/18/2019	Attended
	- Edu - 2020 Vision: Economic Outlook for Markets in the Year Ahead - Los Angeles CA	01/23/2020 - 01/23/2020	Attended
	- Admin - SACRS Program and Board of Directors Meeting - Sacramento CA	02/10/2020 - 02/11/2020	Attended
	- Edu - SACRS: Don't Stop Thinking About Tomorrow; China A-Share Market & Opportunities - Webinar	05/13/2020 - 05/13/2020	Attended
	- Edu - SACRS: Private Markets Today Vs. The Global Financial Crisis - Webinar	05/14/2020 - 05/14/2020	Attended
	- Edu - SACRS: Cash Flows & Investment Management in the Time of COVID-19 - Webinar	05/15/2020 - 05/15/2020	Attended
	- Edu - SACRS: Private Market Investing in a Late-Cycle Market or Private Market Investing in the 8th Inning - Webinar	05/20/2020 - 05/20/2020	Attended
	- Edu - SACRS: The Case for Investing with Small and Emerging Managers - Webinar	05/21/2020 - 05/21/2020	Attended
	- Edu - SACRS: Litigation 101 & Current Cases - Webinar	05/22/2020 - 05/22/2020	Attended
X	- Edu - TBI Med Legal Conference - San Diego CA	04/02/2020 - 04/04/2020	Host Canceled
	- Edu - Trustee Leadership Forum (TLF) Trustee Forum - Boston MA	06/08/2020 - 06/10/2020	Host Canceled

**BOARD EDUCATION AND TRAVEL REPORT
FOR FISCAL YEAR 2019 - 2020
JUNE 2020**

Attendee	Purpose of Travel - Location	Event Dates	Travel Status
David Green			
A	1 Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
B	- Edu - PPI 2020 Winter Roundtable - Pasadena CA	02/12/2020 - 02/14/2020	Attended
	- Edu - 2020 Fiduciary Investors Symposium Digital - Webinar	06/23/2020 - 06/24/2020	Attended
Elizabeth Greenwood			
A	1 Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD	03/09/2020 - 03/11/2020	Attended
B	- Edu - PPI 2020 Winter Roundtable - Pasadena CA	02/12/2020 - 02/14/2020	Attended
James Harris			
B	- Edu - CALAPRS Principles of Pension Governance - Malibu CA	08/26/2019 - 08/29/2019	Attended
	- Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Shawn Kehoe			
A	1 Edu - IAFCI Annual Training Conference & Exhibitor Show - Raleigh NC	08/26/2019 - 08/30/2019	Attended
B	- Edu - KACALP Annual Conference - Los Angeles CA	10/29/2019 - 10/30/2019	Attended
X	- Edu - National Association of Corporate Directors - Global Board Leaders' Summit - Washington D.C. MD	09/21/2019 - 09/24/2019	Canceled
Keith Knox			
B	- Edu - SACRS: The Case for Investing with Small and Emerging Managers - Webinar	05/21/2020 - 05/21/2020	Attended
	- Edu - CII: Capital Allocation Policy in the Wake of COVID-19 - Webinar	05/28/2020 - 05/28/2020	Attended
X	- Edu - IFEBP Wharton Portfolio Concepts and Management - Philadelphia PA	04/20/2020 - 04/23/2020	Host Canceled
Wayne Moore			
A	1 Edu - PPI 2019 Summer Roundtable - Chicago IL	07/10/2019 - 07/12/2019	Attended
	2 Edu - 2019 Council of Institutional Investors (CII) Fall Conference - Minneapolis MN	09/16/2019 - 09/18/2019	Attended
	3 Edu - 2019 Pacific Pension Institute Executive Seminar and Asia Roundtable - Shanghai, China; Hong Kong, China	11/03/2019 - 11/08/2019	Attended
B	- Edu - NAIC 2019 Annual Private Equity & Hedge Fund Conference - Los Angeles CA	10/23/2019 - 10/24/2019	Attended
X	- Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD	03/09/2020 - 03/11/2020	Canceled
Dave Muir			
A	1 Edu - Responsible Investor Annual Conference - New York City NY	12/03/2019 - 12/05/2019	Attended
Ronald Okum			
B	- Edu - 2019 Pension Bridge Alternatives - Beverly Hills CA	10/28/2019 - 10/29/2019	Attended
	- Edu - KACALP Annual Conference - Los Angeles CA	10/29/2019 - 10/30/2019	Attended

