

LIVE VIRTUAL COMMITTEE MEETING

Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Board of Retirement preceding it.



TO VIEW VIA WEB



TO LISTEN BY TELEPHONE

Access Code:

Enter the access code when prompted.



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.

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

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

AGENDA

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810
PASADENA, CA 91101

THURSDAY, JUNE 11, 2020 - 9:00 A.M.**

This meeting will be conducted by teleconference pursuant to the Governor's Executive Order N-29-20.***

Any person may listen by telephone to the meeting by dialing (877) 309-2071, Access Code 351-294-647, or view the meeting online at <https://attendee.gotowebinar.com/register/8405303906863134992>

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

COMMITTEE MEMBERS:

Les Robbins, Chair
Vivian H. Gray, Vice Chair
Wayne Moore
Ronald A. Okum
Shawn R. Kehoe, Alternate

I. APPROVAL OF THE MINUTES

- A. Approval of the minutes of the regular meeting of March 12, 2020
- B. Approval of the minutes of the special meeting of May 7, 2020

II. 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.)

III. ACTION ITEMS

- A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Support" position on H.R. 6436, which would enact the "Police and Fire Health Care Protection Act of 2020.) (Memorandum dated June 2, 2020)

IV. FOR INFORMATION

- A. LACERA Health Plan Providers Response To Coronavirus (COVID-19)
Cassandra Smith, Director, Retiree Healthcare
- B. Semi-Annual Report on Approved Engagements
Barry W. Lew, Legislative Affairs Officer
- C. Engagement Report for May 2020
Barry W. Lew, Legislative Affairs Officer
- D. Staff Activities Report for May 2020
Cassandra Smith, Director, Retiree Healthcare
- E. LACERA Claims Experience
Stephen Murphy, Segal Consulting
- F. Federal Legislation
Stephen Murphy, Segal Consulting
(for discussion purposes)

V. ITEMS FOR STAFF REVIEW

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

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

****Although the meeting is scheduled for 9:00 a.m., it can start anytime thereafter, depending on the length of the Board of Retirement meeting preceding it. Please be on call.**

Any documents subject to public disclosure that relate to an agenda item for an open session of the Committee, that are distributed to members of the Committee less than 72 hours prior to the meeting, will be available for public inspection at the time they are distributed to a majority of the Committee, at LACERA's offices at 300 North Lake Avenue, Suite 820, Pasadena, California during normal business hours from 9:00 a.m. to 5:00 p.m. Monday through Friday.

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

GATEWAY PLAZA - 300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

THURSDAY, March 12, 2020, 12:18 P.M. – 12:21 P.M.

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
Wayne Moore
Ronald Okum
Shawn R. Kehoe, Alternate

ABSENT: Vivian H. Gray, Vice Chair

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

JP Harris

STAFF, ADVISORS, PARTICIPANTS

Barry W. Lew, Legislative Affairs Officer
Kathy Migita

Segal Consulting

Paul Sadro, Senior Actuary

The meeting was called to order by Chair Robbins at 12:18 p.m. Due to the absence of Ms. Gray, the Chair announced that Mr. Kehoe, as the alternate, would be a voting member of the Committee.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of February 13, 2020

Mr. Kehoe made a motion, Mr. Robbins seconded, to approve the minutes of the regular meeting of February 13, 2020. The motion passed unanimously.

II. PUBLIC COMMENT

III. FOR INFORMATION

Without objection, on a motion by Mr. Kehoe, seconded by Mr. Robbins, the following items were received and filed:

- A. Engagement Report for February 2020
Barry W. Lew, Legislative Affairs Officer
- B. Staff Activities Report for February 2020
Cassandra Smith, Director, Retiree Healthcare
- C. LACERA Claims Experience
Stephen Murphy, Segal Consulting
- D. Federal Legislation
Stephen Murphy, Segal Consulting
(for discussion purposes)

IV. ITEMS FOR STAFF REVIEW

There was nothing to report.

V. GOOD OF THE ORDER

Ms. Migita announced that the Spring Staying Healthy Together Workshop has been postponed until September due to the Coronavirus outbreak.

VI. ADJOURNMENT

The meeting adjourned at 12:21 p.m.

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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

GATEWAY PLAZA - 300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

THURSDAY, MAY 7, 2020, 12:30 P.M. – 12:32 P.M.

This meeting was conducted by the Insurance, Benefits & Legislative Committee by teleconference under the Governor's Executive Order No. N-29-20.

COMMITTEE MEMBERS

PRESENT: Les Robbins, Chair
Vivian H. Gray, Vice Chair
Wayne Moore
Ronald Okum
Shawn R. Kehoe, Alternate

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Keith Knox
Herman B. Santos
Thomas Walsh

The meeting was called to order by Chair Robbins at 12:30 p.m. A roll call was taken to confirm attendance. Without objection, Chair Robbins adjourned the meeting at 12:32 p.m. No discussion or action was had on any item on the agenda, which is repeated below for the record.

I. APPROVAL OF THE MINUTES

- A. Approval of the minutes of the regular meeting of March 12, 2020

II. PUBLIC COMMENT

III. ACTION ITEMS

- A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a "Support" position on H.R. 6436, which would enact the "Police and Fire Health Care Protection Act of 2020.) (Memorandum dated April 27, 2020)

IV. FOR INFORMATION

- A. LACERA Health Plan Providers Response To Coronavirus (COVID-19)
Cassandra Smith, Director, Retiree Healthcare
- B. Engagement Report for April 2020
Barry W. Lew, Legislative Affairs Officer
- C. Staff Activities Report for April 2020
Cassandra Smith, Director, Retiree Healthcare
- D. LACERA Claims Experience
Stephen Murphy, Segal Consulting

IV. ITEMS FOR STAFF REVIEW

There was nothing to report.

V. GOOD OF THE ORDER

Ms. Migita announced that the Spring Staying Healthy Together Workshop has been postponed until September due to the Coronavirus outbreak.

VI. ADJOURNMENT

The meeting adjourned at 12:32 p.m.

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

June 2, 2020

TO: Insurance, Benefits and Legislative Committee
Les Robbins, Chair
Vivian H. Gray, Vice Chair
Wayne Moore
Ronald A. Okum
Shawn R. Kehoe, Alternate

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: June 11, 2020 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **H.R. 6436—Police and Fire Health Care Protection Act of 2020**

*Author: Chabot [R-OH]
Sponsor: Author and 1 co-sponsor
Introduced: April 3, 2020
Status: Referred to House Committee on Ways and Means
(04/03/2020)*

Staff Recommendation: Support

RECOMMENDATION

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement adopt a “Support” position on H.R. 6436, which would enact the “Police and Fire Health Care Protection Act of 2020.”

LEGISLATIVE POLICY STANDARD

The Board of Retirement’s legislative policy standard is to support proposals that provide increased flexibility in administration and operations and enable more efficient and effective service to members and stakeholders (Legislative Policy, page 5).

SUMMARY

H.R. 6436 would repeal the direct payment requirement on exclusion from gross income of distributions from governmental plans for health and long-term care insurance.

ANALYSIS

Existing Law

The Pension Protection Act of 2006 (PPA, Public Law No. 109-280) 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 deducted from taxable retirement plan distributions and paid directly to insurance carriers by a governmental plan.

The PPA defines a “Public Safety Officer” (PSO) as “an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, as a firefighter, as a chaplain, or as a member of a rescue squad or ambulance crew.” Eligible retired PSO’s are those PSO members who retired for disability or who retired for service after attaining normal retirement age.

This Bill

H.R. 6436 would repeal the direct payment requirement for distributions from governmental plans for health and long-term care insurance.

Operations Background

Retired members of LACERA may elect to have payments deducted from their monthly retirement allowances and transmitted to various third-party payees, which include health and long-term care insurance carriers, life insurance carriers, credit unions, employee organizations, and retiree organizations.

Deductions from the monthly retirement allowances that retired PSO members elect to have paid directly to health and long-term care insurance carriers are generally eligible for the \$3,000 tax exclusion. LACERA makes direct payments of premiums for the health care plans that it administers and various long-term care plans.

Staff in Retiree Health Care and Member Services indicates that certain third-party payees do not comply with LACERA’s administrative requirements for establishing and processing member deductions. This requires staff on a monthly basis to review the payee’s monthly invoices and reconcile the appropriate deduction amounts. Other situations involve the carriers not notifying LACERA on a timely basis of deduction changes. This results in overpayments or underpayments of premiums that consequently require resolution by staff to ensure that the policy’s balance remains up to date.

The repeal of the direct payment requirement would provide flexibility to LACERA to determine the payment model that would best serve LACERA’s PSO members in terms of efficiency and effectiveness. For those plan administrators who have found the direct payment model to be administratively onerous to implement for certain payees, it would treat all PSOs equally without regard to how they pay their premiums for health and long-term care plans.

IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE recommend that the Board of Retirement adopt a “Support” position on H.R. 6436, which would enact the “Police and Fire Health Care Protection Act of 2020.”

Reviewed and Approved:



Steven P. Rice, Chief Counsel

Attachments

Attachment 1—Board Positions Adopted on Related Legislation

Attachment 2—Support and Opposition

H.R. 6436 (Chabot) as introduced on April 3, 2020

cc: Santos H. Kreimann
JJ Popowich
Steven P. Rice
Cassandra Smith
Allan Cochran
Bernie Buenaflor
Anthony J. Roda, Williams & Jensen

H.R. 6436

Attachment 1—Board Positions Adopted on Related Legislation

Insurance, Benefits and Legislative Committee

June 2, 2020

Page 1

BOARD POSITIONS ADOPTED ON RELATED LEGISLATION

None

H.R. 6436
Attachment 2—Support and Opposition
Insurance, Benefits and Legislative Committee
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SUPPORT

National Conference on Public Employee Retirement Systems
National Fraternal Order of Police
National Association of Police Organizations
International Association of Fire Fighters

OPPOSITION

Unknown



FOR INFORMATION ONLY

April 21, 2020

TO: Each Trustee
Insurance, Benefits & Legislative Committee

FROM: Cassandra Smith, Director *CS*
Retiree Healthcare Division

FOR: June 11, 2020 Insurance, Benefits & Legislative Committee

SUBJECT: **LACERA Health Plan Providers Response To Coronavirus (COVID-19)**

Coronavirus, also referred to as, the COVID-19 pandemic is a constantly evolving situation. Nonetheless, here is what has been shared by our various health plan partners as of April 21, 2020. As everyone continues to manage through the fight against COVID-19, our health plan partners are committed to supporting our retirees while remaining compliant with the Families First Coronavirus Response Act (HR 6201) ("Act").

The Act requires group health plans and health insurance issuers offering group or individual health insurance coverage (including grandfathered plans) to cover COVID-19 diagnostic testing and certain COVID-19 testing related items and services without cost sharing (deductibles, copayments and coinsurance), prior authorization or other medical management requirements. A testing related visit may occur in a health care provider's office, an urgent care center, an emergency department or through a telehealth visit.

This Act became effective March 18, 2020 and will be retroactively applied. This planned approach was to have the guidelines within the Act in place on April 1 and then re-adjust the claims to meet the March 18 effective date.

ANTHEM

Anthem will cover the cost of coronavirus testing with no out-of-pocket cost for COVID-19 treatment and they are recommending the use of telehealth whenever possible to help prevent the spread of the virus. In addition, they are also encouraging its members to talk to their doctor about whether it is appropriate for them to change from a 30-day supply of their regular medications to a 90-day supply.

Anthem is suspending prior authorization requirements for patients as well as for the use of medical equipment critical to COVID-19 treatment. The expansion covers the waiver of cost sharing for COVID-19 treatment received through May 31, 2020.

Anthem is increasing physician availability through its telemedicine service, including encouraging in-network doctors to join the platform, given the surge in demand. This is a safe and helpful way to use Anthem benefits to see a doctor and receive health guidance related to COVID-19, without leaving one's home or work.

