

LIVE VIRTUAL COMMITTEE MEETING

*The Committee meeting will be held following the Board of Retirement meeting scheduled prior.



TO VIEW VIA WEB



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

NOTICE OF MEETING AND AGENDA

SPECIAL 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

WEDNESDAY, NOVEMBER 4, 2020 - 9:00 A.M.**

This meeting will be conducted by the Insurance, Benefits and Legislative Committee by teleconference under the Governor's Executive Order N-29-20.

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

*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 October 15, 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. FOR INFORMATION

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

IV. ITEMS FOR STAFF REVIEW

V. GOOD OF THE ORDER

(For information purposes only)

VI. ADJOURNMENT

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

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

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

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, OCTOBER 15, 2020, 9:51 A.M. – 11:43 A.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 (*arrived 10:02 a.m., left 11:18 a.m.*)
William Pryor (*left at 11:20 a.m.*)
Herman B. Santos
Thomas Walsh (*left at 10:55 a.m.*)

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare
Santos H. Kreimann, Chief Executive Officer
Barry W. Lew, Legislative Affairs Officer
Kathy Migita, Program Advisor

Stephen Murphy, Vice President
Segal Consulting

Christina De Leon, Senior Consultant
Segal Consulting

The meeting was called to order by Chair Robbins at 9:51 a.m.

I. APPROVAL OF THE MINUTES

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

Ms. Gray made a motion, Mr. Moore seconded, to approve the minutes of the regular meeting of August 13, 2020. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement direct its voting delegate to vote YES on sponsorship by the State Association of County Retirement Systems (SACRS) of "COVID-19 Disability Retirement Presumption" for the SACRS 2021 legislative platform. (Memorandum dated October 1, 2020)

Mr. Moore made a motion, Mr. Okum seconded, to approve the recommendation. The motion passed unanimously.

IV. FOR INFORMATION

A. Engagement Report for September 2020
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

B. Staff Activities Report for September 2020
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

C. LACERA Anthem 2020-2021 Lifetime Maximum
Stephen Murphy, Segal Consulting

Mr. Murphy presented the estimated annual costs of eliminating the Lifetime Maximum Benefit (LMB) for LACERA's Anthem plans. In addition, he summarized key provisions of the 1982 agreement between LACERA and the County, how the healthcare environment has evolved since that time, as well as the impact of the LMB on the Retiree Healthcare Benefits Program.

IV. FOR INFORMATION (Continued)

D. Medical and Dental Claims Audit Findings
Christina De Leon, Segal Consulting

- Anthem Medical Plan Audit
- Cigna Dental Plan Audit

Ms. De Leon presented the results of the annual Anthem Blue Cross medical and Cigna dental plan audits and answered questions from the Committee.

E. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through August 2020 were discussed.

F. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

V. ITEMS FOR STAFF REVIEW

There was nothing to report.

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

The meeting adjourned at 11:43 a.m.

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

FOR INFORMATION ONLY

October 23, 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 *BW*
Legislative Affairs Officer

FOR: November 4, 2020 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **Retired Board Member Election**

BACKGROUND

At the Board of Retirement meeting on November 7, 2020, Trustee Les Robbins raised the issue of surviving spouses not being eligible to vote in the election of the eighth member and alternate retired member of the Board of Retirement (BOR) and the eighth member of the Board of Investments (BOI).¹ This memorandum examines the current law in the County Employees Retirement Law of 1937 (CERL) relating to the election of retired board members and outlines various discussion points on this matter.

LEGISLATIVE POLICY STANDARD

LACERA's Legislative Policy does not contain a legislative policy standard related to the election of the eighth and alternate retired board members. Expanding the electorate for these retired board members would be a fundamental change to CERL and its governance structure regarding member representation. Therefore, whether the BOR and BOI should propose legislation to change how these board members are elected is subject to determination by both boards.

CURRENT LAW

Government Code Section 31520 provides that in a board of retirement consisting of five members a retired member may serve as the fourth or fifth member. A retired member is defined as a member retired for service or disability.

¹ Although the practice at LACERA has been to refer to board members as "trustees," this memorandum will frame its discussion in the context of CERL, which uses the term "board member."

Government Code Section 31520.1 provides that in a board of retirement consisting of nine members the eighth member shall be a retired member elected by the retired members of the association in a manner to be determined by the board of supervisors. Government Code Section 31520.2 provides that in a board of investments consisting of nine members the eighth member shall be a retired member of the association elected by the retired membership of the association.

Government Code Section 31520.5 provides that the alternate retired member to the office of the eighth member shall be elected separately by the retired members of the association in the same manner and at the same time as the eighth member is elected.

Section 17(f) of Article XVI of the California Constitution provides that with regard to the retirement board of a public pension or retirement system which includes in its composition elected employee members, the number, terms, and method of selection or removal of members of the retirement board which were required by law or otherwise in effect on July 1, 1991, shall not be changed, amended, or modified by the Legislature unless the change, amendment, or modification enacted by the Legislature is ratified by a majority vote of the electors of the jurisdiction in which the participants of the system are or were, prior to retirement, employed.

DISCUSSION

Retired Members

The CERL sections that provide for the election of the eighth and alternate retired board members require that these board members are elected by the retired members of the association. Sections 31520 and 31520.1 provide for the responsibilities and composition of the retirement board and define “retired member” as a member retired for service or disability. Therefore, a surviving spouse would not be considered a retired member. Other sections of CERL also make a clear and consistent distinction between retired members and surviving spouses or beneficiaries. For example,

- The trust fund is created and administered solely for the benefit of the members and retired members of the system and their survivors and beneficiaries.
- A Plan E member or former member who retires for service becomes a retired member.
- Upon the death of a retired member, a percentage of benefits is continued to the surviving spouse.

Although the board of supervisors has discretion in determining how the election should be conducted (e.g., through paper ballots or online voting), the eligible voters for the eighth and alternate retired members are mandated by law to be retired members. Current law does not provide the board of supervisors with the authority to allow surviving spouses to vote for these board members. A legislative change is required if the eighth

and alternate retired board members are to be elected by persons other than retired members.

Persons Receiving Continuing Benefits

The following persons may be receiving continuing monthly benefits from LACERA.

- Surviving spouses
- Surviving minor children
- Non-spouse beneficiaries having an insurable interest on the life of a member
- Ex-spouses entitled to benefits through a judgment of dissolution

For purposes of this discussion, staff understands that the issue pertains to whether surviving spouses should be eligible to elect the eighth and alternate retired members of the Boards rather than other persons receiving monthly benefits. A surviving spouse would be a person who was married to a member at least one year prior to the member's retirement for service or prior to the member's retirement for disability. For certain systems that adopted an alternative survivorship provision in CERL, a surviving spouse is a person who was married to the member at least two years prior to the date of death and attained the age of 55 on or prior to the date of death. Whether any other persons receiving continuing benefits should have the right to elect the retired board members would be a policy discussion in formulating potential legislation.

Sponsorship of Potential Legislation

Each of the 20 retirement systems operating under CERL has members in county retiree associations. The membership of each county retiree association, such as the Retired Employees of Los Angeles County (RELAC), generally comprises retired members and surviving spouses. The California Retired County Employees Association (CRCEA) is a federation of the 20 county retiree associations.

If this is an issue of stakeholder representation on the CERL retirement boards with respect to retired members and surviving spouses, the views of county retiree associations and CRCEA should be considered to vet the issue, gauge the level of need and support, and potentially advocate themselves for expanding the electorate of the eighth and alternate retired members. For example, over the years CRCEA has sponsored or supported legislation relating to the eighth and alternate retired members: AB 534 (1972), AB 2291 (2000), AB 1665 (2001), AB 979 (2004), SB 203 (2011), and SB 1382 (2012). If a member association made such a proposal, the LACERA Boards would consider it and determine whether to support, oppose, or watch the legislation, rather than sponsoring it on behalf of LACERA.

Staff broached this issue at the SACRS Legislative Committee on October 16, 2020. The committee's comments generally reflected skepticism to the idea of including surviving spouses as electors. Other comments related to whether it would be limited to surviving

spouses or include other monthly payees as well and whether allowing surviving spouses to vote for the eighth and alternate retired members may also lead to a discussion of whether surviving spouses should be able to serve in those positions as well. That would be a policy discussion as to how potential legislation may be formulated.

Proposition 162

Proposition 162 added Section 17 to Article XVI of the California Constitution. In particular, Section 17(f) provides that legislative changes to the number, terms, and method of selection or removal of members of the retirement board that were in effect on July 1, 1991 shall not take effect unless they are ratified by a majority of the electors of the jurisdiction in which the participants of the system are or were, prior to retirement, employed.

The legislative history of Section 31520.1 indicates that the provision for the selection of the eighth member was in effect on July 1, 1991. It appears changing Section 31520.1 to provide for the eighth member to be selected by surviving spouses in addition to retired members may require ratification of electors in the retirement system's jurisdiction.

Section 31520.5 was first enacted and became effective on June 18, 1992 (before Proposition 162 was passed on November 3, 1992) to provide an alternate retired member for the Ventura County Employees' Retirement Association and to provide for the alternate retired member to be elected in the same manner and at the same time as the election of the eighth member under existing law. It was subsequently amended to authorize an alternate retired member for the Santa Barbara County Employees' Retirement System and then for all county retirement systems with 9-member boards. An Attorney General's opinion in 2003 (86 Ops.Cal.Atty.Gen. 25) concluded that the initial appointment and subsequent election of an alternate retired member as provided from and after the effective date of Section 31520.5 was legally permissible without approval of this statutory change by the jurisdiction's electorate. The rationale was that the appointment and election of an alternate did not constitute a modification of the selection of retirement board members since the number of persons on the board remains at nine and the alternate member is not an additional member of the board. Based on this analysis, a change in Section 31520.5 to provide for the alternate retired member to be selected by surviving spouses in addition to retired members may not require ratification of electors in the retirement system's jurisdiction, even if a change to Sections 31520.1 and 31520.2 does require a vote of the electorate.

