

# LIVE VIRTUAL BOARD MEETING



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](mailto: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](mailto: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

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

9:00 A.M., WEDNESDAY, MARCH 3, 2021

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

Any person may view the meeting online at  
[https://members.lacera.com/lmpublic/live\\_stream.xhtml](https://members.lacera.com/lmpublic/live_stream.xhtml)

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

- I. CALL TO ORDER
- II. APPROVAL OF MINUTES
  - A. Approval of the Minutes of the Regular Meeting of February 3, 2021
- III. PUBLIC COMMENT

(\*You may submit written public comments by email to [PublicComment@lacera.com](mailto: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](mailto: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.)

- IV. OTHER COMMUNICATIONS
  - A. For Information
    - 1. January 2021 All Stars
    - 2. Chief Executive Officer's Report  
(Memo dated February 17, 2021)

V. CONSENT ITEMS

- A. Ratification of Service Retirement and Survivor Benefit Application Approvals. (Memo dated February 23, 2021)
- B. Recommendation as submitted by Les Robbins, Chair, Insurance, Benefits, and Legislative Committee: That the Board approve the FY 2021-2022 rate renewal proposal and mandatory contractual changes, listed by carrier, and the administrative fee. (Memo dated February 12, 2021)

VI. ITEMS EXCLUDED FROM CONSENT ITEMS

VII. NON-CONSENT ITEMS

- A. Recommendation as submitted by Santos H. Kreimann, Chief Executive Officer and Ted Granger, Interim Chief Financial Officer: That the Board 1) Adopt the economic assumptions, which includes a 6.00% investment return assumption for agents that are pre-funding through the Other Post-Employment Benefits (OPEB) Trust, 2.30% for those agents not pre-funding through the OPEB Trust, and health cost trend assumptions; and 2) Adopt the demographic assumptions, which consist of Initial Enrollment, Plan and Tier Selection, Vested Terminated Member Retirement, and Other OPEB Demographic Assumptions. (Memo dated January 26, 2021)
- B. Recommendation as submitted Fern M. Billingsy, Senior Staff Counsel: That the Board 1) Adopt the Resolution No. 2021-BR001 regarding Alameda implementation; and 2) Instruct staff to coordinate with the County of Los Angeles to establish necessary reporting mechanism and procedures to permit LACERA to exclude the pay item in the calculation of final compensation. (Memo dated February 18, 2021)

VIII. REPORTS

- A. Presentation by Karen Getman and Kelly Liang, Olson Remcho LLP, regarding Form 700 Training. (Memo dated February 23, 2021)
- B. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, and Jude Perez, Principal Investment Officer, regarding the Los Angeles County Other Post-Employment Benefits Funding Overview. (Memo dated February 23, 2021)

VIII. REPORTS (Continued)

- C. For Information Only as submitted by the Audit Committee, transmitting External Quality Assessment (EQA) of Internal Audit's Recommendation Follow-Up Process performed by KPMG dated December 31, 2020. (Memo dated February 23, 2021)
  
- D. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, regarding the following reports:
  - Monthly Education and Travel Reports for January 2021  
(Public Memo dated February 19, 2021)  
(Confidential Memo dated February 19, 2021 – Includes Anticipated Travel)
  
  - 2<sup>nd</sup> Quarterly Education and Travel Expenditure Reports  
(Memo dated February 19, 2021)
  
- E. For Information Only as submitted by Steven P. Rice, Chief Counsel, regarding the February 2021 Fiduciary Counsel Contact and Billing Report. (Memo dated February 22, 2021) (Privileged and Confidential Attorney-Client Communication/Attorney Work Product)

VIII. ITEMS FOR STAFF REVIEW

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

X. EXECUTIVE SESSION

- A. Conference with Legal Counsel – Anticipated Litigation Significant Exposure to Litigation (Pursuant to Paragraph (2) of Subdivision (d) of California Government Code Section 54956.9)
  - 1. Administrative Appeal of Kenneth Delgadillo
  
- B. Public Employee Performance Evaluation  
(Pursuant to Paragraph (1) of Subdivision (b) of California Government Code Section 54957)

Title: Chief Executive Officer

XI. ADJOURNMENT



***Documents subject to public disclosure that relate to an agenda item for an open session of the Board of Retirement that are distributed to members of the Board of Retirement less than 72 hours prior to the meeting will be available for public inspection at the time they are distributed to a majority of the Board of Retirement Members at LACERA's offices at 300 N. Lake Avenue, Suite 820, Pasadena, CA 91101, during normal business hours of 9:00 a.m. to 5:00 p.m. Monday through Friday.***

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

MINUTES OF THE REGULAR MEETING OF THE BOARD OF RETIREMENT  
LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

9:00 A.M., WEDNESDAY, FEBRUARY 3, 2021

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

PRESENT: Alan Bernstein, Chair

Vivian H. Gray, Vice Chair

JP Harris (Alternate Retired)

Shawn R. Kehoe

Keith Knox

Wayne Moore

Ronald Okum

Les Robbins

Herman Santos

ABSENT: Gina Zapanta, Secretary

William Pryor (Alternate Safety)

STAFF ADVISORS AND PARTICIPANTS

Santos H. Kreimann, Chief Executive Officer

John Popowich, Assistant Executive Officer

Jon Grabel, Chief Investment Officer

Steven P. Rice, Chief Counsel

STAFF ADVISORS AND PARTICIPANTS (Continued)

Ted Granger, Interim Chief Financial Officer

Cassandra Smith, Retiree Healthcare Manager

Carly Ntoya, Human Resources Division Manager

Johanna Fontenot, Senior Staff Counsel

Barry Lew, Legislative Affairs Officer

Kathy Delino, Interim Manager, Systems Division

Bob Schlotfelt, Interim Chief Information System Officer

Klausner, Kaufman, Jensen & Levinson

Robert Klausner, Partner

Adam Levinson, Partner

Oppenheimer Investigations Group

Amy Oppenheimer, Managing Partner

Vida Thomas, Partner

Nossaman, LLP

Ashley Dunning, Partner

I. CALL TO ORDER

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

II. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of January 6, 2021

Mr. Okum made a motion, Ms. Gray seconded, to approve the minutes of the regular meeting of January 6, 2021. The motion passed (roll call) with Messrs. Knox,

II. APPROVAL OF MINUTES (Continued)

Bernstein, Okum, Moore, Kehoe, Robbins, Santos, and Ms. Gray voting yes.

III. PUBLIC COMMENT

There were no requests from the public to speak.

IV. OTHER COMMUNICATIONS

A. For Information

1. December 2020 All Stars

Mr. Popowich announced the winners for the month of December: Deanna Hernandez, Veronica Yi-Martinez, Cynthia Martinez, and Maggie Luong.

2. Chief Executive Officer's Report  
(Memo dated January 25, 2021)

Mr. Kreimann provided an update to the Saturday Call Center volume since announcing the opening to members. In addition, he shared the Employee Engagement Survey that has provided to staff to assess the overall views and work environment for employees.

V. CONSENT ITEMS

A. Ratification of Service Retirement and Survivor Benefit Application Approvals. (Memo dated January 26, 2021)

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

## VI. NON-CONSENT ITEMS

- A. Recommendation as submitted by Steven P. Rice, Chief Counsel: That the Board approves the document entitled “Powers and Duties of Retirement Board Trustees,” which will be included with the ballot materials for the election of the Third Member of the Board of Retirement and posted on lacera.com. (Memo dated January 26, 2021)

Mr. Bernstein made a motion, Mr. Kehoe seconded, to approve the recommendation with specific changes. The motion passed (roll call) with Messrs. Knox, Bernstein, Okum, Moore, Kehoe, Robbins, Santos, and Ms. Gray voting yes.

- B. Recommendation as submitted by Ted Granger, Interim Chief Financial Officer: That the Board determine, for the year ended December 2020, the Consumer Price Index changed by 1.45% (or when rounded to the nearest one-half of 1.00% as the COLA benefit rules require, 1.50%: the LACERA 2021 COLA Award), and approve cost-of-living adjustment and respective COLA Accumulation changes for retired LACERA members and beneficiaries, based on retirement plan and date of retirement or death, to become effective April 1, 2021 in accordance with applicable California Government Code Sections. (Memo dated January 22, 2021)

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

## VII. REPORTS

- A. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, regarding the following reports:

Monthly Education and Travel Reports for November 2020

(Public Memo dated January 25, 2021)

(Confidential Memo dated January 25, 2021 – Includes Anticipated Travel)

Mr. Granger was present to answer questions from the Board.

VII. REPORTS (Continued)

- B. For Information Only as submitted by Ted Granger, Interim Chief Financial Officer, regarding the Semi-Annual Interest Crediting for Reserves as of December 31, 2020 (Unaudited). (Memo dated January 22, 2021)

Mr. Granger was present to answer questions from the Board.

- C. For Information Only as submitted by Barry W. Lew, Legislative Affairs Officer, regarding the Evaluation of Legislative Advocates. (Memo dated January 22, 2021)

Mr. Lew was present to answer questions from the Board.

- D. For Information Only as submitted by Steven P. Rice, Chief Counsel, regarding the January 2021 Fiduciary Counsel Contact and Billing Report. (Memo dated January 26, 2021) (Privileged and Confidential Attorney-Client Communication/Attorney Work Product)

Mr. Rice was present to answer questions from the Board.

VIII. ITEMS FOR STAFF REVIEW

There were no items for staff review.

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

There was nothing to report during Good of the Order.

X. EXECUTIVE SESSION

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

Number of Cases: 2

The Board met in Executive Session with counsel pursuant to Paragraph (2) of

February 3, 2021

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X. EXECUTIVE SESSION (Continued)

Subdivision (d) of California Government Code Section 54956.9. There was nothing to report.

XI. ADJOURNMENT

There being no further business to come before the Board, the meeting was adjourned in memory of Trustee Santos's brother, Euclides Santos, at 11:05 a.m.

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GINA ZAPANTA, SECRETARY

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ALAN BERNSTEIN, CHAIR





February 17, 2021

TO: Each Trustee,  
Board of Retirement  
Board of Investments

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

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

The following reflects the Chief Executive Officer's Report for February 2021 that highlights a few of the operational activities that have taken place during the past month, key business metrics to monitor how well we are meeting our performance objectives, and our educational calendar.

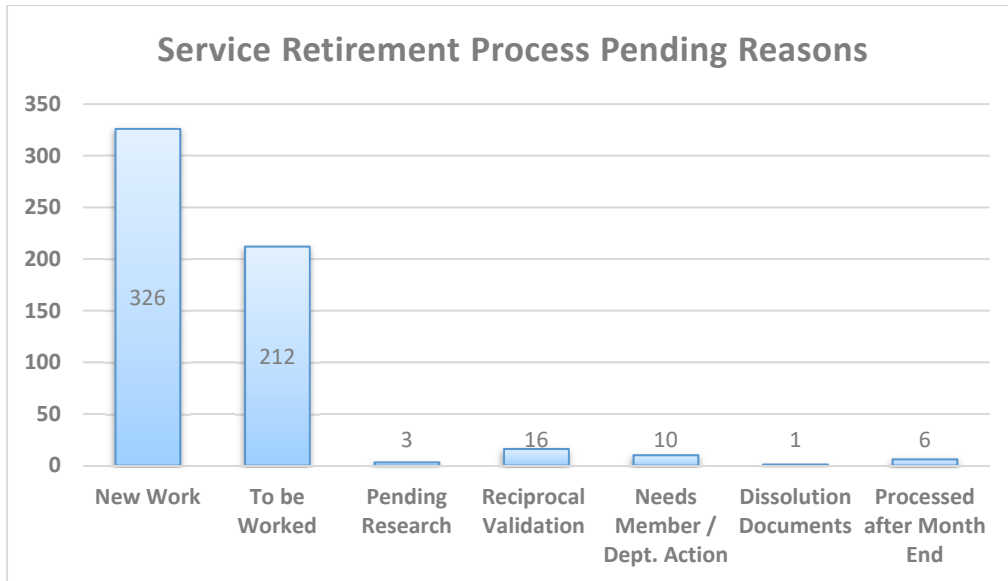
### **March Madness Update**

We are near the end of the second month of "March Madness", the period in which retirements tend to spike as members disproportionately elect to retire to be eligible for any April 1<sup>st</sup> cost-of-living adjustment (COLA). As we have in years past, we are continuing to share the annual March Madness statistics in this report. There are two key measures tracked during this time of year.

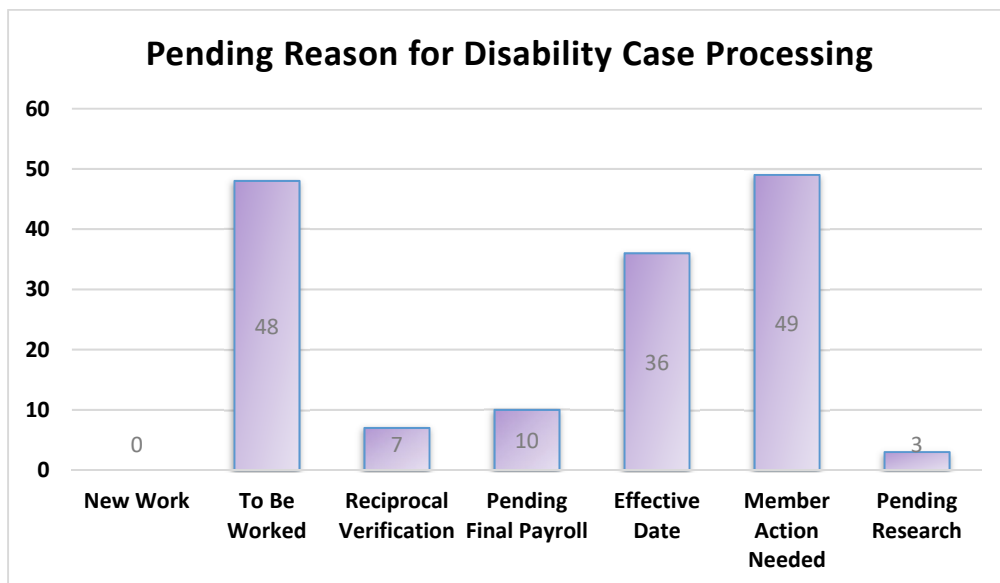
*How well are we keeping up with our member's requests to retire?* The chart below shows the total number of pending retirement elections from the date of this report. All incoming retirement requests are triaged by staff to facilitate processing those retirements with immediate retirement dates and those that require special handling (i.e. legal splits and those with uncompleted service credit purchases).

<b>Retirement Month</b>	<b>Pending Retirement Elections</b>
December 2020	<b>0</b>
January 2021	<b>36</b>
February 2021	<b>51</b>
March 2021	<b>487</b>
Pending Disability Cases	<b>153</b>
<b>Total Pending</b>	<b>727</b>

The 574 retirement elections to be completed for January - March are pending for the following reasons:



The 153 Pending Disability Cases represents the number of approved disability cases being processed by the Benefits Division. Once a disability has been granted by the Board of Retirement, the Benefits Division staff works with the member and their employer to select a disability effective date, determine the member's option election, and bring them on payroll. These disability cases are pending for the following reasons:



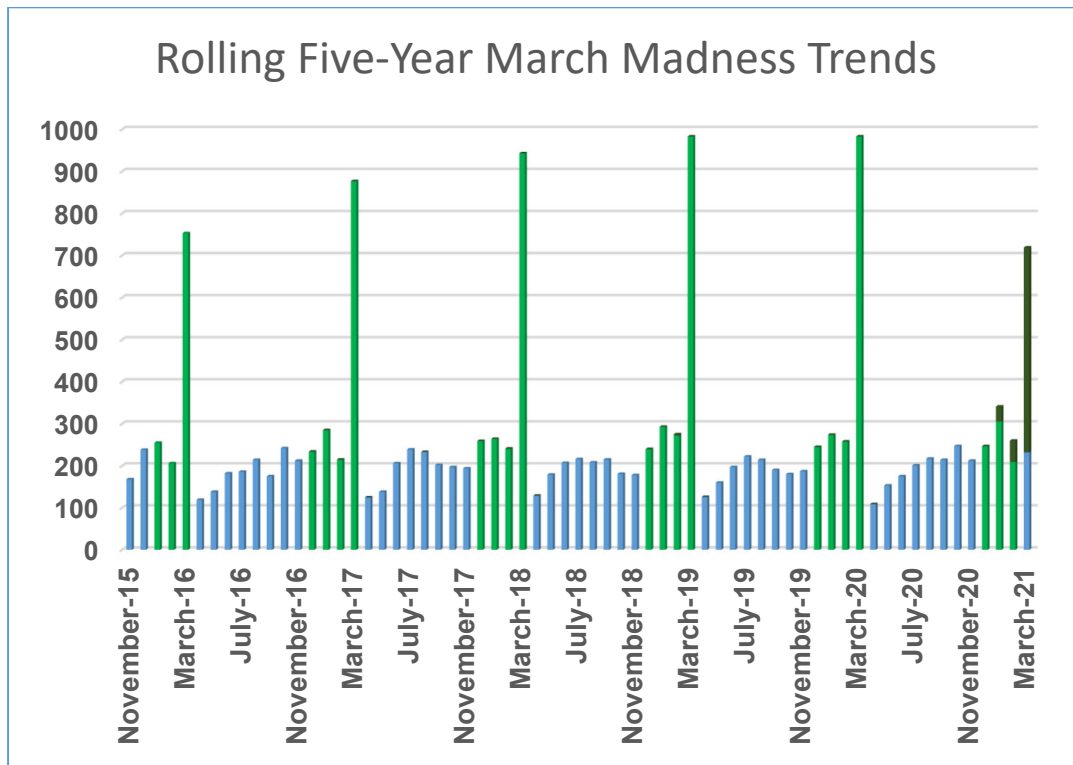
These cases are not assigned to a specific month in the "March Madness" period because the final effective date has not been determined. As with service retirements, some cases have mitigating factors such as legal splits and uncompleted purchases, which can also extend processing times. We expect to successfully meet the retirement agenda deadlines for a vast majority of our March Madness retirees.

The second key statistic is the volume of retirements during the year, especially during March Madness. This gives us an indication on the severity of the stress placed on our capacity to meet our various member service requests and demands placed upon our staff.

The green bars in the chart below reflect those members approved by the Board of Retirement to retire (i.e., their retirement elections have been approved and completed). The red bars show those cases that have not been processed as of the date of this report. The blue bars represent retirement elections processed during the remaining months of the year. As of February 16, 2021, we have processed 566 out of 1,567 retirements for the March Madness period so far. The following chart compares the total processed and pending cases per month to the average cases completed over the last five years.

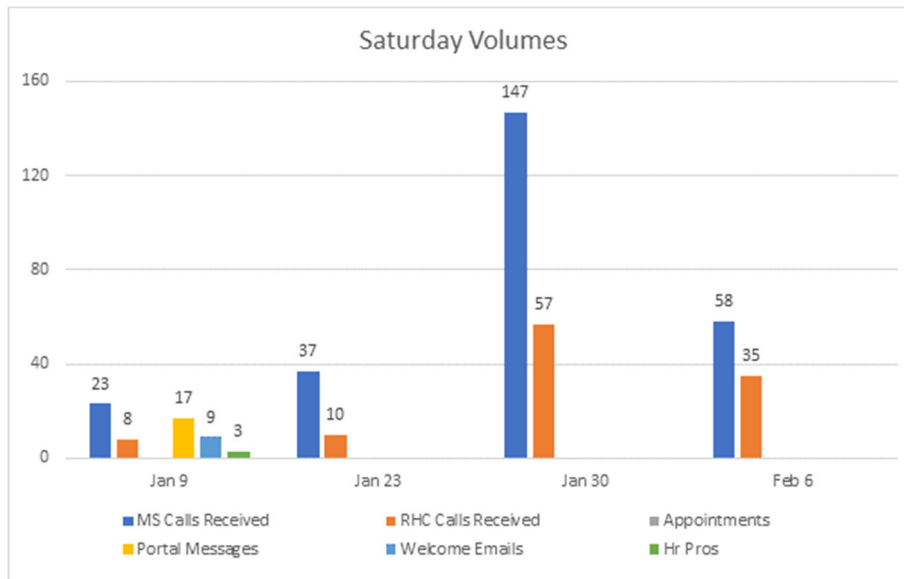
	Current Period	Last Five Completed Years	Ahead (+) / Behind (-)
<b>December</b>	247	243	+
<b>January</b>	341	274	+
<b>February</b>	260	238	+
<b>March</b>	719	907	-
<b>Total</b>	1,567	1,664	-

Putting this into perspective, during last year's March Madness 1,743 members retired, which was higher than the rolling five-year average of 1,664 (the five-year averages may change from month-to-month as disability cases are processed due to retroactive retirement dates).



In the last two CEO Reports, we shared that we were predicting the possibility of a higher-than-average March Madness period. This possibility was based on input from our Member Services Call Center on the number of members requesting retirement counseling. The data presented so far indicates this is still the case. We finished December and January ahead of the five-year average and are just 188 retirements away from matching last year’s March retirement numbers.

We are now more than halfway through this March Madness season and staff continues to support a busy retirement season. We are continuing our commitment to keep our Call Centers open for half a day on three Saturdays per month. The chart below provides an overview of our experience so far:



The increase in calls on January 30<sup>th</sup> appears to coincide with an email blast reminding members that LACERA was open for a limited time on Saturdays. We will be sending another email reminder about our temporary expansion of service hours and will continue to evaluate this program and will provide an update next month.

The Benefits team is on pace to process all retirement elections in line with our commitment to transition members into retirement in a timely manner. We continue to monitor the incoming work, reassigning staff between work units and offering overtime to process these cases as efficiently as possible.

**Retiree Healthcare COVID-19 Update**

We continue to work with our health plan partners to stay up-to-date on their COVID-19 vaccination plans. The California health organizations are now working together to stage mass vaccination hubs both in Southern and Northern California. Cal Poly Pomona is the current location here in Southern California. On Thursday, Feb. 4, the My Turn vaccine scheduling website ([myturn.ca.gov](http://myturn.ca.gov)), was made available for the public to schedule appointments at the consortium’s vaccination hubs.

In addition to the mass vaccination hubs like the one mentioned above, and those provided by counties and cities like the Dodger Stadium site, as of February 12, 2021, CVS Health began offering COVID-19 vaccinations as part of the Federal Retail Pharmacy Program to eligible populations at a limited number of CVS Pharmacy locations across 11 states. State-specific details such as eligibility is confirmed and communicated by the varying states. The initial supply is reported to be approximately 250,000 doses. However, as more supply becomes available, the number of stores and states offering vaccinations will increase.

Members may also check their eligibility and register to get vaccinated if eligible on the Los Angeles County Department of Public Health website ([www.publichealth.lacounty.gov](http://www.publichealth.lacounty.gov)). At this time the County is offering vaccinations for Tier 1: Phase 1A which covers healthcare workers and long-term care workers and Tier 1 Phase 1B persons age 65 and over.

We continue to encourage members to contact their health care provider for more information as well. Finally, all of this information will be added to our Retiree Healthcare section on [lacera.com](http://lacera.com).

### **COVID-19 Response Update**

The situation in Los Angeles County appears to be improving. The County reported 1,260 new cases on February 16, 2021 (the most recent data available at the time this report was written) and, according to data available on the County's Department of Public Health COVID-19 page, the seven day trend shows a decrease in the number of reported cases.

LACERA has seen a decrease in reported incidents for staff members over the last month but continues to receive reports on a weekly basis. The following chart shows the number of LACERA staff members who were exposed (had direct close contact) to a person who tested positive for COVID-19; the number of LACERA staff members who tested positive for COVID-19; and the number of staff members who were in the office 14 days before testing positive for COVID-19.

#### **LACERA COVID-19 Incidents**

**December 30, 2020 to January 25, 2021**

<b>Exposed</b>	<b>Confirmed Positive</b>	<b>In Office Before Positive Test</b>
4	2	0

In December 2020, the Los Angeles County Department of Public Health issued new temporary safety protocols for the workplace requiring all staff members working on site to wear masks at all times unless they are in an office with a closed door. Additional requirements were issued for hourly disinfecting routines for common areas. This was on top of earlier Occupational Safety and Health Administration (OSHA) regulations that increased the reporting protocols for COVID-19 incidents and required inspection protocols to make sure these staff members are following organizational protocols. Updated protocols by the Department of Public Health were issued in mid-February and continued the indefinite extension of the December 2020 protocols with slight clarifications on the previous version.

We are continuing to follow the Public Health guidelines, including limiting the number of staff members physically in our offices on a daily basis. Based on the most recent numbers, we are

averaging approximately 11% of our staff in the office on any given day. Efforts continue to be made to prepare the office for a safe return to work should conditions change.

We continue to monitor the directives issued by the County Department of Human Resources regarding the availability of vaccinations for our staff members. We have shared information provided by the County and their “Know Your Tier” vaccine public awareness program. The latest news indicates that the County will be expanding the vaccination eligibility list to allow persons under 65 who are at risk due to medical conditions to be vaccinated. As we receive information we are sharing it with our staff and will be working with them to provide them time to get vaccinated during work hours. We remain committed to help our staff members get vaccinated as soon as possible.

### **Planning Discussion for 2021 Active General Trustee Elections**

On February 12, 2021, representatives from the Executive Office, Legal Office, and Systems met with representatives from the Executive Office of the Board of Supervisors to discuss advanced planning for the 2021 election for the Third Member on the Board of Retirement and the Third Member on the Board of Investments. The meeting provided an opportunity to continue the close collaboration we established for the 2020 elections.

Among the topics discussed were an agreement to share notifications to active general members prior to the County sending out the notifications. This will provide us an opportunity to prepare our Call Center staff for any questions members may have. We will also be coordinating with their office on any outreach efforts to let members know about the election and ensure that only those eligible to vote in the election are contacted. The latter will help us reduce any confusion between general and safety members. In addition, we brainstormed ideas for creating resources for any third parties so that they can communicate consistent and accurate information about the process and timing of the election.

We also had a chance to discuss the nomination process and the challenges faced by candidates in collecting physical signatures on nominating petitions. The County has already developed some procedures to collect electronic nominations and will be sharing those with us shortly.

The meeting also provided us with an opportunity to discuss longer term planning for future elections. Among the topics discussed were previous requests to ensure future elections for retired members include a paper ballot option in order to support those retirees who cannot or choose not to vote electronically, as well as our request to send ballot information to all retirees. We also discussed our planned outreach efforts to promote our paperless initiative, which we hope will encourage more retirees to register for MyLACERA. Increasing the number of members using MyLACERA will increase our list of verified email addresses that we use to communicate with members.



We look forward to our continuing partnership and helping the County ensure that every member's vote counts.

## **Recruitment Updates**

We recognize our greatest strengths are the talented and skilled staff members. We want to begin sharing updates on our efforts to fill outstanding vacancies throughout the organization. Finding the right candidates who will add value to the organization and help move us forward in meeting our goals is a top priority of our Human Resources Division. Here is an update on our current recruitment exams:

- *Administrative Services Officer:* This is for two ASO positions in our Administrative Services Division. This recruitment is on-going until we have filled the two positions. Staff is currently interviewing qualified candidates.
- *Deputy Chief Executive Officer:* Alliance Resources Consulting continues the search for the Deputy Chief Executive Officer, LACERA. Resumes were accepted from January 11, 2021 through February 16, 2021. Alliance received 33 resumes, of which approximately 15 are well qualified candidates. Next steps include reviewing the competitive candidates' application materials with the Chief Executive Officer, followed by an initial round of interviews.
- *Senior Retirement Benefits Specialist:* This is for two supervisory positions in Benefits and Member Services. Applications are being accepted for Senior Retirement Benefits Specialist from February 8, 2021 through February 23, 2021.
- *Senior Quality Auditor:* This is a supervisory position for the Quality Assurance Division. Applications are being accepted from February 10, 2021 to February 25, 2021.

Both the Sr. Retirement Benefits Specialist and the Sr. Quality Auditor recruitments are promotional opportunities for current LACERA staff members.

# Striving for Excellence in Service

Service Metrics Reported on a Fiscal Year Basis (July 1) Through: **January 2021**



**Outreach Attendance**  
**1,238**

10,905 Year-to-Date



**Outreach Events**  
**19**

99 Year-to-Date



**Outreach Satisfaction**  
**N/A**

Change Since Last Mo



**Member Service Center**  
**N/A**

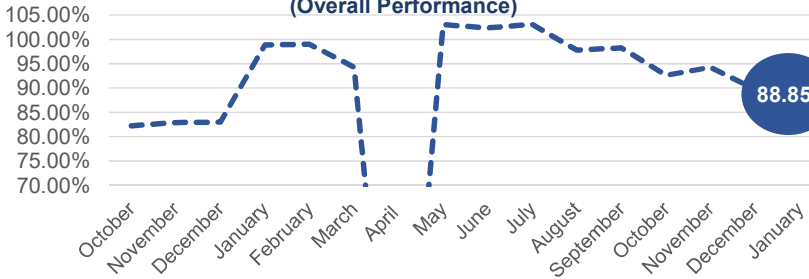
- Change Since Last Mo



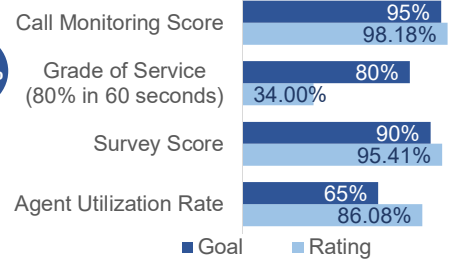
**Member Services Calls**  
**17,356**

14,098 3 Mo. Avg.

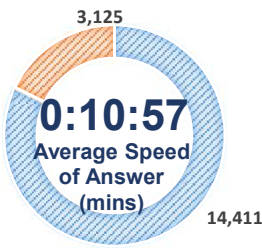
## Key Performance Indicator (Overall Performance)



## Key Performance Indicator (Components)



## Member Services



## Top Calls

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

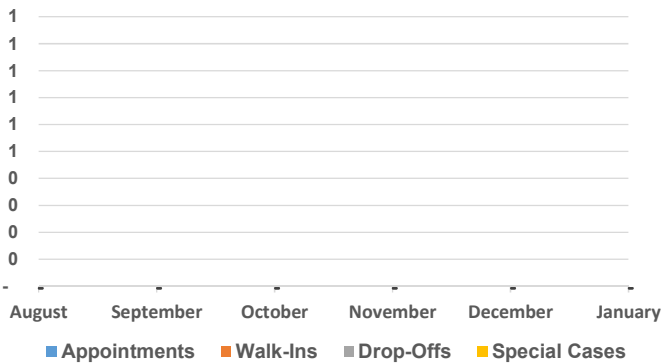


**Emails 1,116**  
24:00 hours

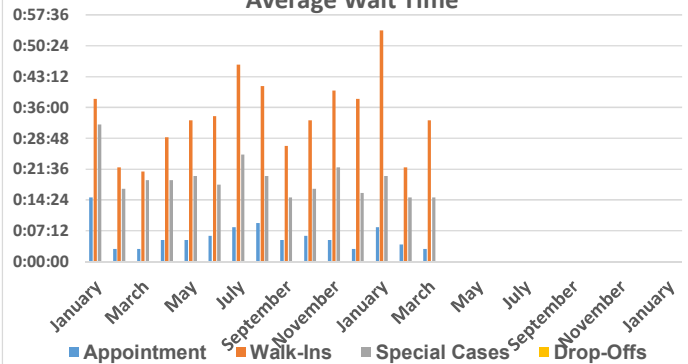
Avg. Response Time (ART)

**Secure Messages 1,150**

## Member Service Center Visits



## Member Service Center Average Wait Time

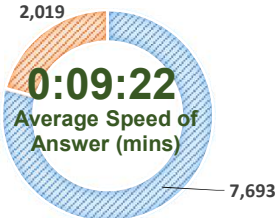


\*Drop Off Wait Time: No Waiting



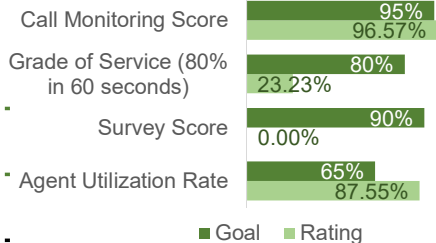
## Retiree Healthcare

Total RHC Calls: **9,712**



## Top Calls

1. Medicare Mass Mailing
2. Medical Benefits
3. Medicare Part B Reimbursements



■ Goal ■ Rating



**Emails 662**  
10 Day

Avg. Response Time (ART)

**Secure Messages 629**

## Striving for Excellence in Service (Continued)

Disability

### Applications

**691**

**In Process**  
**As Of:**  
**1/31/2021**

**687** Pending on: 12/31/2020  
**54** Received  
**367** Year-to-Date  
**0** Re-Opened  
**0** Year-to-Date  
**41** To Board - Initial  
**289** Year-to-Date  
**9** Closed  
**30** Year-to-Date

### Appeals

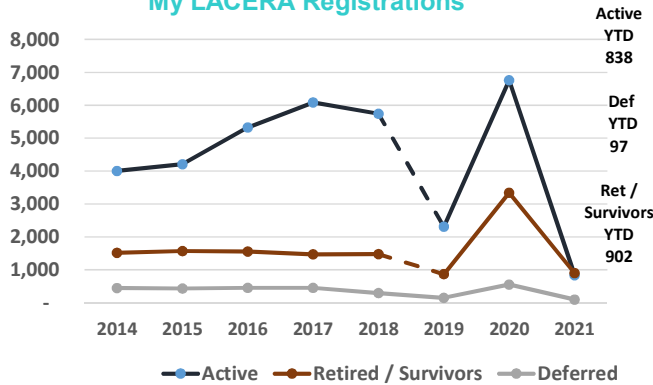
**93**

**In Process**  
**As Of:**  
**1/31/2021**

**91** Pending on: 12/31/2020  
**2** Received  
**7** Year-to-Date  
**0** Admin Closed/Rule 32  
**7** Year-to-Date  
**0** Referee Recommended  
**5** Year-to-Date  
**0** Revised/Reconsidered for Granting  
**1** Year-to-Date

### My LACERA Registrations

My LACERA

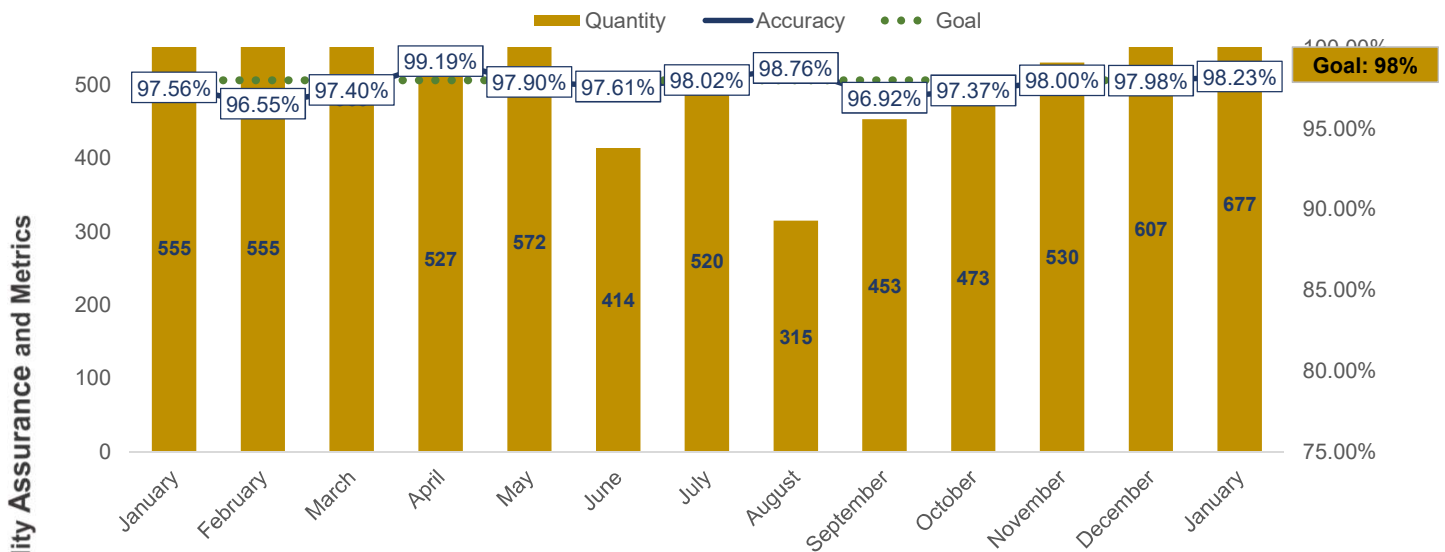


### COVID-19 NOTE

Some Member Services, Retiree Healthcare, and Quality Assurance statistics became unavailable for a short time beginning in April 2020 due to COVID-19 impacts. Most of the data contained herein is up to date and based on current production both virtually and in the office. However, some data points such as surveys are based on six month average for survey scores prior to the pandemic.

## Striving for Excellence in Quality

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



\*Data for April 2020 is incomplete due to COVID-19 challenges. This is an estimated accuracy %

**January**  
**2021**  
**98.23%**



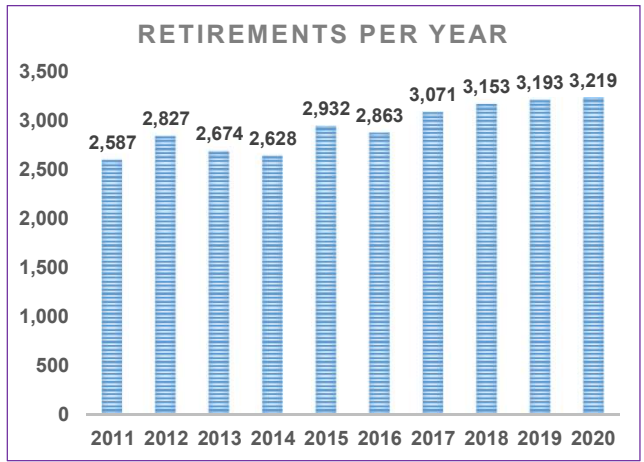
**Retirement Elections**  
**343** Samples  
**97.32%** Accuracy

**Payment Contracts**  
**244** Samples  
**97.70%** Accuracy

**Data Entry**  
**90** Samples  
**99.66%** Accuracy

## Member Snapshot

		Members as of 02/12/2021				
		Plan	Active	Retired	Survivors	Total
General	Plan A		82	15,281	4,306	19,669
	Plan B		20	667	69	756
	Plan C		25	427	65	517
	Plan D		39,098	17,552	1,634	58,284
	Plan E		15,749	13,920	1,346	31,015
	Plan G		31,634	84	8	31,726
	<b>Total General</b>		<b>86,608</b>	<b>47,931</b>	<b>7,428</b>	<b>141,967</b>
Safety	Plan A		2	4,911	1,624	6,537
	Plan B		8,987	6,628	332	15,947
	Plan C		4,436	12	0	4,448
	<b>Total Safety</b>		<b>13,425</b>	<b>11,551</b>	<b>1,956</b>	<b>26,932</b>
<b>TOTAL MEMBERS</b>			<b>100,033</b>	<b>59,482</b>	<b>9,384</b>	<b>168,899</b>
<b>% by Category</b>			<b>59%</b>	<b>35%</b>	<b>6%</b>	<b>100%</b>



### Average Monthly Benefit Allowance Distribution January 2021

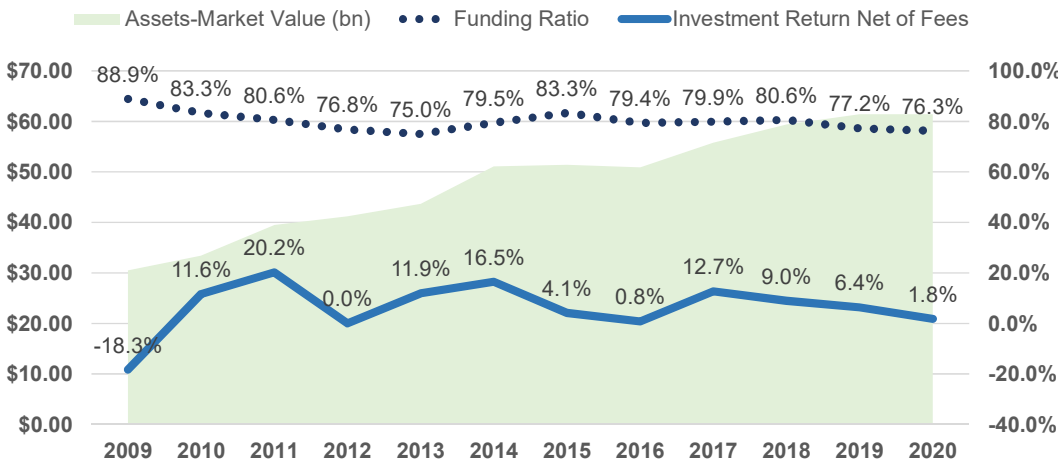
	General	Safety	Total	%
\$0 to \$3,999	29,862	1,829	31,691	53.72%
\$4,000 to \$7,999	12,959	3,489	16,448	27.88%
\$8,000 to \$11,999	3,387	4,156	7,543	12.79%
\$12,000 to \$15,999	938	1,545	2,483	4.21%
\$16,000 to \$19,999	297	284	581	0.98%
\$20,000 to \$23,999	82	107	189	0.32%
\$24,000 to \$27,999	27	19	46	0.08%
> \$28,000	12	3	15	0.03%
<b>Totals</b>	<b>47,564</b>	<b>11,432</b>	<b>58,996</b>	<b>100%</b>

**Average Monthly Benefit Allowance:** \$ **4,451.00**

Healthcare Program			Healthcare Enrollments	
(YTD as of 01/31/2021)			(Mo. Ending: 01/31/2021)	
	Employer	Member	Medical	Dental
Medical	331.8	25.9	52,390	53,831
Dental	26.5	2.6	35,862	
Part B	43.5	0	593	
<b>Total</b>	<b>401.8</b>	<b>28.5</b>	<b>142,676</b>	

## Key Financial Metrics

Fiscal Year End Financial Update (as of 06/30/2020)



Funding Metrics  
(as of 6/30/20)

Employer NC	10.89%
UAAL	14.85%
Assumed Rate	7.00%
Star Reserve	\$614m
Total Assets	\$58.5b

Contributions  
(as of 6/30/20)

	Employer	Member
Annual Add	\$1.8b	\$659.3m
% of Payroll	24.64%	7.80%

TOTAL FUND RETURN  
(Net of Fees)

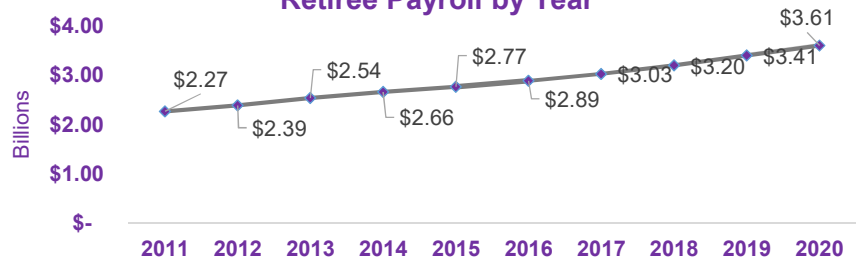
5 YR: 6.1%    10 YR: 8.2%

### Retired Members Payroll

(As of 01/31/2021)

Monthly Payroll	\$315.84m
Payroll YTD	\$2.2b
New Retired Payees Added	363
Seamless %	97.80%
New Seamless Payees Added	2,248
Seamless YTD	96.49%
By Check %	3.00%
By Direct Deposit %	97.00%

### Retiree Payroll by Year



Date	Conference
<b>March, 2021</b>	
8-9	CALAPRS (California Association of Public Retirement Systems) General Assembly Meeting Virtual
8-10	Council of Institutional Investors (CII) Spring Conference Virtual
9-11	AHIP (America's Health Insurance Plans) National Health Policy Conference Virtual
25-26	PREA (Pension Real Estate Association) Spring Conference Virtual
<b>April, 2021</b>	
11-14	World Healthcare Congress Washington D.C.
12-14	National Institute on Retirement Security (NIRS) Annual Conference Virtual
20	NCPERS (National Conference on Public Employee Retirement Systems) Legislative Conference Virtual
<b>May, 2021</b>	
11-14	SACRS Spring Conference Long Beach, CA
17-18	IFEBP (International Foundation of Employment Benefit Plans) Legislative Update Washington D.C.
23-26	NCPERS (National Conference on Public Employee Retirement Systems) Annual Conference Denver, CO <b>IN-PERSON EVENT CANCELLED</b>
28	CALAPRS (California Association of Public Retirement Systems) Round Table – Trustees Virtual
<b>June, 2021</b>	
14-18	Investment Strategies & Portfolio Management ( <i>prev. Pension Fund &amp; Investment Mgmt.</i> ) Wharton School, University of Pennsylvania LIVE Virtual
22-24	AHIP (America's Health Insurance Plans) Institute Virtual
25	CALAPRS (California Association of Public Retirement Systems) Round Table – Benefits Virtual



February 23, 2021

**TO:** Trustees, Board of Retirement

**FOR:** Board of Retirement Meeting on March 3, 2021

**SUBJECT:** Ratification of Service Retirement and Survivor Benefit Application Approvals

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

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
HERBERT S. AGUIRRE III	SHERIFF Dept.#SH	03-14-2021	10 YRS ½ MOS
CARLOS A. BARRAGAN	DISTRICT ATTORNEY Dept.#DA	03-25-2021	29 YRS 10 MOS
RICHARD W. BIDDLE	SHERIFF Dept.#SH	02-27-2021	38 YRS 09 MOS
OLIVER J. DONAN	SHERIFF Dept.#SH	03-27-2021	29 YRS 06 MOS
CHRISTIAN T. FISHER	SHERIFF Dept.#SH	03-27-2021	25 YRS 00 MOS
JEFFREY W. FLOTREE	SHERIFF Dept.#SH	02-26-2021	26 YRS 01 MOS
JOSEPH S. FREY	SHERIFF Dept.#SH	02-27-2021	29 YRS 03 MOS
KEVIN R. FREYMOND	L A COUNTY FIRE DEPT Dept.#FR	02-27-2021	31 YRS 00 MOS
JUAN C. GONZALEZ-VAL	SHERIFF Dept.#SH	02-26-2021	21 YRS 06 MOS



# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JEFFREY T. HEIER	SHERIFF Dept.#SH	03-31-2021	25 YRS 08 MOS
KERRY T. HENSON	L A COUNTY FIRE DEPT Dept.#FR	02-03-2021	35 YRS 03½ MOS
GARY HILD	PARKS AND RECREATION Dept.#PK	03-31-2021	28 YRS 09½ MOS
TIMOTHY C. HOLT	SHERIFF Dept.#SH	01-30-2021	30 YRS 05 MOS
PETER M. JACKSON	SHERIFF Dept.#SH	03-31-2021	31 YRS 02½ MOS
ROBERT W. JAEGER	SHERIFF Dept.#SH	02-27-2021	30 YRS 01 MOS
CARONDELETTE D. JENKINS	SHERIFF Dept.#SH	03-27-2021	26 YRS 10 MOS
MARK R. JIMENEZ	L A COUNTY FIRE DEPT Dept.#FR	02-20-2021	31 YRS 08 MOS
RICHARD S. KENT	SHERIFF Dept.#SH	03-27-2021	29 YRS 09 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ALEXANDER N. KNUDSEN	L A COUNTY FIRE DEPT Dept.#FR	02-27-2021	22 YRS 01 MOS
DEREK J. KRUZNER	SHERIFF Dept.#SH	02-28-2021	32 YRS 05 MOS
CARL H. LINZNER	L A COUNTY FIRE DEPT Dept.#FR	01-30-2021	37 YRS 02 MOS
IGNACIO R. LUGO	SHERIFF Dept.#SH	01-30-2021	34 YRS 04 MOS
JOSE M. MARIN	SHERIFF Dept.#SH	03-31-2021	22 YRS 07 MOS
STEVEN J. MCCAULEY	SHERIFF Dept.#SH	03-31-2021	28 YRS 07 MOS
EDUARDO MEDINA	SHERIFF Dept.#SH	02-27-2021	35 YRS 04 MOS
HELDER Y. MIRANDA	SHERIFF Dept.#SH	03-31-2021	27 YRS 00 MOS
GREGORY S. MOORE	SHERIFF Dept.#SH	01-31-2021	32 YRS 10½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
PAMELA D. MOORE	SHERIFF Dept.#SH	03-31-2021	25 YRS 06½ MOS
ADAM M. NAVARRETTE	SHERIFF Dept.#SH	03-31-2021	22 YRS 00 MOS
TERUMI N. OHARA	SHERIFF Dept.#SH	03-30-2021	28 YRS 00 MOS
JAVIER M. PERALTA	SHERIFF Dept.#SH	03-31-2021	31 YRS 01½ MOS
TINA L. REED	SHERIFF Dept.#SH	03-31-2021	20 YRS 06½ MOS
KEITH A. RUMMLER	L A COUNTY FIRE DEPT Dept.#FR	02-28-2021	32 YRS 02 MOS
ROBERT J. SCHIAVONE	SHERIFF Dept.#SH	03-31-2021	12 YRS 05 MOS
LARRY SOTELO	L A COUNTY FIRE DEPT Dept.#FR	02-28-2021	33 YRS 07 MOS
PAUL D. STAINTHORPE	SHERIFF Dept.#SH	03-31-2021	13 YRS 00 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ERIC W. STRATTON	L A COUNTY FIRE DEPT Dept.#FR	03-31-2021	25 YRS 06½ MOS
ANA L. TAPIA	SHERIFF Dept.#SH	03-31-2021	34 YRS 06½ MOS
JENNIFER L. THEOBARON	L A COUNTY FIRE DEPT Dept.#FR	02-27-2021	29 YRS ½ MOS
STEVE P. TOLEDO	L A COUNTY FIRE DEPT Dept.#FR	02-13-2021	31 YRS 10½ MOS
JOHN F. TOLMASOFF	L A COUNTY FIRE DEPT Dept.#FR	02-27-2021	29 YRS 01 MOS
DONALD E. TRYON	L A COUNTY FIRE DEPT Dept.#FR	02-28-2021	29 YRS 03 MOS
CRAIG C. UTLEY	DISTRICT ATTORNEY Dept.#DA	02-27-2021	30 YRS 01 MOS
PATRICK E. WINNINGHAM	SHERIFF Dept.#SH	03-27-2021	25 YRS 02 MOS
JOHN J. YATEEM	SHERIFF Dept.#SH	03-31-2021	30 YRS 04½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
NOEL C. ABAD	SHERIFF Dept.#SH	02-26-2021	33 YRS 03 MOS
JOSE M. ABREU JR	ASSESSOR Dept.#AS	03-31-2021	13 YRS 05½ MOS
AURORA A. ACAIN-LEE	AMBULATORY CARE NETWORK Dept.#HN	03-31-2021	23 YRS 11½ MOS
AVO AGHAJANIAN	ASSESSOR Dept.#AS	03-31-2021	36 YRS 05½ MOS
RICHARD R. AGUILAR	L A COUNTY FIRE DEPT Dept.#FR	02-26-2021	33 YRS 11 MOS
LYDIA S. AJAO	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	28 YRS 08½ MOS
CHARITY ALBANO	AMBULATORY CARE NETWORK Dept.#HN	02-26-2021	26 YRS 08 MOS
MANUEL L. ALBERT JR	SHERIFF Dept.#SH	03-31-2021	29 YRS 00 MOS
MARIA JOSEFI D. ALEJANDRIA	CORRECTIONAL HEALTH Dept.#HC	03-27-2021	11 YRS 02 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARY H. ALEXANDER	SHERIFF Dept.#SH	03-31-2021	28 YRS 11½ MOS
THOMAS E. ALTHAUS	PUBLIC DEFENDER Dept.#PD	02-21-2021	37 YRS 06 MOS
GEORGE D. ALVES	MENTAL HEALTH Dept.#MH	02-28-2021	12 YRS 08 MOS
HYANG J. AN	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-31-2021	39 YRS 05½ MOS
JAMES D. ANDERSON	PUBLIC WORKS Dept.#PW	03-05-2021	35 YRS ½ MOS
MARIA A. ANDERSON-JEN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	14 YRS 04½ MOS
DAGMAWI W. ANDOM	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	14 YRS 02 MOS
GODFREY E. ANIGBO	PUBLIC HEALTH PROGRAM Dept.#PH	03-30-2021	18 YRS 05 MOS
PHIL B. ANSELL	CHIEF EXECUTIVE OFFICE Dept.#AO	03-31-2021	31 YRS 02½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ELAINE C. ARBAS	CORRECTIONAL HEALTH Dept.#HC	03-28-2021	20 YRS 09 MOS
ANGEL ATILANO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-27-2021	41 YRS 08½ MOS
MARILOU N. AURE F	CORRECTIONAL HEALTH Dept.#HC	02-27-2021	20 YRS 01 MOS
AZAT AVETISYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-20-2021	20 YRS 00 MOS
DANIEL W. BAKER	BOARD OF SUPERVISORS Dept.#BS	03-27-2021	25 YRS 10 MOS
CYNTHIA J. BALDWIN	CHILD SUPPORT SERVICES Dept.#CD	03-31-2021	29 YRS 06½ MOS
THOMAS J. BANKS	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-31-2021	12 YRS 07½ MOS
ERMA BARNETT	AMBULATORY CARE NETWORK Dept.#HN	03-02-2021	37 YRS 03½ MOS
MARTHA BARRERAS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-27-2021	14 YRS 00 MOS



# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
RONALD D. BARRETT	PROBATION DEPARTMENT Dept.#PB	03-31-2021	40 YRS 03½ MOS
MA BELLA F. BAUTISTA	SHERIFF Dept.#SH	03-31-2021	36 YRS 11½ MOS
MARIANNE A. BENEDICTO	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	32 YRS ½ MOS
ARMANDO BENITEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-13-2021	27 YRS 01½ MOS
HELEN BERBERIAN	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	25 YRS ½ MOS
TRINA L. BIGBY-SANDER	LACERA Dept.#NL	03-25-2021	29 YRS 06 MOS
REAVEN E. BINGHAM	PROBATION DEPARTMENT Dept.#PB	03-31-2021	41 YRS 05½ MOS
JOHN G. BISHOP	CORRECTIONAL HEALTH Dept.#HC	01-16-2021	10 YRS 02 MOS
ELISABETH BOJE	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-30-2021	29 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARGARET BRADY	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-29-2021	28 YRS 08 MOS
SHERI L. BROWN-WILLIA	PROBATION DEPARTMENT Dept.#PB	03-26-2021	33 YRS 03 MOS
JACQUELINE A. BUCHANAN	SHERIFF Dept.#SH	03-31-2021	29 YRS ½ MOS
CLARITZA J. CALLACI	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	22 YRS 06 MOS
PATRICIA D. CALLOWAY	HEALTH SERVICES ADMINISTRATION Dept.#HS	01-31-2021	13 YRS 05½ MOS
VICKIE K. CARLETELLO	CHILDREN & FAMILY SERVICES Dept.#CH	02-27-2021	46 YRS 00 MOS
MARK CARLTON	PARKS AND RECREATION Dept.#PK	03-31-2021	20 YRS 05½ MOS
FELICIDAD C. CARONAN	L A COUNTY FIRE DEPT Dept.#FR	03-31-2021	18 YRS 05½ MOS
VITO CARUSO	ALTERNATE PUBLIC DEFENDER Dept.#AD	03-27-2021	30 YRS 07 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
GUADALUPE CASTANEDA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-16-2021	29 YRS 11 MOS
MOLLIE CASTANEDA	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-31-2021	26 YRS ½ MOS
MARIA CERVANTES	SHERIFF Dept.#SH	03-27-2021	32 YRS 08 MOS
INGRID I. CHAND	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-02-2021	18 YRS 01 MOS
ANAHIT CHAPKINYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	27 YRS 00 MOS
JACK CHAU	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	17 YRS 08 MOS
MARIA L. CHAVEZ	SHERIFF Dept.#SH	02-27-2021	40 YRS 00 MOS
DEREK Y. CHEN	INTERNAL SERVICES Dept.#IS	03-31-2021	32 YRS 10½ MOS
JIANMIN CHEUNG	PROBATION DEPARTMENT Dept.#PB	03-31-2021	35 YRS 10 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARILYN F. CHRISTIAN	SHERIFF Dept.#SH	03-19-2021	08 YRS 01 MOS
BONGSILL CHUNG	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	32 YRS 06½ MOS
JENNY J. CHUNG	CORRECTIONAL HEALTH Dept.#HC	03-31-2021	15 YRS 07½ MOS
JACQUELINE Y. CLARK-WEISSM	CORRECTIONAL HEALTH Dept.#HC	02-28-2021	04 YRS 11 MOS
GLENDA D. COBBS	CHILD SUPPORT SERVICES Dept.#CD	03-31-2021	25 YRS 03 MOS
ANTHONY COLANNINO	DISTRICT ATTORNEY Dept.#DA	03-31-2021	33 YRS 03½ MOS
ROCHELLE T. CONGER	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-26-2021	35 YRS 05 MOS
PATRICIA R. COOK	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-27-2021	25 YRS 01 MOS
EDDIE-LOU COX	PROBATION DEPARTMENT Dept.#PB	03-31-2021	41 YRS 10½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JAMES E. COYNE	SHERIFF Dept.#SH	03-06-2021	39 YRS 06½ MOS
KATHY M. CREIGHTON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-26-2021	20 YRS 02 MOS
JUANITA L. CUMMINGS	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-31-2021	28 YRS 04 MOS
KAREN S. DALTON	SHERIFF Dept.#SH	03-30-2021	20 YRS 05 MOS
VICTORIA E. DAUGLASH	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	30 YRS 08 MOS
WENDY J. DAVARIS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-27-2021	23 YRS 00 MOS
LORI A. DAVIS	CHILD SUPPORT SERVICES Dept.#CD	03-26-2021	21 YRS 02 MOS
BERNADETTE B. DE LA CRUZ	CORRECTIONAL HEALTH Dept.#HC	02-27-2021	36 YRS 09 MOS
EDNA DE LOS ANGEL	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-27-2021	31 YRS 02 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SATENIK DEMIRCHYAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	22 YRS 02½ MOS
KIMRAYE DENNIS	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	31 YRS 06 MOS
ADRENA DENNIS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2021	36 YRS 04 MOS
ALBERT R. DERIGE	L A COUNTY FIRE DEPT Dept.#FR	03-31-2021	15 YRS 04 MOS
ELIZABETH A. DESJARDINS	PUBLIC LIBRARY Dept.#PL	02-25-2021	26 YRS 00 MOS
BALBIR DHALIWAL	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	02-28-2021	29 YRS 05 MOS
PHI T. DIEP NGO	CHILD SUPPORT SERVICES Dept.#CD	02-27-2021	19 YRS 01 MOS
KATHLEEN E. DINSMORE	SHERIFF Dept.#SH	03-31-2021	34 YRS 00 MOS
VIVIAN E. DOE	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-27-2021	34 YRS 04 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
BRUCE E. DOLL	PARKS AND RECREATION Dept.#PK	03-31-2021	36 YRS 10 MOS
FRANCIS A. DOMINGUEZ	PUBLIC WORKS Dept.#PW	02-27-2021	46 YRS 08 MOS
STANLEY G. DOMINGUEZ	SHERIFF Dept.#SH	01-29-2021	47 YRS 05 MOS
DINA DUMAPLIN-SOL	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-28-2021	33 YRS 00 MOS
VIRGINIA R. DURAZO	SHERIFF Dept.#SH	02-28-2021	35 YRS 03 MOS
RASHEEDAH EL AMIN	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	18 YRS 03½ MOS
ROMEO H. ELIAS	PUBLIC HEALTH PROGRAM Dept.#PH	03-27-2021	30 YRS 06 MOS
MAXINE ELSBERRY	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	35 YRS 09½ MOS
BEKELE ENGIDA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	27 YRS ½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
DENNIS ERKES	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-27-2021	32 YRS 02 MOS
EDUARDO ESCOBAR	PUBLIC WORKS Dept.#PW	03-31-2021	29 YRS 07 MOS
PATRICIA ESPINOZA	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	02-10-2021	41 YRS ½ MOS
BLANCA M. ESQUIVEL	AMBULATORY CARE NETWORK Dept.#HN	02-26-2021	22 YRS ½ MOS
PERLITA B. FACULO	MENTAL HEALTH Dept.#MH	02-28-2021	31 YRS 05 MOS
WANDA FERGUSON	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	03-31-2021	21 YRS 07½ MOS
MARIA VICTOR FERNANDEZ	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	15 YRS 05½ MOS
FIDELIO N. FERNANDEZ J R	PUBLIC WORKS Dept.#PW	03-31-2021	29 YRS 04 MOS
PATRICIA A. FIELDS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-01-2021	19 YRS 04 MOS



# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ROBERT G. FINCH	L A COUNTY FIRE DEPT Dept.#FR	01-30-2021	25 YRS 02 MOS
SALLY A. FLETCHER	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-27-2021	38 YRS 03 MOS
JULIE A. FLORES	SHERIFF Dept.#SH	02-24-2021	41 YRS 09½ MOS
CORAZON H. FLORES	CHILDREN & FAMILY SERVICES Dept.#CH	03-27-2021	20 YRS 07 MOS
DAVID D. FOLEY	ALTERNATE PUBLIC DEFENDER Dept.#AD	02-02-2021	31 YRS ½ MOS
MARLENE P. FOMOCOD	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-27-2021	41 YRS 01 MOS
DEBORAH R. FORD	CHILD SUPPORT SERVICES Dept.#CD	03-31-2021	38 YRS 10 MOS
KITTIE G. FRANTZ	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-31-2021	16 YRS 07 MOS
DONALD R. FREEMAN	PROBATION DEPARTMENT Dept.#PB	03-31-2021	35 YRS 01½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
PATRICIA FRIAS	REG-RECORDER/COUNTY CLERK Dept.#RR	03-27-2021	36 YRS 10 MOS
ALMA D. FUENTES	SHERIFF Dept.#SH	02-27-2021	43 YRS 03½ MOS
GRACIELA FUERTE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-27-2021	35 YRS 09 MOS
KITTY A. FULTON	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-30-2021	21 YRS 00 MOS
WILLIAM FUNG	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	03-31-2021	35 YRS ½ MOS
EDUARDO JULI GALDAMEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-27-2021	26 YRS 01 MOS
PRISCILLA M. GALES	MENTAL HEALTH Dept.#MH	02-09-2021	10 YRS 09½ MOS
SHIRLEY G. GARCIA	MENTAL HEALTH Dept.#MH	02-28-2021	33 YRS 09 MOS
TERESA GARCIA	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	16 YRS 05½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LAURA A. GAZDZIAK	PUBLIC HEALTH PROGRAM Dept.#PH	02-27-2021	25 YRS 00 MOS
JOGINDER S. GILL	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-08-2021	20 YRS 08 MOS
FRANCINE M. GIOVACCHINI	AMBULATORY CARE NETWORK Dept.#HN	03-31-2021	41 YRS 01½ MOS
ANTHONY W. GLAVIS	MENTAL HEALTH Dept.#MH	03-31-2021	18 YRS 00 MOS
DORA C. GOMEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	11 YRS 05 MOS
ISMAEL GONZALES	PUBLIC WORKS Dept.#PW	03-31-2021	25 YRS 11½ MOS
MICHAEL E. GOODMAN	ALTERNATE PUBLIC DEFENDER Dept.#AD	03-27-2021	34 YRS 10 MOS
VIRGINIA GRAYER	HEALTH SERVICES ADMINISTRATION Dept.#HS	02-27-2021	44 YRS 10½ MOS
KAY F. GREEN	PUBLIC LIBRARY Dept.#PL	03-31-2021	19 YRS ½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
KIMYA GREEN	CHILDREN & FAMILY SERVICES Dept.#CH	02-26-2021	25 YRS 01 MOS
JUDITH G. GREENBERG	PUBLIC DEFENDER Dept.#PD	02-19-2021	27 YRS 06 MOS
SARA S. GUIZAR	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	26 YRS 02½ MOS
PAULA GUTIERREZ	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	02-27-2021	30 YRS 04 MOS
JORGE GUZMAN	PUBLIC DEFENDER Dept.#PD	02-27-2021	37 YRS 08 MOS
YUET HAASE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	17 YRS 08½ MOS
AUDREY M HALCROMB	AMBULATORY CARE NETWORK Dept.#HN	01-31-2021	33 YRS 04 MOS
WILLIAM J. HARGIS	PUBLIC WORKS Dept.#PW	03-31-2021	36 YRS 04½ MOS
JANICE M. HARRISON	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	02-27-2021	45 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARY J. HAVEY	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-29-2021	22 YRS 02 MOS
SCOTT W. HEASLIP	CHILDREN & FAMILY SERVICES Dept.#CH	03-26-2021	34 YRS 08 MOS
JOHN HENDRICKS	ASSESSOR Dept.#AS	03-26-2021	35 YRS 05 MOS
MARIE G. HERNANDEZ	PUBLIC HEALTH PROGRAM Dept.#PH	01-22-2021	33 YRS 05 MOS
HECTOR HERNANDEZ	PUBLIC WORKS Dept.#PW	03-03-2021	26 YRS 08½ MOS
BEVERLY A. HILL	SHERIFF Dept.#SH	03-27-2021	23 YRS 00 MOS
CARYN D. HOBBS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	19 YRS 11½ MOS
MELODY HOGGRO-HARVE	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-31-2021	31 YRS 11 MOS
MARILYNN IRE M. HOLCOMB	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	35 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
DIANA R. HOLGUIN	CORRECTIONAL HEALTH Dept.#HC	03-31-2021	10 YRS 09 MOS
JOHN S. HOLLENBERG	MENTAL HEALTH Dept.#MH	03-31-2021	29 YRS 01 MOS
ROWENA L. HOLT	CHILDREN & FAMILY SERVICES Dept.#CH	03-16-2021	30 YRS 07 MOS
BETTY HTAY	PUBLIC LIBRARY Dept.#PL	03-22-2021	11 YRS 09½ MOS
LINDA M. HULL	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	17 YRS 05½ MOS
CHEWLAN HUO	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	19 YRS 03½ MOS
PORCHOU L. IN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	32 YRS 02½ MOS
EDWIN ISSAKHANIAN	CHIEF EXECUTIVE OFFICE Dept.#AO	03-22-2021	33 YRS 05 MOS
JOSEPHINE E. IWOBI	CORRECTIONAL HEALTH Dept.#HC	03-31-2021	10 YRS 02 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MATHEW C. JACKSON	CHIEF EXECUTIVE OFFICE Dept.#AO	02-16-2021	33 YRS 03 MOS
MICHAEL M. JEFFRIES	CHILDREN & FAMILY SERVICES Dept.#CH	03-27-2021	26 YRS 07 MOS
LANA J. JENKINS	CHILDREN & FAMILY SERVICES Dept.#CH	02-27-2021	34 YRS 11 MOS
OSCAR JOHNSON	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-01-2021	20 YRS 07½ MOS
MELVINA JONES	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-27-2021	27 YRS 07 MOS
BONNIE JOYCE	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-27-2021	36 YRS 00 MOS
EMA JUAREZ	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-15-2021	31 YRS 05½ MOS
ELIZA M. JUNG	CHIEF EXECUTIVE OFFICE Dept.#AO	03-31-2021	14 YRS 02 MOS
NARINE KASPARIAN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-30-2021	32 YRS 04 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TINA J. KATZ	PUBLIC DEFENDER Dept.#PD	02-20-2021	32 YRS 05 MOS
VERJINE KAZARIAN	CHILD SUPPORT SERVICES Dept.#CD	03-27-2021	23 YRS 05 MOS
ILONA KELEMEN	SHERIFF Dept.#SH	03-31-2021	23 YRS 04½ MOS
MIRIAM KEMP	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	27 YRS 07 MOS
SAMUEL N. KEO	MENTAL HEALTH Dept.#MH	03-31-2021	21 YRS 06 MOS
BEVERLY A. KERR	SHERIFF Dept.#SH	03-31-2021	33 YRS 09½ MOS
KAY U. KIM	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	19 YRS 01½ MOS
SOLENDER KIM	PROBATION DEPARTMENT Dept.#PB	03-31-2021	30 YRS 11½ MOS
SU-PIN KUO	JUVENILE COURT HEALTH SERVICES Dept.#HJ	03-15-2021	34 YRS 01½ MOS



# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JIMMY T. KWAN	PUBLIC WORKS Dept.#PW	02-27-2021	29 YRS 10 MOS
JOSEPH L. LA VALLEY	PROBATION DEPARTMENT Dept.#PB	03-30-2021	25 YRS 11 MOS
JANIS F. LACY	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	23 YRS 10½ MOS
ERIC C. LAM	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-26-2021	31 YRS 00 MOS
GRACE LAM	AMBULATORY CARE NETWORK Dept.#HN	02-28-2021	16 YRS 01½ MOS
TAMMY B. LAM	PARKS AND RECREATION Dept.#PK	03-31-2021	29 YRS 04 MOS
BERNIE T. LEANILLO	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	15 YRS 00 MOS
EDWARD T. LEE	INTERNAL SERVICES Dept.#IS	03-31-2021	30 YRS 08 MOS
JESSICA LEE	INTERNAL SERVICES Dept.#IS	03-27-2021	25 YRS 00 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
LULU H. LEE	ASSESSOR Dept.#AS	02-27-2021	15 YRS 05 MOS
SCOTT A. LEONARD	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	12-31-2020	21 YRS 09½ MOS
ANTHONY K. LEUNG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	05-01-2021	19 YRS 06½ MOS
LINDA J. LEWIS	L A COUNTY FIRE DEPT Dept.#FR	01-30-2021	43 YRS 03 MOS
CHUNG MING LI	SHERIFF Dept.#SH	03-31-2021	26 YRS ½ MOS
BARBARA M. LICHTENSTEIN	PUBLIC DEFENDER Dept.#PD	02-27-2021	18 YRS 07 MOS
BEN C. LIEPE	INTERNAL SERVICES Dept.#IS	03-31-2021	17 YRS 07½ MOS
FEI LOPEZ	SHERIFF Dept.#SH	03-31-2021	15 YRS 11½ MOS
MARISA LOPEZ	DEPARTMENT OF HUMAN RESOURCES Dept.#HM	03-31-2021	35 YRS 05 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
EDDIE I. LOVELL	PUBLIC WORKS Dept.#PW	03-31-2021	29 YRS 07 MOS
PAULA LUNA	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	01-30-2021	29 YRS 09 MOS
VIRGINIA R. LUNA	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	20 YRS 02½ MOS
DAN LUU	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	01-30-2021	32 YRS 02 MOS
AIDA LYON	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	23 YRS 09½ MOS
JARMILA V. MACH	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-31-2021	34 YRS 08½ MOS
LEILA M. MADJD	CHILDREN & FAMILY SERVICES Dept.#CH	03-30-2021	34 YRS 02 MOS
PATRICIA MALDONADO	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	01-23-2021	41 YRS 01 MOS
TERESA R. MALONE	CORRECTIONAL HEALTH Dept.#HC	03-30-2021	29 YRS 11 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARIA B. MARCOS	SHERIFF Dept.#SH	02-28-2021	30 YRS 01 MOS
CELIA MARIN	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-27-2021	39 YRS 11½ MOS
CARMEN MARQUEZ	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	33 YRS 10½ MOS
MARY A. MARSHALL	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	01-17-2021	44 YRS 05 MOS
DAVINA N. MARTIN	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	33 YRS 03½ MOS
DEBBIE MARTIN	REG-RECORDER/COUNTY CLERK Dept.#RR	03-27-2021	35 YRS 02 MOS
MARIA D. MARTINEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-27-2021	40 YRS 11½ MOS
FLORA MARTINEZ	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	02-03-2021	31 YRS 05½ MOS
ZOILA E. MARTINEZ	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-27-2021	17 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
NIDIA E. MATTHEWS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	29 YRS 03½ MOS
PINKIE L. MCDONALD	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	40 YRS 04 MOS
LOIS L. MCNICOLL	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-26-2021	35 YRS 08 MOS
BLANCA F. MENDIETA	AMBULATORY CARE NETWORK Dept.#HN	03-31-2021	19 YRS 07½ MOS
RACHEL MEYER	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-27-2021	39 YRS 04 MOS
ALAN G. MIDDLETON	PROBATION DEPARTMENT Dept.#PB	01-20-2021	34 YRS 10 MOS
PHILIP MIELKE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-28-2021	24 YRS 01 MOS
MARTHA MILLER	SHERIFF Dept.#SH	03-01-2021	25 YRS 06½ MOS
CHERIE L. MILLER	L A COUNTY FIRE DEPT Dept.#FR	12-31-2020	28 YRS 09 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
PILAR MINA	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	05 YRS 00 MOS
HAYDOUK MINAS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-27-2021	30 YRS 03 MOS
ANGELINA M. MIRANDA	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	38 YRS 11½ MOS
MARCI MOGHADAM	AMBULATORY CARE NETWORK Dept.#HN	02-27-2021	14 YRS 11½ MOS
CAROL A. MOORE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-27-2021	29 YRS 01 MOS
DEBORAH MOORE-BROWN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2021	26 YRS 05½ MOS
ADRINA T. MORENO	MENTAL HEALTH Dept.#MH	02-11-2021	27 YRS 10 MOS
JOANN MORGAN	REG-RECORDER/COUNTY CLERK Dept.#RR	03-30-2021	15 YRS 03½ MOS
VICTOR D. MOSS	PUBLIC WORKS Dept.#PW	02-26-2021	36 YRS 07 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ALEX P. MUKATHE	HEALTH SERVICES ADMINISTRATION Dept.#HS	01-15-2021	31 YRS 10½ MOS
WAI M. MUNGAL	AUDITOR - CONTROLLER Dept.#AU	02-27-2021	31 YRS 07 MOS
WINNIE P. NG	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-31-2021	35 YRS 05½ MOS
THANH NGUYEN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-27-2021	32 YRS 10 MOS
JAMES G. NICKLA	PROBATION DEPARTMENT Dept.#PB	02-26-2021	35 YRS 02 MOS
RAYMOND NICOLAI-VARG	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	04-30-2021	25 YRS 00 MOS
MARIA A. NIETO-ALPERN	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	03-31-2021	13 YRS 03½ MOS
YUSUF M. NOORZAYEE	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	27 YRS 07 MOS
SANDRA Y. NOVA	CHILD SUPPORT SERVICES Dept.#CD	03-26-2021	13 YRS 04 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JONATHAN OBRACEVIC	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-27-2021	16 YRS 06 MOS
YOUNG H. OH	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	32 YRS 09½ MOS
JEAN S. OH	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	38 YRS 02½ MOS
ILIANA OLIVARES	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	26 YRS 05½ MOS
KELSEY T. ONAGA	PUBLIC HEALTH PROGRAM Dept.#PH	03-26-2021	30 YRS 01 MOS
OSCAR O. ORTIZ	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	39 YRS 06½ MOS
RAUL D. OSORIO	INTERNAL SERVICES Dept.#IS	03-31-2021	19 YRS 01½ MOS
SAM O. OU	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	22 YRS 03½ MOS
SAMUEL K. PANG	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-27-2021	22 YRS 03 MOS



# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
SANDHYA PANGULURI	MENTAL HEALTH Dept.#MH	03-31-2021	25 YRS 04½ MOS
NICOLASA A. PARRA	AMBULATORY CARE NETWORK Dept.#HN	03-31-2021	19 YRS 08½ MOS
VIOLA M. PATRICK	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-27-2021	43 YRS 03½ MOS
EDWIN PENATE	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-31-2021	36 YRS 01½ MOS
PHILLIP M. PETERS DAWID	DEPARTMENT OF HUMAN RESOURCES Dept.#HM	03-31-2021	23 YRS 02 MOS
ANDREA L. PETTY	BOARD OF SUPERVISORS Dept.#BS	02-27-2021	37 YRS 05 MOS
ARTURO C. PINGOL	ASSESSOR Dept.#AS	03-26-2021	32 YRS 00 MOS
AZAM M. POPALZAI	PUBLIC WORKS Dept.#PW	03-30-2021	32 YRS 06 MOS
GARY S. PUCKETT	MENTAL HEALTH Dept.#MH	03-31-2021	21 YRS 04 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
HUONG L. QUACH	PUBLIC WORKS Dept.#PW	03-31-2021	35 YRS 02 MOS
FARIDA S. QUADRI	PROBATION DEPARTMENT Dept.#PB	03-31-2021	31 YRS 02½ MOS
MARIA N. QUINONEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	35 YRS 02½ MOS
SYLVIA A. QUINTEROS	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	32 YRS 11 MOS
FELILIA RAMOS	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	15 YRS 04 MOS
SUELLEN RAMOS	HEALTH SERVICES ADMINISTRATION Dept.#HS	01-29-2021	20 YRS 09 MOS
PAULA K. RASHI	HEALTH SERVICES ADMINISTRATION Dept.#HS	03-26-2021	21 YRS 02 MOS
CLAUDE REDWINE	PUBLIC WORKS Dept.#PW	03-31-2021	25 YRS 05½ MOS
JUDITH REIF	DISTRICT ATTORNEY Dept.#DA	02-26-2021	37 YRS 04½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ROSHAN REPORTER	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	30 YRS 02½ MOS
LINDA S. RINCON	AUDITOR - CONTROLLER Dept.#AU	02-27-2021	40 YRS 07 MOS
FRANCISCO RIOS JR	PROBATION DEPARTMENT Dept.#PB	03-31-2021	36 YRS 04 MOS
JULIE A. RIVAS-CASTAN	MENTAL HEALTH Dept.#MH	03-26-2021	36 YRS 09 MOS
CHERYL D. ROBINSON	SHERIFF Dept.#SH	01-29-2021	32 YRS 08 MOS
CARMEN C. RODRIGUEZ	SHERIFF Dept.#SH	03-05-2021	34 YRS 11½ MOS
ROSARIO M. RODRIGUEZ	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-26-2021	29 YRS 06 MOS
ELIAS RODRIGUEZ JR	MENTAL HEALTH Dept.#MH	03-31-2021	31 YRS 04½ MOS
GEORGINA C. ROSARIO	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	02-27-2021	14 YRS 10 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
CARMEN RUBALCAVA	PUBLIC HEALTH PROGRAM Dept.#PH	03-31-2021	27 YRS 04½ MOS
ROSA RUELAS	SHERIFF Dept.#SH	01-30-2021	36 YRS 05 MOS
FREELAND J. RUKAVINA	SHERIFF Dept.#SH	02-26-2021	30 YRS 10 MOS
REZA SALEHPOUR	PUBLIC WORKS Dept.#PW	03-31-2021	41 YRS 08 MOS
ROSALVA RENE SANTOS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-03-2021	32 YRS 06½ MOS
OFELIA SANTOYO-HURT	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-05-2021	23 YRS 08½ MOS
MARINA A. SASTRE	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-27-2021	19 YRS 07 MOS
IRANITA E. SCOTT-LEWIS	ASSESSOR Dept.#AS	02-26-2021	37 YRS 03 MOS
CLARITA M. SEMSEM	SHERIFF Dept.#SH	03-31-2021	29 YRS 08 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MICHAEL J. SENNETTE	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	35 YRS 02½ MOS
MONJU SHOME	MENTAL HEALTH Dept.#MH	03-31-2021	30 YRS 03 MOS
DIANE P. SIMPSON	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-27-2021	29 YRS 10½ MOS
MELONEE R. SMITH	PUBLIC HEALTH PROGRAM Dept.#PH	03-27-2021	14 YRS 06 MOS
JOYCE A. SMITH	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-27-2021	13 YRS 10 MOS
JACKSON C. SO	INTERNAL SERVICES Dept.#IS	03-31-2021	25 YRS 04 MOS
RUSSELL H. STONE	MENTAL HEALTH Dept.#MH	02-28-2021	10 YRS 05 MOS
SOPHIA HEE SUH	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	27 YRS 07½ MOS
THOMAS B. SUMMERS	PUBLIC DEFENDER Dept.#PD	03-31-2021	37 YRS 10½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
TZU LI SUN	AMBULATORY CARE NETWORK Dept.#HN	03-27-2021	18 YRS 05 MOS
CHIH-PING T. SUN	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-27-2021	18 YRS 08 MOS
ROSA E. SUZUKI	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-08-2021	25 YRS 07½ MOS
EDWARD SYKES	PROBATION DEPARTMENT Dept.#PB	03-31-2021	34 YRS 04½ MOS
STEVEN SYMS	PUBLIC WORKS Dept.#PW	03-26-2021	26 YRS 09 MOS
ZARA TEVOSYAN	MENTAL HEALTH Dept.#MH	03-31-2021	13 YRS 01½ MOS
EUGENE A. THIELMAN	SHERIFF Dept.#SH	03-31-2021	21 YRS 06 MOS
CHARLOTTE S. THOMAS	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-27-2021	35 YRS 03 MOS
STELLA-MARIS S. TORRES	SHERIFF Dept.#SH	03-31-2021	34 YRS 04½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
EM R. TORRES	CHILDREN & FAMILY SERVICES Dept.#CH	01-29-2021	07 YRS 07 MOS
THANH V. TRAN	SFV CLUSTER-OLIVE VIEW/UCLA MC Dept.#HO	04-01-2021	30 YRS 09½ MOS
MIROSLAVA TREVINO	PROBATION DEPARTMENT Dept.#PB	03-31-2021	15 YRS 08 MOS
CHAI TRINH	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	13 YRS 01½ MOS
MARY Y. TSAI	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	20 YRS 07½ MOS
WEILEE TUNG	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-31-2021	25 YRS 07 MOS
VICKEY L. TURNER	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	36 YRS 03½ MOS
SYNA UL	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-01-2021	31 YRS 04½ MOS
LETICIA VALENZUELA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-31-2021	32 YRS 09½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
BEVERLY A. VANSSEN	CHILDREN & FAMILY SERVICES Dept.#CH	03-31-2021	20 YRS ½ MOS
ARLENE VELIZ	MENTAL HEALTH Dept.#MH	03-31-2021	28 YRS 02½ MOS
BENNIE R. VICK	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-31-2021	33 YRS 07 MOS
LORNA M. VILLA	PUBLIC HEALTH PROGRAM Dept.#PH	03-26-2021	37 YRS 05 MOS
SANDRA VILLALOBOS	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	03-31-2021	28 YRS 10½ MOS
LEROY WELCOME	SHERIFF Dept.#SH	02-27-2021	36 YRS 04 MOS
BRENDA B. WHITE	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-28-2021	30 YRS 01 MOS
GINA D. WHITE	SHERIFF Dept.#SH	03-30-2021	29 YRS 00 MOS
GLORIA WILLS	CHILD SUPPORT SERVICES Dept.#CD	03-31-2021	31 YRS ½ MOS



# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JENNIE Y. WONG	AUDITOR - CONTROLLER Dept.#AU	05-01-2021	22 YRS 04½ MOS
IRENE WONG	PUBLIC WORKS Dept.#PW	03-31-2021	33 YRS 03 MOS
SALYNNE WONG	PUBLIC WORKS Dept.#PW	03-31-2021	35 YRS 09 MOS
JULIA WOOD	PUBLIC HEALTH PROGRAM Dept.#PH	03-27-2021	30 YRS 01 MOS
ABELINA U. WU	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	03-31-2021	20 YRS 10½ MOS
NANCY-SHIU L. YAO	PROBATION DEPARTMENT Dept.#PB	03-31-2021	26 YRS 08½ MOS
HUA WEI T. YAU	PUBLIC WORKS Dept.#PW	03-26-2021	13 YRS 04 MOS
PHYLLIS YOUNG	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-31-2021	25 YRS 11 MOS
SUNG H. YU	MENTAL HEALTH Dept.#MH	03-31-2021	22 YRS 01½ MOS

**BOARD OF RETIREMENT MEETING OF MARCH 3, 2021**

**BENEFIT APPROVAL LIST**

**GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT**

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARIA A. ZAMORA	CHILD SUPPORT SERVICES Dept.#CD	02-28-2021	31 YRS 08 MOS

**BOARD OF RETIREMENT MEETING OF MARCH 3, 2021**

**BENEFIT APPROVAL LIST**

**SAFETY SURVIVOR APPLICATIONS**

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
VANESSA TELLEZ	SHERIFF Dept.#SH	12-23-2020	20 YRS 08 MOS
WIFE of TIMOTHY D TELLEZ dec'd on 12-22-2020, Sect. #31781.1			

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL SURVIVOR APPLICATIONS

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
YVETTE CORONA  WIFE of ARTHUR CORONA dec'd on 10-19-2020, Sect. #31781.3	PROBATION DEPARTMENT Dept.#PB	10-20-2020	40 YRS 01 MOS
MONICA LLERENA  SPOUSE of LEONARD L LLERENA dec'd on 10-06-2020, Sect. #31781.3	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	10-07-2020	15 YRS 09½ MOS
MATTHEW PRISKA  DOMESTIC PARTNE of STEPHEN J BROWN dec'd on 08-11-2020, Sect. #31781.3	MENTAL HEALTH Dept.#MH	08-12-2020	05 YRS 06½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### SAFETY MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ROBERT M. CHRISTOLON	SHERIFF Dept.#SH	12-15-2020	14 YRS 00 MOS
ALBINO GARCIA	SHERIFF Dept.#SH	02-02-2021	20 YRS 04 MOS
KENNETH E. LEFFLER JR	SHERIFF Dept.#SH	02-01-2021	11 YRS 03 MOS
RICHARD J. RUBALCABA	SHERIFF Dept.#SH	01-08-2021	23 YRS 02½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
STEPHEN M. BRODI	PROBATION DEPARTMENT Dept.#PB	12-02-2020	07 YRS 06 MOS
KIMBERLY G. BUTLER	CHILDREN & FAMILY SERVICES Dept.#CH	12-30-2020	01 YRS 00 MOS
LUCY CEJA	SHERIFF Dept.#SH	02-08-2021	06 YRS 01 MOS
DAVID C. CHEN	RANCHO LOS AMIGOS HOSPITAL Dept.#HR	11-18-2020	15 YRS 00 MOS
MARK A. COOPER	L A COUNTY FIRE DEPT Dept.#FR	01-31-2021	18 YRS 07 MOS
CARA L. ESPOSITO	DISTRICT ATTORNEY Dept.#DA	02-09-2021	05 YRS 02½ MOS
ALISON M. ESTRADA	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-28-2021	21 YRS 07½ MOS
BECKY A. FISCHER	ASSESSOR Dept.#AS	02-07-2021	06 YRS 01 MOS
CRISTOBAL GARAU JR	PUBLIC WORKS Dept.#PW	01-19-2021	17 YRS 04½ MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARCOS GONZALES	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	05-03-2019	26 YRS 04 MOS
DENISE A. HACKENBERG	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	12-02-2020	11 YRS 04 MOS
TAMARA E. HALL	SUPERIOR COURT/COUNTY CLERK Dept.#SC	02-20-2021	11 YRS 04 MOS
FRANCES IZZO	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	12-21-2020	05 YRS 01 MOS
GRACIE JIMENEZ	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	01-27-2021	09 YRS 01 MOS
ANTHONY C. JONES	PROBATION DEPARTMENT Dept.#PB	02-01-2021	23 YRS 03 MOS
JACQUELYN P. LACEY	DISTRICT ATTORNEY Dept.#DA	02-27-2021	34 YRS 08½ MOS
BEVERLY R. LINDSEY	SHERIFF Dept.#SH	03-01-2017	15 YRS 06 MOS
QUI LU	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	12-31-2020	00 YRS 01 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
JOSE MARTINEZ	PUBLIC HEALTH PROGRAM Dept.#PH	02-17-2021	36 YRS 04½ MOS
MIKE A. MIHOV	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	03-27-2021	33 YRS 02½ MOS
DENISE A. MITCHELL	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-25-2021	28 YRS 02½ MOS
DIANA W. MOLINA-TILLM	SUPERIOR COURT/COUNTY CLERK Dept.#SC	03-01-2021	14 YRS 03 MOS
CHERYL MOORE	OFFICE OF PUBLIC SAFETY Dept.#SY	02-01-2021	24 YRS 09 MOS
FIDELIA MOREIRA	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	02-18-2021	22 YRS 05 MOS
MIYEONG L. PARK	PUBLIC HEALTH PROGRAM Dept.#PH	01-20-2021	11 YRS 07 MOS
CHARLES C. QUEEN II	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-09-2021	42 YRS 08½ MOS
HOMA RADFAR	COASTAL CLUSTER-HARBOR/UCLA MC Dept.#HH	01-13-2021	21 YRS 06 MOS



# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
MARK R. RICHARDSON	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	11-19-2020	37 YRS 11 MOS
ANNA C. RIVAS	INTERNAL SERVICES Dept.#IS	01-27-2021	15 YRS 01 MOS
HABACUK C. RODRIGUEZ	INTERNAL SERVICES Dept.#IS	02-20-2021	08 YRS 04 MOS
CYNTHIA M. ROSETE	CORRECTIONAL HEALTH Dept.#HC	01-31-2021	11 YRS 05 MOS
DIANA C. SANCETTA	HEALTH SERVICES ADMINISTRATION Dept.#HS	01-17-2021	06 YRS 09 MOS
ELISA L. SANDERS	DISTRICT ATTORNEY Dept.#DA	01-09-2021	38 YRS 06½ MOS
NOELLE C. SEYMOUR	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	01-23-2021	22 YRS 10½ MOS
LAURA SHIN	PROBATION DEPARTMENT Dept.#PB	02-03-2021	13 YRS 04 MOS
TANYA THOMAS	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-30-2021	14 YRS 05 MOS

# BOARD OF RETIREMENT MEETING OF MARCH 3, 2021

## BENEFIT APPROVAL LIST

### GENERAL MEMBER APPLICATIONS FOR: SERVICE RETIREMENT FROM DEFERRED

<u>NAME</u>	<u>DEPARTMENT</u>	<u>RETIRED</u>	<u>SERVICE</u>
ORA Y. TOLBERT	HEALTH SERVICES ADMINISTRATION Dept.#HS	12-31-2020	36 YRS 06 MOS
MARY L. WALKER	DEPT OF PUBLIC SOCIAL SERVICES Dept.#SS	03-01-2020	12 YRS 05 MOS
HYON CHU M. WESTFALL	SUPERIOR COURT/COUNTY CLERK Dept.#SC	01-18-2021	06 YRS 07 MOS
VERONICA E. WILLIAMS	HEALTH SERVICES ADMINISTRATION Dept.#HS	02-05-2021	11 YRS 11 MOS
MARILYN K. WILLIAMS	NORTHEAST CLUSTER (LAC+USC) Dept.#HG	02-04-2021	41 YRS 02½ MOS
JOHN A. WINDBIGLER	ENGINEER FACILITY Dept.#387	03-01-2020	17 YRS 02 MOS
JEAN S. YAN	Dept.#175	03-01-2019	10 YRS 00 MOS

**BOARD OF RETIREMENT MEETING OF MARCH 3, 2021  
RESCISSIONS/CHANGES FROM BENEFIT APPROVAL LIST  
APPROVED ON FEBRUARY 3, 2021**

**SAFETY MEMBER APPLICATIONS FOR SERVICE RETIREMENT**

<b>NAME</b>	<b>DEPARTMENT</b>	<b>UPDATE</b>
MARCOS REYNOSA	SHERIFF	CHANGE OF DATE TO January 30, 2021
ROBERT T MC CRILLIS	DISTRICT ATTORNEY	CHANGE OF DATE TO March 26, 2021
SERGIO TISCARENO	SHERIFF	CHANGE OF DATE TO March 30, 2021

**GENERAL MEMBER APPLICATIONS FOR SERVICE RETIREMENT**

<b>NAME</b>	<b>DEPARTMENT</b>	<b>UPDATE</b>
CHRISTOPHER J THOMAS	PUBLIC DEFENDER	RESCINDED RETIREMENT
DAHLIA B GESTOPA	AMBULATORY CARE NETWORK	CHANGE OF DATE TO March 27, 2021
DWAYNE F TURRIETTA	NORTHEAST CLUSTER (LAC+USC)	CHANGE OF DATE TO March 26, 2021
IN S CHOI	SFV CLUSTER-OLIVE VIEW/UCLA MC	CHANGE OF DATE TO February 27, 2021
JAVIER RUVALCABA	PUBLIC WORKS	CHANGE OF DATE TO January 29, 2021
KAREN BOWMAN	CHILDREN & FAMILY SERVICES	CHANGE OF DATE TO February 27, 2021
KEVIN L BROWN	SUPERIOR COURT/COUNTY CLERK	CHANGE OF DATE TO January 4, 2021
LEVIS N MENA	COASTAL CLUSTER- HARBOR/UCLA MC	RESCINDED RETIREMENT
LILLIAN F BANDO	MENTAL HEALTH	RESCINDED RETIREMENT
MARIA L BUENAVENTURA	DEPT OF PUBLIC SOCIAL SERVICES	CHANGE OF DATE TO March 31, 2021
MARIE Y RANDOLPH	CHILDREN & FAMILY SERVICES	CHANGE OF DATE TO January 30, 2021
PEGGY HOGAN DEKOM	REGIONAL PLANNING	CHANGE OF DATE TO March 1, 2021
REBECCA L TONG	NORTHEAST CLUSTER (LAC+USC)	CHANGE OF DATE TO February 27, 2021
RENE R SADSAD	ASSESSOR	RESCINDED RETIREMENT
ZHANET VARDEVANYAN	DEPT OF PUBLIC SOCIAL SERVICES	CHANGE OF DATE TO March 31, 2021



February 17, 2021

TO: Trustees – Board of Retirement

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

Ted Granger *TG*  
Interim Chief Financial Officer

FOR: Board of Retirement Meeting on March 3, 2021

SUBJECT: **2020 INVESTIGATION OF EXPERIENCE FOR  
OTHER POST-EMPLOYMENT BENEFITS (OPEB) ASSUMPTIONS**

## **RECOMMENDATION**

It is recommended that the Board of Retirement (BOR):

1. Adopt the economic assumptions, which includes a 6.00% investment return assumption for agents that are pre-funding through the OPEB Trust, 2.30% for those agents not pre-funding through the OPEB Trust, and health cost trend assumptions. For more details please see Section 7 starting on page 41 of the draft 2020 Investigation of Experience for OPEB Assumptions Report (2020 Experience Study) as submitted by LACERA's OPEB consulting actuary, Milliman.
2. Adopt the demographic assumptions, which consist of Initial Enrollment, Plan and Tier Selection, Vested Terminated Member Retirement, and Other OPEB Demographic Assumptions. These assumptions are discussed beginning on Page 11, Sections 3 through 6 of the draft 2020 OPEB Experience Study.

## **EXECUTIVE SUMMARY**

The Board's policy requires LACERA's consulting actuary, Milliman to prepare annual actuarial valuations for the Los Angeles County OPEB Program administered by LACERA. In addition to the annual valuation reports, the Policy also requires the consulting actuary to review the reasonableness of the economic and demographic actuarial assumptions at least every three years.

At the January 2021 Board of Retirement meeting, staff and Milliman provided an educational session to the Board, which included a history of the changes to the OPEB Program actuarial and accounting reporting process and an overview of the upcoming

experience study and valuation cycle. The next step in the process occurred in February 2021 when staff and Milliman conducted a conference call with the Stakeholders<sup>1</sup> group, communicating recommended changes to the current OPEB actuarial assumptions and the draft 2020 OPEB Experience Study.

Attached for the Board's consideration is the latest draft investigation of experience or 2020 Experience Study Report (*Attachment I*) prepared by Milliman. These actuarial assumptions studied in this report are specific to the OPEB Program along with certain assumptions carried over from the retirement benefits plan, were previously reviewed by the Stakeholders. The OPEB related actuarial assumptions are critical components used in calculating the OPEB valuation results. Once approved by the Board, Milliman will use these assumptions to perform the upcoming 2020 OPEB actuarial valuation.

LACERA's reviewing actuary, Cavanaugh Macdonald Consulting, LLC (CMC) has reviewed the draft 2020 Experience Study Report and the processes Milliman used to develop the assumption recommendations. The draft Actuarial Review Report of the 2020 Investigation of Experience For OPEB Assumptions is included as *Attachment II*. CMC will provide an oral presentation at the March 3, 2021 Board meeting.

## **DISCUSSION**

### **Recommended Assumption Changes**

On February 4, 2021, LACERA conducted a conference call with the Stakeholders. During this meeting, Milliman presented both the demographic and economic assumptions, discussing the proposed changes in the assumptions and answering any questions from the Stakeholders. The recommended assumption changes are included below:

#### *Initial Enrollment*

This assumption addresses initial enrollment of future retirees for both medical and dental/vision coverage. Milliman recommends adjustments to Tier 1 members to reflect recent experience but still achieve the actual-to-expected enrollment ratio of 100%. At this time, there is not enough historical information regarding initial enrollment for Tier 2, which was established in June 2014. Milliman recommends having the same initial enrollment assumption for Tier 2 as Tier 1. See page 11, Section 3 of the 2020 Experience Study Report for more details.

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<sup>1</sup> The Stakeholders group includes staff from the Los Angeles County Auditor-Controller and Chief Executive Office; staff from the Outside Districts, LACERA staff from the Executive Office, Legal Office, Benefits Division, Internal Audit, Retiree Healthcare Division, and Financial and Accounting Services Division; LACERA's consulting actuary, Milliman; LACERA's auditing actuary, Cavanaugh MacDonald Consulting, LLC; LACERA's retiree healthcare consultant, Segal Consulting; Los Angeles County actuary, Cheiron, Inc.; SEIU Local 720 staff; SEIU Local 720 actuary, Rael-Letson, Inc.; and staff from the California Association of Professional Employees.

### *Plan and Tier Selection*

The actuary studies the plan selections for Medical, Dental/Vision, and tiers for new retired enrollees. Milliman is recommending changes to reflect recent medical plan and dental/vision plan and tier selection patterns. This discussion is included in Section 4, page 19, of the 2020 Experience Study Report.

### *Retirement of Vested Terminated Members*

Milliman is recommending changes to General Plan A-D, G, E and Safety plan A, B and C due to actual retirement experience. The actual amounts are lower than the current assumptions and the recommended changes would bring the assumptions closer to the actuals. See page 35, Section 5 of the 2020 Experience Study Report for more information.

### *Investment Earnings*

For agents that are pre-funding through the OPEB Trust, the recommendation is for the investment earnings assumption to remain at 6.00%, while the non-prefunding agents' recommended investment earnings assumption is recommended to change from 3.69% to 2.30%, based on the County's general fund expected return. Consumer Price Inflation (CPI) and Wage Inflation assumptions are recommended to remain the same as the retirement benefits plan assumptions and those that were recommended in the prior OPEB experience study, which are 2.75% and 3.25% respectively. The OPEB economic assumptions are addressed on Page 41, Section 7 of the attached draft 2020 Experience Study Report.

## **LEGAL AUTHORITY**

Under the 1982 Agreement, as amended in 1994 and 2014, between the County and LACERA, LACERA administers the OPEB Program on behalf of the County. The agreements were entered into pursuant to Government Code Section 31691 of the County Employees Retirement Law of 1937. In the responsible exercise of LACERA's authority as OPEB Program administrator, the Board of Retirement engages a consulting actuary to conduct OPEB Actuarial Valuations and Investigations of Experience in accordance with Board of Retirement policy, and engages an additional consulting actuary to review these reports, all as described below and in accordance with actuarial standards and sound actuarial practice.

## **LACERA's OPEB ACTUARIAL VALUATION AND AUDIT POLICY**

The Board's OPEB Actuarial Valuation and Audit Policy (Policy), revised in October 2017, requires annual valuations such that financial statement disclosure reports under Governmental Accounting Standards Board (GASB) 74 (for OPEB plans) and 75 (for plan sponsors or employers) can be prepared for LACERA, as well as the plan sponsors, to report the Net OPEB Liability. Since the transition to an Agent Plan, financial statement disclosure reports under GASB 74 are no longer required due to OPEB liability reporting

responsibility shifting to the plan sponsors within their financial statements. In addition to the annual valuations, the Policy also requires the consulting actuary to review the reasonableness of the economic and non-economic (demographic) actuarial assumptions every three years. This review, commonly referred to as the investigation of experience or experience study, is accomplished by comparing actual experience during the preceding three years to what was expected to happen according to the actuarial assumptions. On the basis of the experience study, the actuary recommends whether any changes in the assumptions or methodology would allow a more accurate projection of total program liabilities and asset growth.

The most recent investigation of experience for OPEB Assumptions was conducted as of July 1, 2018. A staggered two-year cycle was temporarily implemented beginning with the July 1, 2016 Investigation of Experience as the County and LACERA determined the need to capture funding and financial results more frequently upon implementing GASB 75 and changing the program structure and reporting from a cost-sharing model to an agent plan model. In the future, the timing will return to a three-year cycle, with next the investigation of experience which will be conducted as of July 1, 2023.

The Board's Policy also requires periodic actuarial reviews of the OPEB experience study and valuation every three years. LACERA engaged CMC, a separate consulting actuary, to perform actuarial reviews of Milliman's 2018 and 2020 OPEB experience study process and valuation reports.

## **FUNDING**

Plan sponsors and members provide monthly funding using a "pay-as-you-go" (pay-go) methodology. Each month, LACERA prepares and sends an invoice to the participating agencies who review and then remit payment to fund the monthly pay-go costs. These pay-go costs include providing medical, dental, vision, death/burial benefits to current retirees. LACERA collects from program members who are required to pay the difference between applicable employer-paid subsidy and the actual premium cost.

Some agents participate in the OPEB Trust (i.e., Los Angeles County, Los Angeles County Superior Court, and LACERA) to pre-fund future obligations. Each year the County updates their five-year projected OPEB Trust contribution schedule maintained as part of their annual budget process. The County remits funding throughout the fiscal year on a quarterly basis. LACERA, as an employer, participates in this funding cycle based on a proportional rate. The Los Angeles County Superior Court (Superior Court) provides OPEB Trust funding on an annual basis. As the fiscal year end approaches, the Court reviews their annual budget and determines an amount available to fund the OPEB Trust which is then sent to LACERA.

There are no minimum funding requirement prescribed by actuarial standards. However, the Actuarial Determined Contributions (ADC) is calculated by the actuary and can be seen as a minimum funding target. Once contributions reach the ADC, theoretically, the

employer is considered to be adequately funding the program. The OPEB Trust participating employers are not providing funding at a level consistent with the ADC however, the projections for the County and LACERA indicate that this level may be achieved sometime in 2030s. It is estimated that the Superior Court will reach this level sometime in the 2040s.

There are no minimum funding requirements per Governmental Accounting Standards Board (GASB) accounting standards. Each employer determines their discretionary funding amount which is used in funding calculations and reported financial statement disclosures.

## **EXPERIENCE STUDY PROCESS**

Annually, staff spearheads and conducts several meetings with the Stakeholders to discuss and review the OPEB experience study and valuation reports completed by Milliman. In October 2020, staff coordinated the 2020 experience study and valuation entrance meeting with the Stakeholders and Outside districts<sup>2</sup>. Milliman outlined the scope and timeline of the project and focused on the considerations for changing some actuarial assumptions and methods.

In January 2021, staff and Milliman provided an educational session at the Board of Retirement meeting to provide updates on changes to the OPEB program actuarial, financial statements reporting requirements, upcoming experience study and actuarial process including a discussion of assumptions such as the investment return, amortization period and health cost trends such as medical, Medicare Part B premiums, and dental/vision plans. Also, in February 2021, the Stakeholders participated in a conference call to review the 2020 OPEB Experience Study draft report. The Stakeholders agreed to use the same investment earnings assumption based on OPEB Trust investment earnings as compared to the investment earnings assumption as the prior experience study based upon the projections provided by Meketa, LACERA's general investment consultant.

OPEB specific Health Cost Trend Assumptions are reviewed and changes are made to reflect recent OPEB program experience. Milliman includes their recommendations in the attached draft 2020 Experience Study Report. A summary of the Health Cost Trend Assumptions is included in Table A-22 on pages 116 and 117 of the experience study report. These updated trends will be modified to reflect the July 1, 2021 health plan premium renewals which are scheduled to be approved by the Board of Retirement in March 2021 and will be included in the July 1, 2020 OPEB Valuation Report.

At the Board of Retirement (BOR) meeting on March 3, 2021, the Experience Study report will be presented as a draft, which gives the Board the opportunity to review the

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<sup>2</sup> Outside districts are the South Coast Air Quality Management District (SCAQMD), Los Angeles County Office of Education (LACOE), Local Agency Formation Commission for the County of Los Angeles (LAFCO), and Little Lake Cemetery District (LLCD).



assumptions and methods determined by the Stakeholders. Both the final 2020 experience study and valuation reports will be submitted at a future date.

CMC, as LACERA's reviewing actuary, performed a review of Milliman's process for developing and recommending the actuarial assumption and method changes included in the 2020 OPEB Experience Study Report. CMC has completed its review and prepared a draft report providing their conclusion in the cover letter that, "*We generally find the Investigation of Experience results to be reasonable and accurate. The study was performed by qualified actuaries and conducted in accordance with the principles and practices prescribed by the Actuarial Standards Board,*" and in the executive summary, "*In general, we find Milliman's work to be accurate and complete and we have not identified any material findings.*" The final report from CMC will be provided to the Board later this year along with their review of the valuation.

## **CONCLUSION**

LACERA's OPEB consulting actuaries, Robert Schmidt and Janet Jennings with Milliman, and LACERA's OPEB reviewing actuary, Brent Banister with Cavanaugh MacDonald Consulting, will be present at the March 3, 2021 meeting to discuss the draft 2020 Experience Study Report and answer any questions the Board may have regarding the report. Milliman's presentation slides are included as *Attachment III*.

Finally, we would like to recognize and express our gratitude to the Stakeholders and Outside districts who actively participated in the OPEB experience study process.

### Attachments:

- I. Milliman's 2020 Investigation of Experience for Other Post-Employment Benefits Assumptions Report (Draft)
- II. Cavanaugh MacDonald's Actuarial Review Report for the 2020 Investigation of Experience for Other Post-Employment Benefits Assumptions Report (Draft)
- III. Milliman's Presentation Slides

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2020OPEBExpStudy.BOR.March2021\_final.docx

C: Steven Rice  
Jonathan Grabel  
JJ Popowich  
Cassandra Smith  
Richard Bendall



# Los Angeles County Other Postemployment Benefits Program

## 2020 Investigation of Experience for Other Postemployment Benefits Assumptions

Prepared by:

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

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Consulting Actuary

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February 10, 2021

Santos H. Kreimann  
Chief Executive Officer  
Los Angeles County Employees Retirement Association  
300 North Lake Avenue  
Pasadena, CA 91101-4199

Dear Santos:

It is a pleasure to submit this report of our investigation of the experience of the Los Angeles County Employees Retirement Association (LACERA) Other Postemployment Benefits (OPEB) Program for the period ending June 30, 2020. It has been two years since the last 2018 OPEB experience study. The results of this investigation are the basis for recommended changes in OPEB related actuarial assumptions for the actuarial valuation to be performed as of July 1, 2020.

The purpose of this report is to communicate the results of our review of the OPEB related actuarial assumptions to be used in the completion of the upcoming valuation. Several of our recommendations represent changes from the prior assumptions and are designed to better anticipate the emerging experience of Los Angeles County's OPEB Program administered by LACERA.

We have provided financial information showing the estimated hypothetical impact of the recommended assumptions if they had been used in the July 1, 2019 actuarial OPEB valuation. We believe the recommended assumptions provide a reasonable estimate of anticipated experience affecting LACERA. Nevertheless, the emerging costs will vary from those presented in this report to the extent that actual experience differs from that projected by the actuarial assumptions.

Milliman has developed certain models to estimate the values included in this report. The intent of the models was to estimate the assumed investment earnings, analysis of OPEB demographic assumptions, retiree health claim costs, and annual trends for retiree health benefits. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice (ASOP). In addition, the valuation results were developed using models intended for valuations that use standard actuarial techniques.

The models rely on data and information as input to the models. We have relied upon certain data and information listed below for this purpose and accepted it without audit. To the extent that the data and information provided is not accurate, or is not complete, the values provided in this report may likewise be inaccurate or incomplete.

Milliman's data and information reliance are listed below. The models, including all input, calculations, and output may not be appropriate for any other purpose.

In preparing this report, we relied without audit on information (some oral and some in writing) supplied by the County, the Superior Court, LACERA's staff; Segal, LACERA's Health Care Benefits Consultant; and Meketa Investment Group, LACERA's general investment consultant. This information includes, but is not limited to benefit descriptions, membership data, and financial information. We used LACERA's benefit provisions as summarized in our July 1, 2019 OPEB Actuarial Valuation Report. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C of the July 1, 2019 OPEB Actuarial Valuation Report. In our examination, after discussion with LACERA and making certain adjustments, we have found the data to be reasonably consistent and comparable with data used for other purposes. Since the experience study results are dependent on the integrity of the data supplied, the results can be expected to differ if the underlying data is incomplete or missing. It should be noted that if any data or other information is inaccurate or incomplete, our determinations might need to be revised.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts including the recent Further Consolidated Appropriations Act, 2020 (H.R. 1865). These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in calendar year 2020. There was a calendar year 2019 moratorium on the Health Insurer Fee. H.R. 1865 repealed the Excise Tax and the Health Insurer Fee beginning with calendar year 2021. The OPEB assumptions will reflect changes in future valuations as regulations are released. The trend will be updated for the July 1, 2020 valuation to reflect the July 1, 2021 final annual medical and dental plan rate renewals.

We certify that the assumptions developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations). The assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2019 LACERA Investigation of Experience for Retirement Benefit Assumptions and collaboration among a group of stakeholder representatives. Demographic assumptions from the latest 2019 Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA's Board of Investments, are integrated into the OPEB Investigation of Experience where they are appropriate for OPEB benefits. Assumptions unique to OPEB are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's auditing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions. The claim cost assumptions and final trend rates reflecting the July 1, 2021 annual medical and dental plan rate renewals will be developed and agreed upon collaboratively with the same LACERA stakeholders during the July 1, 2020 valuation.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: program experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the program's funded status); and changes in program provisions or applicable law. Due to the limited scope of the assignment, we did not perform an analysis of the potential range of future measurements. The 2023 OPEB Investigation of Experience Study may include a review of the amortization method if guidance from the Actuarial Standard Board is provided beforehand on this topic.

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

The assumptions from this July 1, 2020 OPEB Investigation of Experience Report will be used in the forthcoming OPEB funding valuation reports. The funding goals serve as a basis for the separate Government Accounting Standards Board (GASB) Statement Number 75 disclosure report. Actuarial computations under GASB Statement Numbers 74 and 75 are for the purposes of fulfilling financial accounting requirements for LACERA, Los Angeles County, the Superior Court, and SCAQMD (the agents) respectively. The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. Determinations for purposes other than meeting these financial accounting requirements may be significantly different from the results contained in this valuation report. Accordingly, additional determinations may be needed for other purposes.

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

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

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

No third-party recipient of Milliman's work product should rely upon Milliman's work product. Any third party recipient of Milliman's work product, including Los Angeles County, the Superior Court, the South Coast Air Quality Management District, Local Agency Formation Commission, Los Angeles County Office of Education, and Little Lake Cemetery District who desires professional guidance should not rely upon Milliman's work product, but should engage qualified professionals for advice appropriate to their own specific needs.

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

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

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices.

We are members of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

Sincerely,

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

RLS/JOJ/bh

Janet O. Jennings, ASA, MAAA  
Consulting Actuary

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## Section 1 Executive Summary and Recommendations

### Overview



This is a study of the OPEB related assumptions of the Los Angeles County OPEB Program for the period ending June 30, 2020. It includes a discussion of the OPEB-related economic and demographic actuarial assumptions. These assumptions were set initially for the July 1, 2006 inaugural OPEB valuation. An Investigation of Experience was conducted in 2008 for the July 1, 2008 OPEB valuation, in 2010 for the July 1, 2010 and July 1, 2012 OPEB valuations, in 2013 for the July 1, 2014 OPEB Valuation, in 2016 for the July 1, 2016 and July 1, 2017 OPEB Valuations, and in 2018 for the July 1, 2018 and July 1, 2019 Valuations. Now that two additional years have passed since the 2018 Investigation of Experience, we have more information with which to test the validity of the assumptions of the program. In addition, the retirement benefit related assumptions used for pension benefits were studied in 2019. Some of those assumptions are also used in the OPEB valuations. For consistency, changes to those assumptions will continue to be made in future OPEB valuations. The next OPEB investigation of experience study is scheduled for 2023.

The OPEB funding valuations starting with the July 1, 2018 report have been under an agent structure with results shown by agent. This 2020 OPEB Investigation of Experience Study reviews experience for all OPEB program participants (members) combined regardless of agency. Assumptions are also studied and considered on a combined basis.

This report recommends several assumption changes that result in an Actuarially Determined Contribution (ADC) rate increase of 0.36% of payroll. Where the recommended assumptions are different from the current assumptions, the recommended assumptions are highlighted in yellow.

### Summary

This Section of the report includes a brief summary of each of the other sections of the report, our recommendations for changes in the current actuarial assumptions, and the financial impact of the recommendations if they are adopted by LACERA's Board of Retirement.

### Healthcare Tier

Employees who were hired after June 30, 2014 are covered by Tier 2 of the Los Angeles County OPEB Program. Given the subsidy for members in Tier 2 applies to retiree-only coverage and the Tier 2 benchmark is different than Tier 1, we have evaluated plan and tier selection of Tier 1 members separately from Tier 2 members.

### Section 2 Introduction

Just as certain investment choices have an associated "investment risk", choices in actuarial assumptions have an associated "actuarial risk." Determining the OPEB liabilities and costs is dependent on the assumptions we use to project the future benefit payments and then to discount the value of future benefits to determine the present values. Thus, it is important that the agents and LACERA understand the sensitivity of the actuarial calculations to the underlying assumptions.



Section 2 provides an introduction to the process of setting OPEB demographic and economic actuarial assumptions. It discusses the following:

- The “actuarial risk” associated with setting actuarial assumptions
- An overview of the presentation of results you will see in this report
- Our philosophy in setting actuarial assumptions
- Actuarial Standard of Practice No. 6
- Actuarial Standard of Practice No. 27
- Actuarial Standard of Practice No. 35

**Section 3  
Initial Enrollment**

Section 3 discusses the probability of initial enrollment of current active and vested terminated Tier 1 members who are anticipated to retire in the future for both medical and dental/vision coverage. We are recommending adjustments from the current assumptions to reflect recent experience while achieving an actual-to-expected enrollment ratio of 100% for both medical and dental/vision. Since there is insufficient information regarding initial enrollment for Tier 2, we recommend the same initial enrollment assumptions for both Tier 1 and Tier 2.

**Section 4  
Plan and Tier  
Selections**

Section 4 discusses the probability of medical and dental/vision plan and tier selection upon retirement and attainment of age 65 for healthcare Tiers 1 and 2. We are recommending changes to these assumptions to reflect recent plan and tier selection patterns.