Cigna

Cigna has announced it will waive customers' out-of-pocket costs for COVID-19 testing-related visits with in-network providers, whether at a doctor's office, urgent care clinic, emergency room or via telehealth, through May 31, 2020. This includes customers in the United States who are covered under Cigna employer/union sponsored group insurance plans, Medicare Advantage, Medicaid and the Individual and Family plans. Cigna is making it easier for customers with immunosuppression, chronic conditions or who are experiencing transportation challenges to be treated virtually by in-network physicians with those capabilities, through May 31, 2020. Cigna's Express Scripts Pharmacy offers free home delivery of up to 90-day supplies of prescription maintenance medications.

Cigna is waiving prior authorizations for the transfer of its non-COVID-19 customers from acute inpatient hospitals to in-network long term acute care hospitals to help manage the demands of increasingly high volumes of COVID-19 patients.

Cigna and Express Scripts are working to provide an early intervention screening tool to help customers and members understand their personal risks for COVID-19. The digital tool immediately triages symptoms and recommends next steps for care, while also relieving demand on an over-burdened health care system.

Kaiser Permanente

Kaiser Permanente is not requiring members to pay any costs related to COVID-19 screening or testing when referred by a Kaiser Permanente doctor. They will waive all member out-of-pocket costs for inpatient and outpatient services related to the treatment of COVID-19. This waiver will apply for all dates of service from April 1 through May 31, 2020, unless superseded by government action or extended by Kaiser Permanente.

Kaiser Permanente and Dignity Health will partner with California and Los Angeles County to open the Los Angeles Surge Hospital, a temporary facility in Los Angeles that will expand access to additional beds and expand ICU capacity for patients who contract COVID-19. The facility will be located on the campus of the former St. Vincent Medical Center in central Los Angeles.

SCAN

SCAN has implemented a series of temporary changes to ensure members are able to get needed care should their assigned provider not be available. These include:

- Accessing medically necessary services from any available Medicare-certified provider or facility without obtaining prior authorization.
- Paying the same amount for care from out-of-network Medicare-certified providers and facilities as they do for in-network care.
- Getting medications when needed: using out-of-network pharmacies if they don't have reasonable access to a network pharmacy and getting refills early.
- Telehealth – MDLIVE (ongoing)

If a member gets tested and is found to be positive, they should follow their physician's recommendations. In some instances, based on the member's risk and clinical condition, this would involve getting hospitalized, in other cases it may include symptomatic care and follow up.

SCAN is adapting many of their community services from in-person to telephonic, including clinical programs for seniors and caregivers and many volunteer efforts.

They have launched an employee "all hands" effort, which entails proactively calling members to make sure they have what they need to stay healthy at home, focusing first on those who are:

- High-risk, such as those on oxygen or who are homebound
- Socially isolated, because they live alone or don't have a support system

SCAN Health Plan is committing to address a variety of needs for vulnerable seniors and others at risk due to the effects of the COVID-19 pandemic.

The emergency funding will address:

- Delivery of additional services to seniors in need of nutritious meals and other essential supplies;
 - Additional financial support to non-profit, senior-focused organizations and provider groups
 - Assistance for SCAN employees most impacted by current circumstances.
-

UHC

UnitedHealthcare is waiving member cost sharing for the treatment of COVID-19 through May 31, 2020 for its fully insured commercial (pre-65), Medicare Advantage, and Medicaid plans. In addition, starting March 31, 2020 until June 18, 2020, UnitedHealthcare will also waive cost sharing for in-network, non-COVID-19 telehealth visits for its Medicare Advantage, Medicaid, and fully insured individual and group market health plans. These waivers are whether the care is received in a physician's office, an urgent care center or an emergency department.

UnitedHealthcare is also suspending prior authorization requirements in a post-acute care setting through May 31, and suspending them when a member transfers to a new provider through May 31.

We are happy to inform you that all of our LACERA-administered health plan partners have confirmed their compliance to the Act. They are all waiving COVID-19 diagnostic testing and certain COVID-19 testing related items and services such as cost sharing (deductibles, copayments and coinsurance) and prior authorizations as required under the Act. Our LACERA website has been updated to include the various LACERA-administered group health plan contact info. In addition, included on our website is information to the Centers for Disease Control and Prevention (CDC), Centers for Medicare and Medicaid Services (CMS), and Social Security Administration (SSA) websites where members can obtain the most current information available.

Reviewed and Approved:




Santos H. Kreimann
Chief Executive Officer

FOR INFORMATION ONLY

June 1, 2019

TO: Insurance, Benefits and Legislative Committee
Les Robbins, Chair
Shawn R. Kehoe, Vice Chair
Vivian H. Gray
Ronald A. Okum
J.P. Harris, Alternate

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: June 13, 2019 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Semi-Annual Report on Approved Engagements**

LEGAL AUTHORITY

The Board of Retirement's Policy on Engagement for Public Policy Issues Relating to Plan Administration and Retirement and Health Care Benefits provides that staff will present semi-annual reports to the Insurance, Benefits and Legislative Committee each year as to the status of all approved engagements.

ENGAGEMENTS

Congress: January 28-29, 2020

The Board of Retirement approved an engagement this year to a visit to Congress during the week of January 26, 2020. The purpose of the visit was to continue promoting LACERA's presence and visibility with members of the legislative branches of the state and federal governments in accordance with the Policy on Engagement.

The Board of Retirement approved an engagement this year to a visit to Congress during the week of January 26, 2020. The purpose of the visit was to continue promoting LACERA's presence and visibility with members of the legislative branches of the state and federal governments in accordance with the Policy on Engagement.

LACERA trustees and staff attended the National Conference on Public Employee Retirement Systems (NCPERS) 2020 Legislative Conference. Board of Retirement trustees included Herman B. Santos and Vivian H. Gray; Board of Investments trustees included David Green and Gina V. Sanchez. Staff included Santos H. Kreimann, Barry W. Lew, Cassandra Smith, and Kathy Migita. The conference provided education to trustees and staff on a variety of topics, including current events in Washington, federal pension policy and regulatory activities, Social Security policy, House Ways & Means healthcare agenda, and proposals for a financial transaction tax.

Conference participants had the opportunity to visit legislators and staff in groups organized by NCPERS according to geographic region; trustees and staff also participated in LACERA-only meetings. The visits enabled public pension systems to promote their presence and visibility with Congressional members and staff and to engage them on issues important to the systems. The visits included the offices of Senators Maria Cantwell (D-WA), Patty Murray (D-WA), Dianne Feinstein (D-CA), Representatives Adam Schiff (D-CA), Susan Davis (D-CA), Alan Lowenthal (D-CA), Mike Thompson (D-CA), Susan DeBene (D-WA), Kevin McCarthy (R-CA), Tony Cardenas (D-CA), Jimmy Gomez (D-CA), Linda Sanchez (D-CA), and Judy Chu (D-CA).

The visits provided an opportunity for LACERA to continue emphasizing LACERA's opposition to the unrelated business income tax on public pension plans and the Public Employee Pension Transparency Act and advocating our support for the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Trustees and staff were also invited by the staff of the Chair of the Ways & Means Committee, Representative Richard Neal (D-MA), to discuss his bill that would provide relief on the WEP and whether LACERA would consider supporting the bill. (A similar bill has also been introduced by Representative Kevin Brady (R-TX), the Ranking Member of the Ways & Means Committee.)

Legislation Supported and Opposed

During the 2020 legislative session, LACERA adopted positions on the following bills.

AB 2937 (Fong): 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. Board of Retirement Position: Support.

HR 3934 (Brady): 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. Board of Retirement Position: Support.

HR 4540 (Neal): Provides an equitable Social Security formula for individuals with noncovered employment; provides relief for individuals currently affected by the Windfall Elimination Provision. Board of Retirement Position: Support.

SACRS Legislative Committee

Staff participates in the monthly meetings of the State Association of County Retirement Systems Legislative Committee. The Committee's activities include monitoring current

legislation, formulating and advocating legislative proposals, and discussing current events related to public pension plans.

CONCLUSION

LACERA trustees and staff had very positive meetings with Congressional members in advancing LACERA's engagement and presence with legislators. Although the current coronavirus pandemic has curtailed opportunities for further in-person meetings with legislators, staff will continue to work with its legislative advocates and the SACRS Legislative Committee to monitor and advocate on issues relevant to LACERA.

Reviewed and Approved:



Steven P. Rice, Chief Counsel

cc: Board of Investments
Santos H. Kreimann
JJ Popowich
Steven P. Rice
Jon Grabel
Anthony J. Roda, Williams & Jensen
Joe Ackler, Ackler & Associates

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
MAY 2020
FOR INFORMATION ONLY**

NCPERS Economic Impact Study: 2020 Update

In 2018, the National Conference on Public Employee Retirement Systems released a study entitled “Unintended Consequences: How Scaling Back Public Pensions Puts Government Revenues at Risk.” The study examined the beneficial effects of pension benefits and investments in communities. The 2020 updated study found that between 2016 and 2018 public pensions contributed \$1.7 trillion to the US economy and \$341.4 billion to state and local revenues. This is comparison to the 2018 study, which found that in 2016, public pensions contributed \$1.3 trillion to the economy and \$277.6 billion to state and local revenues. Overall, in 2018, public pension funds generated \$179.4 billion more in state and local revenues than taxpayers put in; this is a 30.6 percent increase from the \$137.3 net positive impact in 2016.

Specifically, in California in 2018, pension benefits of \$59.3 billion contributed \$148.3 billion to the state economy and \$31.4 billion to state and local revenues. Investments of \$911.2 billion in pension assets contributed \$437.9 billion to the state economy and \$92.8 billion to state and local revenues. [\(Source\)](#) [\(Source\)](#)

California’s Economy Takes a Hit

The Public Policy Institute of California (PPIC) provides a snapshot of the California economy as a result of the pandemic. Unemployment is at 15.5 percent, which is higher than at any point in the past 50 years. Unemployment claims grew from 3.3 million in mid-April to 4.7 million in mid-May. About 2.1 million Californians became unemployed between February and April compared to 1.2 million during the Great Recession. The unemployment rate is highest in Imperial, Los Angeles, Monterey, and San Benito counties and in a few Sierra counties (Mono, Alpine, Plumas). Job losses are concentrated in the service sectors (Accommodation & Food Services and Arts, Entertainment & Recreation), but every sector has experienced losses. Recovery is expected to be slow for sectors and businesses that rely on in-person interaction. [\(Source\)](#)

New Mexico State-Run Retirement Program

New Mexico Governor Michelle Lujan Grisham signed into law the “New Mexico Work and Save Act,” which allows privately employed and self-employed workers who do not have employer-based retirement plans to contribute to Roth IRA accounts. The program will be overseen by a state-appointed board. Additionally, the law establishes an online marketplace for employers who want to offer their own plan to compare various retirement savings options. Although the state-run program will be exempt from the Employee Retirement Income Security Act (ERISA), the plans offered in the online marketplace will

generally be subject to ERISA. The marketplace will begin operation by July 1, 2021, and the state-run Roth IRA program will be available by January 1, 2022. [\(Source\)](#) [\(Source\)](#)

New York City Mayor's Support for Covid-19 Death Benefits

Mayor de Blasio announced his support for line-of-duty death benefits for survivors of city employees who died of Covid-19. At least 277 New York City employees have died from the coronavirus. The City of New York will work with the State Legislature to pass legislation that establishes a presumption that Covid-19 deaths occurred in the line of duty. In addition to the death benefits, survivors will also receive health insurance benefits. [\(Source\)](#) [\(Source\)](#) [\(Source\)](#)



**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE RETIREE
HEALTHCARE BENEFITS PROGRAM STAFF ACTIVITIES REPORT
MAY 2020
FOR INFORMATION ONLY**

2020 Retiree Healthcare Annual Letter Packet and Rate Booklet Mass Mailing

On May 22, 2020, staff completed the 2020 Retiree Healthcare Annual Letter packet and Premium Rate Booklet mass mailing. The packets were mailed to all members/survivors currently enrolled in a LACERA-administered healthcare plan (55,000) informing them of the new healthcare premium rates that will become effective July 1, 2020, as well as any carrier mandated healthcare benefit changes.

Copies are also available for viewing or downloading on the LACERA website www.lacera.com under the Retiree Healthcare tab.