In the case of LACERA with eighth members on the BOR and BOI and an alternate retired member on the BOR, the potentially different requirements for ratifying amendments to the controlling statutes may require amendments to Section 31520.5 to be contingent upon ratification of amendments to Sections 31520.1 and 31520.2; otherwise, a disconnect in the statutes may occur with surviving spouses being able elect the alternate

retired member but not the eighth members, and this issue would affect all systems that have an alternate retired member.

Since Proposition 162 requires ratification by the electors of a retirement system's jurisdiction, an amendment in Section 31520.1 that applies to all of the separate 20 retirement systems operating under CERL may require successful ratification by electors in all of the 20 jurisdictions. Otherwise, authority for surviving spouses to elect the eighth member may vary across the 20 jurisdictions.

The effect that Proposition 162 has on the selection of the eighth and alternate retired members would require additional clarification from counsel and the Legislature's policy committee staff.

Policy Considerations

The representative board members on a 9-member board are those representing general, safety, and retired employees. These active and retired employees earned their lifetime retirement benefits through employment with a CERL county or district. Expanding the electorate for the eighth and alternate retired members to include surviving spouses will provide a voice to additional stakeholders who continue to receive lifetime benefits. However, there are additional policy considerations regarding the scope of this expansion.

One consideration, as mentioned, is whether other beneficiaries who receive continuing lifetime benefits should also have representation. And should being able to vote for a retired board member seat also mean being able to serve in the position as well?

The considerations are not limited to the retired board members. For example, California recognizes community property. Thus, current spouses of active general and safety members are also entitled to the pensions these members earned during their employment while married. Would expanding the rights of surviving spouses to elect board members also lead to an expansion of rights for current spouses in electing the active general and safety board members?

The rights of spouses and beneficiaries derive from the rights of the active and retired members. The extent to which there is an alignment of interests between members and their spouses with regard to their pension and healthcare benefits should be considered. The voting power of retired members may be diluted to the extent there is a lack of alignment.

PROS AND CONS

Pro

- Provides opportunity for surviving spouses who receive continuing lifetime benefits to have a voice in board representation.

Con

- Expands electorate of retired board members to electors who were not formerly county or district employees for board seats intended to represent retired employee stakeholders.
- Requirements for ratification of legislative change may be different for eighth member versus alternate retired member.
- CERL retirement systems are located in 20 separate jurisdictions and pose strategic challenges for formulation and ratification of legislative change on a statewide versus local level.

CONCLUSION

The purpose of the memorandum is to outline various discussion points and issues to assist the Committee in formulating its recommendations.

Reviewed and Approved:



Steven P. Rice, Chief Counsel

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

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

IRS Benefit Limits for 2021

The Internal Revenue Service updated its dollar limitations on benefits and contributions under qualified retirement plans beginning January 1, 2021. Two of the limits are specific to pension plans such as LACERA's. The limitation on the annual benefit under a defined benefit plan remains unchanged at \$230,000. The annual compensation limitation for purposes of computing benefits payable is increased from \$425,000 to \$430,000 and affects LACERA members who first became members on or after July 1, 1996. ([Source](#))

Staff Note: LACERA's actuary reviews the benefit payments of members to ensure they are within the annual benefit limit. Amounts over the benefit limit are paid to members through the L.A. County Replacement Benefit Plan. Note that participation in a replacement benefit plan is prohibited for PEPRAs. PEPRAs are also subject to an annual compensation limit that is less than the federal limit.

Social Security Increases for 2021

The Social Security Administration announced that Social Security and Supplemental Security Income (SSI) benefits for about 70 million Americans will increase 1.3 percent in 2021. The increase covers 64 million Social Security beneficiaries and 8 million SSI beneficiaries. For all retired workers receiving Social Security, the average monthly benefit will increase from \$1,523 to \$1,543; for disabled workers, the benefit will increase from \$1,261 to \$1,277. Couples who both receiving benefits will see increases from \$2,563 to \$2,596. Individuals receiving SSI will see increases from \$783 to \$794, and couples will receive increases from \$1,175 to \$1,191. ([Source](#)) ([Source](#))

State and Local Government Employment

The U.S. Bureau of Labor Statistics reported that state and local governments lost an estimated 182,000 jobs in September 2020, and approximately three-quarters of the losses affect local governments. Since peaking in February 2020, state and local governments have lost over 1.2 million jobs, about 6.1 percent of their total. As of September 2020, there are approximately 18.68 million state and local government employees. Local governments, including most school districts, account for almost three-quarters of state and local employment, and state governments are about one-quarter. State and local government employment accounts for about 13 percent of the nation's workforce. ([Source](#))

401(k)/IRA Holdings for 2019

The Center for Retirement Research at Boston College reviewed the Federal Reserve's 2019 Survey of Consumer Finances to compare changes between 2016 and 2019, a period of strong economic growth and stock market gains. Key findings include—

- 401(k)'s play a larger role in retirement security as Social Security will replace less pre-retirement income and employer-sponsored plans shift from defined benefit to defined contribution plans.
- Only about half of workers participate in either a defined benefit or 401(k) plan.
- The typical household nearing retirement has a median combined 401(k)/IRA balance that rose from \$135,000 in 2016 to \$144,000 in 2019.
- \$144,000 provides a married couple about \$570 per month in retirement.
- The authors estimate that a representative individual age 25 in 1984 and who reaches age 60 in 2019 should have an account balance of \$425,000 based on ideal investment conditions. ([Source](#))

Pensions for State and Local Government Workers Not Covered by Social Security

Federal law allows certain state and local governments to exclude employees from Social Security coverage if the employees are enrolled in a plan that meets federal regulations requiring sufficiently generous benefits. Approximately 6.5 million state and local government workers are not covered by Social Security. For these workers, their defined benefit plans must provide them an annuity, starting on or before the Social Security full retirement age (FRA) that must equal the value of the Social Security benefit the member would have received at FRA had the member participated in Social Security. The federal government establishes “safe harbor” formulas designed to assure that benefits equal those provided by Social Security for the typical noncovered public worker.

The report's finding suggests that the safe harbor compliant benefit formulas produce about the same level of income at age 67 as Social Security. Although the report finds that its sample of benefit formulas satisfy the safe harbor requirements, the report's authors identify three factors may result in public employees not receiving Social Security-equivalent resources—

- Public plans have long vesting periods.
- The plans are increasingly unlikely to grant full COLAs after retirement.
- Public plans have younger normal retirement ages, which offset the first two factors.

The authors use a wealth-based generosity test that calculates the present value of lifetime retirement benefits and conclude that about 43 percent of sampled benefit formulas fall short of Social Security benefit levels. ([Source](#))

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

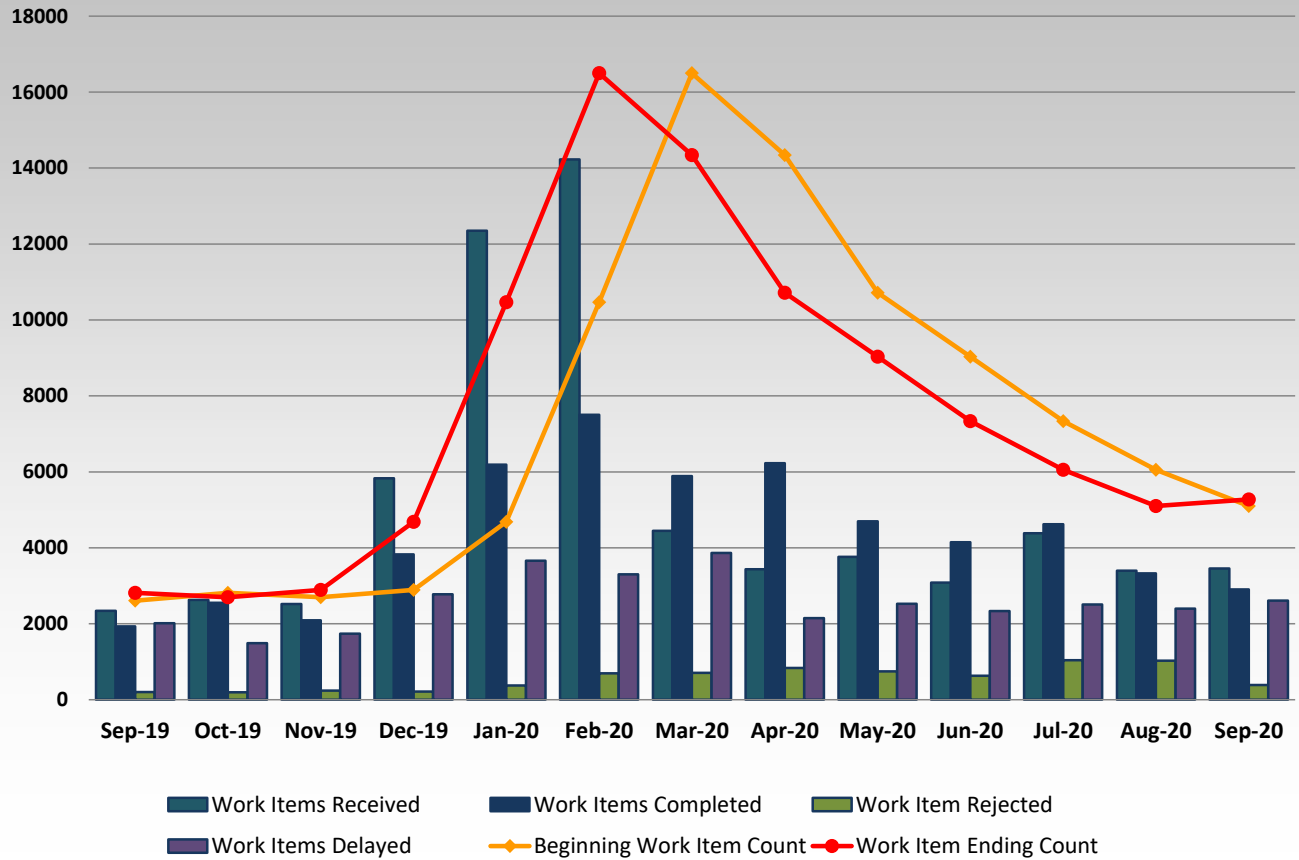
There is nothing to report this month.

