

LIVE VIRTUAL COMMITTEE MEETING

*The Committee meeting will be held following the Committee 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

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, JANUARY 14, 2021 - 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/Impublic/live_stream.xhtml

*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 December 10, 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. Engagement Report for December 2020
Barry W. Lew, Legislative Affairs Officer
- B. Staff Activities Report for December 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

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

DECEMBER 10, 2020, 12:00 P.M. – 12:40 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 (*arrived at 12:10 p.m.*)
Wayne Moore
Ronald Okum
Shawn R. Kehoe, Alternate

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

JP Harris
Herman B. Santos (*left at 12:25 p.m.*)

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare
Santos H. Kreimann, Chief Executive Officer
Steven P. Rice, Chief Counsel
Barry W. Lew, Legislative Affairs Officer

Stephen Murphy, Vice President
Segal Consulting

Paul Sadro, Senior Actuary
Segal Consulting

The meeting was called to order by Chair Robbins at 12:00 p.m. As Ms. Gray had not yet joined the meeting, the Chair announced that Mr. Kehoe, as the alternate, would temporarily be a voting member of the Committee.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the special meeting of November 4, 2020

Mr. Moore made a motion, Mr. Okum seconded, to approve the minutes of the special meeting of November 4, 2020. The motion passed unanimously.

II. PUBLIC COMMENT

III FOR INFORMATION

A. Semi-Annual Report on Approved Engagements
Barry W. Lew, Legislative Affairs Officer

The semi-annual report on approved engagements was discussed.

B. Engagement Report for November 2020
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

C. Staff Activities Report for November 2020
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

D. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through October 2020 were discussed.

E. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

December 10, 2020

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IV. ITEMS FOR STAFF REVIEW

There was nothing to report.

V. GOOD OF THE ORDER

(For information purposes only)

VI. ADJOURNMENT

The meeting adjourned at 12:40 p.m.

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

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

PPIC Survey: Californians and Their Economic Well-Being

The Public Policy Institute of California released its statewide survey on Californians and their economic well-being against the backdrop of the COVID-19 pandemic. The survey contains two broad categories of key findings.

Public Perceptions and Current Attitudes

- On the handling of jobs and the economy, 58% of Californians approve of Governor Newsom and 53% approve of the legislature. Fifty percent trust the state government just about always or most of the time regarding this issue.
- On the coronavirus, 72% worry about getting sick, and 65% worry about its negative financial impact. On the coronavirus' employment effects, Californians report working remotely (47%), reduced hours or pay (38%), or being laid off or losing a job (25%).
- On California's economic conditions, three in ten expect good times in the next 12 months, and four in ten expect mostly good times in the next five years. On the availability of well-paying jobs, 27% view it as a big problem, and 61% as somewhat of a problem.
- Lower-income Californians (under \$40,000) are more likely to say they are worse off financially than a year ago. They are much less likely to say they live comfortably and that it would not be too difficult to pay a \$1,000 emergency expense.
- Sixty-three percent think that children growing up in California today will be financially worse off than their parents, and 61% expect the gap between rich and poor to be larger by 2030.
- More than eight in ten say that racism is a problem, and seven in ten say that racial and ethnic discrimination contributes to economic inequality.

Economic Experiences and Policy Preferences

- Forty-one percent report that they or a household member had work hours or pay reduced in the last 12 months, and 27% say they or a household member has been laid off or lost a job.
- Californians say they worry every day or almost every day about saving for retirement (28%) and the cost of housing (26%).
- Although a majority of workers are satisfied with their job and have stable pay and hours, lower-income workers are less likely to report this and to have a job that offers growth opportunities.

- An overwhelming majority of workers say their current job offers paid sick leave and health care coverage, two in three say it offers retirement savings, and about half say it offers educational or training assistance.
- Three in ten workers say they are in a workplace that offers membership or affiliation with a labor group. About eight in ten agree that it is important for workers to organize.
- A majority of Californians favor policy proposals that improve economic well-being including job training programs, child care programs, Medicare-like government health insurance, Earned Income Tax Credit, and free college tuition. Fewer favor universal basic income. ([Source](#))

CalSavers and Illinois Secure Choice Programs

The opt-out rates for both states' Secure Choice programs are down as December starts. The opt-out rates have been near or above 30% during June-November 2020. In Illinois, the rate has been dropping consistently during that period; California's rate rose from June to September but dropped after September.

As of November 2020, in Illinois, more than 75,000 employees are participating in the program and have saved more than \$40 million. In California, more than 67,000 accounts are funded with total assets of \$19.9 million. ([Source](#)) ([Source](#)) ([Source](#))

Workers Tap Retirement Savings as a Last Resort

Since the beginning of the pandemic in March, more than 2.1 million Americans have withdrawn money from retirement plans at the five largest 401(k) plan administrators: Fidelity, Empower Retirement, Vanguard, Alight Solutions, and Principal. The coronavirus relief legislation CARES Act provided more flexible withdrawal rules. However, those withdrawals account for about 5% of eligible 401(k) and 403(b) participants in those companies, which is still higher than in a typical year. At Fidelity, the largest provider, about 1.4 million people (5.6% of plan participants) have taken coronavirus-related withdrawals; in a normal year, about 2.2% take hardship withdrawals. The average withdrawal was \$20,000, about three times the more typical withdrawal of \$6,000.

Withdrawals from a tax-deferred account before age 59 ½ usually triggers a 10% penalty in addition to income taxes. However, the CARES Act allows pandemic-related hardship withdrawals up to \$100,000 without penalty. Although the withdrawals are subject to income tax, the CARES Act allows the participant to spread the liability over three years or repay the withdrawal within three years to avoid taxation.

At the same time, those who may be most in need of cash may not have an available account. According to the Center for Retirement Research at Boston College, only about half of households have a 401(k) or IRA. Lower-paid workers without retirement plans have had a disproportionate share of pandemic-related job losses. The lack of emergency

savings for workers have prompted some companies to start their own programs that encourage workers to set aside cash through payroll deductions for unexpected expenses. This would provide a source of funds other than retirement savings, which would experience shortfalls due to withdrawals. However, the common advice to set aside three to six months of savings for basic living expenses has also been upended by the pandemic. ([Source](#)) ([Source](#))

NIRS Study: Women's Retirement Preparedness

The National Institute on Retirement Security detailed the inequalities in retirement savings between men and women, examined the different sources of retirement income for men and women, and considers factors more likely to negatively impact women, such as divorce and caregiving responsibilities. The study relied on data from the 2014 Survey of Income and Program Participation (SIPP) from the U.S. Census Bureau. Key findings of the study include—

- In 2016, women age 65 or older had a median household income of \$47,244 compared to men (\$57,144), an 83% difference.
- Women earn less than men over their careers. Men with savings in a defined contribution (DC) plan far surpass the earnings trajectory of women with a DC plan and earn significantly more than women without a DC plan.
- Past age 80, women experience a steep decline in income and are more likely to be widows. Widowhood presents challenges on both the income and cost side of retirement.
- Women in the top and bottom income quintiles have different sources of retirement income. Women with less than \$20,000 in retirement income are more dependent on Social Security income. Women with income above \$80,000 receive more from defined contribution earnings and property income.
- Divorce presents complex issues relating to retirement preparedness in terms of timing and the division of assets.
- Caregiving has a strong effect on retirement preparedness and impacts women who are more likely to provide caregiving than men.