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Attendee	Purpose of Travel - Location	Event Dates	Travel Status
William Pryor			
X	- Edu - NCPERS 2019 Public Safety Conference - New Orleans LA	10/27/2019 - 10/30/2019	Canceled
Les Robbins			
X	- Edu - CRCEA Fall 2019 Conference - Rohnert Park CA	10/28/2019 - 10/30/2019	Host Canceled
Gina Sanchez			
A	1 Edu - Oxford Impact Measurement Program - Oxford, United Kingdom	07/15/2019 - 07/19/2019	Attended
	2 Edu - 2019 Council of Institutional Investors (CII) Fall Conference - Minneapolis MN	09/16/2019 - 09/18/2019	Attended
	3 Edu - National Association of Corporate Directors - Global Board Leaders' Summit - Washington D.C. MD	09/21/2019 - 09/24/2019	Attended
	4 Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
B	- Edu - 2019 Western North American PRI Symposium - Los Angeles CA	10/24/2019 - 10/24/2019	Attended
	- Edu - 2019 Pension Bridge Alternatives - Beverly Hills CA	10/28/2019 - 10/29/2019	Attended
	- Edu - 2019 RFKennedy Human Rights Compass Conference - West Hollywood CA	10/29/2019 - 10/30/2019	Attended
	- Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
	- Edu - Pension Bridge ESG Summit 2020 - San Diego CA	02/10/2020 - 02/11/2020	Attended
	- Edu - PPI 2020 Winter Roundtable - Pasadena CA	02/12/2020 - 02/14/2020	Attended
Herman Santos			
A	1 Edu - 2019 Latin America Private Equity & Venture Capital Association Summit and Investor Roundtable and LAVCA Venture Investors Annual Meeting - New York NY	09/23/2019 - 09/26/2019	Attended
	2 Edu - Responsible Investor Annual Conference - New York City NY	12/03/2019 - 12/05/2019	Attended
	3 Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
B	- Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
	- Edu - Toigo Foundation 30th Anniversary - Los Angeles CA	11/19/2019 - 11/19/2019	Attended
	- Edu - PPI 2020 Winter Roundtable - Pasadena CA	02/12/2020 - 02/14/2020	Attended
X	- Edu - INCA Investments Latin American Investments Conference - Buenos Aires, Argentina	10/16/2019 - 10/17/2019	Canceled
	- Edu - 2020 ICGN Seoul Conference - Seoul, South Korea	02/25/2020 - 02/28/2020	Host Canceled
	- Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD	03/09/2020 - 03/11/2020	Canceled
	- Edu - TBI Med Legal Conference - San Diego CA	04/02/2020 - 04/04/2020	Host Canceled
Gina Zapanta			
B	- Edu - SACRS Public Pension Investment Management Program - Berkeley CA	07/22/2019 - 07/24/2019	Attended
	- Edu - Network Ethnic Physician Organizations (NEPO) Summit - Pasadena CA	08/23/2019 - 08/24/2019	Attended
X	- Edu - TBI Med Legal Conference - San Diego CA	04/02/2020 - 04/04/2020	Host Canceled

Category Legend:

A - Pre-Approved/Board Approved

B - Educational Conferences and Administrative Meetings in CA where total cost is no more than \$2,000 or international prerequisite conferences per 705.00 A. 8.

C - Second of two conferences and/or meetings counted as one conference per Section 705.00.A.1 of the Travel Policy

X - Canceled events for which expenses have been incurred

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Administrative Services				
Dana Brooks	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Holly Henderson	1	Edu - GFOA Budgeting Best Practices: Budget Monitoring - Sacramento CA	09/16/2019 - 09/18/2019	Attended
Kimberly Hines	1	Edu - GFOA Budgeting Best Practices: Budget Monitoring - Sacramento CA	09/16/2019 - 09/18/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Benefits				
Sylvia Botros	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
Louis Gittens	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Dmitriy Khaytovich	1	Edu - CALAPRS Benefits Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Theodore King	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Linda Moss	1	Edu - 38th ISCEBS Employee Benefits Symposium - New Orleans CA	09/08/2019 - 09/11/2019	Attended
Shonita Peterson	1	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended
Sevan Simonian	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Communications				
Cynthia Martinez	1	Edu - HOW Design Live Conference 2020 - Boston MA	05/06/2020 - 05/10/2020	Canceled
Sarah Scott	1	Edu - Writing Compelling Digital Copy as part of the UX Conference - Chicago IL	09/12/2019 - 09/12/2019	Canceled
	2	Edu - Writing Compelling Digital Copy as part of the UX Conference - Las Vegas NV	12/10/2019 - 12/10/2019	Attended
Veronica Yi Martinez	1	Edu - HOW Design Live Conference 2020 - Boston MA	05/06/2020 - 05/10/2020	Canceled
Disability Litigation Services				
Eugenia Der	1	Edu - CALAPRS Course in Retirement Disability Administration - Oakland CA	09/19/2019 - 09/19/2019	Attended
Jason Waller	1	Edu - CALAPRS Course in Retirement Disability Administration - Oakland CA	09/19/2019 - 09/19/2019	Canceled
Disability Retirement Services				
Stephanie Ashley	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Hernan Barrientos	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Redjan Bitri	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Tamara Caldwell	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended

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Disability Retirement Services				
Justin Chiu	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Ricki Contreras	1	Edu - CALAPRS Course in Retirement Disability Administration - Oakland CA	09/19/2019 - 09/19/2019	Attended
	2	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Amabelle Delin	1	Edu - CALAPRS Course in Retirement Disability Administration - Oakland CA	09/19/2019 - 09/19/2019	Attended
	2	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Shamila Freeman	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Danny Hang	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Russell Lurina	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Canceled
Debra Martin	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Ruby Minjares	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Melena Sarkisian	1	Edu - CALAPRS Course in Retirement Disability Administration - Oakland CA	09/19/2019 - 09/19/2019	Attended
	2	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Maria Silva	1	Edu - CALAPRS Course in Retirement Disability Administration - Oakland CA	09/19/2019 - 09/19/2019	Attended
	2	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
	3	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Frida Skugrud	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Justin Stewart	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Kerri Wilson	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended
Michelle Yanes	1	Edu - Council of Self-Insured Public Agencies (COSIPA) Fall Educational Seminar (South) - Costa Mesa CA	10/17/2019 - 10/17/2019	Attended