Retiree Healthcare Division

Trend Report

SEPTEMBER, 2019 ~ SEPTEMBER, 2020

Updated 10/21/2020

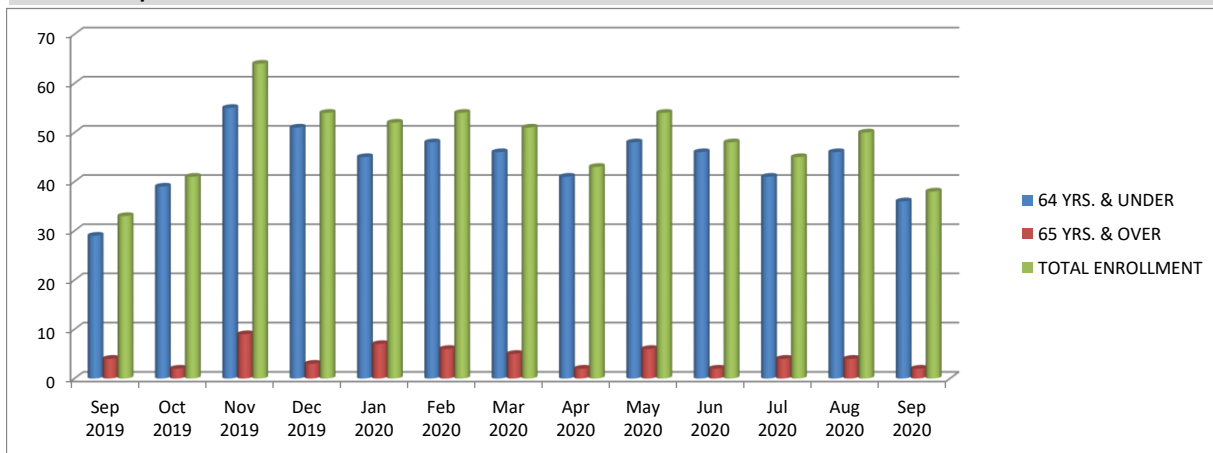


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Sep-19	2608	2344	1933	205	2016	2814
Oct-19	2814	2631	2553	194	1488	2698
Nov-19	2698	2522	2088	242	1737	2890
Dec-19	2890	5834	3827	214	2774	4683
Jan-20	4683	12350	6189	374	3663	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
May-20	10715	3764	4697	748	2526	9034
Jun-20	9034	3084	4150	633	2334	7335
Jul-20	7335	4382	4623	1038	2510	6056
Aug-20	6056	3397	3324	1027	2400	5102
Sep-20	5102	3458	2903	386	2612	5271

Retirees Monthly Age Breakdown SEPTEMBER, 2019 ~ SEPTEMBER, 2020

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
May 2020	48	6	54
Jun 2020	46	2	48
Jul 2020	41	4	45
Aug 2020	46	4	50
Sep 2020	36	2	38



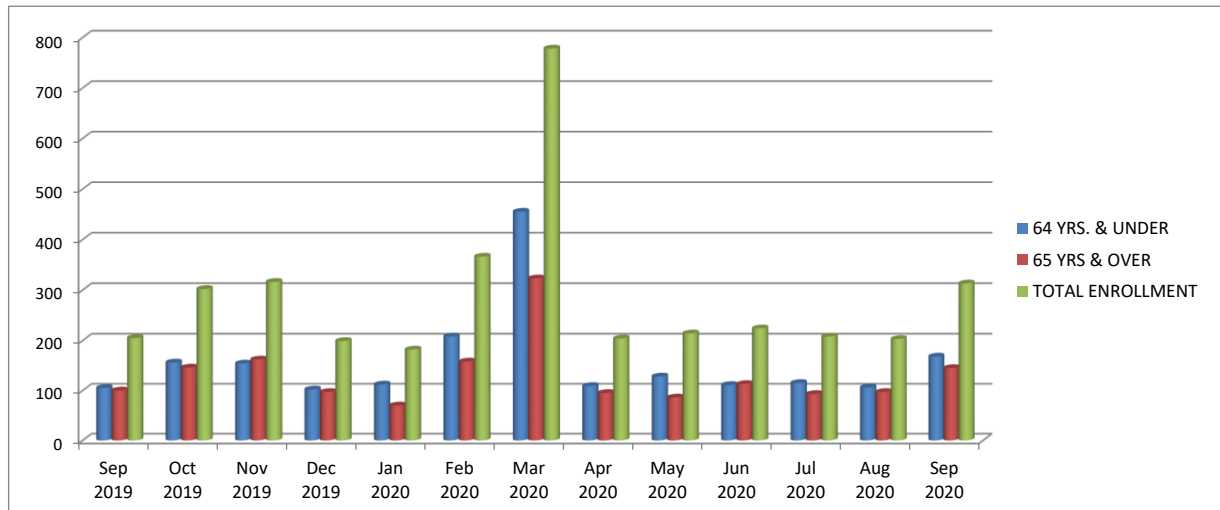
PLEASE NOTE:

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

Retirees Monthly Age Breakdown SEPTEMBER, 2019 ~ SEPTEMBER, 2020

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
May 2020	128	86	214
Jun 2020	111	113	224
Jul 2020	115	93	208
Aug 2020	106	97	203
Sep 2020	168	145	313



PLEASE NOTE:

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

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6936	\$906,049.20	2	\$148.30
241	146	\$18,841.70	0	\$0.00
242	892	\$119,501.70	0	\$0.00
243	4104	\$1,101,891.45	1	\$54.20
244	16	\$2,055.80	0	\$0.00
245	56	\$7,286.80	0	\$0.00
246	20	\$2,954.80	0	\$0.00
247	123	\$16,423.70	0	\$0.00
248	9	\$2,272.00	1	\$43.00
249	54	\$15,862.50	0	\$0.00
250	16	\$4,196.50	0	\$0.00
Plan Total:	12,372	\$2,197,336.15	4	\$245.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	28	\$3,599.40	0	\$0.00
322	6	\$764.60	0	\$0.00
324	19	\$5,081.00	0	\$0.00
327	3	\$385.00	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	57	\$10,056.70	0	\$0.00
KAISER SR. ADVANTAGE				
394	8	\$1,272.40	0	\$0.00
397	5	\$711.90	0	\$0.00
398	3	\$849.40	0	\$0.00
403	11134	\$1,439,424.60	4	\$59.30
406	2	(\$480.80)	0	\$0.00
411	1	(\$144.60)	0	\$0.00
413	1609	\$215,230.10	0	\$0.00
418	5701	\$1,514,388.20	1	\$163.70
419	267	\$33,179.50	0	\$0.00
426	220	\$29,081.10	0	\$0.00
427	173	\$20,424.30	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	34	\$4,596.60	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$2,065.00	0	\$0.00
458	2	\$278.60	0	\$0.00
462	60	\$8,590.70	0	\$0.00
465	7	\$661.10	0	\$0.00
466	28	\$7,255.10	0	\$0.00
467	1	\$144.60	0	\$0.00
472	34	\$4,711.60	0	\$0.00
476	4	\$537.60	0	\$0.00
478	17	\$4,866.90	0	\$0.00
479	2	\$0.00	0	\$0.00
482	76	\$10,163.90	0	\$0.00
486	6	\$537.20	0	\$0.00
488	44	\$11,727.80	0	\$0.00
491	1	\$144.60	0	\$0.00
Plan Total:	19,326	\$3,288,712.90	5	\$223.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	315	\$39,074.20	0	\$0.00
613	93	\$24,834.60	0	\$0.00
Plan Total:	408	\$63,908.80	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1786	\$234,559.50	1	\$36.50
702	384	\$53,657.80	0	\$0.00
703	1119	\$301,328.50	0	\$0.00
704	92	\$12,897.00	0	\$0.00
705	34	\$8,827.10	0	\$0.00
707	1	(\$134.00)	0	\$0.00
Plan Total:	3,416	\$611,135.90	1	\$36.50
Grand Total:	35,579	\$6,171,150.45	10	\$505.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6936	\$906,049.20	2	\$148.30
241	146	\$18,841.70	0	\$0.00
242	892	\$119,501.70	0	\$0.00
243	4104	\$1,101,891.45	1	\$54.20
244	16	\$2,055.80	0	\$0.00
245	56	\$7,286.80	0	\$0.00
246	20	\$2,954.80	0	\$0.00
247	123	\$16,423.70	0	\$0.00
248	9	\$2,272.00	1	\$43.00
249	54	\$15,862.50	0	\$0.00
250	16	\$4,196.50	0	\$0.00
Plan Total:	12,372	\$2,197,336.15	4	\$245.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	28	\$3,599.40	0	\$0.00
322	6	\$764.60	0	\$0.00
324	19	\$5,081.00	0	\$0.00
327	3	\$385.00	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	57	\$10,056.70	0	\$0.00
KAISER SR. ADVANTAGE				
394	8	\$1,272.40	0	\$0.00
397	5	\$711.90	0	\$0.00
398	3	\$849.40	0	\$0.00
403	11134	\$1,439,424.60	4	\$59.30
406	2	(\$480.80)	0	\$0.00
411	1	(\$144.60)	0	\$0.00
413	1609	\$215,230.10	0	\$0.00
418	5701	\$1,514,388.20	1	\$163.70
419	267	\$33,179.50	0	\$0.00
426	220	\$29,081.10	0	\$0.00
427	173	\$20,424.30	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	34	\$4,596.60	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$2,065.00	0	\$0.00
458	2	\$278.60	0	\$0.00
462	60	\$8,590.70	0	\$0.00
465	7	\$661.10	0	\$0.00
466	28	\$7,255.10	0	\$0.00
467	1	\$144.60	0	\$0.00
472	34	\$4,711.60	0	\$0.00
476	4	\$537.60	0	\$0.00
478	17	\$4,866.90	0	\$0.00
479	2	\$0.00	0	\$0.00
482	76	\$10,163.90	0	\$0.00
486	6	\$537.20	0	\$0.00
488	44	\$11,727.80	0	\$0.00
491	1	\$144.60	0	\$0.00
Plan Total:	19,404	\$3,298,876.80	5	\$223.00