Recommended policies to address these issues include the following—

- Adjust the spousal benefit and providing caregiving credits under Social Security.
- At the state level, adopting more generous family leave policies that make it less punitive for women to leave the labor force to provide caregiving.
- Removing the age limits on the Earned Income Tax Credit to all low-income workers of all ages to receive the income boost.
- Creating a universal savings vehicle for all workers, including those in caregiving roles, to save for retirement. ([Source](#)) ([Source](#))

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

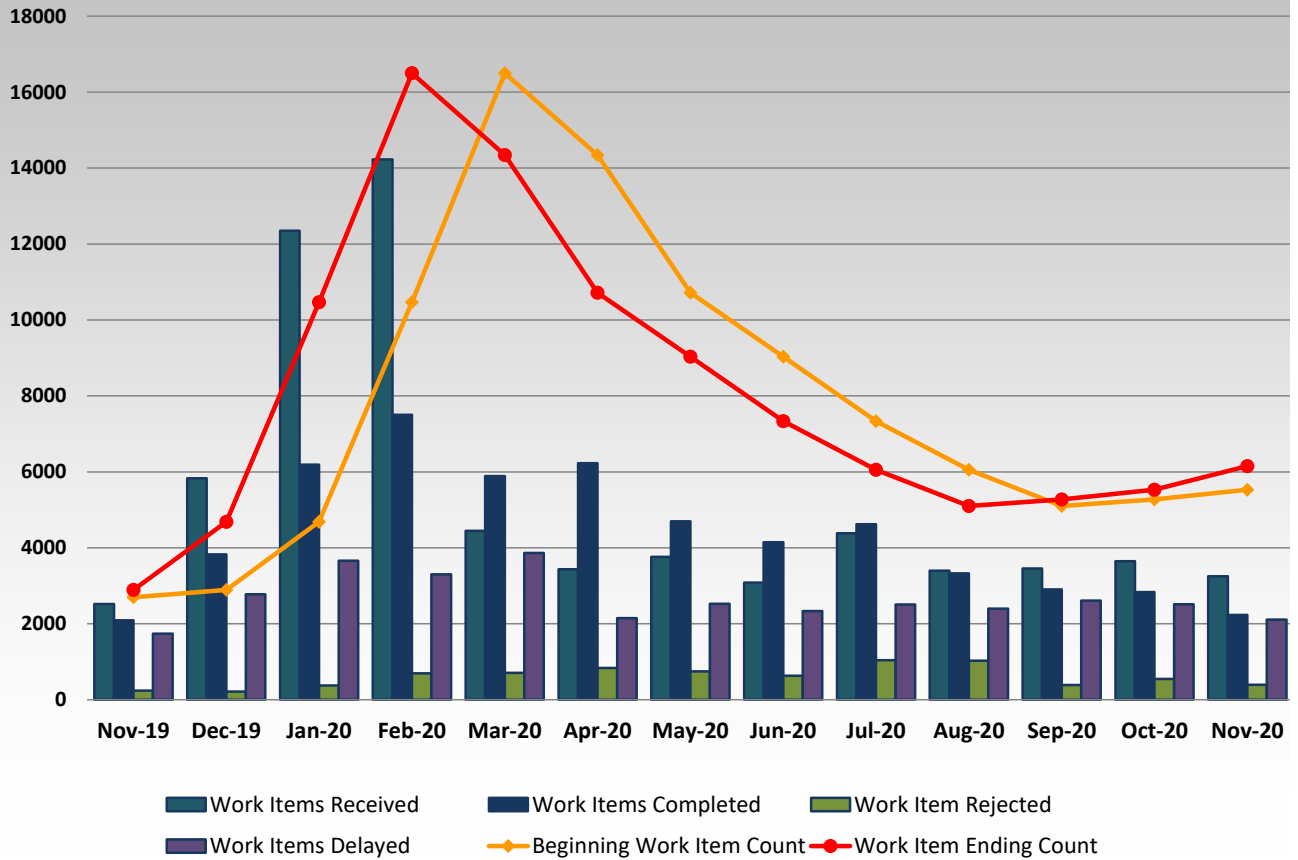
There is nothing to report this month.

Retiree Healthcare Division

Trend Report

NOVEMBER, 2019 ~ NOVEMBER, 2020

Updated 12/30/2020

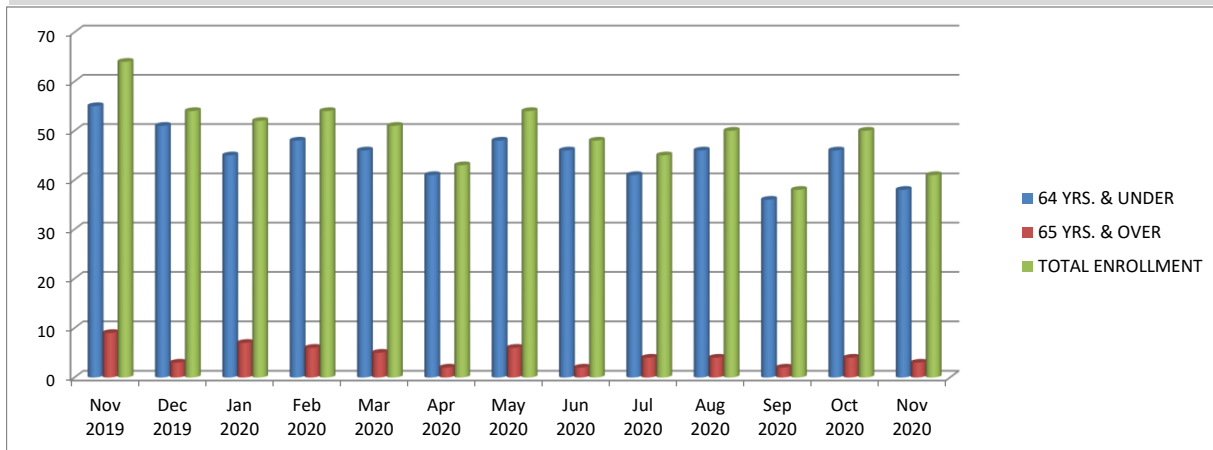


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Nov-19	2698	2522	2088	242	1737	2890
Dec-19	2890	5834	3827	214	2774	4683
Jan-20	4683	12350	6189	374	3663	10470
Feb-20	10470	14225	7504	694	3301	16497
Mar-20	16497	4445	5888	709	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
Oct-20	5271	3648	2837	549	2514	5533
Nov-20	5533	3250	2235	396	2110	6152

Retirees Monthly Age Breakdown NOVEMBER, 2019 ~ NOVEMBER, 2020

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Oct 2020	46	4	50
Nov 2020	38	3	41



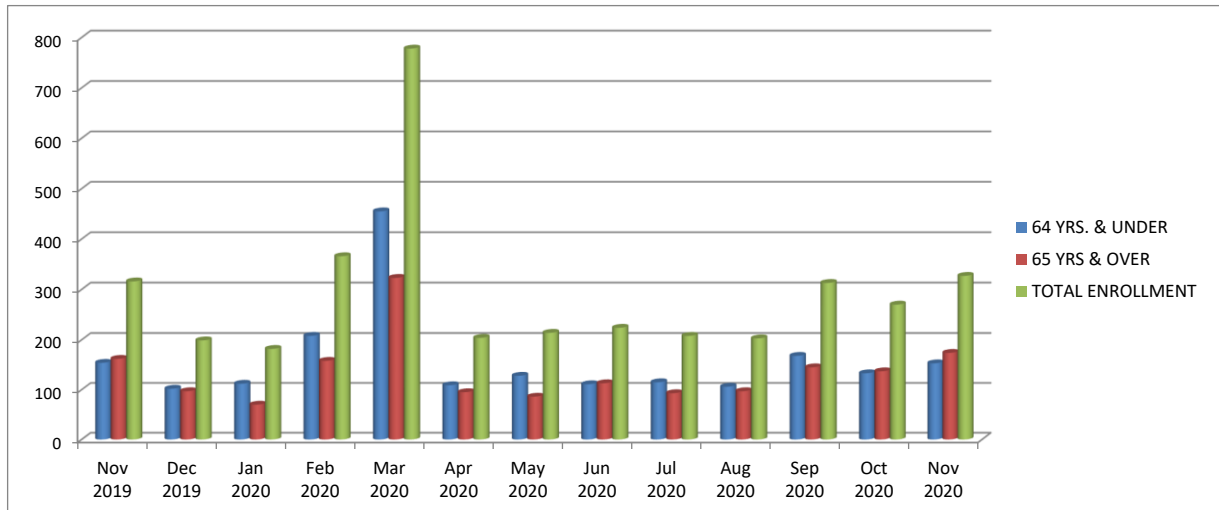
PLEASE NOTE:

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

Retirees Monthly Age Breakdown NOVEMBER, 2019 ~ NOVEMBER, 2020

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Oct 2020	133	137	270
Nov 2020	153	174	327



PLEASE NOTE:

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

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 12/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6943	\$912,701.50	2	\$148.30
241	142	\$17,615.80	0	\$0.00
242	889	\$117,404.10	0	\$0.00
243	4133	\$1,112,690.05	1	\$54.20
244	16	\$2,059.70	0	\$0.00
245	59	\$7,431.40	0	\$0.00
246	20	\$2,524.90	0	\$0.00
247	119	\$16,545.70	0	\$0.00
248	8	\$1,982.80	1	\$43.00
249	53	\$14,994.90	0	\$0.00
250	15	\$3,907.30	0	\$0.00
Plan Total:	12,397	\$2,209,858.15	4	\$245.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	28	\$3,603.30	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	\$10,060.60	0	\$0.00
KAISER SR. ADVANTAGE				
394	10	\$1,377.30	0	\$0.00
397	6	\$856.50	0	\$0.00
398	3	\$849.40	0	\$0.00
401	1	(\$104.90)	0	\$0.00
403	11204	\$1,460,057.50	3	\$57.90
406	2	(\$480.80)	0	\$0.00
413	1616	\$224,183.20	0	\$0.00
418	5736	\$1,523,657.10	0	\$0.00
419	263	\$33,346.50	0	\$0.00
426	218	\$28,880.90	0	\$0.00
427	142	\$11,492.00	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	34	\$4,455.90	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$1,861.30	0	\$0.00
458	2	\$278.60	0	\$0.00
462	59	\$7,684.90	0	\$0.00
465	6	\$384.90	0	\$0.00
466	28	\$7,555.10	0	\$0.00
467	1	\$144.60	0	\$0.00
472	34	\$4,437.40	0	\$0.00
476	4	\$537.60	0	\$0.00
478	17	\$4,585.50	0	\$0.00
479	1	\$144.60	0	\$0.00
482	76	\$10,031.10	0	\$0.00
486	5	\$672.70	0	\$0.00
488	44	\$12,035.20	0	\$0.00
491	1	\$134.00	0	\$0.00
Plan Total:	19,529	\$3,340,127.10	3	\$57.90

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 12/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	318	\$41,198.50	0	\$0.00
613	92	\$24,259.30	0	\$0.00
Plan Total:	410	\$65,457.80	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1804	\$238,590.10	1	\$36.50
702	396	\$53,644.70	0	\$0.00
703	1134	\$308,788.90	0	\$0.00
704	93	\$13,408.50	0	\$0.00
705	34	\$9,254.40	0	\$0.00
Plan Total:	3,461	\$623,686.60	1	\$36.50
Grand Total:	35,854	\$6,249,190.25	8	\$339.90

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 12/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	6943	\$912,701.50	2	\$148.30
241	142	\$17,615.80	0	\$0.00
242	889	\$117,404.10	0	\$0.00
243	4133	\$1,112,690.05	1	\$54.20
244	16	\$2,059.70	0	\$0.00
245	59	\$7,431.40	0	\$0.00
246	20	\$2,524.90	0	\$0.00
247	119	\$16,545.70	0	\$0.00
248	8	\$1,982.80	1	\$43.00
249	53	\$14,994.90	0	\$0.00
250	15	\$3,907.30	0	\$0.00
Plan Total:	12,397	\$2,209,858.15	4	\$245.50
CIGNA-HEALTHSPRING PREFERRED with RX				
321	28	\$3,603.30	0	\$0.00
322	6	\$764.60	0	\$0.00
324	19	\$5,081.00	0	\$0.00
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394	10	\$1,377.30	0	\$0.00
397	6	\$856.50	0	\$0.00
398	3	\$849.40	0	\$0.00
401	1	(\$104.90)	0	\$0.00
403	11204	\$1,460,057.50	3	\$57.90
406	2	(\$480.80)	0	\$0.00
413	1616	\$224,183.20	0	\$0.00
418	5736	\$1,523,657.10	0	\$0.00
419	263	\$33,346.50	0	\$0.00
426	218	\$28,880.90	0	\$0.00
427	142	\$11,492.00	0	\$0.00
445	4	\$531.70	0	\$0.00
446	2	\$248.10	0	\$0.00
451	34	\$4,455.90	0	\$0.00
455	2	\$289.20	0	\$0.00
457	8	\$1,861.30	0	\$0.00
458	2	\$278.60	0	\$0.00
462	59	\$7,684.90	0	\$0.00
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467	1	\$144.60	0	\$0.00
472	34	\$4,437.40	0	\$0.00
476	4	\$537.60	0	\$0.00
478	17	\$4,585.50	0	\$0.00
479	1	\$144.60	0	\$0.00
482	76	\$10,031.10	0	\$0.00
486	5	\$672.70	0	\$0.00
488	44	\$12,035.20	0	\$0.00
491	1	\$134.00	0	\$0.00
Plan Total:	19,529	\$3,340,127.10	3	\$57.90

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 12/31/2020

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	318	\$41,198.50	0	\$0.00
613	92	\$24,259.30	0	\$0.00
Plan Total:	410	\$65,457.80	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1804	\$238,590.10	1	\$36.50
702	396	\$53,644.70	0	\$0.00
703	1134	\$308,788.90	0	\$0.00
704	93	\$13,408.50	0	\$0.00
705	34	\$9,254.40	0	\$0.00
Plan Total:	3,461	\$623,686.60	1	\$36.50
LOCAL 1014				
804	182	\$31,957.20	0	\$0.00
805	185	\$29,937.60	0	\$0.00
806	623	\$201,752.10	0	\$0.00
807	48	\$8,702.10	0	\$0.00
808	12	\$3,564.00	0	\$0.00
812	237	\$38,134.80	0	\$0.00
813	1	\$148.50	0	\$0.00
Plan Total:	1,288	\$314,196.30	0	\$0.00
Grand Total:	37,142	\$6,563,386.55	8	\$339.90

Medical and Dental Vision Insurance Premiums January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	546	\$549,116.89	\$85,127.62	\$458,969.92	\$544,097.54	(\$3,011.61)	\$541,085.93
202	289	\$572,700.70	\$51,819.45	\$512,981.93	\$564,801.38	(\$1,974.83)	\$562,826.55
203	73	\$162,692.91	\$36,193.51	\$124,270.73	\$160,464.24	\$6,686.01	\$167,150.25
204	27	\$34,834.05	\$12,617.61	\$22,216.44	\$34,834.05	\$0.00	\$34,834.05
SUBTOTAL	935	\$1,319,344.55	\$185,758.19	\$1,118,439.02	\$1,304,197.21	\$1,699.57	\$1,305,896.78
Anthem Blue Cross I							
211	674	\$835,894.28	\$54,332.97	\$776,615.19	\$830,948.16	(\$3,709.59)	\$827,238.57
212	255	\$570,483.20	\$34,184.40	\$536,298.80	\$570,483.20	(\$4,456.90)	\$566,026.30
213	55	\$147,193.20	\$18,872.24	\$130,949.41	\$149,821.65	\$0.00	\$149,821.65
214	19	\$31,078.30	\$4,350.97	\$26,727.33	\$31,078.30	(\$1,635.70)	\$29,442.60
215	2	\$837.14	\$33.48	\$803.66	\$837.14	\$0.00	\$837.14
SUBTOTAL	1,005	\$1,585,486.12	\$111,774.06	\$1,471,394.39	\$1,583,168.45	(\$9,802.19)	\$1,573,366.26
Anthem Blue Cross II							
221	2,198	\$2,732,731.30	\$153,057.07	\$2,568,545.46	\$2,721,602.53	(\$2,473.06)	\$2,719,129.47
222	1,948	\$4,354,391.30	\$109,951.78	\$4,204,327.42	\$4,314,279.20	\$2,228.45	\$4,316,507.65
223	794	\$2,089,617.75	\$79,641.99	\$1,996,833.51	\$2,076,475.50	\$5,556.90	\$2,082,032.40
224	172	\$281,340.40	\$31,896.18	\$254,351.32	\$286,247.50	\$3,271.40	\$289,518.90
225	1	\$418.57	\$209.28	\$209.29	\$418.57	\$0.00	\$418.57
SUBTOTAL	5,113	\$9,458,499.32	\$374,756.30	\$9,024,267.00	\$9,399,023.30	\$8,583.69	\$9,407,606.99