**Section 5  
Retirement of Vested  
Terminated Members**

Section 5 discusses the assumption for retirement of vested terminated members. For all groups including General Plans A, B, C, D, and G, General Plan E, and Safety Plans A, B, and C, the actual retirements have been lower than our assumptions, and we recommend changes to these assumptions to bring them closer to actual experience. Experience from the five-year period ended June 30, 2020 was used. We recommend the same assumptions for both Tier 1 and Tier 2.

**Section 6  
Other OPEB  
Demographic  
Assumptions**

Section 6 discusses the following other OPEB demographic assumptions:

- Enrolled spouse age difference
- Medicare enrollment for members in Blue Cross Plan I, Plan II, and Prudent Buyer
- Probability of survivor and new dependent enrollment

For female retirees, we recommend the age difference assumption for male spouses be changed from two years older to one year older. We recommend no change for male retirees to the assumption that spouses are four years younger. We are recommending no change to our Medicare enrollment assumption and are recommending small changes to our survivor enrollment assumptions. We are also recommending that a small change be made to the new dependent enrollment assumption.

We recommend these assumptions be the same for Tier 1 and Tier 2.

**Section 7  
OPEB Economic  
Assumptions**

Section 7 discusses the investment earnings and health cost trend assumptions. Based on a decision made by the Board of Investments in January 2020 to use economic alternative A, we are proposing continuing to use retirement alternative A inflation and general wage increases of 2.75% and 3.25% respectively. This is

consistent with the 2019 Retirement Benefit Investigation of Experience and is the same as the July 1, 2020 retirement funding valuation. We recommend an investment earnings assumption of 6.00% for agents that are prefunding through the OPEB Trust. For agents that are not prefunding through the OPEB Trust, we recommend an investment earnings assumption of 2.3%, based on the County's general fund expected return. For the health cost trend rates, we utilized the updated version of the Getzen trend model sponsored by the Society of Actuaries. Based on this information, we are recommending changes to the trend assumptions. The first-year trend assumptions will be updated to reflect the final July 1, 2021 annual medical and dental plan rate renewals.

### Financial Impact

The assumption changes in total are projected to increase the Actuarial Accrued Liability (AAL) by 1.51%, increase the Normal Cost Rate by 0.18% of payroll, and increase the Actuarially Determined Contribution (ADC) by 0.36% of payroll.

Exhibit 1-1 summarizes the financial impact of the assumption changes. It shows the impact on the Actuarial Accrued Liability, Normal Cost Rate, and Actuarially Determined Contribution of each individual assumption change. This is based solely on the impact the new assumptions would have had on the July 1, 2019 OPEB valuation results without the Excise tax. Note that the relative impact of the various assumption changes by component is somewhat dependent on the order in which they are evaluated. For this study, the impact from the 2019 retirement demographic assumption changes are not applicable because the assumptions based on the 2019 Retirement Benefit Investigation of Experience for LACERA have already been reflected in the July 1, 2019 OPEB valuation results.

### Future Amortization Considerations

The current ADC amortization method is 30-year level percent of pay on an open basis. Once guidance on OPEB amortizations methods from the Actuarial Standards Board is provided, Milliman will work with LACERA and the stakeholders on possible modifications. Possible considerations include the following:

- Shortening the amortization period
- Closed versus open amortization
- Layering of amortization bases
- Level dollar or level percentage of pay

The transition methodology will also be evaluated.

**Exhibit 1-1  
 Hypothetical Results of July 1, 2019 Valuation  
 With Proposed Assumptions**

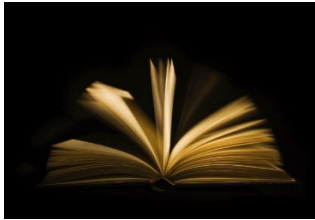
	Actuarial Accrued Liability <sup>(1)</sup>	(Assets) <sup>(1)</sup>	Unfunded Actuarial Accrued Liability <sup>(1)</sup>	Normal Cost Rate <sup>(2)</sup>	ADC Percentage <sup>(2)</sup>
<b>July 1, 2019 Valuation</b>	\$ 20,752.6	\$ (1,238.5)	\$ 19,514.1	7.58%	18.87%
<b>Assumption Changes</b>					
Initial Enrollment	(87.6)	-	(87.6)	(0.03%)	(0.08%)
Plan and Tier Selection	84.5	-	84.5	0.05%	0.09%
Vested Terminated Commencement	(12.6)	-	(12.6)	0.00%	0.00%
Other OPEB Demographic	21.1	-	21.1	0.03%	0.04%
Trend - Without 1st Year Renewal Adjustment	304.7	-	304.7	0.13%	0.31%
Discount Rate	3.5	-	3.5	0.00%	0.00%
Total Assumption Changes	\$ 313.6	\$ -	\$ 313.6	0.18%	0.36%
<b>July 1, 2019 Valuation with Assumption Changes</b>	\$ 21,066.2	\$ (1,238.5)	\$ 19,827.7	7.76%	19.23%

(1) In millions of dollars

(2) Expressed as a percentage of payroll

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## Section 2 Introduction



While our goal is to make the best possible estimate of future experience, it is important for the Board to recognize that the future will almost certainly differ from our current best efforts to forecast it. Routine scheduled reevaluations of the actuarial assumptions, such as through this experience investigation, are a sound methodology to identify where assumptions differ from emerging experience and to fine-tune the actuarial estimates to keep them as close as possible to emerging experience.

OPEB actuarial assumptions can be broken into three broad groups:

- Retirement Benefit Related Assumptions
- OPEB Demographic Assumptions
- OPEB Economic Assumptions

The Retirement Benefit Related Assumptions were studied in Milliman's 2019 Retirement Benefit Investigation of Experience for LACERA. The focus of this study is the OPEB Demographic Assumptions. This section, however, encompasses all three types of assumptions and provides an overview of the process and importance of setting actuarial assumptions.

The history of assumption studies for this program is shown below.

<u>Year</u>	<u>Assumptions Studied</u>
2006	OPEB Demographic and Economic Assumptions
2008	OPEB Demographic and Economic Assumptions
2010	OPEB Demographic and Economic Assumptions
2013	OPEB Demographic Assumptions
2014	OPEB Economic Assumptions
2016	OPEB Demographic and Economic Assumptions
2017	OPEB Economic Assumptions
2018	OPEB Demographic and Economic Assumptions

Due to the timing requirements of GASB 74 and 75 along with the audit schedule, the experience study is performed on a two-year cycle, from 2016 to 2018, and 2018 to 2020. After 2020, we will return to a three-year cycle. These OPEB experience studies are one year after the study of assumptions for LACERA's retirement benefit program beginning with year 2020.

## Funding and Valuation Principles and “Actuarial Risk”

Just as certain investment choices have an associated “investment risk,” choices in actuarial assumptions have an associated “actuarial risk.” Our responsibility is to always consider the impact our work will have on future taxpayers and on the participants of the Los Angeles County OPEB Program.

Our estimate of the OPEB liabilities and costs is dependent on the assumptions we use to project the future benefit payments and then to discount the value of future benefits to determine the present values. Thus, it is important that the County understand the sensitivity of the actuarial calculations to the underlying assumptions.

- If actual experience shows that the assumptions significantly overestimated the true cost of the program, decisions for change could be made based on the higher estimated cost levels. This may also result in an overstatement of cost today and the longer-term impact will not be realized until many years in the future when costs may need to be lowered due to the current overstatement.
- If actual experience shows that the assumptions significantly underestimated the true cost of the program, decisions for change could be made based on the lower estimated costs levels. This may result in an unexpected need to increase costs in the future and may lead to budgeting difficulties.
- The valuation is completed annually for the Los Angeles County OPEB Program and presents the costs as of only one date. Further analysis illustrating the potential volatility of the cost results may be needed to fully appreciate the “actuarial risk” associated with actuarial assumptions. These further studies are beyond the scope of this project.

As stated above, the actuarial assumptions can be divided into three groups: retirement benefit related, OPEB demographic, and OPEB economic.

The retirement benefit related assumptions are based on the recommendations from the LACERA 2019 Investigation of Experience as developed under Actuarial Standards of Practice (ASOP) Numbers 27 and 35.

The OPEB demographic assumptions are based on the County OPEB program’s actual experience, adjusted to reflect trends and historical experience. These are developed under ASOP Numbers 6 and 35.

The OPEB economic assumptions must not only reflect the County’s actual experience but also give even greater consideration to the long-term expectation of future economic growth for the nation, as well as the global economy. By long term, we are looking at time periods of from 20 to 40, possibly to 60, years – a much longer time frame than any period investment managers or economists would typically be discussing with you. Since the economic assumptions are for the long-term, it is expected that in the short-term there will be years in which the actual investment return will exceed the actuarial assumption, and there will be years when the actual experience will not meet the assumed rate. It is the expected long-term rate that is used to project and finance the OPEB benefits. These are developed under ASOP Number 27.

Thus, the economic assumptions are much more subjective than the demographic assumptions, and the demographic assumptions are much more dependent on the results of the experience studies.

## Overview

This report presents the results of an investigation of the recent actuarial experience of the County OPEB program. We will refer to this investigation as an experience study.

Throughout this report, we refer to “expected” and “proposed” actuarial assumptions. The “expected” assumptions are those used for our actuarial valuation of the County OPEB program dated July 1, 2019. They may also be referred to as the “current” or “old” assumptions. The “proposed” or “recommended” assumptions are those we recommend for use in the OPEB valuation dated July 1, 2020 and for subsequent valuations until further changes are made.

The assumptions used in this OPEB Investigation of Experience are derived from a combination of assumptions identified during the 2019 LACERA Investigation of Experience for Retirement Benefit Related Assumptions and collaboration among a group of stakeholder representatives. Economic and demographic assumptions from the Retirement Benefit Investigation of Experience, conducted by Milliman and approved by LACERA's Board of Investments, are integrated into the OPEB Investigation of Experience. Assumptions unique to OPEB are identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's auditing actuary; Segal, LACERA's Healthcare Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include: initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions. The OPEB Investigation of Experience is reviewed in conjunction with the approval of the OPEB Valuation by LACERA's Board of Retirement.

This report shows the results of our study of OPEB demographic and economic assumptions. The exhibits are detailed comparisons between the actual and expected experience on both the current and proposed bases.

For each type of assumption, graphs and tables show the actual, the expected (or old), and proposed rates. The exhibits also show the total numbers of actual and expected retirements from vested terminated status, and enrollment probabilities. Ratios larger than 100% on the current basis indicate that the rates may need to be raised; ratios smaller than 100% indicate that rates may need to be lowered.

For the graphical exhibits, the actual rates in this 2020 study and actual rates from the prior 2018 study are shown as bars on the graphs on either a years-of-service basis, or, in the case of retirement rates, on an age-by-age basis. The current, or “expected” rates used in the July 1, 2019 OPEB valuation and the new proposed assumptions are shown as lines on the graphs. Therefore, the assumption changes we are proposing are illustrated by the difference between the two lines in each exhibit.

For the tabular exhibits, the current assumptions, actual rates, and recommended assumptions are identified in the tables. Where the recommended assumptions are different from the current assumptions, the recommended assumptions are highlighted.

## Our Philosophy

Similar to an actuarial valuation, the calculation of actual and expected experience is a fairly mechanical process. From one actuary to another, you would expect to see very little difference. However, the setting of assumptions is a different story, as it is much more subjective. In this report, we recommend new assumptions. To help you understand our thought process, here is a brief summary of our philosophy:

- **Don't Overreact:** When we see significant changes in experience, we generally do not adjust our rates to reflect the entire difference. We will generally recommend rates somewhere between the old rates and the new experience. If the experience during the next study shows the same result, we will probably recognize this trend at that point. On the other hand, if the experience returns closer to its prior level, we will not have overreacted, minimizing volatility in results.
- **Anticipate Trends:** If there is an identified trend that is expected to continue, we believe that this should be recognized. An example of this is the initial enrollment assumption. Rather than looking at where all retirees are enrolled today, we consider recent experience in developing this assumption, combined with input from LACERA staff and the stakeholders.
- **Simplify:** Where there is no material difference in results, we attempt to simplify our assumptions and methods. In general, we attempt to identify which factors are significant and eliminate the ones that do not materially improve accuracy.

## Actuarial Standard of Practice No. 6

ASOP No. 6 *Measuring Retiree Group Benefit Obligations* provides guidance to actuaries giving advice on selecting assumptions for measuring obligations under OPEB plans.

Each individual OPEB assumption should satisfy the criteria of ASOP No. 6. In selecting OPEB assumptions, the actuary should also consider: the internal consistency between the assumptions, materiality, cost effectiveness, and the combined effect of all assumptions. At each measurement date, the actuary should consider whether the selected assumptions continue to be reasonable, but the actuary is not required to do a complete assumption study at each measurement date. In our opinion, the demographic assumptions recommended in this report have been developed in accordance with ASOP No. 6.

## Actuarial Standard of Practice No. 35: Selection of Demographic Assumptions

ASOP No. 35 governs the selection of demographic and other non-economic assumptions for measuring pension and OPEB obligations. ASOP No. 35 states that the actuary should use professional judgment to estimate possible future outcomes based on past experience and future expectations, and select assumptions based upon application of that professional judgment. The actuary should select reasonable demographic assumptions in light of the particular characteristics of the defined benefit plan that is the subject of the measurement.



### ASOP No. 35 Steps

The actuary should follow the following steps in selecting the demographic assumptions which pertain to OPEB:

1. Identify the types of assumptions. Types of demographic assumptions include but are not limited to initial enrollment, plan and tier selection, spouse age difference, and re-enrollment assumptions.

The actuary should consider the purpose and nature of the measurement, the materiality of each assumption, and the characteristics of the covered group in determining which types of assumptions should be incorporated into the actuarial model.

2. Consider the relevant assumption universe. The relevant assumption universe includes experience studies or published tables based on the experience of other representative populations, the experience of the plan sponsor, the effects of plan design, general trends, and future expectations.
3. Consider the assumption format. The assumption format includes whether assumptions are based on parameters such as gender, age, service, or calendar year. The actuary should consider the impact the format may have on the results, the availability of relevant information, the potential to model anticipated plan experience, and the size of the covered population.
4. Select the specific assumptions. In selecting an assumption, the actuary should consider the potential impact of future plan design as well as the factors listed above.
5. Select a reasonable assumption. The assumption should be expected to appropriately model the contingency being measured. The assumption should not be anticipated to produce significant actuarial gains or losses.

### ASOP 35 General Considerations and Application

Each individual demographic assumption should satisfy the criteria of ASOP No. 35. In selecting demographic assumptions, the actuary should also consider: the internal consistency between the assumptions, materiality, cost effectiveness, and the combined effect of all assumptions. At each measurement date the actuary should consider whether the selected assumptions continue to be reasonable, but the actuary is not required to do a complete assumption study at each measurement date. In our opinion, the demographic assumptions recommended in this report have been developed in accordance with ASOP No. 35.

### Actuarial Standard of Practice No. 27

The Actuarial Standards Board has adopted ASOP No. 27, *Selection of Economic Assumptions for Measuring Pension Obligations*. This standard provides guidance to actuaries giving advice on selecting economic assumptions for measuring obligations under defined benefit plans such as LACERA.

Because no one knows what the future holds, the best an actuary can do is to use professional judgment to estimate possible future economic outcomes. These estimates are based on a mixture of past experience, future expectations, and professional judgment. The actuary should consider a number of factors,



including the purpose and nature of the measurement, and appropriate recent and long-term historical economic data. However, the standard explicitly advises the actuary not to give undue weight to recent experience.

ASOP No. 27 states that each economic assumption selected by the actuary should be reasonable. The assumption is reasonable if it has the following characteristics:

- It is appropriate for the purpose of the measurement.
- It reflects the actuary's professional judgment.
- It takes into account relevant historical and current economic data.
- It reflects the actuary's best estimate of future experience and observation of the estimates in market data.
- It has no specific bias (i.e., it is not significantly optimistic or pessimistic) but may specifically make provision for adverse deviation.

Each economic assumption should individually satisfy this standard. Furthermore, with respect to any particular valuation, each economic assumption should be consistent with every other economic assumption over the measurement period.

In our opinion, the economic assumptions we recommend for the Board of Retirement consideration in this report have been developed in accordance with ASOP No. 27.

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### Section 3 Initial Enrollment



The initial enrollment assumption is used to estimate the probability that a new retiree from active or vested terminated status, who is eligible for retiree health care coverage, will elect to join the OPEB program. For the retiree death benefit coverage, the enrollment assumption is 100% since retirees do not pay for coverage and enrollment is automatic. For retiree medical and dental/vision coverage, we have reviewed recent retiree experience and used an enrollment assumption that is graded by years of service at retirement. The County subsidy for medical and dental/vision coverage is 40% of the benchmark plan rate (or 40% of the premium for the plan elected, if less) for retirees with 10 years of retirement service credit. For each year of service beyond 10 years, the County contributes an additional 4%, up to a maximum of 100% for a retiree with 25 years of service. Since the County subsidy increases with years of service, retirees with more service are more likely to enroll. A retiree with service-connected disability retirement with less than 13 years of service will receive a 50% County subsidy of the benchmark plan rate (or 50% of the premium for the plan elected, if less). If a retiree with service-connected disability retirement has 13 or more years of service, the County subsidy is the same as a non-disabled retiree.

Exhibits 3-1 and 3-2 show a comparison of actual medical enrollees to assumed enrollees for the three-year period ending June 30, 2020 separately for males and females. The results show those who both enrolled at the time of retirement and those who enrolled sometime after retirement.

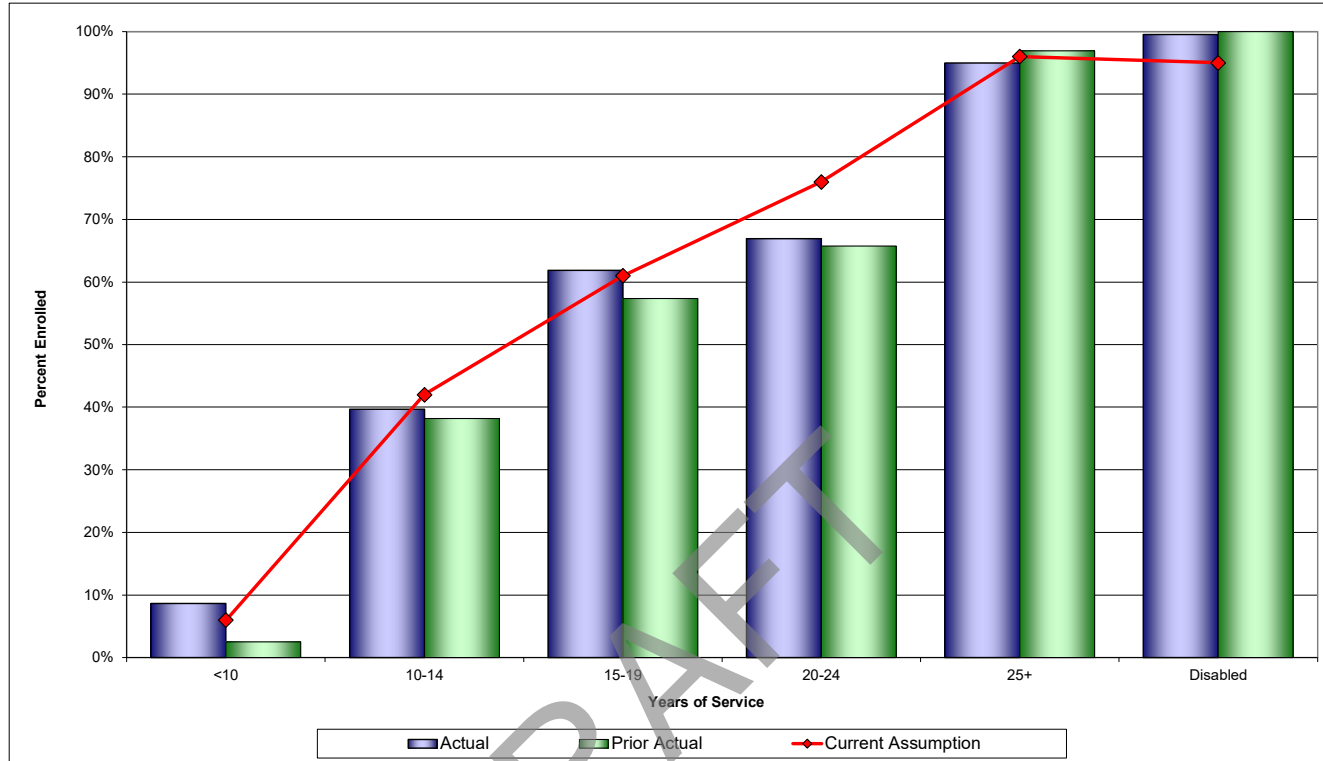
The exhibits show that patterns for males and females are similar. Therefore, we recommend using combined male/female assumptions.

Exhibit 3-3 shows the combined male and female experience, along with the current and proposed assumptions. The proposed assumptions involve adjustments from the current assumptions to achieve an actual-to-expected ratio closer to 100%.

Exhibits 3-4 through 3-6 show the results for the dental/vision enrollees. We are recommending similar assumption changes for the dental/vision enrollment as the medical enrollment.

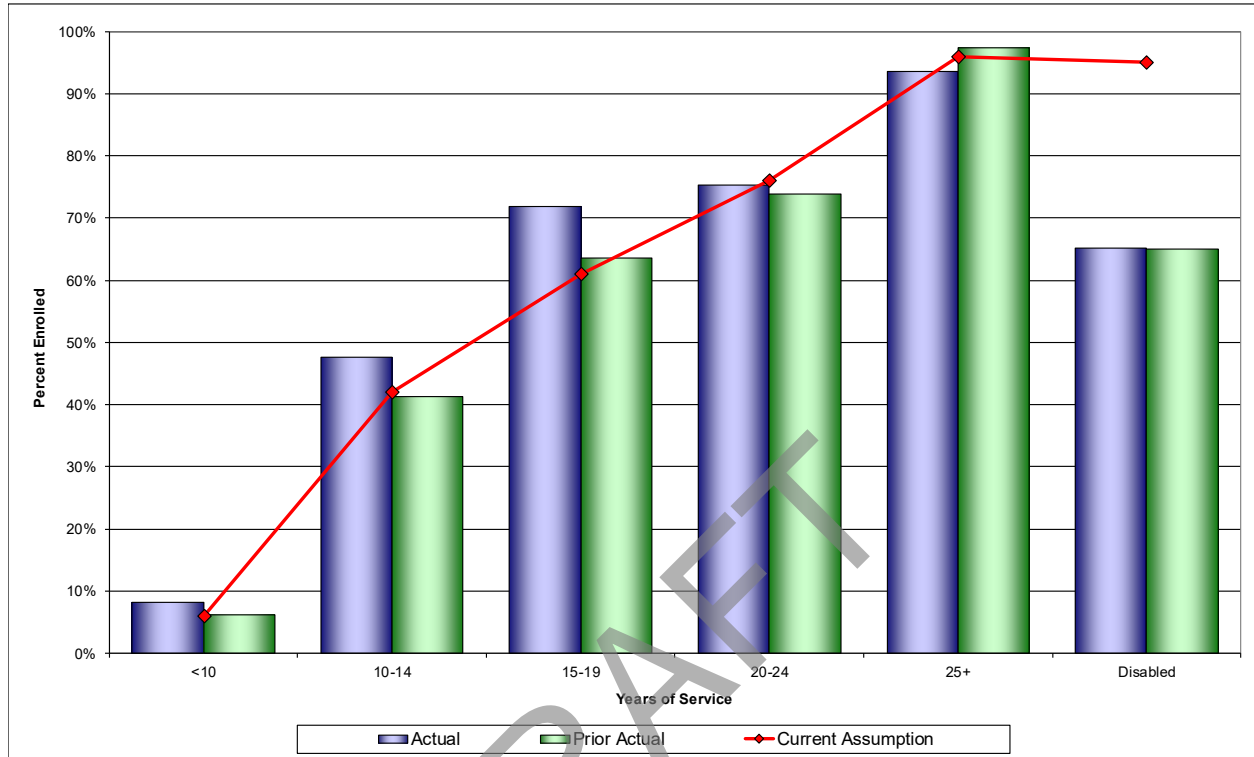
Due to lack of credible experience with respect to Tier 2 enrollees, we recommend the same initial enrollment assumptions for Tier 1 and Tier 2 enrollees. We will monitor Tier 2 as experience develops.

**Exhibit 3-1**  
**Initial Medical Enrollment – Males**



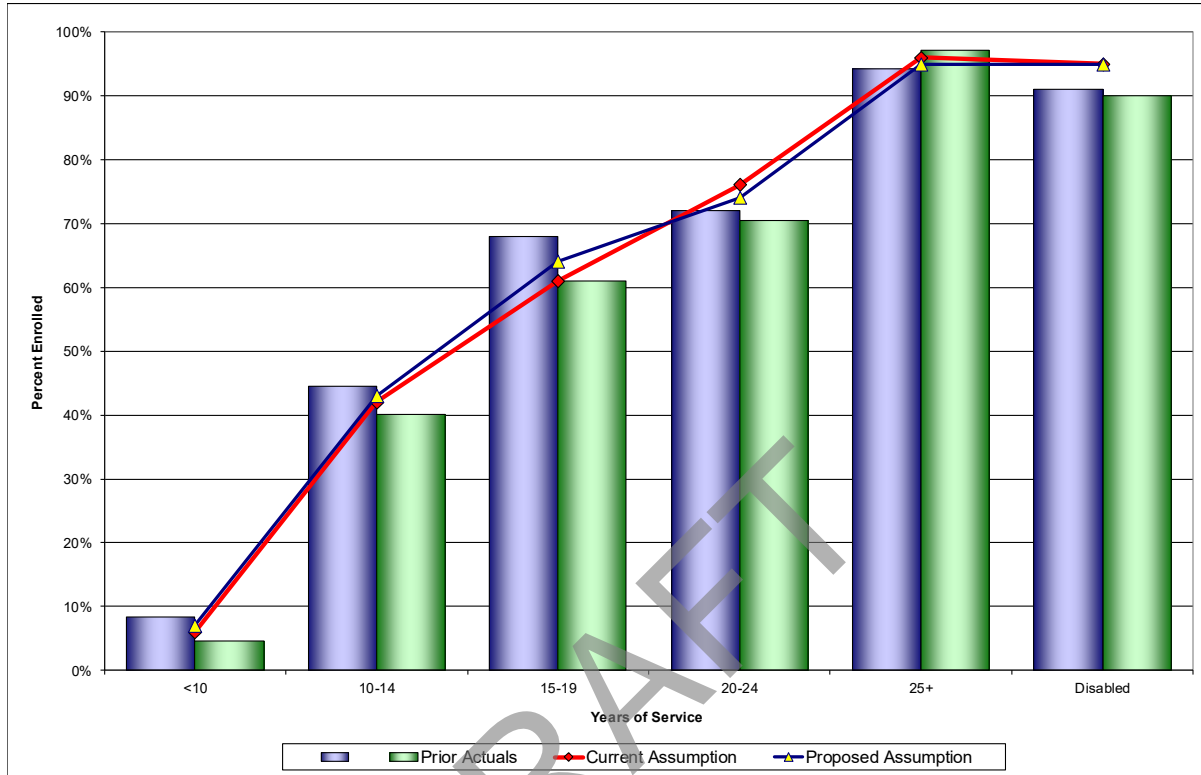
All Enrollees	Current Assumption	Actual
Total Count	3,382	3,338
Actual / Expected	99%	

**Exhibit 3-2**  
**Initial Medical Enrollment – Females**



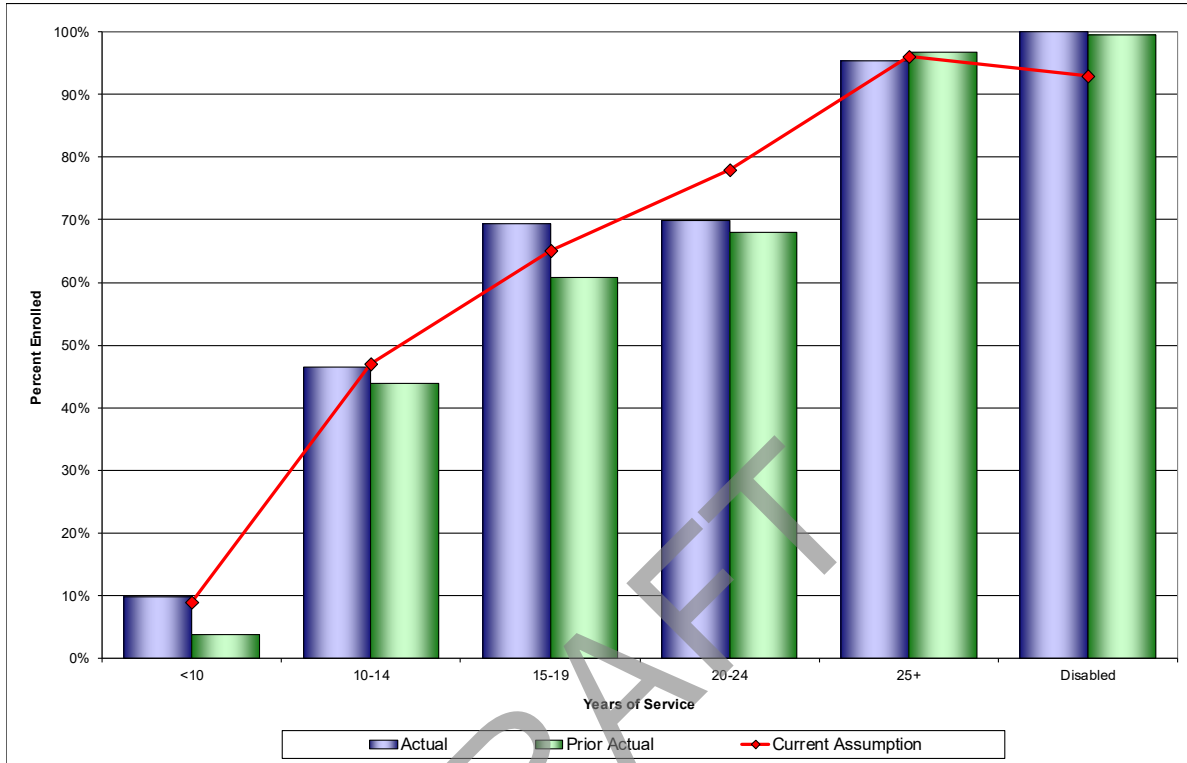
All Enrollees	Current Assumption	Actual
Total Count	4,284	4,254
Actual / Expected	99%	

**Exhibit 3-3**  
**Initial Medical Enrollment – Males and Females**



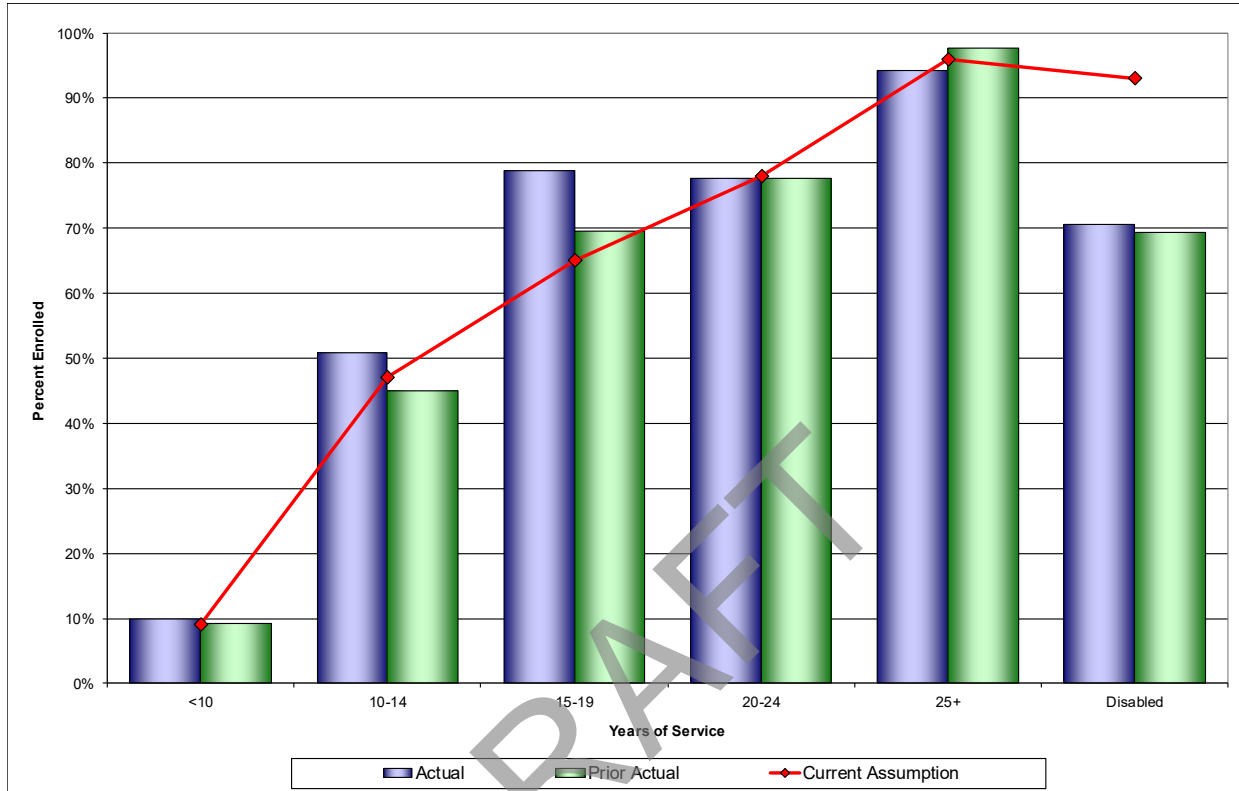
All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	7,666	7,592	7,617
Actual / Expected	99%		100%

**Exhibit 3-4**  
**Initial Dental/Vision Enrollment – Males**



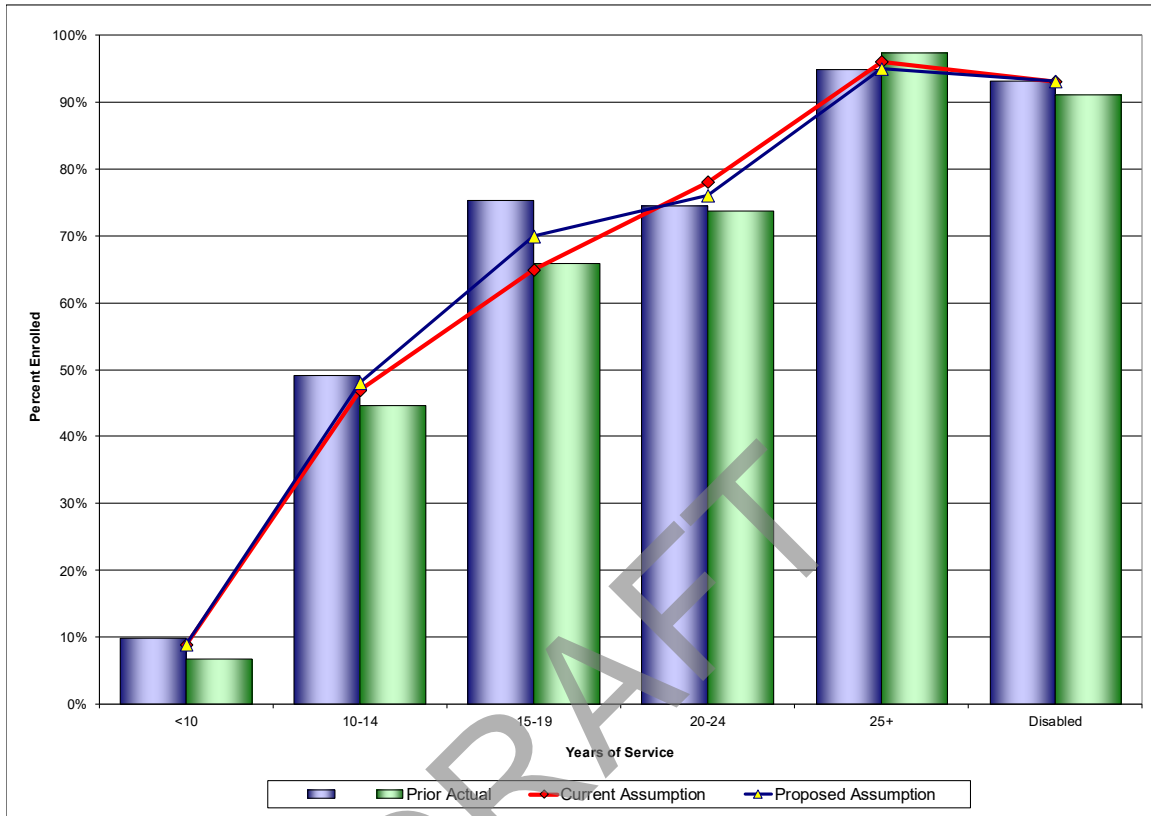
All Enrollees	Current Assumption	Actual
Total Count	3,414	3,411
Actual / Expected	100%	

**Exhibit 3-5  
 Initial Dental/Vision Enrollment – Females**



All Enrollees	Current Assumption	Actual
Total Count	4,344	4,353
Actual / Expected	100%	

**Exhibit 3-6  
 Initial Dental/Vision Enrollment – Males and Females**



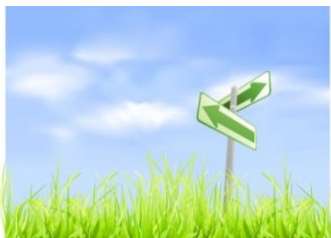
All Enrollees	Current Assumption	Actual	Proposed Assumption
Total Count	7,758	7,764	7,767
Actual / Expected	100%		100%



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## Section 4 Plan and Tier Selection



The plan and tier selection assumptions are used to model the range of possible selections for new enrollees. In our July 1, 2019 OPEB valuation, the selections were indexed by deduction code and gender separately for pre-65 and post-65 enrollees. We include only Tier 1 members in this evaluation since there is not yet sufficient experience for Tier 2 members. To determine Tier 2 members plan and tier selection, we considered the fact that the Tier 2 benchmark is based on the Blue Cross III retiree only premium for Medicare-eligible retirees and that it is possible that more retirees could enroll in lower cost plans such as Kaiser or United Healthcare. We also considered the fact that the benchmarks are based on Blue Cross I and Blue Cross II premiums for all retirees of Tier 1 and non-Medicare eligible retirees of Tier 2. The Tier 2 benchmark is for the retiree-only tier and the Tier 1 benchmark is for the tier that the member selects.

### Medical Selection Upon Enrollment

Exhibits 4-1 and 4-2 examine the medical plan and tier selection separately for males and females who enrolled before age 65, between July 1, 2018 and June 30, 2020. The plan and tier options were constant throughout the study period. The actual experience is compared to the expected results, along with new proposed assumptions. When the proposed assumptions differ from the current assumptions, changes are highlighted in yellow. At the bottom of the exhibits, the total enrollment for the non-single tiers is totaled. This represents the probability of enrolling at least one dependent.

Exhibits 4-3 and 4-4 are similar to Exhibits 4-1 and 4-2, except that they focus on those who enrolled after age 65. The exhibits show that patterns for males and females are quite different. Based on this, we recommend continuing with separate assumptions for males and females.

### Dental/Vision Selection Upon Enrollment

Exhibit 4-5 examines the dental/vision plan and tier selection separately for males and females.

Similar to the medical exhibits, the dental/vision exhibits show that patterns for males and females are quite different, resulting in a recommendation for continuing with separate assumptions for males and females.

### Medical Selection for Pre-65 Retirees When They Reach Age 65

When pre-65 retirees reach age 65, they may migrate to a different plan and/or tier. Exhibit 4-6 compares the actual experience to expected results. Based on the updated experience and future expectations, we are recommending changes in the assumed migration patterns. Note that in many cases where retirees are not the same age as their spouses, retirees migrate from a tier with two pre-65 members to a tier where the pre and post-65 members have different plans. For our modeling purposes, we encompassed these into a pure post-65 tier. This is especially evident in the Kaiser plans.

Exhibit 4-1  
 Initial Medical Pre-65 Enrollment – Males

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%	0.2%	0.2%	0.3%	0.3%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%	0.2%	0.1%	0.3%	0.3%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	1.0%	1.0%	1.2%	0.6%	0.9%	0.9%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children				0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.1%	0.1%	0.5%	0.5%
212	Anthem Blue Cross I	Retiree and Spouse			0.1%	0.2%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.5%	0.6%	0.4%	0.5%	0.5%
214	Anthem Blue Cross I	Retiree and Children			0.1%	0.1%		
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	4.5%	4.5%	4.2%	4.5%	4.5%	4.5%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	12.5%	10.1%	11.8%	12.5%	12.5%
223	Anthem Blue Cross II	Retiree, Spouse and Children	12.5%	12.5%	14.0%	16.9%	14.9%	14.9%
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%	1.7%	1.9%	1.5%	1.5%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare				0.1%		
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				0.1%		
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare						
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.1%	0.1%		
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare						
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only			0.2%		0.1%	0.1%
302	Cigna Network Model Plan	Retiree and Spouse	0.5%	0.5%	0.3%	0.1%	0.2%	0.2%
303	Cigna Network Model Plan	Retiree and Family			0.1%	0.1%	0.1%	0.1%
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	12.0%	12.0%	10.5%	10.0%	11.0%	11.0%
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)			0.3%	0.2%		
404	Kaiser (CA)	Retiree Excess I						
405	Kaiser (CA)	Retiree Excess II - Part B						
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic	35.0%	35.0%	32.1%	29.5%	33.0%	33.0%
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic			1.7%	2.0%		
414	Kaiser (CA)	One Excess I, Others Basic						
415	Kaiser (CA)	Two+ Cost ("M" Coverage)						
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)						
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)						
418	Kaiser (CA)	Two+ Advantage				0.1%		
419	Kaiser (CA)	One Excess I, One Advantage						
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic				0.1%	0.1%	
423	Kaiser (CA)	One Excess III (MNP), One Basic						
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B						
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)						
426	Kaiser (CA)	One Risk, One Excess II - Part B						
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B						
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-1  
 Initial Medical Pre-65 Enrollment – Males (continued)**

**Non Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
452	Kaiser (Other)	Retiree Only						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family			0.1%	0.1%		
455	Kaiser - Colorado	One Risk, One Basic						
456	Kaiser (Other)	Retiree and Spouse						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
460	Kaiser (Other)	Retiree and Spouse						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)			0.1%	0.1%		
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)			0.1%	0.1%		
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)			0.1%	0.1%		
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
487	Kaiser - Oregon	Retiree Cost						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only						
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only						
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			0.1%			
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)			0.2%	0.3%	0.1%	0.1%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	3.5%	3.5%	3.6%	3.5%	3.5%	3.5%
708	United Healthcare	Two-Party	7.0%	7.0%	7.4%	6.3%	7.0%	7.0%
709	United Healthcare	Family	7.5%	7.5%	9.9%	9.5%	8.5%	8.5%
<b>Total</b>			<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Probability of enrolling at least one dependent</b>	<b>79.0%</b>	<b>79.0%</b>	<b>80.8%</b>	<b>81.3%</b>	<b>80.1%</b>	<b>80.1%</b>
<b>Total New Enrollees</b>			<b>1,718</b>	<b>1,920</b>		

\* May not total to 100% due to rounding.

**Exhibit 4-1  
 Initial Medical Pre-65 Enrollment – Males (continued)**

**Firefighters Local 1014 Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	7.0%	7.0%	7.2%	5.9%	6.5%	6.5%
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%	30.1%	31.0%	35.0%	35.0%
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%	61.6%	63.0%	58.5%	58.5%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC			1.1%			
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
<b>Total</b>			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

<b>Probability of enrolling at least one dependent</b>	<b>93.0%</b>	<b>93.0%</b>	<b>92.8%</b>	<b>94.1%</b>	<b>93.5%</b>	<b>93.5%</b>
<b>Total New Enrollees</b>			<b>276</b>	<b>304</b>		

\* May not total to 100% due to rounding.

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Exhibit 4-2  
 Initial Medical Pre-65 Enrollment – Females

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.5%	0.5%	0.2%	0.2%	0.1%	0.1%
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.5%	0.5%	0.2%	0.1%	0.1%	0.1%
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children			0.2%	0.1%	0.1%	0.1%
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.5%	0.5%	0.5%	0.3%	0.4%	0.4%
212	Anthem Blue Cross I	Retiree and Spouse	0.5%	0.5%	0.2%	0.3%	0.3%	0.3%
213	Anthem Blue Cross I	Retiree, Spouse and Children			0.1%	0.2%	0.2%	0.2%
214	Anthem Blue Cross I	Retiree and Children			0.2%	0.1%	0.1%	0.1%
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	7.5%	7.5%	7.2%	7.8%	7.7%	7.7%
222	Anthem Blue Cross II	Retiree and Spouse	6.5%	6.5%	5.9%	7.4%	7.0%	7.0%
223	Anthem Blue Cross II	Retiree, Spouse and Children	2.5%	2.5%	2.6%	3.5%	3.0%	3.0%
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.5%	1.5%	1.2%	1.3%	1.3%
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	0.5%	0.5%	0.2%	0.2%	0.3%	0.3%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare				0.1%	0.1%	0.1%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare						
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare			0.1%	0.3%	0.2%	0.2%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare						
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.2%	0.4%	0.3%	0.3%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare						
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only				0.2%		
302	Cigna Network Model Plan	Retiree and Spouse				0.1%		
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children				0.1%		
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)	28.5%	28.5%	26.4%	24.8%	26.2%	26.2%
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	0.5%	0.5%	0.7%	0.6%	0.6%	0.6%
404	Kaiser (CA)	Retiree Excess I			0.1%			
405	Kaiser (CA)	Retiree Excess II - Part B						
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic	30.5%	30.5%	22.8%	23.7%	32.0%	32.0%
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic			7.6%	8.2%		
414	Kaiser (CA)	One Excess I, Others Basic			0.2%	0.1%		
415	Kaiser (CA)	Two+ Cost ("M" Coverage)						
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)						
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)						
418	Kaiser (CA)	Two+ Advantage			0.1%	0.2%		
419	Kaiser (CA)	One Excess I, One Advantage						
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic			0.2%	0.2%		
423	Kaiser (CA)	One Excess III (MNP), One Basic						
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B						
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)						
426	Kaiser (CA)	One Risk, One Excess II - Part B						
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B						
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-2  
 Initial Medical Pre-65 Enrollment – Females (continued)**

**Non Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic			0.2%	0.1%		
451	Kaiser - Colorado	Retiree Risk						
452	Kaiser (Other)	Retiree Only						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
456	Kaiser (Other)	Retiree and Spouse						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
460	Kaiser (Other)	Retiree and Spouse						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic			0.1%	0.1%		
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)			0.1%			
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)			0.1%			
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
487	Kaiser - Oregon	Retiree Cost						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only			0.1%			
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)						
701	United Healthcare Medicare Advantage	Retiree Only			0.2%	0.3%	0.2%	0.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	2.0%	2.0%	2.1%	1.9%	2.0%	2.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			0.2%	0.1%		
704	United Healthcare Medicare Advantage	Retiree & 2 + Depts. (1 Medicare)	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
705	United Healthcare Medicare Advantage	Retiree & 2 + Depts. (2 Medicare)						
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single	9.0%	9.0%	9.1%	8.1%	8.6%	8.6%
708	United Healthcare	Two-Party	5.5%	5.5%	5.7%	5.6%	5.5%	5.5%
709	United Healthcare	Family	2.5%	2.5%	3.4%	3.1%	2.7%	2.7%
<b>Total</b>			<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Probability of enrolling at least one dependent</b>			<b>53.0%</b>	<b>53.0%</b>	<b>54.4%</b>	<b>57.2%</b>	<b>55.5%</b>	<b>55.5%</b>
<b>Total New Enrollees</b>					<b>1,988</b>	<b>2,082</b>		

\* May not total to 100% due to rounding.

**Exhibit 4-2  
 Initial Medical Pre-65 Enrollment – Females (continued)**

**Firefighters Local 1014 Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65	7.0%	7.0%	66.7%	60.0%	6.5%	6.5%
802	Firefighters Local 1014	Med-Member +1 under 65	39.0%	39.0%			35.0%	35.0%
803	Firefighters Local 1014	Med-Member +2 under 65	54.0%	54.0%	33.3%	40.0%	58.5%	58.5%
804	Firefighters Local 1014	Med-Member with Medicare						
805	Firefighters Local 1014	Med-Member +1; 1 MDC						
806	Firefighters Local 1014	Med-Member +1; 2 MDC						
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC						
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
<b>Total</b>			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Probability of enrolling at least one dependent</b>			<b>93.0%</b>	<b>93.0%</b>	<b>33.3%</b>	<b>40.0%</b>	<b>93.5%</b>	<b>93.5%</b>
<b>Total New Enrollees</b>					<b>3</b>	<b>5</b>		

\* May not total to 100% due to rounding.

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Exhibit 4-3  
 Initial Medical Post-65 Enrollment – Males

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only			0.1%			
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse			0.1%	0.1%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family			0.1%			
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children						
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only	0.5%		0.2%	0.1%	0.3%	
212	Anthem Blue Cross I	Retiree and Spouse						
213	Anthem Blue Cross I	Retiree, Spouse and Children				0.1%		
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	1.0%		0.8%	0.6%	0.8%	
222	Anthem Blue Cross II	Retiree and Spouse	2.5%		2.4%	2.0%	2.3%	
223	Anthem Blue Cross II	Retiree, Spouse and Children	1.0%		0.9%	0.6%	0.8%	
224	Anthem Blue Cross II	Retiree and Children	0.5%		0.2%	0.1%	0.3%	
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	7.0%	8.5%	7.2%	7.3%	7.1%	8.2%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.2%	0.3%	0.2%	0.2%
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	5.5%	8.0%	5.3%	5.6%	5.5%	7.8%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	7.0%	7.0%	7.1%	7.3%	7.1%	7.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare						
245	Anthem Blue Cross III	Retiree and Children 1 Medicare	0.5%	1.0%	0.4%	0.3%	0.4%	0.7%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare	1.0%	2.0%	1.2%	1.7%	1.3%	2.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.1%	0.1%		
249	Anthem Blue Cross III	Retiree and Family 2 Medicare	0.5%	0.5%	0.5%	0.7%	0.6%	0.6%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare	0.5%	0.5%	0.3%	0.1%	0.3%	0.3%
301	Cigna Network Model Plan	Retiree Only			0.1%	0.1%		
302	Cigna Network Model Plan	Retiree and Spouse			0.1%			
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse			0.1%	0.1%		
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			1.2%	1.4%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	18.0%	19.5%	17.1%	16.5%	18.0%	19.7%
404	Kaiser (CA)	Retiree Excess I	0.5%		0.3%	0.4%	0.4%	
405	Kaiser (CA)	Retiree Excess II - Part B	1.0%		1.2%	1.6%	1.3%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)			0.1%	0.1%		
411	Kaiser (CA)	Family Basic			2.0%	2.2%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic	21.0%	22.5%	21.5%	18.3%	20.8%	22.6%
414	Kaiser (CA)	One Excess I, Others Basic	0.5%		0.3%	0.2%	0.5%	
415	Kaiser (CA)	Two+ Cost ("M" Coverage)						
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)						
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)						
418	Kaiser (CA)	Two+ Advantage	16.0%	16.0%	13.1%	15.8%	15.9%	16.1%
419	Kaiser (CA)	One Excess I, One Advantage			0.1%	0.3%	0.2%	
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	1.0%		0.9%	1.3%	1.2%	
423	Kaiser (CA)	One Excess III (MNP), One Basic						
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B						
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)						
426	Kaiser (CA)	One Risk, One Excess II - Part B						
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)						
430	Kaiser (CA)	Two Excess II - Part B			0.2%	0.2%		
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					0.1%	
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-3  
 Initial Medical Post-65 Enrollment – Males (continued)**

**Non Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic						
451	Kaiser - Colorado	Retiree Risk						
452	Kaiser (Other)	Retiree Only						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
456	Kaiser (Other)	Retiree and Spouse						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
460	Kaiser (Other)	Retiree and Spouse						
440	Kaiser - Georgia	One Medicare Member with Part B only						
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic						
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk				0.1%		
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
487	Kaiser - Oregon	Retiree Cost						
488	Kaiser - Oregon	Two Retiree Risk				0.1%		
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only	0.5%	0.5%	0.3%	0.5%	0.5%	0.5%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%
701	United Healthcare Medicare Advantage	Retiree Only	4.0%	4.0%	4.2%	3.6%	3.8%	3.8%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	4.5%	4.5%	4.6%	3.2%	3.9%	3.9%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	3.0%	3.0%	3.1%	4.2%	3.7%	3.7%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	1.5%	1.5%	1.6%	1.9%	1.7%	1.7%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)	0.5%	0.5%	0.3%	0.4%	0.5%	0.5%
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single						
708	United Healthcare	Two-Party				0.1%		
709	United Healthcare	Family						
<b>Total</b>			<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Probability of enrolling at least one dependent</b>	<b>67.5%</b>	<b>67.5%</b>	<b>67.1%</b>	<b>67.8%</b>	<b>67.8%</b>	<b>67.8%</b>
<b>Total New Enrollees</b>			<b>1,117</b>	<b>1,108</b>		

\* May not total to 100% due to rounding.

**Exhibit 4-3  
 Initial Medical Post-65 Enrollment – Males (continued)**

**Firefighters Local 1014 Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65				16.7%		
802	Firefighters Local 1014	Med-Member +1 under 65						
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	7.0%	7.0%			12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			50.0%	16.7%		
806	Firefighters Local 1014	Med-Member +1; 2 MDC	39.0%	39.0%	16.7%		28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC			33.3%	50.0%		
808	Firefighters Local 1014	Med-Member +2; 2 MDC	54.0%	54.0%		16.7%	60.0%	60.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
<b>Total</b>			100.0%	100.0%	100.0%	100.1%	100.0%	100.0%
<b>Probability of enrolling at least one dependent</b>			<b>93.0%</b>	<b>93.0%</b>	<b>100.0%</b>	<b>83.4%</b>	<b>88.0%</b>	<b>88.0%</b>
<b>Total New Enrollees</b>					<b>6</b>	<b>6</b>		

\* May not total to 100% due to rounding.