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	315	\$39,074.20	0	\$0.00
613	93	\$24,834.60	0	\$0.00
Plan Total:	408	\$63,908.80	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1786	\$234,559.50	1	\$36.50
702	384	\$53,657.80	0	\$0.00
703	1119	\$301,328.50	0	\$0.00
704	92	\$12,897.00	0	\$0.00
705	34	\$8,827.10	0	\$0.00
707	1	(\$134.00)	0	\$0.00
Plan Total:	3,416	\$611,135.90	1	\$36.50
LOCAL 1014				
804	182	\$32,254.90	0	\$0.00
805	179	\$28,572.70	0	\$0.00
806	620	\$196,221.50	0	\$0.00
807	42	\$7,519.00	0	\$0.00
808	12	\$3,470.40	0	\$0.00
812	239	\$37,953.60	0	\$0.00
813	1	\$144.60	0	\$0.00
Plan Total:	1,275	\$306,136.70	0	\$0.00
Grand Total:	36,932	\$6,487,451.05	10	\$505.00

Medical and Dental Vision Insurance Premiums November 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	554	\$558,151.72	\$84,204.07	\$465,916.69	\$550,120.76	(\$2,007.74)	\$548,113.02
202	291	\$576,650.36	\$54,900.40	\$519,775.36	\$574,675.76	\$0.00	\$574,675.76
203	71	\$158,235.57	\$36,371.81	\$119,635.09	\$156,006.90	\$0.00	\$156,006.90
204	31	\$39,994.65	\$15,378.53	\$24,616.12	\$39,994.65	\$0.00	\$39,994.65
SUBTOTAL	947	\$1,333,032.30	\$190,854.81	\$1,129,943.26	\$1,320,798.07	(\$2,007.74)	\$1,318,790.33
Anthem Blue Cross I							
211	687	\$851,969.17	\$54,209.30	\$791,577.22	\$845,786.52	(\$2,406.81)	\$843,379.71
212	251	\$566,026.30	\$32,267.94	\$518,159.21	\$550,427.15	(\$2,228.45)	\$548,198.70
213	54	\$147,193.20	\$18,767.10	\$115,283.85	\$134,050.95	\$0.00	\$134,050.95
214	20	\$32,714.00	\$5,005.25	\$30,980.15	\$35,985.40	\$0.00	\$35,985.40
215	2	\$837.14	\$33.48	\$803.66	\$837.14	\$0.00	\$837.14
SUBTOTAL	1,014	\$1,598,739.81	\$110,283.07	\$1,456,804.09	\$1,567,087.16	(\$4,635.26)	\$1,562,451.90
Anthem Blue Cross II							
221	2,205	\$2,732,731.30	\$158,423.59	\$2,570,934.65	\$2,729,358.24	\$1,236.53	\$2,730,594.77
222	1,940	\$4,354,391.30	\$109,996.37	\$4,184,226.78	\$4,294,223.15	(\$4,456.90)	\$4,289,766.25
223	792	\$2,097,503.10	\$78,170.04	\$1,979,906.31	\$2,058,076.35	\$0.00	\$2,058,076.35
224	173	\$282,976.10	\$31,634.47	\$252,977.33	\$284,611.80	\$4,907.10	\$289,518.90
225	1	\$418.57	\$209.28	\$209.29	\$418.57	\$0.00	\$418.57
SUBTOTAL	5,111	\$9,468,020.37	\$378,433.75	\$8,988,254.36	\$9,366,688.11	\$1,686.73	\$9,368,374.84

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,963	\$3,512,187.54	\$503,371.59	\$3,027,337.18	\$3,530,708.77	(\$3,529.73)	\$3,527,179.04
241	146	\$236,608.26	\$25,463.58	\$211,144.68	\$236,608.26	\$4,828.74	\$241,437.00
242	887	\$1,447,012.42	\$93,420.14	\$1,323,013.26	\$1,416,433.40	\$0.00	\$1,416,433.40
243	4,119	\$4,136,026.18	\$462,752.26	\$3,653,493.47	\$4,116,245.73	(\$3,007.29)	\$4,113,238.44
244	16	\$14,431.04	\$2,417.21	\$12,013.83	\$14,431.04	\$0.00	\$14,431.04
245	55	\$50,508.64	\$4,726.17	\$45,782.47	\$50,508.64	\$0.00	\$50,508.64
246	20	\$40,144.00	\$3,251.66	\$42,913.94	\$46,165.60	\$0.00	\$46,165.60
247	125	\$254,914.40	\$16,619.59	\$222,237.21	\$238,856.80	\$0.00	\$238,856.80
248	9	\$12,599.73	\$391.99	\$12,207.74	\$12,599.73	\$0.00	\$12,599.73
249	55	\$76,998.35	\$5,263.88	\$75,934.38	\$81,198.26	\$0.00	\$81,198.26
250	16	\$25,101.12	\$815.79	\$24,285.33	\$25,101.12	\$0.00	\$25,101.12
SUBTOTAL	12,411	\$9,806,531.68	\$1,118,493.86	\$8,650,363.49	\$9,768,857.35	(\$1,708.28)	\$9,767,149.07
CIGNA Network Model Plan							
301	261	\$425,197.71	\$115,619.99	\$309,577.72	\$425,197.71	(\$1,629.11)	\$423,568.60
302	88	\$261,730.31	\$65,806.52	\$190,042.21	\$255,848.73	(\$0.02)	\$255,848.71
303	9	\$31,252.05	\$8,168.46	\$16,138.69	\$24,307.15	\$0.00	\$24,307.15
304	14	\$30,260.44	\$13,903.43	\$16,357.01	\$30,260.44	(\$2,161.46)	\$28,098.98
SUBTOTAL	372	\$748,440.51	\$203,498.40	\$532,115.63	\$735,614.03	(\$3,790.59)	\$731,823.44

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Healthspring Pref w/ Rx - Phoenix, AZ							
321	29	\$11,150.21	\$1,507.21	\$9,643.00	\$11,150.21	\$0.00	\$11,150.21
322	7	\$11,873.19	\$678.47	\$9,498.55	\$10,177.02	\$0.00	\$10,177.02
324	19	\$14,458.62	\$1,795.92	\$12,662.70	\$14,458.62	\$0.00	\$14,458.62
327	3	\$6,685.56	\$445.70	\$6,239.86	\$6,685.56	\$0.00	\$6,685.56
329	1	\$1,334.15	\$0.00	\$1,334.15	\$1,334.15	\$0.00	\$1,334.15
SUBTOTAL	59	\$45,501.73	\$4,427.30	\$39,378.26	\$43,805.56	\$0.00	\$43,805.56

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,500	\$1,648,092.75	\$141,238.36	\$1,480,690.42	\$1,621,928.78	\$4,351.40	\$1,626,280.18
403	11,170	\$3,227,215.83	\$323,978.55	\$2,912,200.03	\$3,236,178.58	(\$2,603.90)	\$3,233,574.68
404	580	\$685,392.30	\$15,452.75	\$672,298.27	\$687,751.02	(\$3,534.09)	\$684,216.93
405	1,112	\$1,260,823.32	\$21,465.52	\$1,235,968.49	\$1,257,434.01	(\$1,129.77)	\$1,256,304.24
406	36	\$83,138.16	\$20,604.96	\$26,454.72	\$47,059.68	\$0.00	\$47,059.68
411	1,869	\$4,099,120.70	\$202,892.36	\$3,792,067.60	\$3,994,959.96	\$0.00	\$3,994,959.96
413	1,597	\$2,220,296.46	\$106,376.88	\$2,071,385.08	\$2,177,761.96	(\$1,368.02)	\$2,176,393.94
414	107	\$250,582.50	\$2,167.20	\$214,716.09	\$216,883.29	\$0.00	\$216,883.29
418	5,684	\$3,243,516.38	\$241,625.49	\$2,979,422.61	\$3,221,048.10	(\$2,841.70)	\$3,218,206.40
419	266	\$390,695.76	\$4,198.52	\$383,581.60	\$387,780.12	(\$1,457.82)	\$386,322.30
420	128	\$302,801.70	\$1,126.70	\$296,980.40	\$298,107.10	(\$2,347.30)	\$295,759.80
421	7	\$7,614.95	\$1,000.82	\$6,614.13	\$7,614.95	\$0.00	\$7,614.95
422	249	\$556,824.24	\$2,297.98	\$543,478.16	\$545,776.14	\$0.00	\$545,776.14
423	22	\$68,367.42	\$16,399.32	\$76,185.50	\$92,584.82	\$0.00	\$92,584.82
426	219	\$310,186.80	\$3,835.05	\$309,171.63	\$313,006.68	\$0.00	\$313,006.68
427	171	\$403,887.75	\$5,631.36	\$382,100.88	\$387,732.24	\$16,509.57	\$404,241.81
428	60	\$137,965.20	\$827.78	\$134,838.00	\$135,665.78	\$0.00	\$135,665.78
429	7	\$25,579.28	\$2,844.80	\$13,142.25	\$15,987.05	\$0.00	\$15,987.05
430	140	\$317,467.14	\$3,737.54	\$304,723.44	\$308,460.98	\$0.00	\$308,460.98
431	12	\$37,794.36	\$6,252.96	\$31,541.40	\$37,794.36	\$0.00	\$37,794.36
432	7	\$28,332.64	\$9,933.49	\$18,399.15	\$28,332.64	\$0.00	\$28,332.64
SUBTOTAL	24,943	\$19,305,695.64	\$1,133,888.39	\$17,885,959.85	\$19,019,848.24	\$5,578.37	\$19,025,426.61