Medical and Dental Vision Insurance Premiums January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	6,970	\$3,515,716.87	\$506,034.82	\$3,047,311.98	\$3,553,346.80	(\$15,125.70)	\$3,538,221.10
241	142	\$230,169.94	\$23,017.02	\$199,105.02	\$222,122.04	(\$0.99)	\$222,121.05
242	885	\$1,447,012.42	\$89,267.41	\$1,285,832.41	\$1,375,099.82	\$0.00	\$1,375,099.82
243	4,150	\$4,166,099.08	\$470,291.02	\$3,702,825.07	\$4,173,116.09	(\$6,020.53)	\$4,167,095.56
244	16	\$14,431.04	\$2,417.21	\$12,013.83	\$14,431.04	\$0.00	\$14,431.04
245	57	\$53,214.46	\$4,617.94	\$46,792.64	\$51,410.58	\$0.00	\$51,410.58
246	20	\$40,144.00	\$3,251.66	\$36,892.34	\$40,144.00	\$0.00	\$40,144.00
247	120	\$242,871.20	\$16,017.43	\$222,839.37	\$238,856.80	\$0.00	\$238,856.80
248	8	\$11,199.76	\$391.99	\$10,807.77	\$11,199.76	\$0.00	\$11,199.76
249	55	\$76,998.35	\$5,935.87	\$71,061.68	\$76,997.55	\$0.00	\$76,997.55
250	15	\$23,532.30	\$815.79	\$22,716.51	\$23,532.30	\$0.00	\$23,532.30
SUBTOTAL	12,438	\$9,821,389.42	\$1,122,058.16	\$8,658,198.62	\$9,780,256.78	(\$21,147.22)	\$9,759,109.56
CIGNA Network Model Plan							
301	259	\$423,568.60	\$114,194.94	\$306,115.44	\$420,310.38	\$0.00	\$420,310.38
302	88	\$258,789.52	\$67,142.83	\$191,646.69	\$258,789.52	\$2,940.79	\$261,730.31
303	8	\$27,779.60	\$7,324.46	\$13,510.24	\$20,834.70	\$0.00	\$20,834.70
304	14	\$30,260.44	\$13,903.43	\$16,357.01	\$30,260.44	\$0.00	\$30,260.44
SUBTOTAL	369	\$740,398.16	\$202,565.66	\$527,629.38	\$730,195.04	\$2,940.79	\$733,135.83

Medical and Dental Vision Insurance Premiums January 2021

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	(\$768.98)	\$10,381.23
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	(\$768.98)	\$43,036.58

Medical and Dental Vision Insurance Premiums January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,521	\$1,672,025.45	\$149,122.00	\$1,529,430.55	\$1,678,552.55	\$2,404.28	\$1,680,956.83
403	11,248	\$3,247,675.90	\$324,353.54	\$2,959,600.20	\$3,283,953.74	(\$9,797.78)	\$3,274,155.96
404	563	\$667,727.55	\$14,108.26	\$648,888.69	\$662,996.95	(\$4,710.60)	\$658,286.35
405	1,115	\$1,259,693.55	\$21,510.71	\$1,244,961.46	\$1,266,472.17	\$0.00	\$1,266,472.17
406	21	\$66,916.08	\$6,601.89	\$9,620.19	\$16,222.08	\$0.00	\$16,222.08
411	1,838	\$4,062,269.80	\$198,117.77	\$3,718,916.13	\$3,917,033.90	(\$4,335.40)	\$3,912,698.50
413	1,611	\$2,232,608.64	\$104,324.86	\$2,139,227.94	\$2,243,552.80	(\$10.00)	\$2,243,542.80
414	103	\$239,295.00	\$2,167.20	\$207,780.30	\$209,947.50	\$0.00	\$209,947.50
418	5,710	\$3,262,271.60	\$249,182.99	\$3,009,820.39	\$3,259,003.38	(\$3,978.38)	\$3,255,025.00
419	263	\$384,864.48	\$4,198.52	\$383,581.60	\$387,780.12	(\$1,457.82)	\$386,322.30
420	129	\$302,801.70	\$1,126.70	\$315,758.80	\$316,885.50	(\$2,347.30)	\$314,538.20
421	7	\$7,614.95	\$1,044.32	\$8,746.33	\$9,790.65	\$0.00	\$9,790.65
422	252	\$563,453.10	\$2,297.98	\$541,268.54	\$543,566.52	\$0.00	\$543,566.52
423	12	\$62,152.20	\$1,144.44	(\$7,359.66)	(\$6,215.22)	\$0.00	(\$6,215.22)
426	217	\$307,366.92	\$2,707.10	\$306,069.76	\$308,776.86	(\$1,409.94)	\$307,366.92
427	120	\$334,649.85	\$5,262.09	\$189,054.71	\$194,316.80	\$0.00	\$194,316.80
428	59	\$135,665.78	\$827.78	\$134,838.00	\$135,665.78	\$0.00	\$135,665.78
429	5	\$19,184.46	\$2,275.84	\$10,513.80	\$12,789.64	\$0.00	\$12,789.64
430	140	\$315,215.60	\$3,737.54	\$311,478.06	\$315,215.60	\$0.00	\$315,215.60
431	10	\$34,644.83	\$4,689.72	\$23,656.05	\$28,345.77	\$0.00	\$28,345.77
432	3	\$12,142.56	\$4,257.21	\$7,885.35	\$12,142.56	\$0.00	\$12,142.56
SUBTOTAL	24,947	\$19,190,240.00	\$1,103,058.46	\$17,693,737.19	\$18,796,795.65	(\$25,642.94)	\$18,771,152.71

Medical and Dental Vision Insurance Premiums January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	7	\$7,349.51	\$1,259.91	\$6,089.60	\$7,349.51	\$0.00	\$7,349.51
451	34	\$11,868.04	\$1,312.44	\$10,555.60	\$11,868.04	\$0.00	\$11,868.04
453	3	\$6,963.54	\$278.19	\$6,685.35	\$6,963.54	\$0.00	\$6,963.54
454	2	\$6,267.78	\$1,010.88	\$5,256.90	\$6,267.78	\$0.00	\$6,267.78
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	\$45,496.45	\$5,060.50	\$40,435.95	\$45,496.45	\$0.00	\$45,496.45
Kaiser - Georgia							
441	3	\$4,434.68	\$0.00	\$2,217.34	\$2,217.34	\$0.00	\$2,217.34
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	19	\$21,064.73	\$3,791.64	\$16,164.42	\$19,956.06	\$1,108.67	\$21,064.73
462	60	\$25,408.20	\$3,404.69	\$22,003.51	\$25,408.20	(\$423.47)	\$24,984.73
463	2	\$4,418.68	\$1,104.67	\$3,314.01	\$4,418.68	\$0.00	\$4,418.68
465	5	\$9,144.84	\$914.48	\$3,657.94	\$4,572.42	\$0.00	\$4,572.42
466	27	\$23,490.32	\$872.50	\$23,456.76	\$24,329.26	\$0.00	\$24,329.26
467	1	\$2,624.81	\$0.00	\$2,624.81	\$2,624.81	\$0.00	\$2,624.81
SUBTOTAL	127	\$104,165.78	\$10,087.98	\$87,018.31	\$97,106.29	\$685.20	\$97,791.49

Medical and Dental Vision Insurance Premiums

January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	2	\$1,981.50	\$0.00	\$1,981.50	\$1,981.50	\$0.00	\$1,981.50
472	34	\$15,240.16	\$2,375.68	\$12,864.48	\$15,240.16	\$0.00	\$15,240.16
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	\$13,540.44	\$15,104.16	\$0.00	\$15,104.16
479	1	\$2,214.86	\$0.00	\$2,214.86	\$2,214.86	\$0.00	\$2,214.86
SUBTOTAL	62	\$47,959.76	\$7,024.66	\$40,935.10	\$47,959.76	\$0.00	\$47,959.76
Kaiser - Oregon							
481	6	\$8,102.64	\$671.36	\$5,116.24	\$5,787.60	\$0.00	\$5,787.60
482	76	\$36,431.36	\$6,615.16	\$30,295.56	\$36,910.72	\$0.00	\$36,910.72
484	4	\$9,228.20	\$581.82	\$8,646.38	\$9,228.20	\$0.00	\$9,228.20
486	5	\$8,144.40	\$1,303.10	\$6,841.30	\$8,144.40	\$0.00	\$8,144.40
488	44	\$41,831.68	\$5,267.01	\$36,564.67	\$41,831.68	\$0.00	\$41,831.68
489	1	\$2,152.16	\$0.00	(\$1,076.08)	(\$1,076.08)	\$0.00	(\$1,076.08)
491	1	\$1,547.44	\$0.00	\$1,547.44	\$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	2	\$4,815.04	\$358.14	\$4,456.90	\$4,815.04	\$0.00	\$4,815.04
SUBTOTAL	141	\$117,268.92	\$15,355.69	\$96,849.31	\$112,205.00	\$0.00	\$112,205.00
SCAN Health Plan							
611	316	\$86,814.00	\$19,224.66	\$67,589.34	\$86,814.00	\$0.00	\$86,814.00
613	92	\$49,496.00	\$8,102.28	\$41,393.72	\$49,496.00	(\$1,614.00)	\$47,882.00
SUBTOTAL	408	\$136,310.00	\$27,326.94	\$108,983.06	\$136,310.00	(\$1,614.00)	\$134,696.00