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Exhibit 4-4  
 Initial Medical Post-65 Enrollment – Females

Non Local 1014 Firefighters Retirees

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only			0.1%	0.1%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse						
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family						
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children						
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor						
211	Anthem Blue Cross I	Retiree Only			0.1%	0.4%	0.2%	
212	Anthem Blue Cross I	Retiree and Spouse						
213	Anthem Blue Cross I	Retiree, Spouse and Children						
214	Anthem Blue Cross I	Retiree and Children						
215	Anthem Blue Cross I	Minor Survivor						
221	Anthem Blue Cross II	Retiree Only	1.5%		1.6%	1.2%	1.3%	
222	Anthem Blue Cross II	Retiree and Spouse	1.0%		0.8%	0.6%	0.9%	
223	Anthem Blue Cross II	Retiree, Spouse and Children			0.1%	0.2%		
224	Anthem Blue Cross II	Retiree and Children						
225	Anthem Blue Cross II	Minor Survivor						
240	Anthem Blue Cross III	One Medicare	11.5%	13.0%	11.8%	11.5%	11.5%	13.0%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			0.1%	0.3%		
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare	1.0%	2.0%	1.2%	1.0%	1.0%	1.9%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare	4.5%	4.5%	4.5%	5.7%	5.1%	5.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.1%			
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.1%	0.3%	0.1%	0.1%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare						
247	Anthem Blue Cross III	Retiree and Family 1 Medicare			0.1%	0.2%	0.1%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare						
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.1%	0.2%	0.1%	0.1%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare						
301	Cigna Network Model Plan	Retiree Only						
302	Cigna Network Model Plan	Retiree and Spouse						
303	Cigna Network Model Plan	Retiree and Family						
304	Cigna Network Model Plan	Retiree and Children						
305	Cigna Network Model Plan	Minor Survivor						
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only						
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse						
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)						
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children						
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)						
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)						
393	Kaiser (WA)	Retiree and Family						
394	Kaiser (WA)	Retiree and Family						
395	Kaiser (WA)	Retiree and Family						
396	Kaiser (WA)	Retiree and Family						
397	Kaiser (WA)	Retiree and Family						
398	Kaiser (WA)	Retiree and Family						
399	Kaiser (WA)	Retiree and Family						
400	Kaiser (WA)	Retiree and Family						
401	Kaiser (CA)	Retiree Basic (Under 65)			2.9%	2.7%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)						
403	Kaiser (CA)	Retiree Risk (Senior Advantage)	38.5%	42.0%	34.1%	33.3%	38.2%	41.7%
404	Kaiser (CA)	Retiree Excess I	1.0%		0.8%	0.9%	1.0%	
405	Kaiser (CA)	Retiree Excess II - Part B	2.5%		2.7%	3.5%	2.5%	
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)						
411	Kaiser (CA)	Family Basic			0.7%	0.8%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic						
413	Kaiser (CA)	One Advantage, Others Basic	5.0%	5.5%	4.9%	5.0%	5.0%	5.5%
414	Kaiser (CA)	One Excess I, Others Basic			0.1%	0.1%		
415	Kaiser (CA)	Two+ Cost ("M" Coverage)						
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)						
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)						
418	Kaiser (CA)	Two+ Advantage	16.5%	17.0%	15.9%	16.0%	16.5%	16.9%
419	Kaiser (CA)	One Excess I, One Advantage			0.1%	0.2%		
420	Kaiser (CA)	Two+ Excess I						
421	Kaiser (CA)	Survivor						
422	Kaiser (CA)	One Excess II - Part B, One Basic	0.5%		0.5%	0.3%	0.5%	
423	Kaiser (CA)	One Excess III (MNP), One Basic						
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B						
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)						
426	Kaiser (CA)	One Risk, One Excess II - Part B	0.5%		0.2%	0.2%	0.4%	
427	Kaiser (CA)	One Risk, One Excess III (MNP)						
428	Kaiser (CA)	One Excess I, One Excess II - Part B						
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				0.1%		
430	Kaiser (CA)	Two Excess II - Part B						
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)						
432	Kaiser (CA)	Two Excess III - Both (MNP)						

**Exhibit 4-4**  
**Initial Medical Post-65-Enrollment – Females (continued)**

**Non Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
450	Kaiser - Colorado Basic	Retiree Basic			0.1%			
451	Kaiser - Colorado	Retiree Risk						
452	Kaiser (Other)	Retiree Only						
453	Kaiser - Colorado	Retiree Basic (Two Party)						
454	Kaiser - Colorado	Retiree Basic Family						
455	Kaiser - Colorado	One Risk, One Basic						
456	Kaiser (Other)	Retiree and Spouse						
457	Kaiser - Colorado	Two Retiree Risk						
458	Kaiser - Colorado	One Risk, Two or More Dependents						
459	Kaiser - Colorado	Two Risk, Two or More Dependents						
460	Kaiser (Other)	Retiree and Spouse						
440	Kaiser - Georgia	One Medicare Member with Part B only				0.1%		
441	Kaiser - Georgia	One Medicare Member with Part A only						
442	Kaiser - Georgia	One Member without Medicare Part A&B						
443	Kaiser - Georgia	One Medicare Member (Renal Failure)						
444	Kaiser - Georgia	One Medicare + One Medicare with Part B only						
445	Kaiser - Georgia	One Medicare + One Medicare with Part A only						
446	Kaiser - Georgia	One Medicare + One Medicare without Part A&B						
461	Kaiser - Georgia Basic	Basic				0.1%		
462	Kaiser - Georgia	Retiree Risk						
463	Kaiser - Georgia	Retiree (Two Party)						
464	Kaiser - Georgia	Retiree Basic Family						
465	Kaiser - Georgia	One Retiree Risk, One Basic						
466	Kaiser - Georgia	Two Retiree Risk						
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic						
468	Kaiser - Georgia	Two Retiree Risk, One Basic						
469	Kaiser - Georgia	Three Retiree Risk, One Basic						
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk						
471	Kaiser - Hawaii	Retiree Basic (Under 65)						
472	Kaiser - Hawaii	Retiree Risk						
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B						
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)						
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)						
476	Kaiser - Hawaii	One Retiree Risk, One Basic						
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic						
478	Kaiser - Hawaii	Two Retiree Risk						
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B						
481	Kaiser - Oregon	Retiree Basic (Under 65)						
482	Kaiser - Oregon	Retiree Risk						
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B						
484	Kaiser - Oregon	Retiree Basic (Two Party)						
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)						
486	Kaiser - Oregon	One Retiree Risk, One Basic						
487	Kaiser - Oregon	Retiree Cost						
488	Kaiser - Oregon	Two Retiree Risk						
489	Kaiser - Oregon	Retiree w/ Part A only						
490	Kaiser - Oregon	Retiree w/ Part B only						
491	Kaiser - Oregon	One Risk, One Medicare Part A only						
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare						
493	Kaiser - Oregon	One Risk, Two Basic						
494	Kaiser - Oregon	Two Risk, One Basic						
495	Kaiser - Oregon	Two Over 65 unassigned Medicare						
496	Kaiser - Oregon	Two Medicare Part A only						
497	Kaiser - Oregon	One Basic, One Medicare Part A only						
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B						
611	SCAN Health Plan	Retiree Only	1.0%	1.0%	0.8%	0.6%	0.8%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)	0.5%	0.5%	0.5%	0.3%	0.4%	0.4%
701	United Healthcare Medicare Advantage	Retiree Only	9.5%	9.5%	9.3%	8.8%	9.2%	9.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	1.0%	1.0%	1.3%	0.9%	1.0%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)	4.0%	4.0%	4.0%	4.1%	4.1%	4.1%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)			0.2%	0.2%	0.1%	0.1%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.2%	0.1%		
706	United Healthcare Medicare Advantage	Minor Survivor						
707	United Healthcare	Single						
708	United Healthcare	Two-Party						
709	United Healthcare	Family						
<b>Total</b>			<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Probability of enrolling at least one dependent</b>	<b>34.5%</b>	<b>34.5%</b>	<b>35.7%</b>	<b>36.8%</b>	<b>35.3%</b>	<b>35.3%</b>
<b>Total New Enrollees</b>			<b>2,046</b>	<b>2,167</b>		

\* May not total to 100% due to rounding.

**Exhibit 4-4**  
**Initial Medical Post-65-Enrollment – Females (continued)**

**Firefighters Local 1014 Retirees**

Deduction Code	Plan	Tier	Current Assumption Tier 1	Current Assumption Tier 2	Prior Actual *	Actual *	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	Firefighters Local 1014	Med-Member under 65						
802	Firefighters Local 1014	Med-Member +1 under 65						
803	Firefighters Local 1014	Med-Member +2 under 65						
804	Firefighters Local 1014	Med-Member with Medicare	7.0%	7.0%	50.0%		12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC			50.0%			
806	Firefighters Local 1014	Med-Member +1; 2 MDC	39.0%	39.0%			28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC						
808	Firefighters Local 1014	Med-Member +2; 2 MDC	54.0%	54.0%			60.0%	60.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65						
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65						
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65						
812	Firefighters Local 1014	Med-Surv. Sp. With MDC						
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC						
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC						
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC						
<b>Total</b>			100.0%	100.0%	100.0%	0.0%	100.0%	100.0%
<b>Probability of enrolling at least one dependent</b>			<b>93.0%</b>	<b>93.0%</b>	<b>50.0%</b>	<b>0.0%</b>	<b>88.0%</b>	<b>88.0%</b>
<b>Total New Enrollees</b>					<b>2</b>	<b>0</b>		

\* May not total to 100% due to rounding.

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**Exhibit 4-5  
 Initial Dental/Vision Enrollment**

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
<b>Current Assumption Percentage:</b>						
Males	19.0%	68.0%	0.0%	4.0%	9.0%	0.0%
Females	46.0%	40.0%	0.0%	8.0%	6.0%	0.0%

**Prior Actual:**

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
<b>Male</b>						
Count	590	2,178	0	119	267	0
Percentage	18.7%	69.1%	0.0%	3.8%	8.5%	0.0%
<b>Female</b>						
Count	1,874	1,718	0	321	220	0
Percentage	45.4%	41.5%	0.0%	7.8%	5.3%	0.0%

**Actual:**

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
<b>Male</b>						
Count	621	2,425	0	101	264	0
Percentage	18.2%	71.1%	0.0%	3.0%	7.7%	0.0%
<b>Female</b>						
Count	1,940	1,918	0	298	197	0
Percentage	44.6%	44.1%	0.0%	6.8%	4.5%	0.0%

**Proposed Assumption Percentage:**

Tier Deduction Code	Cigna Indemnity Dental/Vision			Cigna HMO Dental/Vision		
	Retiree Only	Retiree and Dependents	Survivor	Retiree Only	Retiree and Dependents	Survivor
	501	502	503	901	902	903
Male	18.5%	70.5%	0.0%	3.0%	8.0%	0.0%
Female	45.0%	42.7%	0.0%	7.5%	4.8%	0.0%

Exhibit 4-6  
Pre-65 to Post-65 Migration\*

Pre-Medicare Elig Plan	Count	Post-Medicare Elig Plan	Tier 1				Tier 2	
			Current Assumptions	Prior Actual	Actual	Proposed Assumptions	Current Assumptions	Proposed Assumptions Tier 2
Blue Cross I	27	Blue Cross I	42.0%	42.7%	47.4%	45.0%	0.0%	0.0%
	0	Blue Cross II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	29	Blue Cross III	58.0%	56.0%	50.8%	55.0%	100.0%	100.0%
	1	Other	0.0%	1.3%	1.8%	0.0%	0.0%	0.0%
	57	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross II	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	281	Blue Cross II	45.0%	44.0%	41.8%	44.0%	0.0%	0.0%
	380	Blue Cross III	55.0%	54.9%	56.5%	56.0%	100.0%	100.0%
	1	UnitedHealthcare	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
	0	Excess I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	Kaiser Family Basic	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
	11	Other	0.0%	1.0%	1.6%	0.0%	0.0%	0.0%
	673	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Blue Cross Prudent Buyer Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	4	Blue Cross II	2.0%	3.9%	4.4%	4.0%	0.0%	0.0%
	44	Blue Cross III	50.0%	52.9%	48.3%	49.0%	100.0%	100.0%
	41	Blue Cross Prudent Buyer Plan	48.0%	42.2%	45.1%	47.0%	0.0%	0.0%
	2	Other	0.0%	1.0%	2.2%	0.0%	0.0%	0.0%
	91	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cigna Network Model Plan	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2	Blue Cross II	0.0%	0.0%	4.8%	2.5%	0.0%	0.0%
	12	Blue Cross III	23.0%	24.5%	28.6%	25.0%	23.0%	25.0%
	2	Cigna Healthcare for Seniors	8.0%	8.2%	4.8%	6.0%	0.0%	0.0%
	12	Cigna Network Model Plan	44.0%	42.8%	28.5%	36.5%	0.0%	0.0%
	8	UnitedHealthcare	15.0%	14.3%	19.0%	18.0%	77.0%	75.0%
	0	Senior Advantage	2.0%	2.0%	0.0%	2.0%	0.0%	0.0%
	0	One Advantage, Others Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	5	SCAN Health Plan	8.0%	8.2%	11.9%	10.0%	0.0%	0.0%
	1	Other	0.0%	0.0%	2.4%	0.0%	0.0%	0.0%
	42	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
UnitedHealthcare	430	UnitedHealthcare	81.0%	77.6%	78.6%	80.0%	82.0%	81.0%
	0	Cigna Network Model Plan	1.0%	0.7%	0.0%	1.0%	0.0%	0.0%
	2	Blue Cross I	0.0%	0.3%	0.4%	0.0%	0.0%	0.0%
	13	Blue Cross II	2.0%	1.9%	2.4%	2.0%	0.0%	0.0%
	54	Blue Cross III	8.0%	8.8%	9.8%	9.0%	10.0%	11.0%
	8	SCAN Health Plan	2.0%	2.2%	1.5%	2.0%	2.0%	2.0%
	12	Senior Advantage	2.0%	2.2%	2.2%	2.0%	6.0%	6.0%
	1	One Advantage, Others Basic	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
	0	One Advantage, One Excess II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	12	Excess II	3.0%	3.0%	2.2%	3.0%	0.0%	0.0%
	4	One Excess II, One Basic	1.0%	2.2%	0.7%	1.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	11	Other	0.0%	1.1%	2.0%	0.0%	0.0%	0.0%
	547	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Retiree Basic	624	Senior Advantage	79.0%	76.1%	73.2%	77.5%	98.0%	98.0%
	21	Excess I	3.0%	2.9%	2.5%	3.0%	0.0%	0.0%
	145	Excess II	12.0%	13.1%	17.0%	14.5%	0.0%	0.0%
	19	Excess III (MNP)	4.0%	3.1%	2.2%	3.0%	0.0%	0.0%
	1	Blue Cross I	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
	23	Blue Cross III	2.0%	1.9%	2.8%	2.0%	2.0%	2.0%
	2	UnitedHealthcare	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
	0	Kaiser Retiree Basic	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%
	3	One Advantage, Others Basic	0.0%	0.6%	0.4%	0.0%	0.0%	0.0%
	1	One Excess III (MNP), One Basic	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
	13	Other	0.0%	1.3%	1.5%	0.0%	0.0%	0.0%
	852	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kaiser Family Basic	80	2+ Advantage	82.0%	13.3%	12.5%	80.0%	99.0%	99.0%
	3	One Advantage, One Excess II	8.5%	0.1%	0.5%	9.0%	0.0%	0.0%
	5	One Advantage, One Excess III (MNP)	3.0%	0.7%	0.7%	3.1%	0.0%	0.0%
	337	One Advantage, Others Basic	0.0%	58.7%	52.7%	0.0%	0.0%	0.0%
	4	One Excess I, One Advantage	4.5%	0.6%	0.6%	4.1%	0.0%	0.0%
	28	One Excess I, Others Basic	0.0%	4.4%	4.4%	0.0%	0.0%	0.0%
	1	One Excess I, Others Excess II	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
	87	One Excess II, One Basic	0.0%	11.6%	13.6%	0.0%	0.0%	0.0%
	0	One Excess II, Others Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	16	One Excess III (MNP), One Basic	0.0%	3.1%	2.5%	0.0%	0.0%	0.0%
	5	Two+ Excess II-Part B	0.5%	0.1%	0.8%	0.5%	0.0%	0.0%
	0	Cigna Network Model Plan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2	Excess I	0.0%	0.6%	0.3%	0.0%	0.0%	0.0%
	2	Excess III (MNP)	0.0%	0.1%	0.3%	0.0%	0.0%	0.0%
	12	Blue Cross III	1.0%	1.2%	1.9%	1.8%	1.0%	1.0%
	1	UnitedHealthcare	0.5%	0.0%	0.2%	0.2%	0.0%	0.0%
	20	Senior Advantage	0.0%	3.2%	3.1%	1.5%	0.0%	0.0%
	24	Kaiser Family Basic	0.0%	0.1%	3.8%	0.0%	0.0%	0.0%
	12	Other	0.0%	2.1%	1.9%	0.0%	0.0%	0.0%
	639	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
One Advantage, Others Basic	4	Senior Advantage	0.0%	0.5%	1.1%	0.0%	0.0%	0.0%
	297	2+ Advantage	0.0%	80.9%	78.7%	0.0%	0.0%	0.0%
	4	One Advantage, One Excess II	0.0%	1.8%	1.1%	0.0%	0.0%	0.0%
	8	One Advantage, One Excess III (MNP)	0.0%	1.8%	2.1%	0.0%	0.0%	0.0%
	50	One Advantage, Others Basic	0.0%	10.8%	13.3%	0.0%	0.0%	0.0%
	2	One Excess I, One Advantage	0.0%	1.8%	0.5%	0.0%	0.0%	0.0%
	9	Blue Cross III	0.0%	0.8%	2.4%	0.0%	0.0%	0.0%
	0	Blue Cross I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	1	Blue Cross II	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%
	0	Excess III (MNP)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0	One Excess III (MNP), One Basic	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	2	Other	0.0%	1.3%	0.5%	0.0%	0.0%	0.0%
	377	Total	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%
Firefighters Local 1014	171	Firefighters Local 1014	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0	Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	171	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\* Tiers with both a pre- and post-65 member were encompassed in a pure post-65 tier. The results from the Kaiser One Advantage, Others Basic section is included in the results of the Kaiser Family Basic section.



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**Section 5 Retirement of Vested Terminated Members**



The exhibits in this section present comparisons of actual retirements from vested terminated status during the five-year period ending June 30, 2020 with those expected to retire according to the actuarial assumptions used in our 2019 OPEB valuation.

**Assumption Format**

- We recommend that the current format based on age is maintained.
- Since the experience for this assumption is somewhat limited, we have not differentiated this assumption by gender.

Experience was examined separately for the General retirement Plans A-D and G, General Plan E, and the Safety Plans A-C, due to different retirement eligibility provisions.

**Results and Recommendations**

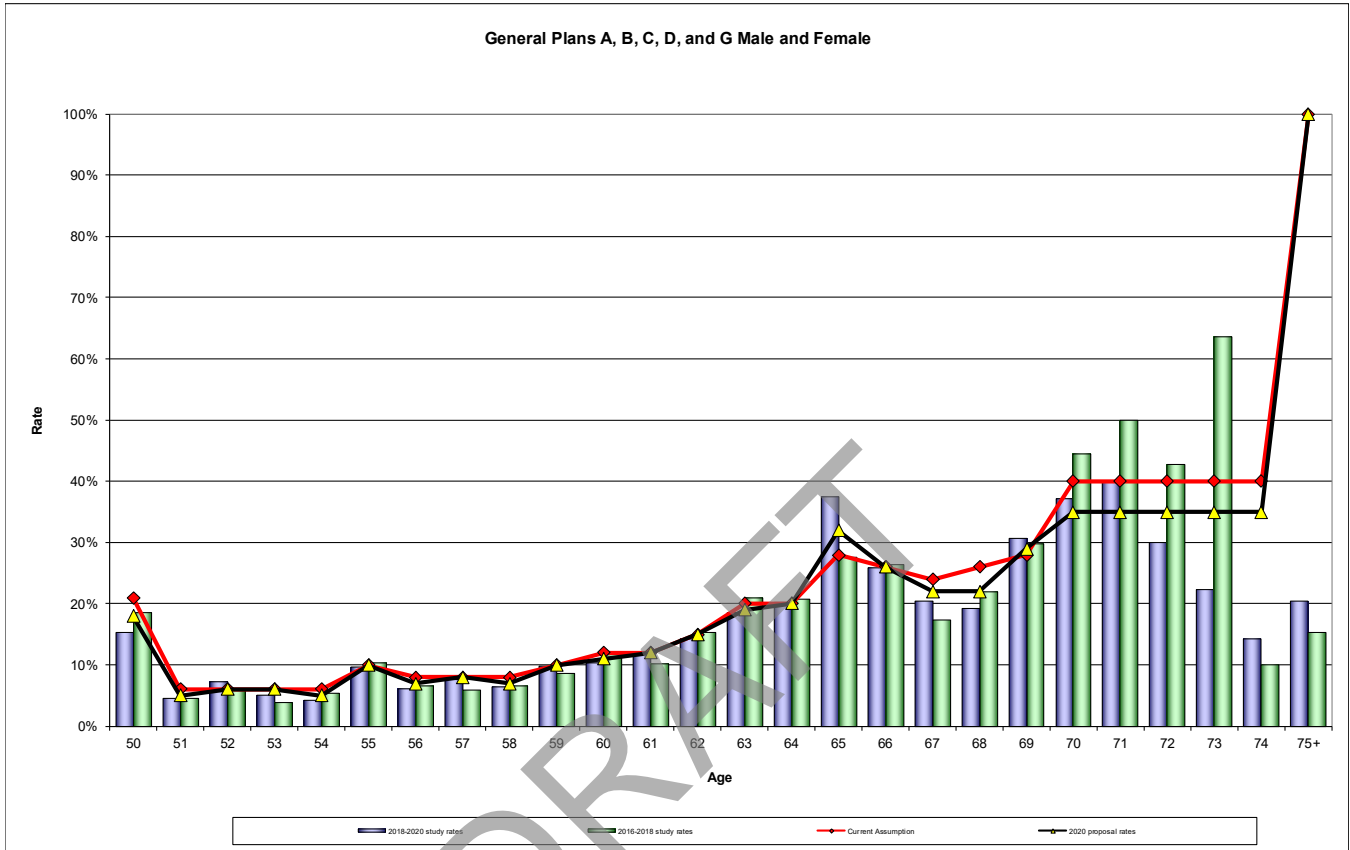
Over the five-year period ended June 30, 2020, retirements from vested terminated status were slightly lower than our assumptions. In addition, there has been some variation in the retirement patterns by age compared to our assumptions. Based on this, we are recommending adjustments to the age based rates to bring the actual to expected ratios closer to 100%. The table below summarizes the results which are presented by age on Exhibits 5-1, 5-2, and 5-3.

We recommend these assumptions be the same for Tier 1 and Tier 2.

Retirement of Vested Terminated Members						
Class of Members	Number of Retirements				Actual / Expected	
	Current Assumption	Prior Actual	Actual	Proposed	Current	Proposed
General A,B,C,D,G	856	830	736	806	86%	91%
General E	1,149	1,151	888	1,051	77%	84%
Safety A,B,C	111	99	86	100	77%	86%
<b>Total</b>	<b>2,116</b>	<b>2,080</b>	<b>1,710</b>	<b>1,957</b>	<b>81%</b>	<b>87%</b>

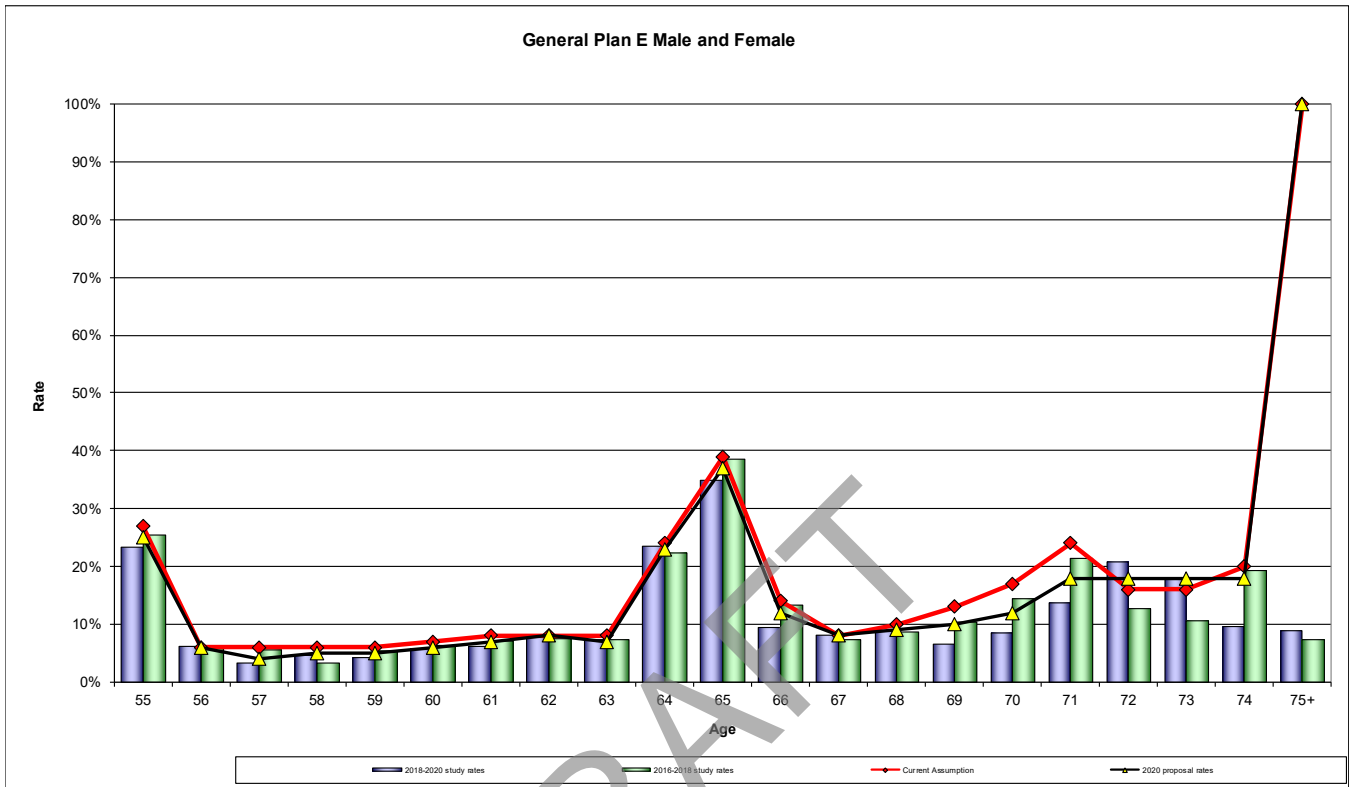
The charts in Exhibits 5-1, 5-2, and 5-3 include results for ages below the assumed certain retirement age, since a considerable number of vested terminated members retire later than that.

**Exhibit 5-1**  
**Retirement of Vested Terminated Members**  
**General Plans A, B, C, D, and G – Male & Female**



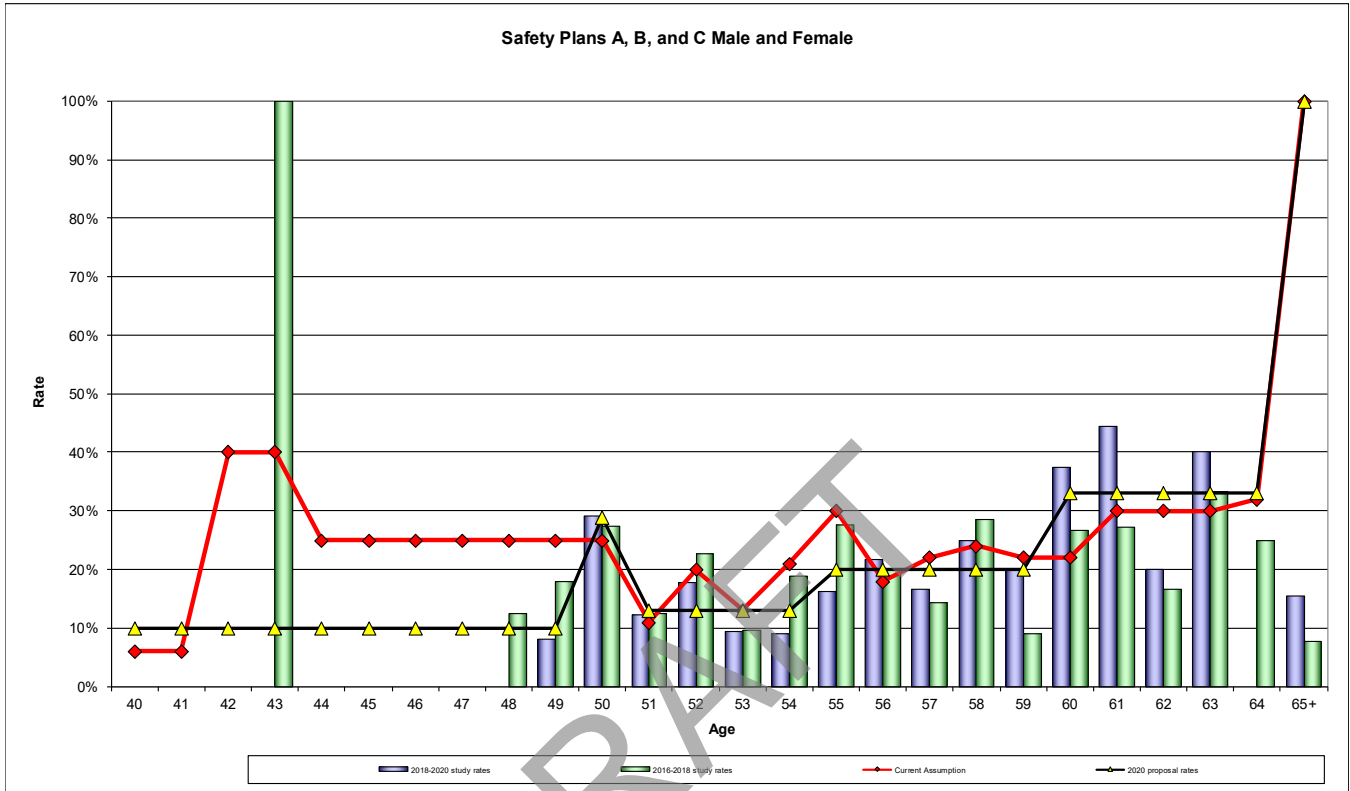
All Eligible VTs	Current Assumption	Prior Actual	Actual	2020 Proposal
Total Count	856	830	736	806
Actual / Expected	86%			91%
Total Count w/o 75+	807	822	726	757
Actual / Expected w/o 75+	90%			96%

**Exhibit 5-2**  
**Retirement of Vested Terminated Members**  
**General Plan E – Male & Female**



All Eligible VTs	Current Assumption	Prior Actual	Actual	2020 Proposal
Total Count	1,149	1,151	888	1,051
Actual / Expected	77%			84%
Total Count w/o 75+	1,036	1,145	878	938
Actual / Expected w/o 75+	85%			94%

**Exhibit 5-3**  
**Retirement of Vested Terminated Members**  
**Safety Plans A, B, and C – Male & Female**



All Eligible VTs	Current Assumption	Prior Actual	Actual	2020 Proposal
Total Count	111	99	86	100
Actual / Expected	77%			86%
Total Count w/o 65+	98	98	84	87
Actual / Expected w/o 65+	86%			97%
Total Count 50 - 65	87	89	81	83
Actual / Expected 50 - 65	93%			98%

**Section 6 Other OPEB Demographic Assumptions**



This section discusses the following OPEB demographic assumptions:

- Age difference for enrolled spouses
- Medicare enrollment for members in Blue Cross Plans I, II, and Prudent Buyer
- Survivor and new dependent enrollment, after the death of a retired member or dependent

**Age Difference for Enrolled Spouses**

The age difference for enrolled spouses is used for the valuation of current active members projected to retire and enroll a spouse in the future. In our July 1, 2019 OPEB valuation, we assumed that future male retirees will be four years older than their female spouse. Furthermore, we assumed that future female retirees will be two years younger than their male spouses.

**Results and Recommendation**

We studied the age difference for two groups of current retirees with spouses enrolled in order to forecast what patterns may be for future retirees.

- Group 1: All current retirees
- Group 2: Recent retirees (5 years)

The table below shows the results by group based on the July 1, 2018, 2019, and 2020 OPEB valuation data along with our recommended assumption. Note that our valuation system is designed to utilize whole year age differences.

Class of Retirees with Spouses	Male Retirees		Female Retirees	
	Number	Male Age Less Female Age	Number	Male Age Less Female Age
Current Assumption		4.0 years		2.0 years
Prior Actual Experience				
All Retirees	17,110	4.4 years	9,060	1.5 years
Recent Retirees	3,825	3.7 years	2,919	1.7 years
Actual Experience				
All Retirees	17,711	4.5 years	9,799	1.3 years
Recent Retirees	4,121	3.5 years	3,195	1.4 years
Recommended Assumption (Tier 1 and Tier 2)		4.0 years		1.0 year

**Medicare Enrollment for Blue Cross Plans I, II, and Prudent Buyer**

Our July 1, 2019 OPEB valuation assumed that members in Blue Cross I, II, and Prudent Buyer were not eligible for Medicare Part B premium reimbursement. We checked the validity of this assumption based on July 1, 2018, 2019, and 2020 enrollment information. Medicare Part A information from LACERA for both inactives and actives was incomplete, so we relied on the Medicare Part B indicator. There were not any members in the Blue Cross I, II, and Prudent Buyer plans who were in Medicare Part B. We recommend continuing with the current assumption for Tier 1. We will assume Tier 2 members will enroll in Medicare Parts A and B.

**Survivor and New Dependent Enrollment**

There are three scenarios that we incorporated into our July 1, 2019 OPEB valuation:

1. If a dependent spouse/domestic partner dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent. This applies for new spouses and dependents of Tier 1 and Tier 2.
2. If a retiree who has a pension option which qualifies as eligible for continuing retirement benefits to the survivor dies, and the spouse/domestic partner has retiree health coverage, the existing spouse/domestic partner or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent. There is no subsidy for a new spouse or child of a surviving spouse who is under Tier 2.
3. If a retiree who has a pension option which qualifies as eligible for continuing retirement benefits to the survivor dies, and the spouse/domestic partner does not have retiree health coverage, we assume no additional spouse/domestic partner or dependent will be enrolled in both Tiers.

**Results and Recommendations**

We studied the experience since the July 1, 2018 OPEB Experience Study and developed the recommendations shown in the table below. Although actual experience from these assumptions is somewhat difficult to track, we were able to develop approximate results for Scenarios 1 and 2. We did not study Scenario 3 since it is based on LACERA policy. LACERA staff will consider how to track this experience in the future.

Scenario	New Spouse/Domestic Partner Enrollment	New Dependent Enrollment
Scenario 1		
Current Assumption	2.0%	3.0%
Prior Actual Experience	1.0%	N/A
Number of Observations	17	N/A
Actual Experience	0.5%	N/A
Number of Observations	10	N/A
Recommended Assumption	<b>1.0%</b>	<b>2.5%</b>
Scenario 2		
Current Assumption	4.0%	3.0%
Prior Actual Experience	2.0%	2.0%
Number of Observations	14	13
Actual Experience	1.5%	2.5%
Number of Observations	10	17
Recommended Assumption	<b>2.0%</b>	<b>2.5%</b>

## Section 7 OPEB Economic Assumptions



This section discusses the investment earnings and health cost trend assumptions, which are the primary economic assumptions that differentiate the OPEB valuation for Los Angeles County from the LACERA retirement benefit valuation. The salary increase assumptions and inflation are included in the retirement benefit experience studies. These assumptions are used for both the retirement benefits funding valuation and the OPEB funding valuation. There is not a separate OPEB study of the salary increase and inflation assumptions.

### Investment Earnings

With respect to the investment earnings assumption, ASOP No. 6 references ASOP No. 27, Selection of Economic Assumptions for Measuring Pension Obligations, which provides guidance to actuaries giving advice on selecting economic assumptions for measuring obligations under defined benefit plans. For more details of ASOP No. 27, refer to Milliman's 2019 Investigation of Experience for Retirement Benefit Assumptions dated January 28, 2020.

The change from cost sharing to agent was effective for the July 1, 2018 OPEB funding valuation. The investment earnings assumption approach for this funding valuation is intended to reflect the funding policy associated with each agent. The investment earnings assumption for agents that are prefunding through the OPEB Trust will be the expected return of the OPEB Trust. The agents that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County's general funds' expected return.

### OPEB Trust Investment Earnings

The County, Superior Court, and LACERA are contributing to the OPEB Trust for the purposes of prefunding future OPEB costs. The expected investment return on the OPEB Trust is 6.1%, based on the Trust's investment policy and Meketa's current 10-year capital market assumptions and investment forecast model.

The investment return assumption for agents that have been prefunding the OPEB Trust has been rounded to the nearest 0.25% since 2014 which was the initial valuation with OPEB Trust assets. We recommend rounding 6.1% to the nearest 0.25% and continuing with the 6.00% return assumption for agents that are prefunding through the OPEB Trust. The funding policies are structured such that contributions will exceed benefit payments by a significant amount until the contribution reaches the Actuarially Determined Contribution (ADC). After that point, benefits are projected to be payable out of Trust assets for the foreseeable future.

Details of Meketa's current 10-year capital market assumptions are in the chart below.



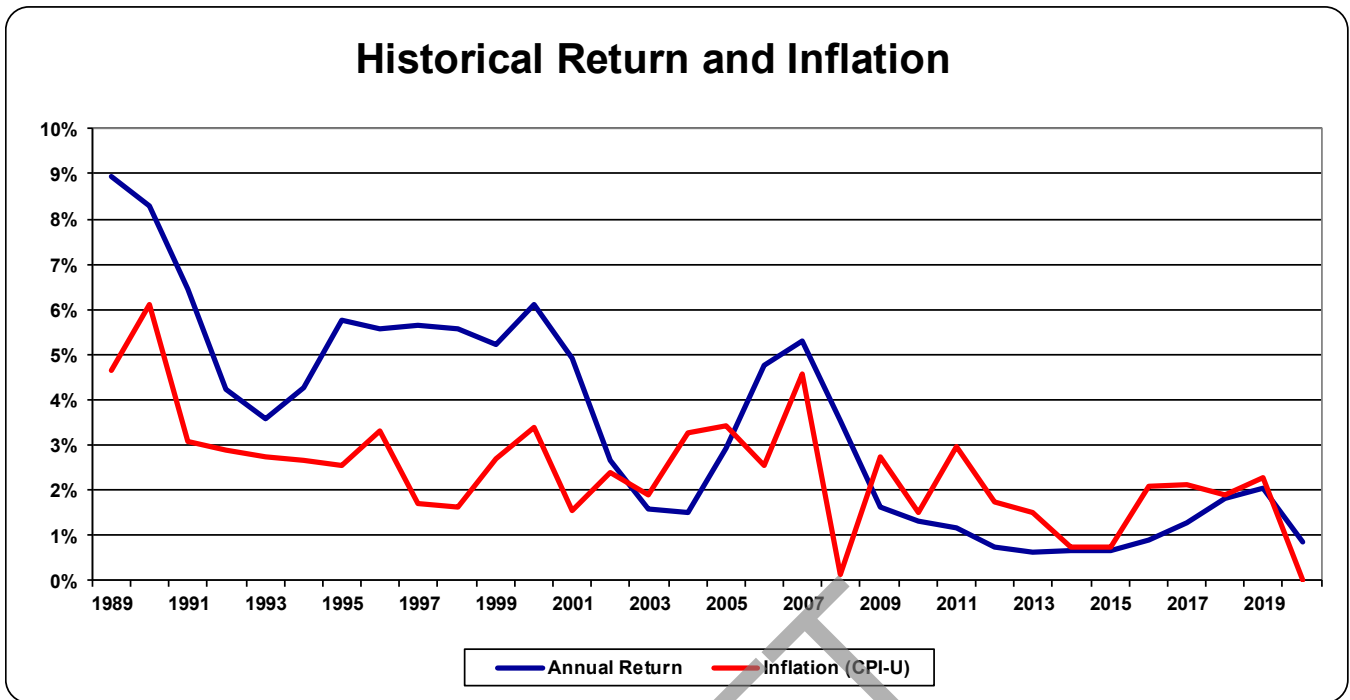
Asset Class	Target Allocation (policy)		Weighted Average 10-Year Expected Real Rate of Return (After Expected 2.75% Inflation Rate) (Geometric)	10 Year Expected Nominal Return	Standard Deviation
	4Q 2019	6/30/20 Actual			
<b>Growth</b>	<b>50.0%</b>	<b>50.6%</b>	<b>3.9%</b>	<b>6.8%</b>	<b>17.0%</b>
Global Equity	50.0%	50.6%	3.9%	6.8%	17.0%
<b>Credit</b>	<b>20.0%</b>	<b>19.8%</b>	<b>2.0%</b>	<b>4.8%</b>	<b>9.0%</b>
High Yield Bonds	6.0%	5.9%	1.3%	4.1%	11.0%
Bank Loans	10.0%	9.9%	2.1%	4.9%	9.0%
Emerging Market Bonds (Local)	4.0%	4.0%	1.5%	4.3%	12.5%
<b>Risk Reduction &amp; Mitigation</b>	<b>10.0%</b>	<b>10.0%</b>	<b>-0.5%</b>	<b>2.2%</b>	<b>3.2%</b>
Cash Equivalents	2.0%	1.6%	-0.8%	1.9%	1.0%
Investment Grade Bonds	8.0%	8.4%	-0.4%	2.3%	4.0%
<b>Inflation Hedges</b>	<b>20.0%</b>	<b>19.6%</b>	<b>3.2%</b>	<b>6.1%</b>	<b>15.1%</b>
TIPS	6.0%	6.0%	-0.5%	2.3%	7.0%
REITs	10.0%	9.6%	3.8%	6.6%	26.0%
Commodities	4.0%	4.0%	2.0%	4.9%	17.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3.3%</b>	<b>6.1%</b>	<b>12.4%</b>

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

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

## General Fund Investment Earnings

In setting the investment earnings assumption for the General Fund, we use a “building block” approach, which involves an estimate of inflation plus an assumed real return. In reviewing the real return assumption, we looked at historical information from the County, combined with our estimate of long-term expectations for short-term high-quality fixed income investments. The following chart compares historical County returns to the rate of inflation from 1989 through 2019. Over this period, the geometric averages of the annual return and the rate of inflation were 3.5% and 2.5%, respectively, resulting in a real return over the period of approximately 1.0% per year.



**General Fund  
 Investment Earnings  
 (continued)**

Based on our discussions with the County and our review of asset class returns over this period, the returns are consistent with those of a fixed income investment portfolio concentrated in short-term U.S. Government investments with maturities of three years or less. Recent projections of returns for these investments indicate that the historical 1.0% real return may be higher than what is achievable in the future. Current projections are for real returns in the -0.65% to -0.25% range for these investments.

The 2019 retirement benefit experience study analyzed the rate of price inflation and wage inflation. The Board of Investment decided at the January 2020 meeting to make changes in some of these economic assumptions for the retirement benefit program. The price inflation assumption remained at 2.75%. To be consistent with the retirement benefit program, we propose using 2.75% for the price inflation assumption used for the OPEB valuation.

Using the building block approach to combine assumed real return and assumed inflation, the preceding discussion yields a range from which to choose the assumed investment return of the general assets. This range is between 2.10% and 2.50% (2.75% inflation plus assumed real return between -0.65% and -0.25%).

Milliman used our current capital market assumptions and investment forecast model to develop an expected return on general assets of 2.30%. We incorporated the County’s general fund balance sheet as of June 30, 2020 to develop this result, as shown in the chart below. Note that this estimate falls within the range derived from the building block approach described above.

Asset Class	Expected Arithmetic Nominal Return (30 yrs)	Asset Allocation
Cash	1.68%	27.66%
Short-term U.S. Bonds	2.56%	72.34%
Expected Arithmetic Return (30 yrs) <sup>(1)</sup>		2.32%
Expected Geometric Return (30 yrs) <sup>(2)</sup>		2.30%

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

**Investment Earnings**

The investment earnings assumptions will vary by Agent. The County, LACERA, and Superior Courts will have an investment earnings assumption based on the OPEB Trust expected return of 6.00%. The agents that are not prefunding through the OPEB Trust will have an investment earnings assumption of the County’s general funds expected return of 2.30%.

Assumption	Current OPEB	Proposed OPEB
Price Inflation (CPI)	2.75%	2.75%
Wage Inflation	3.25%	3.25%
Investment Earnings		
Agents prefunding in the OPEB Trust	6.00%	6.00%
Agents not prefunding	3.69%	2.30%

**Health Cost Trend  
 General Discussion**

In our July 1, 2019 OPEB valuation, we developed trend rates for the following three benefit types:

- LACERA and Firefighters Local 1014 medical plans
- Medicare Part B premiums
- Dental/vision plans

We have examined these assumptions and are recommending modifications as discussed below. The first-year trends will be modified to reflect the July 1, 2021 final annual medical and dental plan rate renewals which will be reflected in the July 1, 2020 OPEB valuation.

**Medical Trend**

Starting with the July 1, 2008 OPEB valuation, we began setting the medical trend assumption based on the Society of Actuaries (SOA) report entitled “Modeling Long-Term Healthcare Cost Trends” by Professor Thomas E. Getzen. The report includes detailed research performed by a committee of economists and actuaries (including a Milliman representative) and recommends the use of the “Getzen Model” named after the professor who developed the model. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to more accurately project long-term medical trends.

The Getzen model is a tool that Milliman uses as the foundation for the trend that we recommend to our clients for OPEB valuations. The Getzen model uses assumptions about healthcare to model its growth as a share of the U.S. Gross Domestic Product (GDP) in order to develop a long-term medical trend assumption. The premise is that although health costs will continue to grow as a percentage of GDP, that growth will ultimately reach a limit. The major assumptions are as follows:

- *Trends through 2022.* These trends are based on our review of the July 1, 2020 annual medical and dental plan rate renewals and summaries provided by Segal taking into account drug percentage of total, approximate annual premiums, and plan type.
- *2030 GDP % Share.* This is the assumed percentage of GDP that is spent on healthcare and is assumed to be 20.3%. This is based on a recent actuarial projection of National Health Expenditures (NHE) from the Centers for Medicare & Medicaid Services (CMS).
- *Inflation (CPI).* This is consistent with the assumption used for the investment earnings rate above.
- *Real GDP Per Capita.* This is the assumed growth in the GDP over inflation. The model uses a 1.5% assumption, which falls within the range of projected scenarios from both the Congressional Budget Office (CBO) and CMS.
- *Excess Medical Cost Growth.* This component represents all other sources of excess trend, and it is assumed to be 1.1%, based on the SOA research.
- *GDP Resistance Point.* This is the point at which health care costs as a percentage of GDP are assumed to begin to meet resistance. The assumption used is 25% based on the SOA research.
- *GDP Limit Year.* The model assumes that after 2075, health costs will grow at the rate of GDP growth, equal to the CPI plus real per capita GDP growth.

We made several adjustments to the base trends obtained from the Getzen model, as discussed below.

- *Aging.* Since the Getzen model projects overall healthcare spending in the U.S., it implicitly includes aging of the population. Since we have an explicit assumption for aging in the OPEB valuation, we have removed the aging factor from the Getzen model, resulting in a 0.4% decrease in the 2020 trend assumption, grading to 0.0% by 2061. We assume the aging reduction is limited such that trend is not reduced below inflation plus GDP growth.
- *Administrative Costs.* A portion of the retiree health premiums (assumed to be 10%) are used for carrier administrative costs. We assume that this portion of the premium will grow at inflation plus 0.75% annually.
- *Rounding.* We rounded the trend assumptions to the nearest 0.10% for each year.

The first-year trend rates for LACERA will be adjusted for the July 1, 2021 annual medical and dental plan rate renewals and fees in the July 1, 2020 OPEB funding valuation. These approved annual medical and dental plan rate renewals will not be available until March 2021. These trends reflect fees from ACA and the enactment of H.R. 1865. These fees include the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in 2020. H.R. 1865 repealed the Excise tax and the Health Insurer Fee beginning with calendar year 2021.

Exhibits 7-1 through 7-4 show the recommended medical trend assumptions excluding Excise tax for the July 1, 2020 OPEB valuation compared to the medical trend assumptions used for the July 1, 2019 OPEB valuation. Exhibits 7-1 and 7-2 are for the under 65 members and Exhibits 7-3 and 7-4 are for the over 65 members.

### Medicare Part B Premium Trend

In the July 1, 2019 OPEB valuation, we established the Medicare Part B premium trend assumption to be consistent with projections from CMS. We have updated the Medicare Part B assumption for the July 1, 2020 valuation based on the following CMS reports:

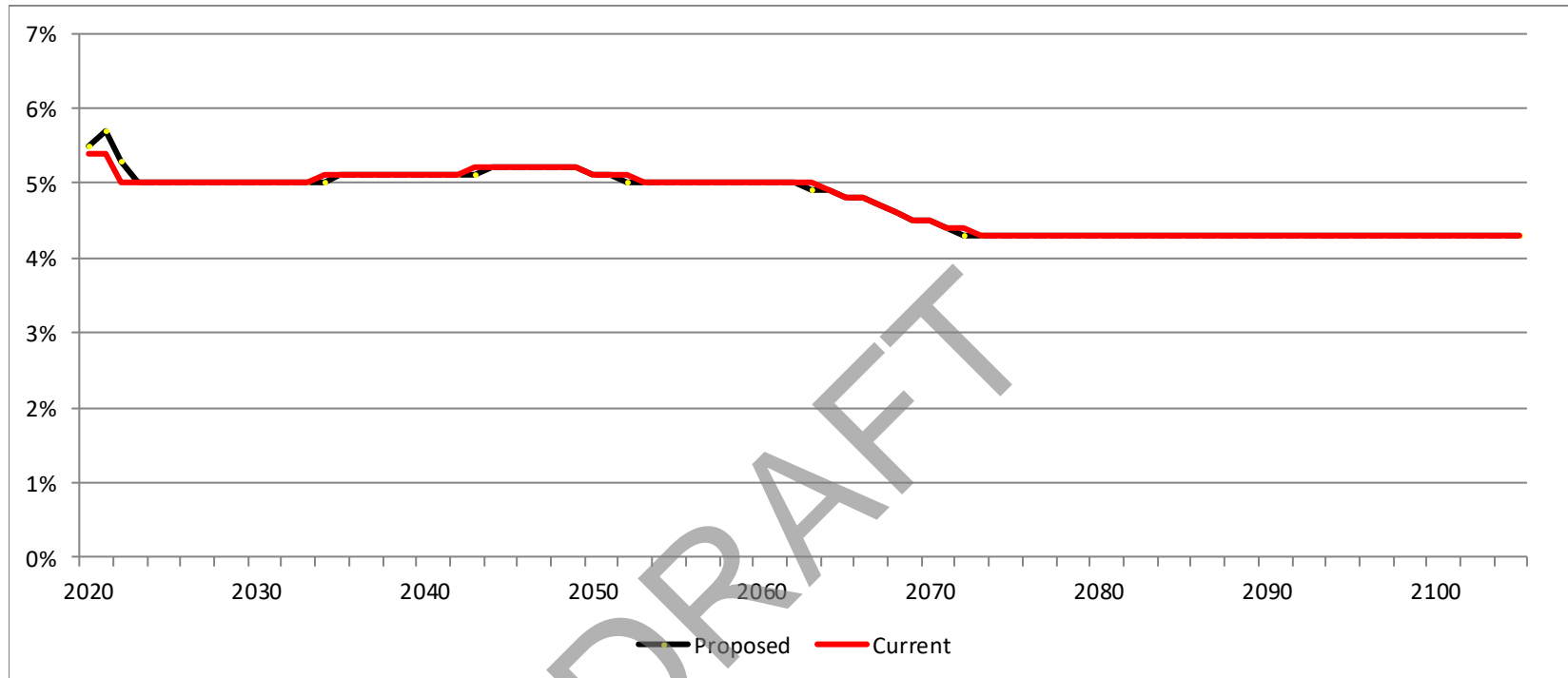
- *2020 Medicare Trustees Report.* We used this report for assumed Medicare Part B enrollment growth and for the real GDP growth assumption of 1.5%.
- *2020 CMS report titled *Projected Medicare Expenditures under an Illustrative Scenario with Alternative Payment Updates to Medicare Providers.** We used this report for assumed Part B premium increases, under the assumption that physician updates will increase in line with the Medicare Economic Index (MEI).

Our recommended July 1, 2020 Medicare Part B premium trend is compared to the July 1, 2019 assumption in Exhibits 7-5 and 7-6. The July 1, 2020 census data indicates that a large number of individuals are being reimbursed for an amount lower than the 2020 standard Part B premium of \$144.60. The lower amount is due to a CMS hold harmless provision that does not allow an individual's Part B premium increase to exceed the increase in their Social Security benefits. Based on recent cost of living adjustments, we believe that most of these individuals are actually paying the standard amount, and we assume that these individuals will verify their updated premium by 2021, causing a large trend increase in the first year. Exhibits 7-5 and 7-6 include a calendar year to fiscal year adjustment.

### Dental/Vision Trend

In our July 1, 2020 OPEB valuation, the underlying dental/vision trend rate will be 4.25%. This assumption is based on the CPI plus 1.5%. We also incorporate a Claim Probability Distribution (CPD) analysis to model the indemnity plan annual maximum. This causes the trend to decline for about 35 years, but then increase once the costs of the HMO plan begin to have a greater influence on the trend than the indemnity plan. Refer to Exhibits 7-7 and 7-8.