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Executive Offices				
Santos Kreimann	1	Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
	2	Edu - CALAPRS General Assembly - Rancho Mirage CA	03/07/2020 - 03/10/2020	Canceled
John Popowich	1	Edu - GFOA Budgeting Best Practices: Budget Monitoring - Sacramento CA	09/16/2019 - 09/18/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Financial & Accounting Services				
Beulah Auten	1	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Canceled
Ana Chang	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
	2	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Attended
Esther Chang	1	Edu - Association of Government Accountants (AGA) 2019 Professional Development Training (PDT) - New Orleans LA	07/21/2019 - 07/24/2019	Attended
	2	Edu - CALAPRS Intermediate Retirement Plan Administration - San Jose CA	10/16/2019 - 10/18/2019	Canceled
	3	Edu - CALAPRS Advanced Course in Retirement Plan Administration - Oakland CA	12/11/2019 - 12/13/2019	Canceled
Sabrina Chen	1	Edu - Great Plains (Dynamics) User Group Summit - Orlando FL	10/15/2019 - 10/18/2019	Attended
Margaret Chwa	1	Edu - CALAPRS Fall Accountants Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
Ted Granger	1	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Canceled
Michael Huang	1	Edu - Great Plains (Dynamics) User Group Summit - Orlando FL	10/15/2019 - 10/18/2019	Attended
Diana Huang	1	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Attended
Anh Huynh	1	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Attended
Chona Labtic-Austin	1	Edu - Association of Government Accountants (AGA) 2019 Professional Development Training (PDT) - New Orleans LA	07/21/2019 - 07/24/2019	Attended
	2	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Attended
Claro Lanting	1	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Attended
Alyce Provencio	1	Edu - CALAPRS Fall Accountants Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
	2	Edu - CALAPRS Intermediate Retirement Plan Administration - San Jose CA	10/16/2019 - 10/18/2019	Attended
	3	Edu - CALAPRS Advanced Course in Retirement Plan Administration - Oakland CA	12/11/2019 - 12/13/2019	Attended
Gloria Rios	1	Edu - CALAPRS Fall Accountants Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended

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Financial & Accounting Services				
Gloria Rios	2	Edu - CALAPRS Intermediate Retirement Plan Administration - San Jose CA	10/16/2019 - 10/18/2019	Attended
	3	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Attended
	4	Edu - CALAPRS Advanced Course in Retirement Plan Administration - Oakland CA	12/11/2019 - 12/13/2019	Attended
Imelda Saldivar	1	Edu - CALAPRS Fall Accountants Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Canceled
	2	Edu - Great Plains (Dynamics) User Group Summit - Orlando FL	10/15/2019 - 10/18/2019	Canceled
	3	Edu - APP2P Fall Conference & Expo - Scottsdale AZ	10/15/2019 - 10/17/2019	Canceled
Felisa Valdepenas	1	Edu - Association of Government Accountants (AGA) 2019 Professional Development Training (PDT) - New Orleans LA	07/21/2019 - 07/24/2019	Attended
Srbui Vartanian	1	Edu - APP2P Fall Conference & Expo - Scottsdale AZ	10/15/2019 - 10/17/2019	Attended
Elda Villarroel	1	Edu - Great Plains (Dynamics) User Group Summit - Orlando FL	10/15/2019 - 10/18/2019	Attended
Edward Wong	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
Koreana Wong	1	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Canceled
Ervin Wu	1	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Attended
Alice Yen	1	Edu - Public Pension Financial Forum (P2F2) 16th Annual Conference - Salt Lake City UT	10/20/2019 - 10/23/2019	Canceled
Mei Zhang	1	Edu - Great Plains (Dynamics) User Group Summit - Orlando FL	10/15/2019 - 10/18/2019	Attended
Human Resources				
Annette Cleary	1	Edu - Libert Cassidy Whitmore Annual Conference - San Francisco CA	01/22/2020 - 01/24/2020	Attended
Ana Ronquillo	1	Edu - SHRM Diversity and Inclusion Conference - New Orleans LA	10/28/2019 - 10/30/2019	Attended
Roberta Van Nortrick	1	Edu - Society of Corporate Compliance and Ethics (SCCE) Annual Meeting - Washington D.C. MD	09/15/2019 - 09/18/2019	Attended
	2	Edu - Organizational Development Conference - New Orleans LA	11/05/2019 - 11/06/2019	Attended
	3	Edu - Regional Compliance and Ethics Conference - Costa Mesa CA	01/24/2020 - 01/24/2020	Attended