Medical and Dental Vision Insurance Premiums January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
UHC Medicare Adv.							
701	1,807	\$621,101.50	\$74,183.74	\$548,565.46	\$622,749.20	(\$686.30)	\$622,062.90
702	386	\$622,623.04	\$37,263.29	\$568,108.23	\$605,371.52	\$0.00	\$605,371.52
703	1,133	\$769,870.50	\$76,634.25	\$700,697.73	\$777,331.98	(\$678.30)	\$776,653.68
704	97	\$172,599.86	\$10,035.76	\$162,564.10	\$172,599.86	\$0.00	\$172,599.86
705	34	\$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	3,458	\$2,216,786.06	\$200,407.92	\$2,008,235.80	\$2,208,643.72	(\$1,364.60)	\$2,207,279.12
United Healthcare							
707	443	\$553,693.33	\$51,948.43	\$493,122.71	\$545,071.14	\$1,233.17	\$546,304.31
708	416	\$959,130.48	\$44,818.99	\$903,057.09	\$947,876.08	(\$2,251.48)	\$945,624.60
709	356	\$966,322.80	\$56,710.07	\$880,249.33	\$936,959.40	\$0.00	\$936,959.40
SUBTOTAL	1,215	\$2,479,146.61	\$153,477.49	\$2,276,429.13	\$2,429,906.62	(\$1,018.31)	\$2,428,888.31

Medical and Dental Vision Insurance Premiums January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	64	\$77,406.72	\$2,636.67	\$71,141.61	\$73,778.28	\$0.00	\$73,778.28
802	318	\$693,481.68	\$19,495.93	\$684,017.25	\$703,513.18	\$2,180.76	\$705,693.94
803	323	\$830,891.66	\$22,482.94	\$804,847.03	\$827,329.97	\$2,572.42	\$829,902.39
804	183	\$221,334.84	\$6,313.50	\$210,029.96	\$216,343.46	(\$31,957.20)	\$184,386.26
805	185	\$403,440.60	\$14,523.83	\$388,916.77	\$403,440.60	(\$29,937.60)	\$373,503.00
806	623	\$1,358,613.48	\$32,580.46	\$1,326,033.02	\$1,358,613.48	(\$203,932.86)	\$1,154,680.62
807	48	\$123,476.16	\$2,675.31	\$120,800.85	\$123,476.16	(\$8,702.10)	\$114,774.06
808	12	\$30,869.04	\$205.79	\$30,663.25	\$30,869.04	(\$3,564.00)	\$27,305.04
809	22	\$26,608.56	\$3,144.64	\$23,463.92	\$26,608.56	\$0.00	\$26,608.56
810	7	\$15,265.32	\$2,486.06	\$29,006.14	\$31,492.20	\$0.00	\$31,492.20
811	3	\$7,717.26	\$1,028.97	\$6,688.29	\$7,717.26	\$0.00	\$7,717.26
812	237	\$286,646.76	\$21,988.35	\$264,126.24	\$286,114.59	(\$42,440.55)	\$243,674.04
813	1	\$2,180.76	\$0.00	\$2,180.76	\$2,180.76	(\$148.50)	\$2,032.26
SUBTOTAL	2,026	\$4,077,932.84	\$129,562.45	\$3,961,915.09	\$4,091,477.54	(\$315,929.63)	\$3,775,547.91
Kaiser - Washington							
393	6	\$6,972.66	\$976.18	\$7,158.59	\$8,134.77	\$0.00	\$8,134.77
394	10	\$4,365.20	\$174.61	\$4,190.59	\$4,365.20	\$0.00	\$4,365.20
395	2	\$4,326.42	\$0.00	\$4,326.42	\$4,326.42	\$0.00	\$4,326.42
396	1	\$3,616.76	\$988.31	\$2,628.45	\$3,616.76	\$0.00	\$3,616.76
397	7	\$10,063.34	\$345.03	\$8,280.69	\$8,625.72	\$0.00	\$8,625.72
398	3	\$2,595.12	\$519.02	\$2,076.10	\$2,595.12	\$0.00	\$2,595.12
SUBTOTAL	29	\$31,939.50	\$3,003.15	\$28,660.84	\$31,663.99	\$0.00	\$31,663.99
Medical Plan Total	52,390	\$51,417,865.22	\$3,655,704.91	\$47,182,506.45	\$50,838,211.36	(\$363,378.62)	\$50,474,832.74

Medical and Dental Vision Insurance Premiums January 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	24,820	\$1,280,379.96	\$141,036.35	\$1,150,446.27	\$1,291,482.62	(\$3,682.79)	\$1,287,799.83
502	23,188	\$2,490,130.50	\$191,754.54	\$2,295,666.90	\$2,487,421.44	(\$1,388.14)	\$2,486,033.30
503	9	\$570.60	\$69.76	\$627.64	\$697.40	\$0.00	\$697.40
SUBTOTAL	48,017	\$3,771,081.06	\$332,860.65	\$3,446,740.81	\$3,779,601.46	(\$5,070.93)	\$3,774,530.53
CIGNA Dental HMO/Vision							
901	3,409	\$158,599.10	\$20,213.68	\$141,175.96	\$161,389.64	(\$465.10)	\$160,924.54
902	2,404	\$229,386.08	\$19,801.74	\$209,779.30	\$229,581.04	(\$210.78)	\$229,370.26
903	1	\$47.09	\$20.72	\$26.37	\$47.09	\$0.00	\$47.09
SUBTOTAL	5,814	\$388,032.27	\$40,036.14	\$350,981.63	\$391,017.77	(\$675.88)	\$390,341.89
Dental/Vision Plan Total	53,831	\$4,159,113.33	\$372,896.79	\$3,797,722.44	\$4,170,619.23	(\$5,746.81)	\$4,164,872.42
GRAND TOTALS	106,221	\$55,576,978.55	\$4,028,601.70	\$50,980,228.89	\$55,008,830.59	(\$369,125.43)	\$54,639,705.16

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

*Benchmark premiums are bolded.

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

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

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

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

Kaiser

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

*Benchmark premiums are bolded.

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

*Benchmark premiums are bolded.

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

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

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

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

CIGNA Indemnity - Dental/Vision

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

CIGNA HMO - Dental/Vision

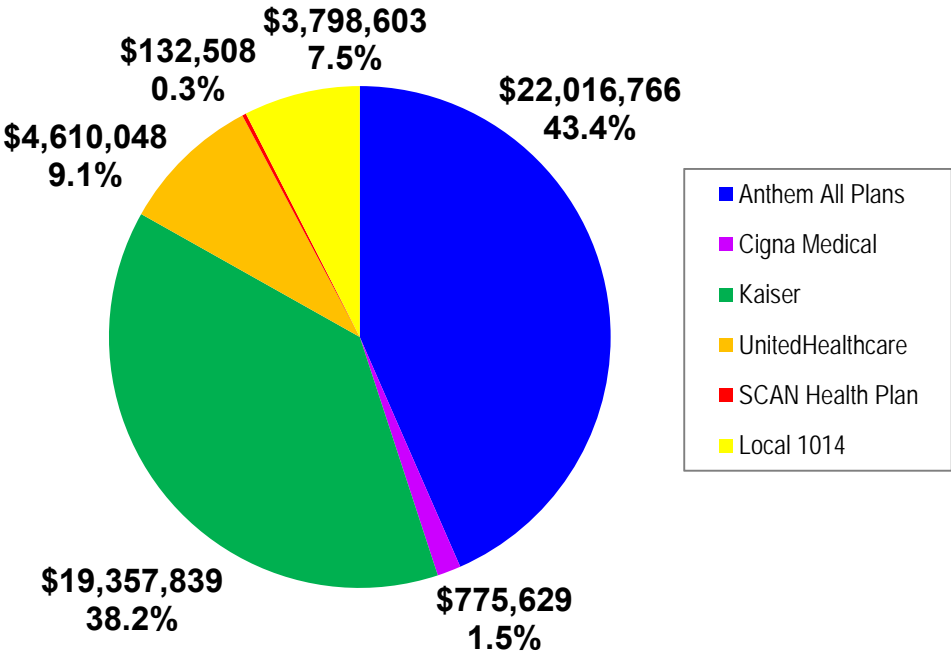
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