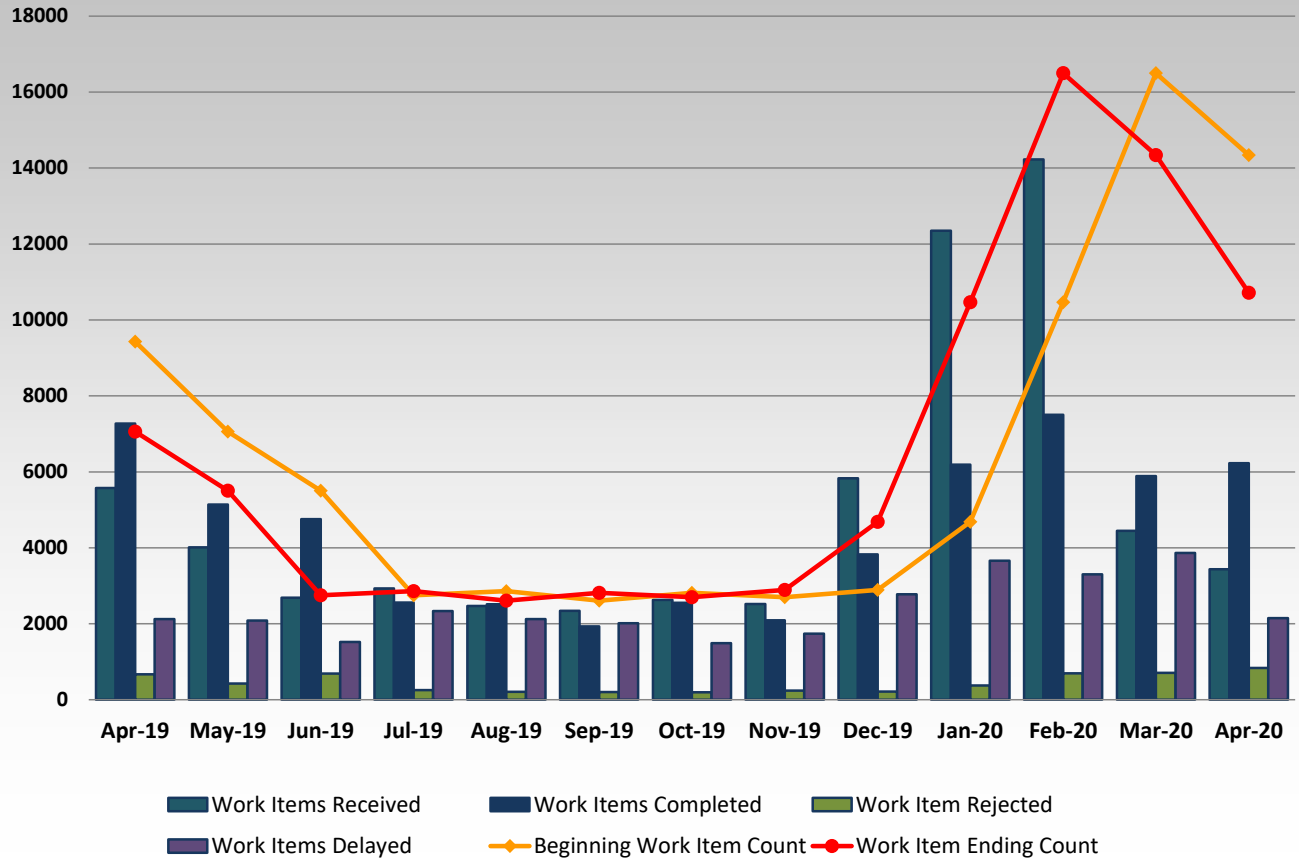
Kudos to RHC staff, Segal, Systems and Communications for their assistance with this annual project.

Retiree Healthcare Division

Trend Report

APRIL, 2019 ~ APRIL, 2020

Updated 5/27/2020

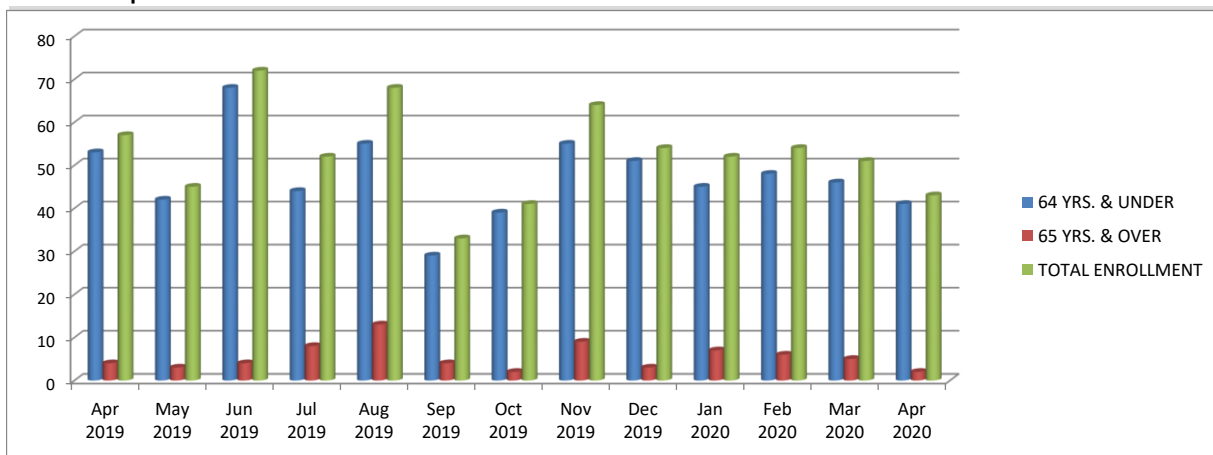


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Apr-19	9433	5573	7274	671	2121	7061
May-19	7061	4012	5137	429	2086	5507
Jun-19	5507	2686	4758	687	1520	2748
Jul-19	2748	2927	2560	254	2337	2861
Aug-19	2861	2471	2516	208	2121	2608
Sep-19	2608	2344	1933	205	2016	2814
Oct-19	2814	2631	2553	194	1488	2698
Nov-19	2698	2522	2088	242	1737	2890
Dec-19	2890	5834	3827	214	2774	4683
Jan-20	4683	12350	6189	374	3663	10470
Feb-20	10470	14225	7504	694	3301	16497
Mar-20	16497	4445	5888	709	3864	14345
Apr-20	14345	3434	6228	836	2147	10715

Retirees Monthly Age Breakdown APRIL, 2019 ~ APRIL, 2020

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Apr 2019	53	4	57
May 2019	42	3	45
Jun 2019	68	4	72
Jul 2019	44	8	52
Aug 2019	55	13	68
Sep 2019	29	4	33
Oct 2019	39	2	41
Nov 2019	55	9	64
Dec 2019	51	3	54
Jan 2020	45	7	52
Feb 2020	48	6	54
Mar 2020	46	5	51
Apr 2020	41	2	43



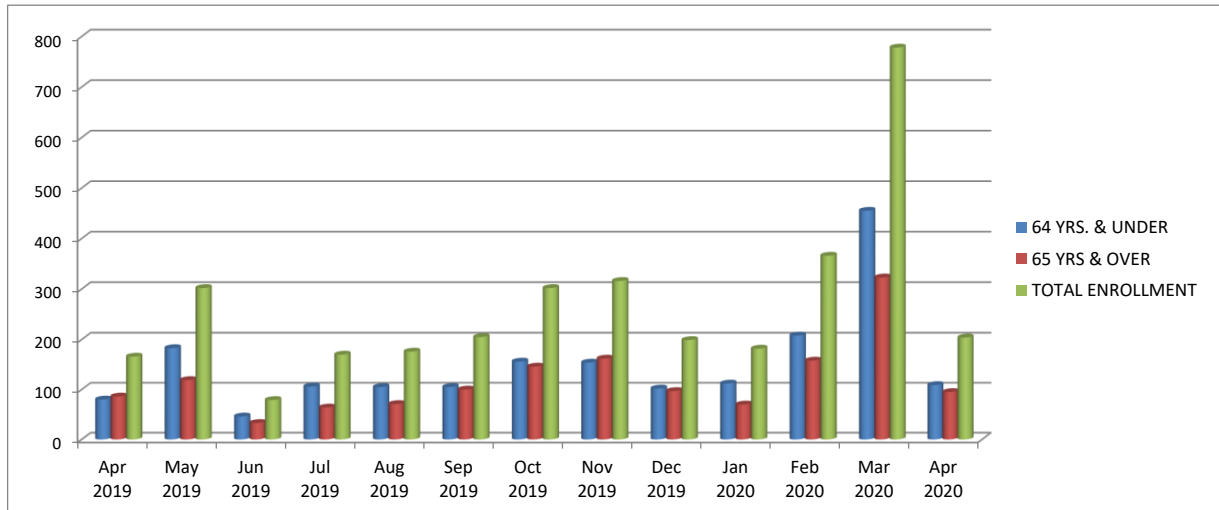
PLEASE NOTE:

- Next Report will include the following dates: May 1, 2019 through May 31, 2020.

Retirees Monthly Age Breakdown APRIL, 2019 ~ APRIL, 2020

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Apr 2019	80	86	166
May 2019	183	119	302
Jun 2019	46	33	79
Jul 2019	106	64	170
Aug 2019	105	71	176
Sep 2019	105	100	205
Oct 2019	156	146	302
Nov 2019	154	162	316
Dec 2019	102	97	199
Jan 2020	112	70	182
Feb 2020	208	158	366
Mar 2020	455	323	778
Apr 2020	109	95	204



PLEASE NOTE:

- Next Report will include the following dates: May 1, 2019 through May 31, 2020.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 5/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6865	\$904,734.20	3	\$159.80
241	144	\$18,516.30	0	\$0.00
242	869	\$117,868.30	0	\$0.00
243	4056	\$1,085,736.80	1	\$54.20
244	15	\$2,045.20	0	\$0.00
245	52	\$6,636.30	0	\$0.00
246	17	\$2,069.00	0	\$0.00
247	125	\$17,818.50	0	\$0.00
248	11	\$2,811.00	2	\$54.50
249	56	\$13,780.70	0	\$0.00
250	17	\$4,434.20	0	\$0.00
Plan Total:	12,227	\$2,176,450.50	6	\$268.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	30	\$3,729.70	0	\$0.00
322	7	\$869.50	0	\$0.00
324	17	\$4,709.40	0	\$0.00
327	3	\$385.00	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	58	\$9,920.30	0	\$0.00
KAISER SR. ADVANTAGE				
394	6	\$829.50	0	\$0.00
397	3	\$541.80	0	\$0.00
398	3	\$849.40	0	\$0.00
401	1	(\$107.00)	0	\$0.00
403	10988	\$1,428,253.40	5	\$89.90
406	1	(\$268.00)	0	\$0.00
413	1618	\$218,746.90	0	\$0.00
418	5654	\$1,514,443.85	1	\$163.70
419	290	\$36,282.50	0	\$0.00
426	212	\$27,554.80	0	\$0.00
427	166	\$20,708.80	0	\$0.00
445	3	\$387.10	0	\$0.00
446	2	\$248.10	0	\$0.00
451	31	\$4,187.20	0	\$0.00
455	2	\$316.50	0	\$0.00
457	8	\$2,248.00	0	\$0.00
458	2	\$278.60	0	\$0.00
462	60	\$7,773.90	0	\$0.00
465	6	\$788.50	0	\$0.00
466	30	\$7,388.60	0	\$0.00
467	1	\$144.60	0	\$0.00
472	29	\$3,758.50	0	\$0.00
476	6	\$872.30	0	\$0.00
478	15	\$3,990.20	0	\$0.00
479	1	\$134.00	0	\$0.00
482	73	\$9,905.80	0	\$0.00
486	6	\$835.50	0	\$0.00
488	44	\$10,290.00	0	\$0.00
Plan Total:	19,261	\$3,301,383.35	6	\$253.60

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 5/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	307	\$40,637.40	0	\$0.00
613	98	\$24,993.20	0	\$0.00
Plan Total:	405	\$65,630.60	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1768	\$233,745.10	1	\$36.50
702	357	\$48,438.70	0	\$0.00
703	1092	\$296,944.95	0	\$0.00
704	92	\$12,868.70	0	\$0.00
705	34	\$9,393.30	0	\$0.00
708	1	\$70.26	0	\$0.00
Plan Total:	3,344	\$601,461.01	1	\$36.50
Grand Total:	35,295	\$6,154,845.76	13	\$558.60