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Internal Audit				
Nathan Amick	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
	2	Edu - Association of Public Pension Fund Auditors (APPFA) - Lake Tahoe CA	10/27/2019 - 10/30/2019	Attended
Richard Bendall	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
	2	Edu - Enterprise Risk Management (ERM) Pension Peer Group - Sacramento CA	09/22/2019 - 09/25/2019	Attended
Leisha Collins	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
	2	Edu - Association of Public Pension Fund Auditors (APPFA) - Lake Tahoe CA	10/27/2019 - 10/30/2019	Attended
	3	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Christina Logan	1	Edu - Association of Public Pension Fund Auditors (APPFA) - Lake Tahoe CA	10/27/2019 - 10/30/2019	Attended
Kristina Sun	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
Gabriel Tafoya	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
Summy Voong	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
Investments				
Didier Acevedo	1	Admin - Due Diligence of Illiquid Credit Finalist Managers - New York, NY and Chicago, IL	08/27/2019 - 08/29/2019	Attended
	2	Edu - 2019 Latin America Private Equity & Venture Capital Association Summit and Investor Roundtable and LAVCA Venture Investors Annual Meeting - New York NY	09/23/2019 - 09/26/2019	Attended
	3	Admin - Attend Annual General Meetings (AGMs) hosted by Centerbridge, USV, Palladium, and attend Black Diamond's Limited Partner Advisory Committee (LPAC). - New York NY	11/06/2019 - 11/08/2019	Attended
	4	Admin - Meeting with AE Industrial Partners, an existing manager - Cedar City UT	01/07/2020 - 01/08/2020	Attended
	5	Admin - Program review with JPMorgan and Morgan Stanley; meet with potential managers and secondary transaction advisors - New York NY	01/27/2020 - 01/31/2020	Attended
	6	Admin - Due diligence on Canaan Fund XII and Canaan 2020+ - Menlo Park CA	02/10/2020 - 02/11/2020	Attended
Amit Aggarwal	1	Edu - Investors in Non-Listed Real Estate Vehicles (INREV) North America Conference. - New York NY	10/02/2019 - 10/02/2019	Attended
	2	Admin - Site inspections and meeting with perspective managers. - New York NY	10/03/2019 - 10/03/2019	Attended

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Investments				
Amit Aggarwal	3	Admin - Due diligence with a potential manager, and attend the LP Advisory meetings and Annual meeting of two existing managers (Aermont and Carlyle Europe). - Longdon, England; Paris, France; Berlin, Germany	11/18/2019 - 11/22/2019	Attended
Kevin Bassi	1	Admin - Due Diligence of Clarion Partners - Seattle WA	10/17/2019 - 10/18/2019	Attended
Calvin Chang	1	Admin - Due diligence on a potential manager. - Chicago IL	11/04/2019 - 11/04/2019	Attended
	2	Admin - Program review with JPMorgan and Morgan Stanley; meet with potential managers and secondary transaction advisors - New York NY	01/27/2020 - 01/31/2020	Attended
	3	Admin - Due diligence on potential managers and attend Excellere Partners' Annual General Meeting and Limited Partner Advisory Committee - Denver CO	03/12/2020 - 03/13/2020	Canceled
Adam Cheng	1	Admin - Due diligence of Syndicated Bank Loan finalist managers (Credit Suisse and Barings) and visit with Brigade Capital Management. - New York, NY and Charlotte, NC	10/16/2019 - 10/17/2019	Attended
	2	Admin - Due diligence of Syndicated Bank Loan finalist manager, Voya. - Scottsdale AZ	10/21/2019 - 10/21/2019	Attended
David Chu	1	Admin - GGV Capital Limited Partner Advisory Committee Roundtable and Private Limited Partner Reception - San Francisco CA	07/25/2019 - 07/25/2019	Attended
	2	Admin - Due diligence on potential and existing managers (MBK Partners, BRV China, Joy Capital); and attend Lilly Asian Ventures annual investor meeting. - Singapore; Hong Kong; Shanghai, China	09/18/2019 - 09/27/2019	Attended
	3	Edu - SuperReturn Asia Conference. - Hong Kong, China	09/23/2019 - 09/26/2019	Attended
	4	Admin - GGV Annual General Meeting and meet with existing managers (AKKR, Lilly Asia Ventures). - Menlo Park CA	10/17/2019 - 10/18/2019	Attended
	5	Admin - Sinovation Limited Partner Advisory Committee (LPAC) and Annual General Meeting (AGM); and meet with prospective managers. - Shanghai and Beijing, China	11/04/2019 - 11/08/2019	Attended
	6	Admin - Meeting with AE Industrial Partners, an existing manager - Cedar City UT	01/07/2020 - 01/08/2020	Attended
	7	Admin - Program review with JPMorgan and Morgan Stanley; meet with potential managers and secondary transaction advisors - New York NY	01/27/2020 - 01/31/2020	Attended
Esmeralda Del Bosque	1	Edu - 2019 Alternative Investments Forum (AIF) Women Investor's Forum - New York NY	09/09/2019 - 09/10/2019	Attended
	2	Edu - Investment Operations Forum at CalSTRS - Sacramento CA	09/24/2019 - 09/24/2019	Attended
	3	Admin - Meeting with State Street - Sacramento CA	09/24/2019 - 09/24/2019	Attended
	4	Admin - Meeting with Meketa - Carlsbad CA	10/18/2019 - 10/18/2019	Attended
	5	Admin - Risk System RFP Search. - San Francisco CA	12/13/2019 - 12/13/2019	Attended
Terra Elijah	1	Admin - Due diligence with a potential Appraisal Management Service Provider - Irvine CA	12/16/2019 - 12/16/2019	Attended