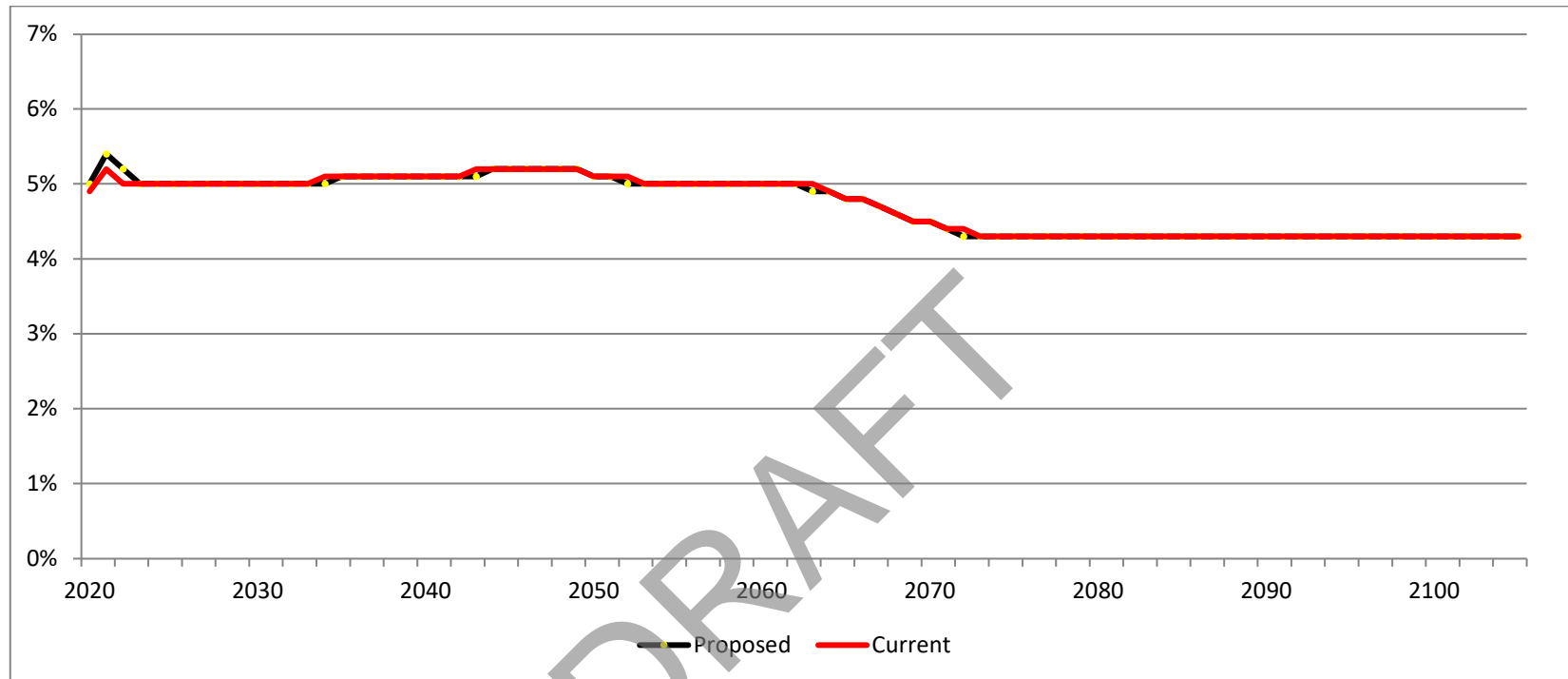
Exhibit 7-1  
Medical Trend without Excise Tax for Pre-65 Members



**Exhibit 7-2  
 Medical Trend without Excise Tax for Pre-65 Members – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	5.40%	5.50%	6/30/2064	6/30/2065	5.00%	4.90%
6/30/2022	6/30/2023	5.40%	5.70%	6/30/2065	6/30/2066	4.90%	4.90%
6/30/2023	6/30/2024	5.00%	5.30%	6/30/2066	6/30/2067	4.80%	4.80%
6/30/2024	6/30/2025	5.00%	5.00%	6/30/2067	6/30/2068	4.80%	4.80%
6/30/2025	6/30/2026	5.00%	5.00%	6/30/2068	6/30/2069	4.70%	4.70%
6/30/2026	6/30/2027	5.00%	5.00%	6/30/2069	6/30/2070	4.60%	4.60%
6/30/2027	6/30/2028	5.00%	5.00%	6/30/2070	6/30/2071	4.50%	4.50%
6/30/2028	6/30/2029	5.00%	5.00%	6/30/2071	6/30/2072	4.50%	4.50%
6/30/2029	6/30/2030	5.00%	5.00%	6/30/2072	6/30/2073	4.40%	4.40%
6/30/2030	6/30/2031	5.00%	5.00%	6/30/2073	6/30/2074	4.40%	4.30%
6/30/2031	6/30/2032	5.00%	5.00%	6/30/2074	6/30/2075	4.30%	4.30%
6/30/2032	6/30/2033	5.00%	5.00%	6/30/2075	6/30/2076	4.30%	4.30%
6/30/2033	6/30/2034	5.00%	5.00%	6/30/2076	6/30/2077	4.30%	4.30%
6/30/2034	6/30/2035	5.00%	5.00%	6/30/2077	6/30/2078	4.30%	4.30%
6/30/2035	6/30/2036	5.10%	5.00%	6/30/2078	6/30/2079	4.30%	4.30%
6/30/2036	6/30/2037	5.10%	5.10%	6/30/2079	6/30/2080	4.30%	4.30%
6/30/2037	6/30/2038	5.10%	5.10%	6/30/2080	6/30/2081	4.30%	4.30%
6/30/2038	6/30/2039	5.10%	5.10%	6/30/2081	6/30/2082	4.30%	4.30%
6/30/2039	6/30/2040	5.10%	5.10%	6/30/2082	6/30/2083	4.30%	4.30%
6/30/2040	6/30/2041	5.10%	5.10%	6/30/2083	6/30/2084	4.30%	4.30%
6/30/2041	6/30/2042	5.10%	5.10%	6/30/2084	6/30/2085	4.30%	4.30%
6/30/2042	6/30/2043	5.10%	5.10%	6/30/2085	6/30/2086	4.30%	4.30%
6/30/2043	6/30/2044	5.10%	5.10%	6/30/2086	6/30/2087	4.30%	4.30%
6/30/2044	6/30/2045	5.20%	5.10%	6/30/2087	6/30/2088	4.30%	4.30%
6/30/2045	6/30/2046	5.20%	5.20%	6/30/2088	6/30/2089	4.30%	4.30%
6/30/2046	6/30/2047	5.20%	5.20%	6/30/2089	6/30/2090	4.30%	4.30%
6/30/2047	6/30/2048	5.20%	5.20%	6/30/2090	6/30/2091	4.30%	4.30%
6/30/2048	6/30/2049	5.20%	5.20%	6/30/2091	6/30/2092	4.30%	4.30%
6/30/2049	6/30/2050	5.20%	5.20%	6/30/2092	6/30/2093	4.30%	4.30%
6/30/2050	6/30/2051	5.20%	5.20%	6/30/2093	6/30/2094	4.30%	4.30%
6/30/2051	6/30/2052	5.10%	5.10%	6/30/2094	6/30/2095	4.30%	4.30%
6/30/2052	6/30/2053	5.10%	5.10%	6/30/2095	6/30/2096	4.30%	4.30%
6/30/2053	6/30/2054	5.10%	5.00%	6/30/2096	6/30/2097	4.30%	4.30%
6/30/2054	6/30/2055	5.00%	5.00%	6/30/2097	6/30/2098	4.30%	4.30%
6/30/2055	6/30/2056	5.00%	5.00%	6/30/2098	6/30/2099	4.30%	4.30%
6/30/2056	6/30/2057	5.00%	5.00%	6/30/2099	6/30/2100	4.30%	4.30%
6/30/2057	6/30/2058	5.00%	5.00%	6/30/2100	6/30/2101	4.30%	4.30%
6/30/2058	6/30/2059	5.00%	5.00%	6/30/2101	6/30/2102	4.30%	4.30%
6/30/2059	6/30/2060	5.00%	5.00%	6/30/2102	6/30/2103	4.30%	4.30%
6/30/2060	6/30/2061	5.00%	5.00%	6/30/2103	6/30/2104	4.30%	4.30%
6/30/2061	6/30/2062	5.00%	5.00%	6/30/2104	6/30/2105	4.30%	4.30%
6/30/2062	6/30/2063	5.00%	5.00%	6/30/2105	6/30/2106	4.30%	4.30%
6/30/2063	6/30/2064	5.00%	5.00%	6/30/2106	6/30/2107	4.30%	4.30%

Exhibit 7-3  
Medical Trend without Excise Tax for Post-65 Members

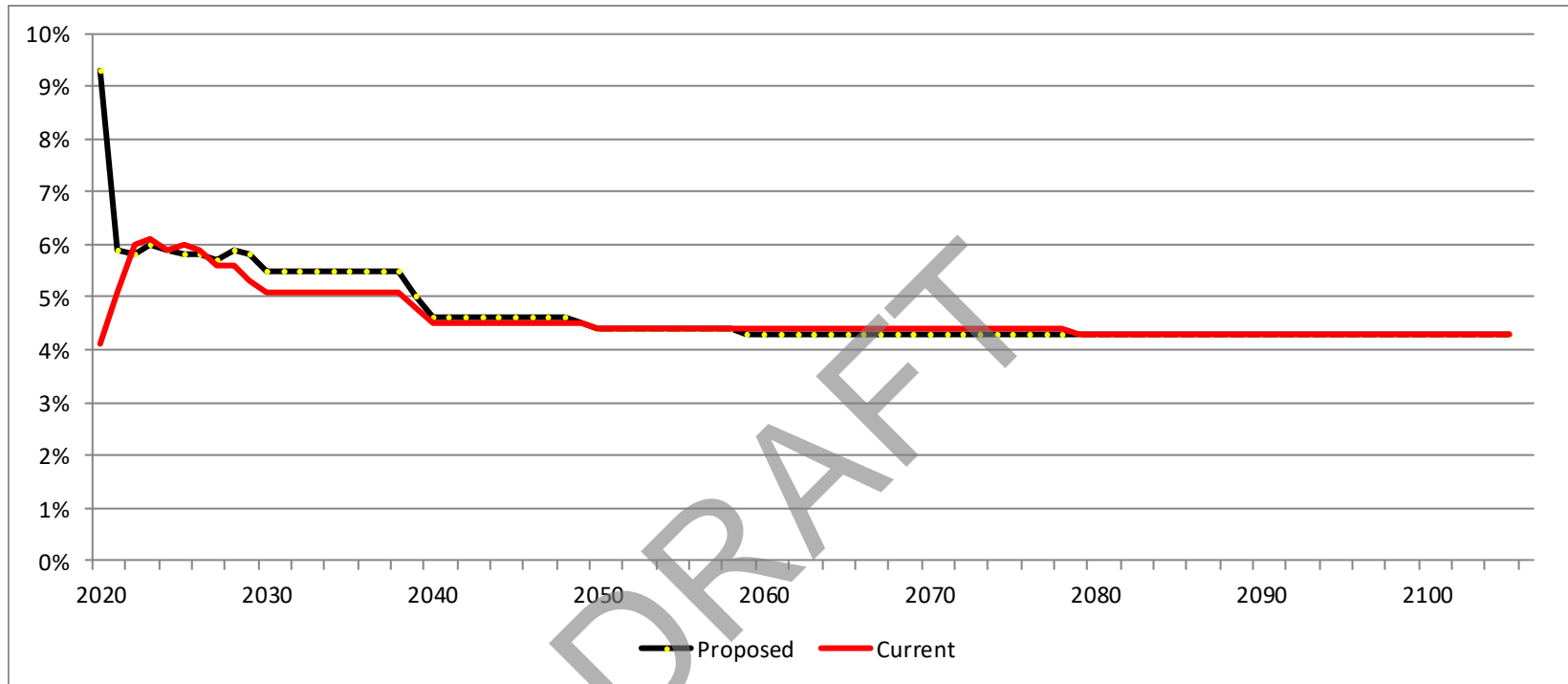




**Exhibit 7-4**  
**Medical Trend without Excise Tax for Post-65 Members – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	4.90%	5.00%	6/30/2064	6/30/2065	5.00%	4.90%
6/30/2022	6/30/2023	5.20%	5.40%	6/30/2065	6/30/2066	4.90%	4.90%
6/30/2023	6/30/2024	5.00%	5.20%	6/30/2066	6/30/2067	4.80%	4.80%
6/30/2024	6/30/2025	5.00%	5.00%	6/30/2067	6/30/2068	4.80%	4.80%
6/30/2025	6/30/2026	5.00%	5.00%	6/30/2068	6/30/2069	4.70%	4.70%
6/30/2026	6/30/2027	5.00%	5.00%	6/30/2069	6/30/2070	4.60%	4.60%
6/30/2027	6/30/2028	5.00%	5.00%	6/30/2070	6/30/2071	4.50%	4.50%
6/30/2028	6/30/2029	5.00%	5.00%	6/30/2071	6/30/2072	4.50%	4.50%
6/30/2029	6/30/2030	5.00%	5.00%	6/30/2072	6/30/2073	4.40%	4.40%
6/30/2030	6/30/2031	5.00%	5.00%	6/30/2073	6/30/2074	4.40%	4.30%
6/30/2031	6/30/2032	5.00%	5.00%	6/30/2074	6/30/2075	4.30%	4.30%
6/30/2032	6/30/2033	5.00%	5.00%	6/30/2075	6/30/2076	4.30%	4.30%
6/30/2033	6/30/2034	5.00%	5.00%	6/30/2076	6/30/2077	4.30%	4.30%
6/30/2034	6/30/2035	5.00%	5.00%	6/30/2077	6/30/2078	4.30%	4.30%
6/30/2035	6/30/2036	5.10%	5.00%	6/30/2078	6/30/2079	4.30%	4.30%
6/30/2036	6/30/2037	5.10%	5.10%	6/30/2079	6/30/2080	4.30%	4.30%
6/30/2037	6/30/2038	5.10%	5.10%	6/30/2080	6/30/2081	4.30%	4.30%
6/30/2038	6/30/2039	5.10%	5.10%	6/30/2081	6/30/2082	4.30%	4.30%
6/30/2039	6/30/2040	5.10%	5.10%	6/30/2082	6/30/2083	4.30%	4.30%
6/30/2040	6/30/2041	5.10%	5.10%	6/30/2083	6/30/2084	4.30%	4.30%
6/30/2041	6/30/2042	5.10%	5.10%	6/30/2084	6/30/2085	4.30%	4.30%
6/30/2042	6/30/2043	5.10%	5.10%	6/30/2085	6/30/2086	4.30%	4.30%
6/30/2043	6/30/2044	5.10%	5.10%	6/30/2086	6/30/2087	4.30%	4.30%
6/30/2044	6/30/2045	5.20%	5.10%	6/30/2087	6/30/2088	4.30%	4.30%
6/30/2045	6/30/2046	5.20%	5.20%	6/30/2088	6/30/2089	4.30%	4.30%
6/30/2046	6/30/2047	5.20%	5.20%	6/30/2089	6/30/2090	4.30%	4.30%
6/30/2047	6/30/2048	5.20%	5.20%	6/30/2090	6/30/2091	4.30%	4.30%
6/30/2048	6/30/2049	5.20%	5.20%	6/30/2091	6/30/2092	4.30%	4.30%
6/30/2049	6/30/2050	5.20%	5.20%	6/30/2092	6/30/2093	4.30%	4.30%
6/30/2050	6/30/2051	5.20%	5.20%	6/30/2093	6/30/2094	4.30%	4.30%
6/30/2051	6/30/2052	5.10%	5.10%	6/30/2094	6/30/2095	4.30%	4.30%
6/30/2052	6/30/2053	5.10%	5.10%	6/30/2095	6/30/2096	4.30%	4.30%
6/30/2053	6/30/2054	5.10%	5.00%	6/30/2096	6/30/2097	4.30%	4.30%
6/30/2054	6/30/2055	5.00%	5.00%	6/30/2097	6/30/2098	4.30%	4.30%
6/30/2055	6/30/2056	5.00%	5.00%	6/30/2098	6/30/2099	4.30%	4.30%
6/30/2056	6/30/2057	5.00%	5.00%	6/30/2099	6/30/2100	4.30%	4.30%
6/30/2057	6/30/2058	5.00%	5.00%	6/30/2100	6/30/2101	4.30%	4.30%
6/30/2058	6/30/2059	5.00%	5.00%	6/30/2101	6/30/2102	4.30%	4.30%
6/30/2059	6/30/2060	5.00%	5.00%	6/30/2102	6/30/2103	4.30%	4.30%
6/30/2060	6/30/2061	5.00%	5.00%	6/30/2103	6/30/2104	4.30%	4.30%
6/30/2061	6/30/2062	5.00%	5.00%	6/30/2104	6/30/2105	4.30%	4.30%
6/30/2062	6/30/2063	5.00%	5.00%	6/30/2105	6/30/2106	4.30%	4.30%
6/30/2063	6/30/2064	5.00%	5.00%	6/30/2106	6/30/2107	4.30%	4.30%

Exhibit 7-5  
Medicare Part B Premium Trend

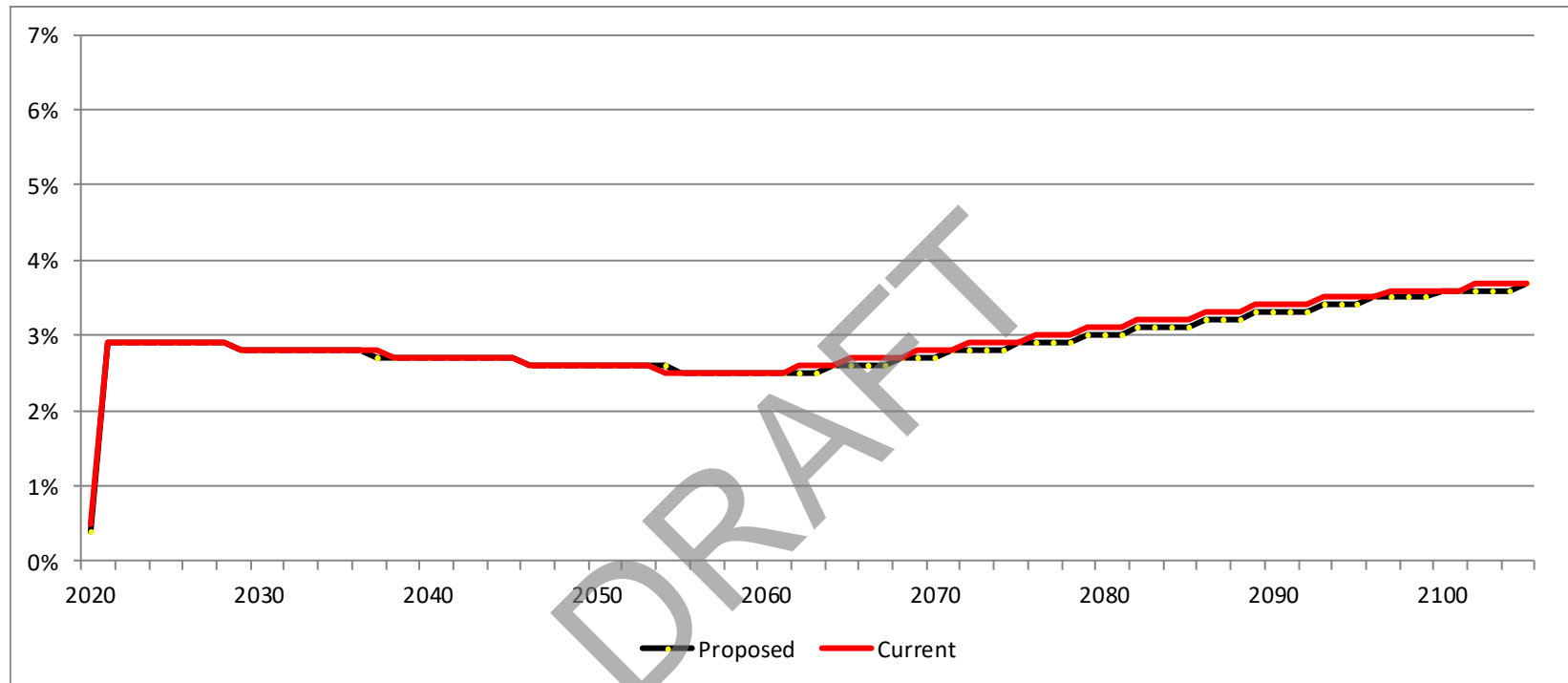


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**Exhibit 7-6  
 Medicare Part B Premium Trend – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	4.10%	9.30%	6/30/2064	6/30/2065	4.40%	4.30%
6/30/2022	6/30/2023	5.10%	5.90%	6/30/2065	6/30/2066	4.40%	4.30%
6/30/2023	6/30/2024	6.00%	5.80%	6/30/2066	6/30/2067	4.40%	4.30%
6/30/2024	6/30/2025	6.10%	6.00%	6/30/2067	6/30/2068	4.40%	4.30%
6/30/2025	6/30/2026	5.90%	5.90%	6/30/2068	6/30/2069	4.40%	4.30%
6/30/2026	6/30/2027	6.00%	5.80%	6/30/2069	6/30/2070	4.40%	4.30%
6/30/2027	6/30/2028	5.90%	5.80%	6/30/2070	6/30/2071	4.40%	4.30%
6/30/2028	6/30/2029	5.60%	5.70%	6/30/2071	6/30/2072	4.40%	4.30%
6/30/2029	6/30/2030	5.60%	5.90%	6/30/2072	6/30/2073	4.40%	4.30%
6/30/2030	6/30/2031	5.30%	5.80%	6/30/2073	6/30/2074	4.40%	4.30%
6/30/2031	6/30/2032	5.10%	5.50%	6/30/2074	6/30/2075	4.40%	4.30%
6/30/2032	6/30/2033	5.10%	5.50%	6/30/2075	6/30/2076	4.40%	4.30%
6/30/2033	6/30/2034	5.10%	5.50%	6/30/2076	6/30/2077	4.40%	4.30%
6/30/2034	6/30/2035	5.10%	5.50%	6/30/2077	6/30/2078	4.40%	4.30%
6/30/2035	6/30/2036	5.10%	5.50%	6/30/2078	6/30/2079	4.40%	4.30%
6/30/2036	6/30/2037	5.10%	5.50%	6/30/2079	6/30/2080	4.40%	4.30%
6/30/2037	6/30/2038	5.10%	5.50%	6/30/2080	6/30/2081	4.30%	4.30%
6/30/2038	6/30/2039	5.10%	5.50%	6/30/2081	6/30/2082	4.30%	4.30%
6/30/2039	6/30/2040	5.10%	5.50%	6/30/2082	6/30/2083	4.30%	4.30%
6/30/2040	6/30/2041	4.80%	5.00%	6/30/2083	6/30/2084	4.30%	4.30%
6/30/2041	6/30/2042	4.50%	4.60%	6/30/2084	6/30/2085	4.30%	4.30%
6/30/2042	6/30/2043	4.50%	4.60%	6/30/2085	6/30/2086	4.30%	4.30%
6/30/2043	6/30/2044	4.50%	4.60%	6/30/2086	6/30/2087	4.30%	4.30%
6/30/2044	6/30/2045	4.50%	4.60%	6/30/2087	6/30/2088	4.30%	4.30%
6/30/2045	6/30/2046	4.50%	4.60%	6/30/2088	6/30/2089	4.30%	4.30%
6/30/2046	6/30/2047	4.50%	4.60%	6/30/2089	6/30/2090	4.30%	4.30%
6/30/2047	6/30/2048	4.50%	4.60%	6/30/2090	6/30/2091	4.30%	4.30%
6/30/2048	6/30/2049	4.50%	4.60%	6/30/2091	6/30/2092	4.30%	4.30%
6/30/2049	6/30/2050	4.50%	4.60%	6/30/2092	6/30/2093	4.30%	4.30%
6/30/2050	6/30/2051	4.50%	4.50%	6/30/2093	6/30/2094	4.30%	4.30%
6/30/2051	6/30/2052	4.40%	4.40%	6/30/2094	6/30/2095	4.30%	4.30%
6/30/2052	6/30/2053	4.40%	4.40%	6/30/2095	6/30/2096	4.30%	4.30%
6/30/2053	6/30/2054	4.40%	4.40%	6/30/2096	6/30/2097	4.30%	4.30%
6/30/2054	6/30/2055	4.40%	4.40%	6/30/2097	6/30/2098	4.30%	4.30%
6/30/2055	6/30/2056	4.40%	4.40%	6/30/2098	6/30/2099	4.30%	4.30%
6/30/2056	6/30/2057	4.40%	4.40%	6/30/2099	6/30/2100	4.30%	4.30%
6/30/2057	6/30/2058	4.40%	4.40%	6/30/2100	6/30/2101	4.30%	4.30%
6/30/2058	6/30/2059	4.40%	4.40%	6/30/2101	6/30/2102	4.30%	4.30%
6/30/2059	6/30/2060	4.40%	4.40%	6/30/2102	6/30/2103	4.30%	4.30%
6/30/2060	6/30/2061	4.40%	4.30%	6/30/2103	6/30/2104	4.30%	4.30%
6/30/2061	6/30/2062	4.40%	4.30%	6/30/2104	6/30/2105	4.30%	4.30%
6/30/2062	6/30/2063	4.40%	4.30%	6/30/2105	6/30/2106	4.30%	4.30%
6/30/2063	6/30/2064	4.40%	4.30%	6/30/2106	6/30/2107	4.30%	4.30%

Exhibit 7-7  
Dental/Vision Trend



**Exhibit 7-8  
 Dental/Vision Trend – Percentage Table**

Fiscal Year Ending		Current	Proposed	Fiscal Year Ending		Current	Proposed
From	To			From	To		
6/30/2021	6/30/2022	0.50%	0.40%	6/30/2064	6/30/2065	2.60%	2.50%
6/30/2022	6/30/2023	2.90%	2.90%	6/30/2065	6/30/2066	2.60%	2.60%
6/30/2023	6/30/2024	2.90%	2.90%	6/30/2066	6/30/2067	2.70%	2.60%
6/30/2024	6/30/2025	2.90%	2.90%	6/30/2067	6/30/2068	2.70%	2.60%
6/30/2025	6/30/2026	2.90%	2.90%	6/30/2068	6/30/2069	2.70%	2.60%
6/30/2026	6/30/2027	2.90%	2.90%	6/30/2069	6/30/2070	2.70%	2.70%
6/30/2027	6/30/2028	2.90%	2.90%	6/30/2070	6/30/2071	2.80%	2.70%
6/30/2028	6/30/2029	2.90%	2.90%	6/30/2071	6/30/2072	2.80%	2.70%
6/30/2029	6/30/2030	2.90%	2.90%	6/30/2072	6/30/2073	2.80%	2.80%
6/30/2030	6/30/2031	2.80%	2.80%	6/30/2073	6/30/2074	2.90%	2.80%
6/30/2031	6/30/2032	2.80%	2.80%	6/30/2074	6/30/2075	2.90%	2.80%
6/30/2032	6/30/2033	2.80%	2.80%	6/30/2075	6/30/2076	2.90%	2.80%
6/30/2033	6/30/2034	2.80%	2.80%	6/30/2076	6/30/2077	2.90%	2.90%
6/30/2034	6/30/2035	2.80%	2.80%	6/30/2077	6/30/2078	3.00%	2.90%
6/30/2035	6/30/2036	2.80%	2.80%	6/30/2078	6/30/2079	3.00%	2.90%
6/30/2036	6/30/2037	2.80%	2.80%	6/30/2079	6/30/2080	3.00%	2.90%
6/30/2037	6/30/2038	2.80%	2.80%	6/30/2080	6/30/2081	3.10%	3.00%
6/30/2038	6/30/2039	2.80%	2.70%	6/30/2081	6/30/2082	3.10%	3.00%
6/30/2039	6/30/2040	2.70%	2.70%	6/30/2082	6/30/2083	3.10%	3.00%
6/30/2040	6/30/2041	2.70%	2.70%	6/30/2083	6/30/2084	3.20%	3.10%
6/30/2041	6/30/2042	2.70%	2.70%	6/30/2084	6/30/2085	3.20%	3.10%
6/30/2042	6/30/2043	2.70%	2.70%	6/30/2085	6/30/2086	3.20%	3.10%
6/30/2043	6/30/2044	2.70%	2.70%	6/30/2086	6/30/2087	3.20%	3.10%
6/30/2044	6/30/2045	2.70%	2.70%	6/30/2087	6/30/2088	3.30%	3.20%
6/30/2045	6/30/2046	2.70%	2.70%	6/30/2088	6/30/2089	3.30%	3.20%
6/30/2046	6/30/2047	2.70%	2.70%	6/30/2089	6/30/2090	3.30%	3.20%
6/30/2047	6/30/2048	2.60%	2.60%	6/30/2090	6/30/2091	3.40%	3.30%
6/30/2048	6/30/2049	2.60%	2.60%	6/30/2091	6/30/2092	3.40%	3.30%
6/30/2049	6/30/2050	2.60%	2.60%	6/30/2092	6/30/2093	3.40%	3.30%
6/30/2050	6/30/2051	2.60%	2.60%	6/30/2093	6/30/2094	3.40%	3.30%
6/30/2051	6/30/2052	2.60%	2.60%	6/30/2094	6/30/2095	3.50%	3.40%
6/30/2052	6/30/2053	2.60%	2.60%	6/30/2095	6/30/2096	3.50%	3.40%
6/30/2053	6/30/2054	2.60%	2.60%	6/30/2096	6/30/2097	3.50%	3.40%
6/30/2054	6/30/2055	2.60%	2.60%	6/30/2097	6/30/2098	3.50%	3.50%
6/30/2055	6/30/2056	2.50%	2.60%	6/30/2098	6/30/2099	3.60%	3.50%
6/30/2056	6/30/2057	2.50%	2.50%	6/30/2099	6/30/2100	3.60%	3.50%
6/30/2057	6/30/2058	2.50%	2.50%	6/30/2100	6/30/2101	3.60%	3.50%
6/30/2058	6/30/2059	2.50%	2.50%	6/30/2101	6/30/2102	3.60%	3.60%
6/30/2059	6/30/2060	2.50%	2.50%	6/30/2102	6/30/2103	3.60%	3.60%
6/30/2060	6/30/2061	2.50%	2.50%	6/30/2103	6/30/2104	3.70%	3.60%
6/30/2061	6/30/2062	2.50%	2.50%	6/30/2104	6/30/2105	3.70%	3.60%
6/30/2062	6/30/2063	2.50%	2.50%	6/30/2105	6/30/2106	3.70%	3.60%
6/30/2063	6/30/2064	2.60%	2.50%	6/30/2106	6/30/2107	3.70%	3.70%

## Appendix A Proposed Actuarial Procedures and Assumptions

Upon approval of the proposed assumptions, this section of the next experience study report will reflect how the Appendix A of the July 1, 2020 actuarial valuation would appear if the Board of Retirement adopts all of the recommended assumptions. This will only contain assumptions approved in the 2020 Investigation of Experience for OPEB related assumptions proposed in this report. Changes to OPEB related assumptions are highlighted in yellow.

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**Note: The OPEB specific assumptions shown in this appendix are Milliman's proposed assumptions that have not yet been adopted by the Board of Retirement March 2021 meeting. Recommended OPEB related changes from the prior assumptions have been shaded in yellow.**

## Appendix A: Actuarial Procedures and Assumptions

The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2019, as a result of the 2019 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in January 2020. These assumptions are consistent with the June 30, 2020 retirement funding valuation. The investment earnings assumptions are OPEB specific and were reviewed and changed June 30, 2020 as a result of the 2020 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB Trust is based on the asset allocation to be approved in the March 2021 Board of Retirement meeting, which is a different asset allocation from the one used for the retirement benefits plan. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust is based on the expected return from the County's general assets in the 2020 OPEB Experience Study. The OPEB specific assumptions other than premiums, claim costs, aging, and trend will need to be approved and changed as a result of the 2020 OPEB Investigation of Experience Study approved in the March 2021 Board of Retirement meeting. The premiums, claim costs, aging, and trend will be updated with the 2021-2022 annual medical and dental plan rate renewals in the July 1, 2020 OPEB funding valuation report Appendix A.

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

Table A-1 summarizes the assumptions. The general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2019 retirement benefits experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in the 2020 OPEB experience study report. The claim costs and health cost trend assumptions with the 2021-2022 annual medical and dental plan rate renewals will be updated in the July 1, 2020 OPEB funding valuation.

### Retirement Benefit Assumptions

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

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

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

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



## OPEB Assumptions

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2020 OPEB Investigation of Experience Study to estimate health eligibility and enrollment.

Tables A-20 to A-21 present premium and claim cost assumptions developed from the OPEB program's July 1, 2020 premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2020 OPEB valuation. These rates will reflect the final July 1, 2021 annual medical and dental plan rate renewals in the July 1, 2020 OPEB Valuation. These rates do not reflect the impact from the enactment of H.R. 1865 which includes the repeal of the Affordable Care Act (ACA) Excise Tax and the ACA Health Insurer fee for only calendar year 2021.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2020 OPEB Investigation of Experience study.

## Actuarial Cost Method

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

The portion of this actuarial present value allocated to a valuation year is called the Normal Cost (NC). The portion of this actuarial present value not provided for at a valuation date by the sum of (a) the actuarial value of the assets, and (b) the actuarial present value of future Normal Costs is called the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is amortized as a level percentage of the projected salaries of the active members, both present and future, covered by the LACERA retirement benefits plan over a 30-year period from the valuation date; this is commonly referred to as a "rolling 30-year amortization method". This method does not cover interest on the UAAL. We will consider changing the amortization method in the 2023 OPEB Investigation of Experience.

## Records and Data

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

## Growth in Membership

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

## Valuation of Assets

The asset valuation method is market value.

## Investment Earnings and Expenses

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.00%. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 2.30%. These rates were adopted from the 2020 OPEB Investigation of Experience Study.

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

## Health Cost Trend

The health cost trend is the projected increase in per person health costs from one year to the next. The trend assumptions vary by benefit type and by future fiscal year as illustrated in Table A-22. The first-year trends will reflect the final July 1, 2021 annual medical and dental plan rate renewals in the July 1, 2020 OPEB Valuation. See the discussion in Table A-22 for more details about the trend assumptions. These trend rates were adopted July 1, 2020.

## Future Salaries

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

## Retirement

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

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

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

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

The active members' retirement probabilities were adopted June 30, 2019. The terminated vested member's retirement probabilities were adopted July 1, 2020, for purposes of the OPEB program valuation.

## Disability

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

### Postretirement Mortality – Other Than Disabled Members

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

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

### Postretirement Mortality – Disabled Members

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

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

### Mortality While in Active Status

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

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

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

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

### Other Employment Terminations

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

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

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

### Future Transfers

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

### Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions

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

The 2020 OPEB Investigation of Experience report was used to set the following assumptions:

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

**Table A-1**  
**Summary of Valuation Assumptions as of July 1, 2020**

- I. Economic Assumptions
  - A. General wage increases 3.25%
  - B1. Investment earnings (prefunding in OPEB Trust) 6.00%
  - B2. Investment earnings (no prefunding in OPEB Trust) **2.30%**
  - C Growth in membership 0.00%
  - D. CPI inflation assumption 2.75%
  - E. Medical cost trend Table A-22
  - F. Dental and vision cost trend Table A-22
  
- II. Demographic Assumptions
  - A. Salary increases due to Service Table A-5
  - B. Retirement Tables A-6 to A-13
  - C. Disability Tables A-6 to A-13
  - D. Mortality during active employment Tables A-6 to A-13
  - E. Mortality for active members after termination and service retired members<sup>(1)</sup>. Table A-2

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

- F. Mortality among disabled members<sup>(1)</sup> Table A-3

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

- G. Mortality for Beneficiaries<sup>(1)</sup> Table A-2

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

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

H. Other Terminations of Employment	Tables A-6 to A-13
I. Refund of Contributions on Vested Termination	Table A-4
J. Future male retirees are assumed to be four years older than their female spouses. Assumption adopted July 1, 2008. Future female retirees are assumed to be one year younger than their male spouses. Assumption adopted July 1, 2020.	
III. Retiree Medical and Dental/Vision Enrollment Assumptions	
A. Probability of Initial Medical Enrollment upon Retirement	Table A-14
B. Probability of Medical Plan and Coverage Tier Selection Upon Retirement (Pre 65 Male, Pre 65 Female, Post 65 Male, Post 65 Female)	Table A-15
C. Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees Who become Eligible for a Post 65 Plan	Table A-16
D. Probability of Medical Survivor and New Dependent Enrollment	Table A-17
E. Probability of Retirees in Group Plans Who Elect Medicare Part D. We have assumed there is no cost impact due to retirees and dependents enrolling in Part D.	0%
F. Probability of Dental/Vision Enrollment upon Retirement	Table A-18
G. Probability of Dental/Vision Plan and Coverage Tier Selection Upon Retirement	Table A-19
IV. Premium and Claim Cost Analysis	Tables A-20 to A-21
V. Medical and Dental/Vision Trend	Table A-22
VI. Retirement of Vested Terminated Members	Table A-23

**Table A-2**  
**Mortality for Members Retired for Service<sup>(1)</sup>**

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

**Annual Projected Mortality Improvement**

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

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

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



**Table A-3**  
**Mortality for Members Retired for Disability<sup>(1)</sup>**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

**Table A-14**  
**Probability of Initial Medical Enrollment**

*Males and Females:*

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	7%
10-14	43%
15-19	64%
20-24	74%
25+	95%
Disabled	95%

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

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

**Non-Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.3%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.3%	0.1%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.9%	0.1%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children		0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.4%	0.3%	0.2%
212	Anthem Blue Cross I	Retiree and Spouse		0.3%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.1%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.7%	0.8%	1.3%
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	7.0%	2.3%	0.9%
223	Anthem Blue Cross II	Retiree, Spouse and Children	14.9%	3.0%	0.8%	
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.3%	0.3%	
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.3%	7.1%	11.5%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.2%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			5.5%	1.0%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.2%	7.1%	5.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.4%	0.1%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare		0.3%	1.3%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.6%	0.1%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.3%	
301	Cigna Network Model Plan	Retiree Only	0.1%			
302	Cigna Network Model Plan	Retiree and Spouse	0.2%			
303	Cigna Network Model Plan	Retiree and Family	0.1%			
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	11.0%	26.2%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	18.0%	38.2%
404	Kaiser (CA)	Retiree Excess I			0.4%	1.0%
405	Kaiser (CA)	Retiree Excess II - Part B			1.3%	2.5%
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	33.0%	32.0%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic			20.8%	5.0%
413	Kaiser (CA)	One Advantage, Others Basic			0.5%	
414	Kaiser (CA)	One Excess I, Others Basic				
415	Kaiser (CA)	Two+ Cost ("M" Coverage)				
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)				
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)				
418	Kaiser (CA)	Two+ Advantage			15.9%	16.5%
419	Kaiser (CA)	One Excess I, One Advantage			0.2%	
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic			1.2%	0.5%
423	Kaiser (CA)	One Excess III (MNP), One Basic				
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B				
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)				
426	Kaiser (CA)	One Risk, One Excess II - Part B				0.4%
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)			0.1%	
432	Kaiser (CA)	Two Excess III - Both (MNP)				

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

**Non-Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
452	Kaiser (Other)	Retiree Only				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
456	Kaiser (Other)	Retiree and Spouse				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
460	Kaiser (Other)	Retiree and Spouse				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
487	Kaiser - Oregon	Retiree Cost				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.5%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	3.8%	9.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.6%	2.0%	3.9%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.7%	4.1%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.5%	1.7%	0.1%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.5%	
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.5%	8.6%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	8.5%	2.7%		
<b>Total</b>			<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
		<b>Probability of enrolling at least one dependent</b>	<b>80.1%</b>	<b>55.5%</b>	<b>67.8%</b>	<b>35.3%</b>

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

**Firefighters Local 1014 Retirees**

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%		
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%		
804	Firefighters Local 1014	Med-Member with Medicare			12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +2; 2 MDC			28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			60.0%	60.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
<b>Total</b>			100.0%	100.0%	100.0%	100.0%
		<b>Probability of enrolling at least one dependent</b>	<b>93.5%</b>	<b>93.5%</b>	<b>88.0%</b>	<b>88.0%</b>

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

**Non-Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
201	Anthem Blue Cross Prudent Buyer Plan	Retiree Only	0.3%	0.5%		
202	Anthem Blue Cross Prudent Buyer Plan	Retiree and Spouse	0.3%	0.1%		
203	Anthem Blue Cross Prudent Buyer Plan	Retiree and Family	0.9%	0.1%		
204	Anthem Blue Cross Prudent Buyer Plan	Retiree and Children		0.1%		
205	Anthem Blue Cross Prudent Buyer Plan	Minor Survivor				
211	Anthem Blue Cross I	Retiree Only	0.5%	0.4%		
212	Anthem Blue Cross I	Retiree and Spouse		0.3%		
213	Anthem Blue Cross I	Retiree, Spouse and Children	0.5%	0.2%		
214	Anthem Blue Cross I	Retiree and Children		0.1%		
215	Anthem Blue Cross I	Minor Survivor				
221	Anthem Blue Cross II	Retiree Only	4.5%	7.7%		
222	Anthem Blue Cross II	Retiree and Spouse	12.5%	7.0%		
223	Anthem Blue Cross II	Retiree, Spouse and Children	14.9%	3.0%		
224	Anthem Blue Cross II	Retiree and Children	1.5%	1.3%		
225	Anthem Blue Cross II	Minor Survivor				
240	Anthem Blue Cross III	One Medicare		0.3%	8.2%	13.0%
241	Anthem Blue Cross III	Retiree and Spouse 1 Medicare		0.1%	0.2%	
242	Anthem Blue Cross III	Retiree and Spouse 1 Medicare			7.8%	1.9%
243	Anthem Blue Cross III	Retiree and Spouse 2 Medicare		0.2%	7.1%	5.1%
244	Anthem Blue Cross III	Retiree and Children 1 Medicare				
245	Anthem Blue Cross III	Retiree and Children 1 Medicare			0.7%	0.1%
246	Anthem Blue Cross III	Retiree and Family 1 Medicare				
247	Anthem Blue Cross III	Retiree and Family 1 Medicare		0.3%	2.1%	0.1%
248	Anthem Blue Cross III	Retiree and Family 2 Medicare				
249	Anthem Blue Cross III	Retiree and Family 2 Medicare			0.6%	0.1%
250	Anthem Blue Cross III	Retiree and Family 3 Medicare			0.3%	
301	Cigna Network Model Plan	Retiree Only	0.1%			
302	Cigna Network Model Plan	Retiree and Spouse	0.2%			
303	Cigna Network Model Plan	Retiree and Family	0.1%			
304	Cigna Network Model Plan	Retiree and Children				
305	Cigna Network Model Plan	Minor Survivor				
321	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree Only				
322	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse				
324	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Spouse (Both Risk)				
325	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Children				
327	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (1 Medicare)				
329	Cigna Medicare Select Plus Rx (AZ)	Risk-Retiree & Family (2 Medicare)				
393	Kaiser (WA)	Retiree and Family				
394	Kaiser (WA)	Retiree and Family				
395	Kaiser (WA)	Retiree and Family				
396	Kaiser (WA)	Retiree and Family				
397	Kaiser (WA)	Retiree and Family				
398	Kaiser (WA)	Retiree and Family				
399	Kaiser (WA)	Retiree and Family				
400	Kaiser (WA)	Retiree and Family				
401	Kaiser (CA)	Retiree Basic (Under 65)	11.0%	26.2%		
402	Kaiser (CA)	Retiree Cost ("M" Coverage)				
403	Kaiser (CA)	Retiree Risk (Senior Advantage)		0.6%	19.7%	41.7%
404	Kaiser (CA)	Retiree Excess I				
405	Kaiser (CA)	Retiree Excess II - Part B				
406	Kaiser (CA)	Excess III - Medicare Not Provided (MNP)				
411	Kaiser (CA)	Family Basic	33.0%	32.0%		
412	Kaiser (CA)	One Cost ("M" Coverage), Others Basic				
413	Kaiser (CA)	One Advantage, Others Basic			22.6%	5.5%
414	Kaiser (CA)	One Excess I, Others Basic				
415	Kaiser (CA)	Two+ Cost ("M" Coverage)				
416	Kaiser (CA)	One Advantage, One Cost ("M" Coverage)				
417	Kaiser (CA)	One Excess I, One Cost ("M" Coverage)				
418	Kaiser (CA)	Two+ Advantage			16.1%	16.9%
419	Kaiser (CA)	One Excess I, One Advantage				
420	Kaiser (CA)	Two+ Excess I				
421	Kaiser (CA)	Survivor				
422	Kaiser (CA)	One Excess II - Part B, One Basic				
423	Kaiser (CA)	One Excess III (MNP), One Basic				
424	Kaiser (CA)	One Cost ("M" Coverage), One Excess II - Part B				
425	Kaiser (CA)	One Cost ("M" Coverage), One Excess III (MNP)				
426	Kaiser (CA)	One Risk, One Excess II - Part B				
427	Kaiser (CA)	One Risk, One Excess III (MNP)				
428	Kaiser (CA)	One Excess I, One Excess II - Part B				
429	Kaiser (CA)	One Excess I, One Excess III (MNP)				
430	Kaiser (CA)	Two Excess II - Part B				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)				
432	Kaiser (CA)	Two Excess III - Both (MNP)				

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

**Non-Local 1014 Firefighters Retirees**

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
450	Kaiser - Colorado Basic	Retiree Basic				
451	Kaiser - Colorado	Retiree Risk				
452	Kaiser (Other)	Retiree Only				
453	Kaiser - Colorado	Retiree Basic (Two Party)				
454	Kaiser - Colorado	Retiree Basic Family				
455	Kaiser - Colorado	One Risk, One Basic				
456	Kaiser (Other)	Retiree and Spouse				
457	Kaiser - Colorado	Two Retiree Risk				
458	Kaiser - Colorado	One Risk, Two or More Dependents				
459	Kaiser - Colorado	Two Risk, Two or More Dependents				
460	Kaiser (Other)	Retiree and Spouse				
440	Kaiser - Georgia	One Medicare Member with Part B only				
441	Kaiser - Georgia	One Medicare Member with Part A only				
442	Kaiser - Georgia	One Member without Medicare Part A&B				
443	Kaiser - Georgia	One Medicare Member (Renal Failure)				
444	Kaiser - Georgia	One Medicare Member + One Medicare with Part B only				
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only				
446	Kaiser - Georgia	One Medicare Member + One Medicare without Part A&B				
461	Kaiser - Georgia Basic	Basic				
462	Kaiser - Georgia	Retiree Risk				
463	Kaiser - Georgia	Retiree (Two Party)				
464	Kaiser - Georgia	Retiree Basic Family				
465	Kaiser - Georgia	One Retiree Risk, One Basic				
466	Kaiser - Georgia	Two Retiree Risk				
467	Kaiser - Georgia	One Retiree Risk, Two Retiree Basic				
468	Kaiser - Georgia	Two Retiree Risk, One Basic				
469	Kaiser - Georgia	Three Retiree Risk, One Basic				
470	Kaiser - Georgia	Any other Family, at least one Retiree Risk				
471	Kaiser - Hawaii	Retiree Basic (Under 65)				
472	Kaiser - Hawaii	Retiree Risk				
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B				
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)				
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)				
476	Kaiser - Hawaii	One Retiree Risk, One Basic				
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic				
478	Kaiser - Hawaii	Two Retiree Risk				
479	Kaiser - Hawaii	One Risk, One Over 65 without Medicare A&B				
481	Kaiser - Oregon	Retiree Basic (Under 65)				
482	Kaiser - Oregon	Retiree Risk				
483	Kaiser - Oregon	Retiree Over 65 unassigned Medicare A&B				
484	Kaiser - Oregon	Retiree Basic (Two Party)				
485	Kaiser - Oregon Basic	Retiree Basic Family (Under 65)				
486	Kaiser - Oregon	One Retiree Risk, One Basic				
487	Kaiser - Oregon	Retiree Cost				
488	Kaiser - Oregon	Two Retiree Risk				
489	Kaiser - Oregon	Retiree w/ Part A only				
490	Kaiser - Oregon	Retiree w/ Part B only				
491	Kaiser - Oregon	One Risk, One Medicare Part A only				
492	Kaiser - Oregon	One Risk, One Over 65 No Medicare				
493	Kaiser - Oregon	One Risk, Two Basic				
494	Kaiser - Oregon	Two Risk, One Basic				
495	Kaiser - Oregon	Two Over 65 unassigned Medicare				
496	Kaiser - Oregon	Two Medicare Part A only				
497	Kaiser - Oregon	One Basic, One Medicare Part A only				
498	Kaiser - Oregon	One Basic, One over 65 unassigned Medicare A&B				
611	SCAN Health Plan	Retiree Only			0.5%	0.8%
613	SCAN Health Plan	Retiree & 1 Dependent (2 Medicare)			0.5%	0.4%
701	United Healthcare Medicare Advantage	Retiree Only		0.2%	3.8%	9.2%
702	United Healthcare Medicare Advantage	Retiree & 1 Dependent (1 Medicare)	0.6%	2.0%	3.9%	1.0%
703	United Healthcare Medicare Advantage	Retiree & 1 Dependent (2 Medicare)			3.7%	4.1%
704	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (1 Medicare)	0.1%	0.5%	1.7%	0.1%
705	United Healthcare Medicare Advantage	Retiree & 2 + Deps. (2 Medicare)			0.5%	
706	United Healthcare Medicare Advantage	Minor Survivor				
707	United Healthcare	Single	3.5%	8.6%		
708	United Healthcare	Two-Party	7.0%	5.5%		
709	United Healthcare	Family	8.5%	2.7%		
<b>Total</b>			100.0%	100.0%	100.0%	100.0%

**Probability of enrolling at least one dependent      80.1%    55.5%    67.8%    35.3%**

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

**Firefighters Local 1014 Retirees**

Deduction Code	Plan	Tier	Pre 65		Post 65	
			Male	Female	Male	Female
801	Firefighters Local 1014	Med-Member under 65	6.5%	6.5%		
802	Firefighters Local 1014	Med-Member +1 under 65	35.0%	35.0%		
803	Firefighters Local 1014	Med-Member +2 under 65	58.5%	58.5%		
804	Firefighters Local 1014	Med-Member with Medicare			12.0%	12.0%
805	Firefighters Local 1014	Med-Member +1; 1 MDC				
806	Firefighters Local 1014	Med-Member +1; 2 MDC			28.0%	28.0%
807	Firefighters Local 1014	Med-Member +2; 1 MDC				
808	Firefighters Local 1014	Med-Member +2; 2 MDC			60.0%	60.0%
809	Firefighters Local 1014	Med-Surv. Sp. Under 65				
810	Firefighters Local 1014	Med-Surv. Sp. +1 Under 65				
811	Firefighters Local 1014	Med-Surv. Sp. +2 Under 65				
812	Firefighters Local 1014	Med-Surv. Sp. With MDC				
813	Firefighters Local 1014	Med-Surv. Sp. +1 1 MDC				
814	Firefighters Local 1014	Med-Surv. Sp. +2; 1 MDC				
815	Firefighters Local 1014	Med-Surv. Sp. +1; 2 MDC				
<b>Total</b>			100.0%	100.0%	100.0%	100.0%
<b>Probability of enrolling at least one dependent</b>			<b>93.5%</b>	<b>93.5%</b>	<b>88.0%</b>	<b>88.0%</b>

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

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

From Pre Age 65 Eligible Plan	To Post Age 65 Eligible Plan	Tier 1	Tier 2
Anthem Blue Cross I	Anthem Blue Cross I	45.0%	0.0%
	Anthem Blue Cross III	55.0%	100.0%
Anthem Blue Cross II	Anthem Blue Cross II	44.0%	0.0%
	Anthem Blue Cross III	56.0%	100.0%
Anthem Blue Cross Prudent Buyer	Anthem Blue Cross Prudent Buyer	47.0%	0.0%
	Anthem Blue Cross II	4.0%	0.0%
	Anthem Blue Cross III	49.0%	100.0%
Cigna Network Model	Cigna Network Model Plan	36.5%	0.0%
	Cigna Medicare Select Plus Rx (AZ)	6.0%	0.0%
	Anthem Blue Cross II	2.5%	0.0%
	Anthem Blue Cross III	25.0%	25.0%
	UnitedHealthcare Medicare Advantage Senior Advantage	18.0%	75.0%
	SCAN Health Plan	2.0%	0.0%
UnitedHealthcare	SCAN Health Plan	10.0%	0.0%
	UnitedHealthcare Medicare Advantage	80.0%	81.0%
	Cigna Network Model Plan	1.0%	0.0%
	Anthem Blue Cross II	2.0%	0.0%
	Anthem Blue Cross III	9.0%	11.0%
	SCAN Health Plan	2.0%	2.0%
	Senior Advantage Excess II	2.0%	6.0%
One Excess II, One Basic	3.0%	0.0%	
Kaiser Retiree Basic	One Excess II, One Basic	1.0%	0.0%
	Senior Advantage	77.5%	98.0%
	Retiree Excess I	3.0%	0.0%
	Retiree Excess II	14.5%	0.0%
	Excess III (MNP)	3.0%	0.0%
Kaiser Family Basic	Anthem Blue Cross III	2.0%	2.0%
	2+ Advantage	80.0%	99.0%
	One Excess I, One Advantage	4.1%	0.0%
	One Advantage, One Excess II	9.0%	0.0%
	One Advantage, One Excess III (MNP)	3.1%	0.0%
	Two+ Excess II - Part B	0.5%	0.0%
	Anthem Blue Cross III	1.6%	1.0%
	UnitedHealthcare Medicare Advantage Senior Advantage	0.2%	0.0%
Senior Advantage	1.5%	0.0%	
Firefighters Local 1014	Firefighters Local 1014	100.0%	100.0%

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

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

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

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

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g., \$144.60 for calendar year 2021).

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2020 through July 1, 2021 is \$140.08 per member per month. This is based on our average of 2020 calendar year Medicare Part B premium rates provided in the census from LACERA of \$131.66 per member per month and the 2021 calendar year Medicare Part B standard premium rate of \$148.50.

**Table A-17**  
**Survivor and New Dependent Enrollment**

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

Scenario I

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

- We assume 1.0% will enroll a new spouse/domestic partner.
- We assume 2.5% of the retirees will enroll a new dependent.

Scenario II

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

- We assume 90% of the retirees with spouses have a spouse continuance option.
- We assume 2.2% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 2.0% (or 90% of the 2.2%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 2.5% of the surviving spouse/domestic partners will enroll a new dependent.

Scenario III

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

**Table A-18**  
**Probability of Initial Dental/Vision Enrollment**

*Males and Females*

<u>Years of Service</u>	<u>Assumed Enrollment %</u>
< 10	9%
10-14	48%
15-19	70%
20-24	76%
25+	95%
Disabled	93%

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

Tier	<u>Cigna Indemnity Dental/Vision</u>			<u>Cigna HMO Dental/Vision</u>		
	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>	<u>Retiree Only</u>	<u>Retiree and Dependents</u>	<u>Minor Survivor</u>
Deduction Code	501	502	503	901	902	903
Percentage						
Male	18.5%	70.5%	0%	3.0%	8.0%	0%
Female	45.0%	42.7%	0%	7.5%	4.8%	0%

**Table A-20  
 Premium Information**

This section is from the July 1, 2019 OPEB valuation. The July 1, 2021 information will be displayed with the July 1, 2020 OPEB valuation.

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

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

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

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

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



**Post Age 65 Monthly Rates Effective July 1, 2019**

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

**Post Age 65 Monthly Rates Effective July 1, 2020**

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

**Kaiser California Monthly Rates**

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

**Firefighters Local 1014 Monthly Rates**

<b>Effective Date</b>	<b>July 1, 2019</b>
Medical Member Under 65	\$ 1,152.32
Medical Member + 1 Under 65	\$ 2,077.71
Medical Member + 2 Under 65	\$ 2,450.86
Medical Member with Medicare	\$ 1,152.32
Medical Member + 1: 1 Medicare (MDC)	\$ 2,077.71
Medical Member + 1; 2 MDC	\$ 2,077.71
Medical Member + 2; 1 MDC	\$ 2,450.86
Medical Member + 2; 2 MDC	\$ 2,450.86
Medical Surviving Spouse Under 65	\$ 1,152.32
Medical Surviving Spouse + 1 Under 65	\$ 2,077.71
Medical Surviving Spouse + 2 Under 65	\$ 2,450.86
Medical Surviving Spouse with MDC	\$ 1,152.32
Medical Surviving Spouse + 1; 1 MDC	\$ 2,077.71
Medical Surviving Spouse + 2; 1 MDC	\$ 2,450.86
Medical Surviving Spouse + 1; 2 MDC	\$ 2,077.71

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

**Dental/Vision Monthly Rates**

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

**COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS**

**Medical**

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

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

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

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

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

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

### **Dental/Vision**

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

### **Service-Connected Disability**

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

## **FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS**

### **Medical, Dental/Vision, and Service-Connected Disability**

Contributions are the same as for the County employees.

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**Table A-21**  
**Claim Cost Analysis**

This section is from the July 1, 2019 OPEB valuation. The July 1, 2021 information will be displayed with the July 1, 2020 OPEB valuation.

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

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

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

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

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

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

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

Tier 1

A. Future Retirees Retiring Before Age 65

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

B. Future Retirees Retiring After Age 65

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

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

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

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

Future Retirees Monthly Dental/Vision Claim Costs

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

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



Tier 1

Non Local 1014 Fire Fighters Male Retirees

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



Tier 1

Non Local 1014 Fire Fighters Male Retirees

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



Tier 1

Non Local 1014 Fire Fighters Male Retirees

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



Tier 1

Fire Fighters Local 1014 Male Retirees

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

Dental/Vision Male Retirees

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

Tier 1

Non Local 1014 Fire Fighters Female Retirees

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



Tier 1

Non Local 1014 Fire Fighters Female Retirees

Deduct Code	Plan	Tier	Pre 65 Claim Costs				Post 65 Claim Costs for Post 65 Retirees			Post 65 Claim Costs for Pre 65 Retirees		
			Retiree	Spouse	Child	Surv	Retiree	Spouse	Surv	Retiree	Spouse	Surv
413	Kaiser (CA)	One Advantage, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 216.65	\$ 210.47		\$ 216.65	\$ 276.54	
414	Kaiser (CA)	One Excess I, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 909.49	\$ 903.27		\$ 909.49	\$ 276.54	
418	Kaiser (CA)	Two+ Advantage					\$ 216.65	\$ 210.47				
419	Kaiser (CA)	One Excess I, One Advantage					\$ 563.07	\$ 556.87				
420	Kaiser (CA)	Two+ Excess I					\$ 909.49	\$ 903.27				
421	Kaiser (CA)	Survivor				\$ 1,210.11			\$ 1,210.11			\$ 1,210.11
422	Kaiser (CA)	One Excess II - Part B, One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 838.58	\$ 832.36		\$ 838.58	\$ 276.54	
423	Kaiser (CA)	One Excess III (MNP), One Basic	\$ 1,171.78	\$ 1,171.78	\$ 1,210.11		\$ 1,483.26	\$ 1,477.01		\$ 1,483.26	\$ 276.54	
426	Kaiser (CA)	One Advantage, One Excess II - Part B					\$ 527.61	\$ 521.41				
427	Kaiser (CA)	One Advantage, One Excess III (MNP)					\$ 849.96	\$ 843.74				
428	Kaiser (CA)	One Excess, One Excess II - Part B					\$ 874.03	\$ 867.81				
429	Kaiser (CA)	One Excess, One Excess III (MNP)					\$ 1,196.38	\$ 1,190.14				
430	Kaiser (CA)	Two Excess II - Part B					\$ 838.58	\$ 832.36				
431	Kaiser (CA)	One Excess II - Part B, One Excess III (MNP)					\$ 1,160.92	\$ 1,154.68				
432	Kaiser (CA)	Two Excess III - Both (MNP)					\$ 1,483.26	\$ 1,477.01				
450	Kaiser - Colorado Basic	Retiree Basic	\$ 1,019.91							\$ 269.66		
451	Kaiser - Colorado	Retiree Risk							\$ 269.66			
453	Kaiser - Colorado	Retiree Basic (Two Party)	\$ 1,019.91	\$ 1,313.60						\$ 269.66	\$ 193.56	
454	Kaiser - Colorado	Retiree Basic Family	\$ 1,019.91	\$ 1,313.60	\$ 3,009.94					\$ 269.66	\$ 193.56	
455	Kaiser - Colorado	One Risk, One Basic	\$ 1,019.91	\$ 958.37			\$ 269.66	\$ 193.56		\$ 269.66	\$ 270.84	
457	Kaiser - Colorado	Two Retiree Risk					\$ 269.66	\$ 270.84				
458	Kaiser - Colorado	One Risk, Two or More Dependents	\$ 1,019.91	\$ 958.37	\$ 3,554.04		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
459	Kaiser - Colorado	Two Risk, Two or More Dependents			\$ 3,934.56		\$ 269.66	\$ 270.84		\$ 269.66	\$ 270.84	
440	Kaiser - Georgia	One Medicare Member with Part B only					\$ 831.11					
441	Kaiser - Georgia	One Medicare Member with Part A only					\$ 831.11					
442	Kaiser - Georgia	One Member without Medicare Part A&B					\$ 831.11					
445	Kaiser - Georgia	One Medicare Member + One Medicare with Part A only					\$ 831.11	\$ 319.93				
461	Kaiser - Georgia Basic	Basic	\$ 1,226.95							\$ 317.45		
462	Kaiser - Georgia	Retiree Risk					\$ 317.45					
463	Kaiser - Georgia	Retiree (Two Party)	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
464	Kaiser - Georgia	Retiree Basic Family	\$ 1,226.95	\$ 1,297.12	\$ 5,325.25					\$ 317.45	\$ 319.93	
465	Kaiser - Georgia	One Retiree Risk, One Basic	\$ 468.65	\$ 1,297.12	\$ 5,325.25		\$ 317.45	\$ 319.93		\$ 317.45	\$ 319.93	
466	Kaiser - Georgia	Two Retiree Risk					\$ 317.45	\$ 319.93				
471	Kaiser - Hawaii	Retiree Basic (Under 65)	\$ 1,057.14							\$ 335.86		
472	Kaiser - Hawaii	Retiree Risk					\$ 335.86					
473	Kaiser - Hawaii	Retiree Over 65 without Medicare A&B					\$ 1,324.57					
474	Kaiser - Hawaii Basic	Retiree Basic (Two Party)	\$ 1,057.14	\$ 1,116.29						\$ 335.86	\$ 338.85	
475	Kaiser - Hawaii	Retiree Basic Family (Under 65)	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88					\$ 335.86	\$ 338.85	
476	Kaiser - Hawaii	One Retiree Risk, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 335.86	\$ 338.85		\$ 335.86	\$ 338.85	
477	Kaiser - Hawaii	Over 65 without Medicare A&B, One Basic	\$ 1,057.14	\$ 1,116.29	\$ 4,582.88		\$ 1,324.57	\$ 1,354.46		\$ 1,324.57	\$ 1,354.46	
478	Kaiser - Hawaii	Two Retiree Risk					\$ 335.86	\$ 338.85				



Tier 1

Non Local 1014 Fire Fighters Female Retirees

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



Tier 1

Fire Fighters Local 1014 Female Retirees

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

Dental/Vision Female Retirees

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



Tier 2

A. Future Retirees Retiring Before Age 65

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

B. Future Retirees Retiring After Age 65

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

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

Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

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

Future Retirees Monthly Dental/Vision Claim Costs

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

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

Tier 2

Non Local 1014 Fire Fighters Male Retirees

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



Tier 2

Non Local 1014 Fire Fighters Male Retirees

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

Tier 2

Non Local 1014 Fire Fighters Male Retirees

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

Tier 2

Fire Fighters Local 1014 Male Retirees

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

Dental/Vision Male Retirees

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

Tier 2

Non Local 1014 Fire Fighters Female Retirees

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

Tier 2

Non Local 1014 Fire Fighters Female Retirees

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



Tier 2

Non Local 1014 Fire Fighters Female Retirees

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

Tier 2

Fire Fighters Local 1014 Female Retirees

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

Dental/Vision Female Retirees

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

**Table A-22**  
**Health Cost Trend Assumptions**

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2019 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in September of 2020. The following website provides more information: <https://www.soa.org/resources/research-reports/2020/getzen-model-update-2021-2030/>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-Local 1014 firefighters' medical and dental/vision plans have not yet been adjusted to reflect the final July 1, 2021 annual medical and dental plan rate renewals. Upon receipt of the final July 1, 2021 annual medical and dental plan rate renewals in March 2021, the first-year trend will be updated in the July 1, 2020 OPEB funding valuation. The remaining short-term trends are based on Milliman's *Health Cost Guidelines*<sup>TM</sup>.