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	6	\$7,349.51	\$797.94	\$4,451.71	\$5,249.65	\$0.00	\$5,249.65
451	34	\$11,868.04	\$1,312.44	\$10,904.66	\$12,217.10	\$0.00	\$12,217.10
453	3	\$6,963.54	\$278.19	\$6,685.35	\$6,963.54	\$0.00	\$6,963.54
454	3	\$9,401.67	\$1,516.32	\$7,885.35	\$9,401.67	\$0.00	\$9,401.67
455	2	\$2,781.98	\$0.00	\$2,781.98	\$2,781.98	\$0.00	\$2,781.98
457	8	\$5,520.96	\$1,104.19	\$4,416.77	\$5,520.96	\$0.00	\$5,520.96
458	2	\$4,744.64	\$94.89	\$4,649.75	\$4,744.64	\$0.00	\$4,744.64
SUBTOTAL	58	\$48,630.34	\$5,103.97	\$41,775.57	\$46,879.54	\$0.00	\$46,879.54
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	4	\$6,096.56	\$0.00	\$6,096.56	\$6,096.56	\$0.00	\$6,096.56
446	2	\$3,048.28	\$0.00	\$3,048.28	\$3,048.28	\$0.00	\$3,048.28
461	16	\$17,738.72	\$3,237.31	\$14,501.41	\$17,738.72	\$0.00	\$17,738.72
462	61	\$25,831.67	\$3,404.69	\$24,120.86	\$27,525.55	\$0.00	\$27,525.55
463	2	\$4,418.68	\$1,104.67	\$3,314.01	\$4,418.68	\$0.00	\$4,418.68
465	6	\$10,668.98	\$914.48	\$6,706.22	\$7,620.70	\$0.00	\$7,620.70
466	27	\$23,490.32	\$872.50	\$22,617.82	\$23,490.32	\$0.00	\$23,490.32
467	1	\$2,624.81	\$0.00	\$2,624.81	\$2,624.81	\$0.00	\$2,624.81
SUBTOTAL	127	\$102,787.38	\$9,533.65	\$91,899.33	\$101,432.98	\$0.00	\$101,432.98

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	2	\$2,972.25	\$0.00	\$990.75	\$990.75	\$0.00	\$990.75
472	34	\$15,240.16	\$2,375.68	\$13,760.96	\$16,136.64	\$0.00	\$16,136.64
473	1	\$1,774.62	\$538.09	\$1,236.53	\$1,774.62	\$0.00	\$1,774.62
474	3	\$5,920.50	\$0.00	\$5,920.50	\$5,920.50	\$0.00	\$5,920.50
476	4	\$5,723.96	\$2,547.17	\$3,176.79	\$5,723.96	\$0.00	\$5,723.96
478	17	\$15,104.16	\$1,563.72	\$14,428.92	\$15,992.64	\$0.00	\$15,992.64
479	1	\$4,429.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SUBTOTAL	62	\$51,165.37	\$7,024.66	\$39,514.45	\$46,539.11	\$0.00	\$46,539.11
Kaiser - Oregon							
481	7	\$8,102.64	\$2,060.38	\$6,042.26	\$8,102.64	\$0.00	\$8,102.64
482	76	\$36,431.36	\$6,231.66	\$31,158.42	\$37,390.08	(\$479.36)	\$36,910.72
484	4	\$9,228.20	\$581.82	\$8,646.38	\$9,228.20	\$0.00	\$9,228.20
486	5	\$9,773.28	\$1,303.10	\$5,212.42	\$6,515.52	\$0.00	\$6,515.52
488	43	\$41,831.68	\$4,734.61	\$37,097.07	\$41,831.68	\$0.00	\$41,831.68
489	2	\$2,152.16	\$0.00	\$2,152.16	\$2,152.16	\$0.00	\$2,152.16
491	1	\$1,547.44	\$866.57	\$680.87	\$1,547.44	\$0.00	\$1,547.44
495	2	\$5,016.00	\$559.10	\$4,456.90	\$5,016.00	\$0.00	\$5,016.00
498	1	\$2,407.52	\$179.07	\$2,228.45	\$2,407.52	\$0.00	\$2,407.52
SUBTOTAL	141	\$116,490.28	\$16,516.31	\$97,674.93	\$114,191.24	(\$479.36)	\$113,711.88
SCAN Health Plan							
611	311	\$85,995.00	\$17,615.70	\$64,320.30	\$81,936.00	\$0.00	\$81,936.00
613	93	\$50,034.00	\$8,102.28	\$42,469.72	\$50,572.00	\$0.00	\$50,572.00
SUBTOTAL	404	\$136,029.00	\$25,717.98	\$106,790.02	\$132,508.00	\$0.00	\$132,508.00

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,787	\$614,581.65	\$73,413.40	\$541,854.55	\$615,267.95	(\$1,015.84)	\$614,252.11
702	380	\$605,371.52	\$39,270.75	\$566,100.76	\$605,371.51	\$0.00	\$605,371.51
703	1,118	\$759,696.00	\$76,525.73	\$683,988.69	\$760,514.42	\$0.00	\$760,514.42
704	95	\$170,820.48	\$10,178.10	\$157,973.31	\$168,151.41	\$0.00	\$168,151.41
705	33	\$30,238.24	\$2,276.76	\$27,961.48	\$30,238.24	\$0.00	\$30,238.24
706	1	\$352.92	\$14.12	\$338.80	\$352.92	\$0.00	\$352.92
SUBTOTAL	3,414	\$2,181,060.81	\$201,678.86	\$1,978,217.59	\$2,179,896.45	(\$1,015.84)	\$2,178,880.61
United Healthcare							
707	444	\$553,693.33	\$51,227.12	\$494,453.96	\$545,681.08	\$1,233.17	\$546,914.25
708	423	\$970,387.88	\$42,249.54	\$894,366.14	\$936,615.68	\$0.00	\$936,615.68
709	358	\$966,322.80	\$57,012.95	\$890,624.05	\$947,637.00	\$0.00	\$947,637.00
SUBTOTAL	1,225	\$2,490,404.01	\$150,489.61	\$2,279,444.15	\$2,429,933.76	\$1,233.17	\$2,431,166.93

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	63	\$76,197.24	\$2,636.67	\$72,351.09	\$74,987.76	\$0.00	\$74,987.76
802	322	\$702,204.72	\$19,539.55	\$687,811.77	\$707,351.32	\$4,361.52	\$711,712.84
803	330	\$848,898.60	\$21,248.18	\$829,296.76	\$850,544.94	\$22,908.66	\$873,453.60
804	184	\$222,544.32	\$7,281.09	\$215,263.23	\$222,544.32	(\$31,655.69)	\$190,888.63
805	179	\$390,356.04	\$13,433.45	\$379,103.35	\$392,536.80	(\$28,572.70)	\$363,964.10
806	622	\$1,356,432.72	\$32,580.46	\$1,315,129.22	\$1,347,709.68	(\$196,221.50)	\$1,151,488.18
807	42	\$108,041.64	\$2,675.31	\$105,366.33	\$108,041.64	(\$7,519.00)	\$100,522.64
808	12	\$30,869.04	\$205.79	\$30,663.25	\$30,869.04	(\$3,470.40)	\$27,398.64
809	23	\$27,818.04	\$3,144.64	\$24,673.40	\$27,818.04	\$0.00	\$27,818.04
810	6	\$13,084.56	\$2,137.14	\$10,947.42	\$13,084.56	\$0.00	\$13,084.56
811	3	\$7,717.26	\$1,028.97	\$6,688.29	\$7,717.26	\$0.00	\$7,717.26
812	239	\$289,065.72	\$21,988.35	\$269,496.33	\$291,484.68	(\$37,953.60)	\$253,531.08
813	1	\$2,180.76	\$0.00	\$2,180.76	\$2,180.76	(\$144.60)	\$2,036.16
SUBTOTAL	2,026	\$4,075,410.66	\$127,899.60	\$3,948,971.20	\$4,076,870.80	(\$278,267.31)	\$3,798,603.49
Kaiser - Washington							
393	4	\$4,648.44	\$371.88	\$5,438.67	\$5,810.55	\$0.00	\$5,810.55
394	8	\$3,492.16	\$0.00	\$3,928.68	\$3,928.68	\$0.00	\$3,928.68
395	2	\$4,326.42	\$0.00	\$4,326.42	\$4,326.42	\$0.00	\$4,326.42
397	5	\$7,188.10	\$345.03	\$6,843.07	\$7,188.10	\$0.00	\$7,188.10
398	3	\$2,595.12	\$519.02	\$2,076.10	\$2,595.12	\$0.00	\$2,595.12
SUBTOTAL	22	\$22,250.24	\$1,235.93	\$22,612.94	\$23,848.87	\$0.00	\$23,848.87
Medical Plan Total	52,336	\$51,530,190.13	\$3,685,080.15	\$47,289,719.12	\$50,974,799.27	(\$283,406.11)	\$50,691,393.16