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 5/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6865	\$904,734.20	3	\$159.80
241	144	\$18,516.30	0	\$0.00
242	869	\$117,868.30	0	\$0.00
243	4056	\$1,085,736.80	1	\$54.20
244	15	\$2,045.20	0	\$0.00
245	52	\$6,636.30	0	\$0.00
246	17	\$2,069.00	0	\$0.00
247	125	\$17,818.50	0	\$0.00
248	11	\$2,811.00	2	\$54.50
249	56	\$13,780.70	0	\$0.00
250	17	\$4,434.20	0	\$0.00
Plan Total:	12,227	\$2,176,450.50	6	\$268.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	30	\$3,729.70	0	\$0.00
322	7	\$869.50	0	\$0.00
324	17	\$4,709.40	0	\$0.00
327	3	\$385.00	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	58	\$9,920.30	0	\$0.00
KAISER SR. ADVANTAGE				
394	6	\$829.50	0	\$0.00
397	3	\$541.80	0	\$0.00
398	3	\$849.40	0	\$0.00
401	1	(\$107.00)	0	\$0.00
403	10988	\$1,428,253.40	5	\$89.90
406	1	(\$268.00)	0	\$0.00
413	1618	\$218,746.90	0	\$0.00
418	5654	\$1,514,443.85	1	\$163.70
419	290	\$36,282.50	0	\$0.00
426	212	\$27,554.80	0	\$0.00
427	166	\$20,708.80	0	\$0.00
445	3	\$387.10	0	\$0.00
446	2	\$248.10	0	\$0.00
451	31	\$4,187.20	0	\$0.00
455	2	\$316.50	0	\$0.00
457	8	\$2,248.00	0	\$0.00
458	2	\$278.60	0	\$0.00
462	60	\$7,773.90	0	\$0.00
465	6	\$788.50	0	\$0.00
466	30	\$7,388.60	0	\$0.00
467	1	\$144.60	0	\$0.00
472	29	\$3,758.50	0	\$0.00
476	6	\$872.30	0	\$0.00
478	15	\$3,990.20	0	\$0.00
479	1	\$134.00	0	\$0.00
482	73	\$9,905.80	0	\$0.00
486	6	\$835.50	0	\$0.00
488	44	\$10,290.00	0	\$0.00
Plan Total:	19,261	\$3,301,383.35	6	\$253.60

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 5/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	307	\$40,637.40	0	\$0.00
613	98	\$24,993.20	0	\$0.00
Plan Total:	405	\$65,630.60	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1768	\$233,745.10	1	\$36.50
702	357	\$48,438.70	0	\$0.00
703	1092	\$296,944.95	0	\$0.00
704	92	\$12,868.70	0	\$0.00
705	34	\$9,393.30	0	\$0.00
708	1	\$70.26	0	\$0.00
Plan Total:	3,344	\$601,461.01	1	\$36.50
LOCAL 1014				
804	177	\$30,837.90	0	\$0.00
805	176	\$28,659.40	0	\$0.00
806	616	\$194,659.60	0	\$0.00
807	40	\$7,172.00	0	\$0.00
808	11	\$3,181.20	0	\$0.00
812	233	\$36,701.00	0	\$0.00
813	1	\$144.60	0	\$0.00
Plan Total:	1,254	\$301,355.70	0	\$0.00
Grand Total:	36,549	\$6,456,201.46	13	\$558.60

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	563	\$572,278.24	\$87,844.30	\$485,450.42	\$573,294.72	(\$5,002.93)	\$568,291.79
202	297	\$595,919.54	\$53,952.67	\$531,968.22	\$585,920.89	\$0.00	\$585,920.89
203	79	\$178,285.62	\$41,344.19	\$141,454.99	\$182,799.18	\$0.00	\$182,799.18
204	34	\$44,416.92	\$16,303.64	\$26,806.90	\$43,110.54	\$0.00	\$43,110.54
SUBTOTAL	973	\$1,390,900.32	\$199,444.80	\$1,185,680.53	\$1,385,125.33	(\$5,002.93)	\$1,380,122.40
Anthem Blue Cross I							
211	714	\$835,579.92	\$55,283.98	\$781,466.22	\$836,750.20	(\$2,340.56)	\$834,409.64
212	265	\$560,916.86	\$35,848.05	\$516,633.97	\$552,482.02	\$0.00	\$552,482.02
213	55	\$139,279.84	\$15,917.72	\$130,823.54	\$146,741.26	\$0.00	\$146,741.26
214	20	\$30,958.40	\$4,519.95	\$32,630.13	\$37,150.08	\$0.00	\$37,150.08
215	2	\$792.86	\$31.72	\$761.14	\$792.86	\$0.00	\$792.86
SUBTOTAL	1,056	\$1,567,527.88	\$111,601.42	\$1,462,315.00	\$1,573,916.42	(\$2,340.56)	\$1,571,575.86
Anthem Blue Cross II							
221	2,221	\$2,605,043.28	\$153,821.24	\$2,451,453.91	\$2,605,275.15	\$0.00	\$2,605,275.15
222	1,940	\$4,105,658.37	\$105,646.40	\$3,965,334.18	\$4,070,980.58	(\$4,217.42)	\$4,066,763.16
223	808	\$2,014,583.40	\$82,772.02	\$1,934,298.52	\$2,017,070.54	(\$4,974.28)	\$2,012,096.26
224	176	\$273,981.84	\$29,503.30	\$239,834.78	\$269,338.08	\$1,547.92	\$270,886.00
225	2	\$792.86	\$198.21	\$594.65	\$792.86	\$0.00	\$792.86
SUBTOTAL	5,147	\$9,000,059.75	\$371,941.17	\$8,591,516.04	\$8,963,457.21	(\$7,643.78)	\$8,955,813.43

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,891	\$3,289,970.13	\$477,456.69	\$2,837,601.87	\$3,315,058.56	(\$14,322.90)	\$3,300,735.66
241	144	\$220,865.45	\$21,995.07	\$195,823.96	\$217,819.03	(\$1,523.21)	\$216,295.82
242	872	\$1,337,378.38	\$89,899.79	\$1,239,862.54	\$1,329,762.33	(\$4,569.63)	\$1,325,192.70
243	4,062	\$3,865,411.20	\$439,692.69	\$3,386,817.71	\$3,826,510.40	(\$5,692.80)	\$3,820,817.60
244	15	\$12,805.95	\$1,861.12	\$11,798.56	\$13,659.68	\$0.00	\$13,659.68
245	51	\$44,393.96	\$3,756.42	\$39,783.81	\$43,540.23	\$0.00	\$43,540.23
246	17	\$32,289.63	\$3,077.01	\$29,212.62	\$32,289.63	\$0.00	\$32,289.63
247	129	\$245,021.31	\$17,208.44	\$224,014.09	\$241,222.53	\$0.00	\$241,222.53
248	11	\$14,574.01	\$370.97	\$14,203.04	\$14,574.01	\$0.00	\$14,574.01
249	55	\$74,194.96	\$4,822.67	\$66,722.47	\$71,545.14	\$0.00	\$71,545.14
250	17	\$25,239.05	\$772.01	\$24,467.04	\$25,239.05	\$0.00	\$25,239.05
SUBTOTAL	12,264	\$9,162,144.03	\$1,060,912.88	\$8,070,307.71	\$9,131,220.59	(\$26,108.54)	\$9,105,112.05
CIGNA Network Model Plan							
301	275	\$446,671.50	\$139,046.78	\$310,873.24	\$449,920.02	(\$1,624.26)	\$448,295.76
302	100	\$293,202.00	\$84,733.13	\$202,604.83	\$287,337.96	\$0.00	\$287,337.96
303	10	\$34,621.00	\$9,938.62	\$17,758.18	\$27,696.80	\$0.00	\$27,696.80
304	15	\$32,325.30	\$15,298.16	\$17,027.14	\$32,325.30	\$0.00	\$32,325.30
SUBTOTAL	400	\$806,819.80	\$249,016.69	\$548,263.39	\$797,280.08	(\$1,624.26)	\$795,655.82

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Healthspring Pref w/ Rx - Phoenix, AZ							
321	30	\$11,919.19	\$1,614.87	\$9,535.34	\$11,150.21	\$0.00	\$11,150.21
322	8	\$13,538.00	\$676.90	\$11,168.85	\$11,845.75	\$0.00	\$11,845.75
324	17	\$12,936.66	\$1,795.92	\$11,140.74	\$12,936.66	\$0.00	\$12,936.66
327	3	\$6,669.03	\$444.60	\$6,224.43	\$6,669.03	\$0.00	\$6,669.03
329	1	\$1,362.53	\$0.00	\$1,362.53	\$1,362.53	\$0.00	\$1,362.53
SUBTOTAL	59	\$46,425.41	\$4,532.29	\$39,431.89	\$43,964.18	\$0.00	\$43,964.18

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,534	\$1,591,775.76	\$140,554.94	\$1,453,226.62	\$1,593,781.56	\$0.00	\$1,593,781.56
403	11,044	\$3,104,244.00	\$312,733.06	\$2,807,957.72	\$3,120,690.78	(\$3,369.60)	\$3,117,321.18
404	619	\$730,849.80	\$24,198.46	\$726,584.25	\$750,782.71	(\$3,536.37)	\$747,246.34
405	1,095	\$1,190,133.60	\$21,520.37	\$1,168,613.23	\$1,190,133.60	\$1,086.88	\$1,191,220.48
406	35	\$71,131.02	\$23,939.93	\$29,888.95	\$53,828.88	\$0.00	\$53,828.88
411	1,909	\$3,938,312.40	\$197,223.82	\$3,747,258.26	\$3,944,482.08	\$16,452.48	\$3,960,934.56
413	1,622	\$2,131,195.64	\$106,651.27	\$2,015,408.81	\$2,122,060.08	\$1,305.08	\$2,123,365.16
414	130	\$290,805.24	\$3,436.79	\$278,556.17	\$281,992.96	\$0.00	\$281,992.96
418	5,645	\$3,132,268.80	\$244,005.92	\$2,890,464.12	\$3,134,470.04	(\$3,875.20)	\$3,130,594.84
419	290	\$422,412.69	\$5,806.35	\$413,703.16	\$419,509.51	\$0.00	\$419,509.51
420	134	\$317,193.30	\$1,127.81	\$304,317.59	\$305,445.40	\$0.00	\$305,445.40
421	8	\$8,258.24	\$990.98	\$7,267.26	\$8,258.24	\$0.00	\$8,258.24
422	252	\$532,012.32	\$2,280.06	\$529,732.26	\$532,012.32	\$0.00	\$532,012.32
423	15	\$44,201.10	\$10,425.74	\$33,775.36	\$44,201.10	\$0.00	\$44,201.10
426	211	\$288,252.16	\$3,045.69	\$282,487.11	\$285,532.80	\$0.00	\$285,532.80
427	166	\$368,803.68	\$5,092.98	\$363,710.70	\$368,803.68	\$0.00	\$368,803.68
428	63	\$142,233.21	\$812.75	\$139,162.79	\$139,975.54	\$0.00	\$139,975.54
429	10	\$30,932.50	\$6,061.10	\$24,871.40	\$30,932.50	(\$3,093.25)	\$27,839.25
430	141	\$305,372.16	\$3,595.15	\$301,777.01	\$305,372.16	\$0.00	\$305,372.16
431	14	\$42,018.76	\$7,198.80	\$34,819.96	\$42,018.76	\$0.00	\$42,018.76
432	7	\$30,695.36	\$5,399.12	\$9,948.56	\$15,347.68	\$0.00	\$15,347.68
SUBTOTAL	24,944	\$18,713,101.74	\$1,126,101.09	\$17,563,531.29	\$18,689,632.38	\$4,970.02	\$18,694,602.40