The trend assumption for Medicare Part B premiums was updated based on long-term projected Part B costs from the 2020 Medicare Trustees Report from CMS dated April 22, 2020. The dental trend assumption was updated based on the same methodology we used in our 2020 OPEB Investigation of Experience Study.

The following table presents the trend assumptions with the impact of the ACA and H.R. 1865 including the Patient Centered Outcomes Research Institute (PCORI) Fee and the Health Insurer Fee in calendar year 2020. H.R. 1865 repealed the Excise Tax and the Health Insurer Fee beginning with calendar year 2021. The weighted average trend will be based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental) for the July 1, 2020 valuation.

After fiscal year ending June 30, 2031, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.30% beginning with the medical trend from fiscal year ending June 30, 2073 to fiscal year ending June 30, 2074.

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

	Fiscal Year Ending		LACERA Medical		Part B Premiums	Dental Under and Over 65	Weighted Average Trend
	From	To	Under 65	Over 65			
2020	6/30/2021	6/30/2022	5.50%	5.00%	9.30%	0.40%	TBD
2021	6/30/2022	6/30/2023	5.70%	5.40%	5.90%	2.90%	TBD
2022	6/30/2023	6/30/2024	5.30%	5.20%	5.80%	2.90%	TBD
2023	6/30/2024	6/30/2025	5.00%	5.00%	6.00%	2.90%	TBD
2024	6/30/2025	6/30/2026	5.00%	5.00%	5.90%	2.90%	TBD
2025	6/30/2026	6/30/2027	5.00%	5.00%	5.80%	2.90%	TBD
2026	6/30/2027	6/30/2028	5.00%	5.00%	5.80%	2.90%	TBD
2027	6/30/2028	6/30/2029	5.00%	5.00%	5.70%	2.90%	TBD
2028	6/30/2029	6/30/2030	5.00%	5.00%	5.90%	2.90%	TBD
2029	6/30/2030	6/30/2031	5.00%	5.00%	5.80%	2.80%	TBD
2039	6/30/2040	6/30/2041	5.10%	5.10%	5.00%	2.70%	TBD
2049	6/30/2050	6/30/2051	5.20%	5.20%	4.50%	2.60%	TBD
2059	6/30/2060	6/30/2061	5.00%	5.00%	4.30%	2.50%	TBD
2069	6/30/2070	6/30/2071	4.50%	4.50%	4.30%	2.70%	TBD
2079	6/30/2080	6/30/2081	4.30%	4.30%	4.30%	3.00%	TBD
2089	6/30/2090	6/30/2091	4.30%	4.30%	4.30%	3.30%	TBD
2099	6/30/2100	6/30/2101	4.30%	4.30%	4.30%	3.50%	TBD
2103	6/30/2104	6/30/2105	4.30%	4.30%	4.30%	3.60%	TBD

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**Table A-23**  
**Retirement of Vested Terminated Members**

Annual Rates			
Age	General Plans A, B, C, D & G	General Plan E	Safety Plans A, B & C
<40	0.00%	0.00%	0.00%
40	0.00%	0.00%	10.00%
41	0.00%	0.00%	10.00%
42	0.00%	0.00%	10.00%
43	0.00%	0.00%	10.00%
44	0.00%	0.00%	10.00%
45	0.00%	0.00%	10.00%
46	0.00%	0.00%	10.00%
47	0.00%	0.00%	10.00%
48	0.00%	0.00%	10.00%
49	0.00%	0.00%	10.00%
50	18.00%	0.00%	29.00%
51	5.00%	0.00%	13.00%
52	6.00%	0.00%	13.00%
53	6.00%	0.00%	13.00%
54	5.00%	0.00%	13.00%
55	10.00%	25.00%	20.00%
56	7.00%	6.00%	20.00%
57	8.00%	4.00%	20.00%
58	7.00%	5.00%	20.00%
59	10.00%	5.00%	20.00%
60	11.00%	6.00%	33.00%
61	12.00%	7.00%	33.00%
62	15.00%	8.00%	33.00%
63	19.00%	7.00%	33.00%
64	20.00%	23.00%	33.00%
65	32.00%	37.00%	100.00%
66	26.00%	12.00%	100.00%
67	22.00%	8.00%	100.00%
68	22.00%	9.00%	100.00%
69	29.00%	10.00%	100.00%
70	35.00%	12.00%	100.00%
71	35.00%	18.00%	100.00%
72	35.00%	18.00%	100.00%
73	35.00%	18.00%	100.00%
74	35.00%	18.00%	100.00%
75	100.00%	100.00%	100.00%
75 or older	100.00%	100.00%	100.00%

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



**Cavanaugh Macdonald**  
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**ACTUARIAL REVIEW REPORT FOR THE  
LOS ANGELES COUNTY  
OTHER POSTEMPLOYMENT BENEFITS PROGRAM  
2020 INVESTIGATION OF EXPERIENCE FOR OTHER  
POST EMPLOYMENT BENEFITS ASSUMPTIONS**

**Prepared: February 15, 2021**





# Cavanaugh Macdonald

CONSULTING, LLC

*The experience and dedication you deserve*

February 15, 2021

Mr. Richard Bendall  
Chief, Internal Audit  
Los Angeles County Employees Retirement Association  
300 North Lake Avenue, Suite 820  
Pasadena, CA 91101

**Re: Actuarial Review of the 2020 Investigation of OPEB Program Experience for the Los Angeles County Other Postemployment Benefits Program**

Dear Mr. Bendall:

Cavanaugh Macdonald Consulting, LLC (CMC) has performed an independent review of the 2020 Investigation of Experience for Other Postemployment Benefits (OPEB) Assumptions prepared by Milliman, Inc. for LACERA. As an independent reviewing, or auditing, actuary, we have been asked to express an opinion regarding the reasonableness and accuracy of this work product.

LACERA conducts experience studies every three years to study the relevant economic and demographic assumptions that will be used to determine employer and member contribution rates for LACERA's Retirement Plan. In accordance with LACERA's OPEB Program Policy, an Experience Study for the OPEB Program immediately follows each Retirement Plan Experience Study. These Experience Studies may be reviewed by an independent actuarial services firm on a schedule determined by the Board. As requested, this report presents the results of the Actuarial Review of the 2020 Investigation of OPEB Program Experience Report. Our findings are outlined in the Board Summary, and various observations are included throughout in the sections applicable to each review task. Detailed findings and conclusions from the Actuarial Review are provided in Section 6 of the report.

We would like to thank LACERA's staff for their responsiveness in providing the items and information that we requested during the course of our review. Additionally, we would also like to thank Milliman for their cooperation and assistance in providing the requested information and answering our questions along the way. **We generally find the Investigation of Experience results to be reasonable and accurate. The study was performed by qualified actuaries and conducted in accordance with the principles and practices prescribed by the Actuarial Standards Board.** This report documents the detailed results of our review.



Mr. Richard Bendall  
February 15, 2021  
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### **Additional Information and Disclosures**

This report has been prepared for LACERA and its stakeholders by CMC and is intended to assist LACERA as it validates the reasonability of the liabilities, costs, and other calculations for the OPEB Program as of June 30, 2020 and following years. Additionally, the findings, conclusions, and recommendations presented in this report are specific to LACERA, LACERA's OPEB Program, and the work produced by Milliman. CMC may produce different findings or arrive at different conclusions in other situations or even in cases involving similar other postemployment benefit plans. As such, it is important to keep in mind that the use of this information for purposes other than those expressed here may not be appropriate.

In preparing this review, we have relied on the following information provided by LACERA and/or Milliman:

- A report produced by Milliman on June 25, 2019 titled, "Los Angeles County Other Postemployment Benefits Program 2018 Investigation of Experience for Other Postemployment Benefits Assumptions" (2018 Investigation of OPEB Program Experience Report);
- A draft report dated January 26, 2021 prepared by Milliman titled, "Los Angeles County Employees Retirement Association 2020 Investigation of Experience for Other Postemployment Benefits Assumptions" (2020 Investigation of OPEB Program Experience Report);
- Retirement Plan actuarial valuation census data and OPEB Program Experience Study data as of June 30, 2018, June 30, 2019, and June 30, 2020; and,
- OPEB Program actuarial valuation census data as of June 30, 2017, June 30, 2018 and June 30, 2019, and preliminary actuarial valuation census data as of June 30, 2020.

While we cannot verify the accuracy of all this information, the supplied information was reviewed for reasonableness and consistency. We have no reason to doubt the substantial accuracy or completeness of the information and believe that it is reliable for the purpose of conducting this review. The results and conclusions contained in this report depend on the integrity of this information, and if any of the supplied information or analyses change, our results and conclusions may be different, and this report may need to be revised.

The undersigned are familiar with the near-term and/or long-term aspects of other postemployment benefit plan valuations and collectively meet the Qualification Standards of the American Academy of Actuaries necessary to render the actuarial opinions contained in this report. All sections of this report, including any appendices and attachments, are considered an integral part of the actuarial opinions.





Mr. Richard Bendall  
February 15, 2021  
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CMC does not provide legal, investment, or accounting advice. Thus, the information in this report is not intended to supersede or supplant the advice and interpretations of LACERA or its external consultants.

Please let us know if you have any questions or need any additional information.

Respectfully submitted,

A handwritten signature in blue ink that reads "Brent A. Banister".

Brent A. Banister, Ph.D., FSA, EA, MAAA, FCA  
Chief Actuary

A handwritten signature in blue ink that reads "Alisa Bennet".

Alisa Bennet, FSA, MAAA, FCA, EA  
President

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## 1. EXECUTIVE SUMMARY

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LACERA engaged Cavanaugh Macdonald Consulting, LLC (CMC) to prepare an independent review of the OPEB Experience Study for Los Angeles County's OPEB Program prepared by Milliman for the period ending on June 30, 2020. While the prior study was performed two years ago, this study used three years of data, including the 2017-18 experience that was also used in the prior study. The scope of the actuarial review requested by LACERA includes an independent verification of the results and evaluation of any recommendations in the 2020 Investigation of OPEB Program Experience Report, the preparation of a report containing CMC's findings and conclusions from the actuarial review, and a presentation of any findings to the Board of Retirement.

The process of setting actuarial assumptions brings together a blend of both numerical analysis and professional judgment. An experience study is not simply a mathematical exercise, but also draws on the experience and insight of the professionals conducting the study. While our review included confirming certain data tabulations supporting the results in Milliman's report, we wish to stress that we have also examined the bigger picture to determine if an assumption, or recommended change, is appropriate. We consider whether there are other ways to form an assumption, whether an assumption may be simplified, and whether or not the assumption reflects trends that we have observed in other plans. The fact that we might prefer an alternate approach does not automatically mean that Milliman's approach is not reasonable. Rather, we offer some of these thoughts as a consideration for future studies, fully aware that there are multiple ways in which to appropriately model a dynamic post-retirement benefit program like Los Angeles County's OPEB Program.

**In general, we find Milliman's work to be accurate and complete, and we have not identified any material findings.**

We summarize our findings for each major review task as follows:

### 1. Review of Data Used in the 2020 OPEB Investigation of Experience

The actuarial review of the 2020 Investigation of Experience for OPEB Assumptions Report is based on the experience study data that Milliman provided. We requested and received from Milliman the full valuation data files for the 2018, 2019, and 2020 OPEB and pension valuations. These files allowed us to replicate certain portions of Milliman's work with regards to the analysis of demographic assumptions. In our opinion, the data used is sufficient for the purposes of the experience study, appears consistent with previous experience investigations and, therefore, appropriately reflects the active and inactive membership of LACERA during the two-year period ending on June 30, 2020.

### 2. Review the Proposed Economic and Demographic Assumptions Contained in the 2020 OPEB Investigation of Experience Report

We find the work prepared by Milliman—reviewed within the scope of this assignment—to be based on reasonable processes, to be technically sound, and to be fairly presented. Milliman's work related to LACERA's experience, selecting assumptions, and presenting the



## 1. EXECUTIVE SUMMARY

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associated results is based on generally accepted actuarial practices and principles. Relevant details for each assumption reviewed are provided in Section 2 through 5.

### 3. Present Any Recommendations to the Board of Retirement Regarding the Work Completed by Milliman

We believe that the actuarial assumptions recommended by Milliman are reasonable and appropriate for use in the upcoming OPEB actuarial valuation for LACERA. We have no findings of material discrepancies with generally accepted actuarial principles or professional standards. In Section 6, we provide some minor considerations and recommendations for future studies.

Milliman proposes several changes in assumptions in its experience study. Generally, these are fine-tuning of the current assumptions to better reflect recent behavior of the plan members. These changes involve initial election rates, plan election rates, retirement rates for deferred vested members, and some other minor items such as spouse age difference. We find these assumptions to be reasonable. We also find the economic assumptions, including the health cost trend rates proposed by Milliman to be appropriate.

### Conclusions

Because of the complexity of actuarial work, we would not expect our opinions regarding the selection of assumptions and methods to be the same as the opinions of Milliman. We do expect, however, that there would be sufficient explanation of their choices that we can acknowledge that they are reasonable based upon the relevant factors. In our opinion, the assumptions and methods proposed by Milliman are reflective of sound professional judgement and are appropriate for the systematic funding of the OPEB obligations of LACERA.

We have determined that the actuarial methods, assumptions, processes, and the report are consistent with the applicable Actuarial Standards of Practice. Throughout this report, we have noted a few minor items for consideration that we believe may present opportunities for improvement, but none that we believe would have a material impact on the proposed assumptions and the resulting OPEB liabilities.

The remainder of this report provides the basis for our findings and recommendations for each assumption that appears in the 2020 Investigation of Experience for Other Post-Employment Benefits Assumptions Report and our conclusions.

We would like to thank LACERA's staff for their responsiveness in providing the items and information that we requested during our review. Additionally, we would also like to thank Milliman for their cooperation and assistance in providing the requested information and answering our questions.



## 2. REVIEW OF INITIAL ELECTION ASSUMPTIONS

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The provisions and plan design of the OPEB Program determine how plan costs are shared with members, and because cost sharing varies based on service credit at retirement, we would expect initial medical election percentages to vary with service at retirement as well. Milliman has used a service-based assumption for both medical and dental/vision initial election and is proposing some minor refinements. For members who retire on account of disability, by contrast, the assumption is uniform regardless of service. While we believe there may be a slight service-related correlation, the comparatively limited amount of data or anticipated liability does not suggest any need for such a refinement. Milliman recommends the same rates for both males and females but does conduct the analysis separately as well as in total to test their assertion.

CMC independently developed exposures and initial medical election experience for members during the three-year period from July 1, 2017 to June 30, 2020. We note that our independent development is truly independent in that we did not follow the same methodology as was used by Milliman. As the retained actuary, Milliman has built the historical data they need for valuations that allows them to be slightly more refined than we can be in analyzing the experience results. By analyzing in a slightly different manner, we do not expect to match their results exactly. However, to the extent our independent approach provides similar results, there is actually a higher degree of confidence in the reasonableness of their conclusions than if we were simply replicating their methodology. We believe that we match to a sufficient level to be confident that Milliman is using an appropriate approach.

It should be noted that we have also confirmed the reasonableness of the experience of disabled members, even though these results are not shown in the following tables. Because disability experience often unfolds across more than one fiscal year, there is a challenge in assigning disabilities to a specific year. By taking a deeper look across multiple years and discussing the issue with Milliman, we are very comfortable in concluding that a very high portion of disabled members do elect coverage, as assumed.

We find the proposed election rates to be reasonable. We note that with the very high election rates observed among those members who retire with more than 25 years of service, it would also be appropriate to simplify the assumption and assume 100% elect coverage. However, there are indeed some members who do not elect coverage, and the proposed assumptions reasonably reflect that reality.



## 2. REVIEW OF INITIAL ELECTION ASSUMPTIONS

### ANALYSIS OF MALE MEMBER INITIAL MEDICAL ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–1 of the 2020 Investigation of OPEB Program Experience Report.

Total Number of Members Exposed—Males						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	172	362	346	353	2,417	3,650
Milliman	162	353	333	369	2,434	3,651
<i>Pct. Difference</i>	6.17%	2.55%	3.90%	-4.34%	-0.70%	-0.03%

Total Number of Member Initial Medical Elections—Males						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	15	139	204	245	2,309	2,912
Milliman	14	140	206	247	2,312	2,919
<i>Pct. Difference</i>	7.14%	-0.71%	-0.97%	-0.81%	-0.13%	-0.24%

Member Initial Medical Election Percentages—Males						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	8.72%	38.40%	58.96%	69.41%	95.53%	79.78%
Milliman	8.64%	39.66%	61.86%	66.94%	94.99%	79.95%
<i>Difference</i>	0.93%	-3.18%	-4.69%	3.69%	0.57%	-0.21%



## 2. REVIEW OF INITIAL ELECTION ASSUMPTIONS

### ANALYSIS OF FEMALE MEMBER INITIAL MEDICAL ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–2 of the 2020 Investigation of OPEB Program Experience Report.

<b>Total Number of Members Exposed—Females</b>						
<b><u>Years of Service Credit Earned by Healthy Members</u></b>						
	<b>Under 10</b>	<b>10 – 14</b>	<b>15 – 19</b>	<b>20 – 24</b>	<b>Over 24</b>	<b>Total</b>
CMC	209	586	548	542	3,283	5,168
Milliman	183	556	522	562	3,302	5,125
<i>Pct. Difference</i>	14.21%	5.40%	4.98%	-3.56%	-0.58%	0.84%

<b>Total Number of Member Initial Medical Elections—Females</b>						
<b><u>Years of Service Credit Earned by Healthy Members</u></b>						
	<b>Under 10</b>	<b>10 – 14</b>	<b>15 – 19</b>	<b>20 – 24</b>	<b>Over 24</b>	<b>Total</b>
CMC	16	265	372	421	3,089	4,163
Milliman	15	265	375	423	3,092	4,170
<i>Pct. Difference</i>	6.67%	0.00%	-0.80%	-0.47%	-0.10%	-0.17%

<b>Member Initial Medical Election Percentages—Females</b>						
<b><u>Years of Service Credit Earned by Healthy Members</u></b>						
	<b>Under 10</b>	<b>10 – 14</b>	<b>15 – 19</b>	<b>20 – 24</b>	<b>Over 24</b>	<b>Total</b>
CMC	7.66%	45.22%	67.88%	77.68%	94.09%	80.55%
Milliman	8.20%	47.66%	71.84%	75.27%	93.64%	81.37%
<i>Difference</i>	-6.59%	-5.12%	-5.51%	3.20%	0.48%	-1.01%



## 2. REVIEW OF INITIAL ELECTION ASSUMPTIONS

### ANALYSIS OF MALE AND FEMALE MEMBER INITIAL MEDICAL ELECTION PERCENTAGES

Because the initial medical election percentages are not significantly different for males and females, the assumption used for valuation purposes is based on combined male and female experience. The following tables compare the results of our analyses with those proposed in Exhibit 3–3 of the 2020 Investigation of OPEB Program Experience Report.

Total Number of Members Exposed—Males and Females						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	381	948	894	895	5,700	8,818
Milliman	345	909	855	931	5,736	8,776
<i>Pct. Difference</i>	10.43%	4.29%	4.56%	-3.87%	-0.63%	0.48%

Total Number of Member Initial Medical Elections—Males and Females						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	31	404	576	666	5,398	7,075
Milliman	29	405	581	670	5,404	7,089
<i>Pct. Difference</i>	6.90%	-0.25%	-0.86%	-0.60%	-0.11%	-0.20%

Member Initial Medical Election Percentages—Males and Females						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	8.14%	42.62%	64.43%	74.41%	94.70%	80.23%
Milliman	8.41%	44.55%	67.95%	71.97%	94.21%	80.78%
<i>Difference</i>	-3.21%	-4.33%	-5.18%	3.39%	0.52%	-0.68%





## 2. REVIEW OF INITIAL ELECTION ASSUMPTIONS

Like the medical election rates, dental election rates are also significantly affected by the amount of service a member has at retirement. The same comments on methodology and the issues surrounding disability retirement that were applicable to the initial medical election assumption are also applicable to the dental and vision election assumption. We find Milliman's proposed assumptions to be reasonable.

### ANALYSIS OF MALE MEMBER INITIAL DENTAL / VISION ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–4 of the 2020 Investigation of OPEB Program Experience Report.

Total Number of Members Exposed—Males						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	172	362	346	353	2,417	3,650
Milliman	162	353	333	369	2,434	3,651
<i>Pct. Difference</i>	6.17%	2.55%	3.90%	-4.34%	-0.70%	-0.03%

Total Number of Member Initial Dental / Vision Elections—Males						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	17	162	229	256	2,319	2,983
Milliman	16	164	231	258	2,321	2,990
<i>Pct. Difference</i>	6.25%	-1.22%	-0.87%	-0.78%	-0.09%	-0.23%

Member Initial Dental / Vision Election Percentages—Males						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	9.88%	44.75%	66.18%	72.52%	95.95%	81.73%
Milliman	9.88%	46.46%	69.37%	69.92%	95.36%	81.90%
<i>Difference</i>	0.00%	-1.71%	-3.19%	2.60%	0.59%	-0.21%



## 2. REVIEW OF INITIAL ELECTION ASSUMPTIONS

### ANALYSIS OF FEMALE MEMBER INITIAL DENTAL / VISION ELECTION PERCENTAGES

The following tables compare the results of our analyses with those proposed in Exhibit 3–5 of the 2020 Investigation of OPEB Program Experience Report.

Total Number of Members Exposed—Females						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	209	586	548	542	3,283	5,168
Milliman	183	556	522	562	3,302	5,125
<i>Pct. Difference</i>	14.21%	5.40%	4.98%	-3.56%	-0.58%	0.84%

Total Number of Member Initial Dental / Vision Elections—Females						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	22	281	409	434	3,111	4,257
Milliman	18	283	412	436	3,113	4,262
<i>Pct. Difference</i>	22.22%	-0.71%	-0.73%	-0.46%	-0.06%	-0.12%

Member Initial Dental / Vision Election Percentages—Females						
<u>Years of Service Credit Earned by Healthy Members</u>						
	Under 10	10 – 14	15 – 19	20 – 24	Over 24	Total
CMC	10.53%	47.95%	74.64%	80.07%	94.76%	82.37%
Milliman	9.84%	50.90%	78.93%	77.58%	94.28%	83.16%
<i>Difference</i>	0.69%	-2.95%	-4.29%	2.49%	0.48%	-0.95%



## 2. REVIEW OF INITIAL ELECTION ASSUMPTIONS

### ANALYSIS OF MALE AND FEMALE MEMBER INITIAL DENTAL / VISION ELECTION PERCENTAGES

Because the initial election percentages are not significantly different for males and females, the assumption used for valuation purposes is based on combined male and female experience. The following tables compare the results of our analyses with those proposed in Exhibit 3–6 of the 2020 Investigation of OPEB Program Experience Report.

<b>Total Number of Members Exposed—Males and Females</b>						
<b><u>Years of Service Credit Earned by Healthy Members</u></b>						
	<b>Under 10</b>	<b>10 – 14</b>	<b>15 – 19</b>	<b>20 – 24</b>	<b>Over 24</b>	<b>Total</b>
CMC	381	948	894	895	5,700	8,818
Milliman	345	909	855	931	5,736	8,776
<i>Pct. Difference</i>	<i>10.43%</i>	<i>4.29%</i>	<i>4.56%</i>	<i>-3.87%</i>	<i>-0.63%</i>	<i>0.48%</i>

<b>Total Number of Member Initial Dental / Vision Elections—Males and Females</b>						
<b><u>Years of Service Credit Earned by Healthy Members</u></b>						
	<b>Under 10</b>	<b>10 – 14</b>	<b>15 – 19</b>	<b>20 – 24</b>	<b>Over 24</b>	<b>Total</b>
CMC	39	443	638	690	5,430	7,240
Milliman	34	447	643	694	5,434	7,252
<i>Pct. Difference</i>	<i>14.71%</i>	<i>-0.89%</i>	<i>-0.78%</i>	<i>-0.58%</i>	<i>-0.07%</i>	<i>-0.17%</i>

<b>Member Initial Dental / Vision Election Percentages—Males and Females</b>						
<b><u>Years of Service Credit Earned by Healthy Members</u></b>						
	<b>Under 10</b>	<b>10 – 14</b>	<b>15 – 19</b>	<b>20 – 24</b>	<b>Over 24</b>	<b>Total</b>
CMC	10.24%	46.73%	71.36%	77.09%	95.26%	82.10%
Milliman	9.86%	49.17%	75.20%	74.54%	94.74%	82.63%
<i>Difference</i>	<i>0.38%</i>	<i>-2.44%</i>	<i>-3.84%</i>	<i>2.55%</i>	<i>0.52%</i>	<i>-0.64%</i>



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

#### ANALYSIS OF MALE MEMBER INITIAL PRE-65 MEDICAL PLAN AND TIER SELECTION PERCENTAGES

CMC independently developed initial pre-65 medical plan and tier selection percentages for male members during the period from June 30, 2017 to June 30, 2020. The following tables compare the results of our analyses with those proposed in Exhibit 4–1 of the 2020 Investigation of OPEB Program Experience Report.

Pre-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Anthem Blue Cross Prudent Buyer Plan						
201	4	0.2%	0.2%		0.3%	0.3%
202	1	0.1%	0.1%		0.3%	0.3%
203	13	0.7%	0.6%	0.1%	0.9%	0.9%
204	1	0.1%	0.1%			
205						
Anthem Blue Cross I						
211	2	0.1%	0.1%		0.5%	0.5%
212	3	0.2%	0.2%			
213	7	0.4%	0.4%		0.5%	0.5%
214	1	0.1%	0.1%			
215						
Anthem Blue Cross II						
221	86	4.5%	4.5%		4.5%	4.5%
222	226	11.8%	11.8%		12.5%	12.5%
223	325	17.0%	16.9%	0.1%	14.9%	14.9%
224	36	1.9%	1.9%		1.5%	1.5%
225						
Anthem Blue Cross III						
240	2	0.1%	0.1%			
241	2	0.1%	0.1%			
242						
243						
244						
245						
246						
247	2	0.1%	0.1%			
248						
249						
250						



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Cigna Network Model Plan						
301					0.1%	0.1%
302	1	0.1%	0.1%		0.2%	0.2%
303	2	0.1%	0.1%		0.1%	0.1%
304						
305						
Cigna Medicare Select Plus Rx (AZ)						
<i>No observations</i>						
Kaiser (CA)						
401	193	10.1%	10.0%	0.1%	11.0%	11.0%
402						
403	3	0.2%	0.2%			
404						
405						
406						
411	563	29.4%	29.5%	-0.1%	33.0%	33.0%
412						
413	41	2.1%	2.0%	0.1%		
414						
415						
416						
417						
418	2	0.1%	0.1%			
419						
420						
421						
422	1	0.1%	0.1%			
423						
424						
425						
426						
427						
428						
429						
430						
431						
432						



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Kaiser (Other than CA)						
442						
446						
450						
451						
453	1	0.1%	0.1%			
454	2	0.1%	0.1%			
461						
462						
463	1	0.1%	0.1%			
467						
474	1	0.1%	0.1%			
482						
484	1	0.1%	0.1%			
SCAN Health Plan						
611						
613						
United Healthcare Medicare Advantage						
701						
702	12	0.6%	0.6%		0.6%	0.6%
703						
704	6	0.3%	0.3%		0.1%	0.1%
705						
706						
United Healthcare						
707	68	3.6%	3.5%	0.1%	3.5%	3.5%
708	121	6.3%	6.3%		7.0%	7.0%
709	182	9.5%	9.5%		8.5%	8.5%
Total	1,912	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	1,920					

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 Medical Plan Selection—Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	18	5.9%	5.9%		6.5%	6.5%
802	94	30.9%	31.0%	-0.1%	35.0%	35.0%
803	190	62.5%	63.0%	-0.5%	58.5%	58.5%
804						
805	2	0.7%		0.7%		
806						
807						
808						
809						
810						
811						
812						
813						
814						
815						
Total	304	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	304					

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

#### ANALYSIS OF FEMALE MEMBER INITIAL PRE-65 MEDICAL PLAN AND TIER SELECTION PERCENTAGES

CMC independently developed initial pre-65 medical plan and tier selection percentages for female members during the period from June 30, 2017 to June 30, 2020. The following tables compare the results of our analyses with those proposed in Exhibit 4–2 of the 2020 Investigation of OPEB Program Experience Report.

Pre-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Anthem Blue Cross Prudent Buyer Plan						
201	9	0.4%	0.5%	-0.1%	0.5%	0.5%
202	1	0.0%			0.1%	0.1%
203	1	0.0%	0.1%	-0.1%	0.1%	0.1%
204	2	0.1%	0.1%		0.1%	0.1%
205						
Anthem Blue Cross I						
211	6	0.3%	0.3%		0.4%	0.4%
212	7	0.3%	0.3%		0.3%	0.3%
213	4	0.2%	0.2%		0.2%	0.2%
214	3	0.1%	0.1%		0.1%	0.1%
215						
Anthem Blue Cross II						
221	158	7.6%	7.8%	-0.2%	7.7%	7.7%
222	152	7.3%	7.4%	-0.1%	7.0%	7.0%
223	72	3.5%	3.5%		3.0%	3.0%
224	26	1.3%	1.2%	0.1%	1.3%	1.3%
225						
Anthem Blue Cross III						
240	4	0.2%	0.2%		0.3%	0.3%
241	3	0.1%	0.1%		0.1%	0.1%
242						
243	5	0.2%	0.3%	-0.1%	0.2%	0.2%
244						
245	1	0.0%				
246						
247	8	0.4%	0.4%		0.3%	0.3%
248						
249						
250						





### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Cigna Network Model Plan						
<i>No observations</i>						
Cigna Medicare Select Plus Rx (AZ)						
<i>No observations</i>						
Kaiser (CA)						
401	517	25.0%	24.8%	0.2%	26.2%	26.2%
402						
403	14	0.7%	0.6%	0.1%	0.6%	0.6%
404	1	0.0%				
405	1	0.0%				
406						
411	490	23.7%	23.7%		32.0%	32.0%
412						
413	165	8.0%	8.2%	-0.2%		
414	2	0.1%	0.1%			
415						
416						
417						
418	5	0.2%	0.2%			
419						
420						
421						
422	5	0.2%	0.2%			
423						
424						
425						
426						
427						
428						
429						
430						
431						
432						



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Kaiser (Other than CA)						
442						
446	1	0.0%				
450	2	0.1%	0.1%			
451						
453	1	0.0%				
454						
461	3	0.1%	0.1%			
462						
463						
467	1	0.0%				
474						
482						
484						
SCAN Health Plan						
611	1	0.0%				
613						
United Healthcare Medicare Advantage						
701	8	0.4%	0.3%	0.1%	0.2%	0.2%
702	36	1.7%	1.9%	-0.2%	2.0%	2.0%
703	5	0.2%	0.1%	0.1%		
704	7	0.3%	0.4%	-0.1%	0.5%	0.5%
705						
706						
United Healthcare						
707	167	8.1%	8.1%		8.6%	8.6%
708	113	5.5%	5.6%	-0.1%	5.5%	5.5%
709	63	3.0%	3.1%	-0.1%	2.7%	2.7%
Total	2,070	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	2,082					

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 Medical Plan Selection—Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	3	60.0%	60.0%		6.5%	6.5%
802					35.0%	35.0%
803	2	40.0%	40.0%		58.5%	58.5%
804						
805						
806						
807						
808						
809						
810						
811						
812						
813						
814						
815						
Total	5	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	5					

\*Numbers may not add to 100% due to rounding.

In general, we find the plan election analysis to be performed correctly. We do note that some of the assumed rates of election are less than 1%. Such a rate has very minimal impact on the total results, and we would certainly not be opposed to a simpler assumption in which these plans were grouped with some others expected to have similar costs. Because of the size of LACERA, there is certainly sufficient credible data to reasonably draw the conclusions that have been made, and so we are not suggesting a change is needed, but simply that some consideration be given to a possible simplification that would have negligible impact on the results.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

#### ANALYSIS OF MALE MEMBER INITIAL POST-65 MEDICAL PLAN AND TIER SELECTION PERCENTAGES

CMC independently developed initial post-65 medical plan and tier selection percentages for male members during the period from June 30, 2017 to June 30, 2020. The following tables compare the results of our analyses with those proposed in Exhibit 4–3 of the 2020 Investigation of OPEB Program Experience Report.

Post-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Anthem Blue Cross Prudent Buyer Plan						
201						
202	1	0.1%	0.1%			
203						
204						
205						
Anthem Blue Cross I						
211	1	0.1%	0.1%		0.3%	
212						
213	1	0.1%	0.1%			
214						
215						
Anthem Blue Cross II						
221	8	0.7%	0.6%	0.1%	0.8%	
222	22	2.0%	2.0%		2.3%	
223	7	0.6%	0.6%		0.8%	
224	1	0.1%	0.1%		0.3%	
225						
Anthem Blue Cross III						
240	81	7.3%	7.3%		7.1%	8.2%
241	3	0.3%	0.3%		0.2%	0.2%
242	63	5.7%	5.6%	0.1%	5.5%	7.8%
243	81	7.3%	7.3%		7.1%	7.1%
244						
245						
246			0.3%		0.4%	0.7%
247	20	1.8%	1.7%	0.1%	1.3%	2.1%
248	1	0.1%	0.1%			
249	8	0.7%	0.7%		0.6%	0.6%
250	1	0.1%	0.1%		0.3%	0.3%



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Post-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Cigna Network Model Plan						
301	1	0.1%	0.1%			
302						
303						
304						
305						
Cigna Medicare Select Plus Rx (AZ)						
321						
322	1	0.1%	0.1%			
324						
325						
327						
329						
Kaiser (CA)						
401	17	1.5%	1.4%	0.1%		
402						
403	183	16.5%	16.5%		18.0%	19.7%
404	4	0.4%	0.4%		0.4%	
405	18	1.6%	1.6%		1.3%	
406	1	0.1%	0.1%			
411	28	2.5%	2.2%	0.3%		
412						
413	202	18.2%	18.3%	-0.1%	20.8%	22.6%
414	2	0.2%	0.2%		0.5%	
415						
416						
417						
418	171	15.4%	15.8%	-0.4%	15.9%	16.1%
419	3	0.3%	0.3%		0.2%	
420						
421						
422	14	1.3%	1.3%		1.2%	
423						
424						
425						
426						
427						



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Post-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
428						
429						
430	2	0.2%	0.2%			
431					0.1%	
432						
Kaiser (Other than CA)						
442						
446						
450						
451						
453						
454						
461						
462						
463						
467	1	0.1%	0.1%			
474						
482						
484						
SCAN Health Plan						
611	6	0.5%	0.5%		0.5%	0.5%
613	6	0.5%	0.5%		0.5%	0.5%
United Healthcare Medicare Advantage						
701	40	3.6%	3.6%		3.8%	3.8%
702	34	3.1%	3.2%	-0.1%	3.9%	3.9%
703	47	4.2%	4.2%		3.7%	3.7%
704	21	1.9%	1.9%		1.7%	1.7%
705	4	0.4%	0.4%		0.5%	0.5%
706						
United Healthcare						
707						
708	1	0.1%	0.1%			
709	1	0.1%		0.1%		
Total	1,107	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	1,108					

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Post-65 Medical Plan Selection—Local 1014 Firefighter Retirees—Males						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801	1	16.7%	16.7%			
802						
803						
804					12.0%	12.0%
805	1	16.7%	16.7%			
806					28.0%	28.0%
807	3	50.0%	50.0%			
808	1	16.7%	16.7%		60.0%	60.0%
809						
810						
811						
812						
813						
814						
815						
Total	6	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	6					

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

#### ANALYSIS OF FEMALE MEMBER INITIAL POST-65 MEDICAL PLAN AND TIER SELECTION PERCENTAGES

CMC independently developed initial post-65 medical plan and tier selection percentages for female members during the period from June 30, 2017 to June 30, 2020. The following tables compare the results of our analyses with those proposed in Exhibit 4-4 of the 2020 Investigation of OPEB Program Experience Report.

Post-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Anthem Blue Cross Prudent Buyer Plan						
201	2	0.1%	0.1%			
202	1	0.0%				
203						
204						
205						
Anthem Blue Cross I						
211	8	0.4%	0.4%		0.2%	
212						
213	1	0.0%				
214						
215						
Anthem Blue Cross II						
221	29	1.3%	1.2%	0.1%	1.3%	
222	13	0.6%	0.6%		0.9%	
223	4	0.2%	0.2%			
224						
225						
Anthem Blue Cross III						
240	250	11.5%	11.5%		11.5%	13.0%
241	7	0.3%	0.3%			
242	21	1.0%	1.0%		1.0%	1.9%
243	122	5.6%	5.7%	-0.1%	5.1%	5.1%
244	1	0.0%				
245	6	0.3%	0.3%		0.1%	0.1%
246						
247	4	0.2%	0.2%		0.1%	0.1%
248	1	0.0%				
249	4	0.2%	0.2%		0.1%	0.1%
250						





### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Post-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Cigna Network Model Plan						
301	1	0.0%				
302						
303						
304						
305						
Cigna Medicare Select Plus Rx (AZ)						
<i>No observations</i>						
Kaiser (CA)						
401	56	2.6%	2.7%	-0.1%		
402						
403	720	33.2%	33.3%	-0.1%	38.2%	41.7%
404	19	0.9%	0.9%		1.0%	
405	75	3.5%	3.5%		2.5%	
406						
411	20	0.9%	0.8%	0.1%		
412						
413	113	5.2%	5.0%	0.2%		
414	2	0.1%	0.1%		5.0%	5.5%
415						
416						
417						
418	341	15.7%	16.0%	-0.3%	16.5%	16.9%
419	4	0.2%	0.2%			
420	1	0.0%				
421						
422	5	0.2%	0.3%	-0.1%	0.5%	
423						
424						
425						
426	4	0.2%	0.2%		0.4%	
427	1	0.0%				
428	2	0.1%	0.1%			
429						
430	1	0.0%				
431						
432						



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Post-65 Medical Plan Selection—Non-Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
Kaiser (Other than CA)						
442	2	0.1%	0.1%			
446						
450						
451	1	0.0%				
453						
454						
461						
462	2	0.1%	0.1%			
463						
467						
474						
482	1	0.0%				
484						
SCAN Health Plan						
611	14	0.6%	0.6%		0.8%	0.8%
613	6	0.3%	0.3%		0.4%	0.4%
United Healthcare Medicare Advantage						
701	188	8.7%	8.8%	-0.1%	9.2%	9.2%
702	20	0.9%	0.9%		1.0%	1.0%
703	86	4.0%	4.1%	-0.1%	4.1%	4.1%
704	5	0.2%	0.2%		0.1%	0.1%
705	3	0.1%	0.1%			
706						
United Healthcare						
707	2	0.1%		0.1%		
708	2	0.1%		0.1%		
709						
Total	2,171	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	2,167					

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Post-65 Medical Plan Selection—Local 1014 Firefighter Retirees—Females						
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Proposed Assumption Tier 1	Proposed Assumption Tier 2
801						
802						
803						
804					12.0%	12.0%
805						
806					28.0%	28.0%
807						
808					60.0%	60.0%
809						
810						
811						
812						
813						
814						
815						
Total	0	100.0%	100.0%	0.0%	100.0%	100.0%
Milliman	0					

\*Numbers may not add to 100% due to rounding.

As with the pre-65 assumptions, we find the results reasonable, but believe that some simplification might be considered without significantly affecting the quality of the liability estimation.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

#### ANALYSIS OF MALE MEMBER INITIAL DENTAL / VISION PLAN AND TIER SELECTION PERCENTAGES

CMC independently developed initial dental / vision plan and tier selection percentages for male members during the period from June 30, 2017 to June 30, 2020. The following tables compare the results of our analyses with those proposed in Exhibit 4–5 of the 2020 Investigation of OPEB Program Experience Report.

Initial Dental / Vision Plan Selection—Males							
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Current Assumption	Proposed Assumption Tier 1	Proposed Assumption Tier 2
501	619	18.2%	18.2%		19.0%	18.5%	18.5%
502	2,424	71.1%	71.1%		68.0%	70.5%	70.5%
503							
901	101	3.0%	3.0%		4.0%	3.0%	3.0%
902	263	7.7%	7.7%		9.0%	8.0%	8.0%
903							
Total	3,407	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Milliman	3,414						

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

#### ANALYSIS OF FEMALE MEMBER INITIAL DENTAL / VISION PLAN AND TIER SELECTION PERCENTAGES

CMC independently developed initial dental / vision plan and tier selection percentages for female members during the period from June 30, 2017 to June 30, 2020. The following tables compare the results of our analyses with those proposed in Exhibit 4–5 of the 2020 Investigation of OPEB Program Experience Report.

Initial Dental / Vision Plan Selection—Females							
Deduction Code	Number Enrolled	CMC Pct.	Milliman Pct.	Difference	Current Assumption	Proposed Assumption Tier 1	Proposed Assumption Tier 2
501	1940	44.6%	44.6%		46.0%	45.0%	45.0%
502	1,914	44.0%	44.1%	-0.1%	40.0%	42.7%	42.7%
503							
901	297	6.8%	6.8%		8.0%	7.5%	7.5%
902	196	4.5%	4.5%		6.0%	4.8%	4.8%
903							
Total	4,347	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Milliman	4,353						

\*Numbers may not add to 100% due to rounding.



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

#### Review of Pre-65 to Post-65 Medical Plan Migration Assumptions

CMC independently developed the frequencies of member medical plan enrollment decisions for those who reached Medicare-eligibility age during the period from June 30, 2017 to June 30, 2020 and were enrolled in a pre-65 medical plan immediately prior to attaining age 65. The following tables compare the results of our analyses with those proposed in Exhibit 4–6 of the 2020 Investigation of OPEB Program Experience Report.

Pre-65 to Post-64 Medical Plan Migration Assumptions				
Eligible Plan		Number of Enrollments		
		Pre-Medicare	Post-Medicare	
		CMC	Milliman	Difference
Anthem Blue Cross I	Anthem Blue Cross I	27	27	
	Anthem Blue Cross II	0	0	
	Anthem Blue Cross III	26	29	-3
	Other	<u>1</u>	<u>1</u>	
	<b>Total</b>	<b>54</b>	<b>57</b>	<b>-3</b>
Anthem Blue Cross II	Anthem Blue Cross I	0	0	
	Anthem Blue Cross II	281	281	
	Anthem Blue Cross III	375	380	-5
	United Healthcare Medicare Advantage	1	1	
	Excess I	0	0	
	Kaiser Family Basic	0	0	
	Other	<u>10</u>	<u>11</u>	<u>-1</u>
	<b>Total</b>	<b>667</b>	<b>673</b>	<b>-6</b>
Anthem Blue Cross Prudent Buyer Plan	Anthem Blue Cross I	0	0	
	Anthem Blue Cross II	4	4	
	Anthem Blue Cross III	43	44	-1
	Anthem Blue Cross Prudent Buyer Plan	40	41	-1
	Other	<u>2</u>	<u>2</u>	
	<b>Total</b>	<b>89</b>	<b>91</b>	<b>-2</b>



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 to Post-64 Medical Plan Migration Assumptions					
Eligible Plan	Pre-Medicare	Post-Medicare	Number of Enrollments		
			CMC	Milliman	Difference
CIGNA Network Model Plan					
		Anthem Blue Cross I	0	0	
		Anthem Blue Cross II	1	2	-1
		Anthem Blue Cross III	11	12	-1
		CIGNA Medicare Select Plus Rx (AZ)	2	2	
		CIGNA Network Model Plan	12	12	
		United Healthcare Medicare Advantage	7	8	-1
		Senior Advantage	0	0	
		One Advantage, Others Basic	0	0	
		SCAN Health Plan	5	5	
		Other	1	1	
		<b>Total</b>	<b>39</b>	<b>42</b>	<b>-3</b>
United Healthcare					
		United Healthcare Medicare Advantage	429	430	-1
		CIGNA Network Model Plan	0	0	
		Anthem Blue Cross I	2	2	
		Anthem Blue Cross II	13	13	
		Anthem Blue Cross III	54	54	
		SCAN Health Plan	8	8	
		Senior Advantage	8	12	-4
		One Advantage, Others Basic	1	1	
		One Advantage, One Excess II	0	0	
		Excess II	13	12	1
		One Excess II, One Basic	7	4	3
		One Excess III (MNP), One Basic	0	0	
		Other	9	11	-2
		<b>Total</b>	<b>544</b>	<b>547</b>	<b>-3</b>



### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 to Post-64 Medical Plan Migration Assumptions					
Eligible Plan	Pre-Medicare	Post-Medicare	Number of Enrollments		
			CMC	Milliman	Difference
Kaiser Retiree Basic					
		Senior Advantage	623	624	-1
		Excess I	22	21	1
		Excess II	147	145	2
		Excess III (MNP)	20	19	1
		Anthem Blue Cross I	1	1	
		Anthem Blue Cross III	20	23	-3
		United Healthcare Medicare Advantage	2	2	
		Kaiser Retiree Basic	0	0	
		One Advantage, Others Basic	3	3	
		One Excess III (MNP), One Basic	1	1	
		Other	10	13	-3
		<b>Total</b>	<b>849</b>	<b>852</b>	<b>-3</b>
Kaiser Family Basic					
		Two+ Advantage	79	80	-1
		One Advantage, One Excess II	3	3	
		One Advantage, One Excess III (MNP)	5	5	
		One Advantage, Others Basic	333	337	-4
		One Excess I, One Advantage	4	4	
		One Excess I, Others Basic	28	28	
		One Excess I, Others Excess II	1	1	
		One Excess II, One Basic	86	87	-1
		One Excess II, Others Excess III (MNP)	0	0	
		One Excess III (MNP), One Basic	16	16	
		Two+ Excess II - Part B	5	5	
		CIGNA Network Model Plan	0	0	
		Excess I	2	2	
		Excess III (MNP)	2	2	
		Anthem Blue Cross III	12	12	
		United Healthcare Medicare Advantage	1	1	
		Senior Advantage	18	20	-2
		Kaiser Family Basic	23	24	-1
		Other	11	12	-1
		<b>Total</b>	<b>629</b>	<b>639</b>	<b>-10</b>





### 3. REVIEW OF TIER SELECTION AND MIGRATION ASSUMPTIONS

Pre-65 to Post-64 Medical Plan Migration Assumptions				
Eligible Plan	Post-Medicare	Number of Enrollments		
		CMC	Milliman	Difference
One Advantage, Others Basic				
	Senior Advantage	4	4	
	Two+ Advantage	300	297	3
	One Advantage, One Excess II	4	4	
	One Advantage, One Excess III (MNP)	9	8	1
	One Advantage, Others Basic	50	50	
	One Excess I, One Advantage	2	2	
	Anthem Blue Cross III	9	9	
	Anthem Blue Cross I	0	0	
	Anthem Blue Cross II	1	1	
	Excess III (MNP)	0	0	
	One Excess III (MNP), One Basic	0	0	
	Other	<u>2</u>	<u>2</u>	
	<b>Total</b>	<b>381</b>	<b>377</b>	<b>4</b>
Firefighters Local 1014				
	Firefighters Local 1014	172	171	1
	Other	<u>0</u>	<u>0</u>	
	<b>Total</b>	<b>172</b>	<b>171</b>	<b>1</b>
<b>All Pre-Medicare Plans</b>	<b>Total</b>	<b>3,424</b>	<b>3,449</b>	<b>-25</b>

The Plan's experience during the three-year study period is consistent with current assumptions, and the adjustments recommended by Milliman appear to be reasonable. Additionally, we agree with the proposed assumptions for Tier 2 members, because our understanding is that these members must enroll in Medicare when they reach Medicare-eligibility age in order to be eligible to elect a post-65 medical plan.



#### 4. REVIEW OF OTHER DEMOGRAPHIC ASSUMPTIONS

##### ANALYSIS OF ASSUMED RETIREMENT RATES FOR DEFERRED VESTED MEMBERS—GENERAL PLANS A, B, C, D, AND G

CMC independently developed the percentages of members with deferred vested pension benefits under General Plans A, B, C, D, and G who will retire at a given age based on experience during the period from June 30, 2017 to June 30, 2020. Milliman used two additional years of data, so we would expect there to be some differences in our results. The general concurrence of the two sets of results further strengthens our confidence in the resulting conclusion, because the possible influence of some unusual year is significantly reduced by not using all of the same years. The following table compares the results of our analyses with those proposed in Exhibit 5–1 of the 2020 Investigation of OPEB Program Experience Report.

Age	Observed Rates		Ratio of Rates (CMC / Milliman)
	CMC	Milliman	
50	11.1%	15.3%	0.725
51	4.1%	4.6%	0.904
52	5.3%	7.2%	0.732
53	3.9%	5.1%	0.768
54	4.4%	4.2%	1.051
55	9.3%	9.7%	0.958
56	6.6%	6.2%	1.075
57	6.7%	7.6%	0.885
58	6.1%	6.4%	0.950
59	9.2%	9.9%	0.925
60	11.4%	10.4%	1.095
61	11.3%	12.1%	0.936
62	14.3%	14.3%	0.997
63	17.3%	18.6%	0.931
64	18.3%	20.2%	0.905
65	39.9%	37.5%	1.063
66	23.7%	25.8%	0.917
67	15.5%	20.4%	0.761
68	20.2%	19.2%	1.052
69	27.9%	30.6%	0.912
70	33.3%	37.1%	0.898
71	25.7%	40.0%	0.643
72	30.0%	30.0%	1.000
73	10.0%	22.2%	0.450
74	25.0%	14.3%	1.749
75+	26.7%	20.4%	1.307
Total	10.4%	11.3%	0.921



#### 4. REVIEW OF OTHER DEMOGRAPHIC ASSUMPTIONS

##### ANALYSIS OF ASSUMED RETIREMENT RATES FOR DEFERRED VESTED MEMBERS—GENERAL PLAN E

CMC independently developed the percentages of members with deferred vested pension benefits under General Plan E who will retire at a given age based on experience during the period from June 30, 2017 to June 30, 2020. As with General Plans A, B, C, D, and G, Milliman used two additional years of data, so the comments made earlier apply here as well. The following table compares the results of our analyses with those proposed in Exhibit 5–2 of the 2020 Investigation of OPEB Program Experience Report.

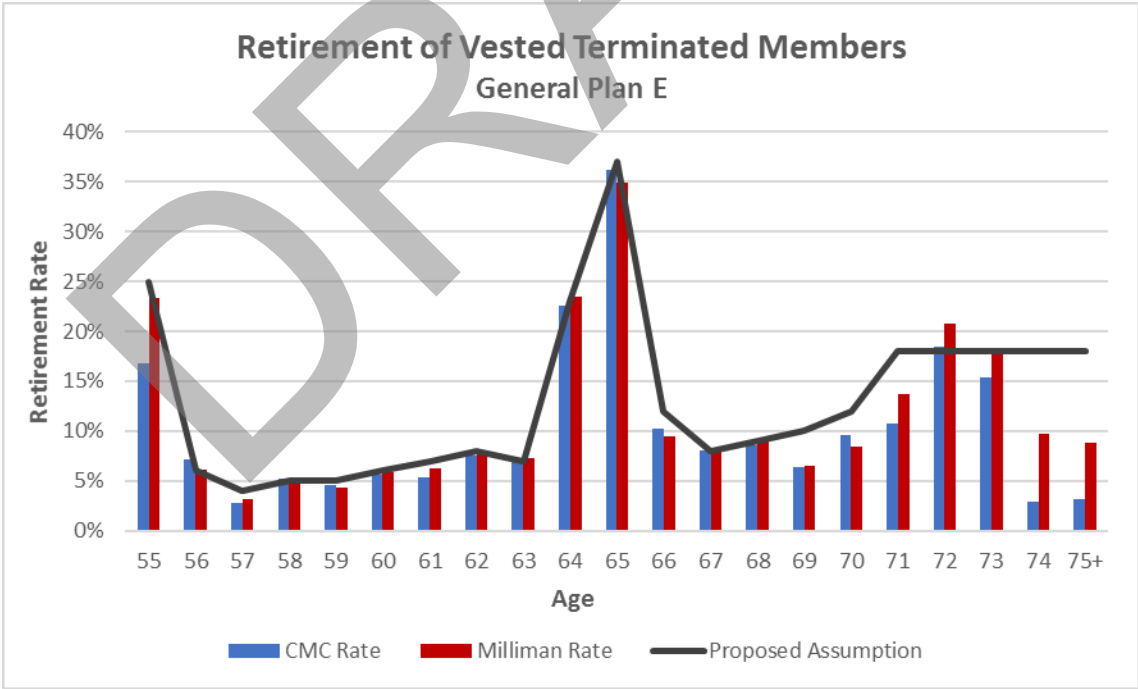
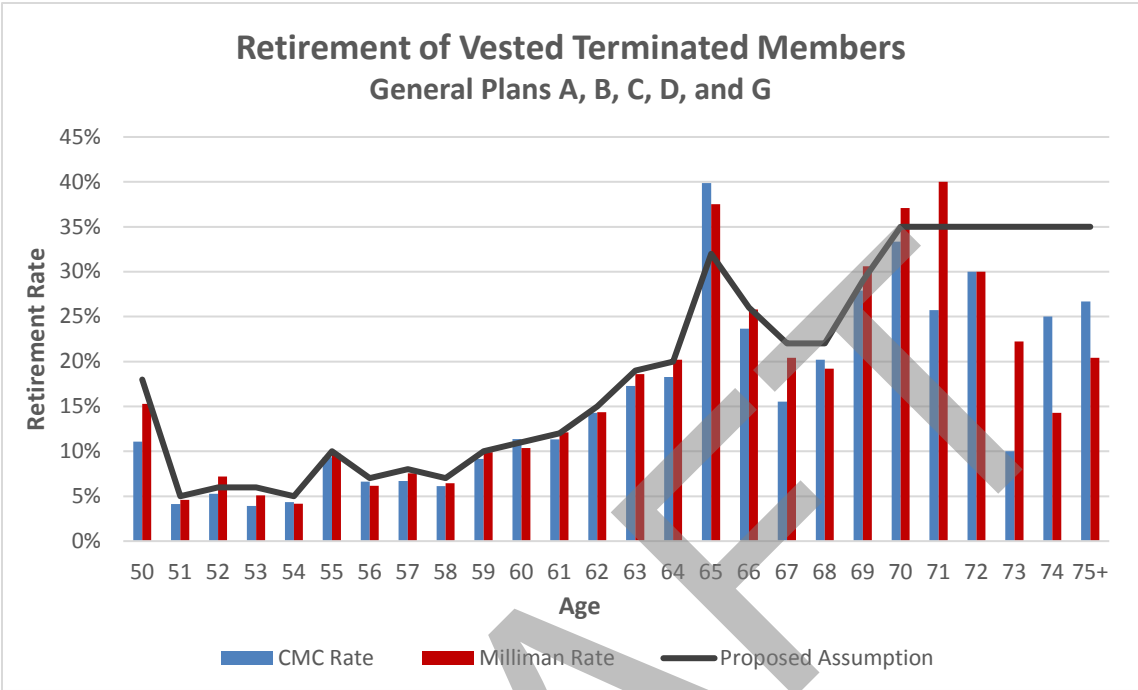
Age	Observed Rates		Ratio of Rates
	CMC	Milliman	(CMC / Milliman)
55	16.8%	23.3%	0.718
56	7.2%	6.1%	1.168
57	2.8%	3.2%	0.879
58	5.2%	4.7%	1.105
59	4.6%	4.3%	1.085
60	5.6%	5.9%	0.949
61	5.4%	6.2%	0.861
62	7.5%	7.9%	0.951
63	7.1%	7.3%	0.978
64	22.6%	23.4%	0.964
65	36.2%	34.9%	1.038
66	10.2%	9.4%	1.082
67	8.0%	8.1%	0.996
68	8.6%	8.9%	0.964
69	6.4%	6.5%	0.988
70	9.6%	8.4%	1.148
71	10.8%	13.7%	0.788
72	18.5%	20.8%	0.887
73	15.4%	17.9%	0.861
74	2.9%	9.7%	0.295
75+	3.2%	8.9%	0.360
Total	10.5%	11.1%	0.942

The total number of members with deferred vested pension benefits under Safety Plans A and B shown in Exhibit 5-3 are low relative to the other Plan groups (86 total actual retirement observations). As a result, CMC did not independently develop rates of retirement for these members.

The graphical comparisons are shown on the following page:



4. REVIEW OF OTHER DEMOGRAPHIC ASSUMPTIONS





#### 4. REVIEW OF OTHER DEMOGRAPHIC ASSUMPTIONS

##### ANALYSIS OF DIFFERENCES IN MEMBER AGES AND AGES OF ENROLLED SPOUSES

CMC performed a high-level review of the average differences in member ages and the ages of enrolled spouses based only on the experience of retired members who were enrolled in a medical plan as of June 30, 2020, and had a spouse date of birth on his or her record. This approach means that we will miss some records where a member dies shortly after retirement. Thus, our counts are lower, but we do not anticipate a significant bias in the results.