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

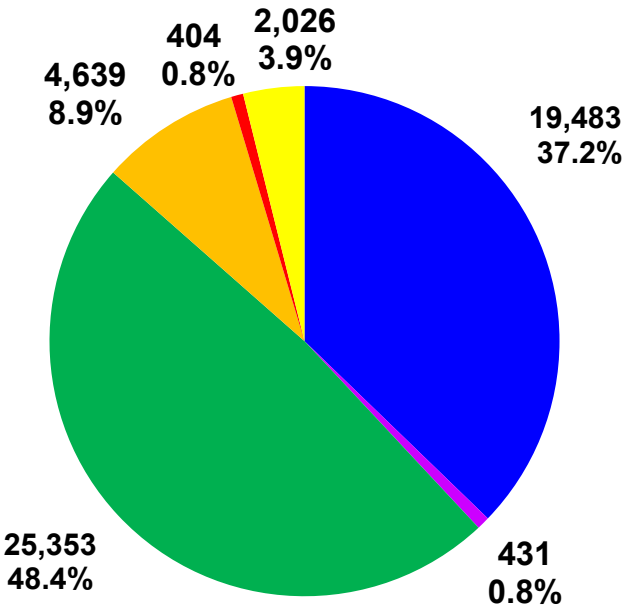
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$22,016,766	43.4%	19,483	37.2%
Cigna Medical	\$775,629	1.5%	431	0.8%
Kaiser	\$19,357,839	38.2%	25,353	48.4%
UnitedHealthcare	\$4,610,048	9.1%	4,639	8.9%
SCAN Health Plan	\$132,508	0.3%	404	0.8%
Local 1014	\$3,798,603	7.5%	2,026	3.9%
Combined Medical	\$50,691,393	100.0%	52,336	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,156,030	53,734
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Monthly Premium

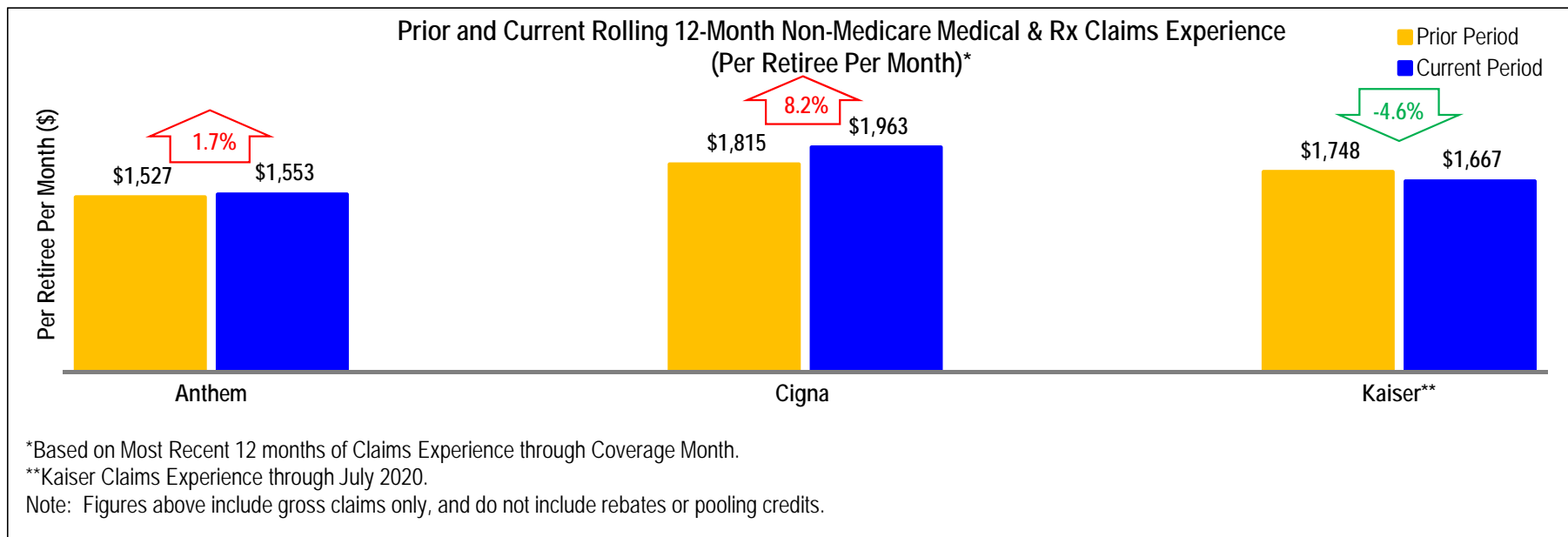
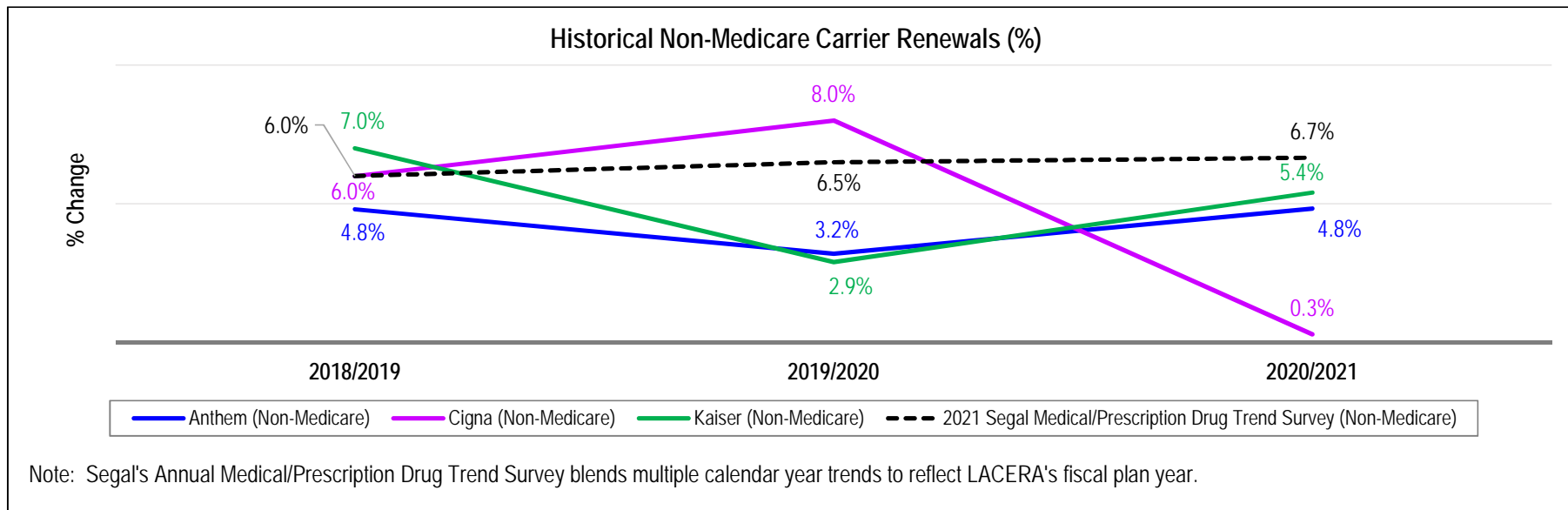