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	7	\$6,451.13	\$700.41	\$5,750.72	\$6,451.13	\$0.00	\$6,451.13
451	31	\$11,151.32	\$1,208.68	\$9,942.64	\$11,151.32	\$0.00	\$11,151.32
453	3	\$6,108.75	\$0.00	\$6,108.75	\$6,108.75	\$0.00	\$6,108.75
454	3	\$7,973.25	\$511.83	\$7,461.42	\$7,973.25	\$0.00	\$7,973.25
455	2	\$2,345.90	\$0.00	\$2,345.90	\$2,345.90	\$0.00	\$2,345.90
457	8	\$5,691.52	\$1,138.31	\$4,553.21	\$5,691.52	\$0.00	\$5,691.52
458	2	\$4,015.78	\$80.32	\$3,935.46	\$4,015.78	\$0.00	\$4,015.78
SUBTOTAL	56	\$43,737.65	\$3,639.55	\$40,098.10	\$43,737.65	\$0.00	\$43,737.65
Kaiser - Georgia							
441	4	\$4,434.68	\$0.00	\$4,434.68	\$4,434.68	\$0.00	\$4,434.68
442	4	\$4,434.68	\$0.00	\$4,434.68	\$4,434.68	\$0.00	\$4,434.68
445	3	\$4,572.42	\$0.00	\$4,572.42	\$4,572.42	\$0.00	\$4,572.42
446	2	\$3,048.28	\$0.00	\$3,048.28	\$3,048.28	\$0.00	\$3,048.28
461	15	\$16,630.05	\$3,237.31	\$13,392.74	\$16,630.05	\$0.00	\$16,630.05
462	61	\$25,831.67	\$3,472.45	\$22,782.69	\$26,255.14	\$0.00	\$26,255.14
463	2	\$4,418.68	\$1,255.61	\$3,163.07	\$4,418.68	\$0.00	\$4,418.68
465	6	\$9,144.84	\$914.48	\$8,230.36	\$9,144.84	\$0.00	\$9,144.84
466	29	\$25,168.20	\$939.62	\$23,389.64	\$24,329.26	\$0.00	\$24,329.26
467	1	\$2,624.81	\$137.67	\$2,487.14	\$2,624.81	\$0.00	\$2,624.81
SUBTOTAL	127	\$100,308.31	\$9,957.14	\$89,935.70	\$99,892.84	\$0.00	\$99,892.84

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	3	\$2,865.69	\$0.00	\$2,865.69	\$2,865.69	\$0.00	\$2,865.69
472	29	\$12,992.87	\$2,302.87	\$10,690.00	\$12,992.87	\$0.00	\$12,992.87
473	1	\$1,766.93	\$596.65	\$1,170.28	\$1,766.93	\$0.00	\$1,766.93
474	5	\$9,512.30	\$0.00	\$9,512.30	\$9,512.30	\$0.00	\$9,512.30
476	6	\$8,371.56	\$2,483.55	\$5,888.01	\$8,371.56	\$0.00	\$8,371.56
478	15	\$13,320.90	\$1,562.99	\$11,757.91	\$13,320.90	\$0.00	\$13,320.90
479	1	\$2,206.96	\$98.25	\$2,108.71	\$2,206.96	\$0.00	\$2,206.96
SUBTOTAL	60	\$51,037.21	\$7,044.31	\$43,992.90	\$51,037.21	\$0.00	\$51,037.21
Kaiser - Oregon							
481	7	\$8,229.20	\$2,775.70	\$5,453.50	\$8,229.20	\$0.00	\$8,229.20
482	73	\$34,003.40	\$5,720.02	\$29,679.88	\$35,399.90	(\$465.80)	\$34,934.10
484	3	\$7,029.60	\$872.17	\$6,157.43	\$7,029.60	\$0.00	\$7,029.60
486	6	\$9,800.40	\$1,306.72	\$8,493.68	\$9,800.40	\$0.00	\$9,800.40
488	42	\$40,638.40	\$4,377.88	\$28,871.72	\$33,249.60	\$0.00	\$33,249.60
489	2	\$2,090.80	\$0.00	\$2,090.80	\$2,090.80	\$0.00	\$2,090.80
495	2	\$4,980.12	\$762.70	\$4,217.42	\$4,980.12	\$0.00	\$4,980.12
498	1	\$2,416.63	\$307.92	\$2,108.71	\$2,416.63	\$0.00	\$2,416.63
SUBTOTAL	136	\$109,188.55	\$16,123.11	\$87,073.14	\$103,196.25	(\$465.80)	\$102,730.45
SCAN Health Plan							
611	307	\$82,236.00	\$18,337.56	\$65,233.44	\$83,571.00	(\$267.00)	\$83,304.00
613	97	\$51,548.00	\$7,605.96	\$40,786.04	\$48,392.00	\$0.00	\$48,392.00
SUBTOTAL	404	\$133,784.00	\$25,943.52	\$106,019.48	\$131,963.00	(\$267.00)	\$131,696.00

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,765	\$632,178.72	\$75,182.64	\$557,352.84	\$632,535.48	(\$1,070.28)	\$631,465.20
702	354	\$555,238.80	\$34,178.02	\$507,179.81	\$541,357.83	\$1,542.33	\$542,900.16
703	1,090	\$771,133.36	\$82,291.70	\$693,780.30	\$776,072.00	(\$1,411.04)	\$774,660.96
704	96	\$167,670.72	\$7,684.90	\$158,239.25	\$165,924.15	\$1,746.57	\$167,670.72
705	34	\$30,931.84	\$2,110.64	\$28,821.20	\$30,931.84	\$0.00	\$30,931.84
706	1	\$341.77	\$13.67	\$328.10	\$341.77	\$0.00	\$341.77
SUBTOTAL	3,340	\$2,157,495.21	\$201,461.57	\$1,945,701.50	\$2,147,163.07	\$807.58	\$2,147,970.65
United Healthcare							
707	449	\$535,912.93	\$59,772.74	\$476,140.19	\$535,912.93	\$1,193.57	\$537,106.50
708	428	\$936,957.10	\$62,264.29	\$870,264.61	\$932,528.90	\$0.00	\$932,528.90
709	373	\$963,600.74	\$78,222.19	\$890,545.31	\$968,767.50	\$5,263.00	\$974,030.50
SUBTOTAL	1,250	\$2,436,470.77	\$200,259.22	\$2,236,950.11	\$2,437,209.33	\$6,456.57	\$2,443,665.90

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	63	\$72,596.16	\$2,373.78	\$70,130.19	\$72,503.97	\$0.00	\$72,503.97
802	326	\$677,333.46	\$18,616.28	\$670,601.68	\$689,217.96	\$4,155.42	\$693,373.38
803	324	\$794,078.64	\$20,244.11	\$798,343.13	\$818,587.24	\$2,450.86	\$821,038.10
804	178	\$205,112.96	\$7,029.15	\$198,083.81	\$205,112.96	(\$34,110.49)	\$171,002.47
805	176	\$365,676.96	\$14,336.17	\$351,340.79	\$365,676.96	(\$28,659.40)	\$337,017.56
806	618	\$1,284,024.78	\$29,835.92	\$1,250,033.44	\$1,279,869.36	(\$194,659.60)	\$1,085,209.76
807	40	\$98,034.40	\$2,058.72	\$95,975.68	\$98,034.40	(\$7,172.00)	\$90,862.40
808	11	\$26,959.46	\$196.07	\$26,763.39	\$26,959.46	(\$3,181.20)	\$23,778.26
809	23	\$26,503.36	\$2,996.03	\$23,507.33	\$26,503.36	\$0.00	\$26,503.36
810	6	\$12,466.26	\$2,036.15	\$10,430.11	\$12,466.26	\$0.00	\$12,466.26
811	4	\$9,803.44	\$980.34	\$8,823.10	\$9,803.44	\$0.00	\$9,803.44
812	233	\$268,490.56	\$21,525.37	\$246,965.19	\$268,490.56	(\$40,065.77)	\$228,424.79
813	1	\$2,077.71	\$0.00	\$2,077.71	\$2,077.71	(\$144.60)	\$1,933.11
SUBTOTAL	2,003	\$3,843,158.15	\$122,228.09	\$3,753,075.55	\$3,875,303.64	(\$301,386.78)	\$3,573,916.86
Kaiser - Washington							
393	3	\$3,486.33	\$0.00	\$3,486.33	\$3,486.33	\$0.00	\$3,486.33
394	6	\$2,619.12	\$0.00	\$2,619.12	\$2,619.12	\$0.00	\$2,619.12
395	2	\$4,326.42	\$109.00	\$4,217.42	\$4,326.42	\$0.00	\$4,326.42
397	3	\$4,312.86	\$230.02	\$4,082.84	\$4,312.86	\$0.00	\$4,312.86
398	3	\$2,595.12	\$519.02	\$2,076.10	\$2,595.12	\$0.00	\$2,595.12
SUBTOTAL	17	\$17,339.85	\$858.04	\$16,481.81	\$17,339.85	\$0.00	\$17,339.85
Medical Plan Total	52,236	\$49,579,498.63	\$3,711,064.89	\$45,780,374.14	\$49,491,439.03	(\$332,605.48)	\$49,158,833.55

Medical and Dental Vision Insurance Premiums June 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	24,735	\$1,290,229.76	\$143,627.68	\$1,158,875.44	\$1,302,503.12	(\$3,703.36)	\$1,298,799.76
502	23,190	\$2,521,583.40	\$194,146.36	\$2,329,474.82	\$2,523,621.18	(\$928.78)	\$2,522,692.40
503	11	\$705.65	\$70.57	\$635.08	\$705.65	\$0.00	\$705.65
SUBTOTAL	47,936	\$3,812,518.81	\$337,844.61	\$3,488,985.34	\$3,826,829.95	(\$4,632.14)	\$3,822,197.81
CIGNA Dental HMO/Vision							
901	3,325	\$153,581.75	\$19,162.31	\$135,112.29	\$154,274.60	\$102.38	\$154,376.98
902	2,376	\$224,957.60	\$19,601.28	\$205,261.80	\$224,863.08	\$187.04	\$225,050.12
903	1	\$46.78	\$20.58	\$26.20	\$46.78	\$0.00	\$46.78
SUBTOTAL	5,702	\$378,586.13	\$38,784.17	\$340,400.29	\$379,184.46	\$289.42	\$379,473.88
Dental/Vision Plan Total	53,638	\$4,191,104.94	\$376,628.78	\$3,829,385.63	\$4,206,014.41	(\$4,342.72)	\$4,201,671.69
GRAND TOTALS	105,874	\$53,770,603.57	\$4,087,693.67	\$49,609,759.77	\$53,697,453.44	(\$336,948.20)	\$53,360,505.24

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
<u>Anthem Blue Cross Prudent Buyer Plan</u>		
\$630.26	201	Retiree Only
\$1,239.88	202	Retiree and Spouse/Domestic Partner
\$1,399.26	203	Retiree, Spouse/Domestic Partner and Children
\$810.01	204	Retiree and Children
\$172.06	205	Survivor Children Only Rates
<u>Anthem Blue Cross Plan I</u>		
\$904.25	211	Retiree Only
\$1,630.31	212	Retiree and Spouse/Domestic Partner
\$1,923.10	213	Retiree, Spouse/Domestic Partner and Children
\$1,196.44	214	Retiree and Children
\$299.58	215	Survivor Children Only Rates
<u>Anthem Blue Cross Plan II</u>		
\$904.25	221	Retiree Only
\$1,630.31	222	Retiree and Spouse/Domestic Partner
\$1,923.10	223	Retiree, Spouse/Domestic Partner and Children
\$1,196.44	224	Retiree and Children
\$299.58	225	Survivor Children Only Rates
<u>Anthem Blue Cross Plan III</u>		
\$365.20	240	Retiree Only with Medicare
\$1,167.61	241	Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross I)
\$1,167.61	242	Retiree and Spouse/Domestic Partner - One with Medicare (Non-Medicare has Anthem Blue Cross II)
\$726.87	243	Retiree and Spouse/Domestic Partner - Both with Medicare
\$653.93	244	Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross I)
\$653.93	245	Retiree and Children (Retiree has Medicare; Children have Anthem Blue Cross II)
\$1,456.25	246	Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross I)
\$1,456.25	247	Retiree, Spouse/Domestic Partner and Children - One with Medicare (Non-Medicare has Anthem Blue Cross II)
\$1,015.45	248	Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross I)
\$1,015.45	249	Retiree, Spouse/Domestic Partner and Children - Two with Medicare (Children have Anthem Blue Cross II)
\$1,138.02	250	Member, Spouse/Domestic Partner, Child (3 with Medicare)