Medical and Dental Vision Insurance Premiums November 2020

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	24,819	\$1,280,173.68	\$141,250.51	\$1,145,782.61	\$1,287,033.12	(\$1,290.10)	\$1,285,743.02
502	23,163	\$2,487,127.50	\$190,692.54	\$2,293,850.16	\$2,484,542.70	\$431.05	\$2,484,973.75
503	9	\$570.60	\$67.21	\$503.39	\$570.60	\$0.00	\$570.60
SUBTOTAL	47,991	\$3,767,871.78	\$332,010.26	\$3,440,136.16	\$3,772,146.42	(\$859.05)	\$3,771,287.37
CIGNA Dental HMO/Vision							
901	3,357	\$156,134.07	\$19,557.94	\$137,413.31	\$156,971.25	(\$232.55)	\$156,738.70
902	2,385	\$227,195.10	\$19,443.60	\$208,799.36	\$228,242.96	(\$285.78)	\$227,957.18
903	1	\$47.09	\$20.72	\$26.37	\$47.09	\$0.00	\$47.09
SUBTOTAL	5,743	\$383,376.26	\$39,022.26	\$346,239.04	\$385,261.30	(\$518.33)	\$384,742.97
Dental/Vision Plan Total	53,734	\$4,151,248.04	\$371,032.52	\$3,786,375.20	\$4,157,407.72	(\$1,377.38)	\$4,156,030.34
GRAND TOTALS	106,070	\$55,681,438.17	\$4,056,112.67	\$51,076,094.32	\$55,132,206.99	(\$284,783.49)	\$54,847,423.50

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

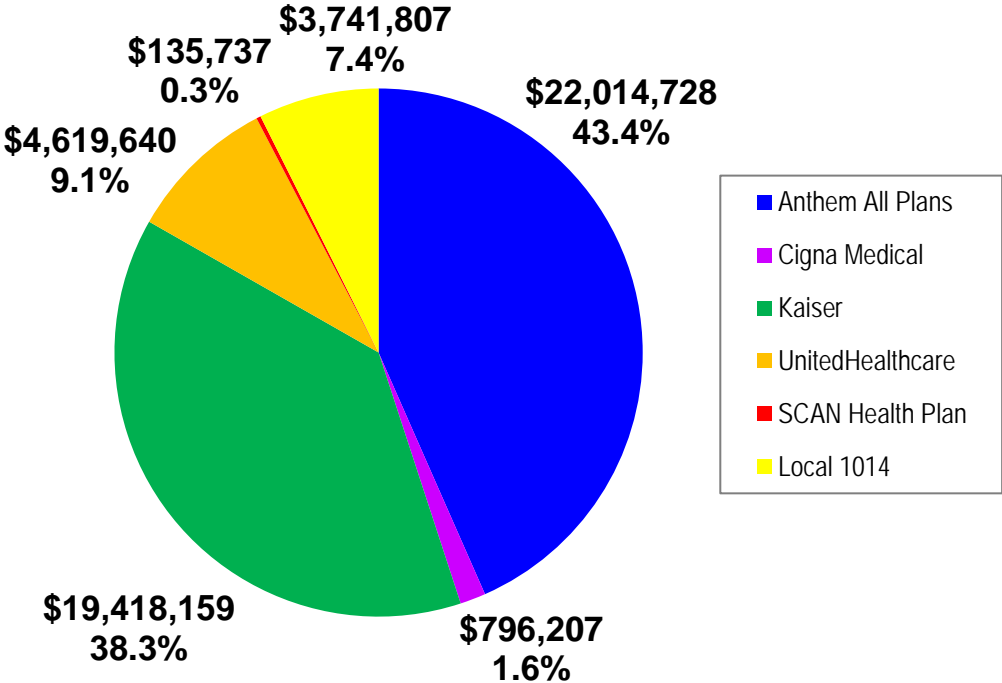
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

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

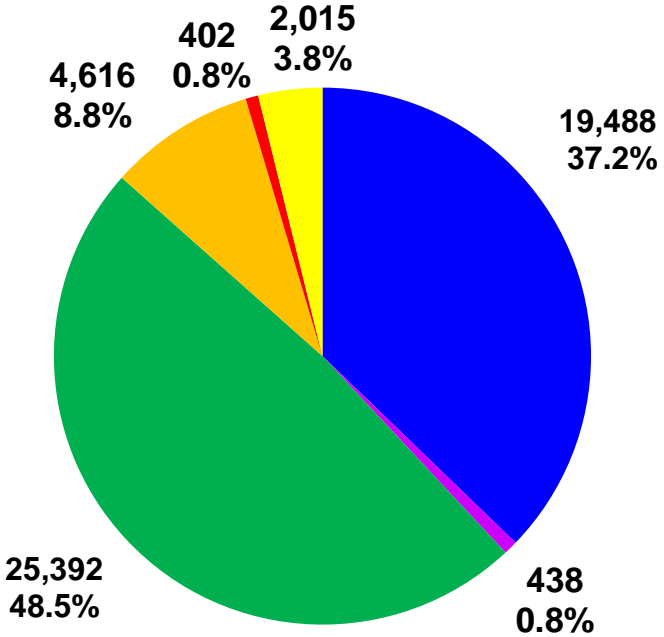
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$22,014,728	43.4%	19,488	37.2%
Cigna Medical	\$796,207	1.6%	438	0.8%
Kaiser	\$19,418,159	38.3%	25,392	48.5%
UnitedHealthcare	\$4,619,640	9.1%	4,616	8.8%
SCAN Health Plan	\$135,737	0.3%	402	0.8%
Local 1014	\$3,741,807	7.4%	2,015	3.8%
Combined Medical	\$50,726,278	100.0%	52,351	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,147,183	53,712
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Monthly Premium

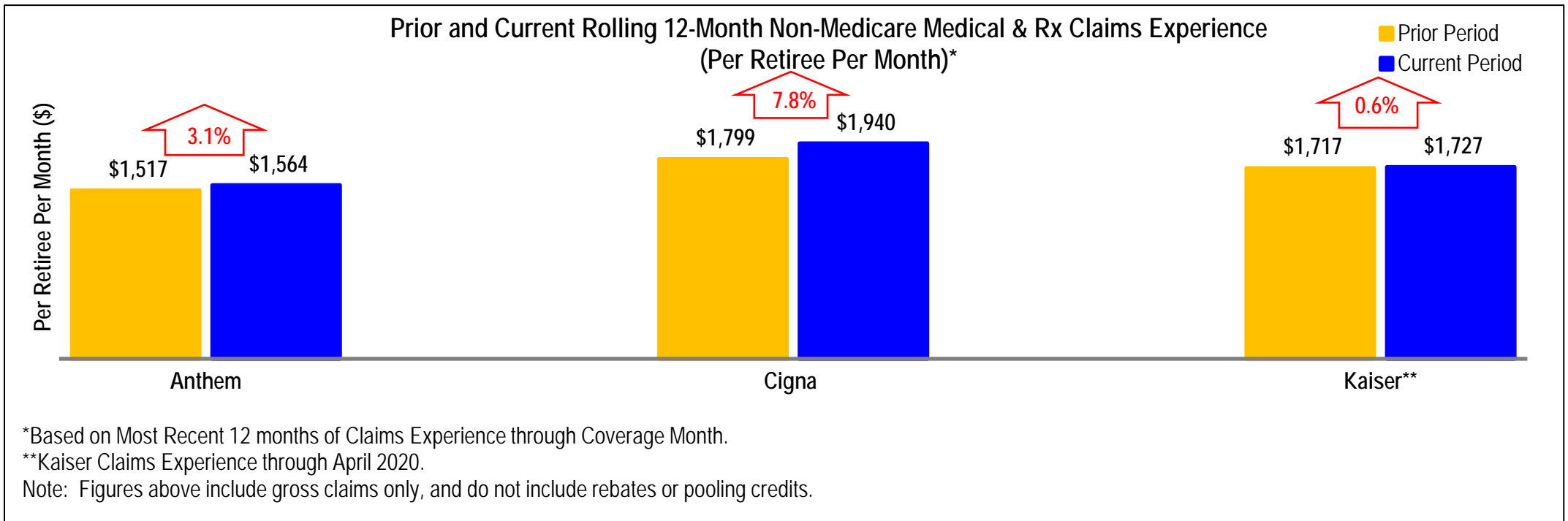
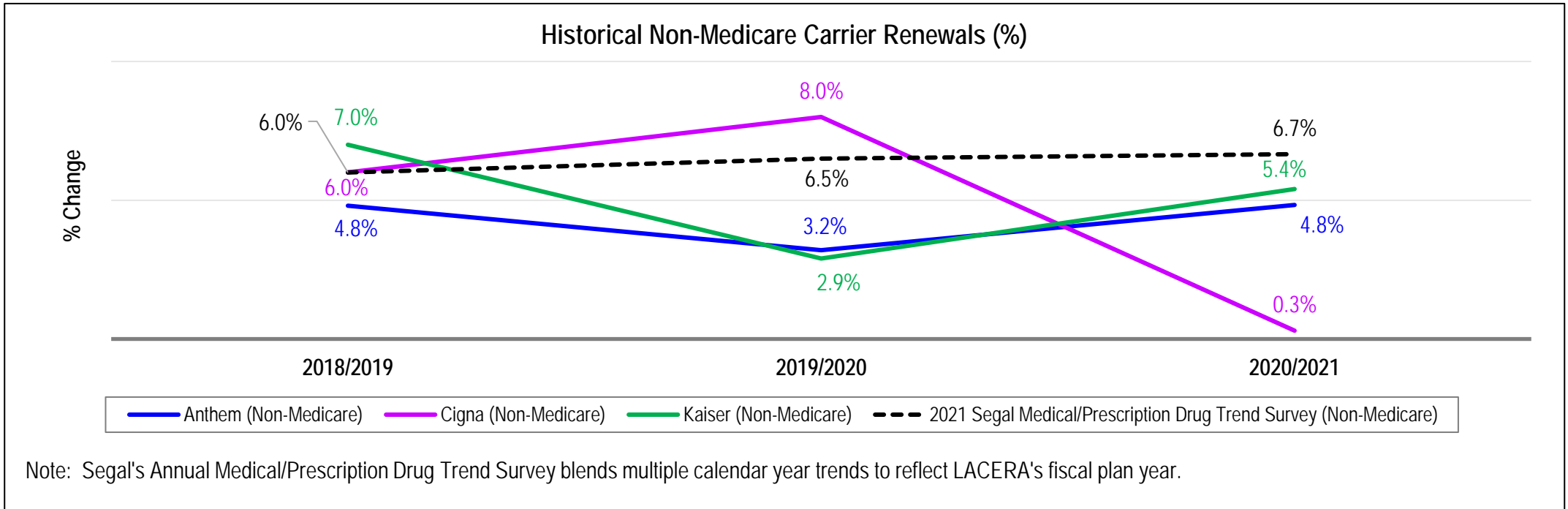