The following table summarizes the results:

Actual Experience	Male Retirees		Female Retirees	
	Number	Average Age Difference in Years (Males Older Than Females)	Number	Average Age Difference in Years (Males Older Than Females)
CMC—All Retirees	17,698	4.3	9,854	1.5
CMC—Recent Retirees	4,087	3.5	3,136	1.6
Milliman—All Retirees	17,711	4.5	9,799	1.3
Milliman—Recent Retirees	4,121	3.5	3,195	1.4

As shown in the table above, the average age differences we produced are consistent with the results contained in Section 6 of the 2020 Investigation of OPEB Program Experience Report.

We also note that the proposed assumptions concerning the average difference in male and female member ages and the ages of enrolled spouses provided in the 2020 Investigation of OPEB Program Experience Report are consistent with the assumptions used in the 2020 Retirement Plan Actuarial Valuation. This consistency is an additional support of Milliman's proposed assumption.



#### 4. REVIEW OF OTHER DEMOGRAPHIC ASSUMPTIONS

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##### **ANALYSIS OF MEDICARE ENROLLMENT FOR ANTHEM BLUE CROSS I, II, AND PRUDENT BUYER PLANS**

Section 6 of the 2020 Investigation of OPEB Program Experience Report contains the following description of the Medicare enrollment assumptions for members who are enrolled in Anthem Blue Cross I, II, and Prudent Buyer Plans:

*“Our July 1, 2019 OPEB valuation assumed that members in Blue Cross I, II, and Prudent Buyer were not eligible for Medicare Part B premium reimbursement. We checked the validity of this assumption based on July 1, 2018, 2019, and 2020 enrollment information. Medicare Part A information from LACERA for both inactives and actives was incomplete, so we relied on the Medicare Part B indicator. There were not any members in the Blue Cross I, II, and Prudent Buyer plans who were in Medicare Part B. We recommend continuing with the current assumption for Tier 1. We will assume Tier 2 members will enroll in Medicare Parts A and B.”*

CMC reviewed the OPEB Program census data provided by Milliman, and agree that records for members who are age 65 or older and enrolled in Anthem Blue Cross I, II, and Prudent Buyer Plans do not contain Medicare Part B premium amounts.

##### **ANALYSIS OF SURVIVOR AND NEW DEPENDENT ENROLLMENT ASSUMPTIONS**

CMC did not review the results that support the survivor and new dependent enrollment assumptions provided in Section 6 of the 2020 Investigation of OPEB Program Experience Report because (1) the number of observations is small relative to the total population of retirees and their dependents and (2) any variance in these rates are unlikely to have a material impact on the OPEB Program actuarial valuation as of June 30, 2020.



## 5. REVIEW OF ECONOMIC ASSUMPTIONS

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### INFLATION

The inflation assumption is a component of both the investment return assumption and the health cost trend rate development. For consistency with the pension assumptions developed last year, Milliman uses the same 2.75% inflation assumption and points to the pension study for justification. We do not find 2.75% unreasonable, but we do note that this is on the higher end of what most practitioners are currently recommending. Recent pricing of inflation in the TIPS and Treasuries markets may be suggesting change in expectations, and so we do not see any reason for Milliman to reconsider this assumption at this time.

Milliman also recommends using the pension assumption of 3.25% for wage inflation. We believe this is reasonable and consistent.

### INVESTMENT RETURN

ASOP 6 and ASOP 27 provide actuaries with guidance on selecting an investment return that included considering the purpose of the measurement. With the adoption of an agent employer approach, the OPEB Program has two groups of employers – those who are prefunding, and those who are not (at least to any significant degree). As a result, there are really two different investment return assumptions needed – one for the funded employers and one for the unfunded employers.

The assumed long-term rate of return on plan assets, as disclosed in the 2020 Investigation of OPEB Program Experience Report, was 6.00%. This assumption was selected based on the Trust's investment policy and the current capital market assumptions and investment forecast of Meketa, LACERA's investment advisor.

CMC reviewed the expected long-term rate of return assumption based on consideration of the asset allocation, Meketa's assumptions, and the assumptions of other investment advisors. Based on these factors, CMC agrees the 6.00% expected long-term rate of return selected by LACERA is reasonable for the purposes described above.

Likewise, we also reviewed Milliman's analysis of the expected return for the unfunded plans. In this case, Milliman recommends using the expected return of the general (cash) account held by the County, which is generally considered a reasonable approach. Based on the general proportions of cash and short-term Treasuries that this account holds, Milliman recommends the use of a 2.30% rate. We find this analysis reasonable.

We do note that for accounting purposes under Governmental Accounting Standards Board Statements 74 and 75, the effective rate used may be a blend of this long-term rate and a current bond index rate, as required in those standards.



## 5. REVIEW OF ECONOMIC ASSUMPTIONS

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### LONG-TERM HEALTH CARE COST TREND RATES

Annual per capita health care claims costs are expected to increase in future years as a result of medical inflation, utilization, leverage in the plan design, and improvements in technology adjusted for any implicit and/or explicit cost containment features. Long-term health care trend rates are typically used to reflect an assumed pattern of annual increases in expected health care claims costs and contributions (if applicable) during each period subsequent to the measurement date. ASOP 6 provides specific guidance concerning the selection of long-term health care cost rates for the purpose of measuring retiree group benefit plan obligations or establishing actuarially determined contribution amounts for these plans.

CMC reviewed the proposed long-term medical cost trend rates (Medical Trend Rates) provided in the 2020 Investigation of OPEB Program Experience Report. Milliman selected Medical Trend Rates based on the Society of Actuaries (SOA) Long Term Healthcare Cost Trends Model, which is often referred to as the “Getzen Model” because it was originally developed by Professor Thomas E. Getzen for the SOA. We note that one common criticism of the Getzen Model is that it generates a longer transition period from short-term trend rates to ultimate trend rates when compared to transition periods produced by other models. Another criticism, somewhat less commonly voiced, is that the Getzen Model is not elastic with respect to the development of trend rates for health care cost components, such as in-patient, out-patient, professional services, and prescription drug costs. Nonetheless, it is a well-respected methodology.

Our understanding is that Milliman has modified the Getzen Model to reflect:

- An offset to correct the implicit aging of the population—an artifact of the Getzen Model development process—included in trend rates as required under Section 3.12.1(a) of ASOP 6;
- An adjustment equal to the expected long-term rate of inflation plus 0.75% to reflect future changes in carrier administrative costs as recommended under Section 3.12.1(a) of ASOP 6; and,
- Adjustments, if needed, to produce trend rates that are rounded to the nearest 0.1%.

CMC believes that the modifications outlined above are reasonable for the purposes stated herein.

The Getzen Model produces short-term, intermediate-term, and long-term rates based on various inputs provided by the user. Milliman selected the following inputs to calibrate the Getzen Model for the OPEB Program:

- Trends through 2022—These trend rates are based on information provided by LACERA’s health consultant, and reflect actual experience and changes as required under Section 3.7.11 of ASOP 6.
- 2030 GDP Percentage Share—The assumed percentage of the Gross Domestic Product dedicated to health care costs in 2030. Based on guidance from the Centers for Medicare and Medicaid Services (CMS), Milliman selected the recommended value to be 20.3% for the health share of GDP in 2030.





## 5. REVIEW OF ECONOMIC ASSUMPTIONS

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- **Inflation Rate**—Milliman selected a 2.75% inflation assumption, which is consistent with the expected long-term rate of inflation selected by LACERA last year for the pension work and used for various purposes as of June 30, 2020.
- **Real GDP Per Capita Growth**—The expected growth in Real GDP during future periods. Milliman used information from the Congressional Budget Office to select a 1.50% per year growth in Real GDP.
- **Excess Medical Cost Growth**—The ratio of expected increases in health care expenditures over expected increases in income and wages. Milliman selected a 1.10% rate based on SOA research.
- **GDP Resistance Point and Limit Year**—The projected health share of GDP percentage where additional increases in costs meet resistance and the year in which this limit is expected to be reached. Milliman selected the 25.0% recommended value for the GDP Resistance Point, and 2075 for the GDP Limit Year, based on SOA research.

The values listed above for the parameters used in the Getzen Model are all within ranges produced and accepted by researchers, forecasters, government officials, and other interested parties, and appear to meet the criteria outlined in Section 3.6 of ASOP 27, as well as the requirements in Section 3.12.5 of ASOP 6, concerning the selection of reasonable assumptions. As a result, CMC believes that the inputs selected by Milliman for the purposes of calibrating the Getzen Model for the OPEB Program are reasonable. Overall, CMC did not uncover any concerns with the parameters or modifications employed by Milliman in their use of the Getzen Model, and we have determined that the Getzen Model described above is an acceptable basis for the selection of long-term medical cost trend rates for the OPEB Program.

CMC also reviewed the proposed long-term dental / vision cost trend rates provided in the 2020 Investigation of OPEB Program Experience Report. Milliman selected a 4.25% underlying dental / vision trend rate, which was developed based on the expected long-term rate of inflation (2.75%) plus 1.50%. As required under Section 3.12 of ASOP 27, these parameters are consistent with the values selected for similar inputs used in the development of long-term medical cost trend rates. CMC believes that the inputs selected by Milliman for the purposes of developing the 4.25% underlying dental / vision trend rate are reasonable.

### **MEDICARE PART B PREMIUM TREND RATES**

CMC reviewed the proposed Medicare Part B premium trend rates contained in Exhibit 7–6 in Milliman’s report. The proposed Medicare Part B premium trend rates initially start at 9.30% and grade down to an ultimate rate equal to 4.30%. The first year of this trend includes an adjustment that reflect Milliman’s belief that the actual Part B premium data amounts are under-reported and will be corrected. In general, we find their proposed trend rates reasonable.



## 6. INVESTIGATION OF EXPERIENCE REPORT REVIEW AND CONCLUSIONS

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**In general, we find Milliman’s work to be accurate and complete, and we have not identified any material findings.**

We note that Milliman acknowledges that issues related to COVID may have a future impact, but they do not reflect anything now. We believe that this is an appropriate response in light of what is currently knowable.

We have no findings of material discrepancies with generally accepted actuarial principles or professional standards, and our recommendations are limited to suggesting minor improvements to the OPEB Program Experience Study process. We have summarized our recommendations for future experience studies:

- In our report, we identified some areas in which we believe there could be some simplification of assumptions. We recognize that there may be valid reasons for the more complex assumptions, and do not disagree with those assumptions. However, some simplification could be made with only a very minor change in results.
- In our opinion, it is helpful to add some commentary as to the rationale in changing assumptions. This helps provide documentation of the thought process behind the recommended changes. While Milliman does this to some extent, we would suggest they expand this discussion. This is a preference issue, of course, and we recognize that each firm and consultant have personal styles, and that the client’s wishes are also a significant consideration.

As part of the actuarial review of the 2020 OPEB Program Actuarial Valuation Report scheduled later this year, we will be reviewing Milliman’s valuation process and confirming the valuation results. As part of that project, we will be reviewing the reasonableness of Milliman’s estimated cost impact of the proposed assumption changes. While we are not able to fully quantify the changes at this point, we believe the changes are reasonable in light of general actuarial rules of thumb and our experience with other OPEB plans.



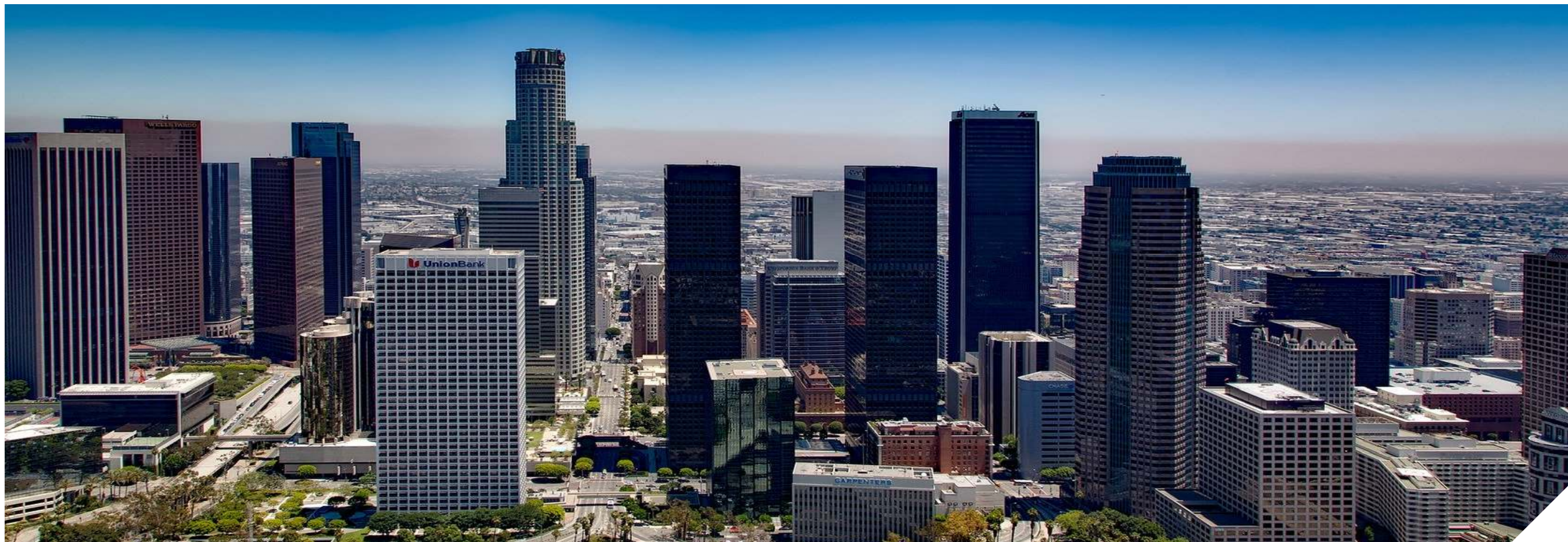


# Los Angeles County OPEB Program

July 1, 2020 OPEB Experience Study

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

MARCH 3, 2021



# Agenda

**Timeline**

**Process Summary**

**Assumptions**

**Experience Study Summary Results**

**Experience Study Review Results**

**Next Steps**

**Questions and Comments**

**Appendix**

**Glossary**

# Scope

## 2020 OPEB Funding Valuation Projects

### Experience Study

- OPEB economic and demographic assumptions
- Assumptions and method review

### Funding Valuation

- OPEB valuation
- Replication of results

# Timeline

# Timeline

Description	2020						2021								
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S
Entrance Meeting				█											
Data Received		█	█	█	█	█									
Census and Experience Study					█	█	█	█	█	█					
BOR Educational Meeting							█								
Stakeholder Assumptions Meeting								█							
BOR Meeting to Approve Assumptions									█						
Receive Approved 7/1/2021 Premiums										█					
Conduct Funding Valuation									█	█	█	█			
Closing Stakeholder Meeting												█			
BOR Meeting to Approve Valuation													█	█	█

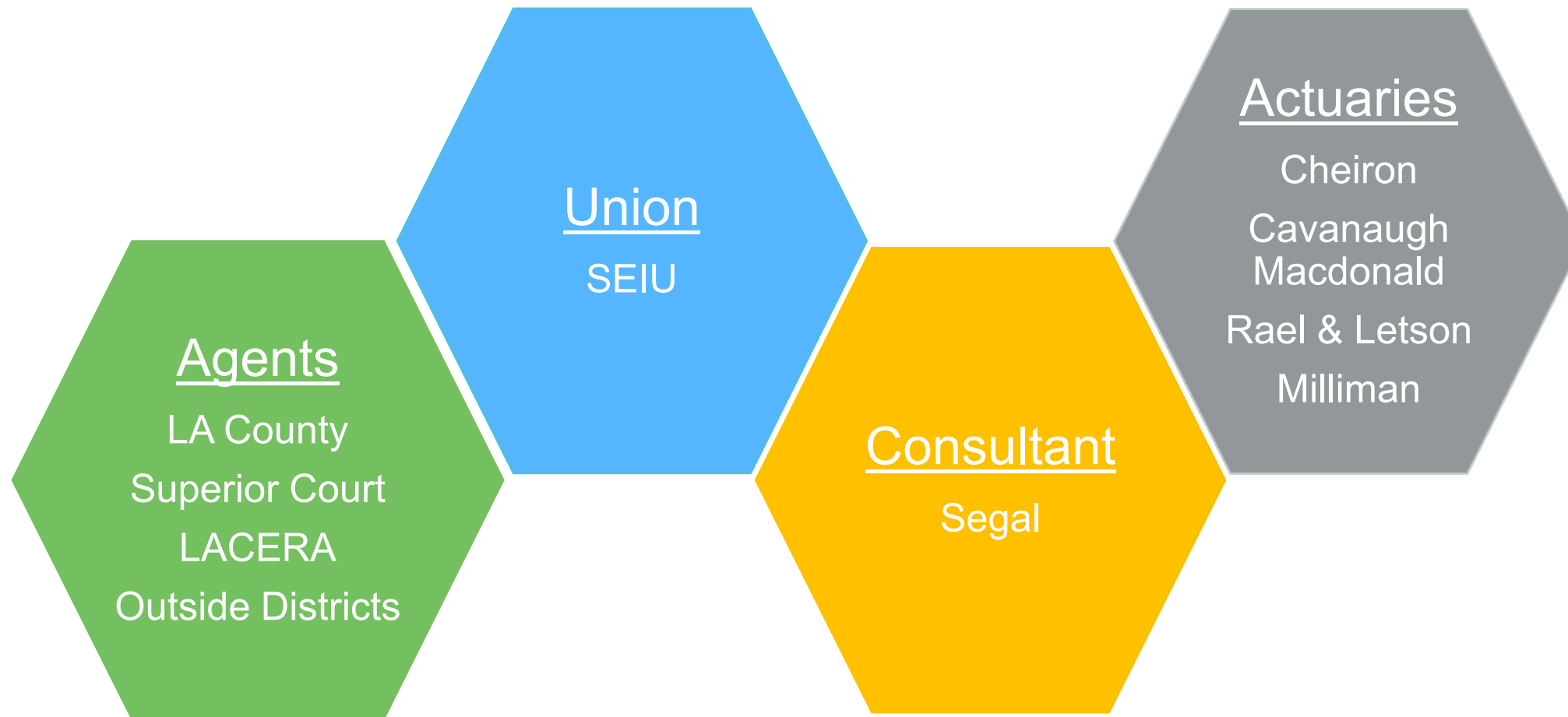
# Process Summary



# Process Summary

- July 1, 2018 Last OPEB Experience Study
- July 1, 2019 Last OPEB Funding Valuation
- July 1, 2020 Experience Study and July 1, 2020 Funding Valuation
- Experience study returns to three-year cycle
- Continue with annual funding valuations

# Process Summary (continued)



# Process Summary (continued)

- Experience study assumptions
  - 2019 Retirement benefit related demographic and economic assumptions
  - 2020 Vested terminated members retirement rates
  - 2020 OPEB demographic assumptions
    - Health initial enrollment, health plan and coverage tier selection, and other OPEB assumptions
  - 2020 OPEB economic assumptions (discount rate and trend)
- Valuation assumption changes
  - Claim costs
  - Trend updated with July 1, 2021 premiums
- Valuation based on
  - June 30, 2020 census data
  - July 1, 2020 and July 1, 2021 health plan premiums

# Assumptions

# Retirement Benefit Related Assumptions

- Based on 2019 Investigation of Experience for Retirement Benefits
- Demographic (termination of employment, disability, retirement, and mortality)
- Tier 2 assumptions differ from Tier 1 consistent with 2018 Experience Study Methodology
- Economic as of June 30, 2019
  - CPI: 2.75%
  - General wages: 3.25%

# OPEB Demographic Assumptions

- Initial Enrollment
  - Modest decrease in liability and costs
- Plan and Tier Selection
  - Modest increase in liability and costs
- Vested Terminated Commencement
  - Slight decrease in liability and costs
- Other OPEB Demographic
  - Slight increase in liability and costs
- Overall Impact
  - 0.03% increase in AAL and 0.05% of payroll\* increase in ADC

\* Payroll is pensionable payroll throughout this presentation.

# Investment Earnings Approach

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

# Investment Return Background

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



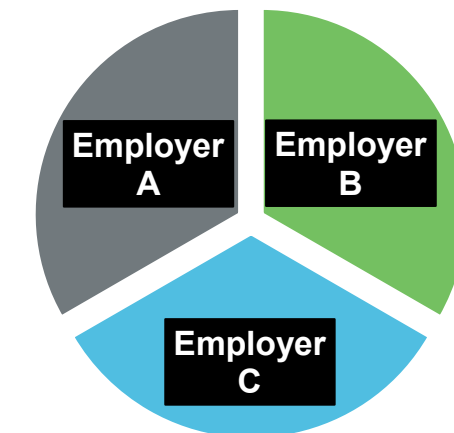
# Investment Earnings for Each Agent

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

## Cost Sharing Plan



## Agent Plan



# 2020 Investment Earnings - OPEB Trust

- The OPEB Trust expected return is 6.00% rounded to the nearest quarter percent
- Based on Meketa's 2020 capital market assumptions and investment forecast model

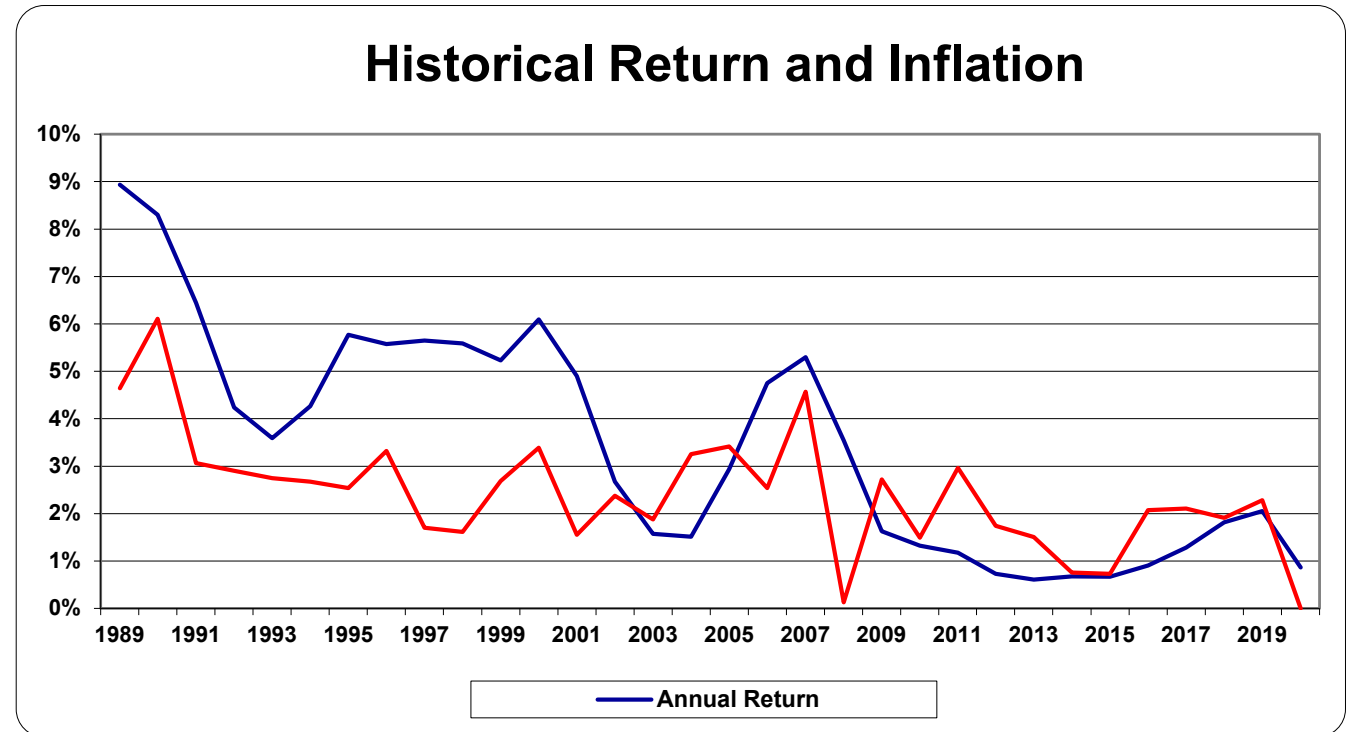
Asset Class	Target Allocation (policy)		Weighted Average 10-Year Expected Real Rate of Return (After Expected 2.75% Inflation Rate) (Geometric)		
	4Q 2019	6/30/20 Actual		10 Year Expected Nominal Return	Standard Deviation
<b>Growth</b>	<b>50.0%</b>	<b>50.6%</b>	<b>3.9%</b>	<b>6.8%</b>	<b>17.0%</b>
Global Equity	50.0%	50.6%	3.9%	6.8%	17.0%
<b>Credit</b>	<b>20.0%</b>	<b>19.8%</b>	<b>2.0%</b>	<b>4.8%</b>	<b>9.0%</b>
High Yield Bonds	6.0%	5.9%	1.3%	4.1%	11.0%
Bank Loans	10.0%	9.9%	2.1%	4.9%	9.0%
Emerging Market Bonds (Local)	4.0%	4.0%	1.5%	4.3%	12.5%
<b>Risk Reduction &amp; Mitigation</b>	<b>10.0%</b>	<b>10.0%</b>	<b>-0.5%</b>	<b>2.2%</b>	<b>3.2%</b>
Cash Equivalents	2.0%	1.6%	-0.8%	1.9%	1.0%
Investment Grade Bonds	8.0%	8.4%	-0.4%	2.3%	4.0%
<b>Inflation Hedges</b>	<b>20.0%</b>	<b>19.6%</b>	<b>3.2%</b>	<b>6.1%</b>	<b>15.1%</b>
TIPS	6.0%	6.0%	-0.5%	2.3%	7.0%
REITs	10.0%	9.6%	3.8%	6.6%	26.0%
Commodities	4.0%	4.0%	2.0%	4.9%	17.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3.3%</b>	<b>6.1%</b>	<b>12.4%</b>

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

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

# 2020 Investment Earnings – General Assets Building Block Approach

- Real returns on County general assets from 1989 through 2019 averaged 1.0% per year
- However, current projections indicate that real returns of -0.65% to -0.25% are more likely going forward based on the current asset allocation
- With 2.75% inflation, the range is between 2.10% and 2.50%



# 2020 Investment Earnings – General Assets

- Based on June 30, 2020 County General Fund balance sheet
- Assumption of 2.30% is within the building block approach range

Asset Class	Expected Arithmetic Nominal Return (30 yrs)	Asset Allocation
Cash	1.68%	27.66%
Short-term U.S. Bonds	2.56%	72.34%
Expected Arithmetic Return (30 yrs) <sup>(1)</sup>		2.32%
Expected Geometric Return (30 yrs) <sup>(2)</sup>		2.30%

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

# Investment Earnings by Agent

OPEB Trust Long Term Rate of Return (6.00%)

- Pre-funding Agents
  - County
  - LACERA
  - Superior Court

General Assets Rate of Return (2.30%)

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

- OPEB Trust Long Term Rate of Return is unchanged from previous 2018 Experience Study
- Change from prior General Asset Rate of Return of 3.69% assumption to new assumption results in a de-minimis increase in AAL and ADC

# Health Cost Trend

- Updated based on current long-term outlook for medical, dental/vision and Part B
- Excise tax for high-cost health coverage under (ACA) repealed in 2019
  - 2019 valuation did not include Excise tax
- Medical and dental/vision trends will be updated to reflect the July 1, 2021 renewals and adjustments for the health insurer fee moratorium
- Change from prior trend assumption increases the AAL by 1.47% and increases the ADC by 0.31% of payroll

# Experience Study Summary Results

# Analysis of Assumption Changes

	Actuarial Accrued Liability <sup>(1)</sup>	(Assets) <sup>(1)</sup>	Unfunded Actuarial Accrued Liability <sup>(1)</sup>	Normal Cost Rate <sup>(2)</sup>	ADC Percentage <sup>(2)</sup>
<b>July 1, 2019 Valuation</b>	\$ 20,752.6	\$ (1,238.5)	\$ 19,514.1	7.58%	18.87%
<b>Assumption Changes</b>					
Initial Enrollment	(87.6)	-	(87.6)	(0.03%)	(0.08%)
Plan and Tier Selection	84.5	-	84.5	0.05%	0.09%
Vested Terminated Commencement	(12.6)	-	(12.6)	0.00%	0.00%
Other OPEB Demographic	21.1	-	21.1	0.03%	0.04%
Trend - Without 1st Year Renewal Adjustment	304.7	-	304.7	0.13%	0.31%
Discount Rate	3.5	-	3.5	0.00%	0.00%
<b>Total Assumption Changes</b>	<b>\$ 313.6</b>	<b>\$ -</b>	<b>\$ 313.6</b>	<b>0.18%</b>	<b>0.36%</b>
<b>July 1, 2019 Valuation with Assumption Changes</b>	<b>\$ 21,066.2</b>	<b>\$ (1,238.5)</b>	<b>\$ 19,827.7</b>	<b>7.76%</b>	<b>19.23%</b>

(1) In millions of dollars

(2) Expressed as a percentage of payroll



# **Cavanaugh Macdonald Experience Study Review Results**

**Next Steps**

**Questions and Comments?**



# Thank you

Robert Schmidt

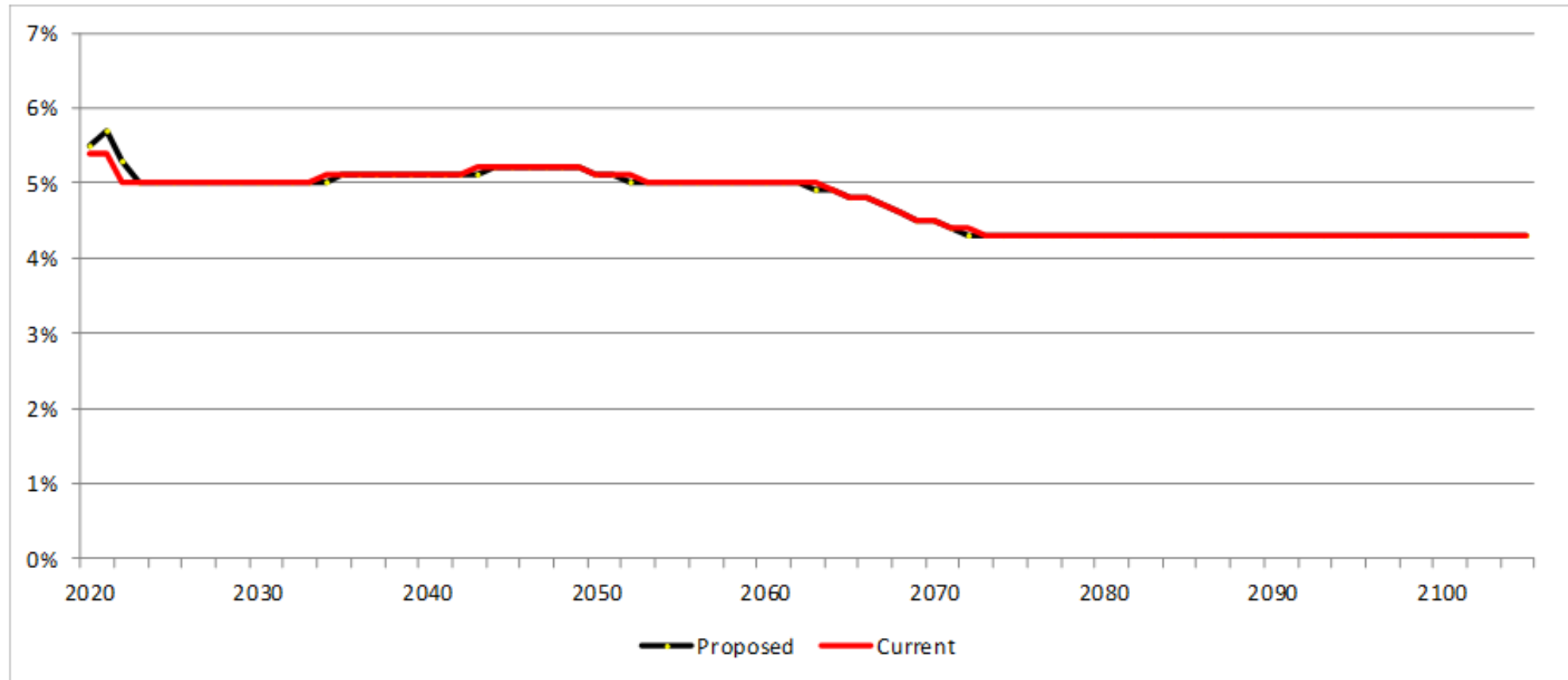
Janet Jennings

# Appendix

# Investment Return History

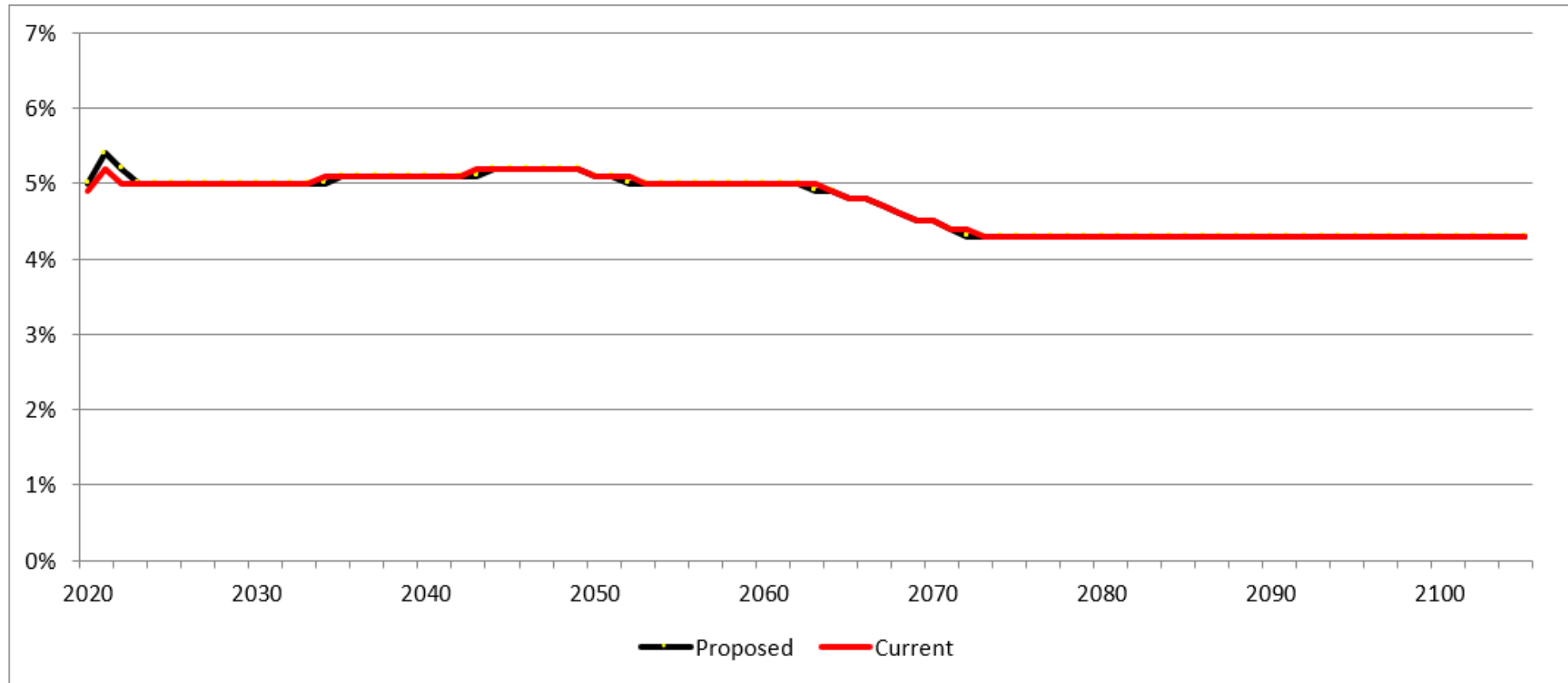
Valuation Year	Investment Return Assumption		Changes
	Prefunding Agents	Outside Districts	
2006	5.00%	5.00%	Initial OPEB Valuation and Segal actuarial review
2008	5.00%	5.00%	Investigation of Experience Study
2010	5.00%	5.00%	Investigation of Experience Study and Segal actuarial review
2012	4.35%	4.35%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

# Medical Trend Pre 65



- Excludes Excise tax and health insurer fee after calendar year 2020.
- Medical trend will be updated to reflect the July 1, 2021 renewals.

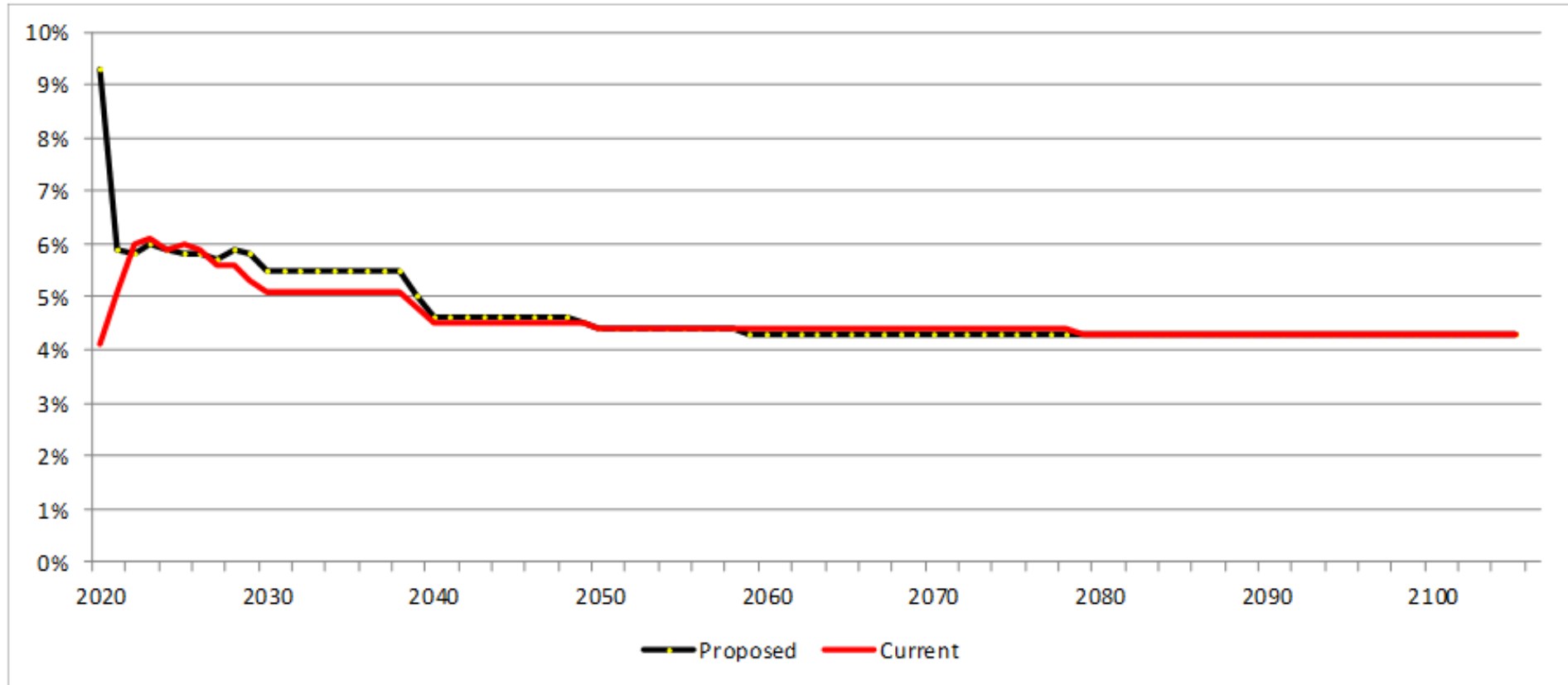
# Medical Trend Post 65



- Excludes Excise tax and health insurer fee after calendar year 2020.
- Medical trend will be updated to reflect the July 1, 2021 renewals.

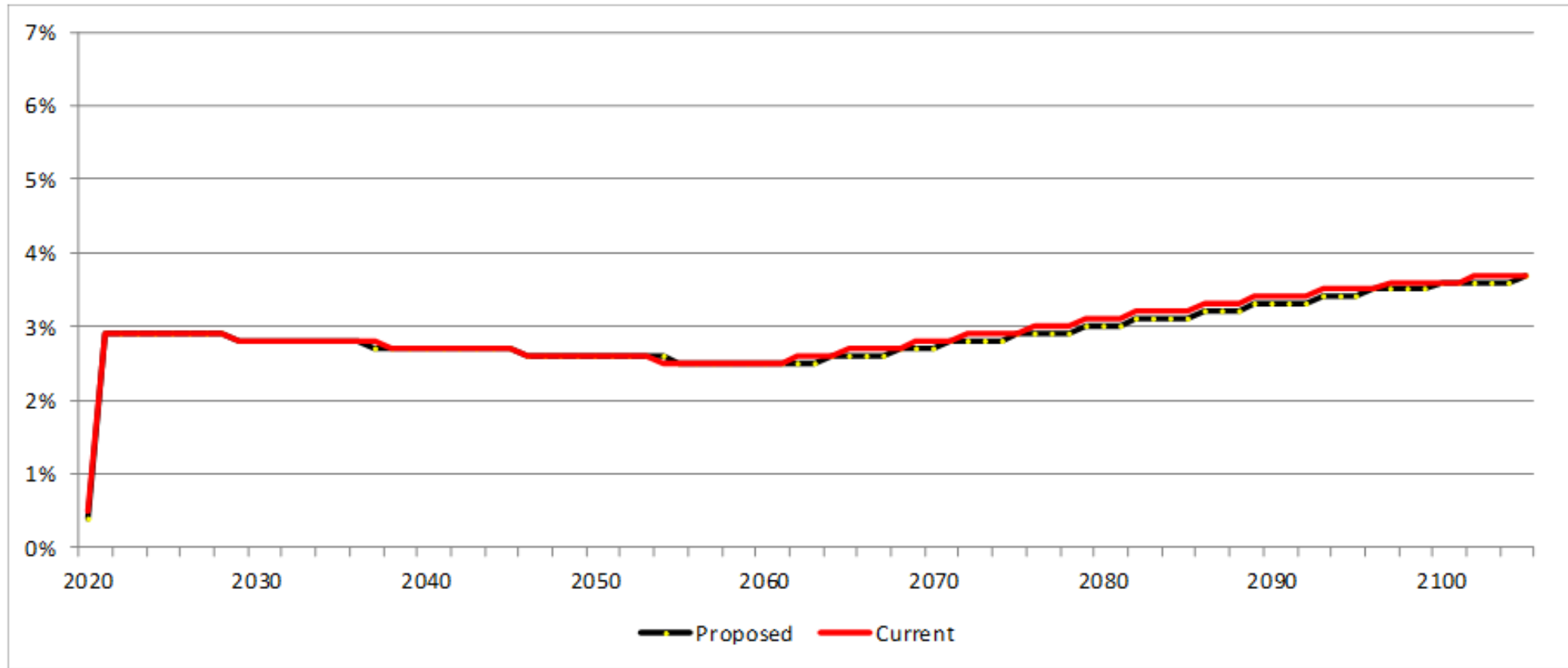


# Medicare Part B Trend



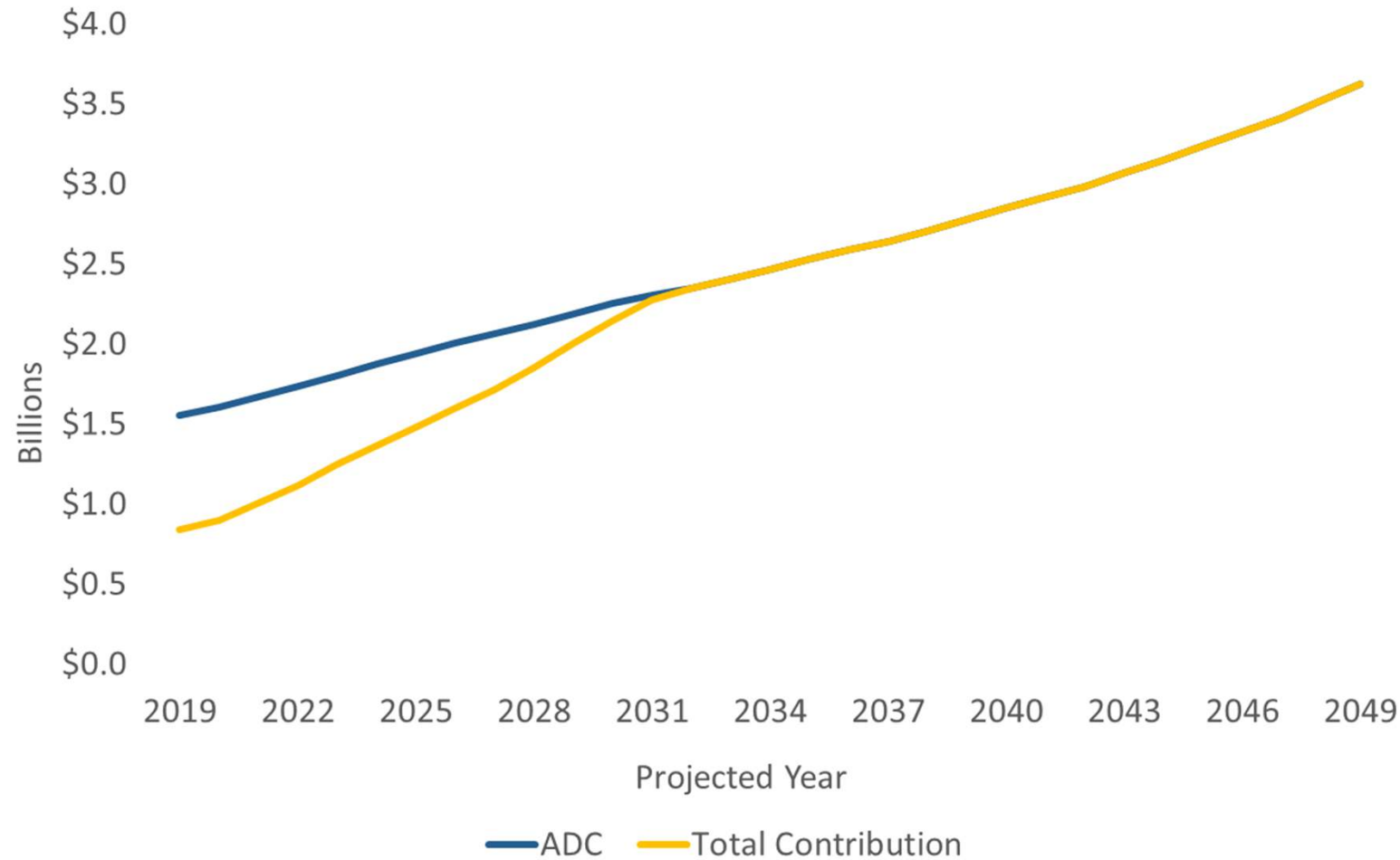
- 2020 trend is high due to prior hold harmless Part B premium limits.
- Based on
  - 2020 Medicare Trustees Report and 2020 CMS Report on Projected Medicare Expenditures under an Illustrative Scenario with Alternative Physician Payment Updates.
  - Calendar year 2020 LACERA Part B premiums and 2021 Medicare standard Part B premium.

# Dental/Vision Trend



- 2020 trend is assumed to be lower due to the end of the health insurer fee in calendar year 2020.
- Underling trend is assumed to be CPI + 1.50% (4.25%).
- CPD analysis to model indemnity plan annual maximum.
- Dental/Vision trend will be updated to reflect the July 1, 2021 renewals.

# County Projected ADC and Total Contributions



*Total Contributions include OPEB Trust contributions and the employer portion of Benefit Payments. This slide is from the 2019 OPEB funding presentation. An updated slide will be included in the 2020 OPEB funding valuation presentation.*

# Glossary

# Glossary



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

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

# Glossary (continued)

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

# Glossary (continued)

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

# Glossary (continued)

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



# Glossary (continued)

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

# Limitations and Reliances

This presentation is subject to the same data, methods, assumptions, and plan provisions as in the draft 2020 Experience Study report issued February 10, 2021.

All caveats, limitations, and certifications from that report applies to this presentation.



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



Janet Jennings, ASA, MAAA  
Consulting Actuary



February 12, 2021

TO: Trustees  
Board of Retirement

FROM: Les Robbins, Chair  
Insurance, Benefits & Legislative Committee

FOR: March 3, 2021 Board of Retirement Meeting

SUBJECT: **2021-2022 PLAN YEAR HEALTH INSURANCE RATE RENEWALS AND  
BENEFIT CHANGES FOR LACERA'S RETIREE HEALTHCARE  
BENEFITS PROGRAM**

**RECOMMENDATION**

The Board of Retirement approve the fiscal year 2021-2022 rate renewal proposal and mandatory contractual changes, listed by carrier, and the administrative fee.

**EXECUTIVE SUMMARY**

This year's contract negotiation with LACERA's health insurance carriers concluded with an overall renewal increase of 1.2%. This reflects a 3.0% decrease from the preliminary renewal proposals of 4.2% or approximately \$20.4 million in annual premium cost avoidance.

Annual Premiums	Current	Preliminary	Negotiated	Change (%) from Negotiated to Current
Total Medical	\$635,204,000	\$663,136,000	\$643,758,000	1.3%
Total Dental/Vision	49,860,000	50,756,000	49,718,000	-0.3%
<b>Total Medical/ Dental/Vision</b>	<b>\$685,064,000</b>	<b>\$713,892,000</b>	<b>\$693,476,000</b>	<b>1.2%</b>
<b>Total Negotiated Premium Cost Avoidance from Preliminary Renewal Proposals</b>				<b>(\$20,416,000)</b>

During this year's renewal process, we saw that health plans have experienced varying levels of reduced utilization throughout 2020 due to COVID-19 restrictions.

For 2021/2022 renewals, vendors adjusted renewal projection formulas for reduced utilization by applying greater trends or adjustment factors to claims experience to project normal premium levels. Given the COVID-19 pandemic's unexpected influence on claims activity, staff and Segal concur with the use of this methodology on a temporary basis.

Vendors reimburse for material reductions in utilization due to COVID-19 using premium credits or year-end settlements. Premium credits are either paid out directly (Cigna dental plans) and deposited into the County's Reserve account or credited as reductions to 2021/2022 premiums (SCAN and Cigna vision plans). Plans with participating contracts are reimbursed in their year-end settlements, as in the cases of Cigna DPPO and Anthem plans, which are both issuing surplus payments for 2019/2020.

Last year, we reported that Congress had permanently repealed the Affordable Care Act's (ACA) Excise Tax which would have levied a 40 percent excise tax on the program health benefits. This year the ACA Health Insurance tax, a \$100 billion plus tax on health insurance, was repealed effective January 1, 2021. The permanent repeal of the ACA Health Insurance Tax resulted in an estimated premium cost avoidance of \$4.7 million for 2021/2022.

We continuously update you on the complexity of today's healthcare landscape which remains as complex as ever. For that reason, staff with the assistance of our healthcare consultants continuously monitor healthcare related initiatives. We will continue discussions and meeting with our health plan partners to see what it is they are doing in response to these external factors, as it may affect or apply to our healthcare program.

## **RATE RENEWAL AND BENEFIT CHANGE PROPOSALS**

### Anthem Blue Cross Plans I, II, III and Prudent Buyer Plan

- Accept the 2.1% overall renewal recommendations with the following separate changes:
  - Accept the 3.0% increase for Plans I and II
  - Accept the 3.0% increase for Plan III
  - Accept the 12.1% decrease for Prudent Buyer Plan
  - Accept the mandatory contractual changes as included in the Appendix
- Instruct Anthem Blue Cross to release the year-end 2019/2020 surplus of \$8.6 million including changes in the Claims Stabilization Reserves to reflect the 2019/2020 rate concessions.

### Cigna Medical

- Accept the 1.6% overall renewal recommendations with the following separate changes:
  - Accept the 1.6% increase for the Cigna Network Model HMO Plan
  - Accept the rate pass for the Cigna Preferred Medicare HMO Plan (formerly referred to as Cigna HealthSpring Preferred with Rx)
  - Accept the mandatory contractual changes included in the Appendix

### Cigna Dental and Vision

- Accept the 0.3% overall decrease with the following separate plans:
  - Accept the 0.3% decrease for the indemnity dental and vision plan
  - Accept the 0.3% decrease for the pre-paid dental and vision plan
  - No mandatory contractual changes apply for the 2021/2022 plan year

### Kaiser California

- Accept the 0.5% overall renewal recommendations with the following separate results:
  - Accept the 7.8% increase for the Basic/Pre-65 plan
  - Accept the 9.1% decrease for Kaiser Senior Advantage plan
  - Accept the 1.8% increase for Kaiser Excess plan
  - Accept the mandatory contractual changes included in the Appendix

### Kaiser - Out of State

- Accept the 0.3% overall renewal increase for Medicare and non-Medicare plans Out of State plans with the following separate changes listed:
  - Accept the Kaiser Colorado overall rate decrease of 6.2%
  - Accept the Kaiser Georgia overall rate increase of 1.0%
  - Accept the Kaiser Hawaii overall rate increase of 2.1%
  - Accept the Kaiser Oregon overall rate increase of 0.4%
  - Accept the Kaiser Washington overall rate increase of 4.7%
  - Accept the mandatory contractual changes included in the Appendix

### SCAN

- Accept the 3.9% overall renewal increase

- Accept the mandatory contractual changes as included in the Appendix

### United HealthCare (UHC)

- Accept the 1.2% overall renewal recommendations with the following separate increases:
  - Accept the 2.8% increase on the Pre-65 HMO Plan
  - Accept the 2.0% decrease on the Medicare Advantage Plan
  - Accept the mandatory contractual changes as included in the Appendix

### Administrative Fee

Approve the continuation of the flat monthly fee of \$8.00 per member, per plan, per month to cover LACERA's administrative services (including consulting, vendor fees, and the cost of administering LACERA's healthcare benefits program).

### CONCLUSION

The overall increase of 1.2% for our healthcare benefits program resulted in an increase in premiums of \$8.4 million and a negotiated overall total premium cost avoidance of \$20.4 million annually when compared to the preliminary proposals received from various carrier partners.

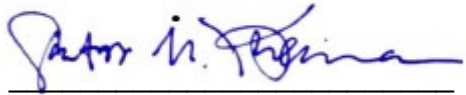
Staff, Segal, and our carrier partners are continuously monitoring the healthcare industry to stay ahead of the many things happening in Washington, D.C., and on a national basis as a whole within the healthcare landscape. With repeal of the ACA's Excise Tax and permanent removal of the Health Insurer Fee beginning January 2021, the plan sponsor, LA County, and the Retiree Healthcare Program have received major financial relief.

Detailed information regarding the renewal proposal can be found in the enclosed 2021/2022 Renewal Evaluation Report prepared by Segal.

**IT IS THEREFORE RECOMMENDED THAT THE BOARD:**

The Board of Retirement approve the fiscal year 2021-2022 rate renewal proposal and mandatory contractual changes, listed by carrier, and the administrative fee.

**REVIEWED AND APPROVED**



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Santos H. Kreimann  
Chief Executive Officer


CS:cs

Attachment



February 18, 2021

TO: Trustees – Board of Retirement

FROM: Fern M. Billingsy   
Senior Staff Counsel

DATE: Meeting of March 3, 2021

SUBJECT: **ALAMEDA IMPLEMENTATION**

In September 2020, we informed the Board that staff would conduct a review of pay items based on the Supreme Court decision in *Alameda County Deputy Sheriff's Association v. Alameda County Employees' Retirement Association*. (“Alameda”).

## **BACKGROUND**

As you know, a member's retirement allowance is calculated based on three factors: years of service, age, and final compensation. Many members have items of compensation in addition to base salary. The compensation for these additional items may be included in the definition of compensation earnable for legacy members or pensionable compensation for PEPRA members. If included, these items increase the member's final compensation.

Government Code section 31461 defines compensation earnable and section 7522.34 (a part of PEPRA) defines pensionable compensation. In 2013, Assembly Bill 197 amended the definition of compensation earnable specifically excluding pay items previously included such as unused vacation, termination pay, in-kind payments, and payments for services rendered outside of normal working hours. The *Alameda* court reviewed this amendment and determined it was constitutional. Thus, these items may no longer be included in the definition of compensation earnable.

Historically, the Board has never included unused vacation, termination pay, and in-kind payments in the definition of compensation earnable. However, based on the nature of the work, the Board has included one item of additional services rendered outside of normal working hours. This item is included within eight pay codes.



The *Alameda* decision specifically narrowed the expansive interpretation adopted by the *Ventura County* case (“*Ventura*”).\* Based on this narrowing, the Board is obligated to apply this more restrictive interpretation when calculating a member’s final compensation and adjust the pensionability of pay codes, if necessary.

Staff conducted a pay code description search for every pay item possibly affected by *Alameda* to determine if any change is necessary. Fortunately, the Board has always taken a more conservative approach in making such determinations. As a result, there are no PEPRA pay codes that require a change in determination, and only one type of legacy pay code, covering eight specific codes, that requires a change.

### **ITEM OF COMPENSATION**

Based on staff’s review, we have identified one item of compensation, Standby Pay, currently included in the calculation of final compensation that must now be excluded from those calculations for legacy members.

We reviewed applicable Memorandums of Understanding related to this pay item and determined that the description of the pay as “work that is being performed at off duty times” falls within the exclusions mandated by *Alameda*. Additionally, we reviewed the Los Angeles County Code description of this item. Los Angeles County Code section 6.10.120 describes standby pay as “a \$.25-per-hour bonus not to exceed a maximum of \$50.00 per month total may be paid to any person assigned regularly scheduled periods of standby service at off duty times, which assignments cause inconvenience and restrict normal activity during such off duty periods.” Please note that this item is not included in the definition of pensionable compensation paid to PEPRA members.