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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CIGNA Network Model Plan

\$1,143.49	301	Retiree Only
\$2,064.71	302	Retiree and Spouse/Domestic Partner
\$2,438.35	303	Retiree, Spouse/Domestic Partner and Children
\$1,517.57	304	Retiree and Children
\$378.87	305	Survivor Children Only Rates

CIGNA Medicare Select Plus Rx (Available in the Phoenix, AZ area only)

\$328.00	321	Retiree Only with Medicare
\$1,249.22	322	Retiree and Spouse/Domestic Partner/Domestic Partner - One with Medicare
\$651.00	324	Retiree and Spouse/Domestic Partner -Both with Medicare
\$702.09	325	Retiree and Children
\$1,622.87	327	Retiree, Spouse/Domestic Partner and Children - One with Medicare
\$1,025.09	329	Retiree, Spouse/Domestic Partner and Children - Two with Medicare

Kaiser

\$774.10	401	Retiree Only ("Basic")
N/A	402	Retiree Only ("Supplement")
\$235.64	403	Retiree Only ("Senior Advantage")
\$894.95	404	Retiree Only ("Excess I")
\$795.39	405	Retiree Only - ("Excess II")
\$1,408.39	406	Retiree Only ("Excess III")
\$1,543.20	411	Retiree and Family (All family members are "Basic")
N/A	412	Retiree and Family (One family member is "Supplement"; others are "Basic")
\$1,004.74	413	Retiree and Family (One family member is "Senior Advantage"; others are "Basic")
\$1,664.05	414	Retiree and Family (One family member is "Excess I"; others are "Basic")
N/A	415	Retiree and Family (Two or more family members are "Supplement")
N/A	416	Retiree and Family (One family member is "Senior Advantage"; others are "Supplement")
N/A	417	Retiree and Family (One family member is "Excess I"; others are "Supplement")
\$466.28	418	Retiree and Family (Two or more family members are "Senior Advantage")
\$1,125.59	419	Retiree and Family (One family member is "Excess I"; others are "Senior Advantage")
\$1,784.90	420	Retiree and Family (Two or more family members are "Excess I")
N/A	421	Survivor Children Only Rates
\$1,564.49	422	Retiree and Family (One family member is "Excess II"; others are "Basic")
\$2,177.49	423	Retiree and Family (One family member is "Excess III"; others are "Basic")

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
<u>Kaiser (continued)</u>		
N/A	424	Retiree and Family (One family member is "Supplement"; others are "Excess II")
N/A	425	Retiree and Family (One family member is "Supplement"; others are "Excess III")
\$1,026.03	426	Retiree and Family (One family member is "Senior Advantage"; others are "Excess II")
\$1,639.03	427	Retiree and Family (One family member is "Senior Advantage"; others are "Excess III")
\$1,685.34	428	Retiree and Family (One family member is "Excess I"; others are "Excess II")
\$2,298.34	429	Retiree and Family One family member is "Excess I"; others are "Excess III")
\$1,585.78	430	Retiree and Family (Two or more family members are "Excess II")
\$2,198.78	431	Retiree and Family (One family member is "Excess II"; others are "Excess III")
\$2,811.78	432	Retiree and Family (Two or more family members are "Excess III")
<u>Kaiser Colorado</u>		
\$793.06	450	Retiree Only ("Basic" under age 65)
\$327.27	451	Retiree Only ("Senior Advantage")
\$1,754.57	453	Retiree and Family (Two family members are "Basic")
\$2,369.25	454	Retiree and Family (Three or more family members are "Basic")
\$1,115.33	455	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic")
\$649.55	457	Retiree and Family (Two family members are "Senior Advantage")
\$1,857.56	458	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$1,437.60	459	Retiree and Family (Two family members are "Senior Advantage"; one or more are "Basic")
<u>Kaiser Georgia</u>		
\$847.24	440	Retiree Only ("Basic" over age 65 with Medicare Part B only)
\$847.24	441	Retiree Only ("Basic over age 65 with Medicare Part A only)
\$847.24	442	Retiree Only ("Basic over age 65 without Medicare Part A or Medicare Part B)
\$361.11	443	Retiree Only ("Basic" over age 65 - Medicare eligible who is classified as having renal failure)
\$1,203.35	444	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part B only)
\$1,203.35	445	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 with Medicare Part A only)
\$1,203.35	446	Retiree and Family (One family member is "Senior Advantage"; one family member is "Basic" over age 65 without Medicare Part A and B)
\$847.24	461	Retiree Only ("Basic" under age 65)
\$361.11	462	Retiree Only ("Senior Advantage")

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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Kaiser Georgia (continued)

\$1,689.48	463	Retiree and Family (Two family members are "Basic")
\$2,531.72	464	Retiree and Family (Three or more family members are "Basic")
\$1,203.35	465	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
\$717.22	466	Retiree and Family (Two family members are "Senior Advantage")
\$2,045.59	467	Retiree and Family (One family member is "Senior Advantage"; two or more are "Basic")
\$1,559.46	468	Retiree and Family (Two family members are "Senior Advantage"; one is "Basic")
\$1,915.57	469	Retiree and Family (Three or more family members are "Senior Advantage"; one is "Basic")
\$2,045.59	470	Retiree and Family (Three or more family members are "Basic"; one is "Senior Advantage")

Kaiser Hawaii

\$795.16	471	Retiree Only ("Basic" under age 65)
\$346.45	472	Retiree Only ("Senior Advantage")
\$1,381.42	473	Retiree Only (Over age 65 without Medicare Part A or Medicare Part B)
\$1,585.31	474	Retiree and Family (Two family members are "Basic")
\$2,375.47	475	Retiree and Family (Three or more family members are "Basic")
\$1,136.61	476	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
\$2,171.58	477	Retiree and Family (One family member is "Basic" under age 65; one is over age 65 without Medicare Part A or Medicare Part B)
\$687.90	478	Retiree and Family (Two family members are "Senior Advantage")
\$1,722.87	479	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 without Medicare Part A or Medicare Part B)

Kaiser Oregon

\$806.67	481	Retiree Only ("Basic" under age 65)
\$465.92	482	Retiree Only ("Senior Advantage")
\$1,205.27	483	Retiree Only (Over age 65 without Medicare Part A or Medicare Part B)
\$1,608.34	484	Retiree and Family (Two family members are "Basic")
\$2,410.01	485	Retiree and Family (Three or more family members are "Basic")
\$1,267.59	486	Retiree and Family (One family member is "Senior Advantage"; one is "Basic")
N/A	487	Retiree Only (Medicare Cost "Supplement" program)
\$926.84	488	Retiree and Family (Two family members are "Senior Advantage")
\$1,110.84	489	Retiree Only (Over age 65 with Medicare Part A only)
\$1,205.27	490	Retiree Only (Over age 65 with Medicare Part B only)

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
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Local 1014 Firefighters (continued)

\$914.03	809	Surviving Spouse Under 65
\$1,648.06	810	Surviving Spouse + 1; Under 65
\$1,944.04	811	Surviving Spouse + 2 Under 65
\$914.03	812	Surviving Spouse with Medicare
\$1,648.06	813	Surviving Spouse + 1; 1 Medicare
\$1,944.04	814	Spouse + 1; 1 Medicare
\$1,648.06	815	Surviving Spouse + 1; 2 Medicare

CIGNA Indemnity - Dental/Vision

\$46.55	501	Retiree Only
\$99.61	502	Retiree and Dependent(s)
\$57.81	503	Survivor Children Only Rates

CIGNA HMO - Dental/Vision

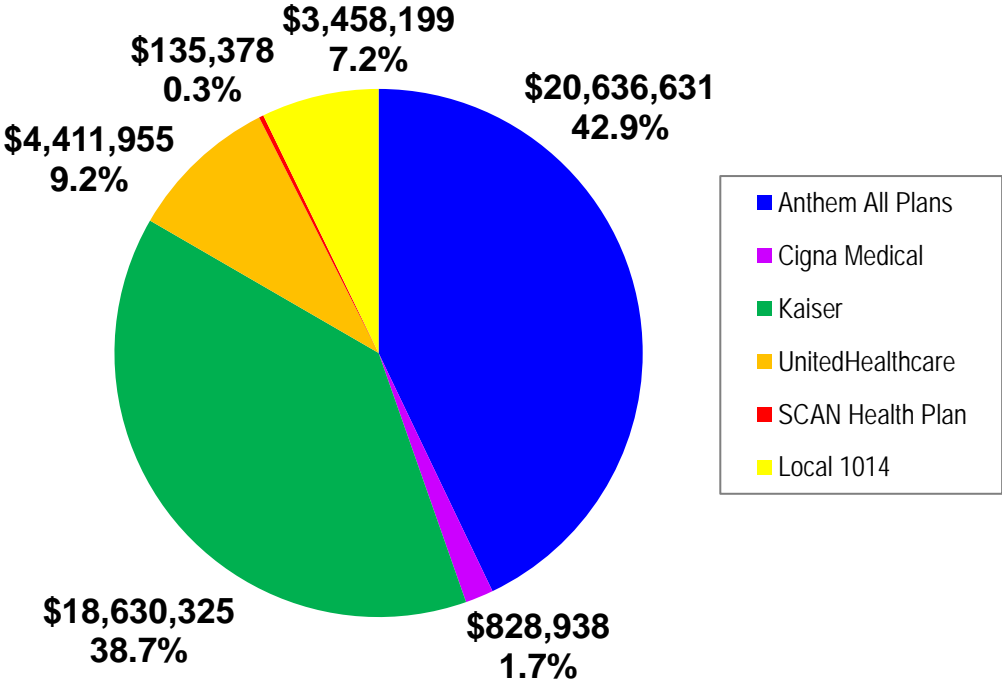
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending April 2020

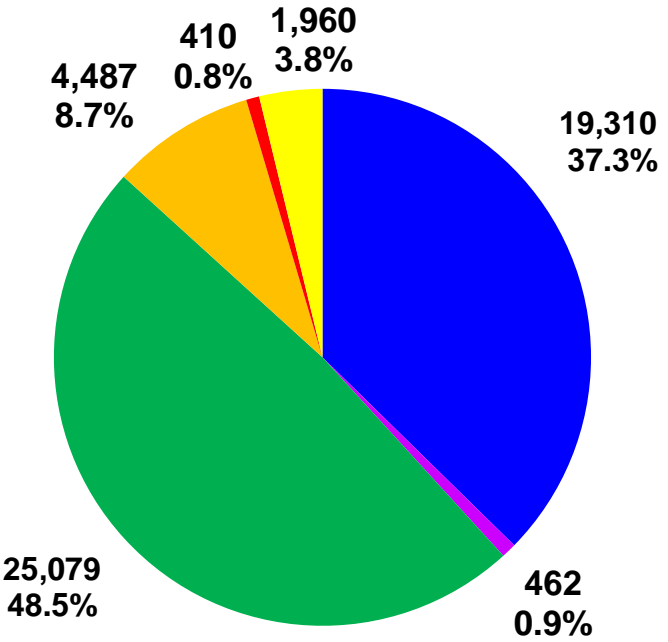
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$20,636,631	42.9%	19,310	37.3%
Cigna Medical	\$828,938	1.7%	462	0.9%
Kaiser	\$18,630,325	38.7%	25,079	48.5%
UnitedHealthcare	\$4,411,955	9.2%	4,487	8.7%
SCAN Health Plan	\$135,378	0.3%	410	0.8%
Local 1014	\$3,458,199	7.2%	1,960	3.8%
Combined Medical	\$48,101,427	100.0%	51,708	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,136,140	53,093
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Monthly Premium