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Investments				
Terra Elijah	2	Admin - Due diligence with a potential Appraiser Management Service Provider - Houston TX	12/17/2019 - 12/18/2019	Attended
Jon Grabel	1	Edu - Public CIO Forum - Detroit MI	09/17/2019 - 09/18/2019	Canceled
	2	Edu - Institutional Limited Partners Association (ILPA) 3rd Annual CIO Symposium - Cambridge MA	09/25/2019 - 09/25/2019	Attended
	3	Edu - Albourne 2019 Client Conference - Philadelphia PA	10/21/2019 - 10/23/2019	Canceled
	4	Admin - 3rd Annual Private Equity and Secondary Investor Summit - New York NY	12/03/2019 - 12/03/2019	Attended
	5	Edu - Institutional Investors Allocator's Choice Awards & Masterclass - New York City NY	12/03/2019 - 12/03/2019	Canceled
	6	Edu - Manager Meeting and SASB 04 IAG Meeting - New York City NY	12/04/2019 - 12/05/2019	Attended
	7	Admin - 2019 CIO Influential Investors Forum and Industry Innovation Awards - New York NY	12/12/2019 - 12/12/2019	Attended
	8	Admin - 2020 AIF Annual Investors' Meeting - New York NY	01/13/2020 - 01/14/2020	Attended
	9	Edu - Chief Investment Officer Summit 2020 - New York NY	04/21/2020 - 04/22/2020	Canceled
	10	Admin - Trusted Insight Summit 2020 - San Francisco CA	06/17/2020 - 06/18/2020	Canceled
Jeff Jia	1	Admin - Due diligence of Syndicated Bank Loan finalist managers (Credit Suisse and Barings) and visit with Brigade Capital Management. - New York, NY and Charlotte, NC	10/16/2019 - 10/17/2019	Attended
	2	Admin - Due diligence of Syndicated Bank Loan finalist manager, Voya. - Scottsdale AZ	10/21/2019 - 10/21/2019	Attended
	3	Admin - Due diligence with prospective managers for the Equity Factor-Base RFP search and meet with Lazard, an existing manager - New York NY	01/22/2020 - 01/23/2020	Attended
Dale Johnson	1	Admin - Due Diligence with Prospective Manager - Plano TX	08/20/2019 - 08/20/2019	Attended
	2	Edu - 2019 Council of Institutional Investors (CII) Fall Conference - Minneapolis MN	09/16/2019 - 09/18/2019	Attended
	3	Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD	03/09/2020 - 03/11/2020	Canceled
Daniel Joye	1	Admin - Portfolio Manager meeting - Newport Beach CA	02/26/2020 - 02/26/2020	Attended
	2	Edu - PIMCO Client Conference - Newport Beach CA	02/26/2020 - 02/26/2020	Attended
John Kim	1	Edu - Investment Operations Forum at CalSTRS - Sacramento CA	09/24/2019 - 09/24/2019	Attended
	2	Admin - Meeting with State Street - Sacramento CA	09/24/2019 - 09/24/2019	Attended
	3	Admin - Meeting with Meketa - Carlsbad CA	10/18/2019 - 10/18/2019	Attended
	4	Admin - Risk System RFP Search. - San Francisco CA	12/13/2019 - 12/13/2019	Attended
Derek Kong	1	Admin - Due Diligence on potential managers and existing managers (Alchemy SOF, Triton, LivingBridge) - London, England; Paris, France; Amsterdam, Netherlands; Zurich, Switzerland	09/18/2019 - 09/26/2019	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Derek Kong	2	Admin - Due diligence with potential managers and attend the LP Advisory meeting and Annual meeting of LivingBridge. - London, England and Paris, France	10/31/2019 - 11/08/2019	Attended
	3	Admin - Program review with JPMorgan and Morgan Stanley; meet with potential managers and secondary transaction advisors - New York NY	01/27/2020 - 01/31/2020	Attended
	4	Admin - Due diligence with a potential manager and existing managers. - London, England and Berlin, Germany	02/22/2020 - 02/28/2020	Attended
	5	Edu - 2020 SuperReturn Berlin - Berlin, Germany	02/24/2020 - 02/28/2020	Canceled
Vache Mahseredjian	1	Admin - Due Diligence of Illiquid Credit Finalist Managers - New York, NY and Chicago, IL	08/27/2019 - 08/29/2019	Attended
	2	Edu - Big Data, Machine Learning/AI, and Digital Money: How Are They Changing Everything Conference - La Jolla CA	02/03/2020 - 02/03/2020	Attended
John McClelland	1	Edu - Pension Real Estate Association (PREA) Leadership Summit. - West Sacramento CA	09/10/2019 - 09/10/2019	Canceled
	2	Admin - Site inspections with DWS and Varsity. - Washington D.C. MD	10/15/2019 - 10/18/2019	Attended
	3	Edu - Pension Real Estate Association (PREA) 29th Annual Institutional Investor Conference. - Washington D.C. MD	10/16/2019 - 10/18/2019	Attended
Quoc Nguyen	1	Edu - Albourne 2019 Client Conference - Philadelphia PA	10/21/2019 - 10/23/2019	Attended
	2	Admin - Due Diligence with potential managers - New York, NY and Toronto, Ontario (Canada)	01/13/2020 - 01/16/2020	Attended
Cindy Rivera	1	Edu - 2019 Institutional Real Estate, Inc. (IREI) Springboard Conference - Ojai CA	10/01/2019 - 10/03/2019	Attended
Michael Romero	1	Admin - Gateway Empire Industrial site inspection. - Riverside CA	09/25/2019 - 09/25/2019	Attended
	2	Admin - Due diligence with a potential Appraisal Management Service Provider - Irvine CA	12/16/2019 - 12/16/2019	Attended
	3	Admin - Due diligence with a potential Appraiser Management Service Provider - Houston TX	12/17/2019 - 12/18/2019	Attended
Trina Sanders	1	Admin - TPG Real Estate Parnter's Annual Investor Meeting. - New York NY	11/06/2019 - 11/07/2019	Canceled
	2	Admin - Heitman 2019 HAPI Investor Meeting, 2019 AEW Asia Advisory Board Meeting, meet with potential manager(s), and site inspections. - Hong Kong, Singapore, and Tokyo	11/14/2019 - 11/22/2019	Attended
	3	Admin - Due diligence with a potential Appraisal Management Service Provider - Irvine CA	12/16/2019 - 12/16/2019	Attended
	4	Admin - Due diligence with a potential Appraiser Management Service Provider - Houston TX	12/17/2019 - 12/18/2019	Attended
Robert Santos	1	Admin - Due diligence of Syndicated Bank Loan finalist managers (Credit Suisse and Barings) and visit with Brigade Capital Management. - New York, NY and Charlotte, NC	10/16/2019 - 10/17/2019	Attended