Retirees

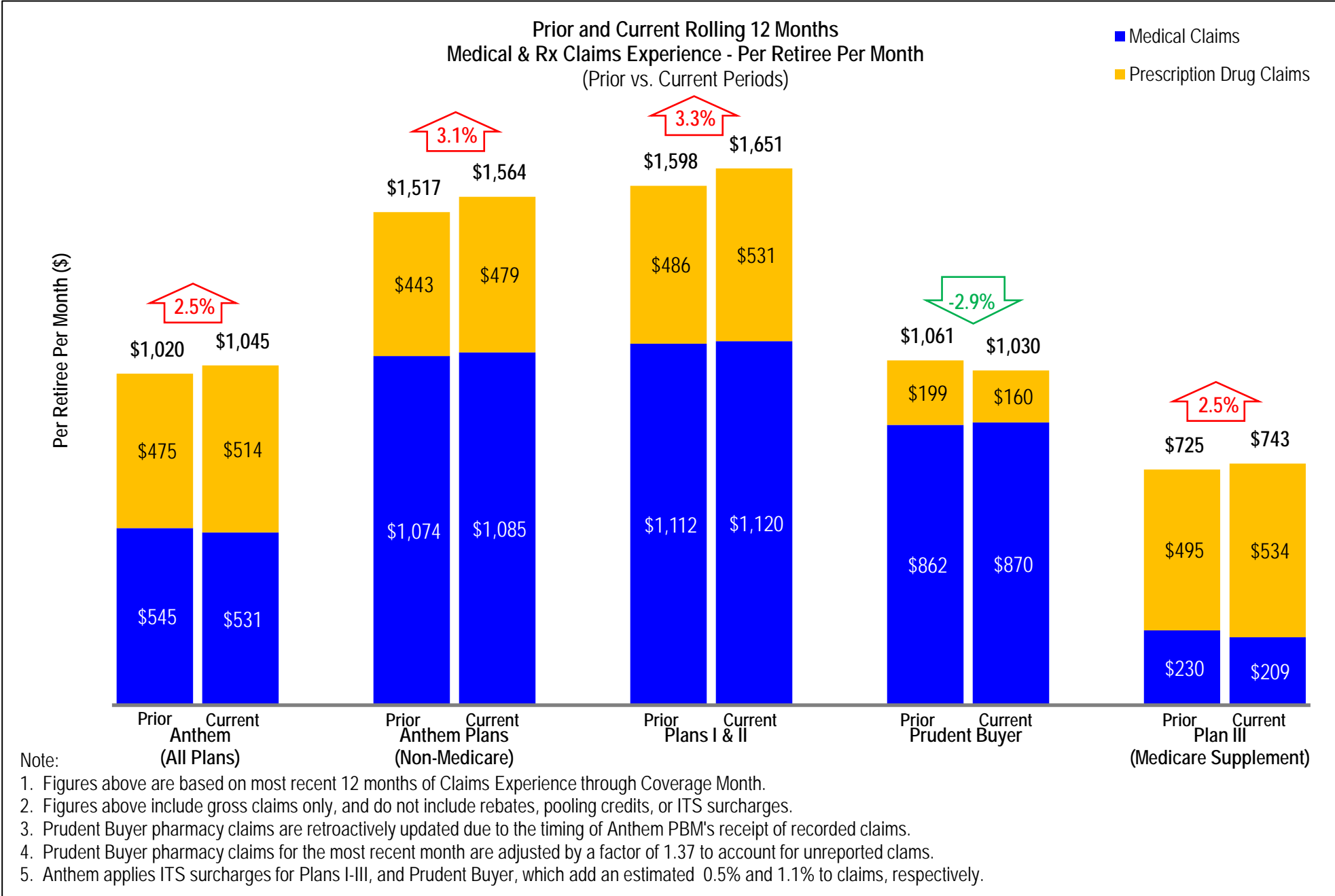


Note: Premiums include LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

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



Los Angeles County Employees Retirement Association
Anthem Claims Experience By Plan
Coverage Month Ending September 2020



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month Ending September 2020

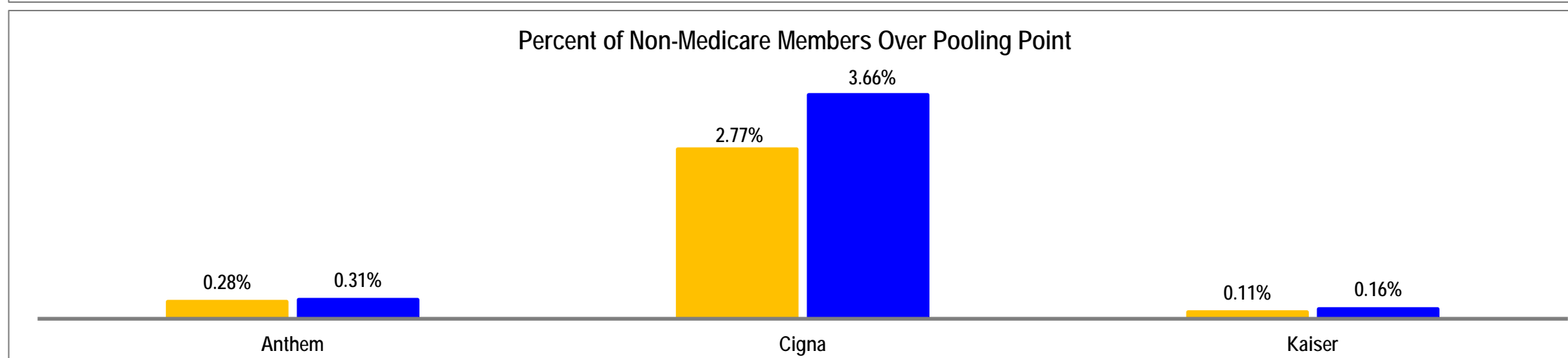
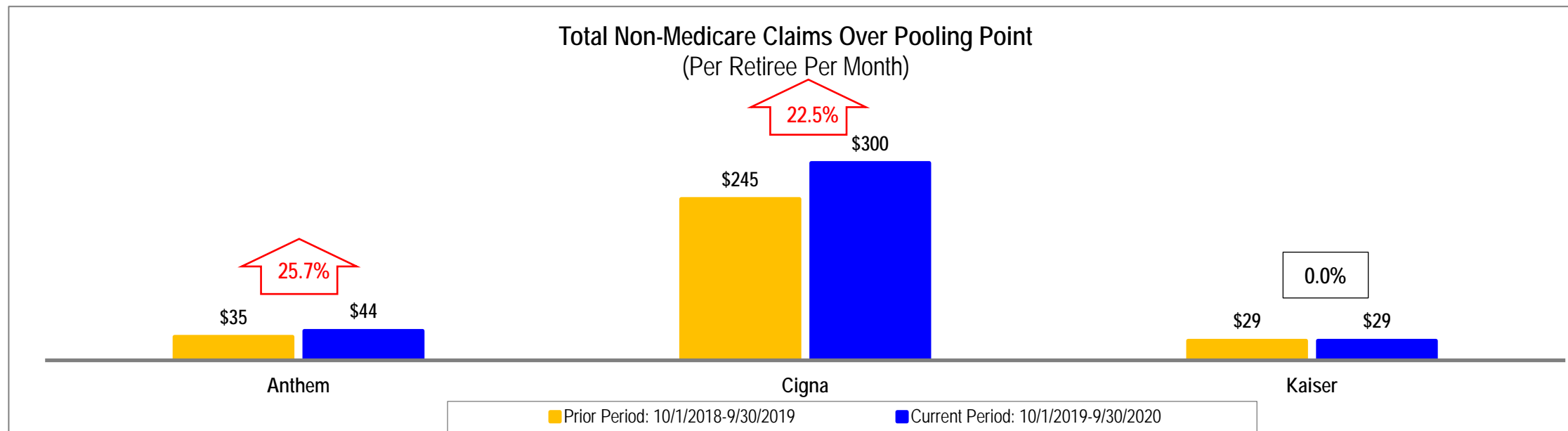
- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 5/1/2019 - 4/30/2020	Prior Period 5/1/2018 - 4/30/2019	Change
Average Contract Size	2.38	2.35	1.28%
Average Members	8,825	8,723	1.17%
Inpatient Claims Per Member Per Month	\$157.79	\$215.56	-26.80%
Outpatient Claims Per Member Per Month	\$347.46	\$306.25	13.46%
Pharmacy Per Member Per Month	\$105.58	\$96.43	9.49%
Other Per Member Per Month	\$114.43	\$112.27	1.92%
Total Claims Per Member Per Month	\$725.26	\$730.51	-0.72%
Total Paid Claims	\$76,802,561	\$76,468,389	0.44%
Large Claims over \$450,000 Pooling Point			
Number of Claims over Pooling Point	6	4	
Amount over Pooling Point	\$1,308,662	\$1,301,748	0.53%
% of Total Paid Claims	1.70%	1.70%	
Inpatient Days / 1000	318.2	403.9	-21.22%
Inpatient Admits / 1000	48.5	59.3	-18.21%
Outpatient Visits / 1000	12,474.6	12,680.8	-1.63%
Pharmacy Scripts Per Member Per Year	10.6	10.6	0.00%

Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending September 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 May through April.