Retirees



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

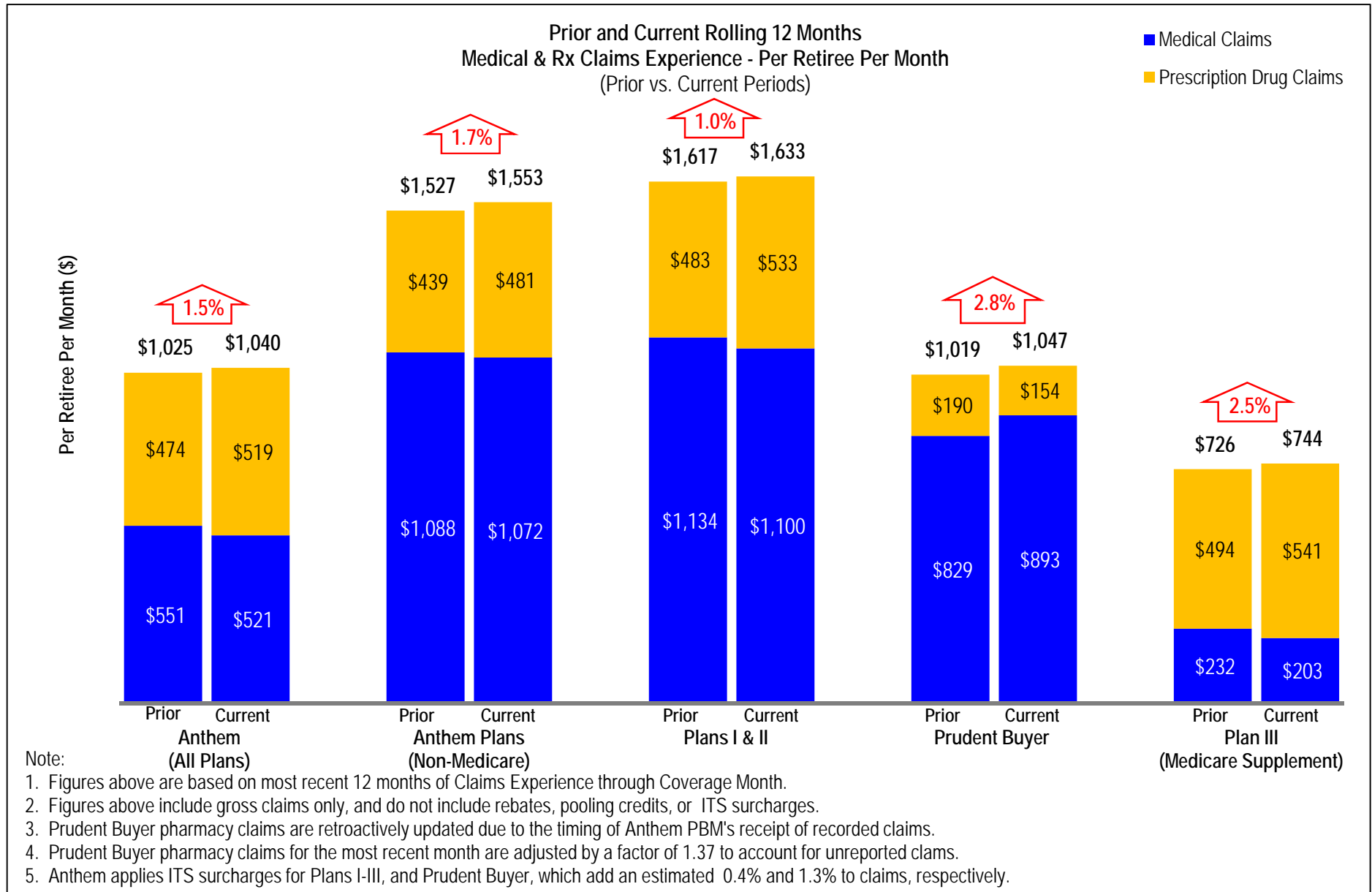
Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending November 2020



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending November 2020



Los Angeles County Employees Retirement Association

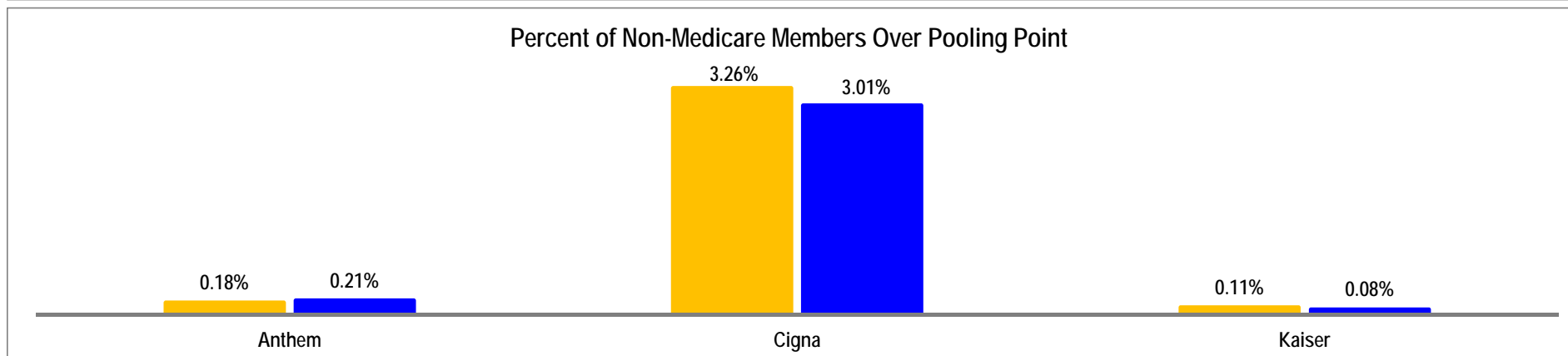
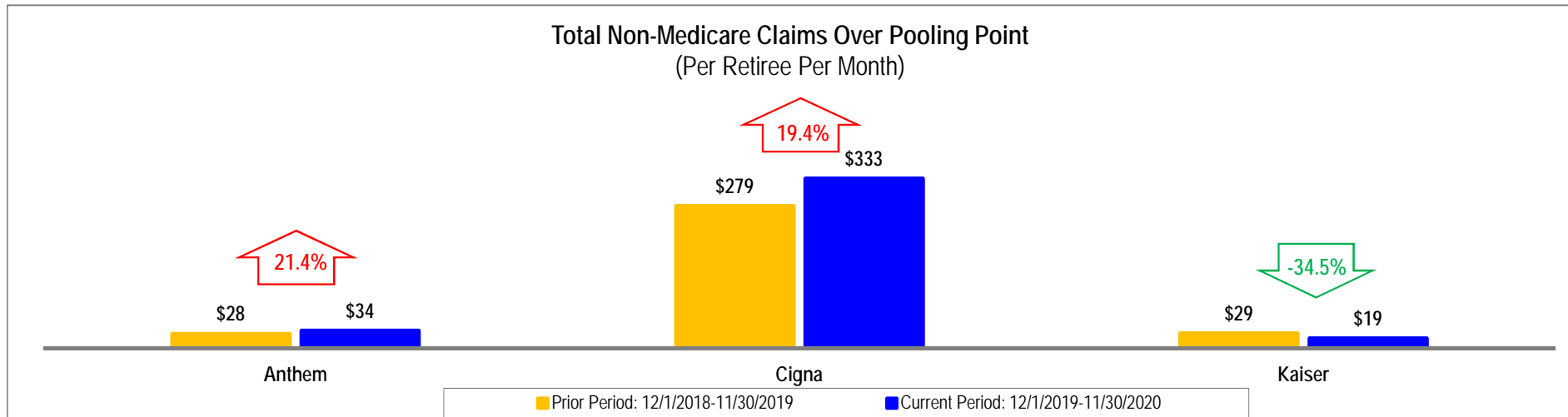
Kaiser Utilization

Coverage Month Ending November 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 8/1/2019 - 7/31/2020	Prior Period 8/1/2018 - 7/31/2019	Change
Average Contract Size	2.39	2.36	1.27%
Average Members	8,862	8,734	1.47%
Inpatient Claims Per Member Per Month	\$157.69	\$203.41	-22.48%
Outpatient Claims Per Member Per Month	\$320.59	\$327.37	-2.07%
Pharmacy Per Member Per Month	\$106.78	\$96.95	10.14%
Other Per Member Per Month	\$112.23	\$112.90	-0.59%
Total Claims Per Member Per Month	\$697.29	\$740.63	-5.85%
Total Paid Claims	\$74,150,370	\$77,624,971	-4.48%
Large Claims over \$475,000 Pooling Point			
Number of Claims over Pooling Point	3	4	
Amount over Pooling Point	\$837,136	\$1,271,056	-34.14%
% of Total Paid Claims	1.13%	1.64%	
Inpatient Days / 1000	325.8	370.3	-12.02%
Inpatient Admits / 1000	50.0	56.1	-10.87%
Outpatient Visits / 1000	11,262.0	12,963.1	-13.12%
Pharmacy Scripts Per Member Per Year	10.3	10.6	-2.83%

Los Angeles County Employees Retirement Association
 High Cost Claimants (Anthem, Cigna, & Kaiser)
 Coverage Month Ending November 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 August through July.