**STAFF EDUCATION AND TRAVEL REPORT
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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Robert Santos	2	Admin - Due diligence of Syndicated Bank Loan finalist manager, Voya. - Scottsdale AZ	10/21/2019 - 10/21/2019	Attended
Ron Senkandwa	1	Admin - Due diligence with prospective managers for the Equity Factor-Base RFP search and meet with Lazard, an existing manager - New York NY	01/22/2020 - 01/23/2020	Attended
David Simpson	1	Admin - Vinci Partners Annual General Meeting and Limited Partner Advisory Committee. Due diligence with potential manager and meet with existing managers (Incline Equity, Sterling IP, Clarion, and One Rock). - New York, NY; Pittsburgh, PA; Westport, CT	09/25/2019 - 09/27/2019	Attended
	2	Admin - Due diligence on a potential manager and attend Annual General Meetings (AGM) and Limited Partner Advisory Committees (LPAC) hosted by One Rock, Sterling Investment Partners, and Siris Capital Group. - New York, NY and Westport, CT	11/11/2019 - 11/15/2019	Attended
	3	Admin - Clarion Capital Annual General Meeting; meet with Lightyear (existing manager) and with a potential manager - New York NY	02/24/2020 - 02/25/2020	Attended
Inga Tadevosyan	1	Admin - Due diligence with a potential Appraisal Management Service Provider - Irvine CA	12/16/2019 - 12/16/2019	Attended
Shelly Tilaye	1	Admin - Attend Annual General Meetings (AGMs) and Limited Partner Advisory Committee (LPACs) hosted by Juggernaut and Vista. Meet with existing manager, Atlantic Street, for an update. - Washington, D.C. and New York, NY	10/22/2019 - 10/25/2019	Attended
	2	Admin - Due diligence on a potential manager - San Francisco CA	02/28/2020 - 02/28/2020	Attended
	3	Admin - Due diligence on Silver Lake - Menlo Park CA	03/03/2020 - 03/03/2020	Attended
	4	Admin - Lightspeed India's annual general meeting - San Francisco CA	03/09/2020 - 03/09/2020	Host Canceled
	5	Admin - 13th Annual Women Private Equity Summit - Dana Point CA	03/11/2020 - 03/13/2020	Canceled
Chad Timko	1	Admin - Due Diligence with Prospective Manager - Plano TX	08/20/2019 - 08/20/2019	Attended
	2	Admin - Due Diligence of Illiquid Credit Finalist Managers - New York, NY and Chicago, IL	08/27/2019 - 08/29/2019	Attended
	3	Admin - Due Diligence with potential managers - New York, NY and Toronto, Ontario (Canada)	01/13/2020 - 01/16/2020	Attended
Edward Wright	1	Admin - Systematic Investment Strategies Symposium as a speaker. - New York NY	11/19/2019 - 11/19/2019	Attended
	2	Admin - Due diligence with prospective managers for the Equity Factor-Base RFP search and meet with Lazard, an existing manager - New York NY	01/22/2020 - 01/23/2020	Attended
Scott Zdrazil	1	Admin - Council of Institutional Board and Committee meetings - Washington D.C. MD	07/31/2019 - 08/01/2019	Attended
	2	Admin - Principles for Responsible Investment Private Equity Advisory Committee Meeting - Paris, France	09/08/2019 - 09/09/2019	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Investments				
Scott Zdrazil	3	Edu - Annual PRI in Person Conference - Paris, France	09/10/2019 - 09/12/2019	Attended
	4	Admin - Council of Institutional Investors (CII) Board of Directors Meeting - Minneapolis MN	09/16/2019 - 09/18/2019	Attended
	5	Admin - Participate with Council of Institutional Investors (CII) and Securities Exchange Commission (SEC) regarding anticipated rulemaking impacting proxy research and corporate governance regulation. - Washington D.C. MD	11/05/2019 - 11/07/2019	Attended
	6	Admin - Stanford Rock Center for Corporate Governance Institutional Investor fall forum. - New York NY	11/13/2019 - 11/14/2019	Attended
	7	Admin - Sustainability Accounting Standards Board Investor Group and Symposium meeting - New York NY	12/02/2019 - 12/05/2019	Attended
	8	Admin - KPMG Board Leadership Conference - Huntington Beach CA	01/07/2020 - 01/07/2020	Attended
	9	Admin - Corporate Directors Panel - Newport Beach CA	01/16/2020 - 01/16/2020	Attended
	10	Admin - Pension Bridge ESG Summit 2020 - San Diego CA	02/10/2020 - 02/11/2020	Attended
	11	Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD	03/09/2020 - 03/11/2020	Canceled
	12	Admin - Securities and Exchange Commission (SEC) and Legislative Meetings - Washington D.C. MD	03/12/2020 - 03/12/2020	Canceled
	13	Admin - SACRS Spring Conference 2020 - San Diego CA	05/12/2020 - 05/13/2020	Canceled
Legal Services				
Fern Billingy	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Frank Boyd	1	Edu - CALAPRS Course in Retirement Disability Administration - Oakland CA	09/19/2019 - 09/19/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Michael Herrera	1	Admin - NAPPA Executive Board Meeting - Jackson WY	10/03/2019 - 10/04/2019	Attended
	2	Edu - National Association of Public Pension Attorneys (NAPPA) Winter Seminar - Tempe AZ	02/19/2020 - 02/21/2020	Attended
Barry Lew	1	Admin - SACRS Legislative Committee - Sacramento CA	07/19/2019 - 07/19/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
	3	Edu - SACRS Legislative Committee - Sacramento CA	01/17/2020 - 01/17/2020	Attended
	4	Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
Cheryl Lu	1	Admin - Program review with JPMorgan and Morgan Stanley; meet with potential managers and secondary transaction advisors - New York NY	01/27/2020 - 01/31/2020	Attended
Jill Rawal	1	Edu - National Association of Public Pension Attorneys (NAPPA) Winter Seminar - Tempe AZ	02/19/2020 - 02/21/2020	Attended
Christine Roseland	1	Edu - Association of Corporate Counsel (ACC) Annual Meeting - Phoenix AZ	10/27/2019 - 10/30/2019	Attended
Elaine Salon	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Member Services				
Joanna Anguiano	1	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended
Carlos Barrios	1	Edu - 38th ISCEBS Employee Benefits Symposium - New Orleans CA	09/08/2019 - 09/11/2019	Attended
	2	Edu - 2019 National Preretirement Education Association (NPEA) Annual Conference - Naples FL	10/19/2019 - 10/23/2019	Attended
	3	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
	4	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended
Jacqueline Boute	1	Edu - CALAPRS Benefits Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
	2	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended
Sandra Ceci	1	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended
Allan Cochran	1	Edu - ICMI Contact Center Symposium - San Diego CA	11/18/2019 - 11/21/2019	Attended
Renee Copeland	1	Edu - CALAPRS Benefits Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
Beatriz Daryaie	1	Edu - CALAPRS Benefits Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
	2	Admin - 2020 LASD Round-Up - Laughlin NV	04/05/2020 - 04/08/2020	Canceled
Jim Hepker	1	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended
Armendina Lejano	1	Edu - CALAPRS Intermediate Retirement Plan Administration - San Jose CA	10/16/2019 - 10/18/2019	Attended
	2	Edu - CALAPRS Advanced Course in Retirement Plan Administration - Oakland CA	12/11/2019 - 12/13/2019	Attended
Alejandro Ochoa	1	Edu - CALAPRS Benefits Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
Stephany Ortega	1	Admin - 2020 LASD Round-Up - Laughlin NV	04/05/2020 - 04/08/2020	Canceled
Michael Peterson	1	Admin - Hosting a Retirement Benefit table for the LACMC Spring Conference - Indian Wells CA	04/30/2020 - 05/01/2020	Canceled
Persian Petrov	1	Edu - CALAPRS Benefits Roundtable - Oakland CA	09/20/2019 - 09/20/2019	Attended
Kelly Puga	1	Edu - 2019 National Preretirement Education Association (NPEA) Annual Conference - Naples FL	10/19/2019 - 10/23/2019	Attended
	2	Edu - ICMI Contact Center Expo - Ft. Lauderdale FL	05/11/2020 - 05/14/2020	Canceled
Valerie Quiroz	1	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended
Jeff Shevlowitz	1	Edu - 38th ISCEBS Employee Benefits Symposium - New Orleans CA	09/08/2019 - 09/11/2019	Attended
John Slattery	1	Admin - 2020 LASD Round-Up - Laughlin NV	04/05/2020 - 04/08/2020	Canceled
Nga Van	1	Edu - CALAPRS Benefits Round Table - Costa Mesa CA	02/07/2020 - 02/07/2020	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
QA & Metrics				
Mary Arenas	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
	2	Edu - Association for Talent Development (ATD) 2020 International Conference and Expo - Denver CO	05/17/2020 - 05/20/2020	Canceled
Josielyn Bantugan	1	Edu - IIA's Operational Auditing: Influencing Positive Change 2019 - New York NY	12/03/2019 - 12/04/2019	Attended
Derwin Brown	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
	2	Edu - ASQ Audit Conference 2019 - Orlando FL	10/17/2019 - 10/18/2019	Canceled
	3	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
	4	Edu - Association for Talent Development (ATD) Train-the-Trainer Certificate Class - San Diego CA	12/04/2019 - 12/06/2019	Attended
Calvin Chow	1	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Attended
Arlene Owens	1	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Flora Zhu	1	Edu - ATD Certificate Program - Train the Trainer - Orlando FL	07/08/2019 - 07/10/2019	Attended
Retiree Healthcare				
Tionna Fredericks	1	Edu - IIA Institute of Internal Auditors 2019 International Conference - Anaheim CA	07/07/2019 - 07/10/2019	Attended
Leilani Ignacio	1	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Attended
	2	Admin - CVS/Caremark Annual Due Diligence Meeting - Chicago IL	12/16/2019 - 12/18/2019	Attended
Kathy Migita	1	Edu - AHIP National Conferences on Medicare, Medicaid & Dual Eligibles - Washington D.C. MD	09/23/2019 - 09/26/2019	Attended
	2	Admin - Annual Kaiser Due Diligence - Washington D.C. MD	09/27/2019 - 09/28/2019	Attended
	3	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Canceled
	4	Edu - NCPERS 2019 Public Safety Conference - New Orleans LA	10/27/2019 - 10/30/2019	Attended
	5	Admin - Kaiser Permanente - Diligence Meeting - Seattle WA	11/03/2019 - 11/05/2019	Attended
	6	Admin - CVS/Caremark Annual Due Diligence Meeting - Chicago IL	12/16/2019 - 12/18/2019	Attended
	7	Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
	8	Edu - AHIP Annual National Health Policy Conference - Washington D.C. MD	03/18/2020 - 03/19/2020	Host Canceled
Keisha Munn	1	Edu - ICMI Contact Center Symposium - San Diego CA	11/18/2019 - 11/21/2019	Attended
Cassandra Smith	1	Edu - AHIP National Conferences on Medicare, Medicaid & Dual Eligibles - Washington D.C. MD	09/23/2019 - 09/26/2019	Attended
	2	Admin - Annual Kaiser Due Diligence - Washington D.C. MD	09/27/2019 - 09/28/2019	Attended