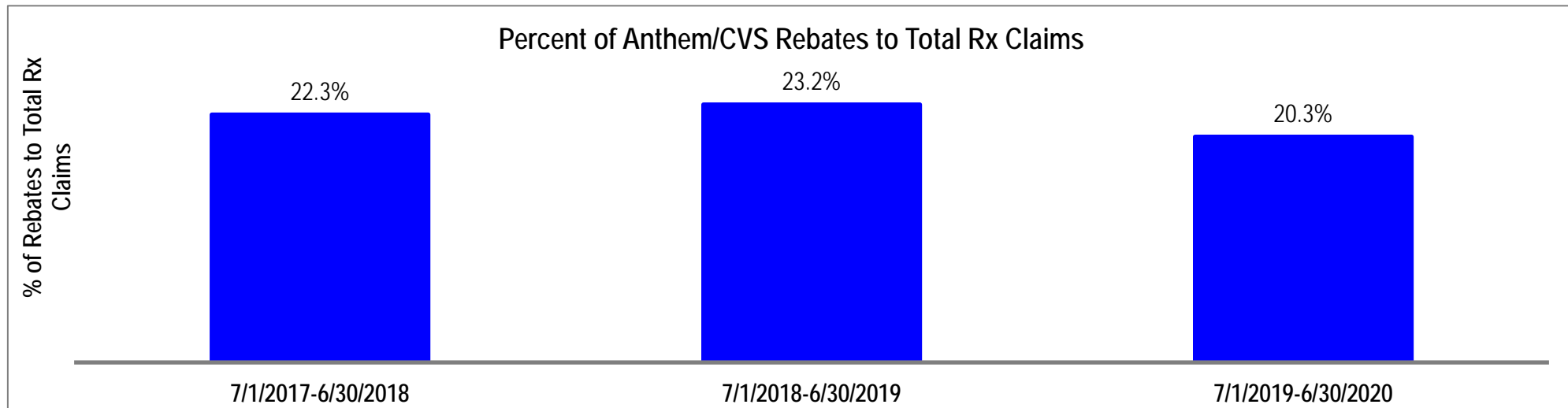
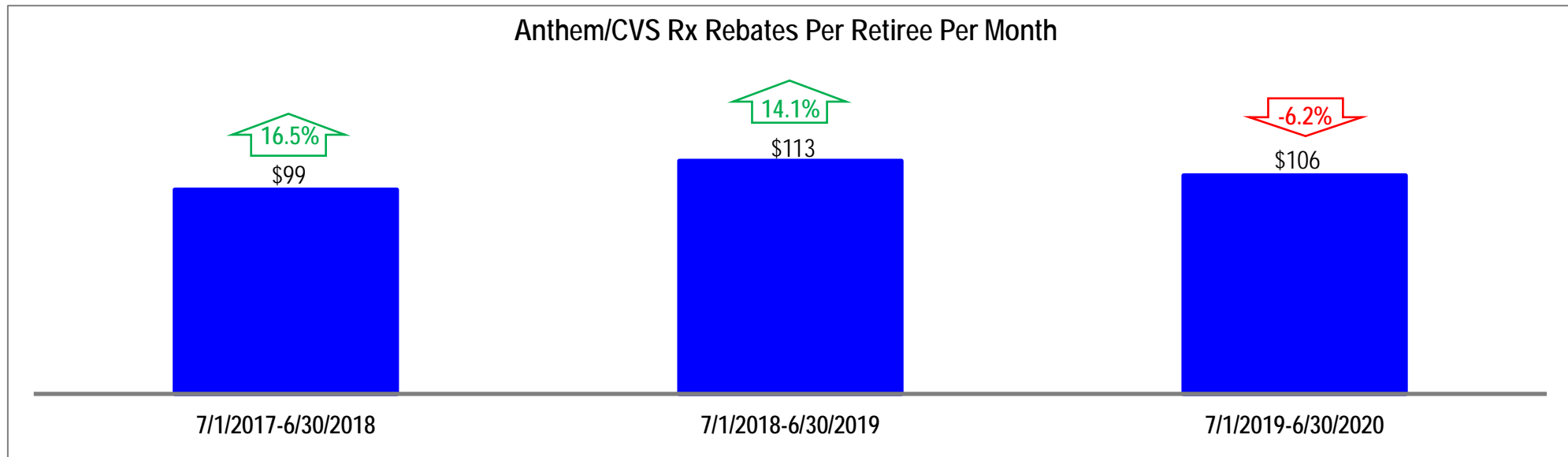
Pooling Points by Carrier:

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 September 2020



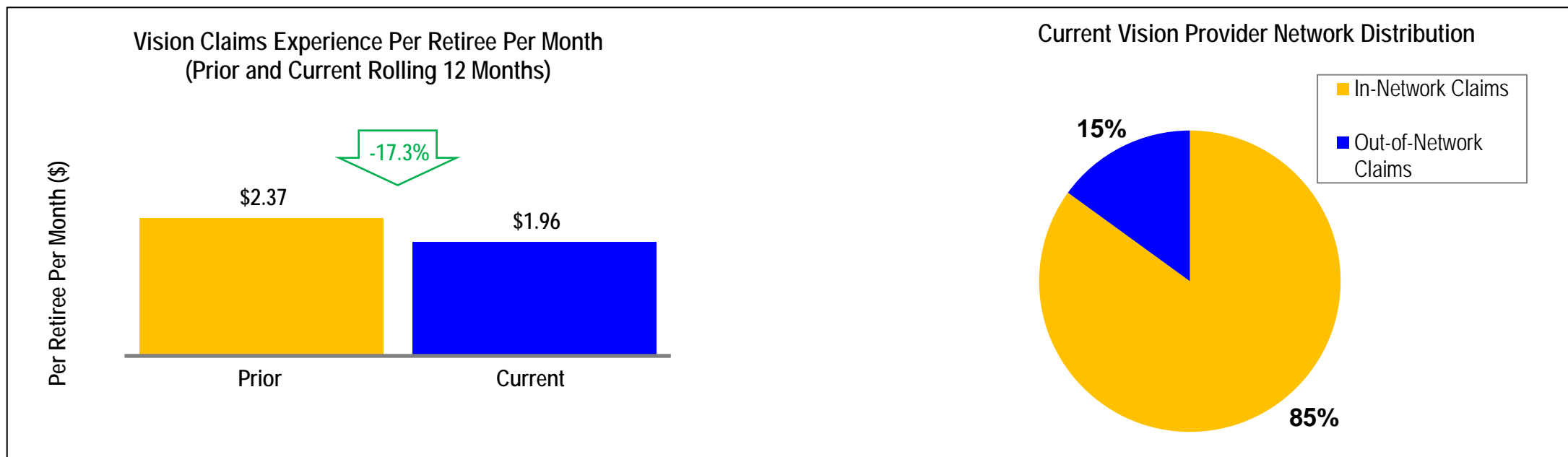
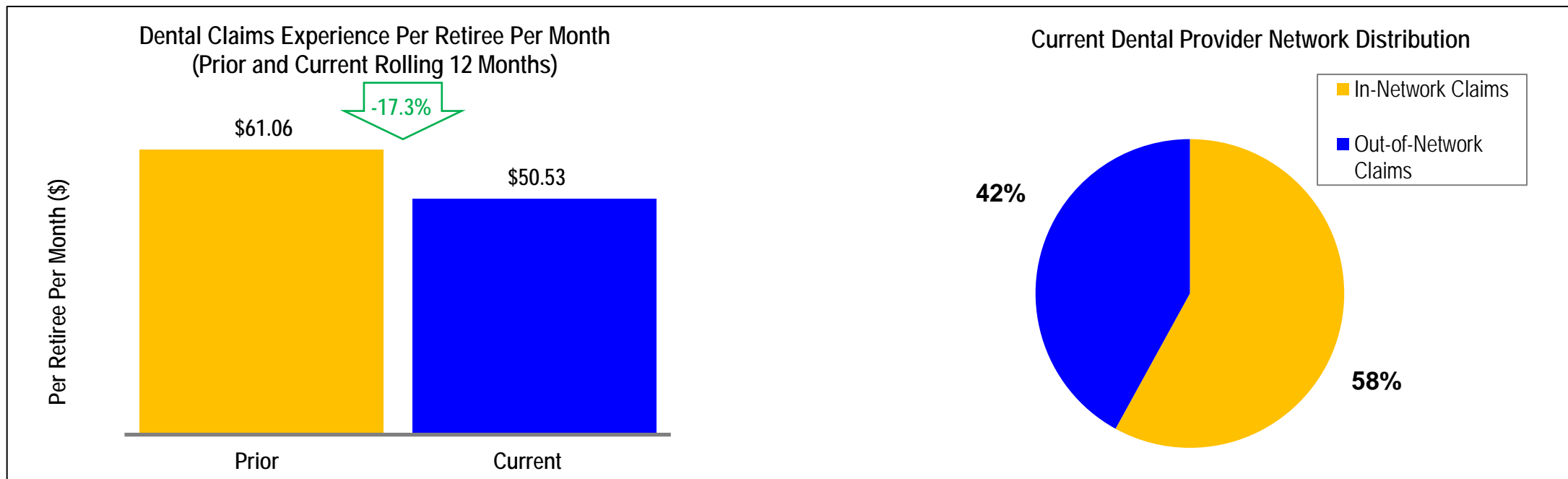
Rebates Overview:

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 September 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.