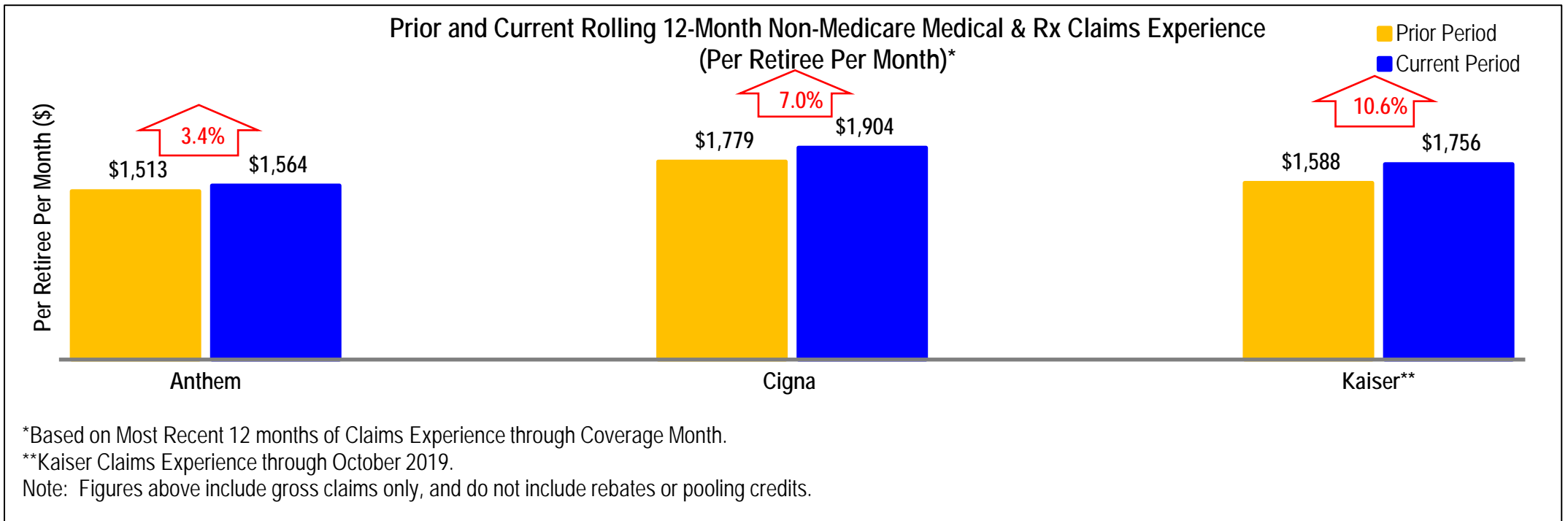
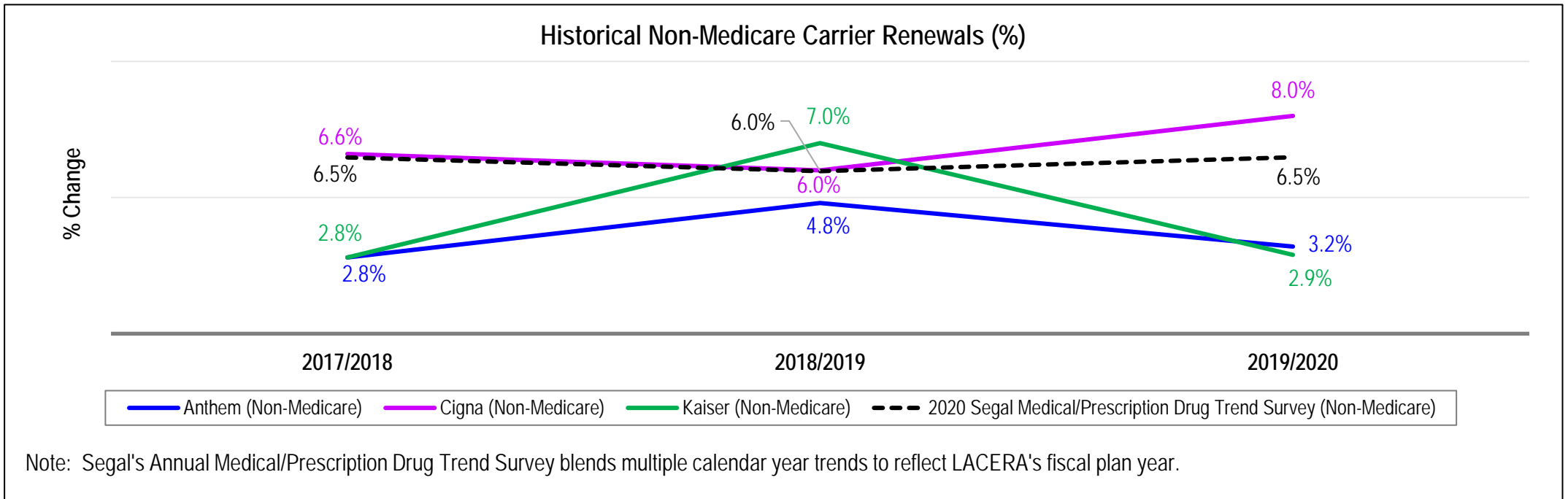


Retirees



Note: Premiums include LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

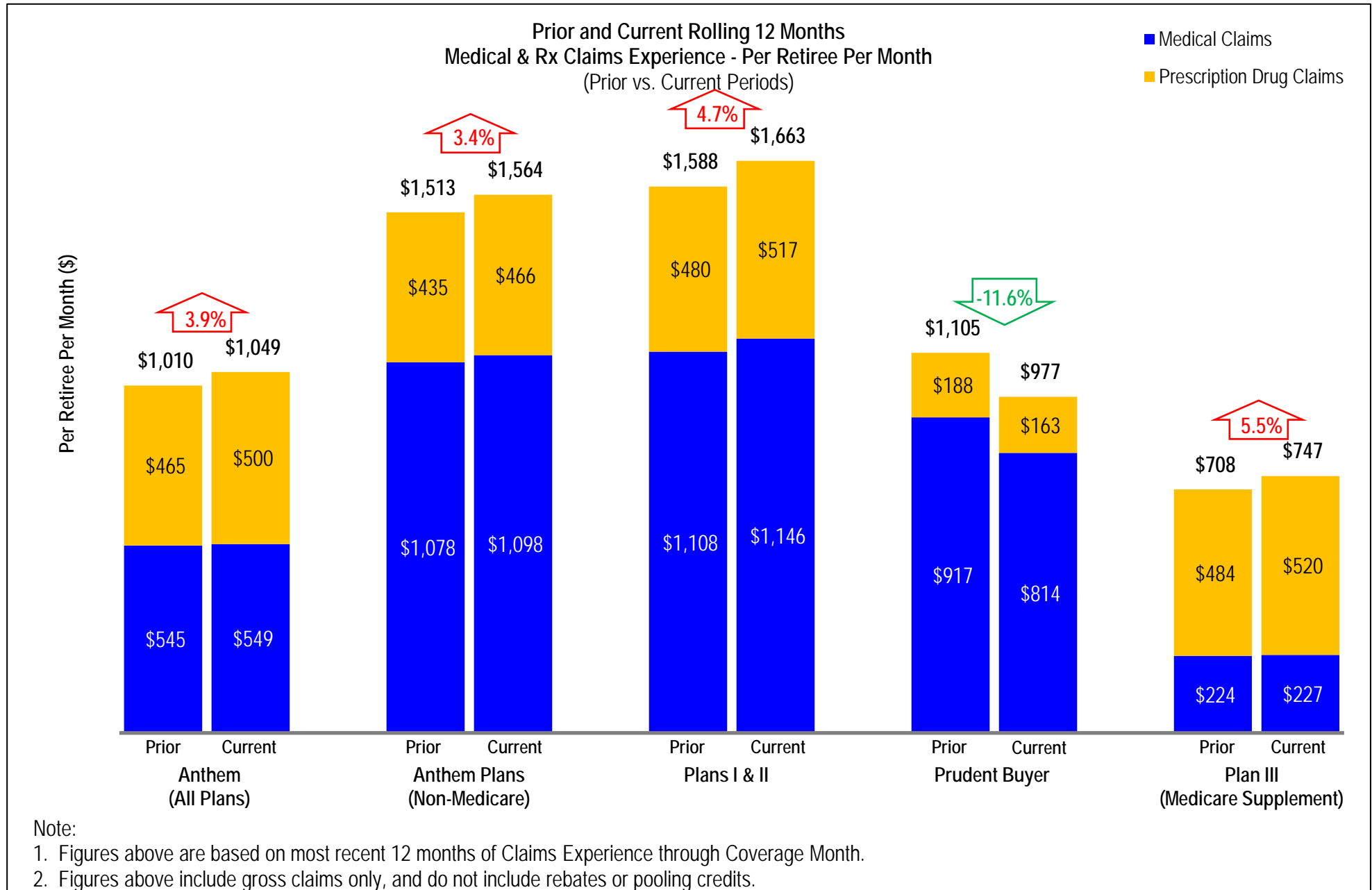
Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending April 2020



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending April 2020



Los Angeles County Employees Retirement Association

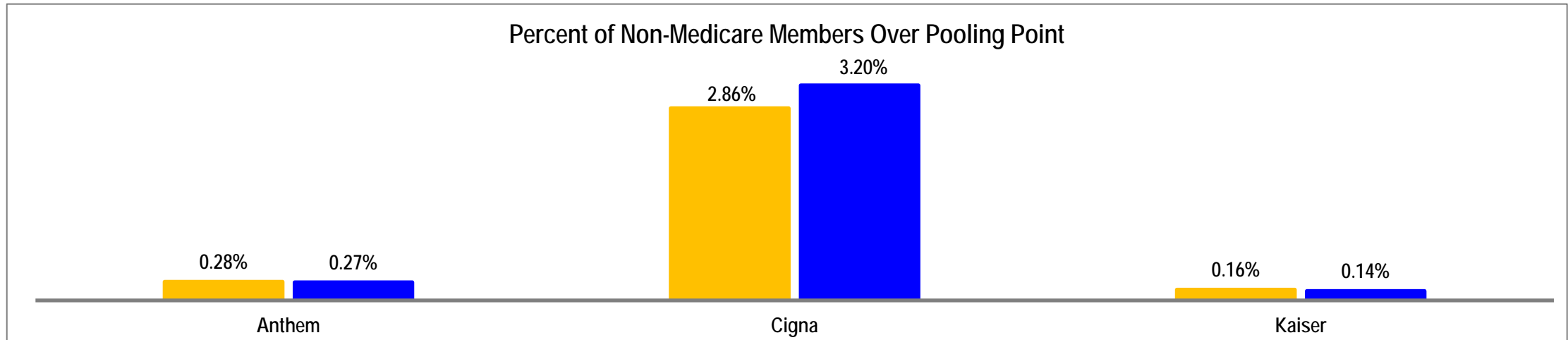
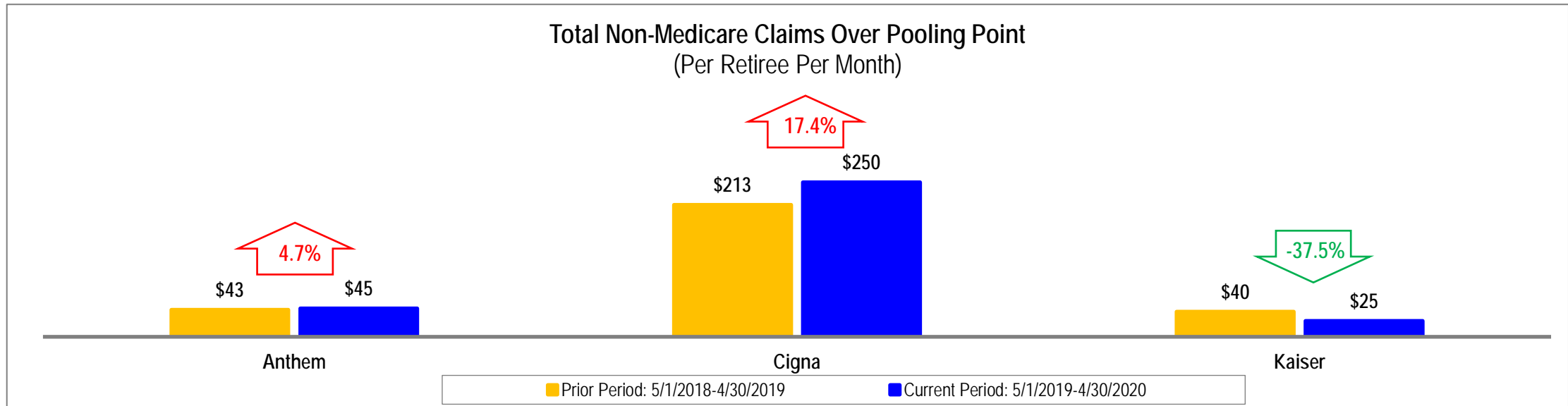
Kaiser Utilization