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Attendee		Purpose of Travel - Location	Event Dates	Travel Status
Retiree Healthcare				
Cassandra Smith	3	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Canceled
	4	Edu - NCPERS 2019 Public Safety Conference - New Orleans LA	10/27/2019 - 10/30/2019	Attended
	5	Admin - Kaiser Permanente - Diligence Meeting - Seattle WA	11/03/2019 - 11/05/2019	Attended
	6	Admin - CVS/Caremark Annual Due Diligence Meeting - Chicago IL	12/16/2019 - 12/18/2019	Attended
	7	Edu - NCPERS 2020 Legislative Conference - Washington D.C. MD	01/26/2020 - 01/28/2020	Attended
	8	Edu - AHIP Annual National Health Policy Conference - Washington D.C. MD	03/18/2020 - 03/19/2020	Host Canceled
Letha Williams-Martin	1	Edu - ICMI Contact Center Symposium - San Diego CA	11/18/2019 - 11/21/2019	Attended
Systems				
James Brekk	1	Edu - IAFCI Annual Training Conference & Exhibitor Show - Raleigh NC	08/26/2019 - 08/30/2019	Attended
	2	Edu - Cyber Threat Intelligence Leadership Forum - Orlando FL	09/16/2019 - 09/17/2019	Canceled
	3	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Roxana Castillo	1	Edu - IFEBP 65th Employee Benefits Conference - San Diego CA	10/20/2019 - 10/23/2019	Attended
	2	Edu - SACRS 2019 Fall Conference - Monterey CA	11/12/2019 - 11/15/2019	Attended
Irwin Devries	1	Admin - LACERA Co-location Lan Migration to new circuit - Mesa AZ	08/28/2019 - 08/28/2019	Attended
Francisco Jaranilla	1	Edu - Great Plains (Dynamics) User Group Summit - Orlando FL	10/15/2019 - 10/18/2019	Attended