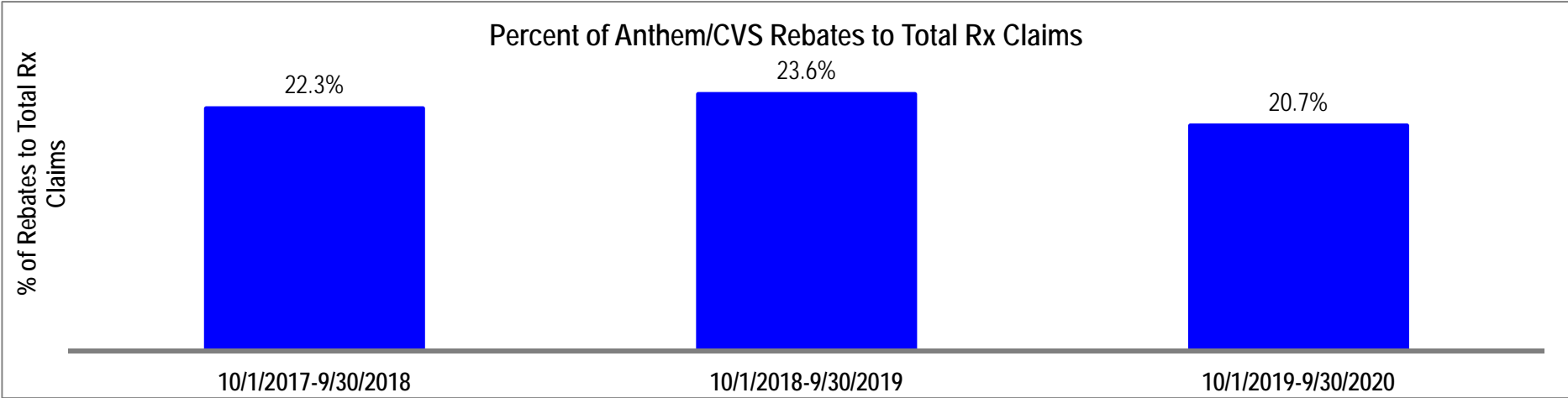
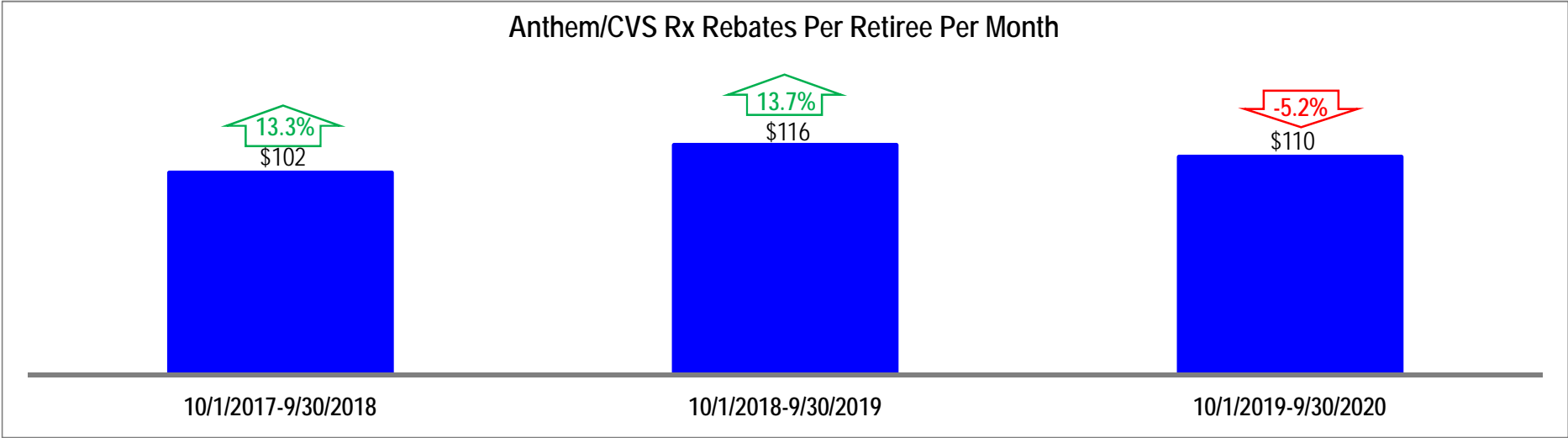
Pooling Points by Carrier:

1. Anthem's pooling points are \$350,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$475,000.

Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)

Coverage Month Ending November 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.

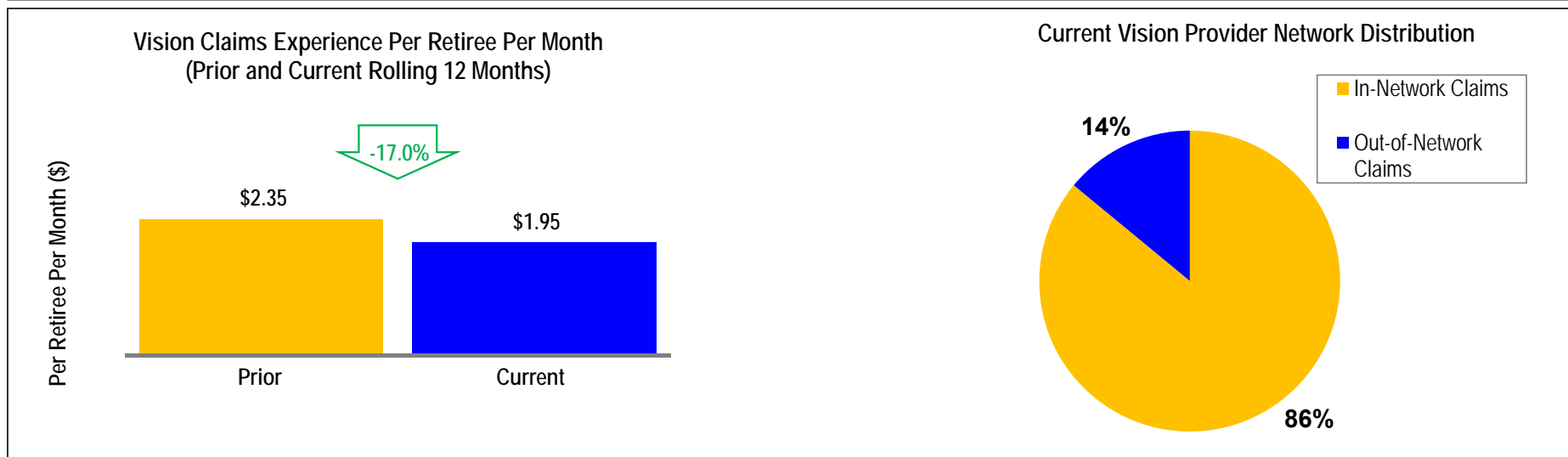
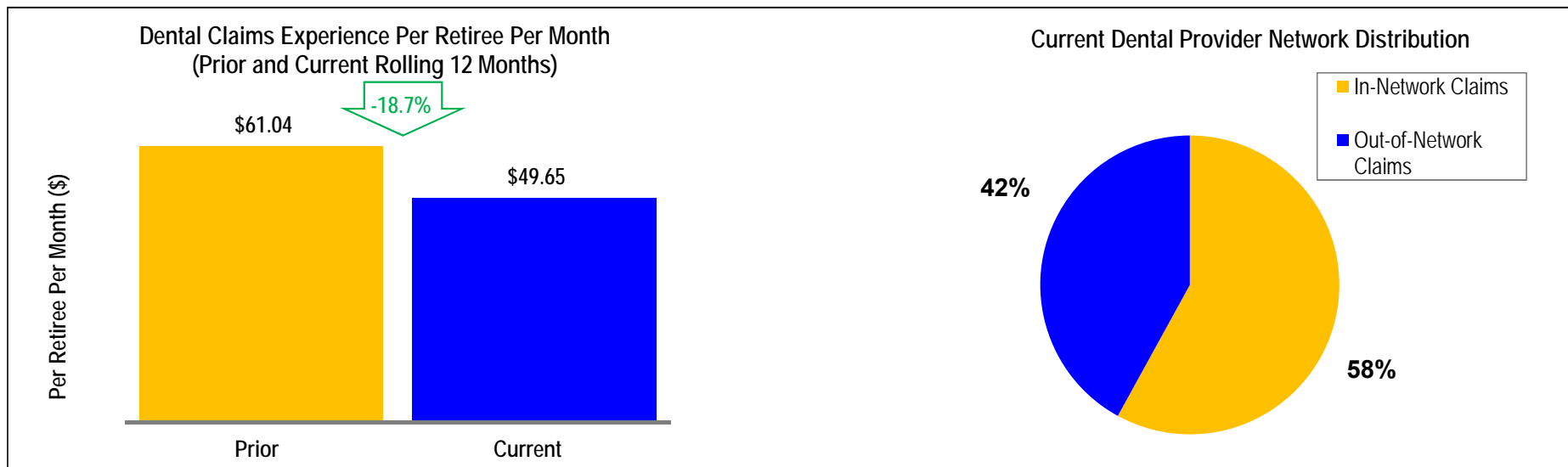
Note:

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 November 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.