Coverage Month Ending April 2020

- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 11/1/2018 - 10/31/2019	Prior Period 11/1/2017 - 10/31/2018	Change
Average Contract Size	2.37	2.35	0.85%
Average Members	8,760	8,727	0.38%
Inpatient Claims Per Member Per Month	\$182.86	\$184.96	-1.14%
Outpatient Claims Per Member Per Month	\$345.49	\$283.85	21.72%
Pharmacy Per Member Per Month	\$99.27	\$97.85	1.45%
Other Per Member Per Month	\$113.10	\$108.93	3.83%
Total Claims Per Member Per Month	\$740.72	\$675.59	9.64%
Total Paid Claims	\$77,865,029	\$70,751,707	10.05%
Large Claims over \$450,000 Pooling Point			
Number of Claims over Pooling Point	5	6	
Amount over Pooling Point	\$1,099,906	\$1,792,063	-38.62%
% of Total Paid Claims	1.41%	2.53%	
Inpatient Days / 1000	299.5	382.7	-21.74%
Inpatient Admits / 1000	51.6	59.6	-13.42%
Outpatient Visits / 1000	13,122.7	12,240.6	7.21%
Pharmacy Scripts Per Member Per Year	10.6	10.7	-0.93%

Los Angeles County Employees Retirement Association
 High Cost Claimants (Anthem, Cigna, & Kaiser)
 Coverage Month Ending April 2020



Stop-Loss & Pooling Points Overview:

Plan sponsors mitigate the financial risk associated with individual large claimants through reinsurance. Claims exceeding the specified individual pooling threshold are deducted from the carrier's renewal calculation. The pooling credit is offset by the carrier's pooling expense, which is applied to all policyholders.

Anthem and Cigna's figures are based on most recent 12 months of Claims Experience through Coverage Month. Kaiser's figures are based on claims experience period between November through October.

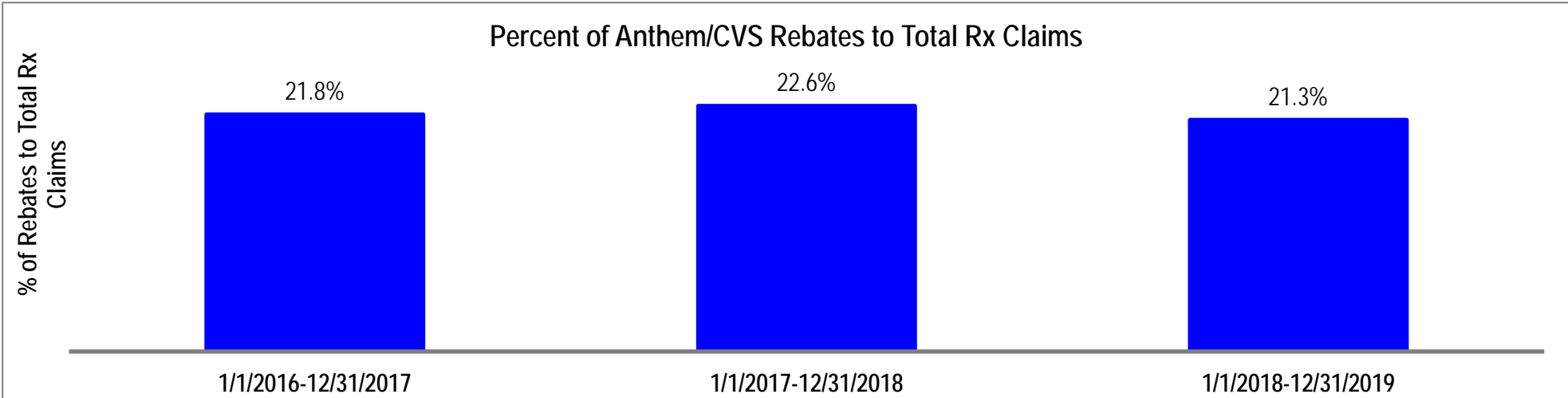
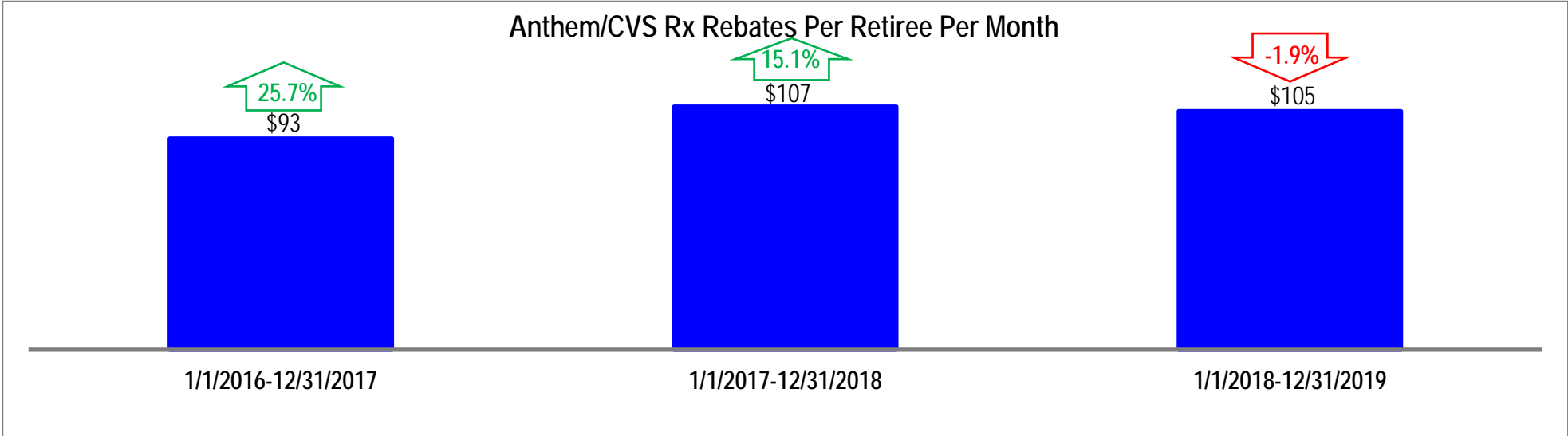
Pooling Points by Carrier:

1. Anthem's pooling points are \$300,000 for Plans I & II, and \$250,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$450,000.

Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)

Coverage Month Ending April 2020



Rebates Overview:

Pharmacy Benefit Managers negotiate volume-based rebates with drug manufacturers of brand medications. Manufacturer rebates are passed on to plan sponsors and are used to offset pharmaceutical claims expenses.

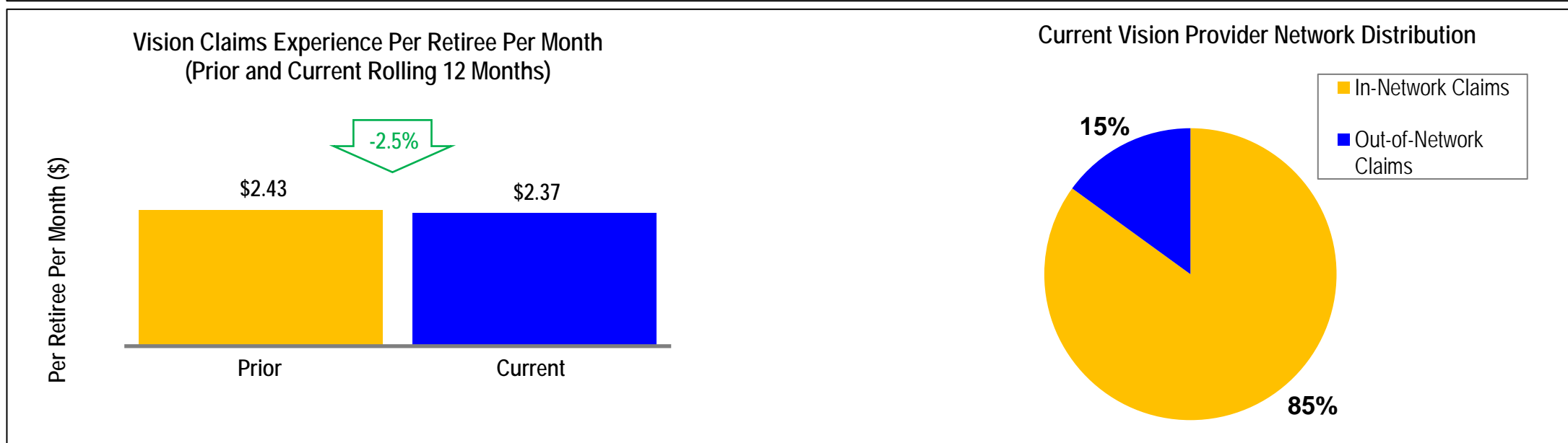
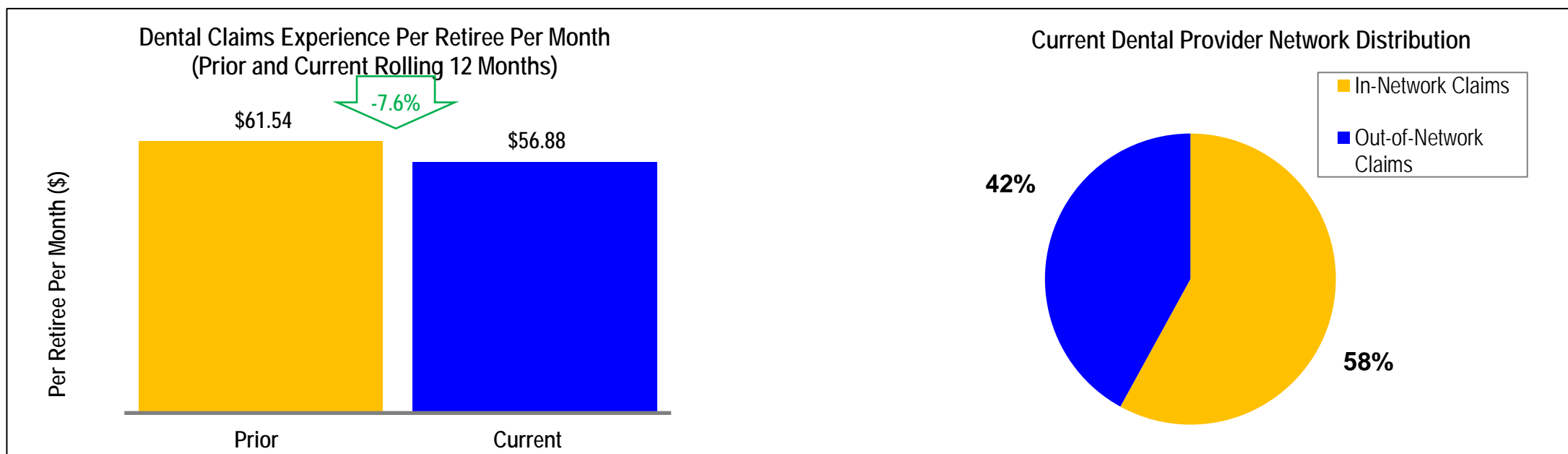
Note:

- 1. Prescription Claims and Rebates Data were provided by CVS.
- 2. Anthem Prudent Buyer prescription drugs are provided by Express Scripts Inc. and are not included in the charts above.

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending April 2020



Notes:

1. Figures above are based on most recent 12 months of Claims Experience through Coverage Month.
2. Dental Claims Experience reflects passive use of Cigna's PPO Dental Network.