FOR INFORMATION ONLY

July 27, 2020

TO: Each Trustee,
Board of Retirement

Each Trustee,
Board of Investments

FROM: Steven P. Rice *SPR*
Chief Counsel

FOR: August 5, 2020 Board of Retirement Meeting
August 12, 2020 Board of Investments Meeting

SUBJECT: Status of (1) Request for Proposals for Fiduciary Counsel Legal Services
and (2) Request for Proposals for Media and Public Relations Consultant

In May 2020, the Board of Retirement and Board of Investments approved issuance of Request for Proposals (RFP) for fiduciary counsel and for media and public relations consulting services. The response period for both RFPs has closed. LACERA received seven (7) proposals for fiduciary counsel legal services. LACERA received twelve (12) proposals for media and public relations consulting services. Staff intends to coordinate the selection process with the Boards' schedule for completion of appointments on both RFPs during approximately the next two months.

LACERA is in a quiet period with all respondents such that no contact should be had with any of them except in the course of existing business relationships.

The respondents to the fiduciary counsel RFP are:

1. Glaser Weil LLP
2. Klausner Kaufman Jensen & Levinson
3. Kutak Rock LLP
4. Nossaman LLP
5. Olson Remcho LLP
6. Reed Smith LLP
7. Sheppard Mullin

The respondents to the media and public relations consulting services RFP are:

1. Cerrell Associates, Inc.
2. Cognito
3. Communications Strategy Group

Re: Status of Request for Proposals for (1) Fiduciary Counsel and (2) Media and Public Relations Consultant

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4. EKA Englander Knabe & Allen
5. Fiona Hutton & Associates
6. Fraser Communications
7. FTI Consulting
8. LexisNexis
9. Marketcom PR
10. Olmstead Williams Communications, Inc.
11. Sard Verbinnen & Co.
12. Sitrick and Company

c: Santos H. Kreimann
JJ Popowich
Jonathan Gabel
Cynthia Martinez



Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.

**For further information, contact:
LACERA
Attention: Public Records Act Requests
300 N. Lake Ave., Suite 620
Pasadena, CA 91101**