Attachment A is a list of eight standby pay codes identified as payment for additional service rendered outside of normal working hours which are currently included in the definition of compensation earnable. Going forward, the compensation for these pay codes will be excluded from the final compensation of legacy members. As noted, these items are already nonpensionable for PEPRA members.

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\* *Ventura County Deputy Sheriff’s Association v. County of Ventura* (1997) 16 Cal. 4th 483, became final on October 1, 1997, and requires LACERA to include in the calculation of retirement allowances various forms of remuneration not formerly included.

## **NEXT STEPS**

The *Alameda* decision was filed on July 30, 2020, confirming the January 1, 2013 amendments to section 31461 as constitutional. Since January 1, 2013, members who received standby pay have made contributions on that compensation, and members have retired with final compensation calculations that included standby pay. LACERA must now make the required adjustments to the accounts of these members to correct these members' accounts, including return of the excess contributions and collection of any excess distributions as of January 1, 2013.

### Active members

Refunds and/or reversals must be made for any member who made contributions based on standby pay since January 1, 2013.

Staff has identified approximately 1,300 total active legacy and PEPRA members who currently receive or since January 1, 2013 have at any time received standby pay. No refund is necessary for the 500 PEPRA members as standby pay has never been included in the definition of pensionable compensation. No refund is necessary for the 140 Plan E members as no contributions are collected for Plan E members. Correction is necessary for all remaining members (approximately 660) who made standby pay contributions at any time since January 1, 2013.

### Retired members

Members who made standby pay contributions on or after January 1, 2013, and have since retired will be entitled to a refund of contributions. Members who retired on or after January 1, 2013, and whose standby pay was included in the calculation of final compensation will have benefits recalculated. There is a likelihood that any overpaid retirement allowance owed by members will be offset by the refund of contributions owed to members. These retirement allowance calculations and adjustments will be effective with the payroll of August 30, 2020. Communication will be sent to members explaining the adjustments.

Staff will begin the process of calculating refunds and corrections, notifying affected members, and providing an opportunity to appeal staff's determination pursuant to the Administrative Appeal Procedures.

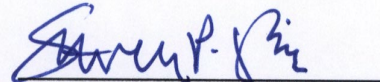
## CONCLUSION

Consistent with the foregoing, the attached Resolution of the Board of Retirement Implementing *Alameda* is submitted for approval by the Board.

### IT IS THEREFORE RECOMMENDED THAT THE BOARD:

1. Adopt attached Resolution No. 2021-BR001 regarding *Alameda* implementation.
2. Instruct staff to coordinate with the County of Los Angeles to establish necessary reporting mechanism and procedures to permit LACERA to exclude the pay item in the calculation of final compensation.

Reviewed and Approved

A handwritten signature in blue ink, appearing to read "Steven P. Rice", is written over a light blue horizontal line.

Steven P. Rice  
Chief Counsel

Attachments

Billiny/BOR/Alameda Implementation 2.18.21

**BEFORE THE BOARD OF RETIREMENT**  
**LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION**

RESOLUTION OF THE BOARD OF  
RETIREMENT REGARDING ALAMEDA  
IMPLEMENTATION

---

RESOLUTION NO. 2021-BR001

WHEREAS, LACERA calculates retirement allowances based on a member's "final compensation."

WHEREAS, LACERA is required to include in the calculation of "final compensation" a member's base pay, and certain other items of remuneration, if such remuneration qualifies as "compensation" under Government Code section 31460 and "compensation earnable" under Government Code section 31461 of the County Employees Retirement Law of 1937 ("CERL").

WHEREAS, on March 4, 1998, the Board of Retirement adopted Resolution No. 98-004 specifying certain items of remuneration payable to employees of the County of Los Angeles which the Board determined qualify as "compensation" under Government Code section 31460 and "compensation earnable" under section 31461.

WHEREAS, on August 4, 1999, the Board of Retirement adopted Resolution No. 99-001 specifying an additional item of remuneration that qualifies as "compensation" and "compensation earnable" under Government Code sections 31460 and 31461, respectively.

WHEREAS, the Court's ruling in *Ventura County Deputy Sheriff's Association v. County of Ventura* (1997) 16 Cal. 4<sup>th</sup> 483, became final on October 1, 1997, and requires LACERA to include in the calculation of retirement allowances various forms of remuneration not formerly included.

WHEREAS, Government Code section 7522.34 governs the determination of pensionable compensation for those members who became active members for the first time on or after January 1, 2013, who are subject to the California Public Employees' Pension Reform Act of 2013. ("PEPRA")

WHEREAS, LACERA is required to include in the calculation of "final compensation," a member's base pay and certain other items of compensation, if such compensation qualifies as "pensionable compensation" under Government Code section 7522.34.

WHEREAS, Government Code section 7522.34 defines "pensionable compensation" as:

". . .the normal monthly rate of pay or base pay of the member paid in cash to similarly situated members of the same group or class of employment for services rendered on a full-time basis during normal working hours, pursuant to publicly available pay schedules".

WHEREAS, on July 30, 2020, the California Supreme Court filed its decision entitled *Alameda County Deputy Sheriff's Association v. Alameda County Employees' Retirement Association* (2020) 9 Cal.5th 1032 ("*Alameda*"). The *Alameda* decision concludes that the amendments to the definition of compensation earnable in Government Code section 31461, enacted as a result of the PEPRA and related statutory changes to CERL, effective January 1, 2013, are constitutional. The *Alameda* court also determined that CERL retirement boards may not include items in compensation earnable that section 31461 requires them to exclude.

WHEREAS, the *Alameda* court also held that even without the enactment of PEPRA, CERL retirement boards have no discretion to include pay items in retirement allowance calculations that are excluded under CERL, PEPRA, or other applicable statutes .

WHEREAS, the board hereby determines that the *Alameda* decision requires it to change its determination of certain pay codes included in the definition of compensation earnable.

WHEREAS, this Resolution is intended to comply with the requirements of the Internal Revenue Code of 1986, as amended or replaced from time to time and the regulations issued thereunder as applicable.

NOW THEREFORE, BE IT RESOLVED BY THE LACERA BOARD OF RETIREMENT AS FOLLOWS:

1. LACERA shall present revised pay codes to the Board to ratify changes in compensation earnable determinations in compliance with the *Alameda* decision.
2. LACERA shall comply with the *Alameda* decision regarding mandatorily excluded pay items, and apply that decision to all retiree payroll for individuals who are retired on or after January 1, 2013, effective with the payroll of August 30, 2020.
3. LACERA shall comply with the *Alameda* decision regarding mandatorily excluded pay items and apply that decision to correct the collection of member contributions taken on or after January 1, 2013.
4. LACERA shall implement the Board's Policy for the Recovery of Overpayments and Underpayments when correcting distributions.
5. LACERA shall appropriately provide members with adequate information and counseling regarding *Alameda* changes.
6. LACERA shall provide members with an opportunity to appeal such determination pursuant to the Board's Administrative Appeal Procedures.

This resolution supersedes any previous resolutions for employer pay codes of employee compensation relating to compensation earnable to the extent inconsistent with the foregoing.

BOARD OF RETIREMENT  
LOS ANGELES COUNTY EMPLOYEES  
RETIREMENT ASSOCIATION

---

Alan J. Bernstein  
Chair, Board of Retirement

Approved as to Form:

ATTEST:

---

Steven P. Rice  
Chief Counsel

---

Vivian H. Gray  
Vice Chair, Board of Retirement

**BOR\_APPROVED\_CODES**  
as of December 31, 2020

<b>Code</b>	<b>Description</b>	<b>Compensation Earnable (Legacy / CERL Plans)</b>	<b>Pensionable Compensation (PEPRA Plans)</b>
531	STANDBY	Y	N
531SP	STANDBY AUTHORIZED FOR SHERIFF & PUBLIC WORKS DEPTS ONLY	Y	N
552	STANDBY - EMERGENCY ROLL OUT PROGRAM	Y	N
570	HOME CARE PROGRAM STANDBY	Y	N
574	STANDBY - INS WITNESS PROGRAM	Y	N
OP005	PENSIONABLE STANDBY PAY	Y	N
PP005	STANDBY PAY-PENSIONABLE	Y	N
RP005	PENSIONABLE STANDBY PAY - OFFSET	Y	N



February 23, 2021

TO: Each Trustee,  
Board of Retirement  
Board of Investments

FROM: Steven P. Rice *SPR*  
Chief Counsel

FOR: March 3, 2021 Board of Retirement Meeting  
March 10, 2021 Board of Investments Meeting

SUBJECT: Form 700 Training

Fiduciary counsel Karen Getman and Kelly Liang, from Olson Remcho, LLP, will present Form 700 training. The presentation slides are attached. Full biographies of the presenters are attached following the presentation. Brief summaries of their backgrounds are as follows:

**Karen Getman** – Ms. Getman is a founding partner of Olson Remcho and serves as its first Managing Partner. She advises committees, lobbying firms, public officials and agencies on compliance with reporting and disclosure laws, conflicts of interest, and other government ethics laws, open meeting, and public record requirements, and use of public funds. She conducts internal investigations and has served as an expert consultant on conflicts of interest, campaign finance, and lobbying requirements. Significantly for today's Form 700 training, Ms. Getman served as Chairman of the California Fair Political Practices Commission from 1999-2003. She was a lecturer at U.C. Berkeley School of Law from 2004-2011, co-teaching the course on Regulating Public Integrity, and was the first Executive in Residence at the U.C. Berkeley Institute of Governmental Studies, where she also served as a member of the National Advisory Council.

**Kelly Liang** – Mr. Liang is an associate attorney at Olson Remcho. Mr. Liang advises clients on compliance with both state and federal campaign and election laws. His clients include state and federal political committees, labor unions, nonprofit organizations, private corporations, and major donors. He also advises clients on lobbying compliance and ethics matters, such as gifts and conflicts of interest. He interned at the Fair Political Practices Commission before entering private practice.

#### Attachments

c: Santos H. Kreimann  
Jonathan Grabel  
Johanna Fontenot  
Jill Rawal



# LACERA

## Form 700 Training

Prepared and Presented By

**Olson | Remcho**

Karen Getman

Kelly Liang

March 2021

# Overview

- Background
  - Purpose
  - Applicability
  - Disclosure Categories
  - Filing Requirement
- Form 700 Schedules
- Tips and Guidance
- Potential Traps for the Unwary
- Form 700 Resources





# Background - Purpose

- General Conflicts of Interest Rule:
  - “No public official at any level of state or local government shall make, participate in making or in any way attempt to use his official position to influence a governmental decision in which he knows or has reason to know he has a financial interest.” CA Gov. Code § 87100.
- Elected officials and public employees who make or influence governmental decisions are required to submit a Statement of Economic Interests (Form 700).
  - Provides information to the public regarding the official or employee’s financial interests to ensure that they do not have conflict.
  - The process of completing the Form 700 serves as a reminder to the official or employee of their financial interests so they are more aware of potential conflicts when making or participating in making governmental decisions.
- **NOTE:** Failure to file, to timely file, or to fully disclose can subject the official to administrative fines from the Fair Political Practices Commission.



# Background - Applicability

- Applies to officials specifically designated in Government Code section 87200 (“87200 filers”):
  - Elected state officers
  - Judges and commissioners of the judicial branch
  - Board members of various state agencies
  - Planning commissioners, board of supervisors, district attorneys, county counsels, county treasurers, mayors, city councilmembers, etc.
  - Other public officials who manage public investments
    - Defined by FPPC Regulation 18700.3 to include “members of boards and commissions, including pension and retirement boards or commissions, or of committees thereof, who exercise responsibility for the management of public investments.”
- Also applies to employees and consultants whose responsibilities involve the making or participation in the making of decisions that may foreseeably have a material effect on a financial interest, as designated in the agency’s conflict of interest code (“code filers”).
- 87200 filers are subject to the broadest disclosure categories while code filers are only required to disclose specific types of interests, depending on the type of decisions that might be made by virtue of the employee’s position.



# Background - Disclosure Categories

- **Board of Retirement:** Code filers (disclosure categories 1, 2, and 5 per LACERA’s conflict of interest code).
  - Category 1: Real property within LACERA’s jurisdiction that would be suitable for housing LACERA’s operations and all surrounding real property within two miles. Does not include property used exclusively as a personal residence.
  - Category 2: All investments and business positions in business entities that are the type utilized by LACERA. Also income (including gifts, loans, and travel payments) from those business entities.
  - Category 5: All income (including gifts, loans, and travel payments) from, investments in, and business positions with LACERA members (including agents or employee associations representing LACERA members or entities controlled by LACERA members).
- **Board of Investments:** 87200 filers (“public officials who manage public investments”).
  - Unless an exception applies, disclose all investments, business entities, real property, income, gifts, and travel payments.



# Background - Filing Requirement

- **When to File:**

- Within 30 days of assuming office
- Annually on April 1, 2021
- Within 30 days of leaving office

- **Where to File:**

- File with your agency:
  - LACERA (Paper): With LACERA's CEO or designee, which gets forwarded to the County Executive
  - LACERA (Electronically): <https://lacform700.lacounty.gov/>

- **Potential Penalties:**

- Late filing penalty of \$10 per day, up to a maximum of \$100.
- Referral to the FPPC's Enforcement Division, with potential fines of \$5,000 per violation.



# Form 700 - Cover Page

- Generally, the cover page should be completed last.
- Include agency name, position, jurisdiction.
- Type of Statement (Assume Office, Annual, Leaving Office, etc.).
- Check boxes for the Schedules that are attached, and provide the total number of pages, including the summary page.
- Complete verification with mailing address (street, city, state, zip code), telephone number, and email address.
- Cover page must be signed unless filing electronically.





# Form 700 - Schedule A-1:

## Investments with Ownership Interest Less than 10%

- Use Schedule A-1 to report stocks, bonds, and other interests where the filer's ownership interest is less than 10%.
- “Investment” is defined as a financial interest in any business entity (including a consulting business or other independent contracting business) that is located in, doing business in, planning to do business in, or that has done business during the previous two years in the jurisdiction (Los Angeles County), and in which the filer, filer's spouse or registered domestic partner, or dependent children had a direct, indirect, or beneficial interest totaling \$2,000 or more at any time during the reporting period.
- Includes such items as stocks, bonds, sole proprietorships, filer's business or his or her spouse or registered domestic partner's business, partnerships, etc.
- Not required to disclose government bonds, diversified mutual funds, certain funds similar to mutual funds (such as exchange traded funds), bank accounts, savings accounts, money market accounts, certificates of deposit, insurance policies, annuities, commodities, retirement accounts invested in non-reportable interests, government defined-pension plans (such as CalPERS and CalSTRS).



# Form 700 - Schedule A-2:

## Investments with Ownership Interest Greater than 10%

- Use Schedule A-2 to report investments in a business entity or trust in which the official, his or her spouse or registered domestic partner, or dependent children, together or separately, had a 10% or greater interest, totaling \$2,000 or more during the reporting period.
- Also use Schedule A-2 to report investments and real property held by that entity or trust if the official's pro-rata share of the investment or real property interest was \$2,000 or more during the reporting period.
- For Part 3 of Schedule A-2, the official is required to disclose the name of each source of income and outstanding loan to the business entity or trust if the official's pro-rata share of the gross income (including the official's community property interest in a spouse or registered domestic partner's share) to the business entity or trust from that source was \$10,000 or more during the reporting period.



# Form 700 - Schedule B:

## Interests in Real Property

- Report interests in real property in which the filer, his or her spouse or registered domestic partner, or dependent children, had a direct, indirect or beneficial interest totaling \$2,000 or more any time during the reporting period.
- Interests include: ownership interest; deed of trust, easement, or option to acquire property; a leasehold interest; a mining lease; an interest in real property held in a retirement account.
- Not required to report the filer's residence, such as a home or vacation cabin, used exclusively as a personal residence.
- Required to report the date property was acquired or disposed of only if it was initially acquired or entirely disposed of during the reporting period.



# Form 700 - Schedule C: Income, Loans & Business Positions

- Required to report source and amount of gross income of \$500 or more received during the period.
- Salary, reimbursement for expenses or per diem, or social security, disability, or other similar benefit payments from a governmental entity (federal, state or local) are not reportable.
- Income from a retirement account is not reportable.
- Required to report community property interest (50%) in spouse's or registered domestic partner's income.

# Form 700 - Schedule D: Gifts



- Gift: Anything of value for which you have not provided equal or greater consideration to the donor.
- Gifts are reportable on Form 700 if the fair market value of the gift is \$50 or more. In addition, multiple gifts totaling \$50 or more received during the reporting period from a single source must be reported.
- Required to report name and address of source; date, value and description of gift.
- Annual Gift Limit: \$520 from a single source (adjusted biennially for cost of living).
- Important to track gifts on an ongoing basis.
- Behested payments are payments made to a third party (e.g., a charitable organization) at the request of an elected officer and are not considered gifts to the officer. Behested payments of \$5,000 or more are instead reported on FPPC Form 803.

# Form 700 - Schedule D: Common Gift Exceptions



- Gifts reimbursed, returned, or donated to charity within 30 days of receipt
- Gifts from spouse and certain family members
- Personalized plaques or trophies with an individual value of less than \$250
- Attendance at an invitation-only event, provided that the official signs a statement in writing that he or she consumed minimal appetizers and beverages and did not stay for any entertainment.



# Form 700 - Schedule E:

## Travel Payments, Advances and Reimbursements

- Travel payments on Schedule E include advances and reimbursements for travel and related expenses, including lodging and meals.
- Not required to disclose:
  - Travel payments received from any state, local or federal govt. agency for which the official provided services equal or greater in value than the payments received.
  - Payment for travel from another local, state or federal govt. agency and related per diem expenses when travel is for education, training or other inter-agency programs or purposes.
  - Travel payments received from the official's employer in the normal course of employment that are included in income reported on Sch. C.
  - Travel payments received from a 501(c)(3) nonprofit for which the official provided equal or greater consideration, such as reimbursement for business travel for a 501(c)(3) nonprofit for which the official is a board member.



# Form 700 - Schedule E: Travel Payments, Advances and Reimbursements, Continued

- Some travel payments are reportable on Schedule E but are not subject to the \$520 per calendar year gift limit. These include:
  - Travel in connection with a speech given by the official, limited to lodging and subsistence expenses for the date immediately preceding, the day of, and the day immediately following the speech, so long as the travel is within the United States.
  - Travel provided by a government, governmental agency, foreign government, governmental authority, a bona fide public or private educational institution, or a 501(c)(3) tax exempt organization.
- Recommend including a note on Schedule E confirming why travel payments are not subject to the \$520 limit if the amount exceeds this limit. Makes clear on the public record that there is no gift limit violation.



# Tips and Guidance



- Fill out all fields related to a reportable financial interest.
- When disclosing reportable assets held in retirement accounts, such as common stock, only the assets are reportable, not the account itself.
- Salary, reimbursements, per diem, or other benefits from a federal, state, or local government agency, such as LACERA, are not reportable.
- Check for redundant reporting; unless specified, information/interests disclosed on an earlier schedule do not also need to be included on a subsequent one. Examples:
  - Real property held by a business entity or trust that is disclosed on Schedule A-2 (Investments, Incomes, and Assets of Business Entities/Trusts) should not also be disclosed on Schedule B (Real Property).
  - Income from rental property disclosed on Schedules A-2 or B should not also be disclosed on Schedule C (Income).
  - In contrast, Schedule A-1 (Investments of Less than 10%) specifies that income from those investments should be disclosed on Schedule C.



# Potential Traps for the Unwary

- Disclosure is not always co-extensive with disqualification. For example:
  - Disclose sources of income and gifts received during the prior calendar year; disqualify based on income and gifts received in the prior 12 calendar months
  - Don't disclose your personal residence; do disqualify if a decision materially affects your personal residence
  - For businesses where you own 10% or more, disclose if your pro rata share of income received from a single source is \$10,000 or more; disqualify if the pro rata share of income is \$500 or more
- Disqualification/disclosure of financial interests of your spouse, domestic partner or dependent child:
  - Income, gifts – yes, report community property interest and disqualify if over the threshold
  - Real property – yes, report full property value, and community property interest in any rental income, and disqualify if over the threshold
  - Business investments – yes, report full investment and community property interest in income from the investment, and disqualify if over the threshold
  - Business positions – no, only report your own
- Blind trusts, separate property agreements, limited liability partnerships, etc. – need specialized advice



# Form 700 Resources

- LACERA Counsel
- Political Reform Act & FPPC Regulations
- [www.fppc.ca.gov/Form700.html](http://www.fppc.ca.gov/Form700.html)
  - Form 700 and Form Instructions.
  - FPPC Form 700 Reference Pamphlet
  - FPPC Form 700 FAQs
- FPPC Existing Opinions and Advice Letters
- FPPC Advice:
  - 1-866-ASK-FPPC (1-866-275-3772) (M-Th 9:00 am – 11:30 am): **Informal Advice**
  - [advice@fppc.ca.gov](mailto:advice@fppc.ca.gov): **Formal or Informal Advice**

# Olson | Remcho

## Karen Getman

### PARTNER



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✉ [kgetman@olsonremcho.com](mailto:kgetman@olsonremcho.com) 📞 [510.346.6200](tel:510.346.6200)

Karen Getman is a founding partner of Olson Remcho LLP, and serves as its first Managing Partner. She previously was a partner at Remcho, Johansen & Purcell.

Ms. Getman advises government entities and private parties on complex matters of statutory and constitutional interpretation and all aspects of ballot measure drafting, qualification, and challenges. She advises committees, lobbying firms, public officials and agencies on compliance with reporting and disclosure laws, conflicts of interest and other government ethics laws, open meeting and public record requirements, and use of public funds. She conducts internal investigations and has served as an expert consultant on conflicts of interest, campaign finance and lobbying requirements. Ms. Getman also advises the California Teachers Association on Proposition 98 (the constitutional school funding guarantee) and other aspects of education funding and policy. She helped draft and defend Propositions 30 (2012) and 55 (2016), which dedicated sales and income tax increases to public school funding.

Ms. Getman served as Chairman of the California Fair Political Practices Commission from 1999-2003, and as a member of the Alcoholic Beverage Control Appeals Board from 2003-05. She was a lecturer at U.C. Berkeley School of Law from 2004-2011, co-teaching the course on Regulating Public Integrity, and was the first Executive in Residence at the U.C. Berkeley Institute of Governmental Studies, where she also served as a member of the National Advisory Council. Ms. Getman previously served on the boards of Women Executives in State Government, Students Run Oakland and Education First Cambodia, and was a member of the Assembly Speaker's Commission on the California Initiative Process.

Ms. Getman represents clients in public policy and constitutional litigation and all aspects of election disputes. She was lead counsel in *CTA v. Schwarzenegger* (2006), which resulted in restoration of billions in school funding, and associate counsel in *CTA v. Gould* (1996), which also secured billions in K-14 public school funding.

Her recent cases include representing the League of California Cities and the California State Association of Counties as amici in *Vargas v. Salinas*, 46 Cal.4th 1 (2009); representing the Superintendent of Public Instruction in *California School Board Association v. California State Board of Education*, No. C060957, 2010 WL 1692760 (Cal. App. 2010), a successful challenge to state mathematics requirements; representing the California Teachers Association as amicus in *California Redevelopment Assn. v. Matosantos*, 53 Cal.4th 231 (2011); successfully defending the State Board of Education, Superintendent of Public Instruction and State Department of Education against a preliminary injunction motion in

*Cruz v. State* (Alameda Superior Ct., 2015); and representing the City of Oakland in its successful defense of Measure Z, the Hotel Minimum Wage and Working Conditions ordinance, in *Cal. Hotels & Lodging Ass'n v. City of Oakland*, 393 F. Supp. 3d 817 (N.D. Cal. 2019).

Ms. Getman spoke on “Whistleblowers” at the U.C. Berkeley Goldman School of Public Policy’s Global Leadership Program in 2014 and on “Political Activity and the Board” at the 18th Annual Stanford Directors’ College, and has presented on local campaign finance ordinances and use of public funds at the League of California Cities’ City Attorney conferences. Her publications include co-authoring with Stanford Law Professor Pam Karlan a chapter in *Conflict of Interest and Public Life* (Cambridge Univ. Press 2008). She also authored chapters in *Win the Right Way* (Berkeley Public Policy Press 2005) and *California Votes: The 2002 Governor’s Race and the Recall That Made History* (Berkeley Public Policy Press 2003).

She received her B.A. with distinction from Yale College in 1980, and her J.D. *cum laude* from Harvard Law School in 1985, where she served as Editor-in-Chief of the Harvard Women’s Law Journal. She is admitted to the California Bar and the District of Columbia Bar (not active), and previously was a member of the New York Bar.

## Representative Highlights

Results described below were dependent on the facts of that particular case. Prior results do not guarantee or predict similar outcomes.

- *California Redevelopment Association v. Matosantos*, 53 Cal. 4th 231 (2011). Filed amicus curiae brief on behalf of the California Teachers Association in support of the State’s efforts to restructure California’s redevelopment agencies and provide additional funding for California’s public schools.
- *California School Boards Association v. California State Board of Education*, No. C060957, 2010 WL 1692760 (Cal. App. 2010). Represented the California State Superintendent of Public Instruction in a successful challenge to the State Board of Education’s effort to force schools to comply with an unfunded mandate that all eighth graders take Algebra I.
- *Vargas v. City of Salinas*, 46 Cal. 4th 1 (2009). Filed amicus curiae brief on behalf of the League of California Cities and California State Association of Counties in case defending the rights of local governments to expend public funds informing citizens of the effects of upcoming ballot measures.
- *California Teachers Association v. Schwarzenegger*, Sacramento County Superior Court, Case No. 05CS01165 (2006). Represented the California Teachers Association and the Superintendent of Public Instruction in a successful challenge to efforts to reduce education funding far below the amount agreed upon in the 2004-05 budget compromise. Recovered \$3 billion in Proposition 98 funding for schools.

## Education

Yale College, B.A., with distinction (1980)

Harvard Law School, J.D., *cum laude*, Editor-in-Chief, Harvard Women’s Law Journal (1985)

## Admissions

California

District of Columbia (not active)

New York (not active)

## Practice Areas

Education

Enforcement Actions

Government & Public Retirement Law

Initiatives & Referenda

Internal Investigations  
Legislative & Regulatory Drafting  
Litigation & Appeals  
Lobbying Advice & Reporting Services

 **Location**

Oakland

---

 **Sacramento**

555 Capitol Mall, Suite 400  
Sacramento, CA 95814-4503  
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 **Oakland**

1901 Harrison Street, Suite 1550  
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510-346-6200

 **Long Beach**

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# Olson | Remcho

## Kelly Liang

ASSOCIATE



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Kelly Liang is an associate attorney at Olson Remcho. Mr. Liang advises clients on compliance with both state and federal campaign and election laws. His clients include state and federal political committees, labor unions, nonprofit organizations, private corporations, and major donors. He also advises clients on lobbying compliance and ethics matters, such as gifts and conflicts of interest.

Mr. Liang received his law degree from the University of California, Davis School of Law in 2017. While there, he served as Managing Editor of the Business Law Journal and as an Executive Editor of *Environs*, an environmental law and policy journal. He also interned at Bay Area Legal Aid and the Fair Political Practices Commission before joining Olson, Hagel & Fishburn LLP as a law clerk in 2016.

He earned his Bachelor of Arts from the University of California, Berkeley and his Master of Business Administration from the University of California, Davis. Mr. Liang is admitted to practice in California and is a member of the California Political Attorneys Association.

### Education

University of California, Berkeley, B.A., 2013

University of California, Davis School of Law, J.D., 2017

University of California, Davis Graduate School of Management, M.B.A., 2017

### Admissions

California

### Practice Areas

Campaign Finance Law & Reporting Services

Elections & Redistricting

### Location

Sacramento



## **Sacramento**

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916-442-2952



## **Oakland**

1901 Harrison Street, Suite 1550  
Oakland, CA 94612  
510-346-6200



## **Long Beach**

555 E. Ocean Blvd., Suite 420  
Long Beach, CA 90802  
562-427-2100





**FOR INFORMATION ONLY**

February 23, 2021

**TO:** Trustees – Board of Retirement  
Trustees – Board of Investments

**FROM:** Jude Perez *JP*  
Principal Investment Officer

Ted Granger *TG*  
Interim Chief Financial Officer

**FOR:** March 3, 2021 Board of Retirement Meeting  
March 10, 2021 Board of Investments Meeting

**SUBJECT: LOS ANGELES COUNTY OTHER POST-EMPLOYMENT BENEFITS PROGRAM FUNDING OVERVIEW**

At the February Board of Investments meeting, a Trustee asked about the financial accounts and cash flows related to the Los Angeles County Other Post-Employment Benefits Program ("OPEB Program"). The OPEB Program, also referred to as the Retiree Healthcare Benefits Plan ("RHCBP"), is administered by LACERA on behalf of the participating plan sponsors: Los Angeles County, Los Angeles County Superior Court, and other Outside districts.

The RHCBP uses four accounts that capture all cashflow and financial activity related to the program. The accounts are held under the OPEB Custodial Fund in LACERA's financial statements. Although LACERA administers these accounts, they are due and payable to the County and other plan sponsors. The balance in the OPEB Custodial Fund was \$148.5 million as of June 30, 2020. In addition to the RHCBP, LACERA established accounts for the OPEB Master Trust, which the Board of Investments serves as the investment manager.

The table below outlines the five account types described in the memo. A graphical representation of the 2020 fiscal year-end cash flows for each account has been added. Please note that the fiscal year-end cash flows are a snapshot in time and may not include every inflow and outflow category provided in the written description.

**RHCBP and Master Trust Account Summary**

<b>Account Name</b>	<b>Account Type</b>
Retiree Healthcare DDA ("Checking Account")	Commercial Bank Account
Retiree Healthcare DDA ("Federal Funds Savings Account")	“”
Retiree Healthcare Reserves ("Reserve Account")	Custodian Investment Account
Retiree Healthcare Premiums Account ("Premiums Account")	“”
OPEB Master Trust ("OPEB Trust")	“”

**RHCBP Checking Account**

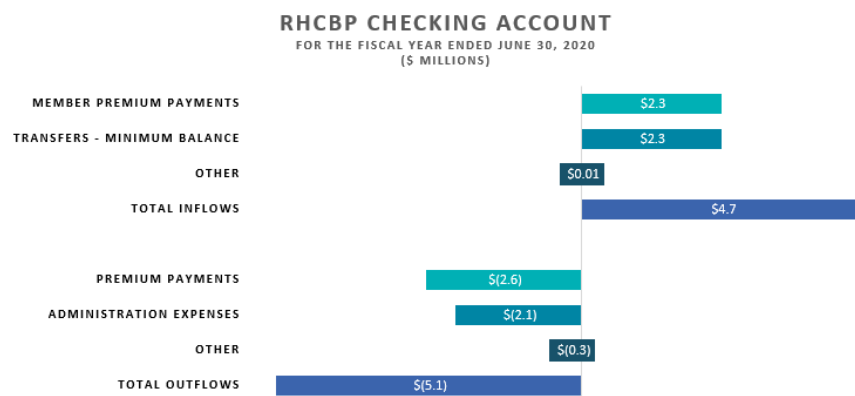
The Retiree Healthcare checking account is used to pay Retiree Healthcare Division operating expenses and receive external sources' funds. During the fiscal year ended June 30, 2020, \$2.1 million was disbursed for administrative costs.

*Inflows*

- Payments received from members for healthcare plan premiums when pension benefits do not exceed the healthcare premium cost
- Transfer of funds from the RHC Premiums Account when the balance is projected to fall below a predetermined amount to pay RHCBP operating expenses

*Outflows*

- RHC consultant fees and external audit services
- Member correspondence printing and mailing costs
- Payments to insurance carriers for members' healthcare plan premiums when pension benefits do not exceed the healthcare premium cost
- Other vendor payments such as travel expenses for RHCBP staff



**Federal Funds Savings Account**

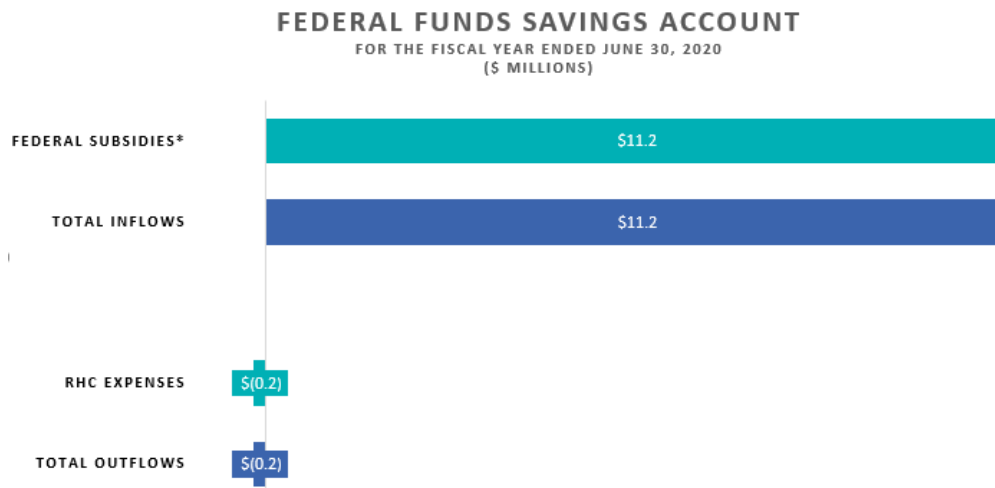
The Federal Funds savings bank account was established to deposit and pay any outstanding amounts to Centers for Medicare and Medicaid Services ("CMS") as a result of participating in the CMS Retiree Drug Subsidy ("RDS") Federal Program. All RDS subsidies received by LACERA have been deposited and held in this account per federal program requirements. This account received \$11.2 million during the last fiscal year ended June 20, 2020.

*Inflows*

- Federal Subsidies:
  - CMS Retiree Drug Subsidy Program subsidies
  - Low-Income Subsidy ("LIS") premiums overpaid to carriers

*Outflows*

- Refunds requested by CMS for RDS overpayments
- LIS premium reimbursement to the members and plan sponsor as determined by carriers
- County transfers to OPEB Trust in fiscal years 2016 and 2019



\* Includes Low Income Subsidy payments

**Retiree Healthcare Reserves Account**

Retiree Healthcare Reserves is a short-term fixed income investment account managed by Mellon Investment Corporation. Account activity includes funds received from Anthem Blue Cross Medical ("ABC") and Cigna Dental/Vision PPO indemnity plans ("Cigna"). Historically, the funds have been used to address plan year deficits and provide premium contribution holidays to the County and ABC/Cigna plan members. A plan contribution holiday occurs when the County and LACERA mutually agree to it. The prorated amount is based on County and member contributions according to predetermined member eligibility and cost-sharing splits. For the fiscal year ended June 30, 2020, LACERA received \$7 million in premium surplus funds from the insurance carriers.

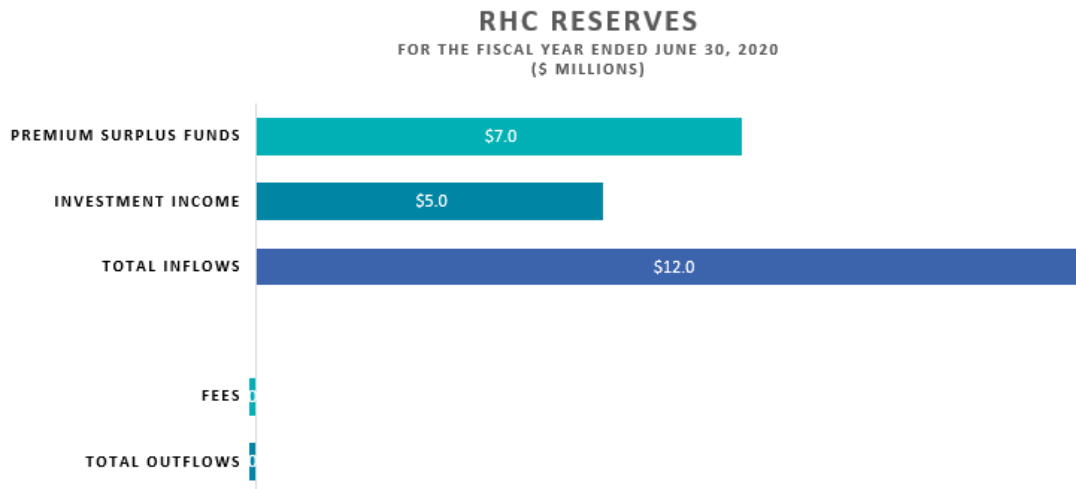
*Inflows*

- Healthcare plan surplus funds based on year-end accounting for ABC and Cigna
- Performance Guarantee Penalty payments from ABC and Cigna
- Court case settlements (i.e., pharmaceutical manufacturers), when applicable
- Investment income

*Outflows*

- Healthcare premium deficits based on year-end accounting for ABC and Cigna
- Healthcare premium contribution holidays applicable to the County, plan sponsors, and members
- Balances greater than 20% of the total annual premium amounts, in accordance with the Board's Premium Reserves Account Policy, are available for transfer to the OPEB Master Trust

- Investment management and custodian fees



### Retiree Healthcare Premiums Account

Retiree Healthcare Premiums is an investment account invested in short-term cash securities and managed by Western Asset Management Company. All monthly premiums and death benefits are deposited in and paid out to insurance carriers and member beneficiaries from this account. Plan sponsors and members provide monthly funding using a pay-as-you-go ("pay-go") methodology. Each month, LACERA prepares and sends an invoice to participating agencies who review and then remit payment to fund the monthly pay-go costs. These pay-go costs include medical, dental, vision, death/burial benefits to current retirees. LACERA also collects from program members required to pay the difference between the applicable employer-paid subsidy and the actual premium cost.

The plan sponsor employers funded \$659 million, and the members provided \$40 million in contributions during the last fiscal year. In addition, total premium payments from this account were \$619 million. Of the \$619 million in premium payment distributions, \$2.3 million was transferred to the RHCPB Checking Account for ongoing administrative costs.

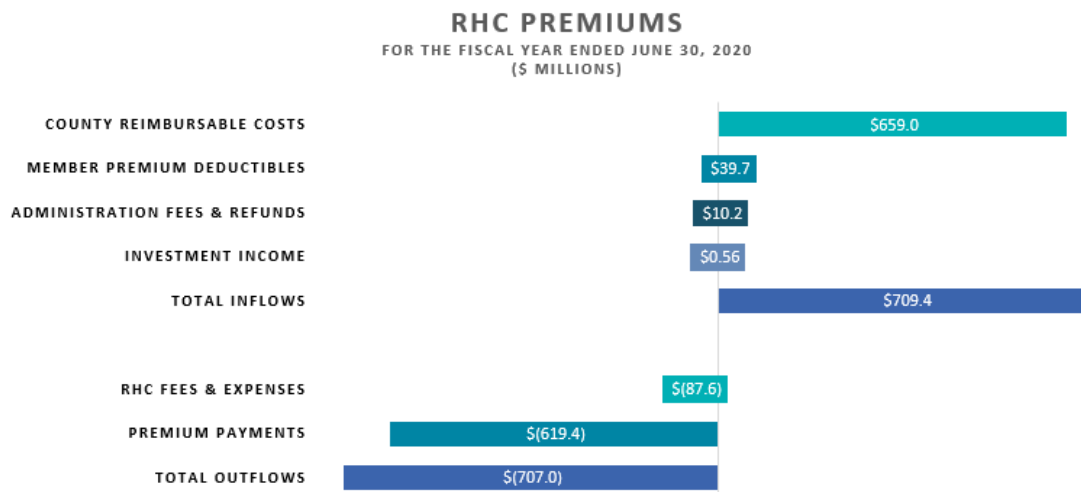
#### *Inflows*

- County, Court and Outside districts' portion of the monthly billing (Reimbursable Cost Billing)
- Premiums deducted from members' monthly pension benefits
- LACERA administrative fees, which are included in healthcare premiums received
- Beneficiary death benefit reimbursement from plan sponsors (\$5,000)
- Superior Court transfers from the OPEB Trust in 2018
- Investment income

#### *Outflows*

- RHCBP operating expenses
  - RHC Division overhead

- Death benefit payment to beneficiaries (\$5,000)
- Medicare Part B reimbursements to members
- Monthly healthcare premium payments to insurance carriers
- Investment management and custodian fees
- Transfer of funds to the RHCBP Checking Accounting when the balance is projected to fall below a predetermined amount to pay RHCBP operating expenses



### OPEB Master Trust

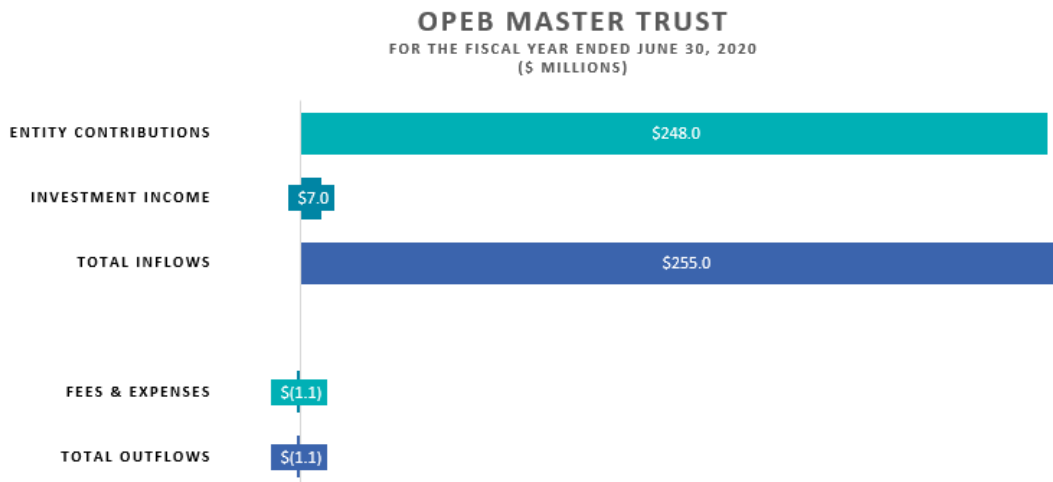
Some plan sponsor employers participate in the OPEB Trust (i.e., Los Angeles County, Los Angeles County Superior Court, and LACERA) to pre-fund future OPEB obligations. The Board of Investments is responsible for managing the OPEB Master Trust investment program. Trust funds are used exclusively for the payment of member benefits (i.e., healthcare costs) and administrative expenses. Each year, the County updates its five-year projected OPEB Trust contribution schedule maintained as part of its annual budget process. The County remits funding throughout the fiscal year every quarter. LACERA, as an employer, participates in this funding cycle based on a proportional rate. The Superior Court provides OPEB Trust funding on an annual basis. As the fiscal year-end approaches, the Court reviews its budget and determines an amount available to fund the OPEB Trust, which is then sent to LACERA. For the fiscal year ended June 30, 2020, the employers' total contributions were \$248 million while total expenses were \$1.1 million.

#### *Inflows*

- Plan sponsor contributions:
  - County and LACERA (quarterly)
  - Superior Court (annual)
- Investment income
- County transfers from Federal Funds Savings Account in fiscal years 2016 and 2019

*Outflows*

- Fees and Expenses:
  - Investment management, investment consultant, and custodian fees
  - LACERA pension staff administrative fees
- Superior Court transferred to Retiree Healthcare Premiums account in 2018



Attachments

Noted and Reviewed:

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Jonathan Grabel  
Chief Investment Officer

- c: Santos H. Kreimann, Chief Executive Officer  
Cassandra Smith, Retiree Healthcare Director

February 23, 2021

TO: Each Trustee,  
Board of Retirement  
Board of Investments

FROM: Audit Committee  
Joseph Kelly, Chair  
Shawn R. Kehoe, Vice Chair  
Vivian H. Gray, Secretary  
Alan J. Bernstein  
Keith Knox  
Ronald A. Okum  
Gina V. Sanchez

FOR: March 3, 2021 Board of Retirement Meeting  
March 10, 2021 Board of Investments Meeting

SUBJECT: External Quality Assessment (EQA) of Internal Audit's  
Recommendation Follow-Up Process performed by KPMG dated  
December 31, 2020

At its February 19, 2021 meeting, the Audit Committee received a presentation on the above report and discussed its findings and recommendations.

The Committee voted to (1) accept and file the report, (2) forward the report to each Board, (3) require the Chief Audit Executive to provide the Committee with quarterly status reports on implementation of the report's recommendations until completed, and (4) retain KPMG during the next fiscal year to perform the audit follow-up on the recommendations.

A copy of the report is attached.

Attachment

c: Santos H. Kreimann  
Jonathan Grabel  
JJ Popowich  
Richard Bendall  
Leisha Collins  
Christina Logan



# Los Angeles County Employee Retirement Association (LACERA)

**External Quality Assessment (EQA) of Internal  
Audit's Recommendation Follow-up Process**

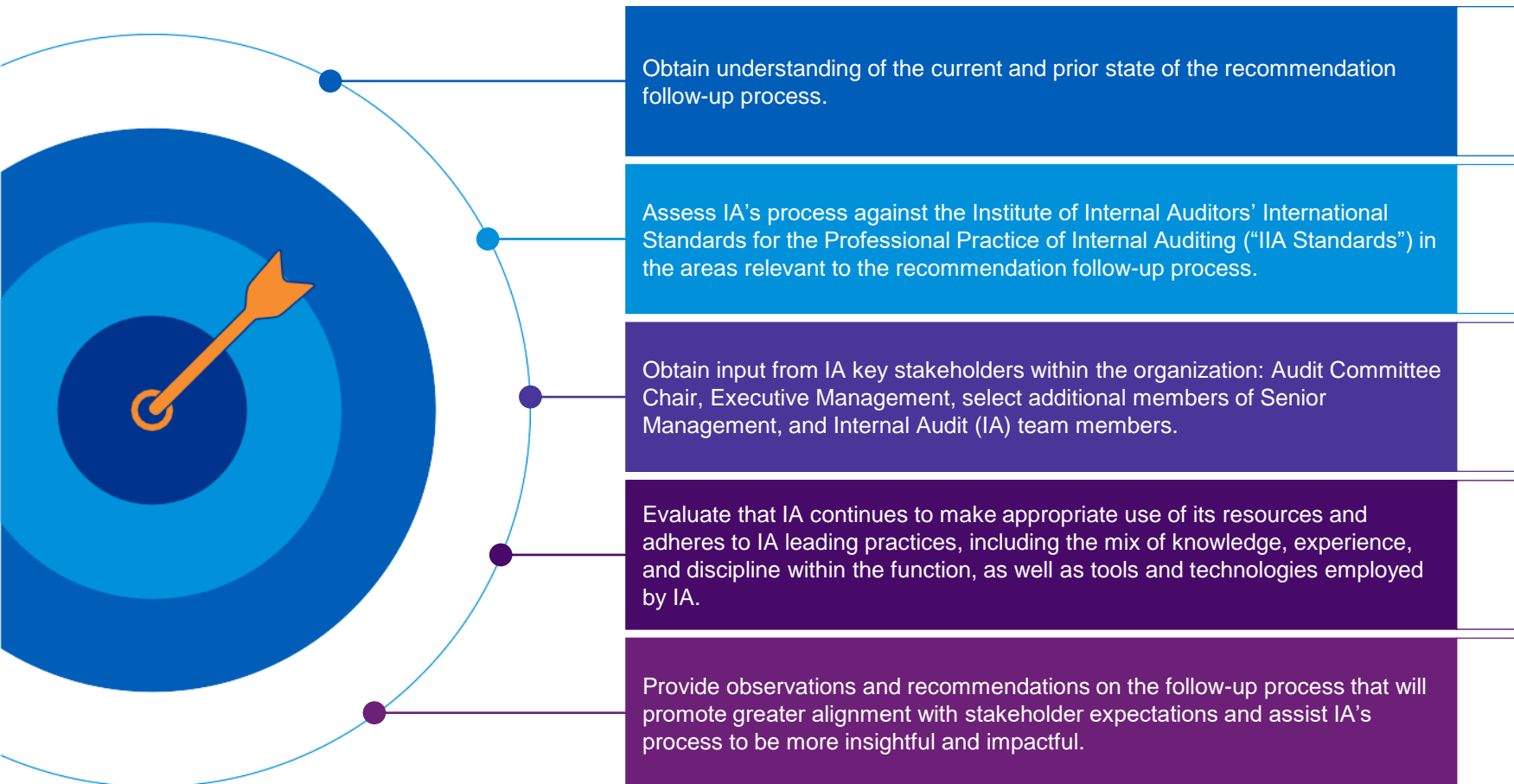
December 31, 2020





# Objectives

KPMG's assessment of LACERA's Internal Audit Recommendation Follow-up process focused on the following:



# Background and Scope

## Background

LACERA's recommendation follow-up process has gone through two evolutions during the period of 2014 – 2020. Prior to July 2020, LACERA's Internal Audit (IA) program did not have documented or consistently implemented procedures regarding how to appropriately manage and follow-up on recommendations issued to management as a result of findings identified during internal audits.

There were contributing factors to the inconsistency in process and aged audit findings during the period under audit, 2014 – 2020. The Chief Audit Executive (CAE) was on medical leave from December 2017 – October 2018. In addition, throughout the period, key stakeholders interviewed noted that LACERA's organizational culture posed a compliance obstacle to management acting on remediation items, particularly where the remediation required collaboration and support of the IT organization.

In March 2019, the Internal Audit function enhanced Audit Committee reporting regarding outstanding audit findings to include a color coding system to better identify recommendation status, management responses and separate reporting for each recommendation. Per inquiry with the CAE, the enhancements to the reporting were adopted by Internal Audit to highlight the problem surrounding the aged audit findings. The additional detail provided in these reports better equipped the Audit Committee and senior management to hold management accountable for their agreed remediation actions.

In November 2019, we understand that the Internal Audit function initiated a Quality Assurance Improvement Program (QAIP), which identified potential enhancements to the recommendation follow-up process and began to re-design and document the process. This led to a retroactive review of the remediation of audit findings from 2017 – 2019 (which was completed in 2020, during our review), establishment of a formalized recommendation follow-up process in July 2020, and more detailed review by the CAE of remediation on a finding basis, which was previously conducted at a higher level.

During the period of October 2018 – July 2020, while IA was undergoing efforts to enhance the recommendation follow-up process, the process was not formally documented to facilitate compliance and consistency. This led to minimum observable improvement from the pre-2018 process, with the exception of the enhanced Audit Committee reporting and reported reduction in longstanding open remediation items. No standard process or detailed oversight was in place; the recommendation follow-up process was open to auditor discretion.

In July 2020, the enhanced recommendation follow-up process was formalized, providing high level guidance from finding identification through finding remediation, establishing standards such as: the appropriate timeline for management to remediate a finding for each respective risk level, auditor's responsibility to follow-up and manage the recommendation's status throughout remediation, and high-level requirements to close a recommendation. These changes were first reflected in the June 2020 recommendation follow-up report to the Audit Committee. As part of our scope, we have reviewed the new procedures and identified opportunities for further enhancements which are detailed in this report. We were also able to review the remediation validation process by IA under the new process for 3 findings closed since July 2020, and noted no exceptions.

# Background and Scope (continued)

## ○ Scope

The scope was to perform an assessment of the recommendation follow-up process for the period of 2014 – 2020 against the Institute of Internal Auditors' (IIA) Standards and leading practices, including the completeness and accuracy of Internal Audit's tracking and reporting of open audit findings.

The recommendation follow-up process is defined as the procedures performed after the recommendation has been agreed to by management and reported to the Audit Committee. The process includes regular follow-ups with process owners, validation testing of the remediation after completion of management's agreed actions, and status reporting to the Audit Committee.






# Approach

KPMG's approach considered the three aspects of IA's Recommendation Follow-up Processes – position, people, and process. KPMG's approach included the following steps:



# Executive summary

LACERA's Internal Audit Recommendation Follow-up Process function **partially conforms as of July 2020** with the IIA Standards promulgated by the Institute of Internal Auditors. (see page 7 for definition of ratings)

 <b>Position</b>	 <b>Process</b>	 <b>People</b>
<p>The current Executive Management and the Audit Committee Chair have placed renewed emphasis on the importance of the remediation of IA findings, which has led to increased accountability for management to address issues raised by the IA team on a timely basis. However, Internal Audit (IA) is not well established as a consistently strong agent of change<sup>1</sup>. While IA is not solely responsible for ensuring management's actions are appropriately completed, IA could increase its value and impact to the organization by continuing to work with management and ensuring they're held accountable to their agreed management actions. Increasing accountability for management includes, monitoring and reporting on status throughout the remediation life-cycle, and a formalized process to approve requested due-date extensions, including executive sign-off.</p>	<p>Internal Audit's recommendation follow-up process was not effective prior to July 2020, with no formalized process and an inconsistent approach to IA's validation testing and recording of evidence to support validation (see page 3 for a description of IA's improvement activities ongoing from 2017 – 2020). Prior to 2020, there were a significant number of aged audit findings which were past their due date, with a lack of adequately detailed reporting of status to the Audit Committee.</p> <p>IA's new process, established in July 2020, provides a framework for recommendation follow-up which should be consistently followed, with some areas of opportunity for enhancement highlighted in this report.</p>	<p>Internal Audit is generally viewed as competent across the organization but has a perception of lacking independence<sup>2</sup>. The perception challenge was noted through our stakeholder interviews; however, no evidence of a lack of independence was noted through our detailed testing. Management should develop a plan to address independence perceptions via transparent communication and enhanced processes, including documentation retention to allow for increased transparency, and key performance metrics which are tracked and reported to the Audit Committee.</p> <p>Third parties are utilized to support IA when specialized skills are considered necessary. IA should continue to focus on ensuring that the in-house team has the necessary skill set to conduct remediation follow-up or to re-hire the consultant to do so.</p>
<p>Developing   Mature   Leading</p>  <p>Position</p>	<p>Developing   Mature   Leading</p>  <p>Process</p>	<p>Developing   Mature   Leading</p>  <p>People</p>

<sup>1</sup>Agents of Change: Internal Auditors who promote and enable change to happen within the Recommendation Follow-up Process. Assumes responsibility for promoting the value of the transformation that is being undertaken by LACERA; guiding and/or supporting others through the transformation to mitigate the identified risk, while maintaining appropriate independence; and ensuring that the new processes, procedures, structures, etc., are implemented in ways that deliver the expected value that the organizational change was to produce.

<sup>2</sup>The Internal audit team must be independent in fact and appearance, and internal auditors must be objective in performing their work. Work should be performed in an independent and unbiased approach, and evidenced in this manner to support the independence objective.

# Conformance with IIA Standards

Rating	Number	Standard
☐	<b>1100</b>	<b>Independence and Objectivity</b>
☐	1110	Organizational Independence
☐	1111	Direct Interaction with the Board
☐	1120	Individual Objectivity
☐	1130	Impairment to Independence or Objectivity
☐	<b>2500</b>	<b>Monitoring Progress</b>
Key	Rating	
☐	Generally conforms	
☐	Partially conforms	
☐	Does not conform	
N/A	Standard was not applicable to Corporate Audit or instance did not arise.	

In the lexicon of the *IIA Standards*, “generally conforms” means that internal audit activity has a charter, policies, and processes that are judged to be in accordance with the *IIA Standards*. “Partially conforms” means deficiencies in practice are noted that are judged to deviate from the *IIA Standards*, but these deficiencies did not preclude the internal audit activity from performing its responsibilities in an acceptable manner. “Does not conform” means deficiencies in practice are judged to be so significant as to seriously impair or preclude the internal audit activity from performing adequately in all or in significant areas of its responsibilities.

**Conclusion** – LACERA IA’s Recommendation Follow-up process partially conforms (middle possible rating) with the *IIA Standards* promulgated by the Institute of Internal Auditors. The rating takes into consideration and heavily weights the new process that was implemented in July 2020. Due to limited sampling available since the implementation, we are unable to determine if documented updates to the program would result in a generally conforms rating.

# IIA Standard definitions

The following definitions are from the IIA's International Standards for the Professional Practice of Internal Auditing (Standards – effective January 2017).

## — 1100 – Independence and Objectivity

- The internal audit activity<sup>(2)</sup> must be independent, and internal auditors must be objective in performing their work.
  - *Independence is the freedom from conditions that threaten the ability of the internal audit activity<sup>(2)</sup> to carry out internal audit responsibilities in an unbiased manner. To achieve the degree of independence necessary to effectively carry out the responsibilities of the internal audit activity<sup>(2)</sup>, the chief audit executive has direct and unrestricted access to senior management and the board<sup>(1)</sup>.*
  - *Objectivity is an unbiased mental attitude that allows internal auditors to perform engagements in such a manner that they believe in their work product and that no quality compromises are made. Objectivity requires that internal auditors do not subordinate their judgment on audit matters to others. Threats to objectivity must be managed at the individual auditor, engagement, functional, and organizational levels.*

## — 1110 – Organizational Independence

- The chief audit executive must report to a level within the organization that allows the internal audit activity<sup>(2)</sup> to fulfill its responsibilities. The chief audit executive must confirm to the board<sup>(1)</sup>, at least annually, the organizational independence of the internal audit activity.<sup>(2)</sup>
  - *Organizational independence is effectively achieved when the chief audit executive reports functionally to the board<sup>(1)</sup>.*

## — 1111 – Direct Interaction with the Board<sup>(1)</sup>

- The chief audit executive must communicate and interact directly with the board<sup>(1)</sup>

## — 1120 – Individual Objectivity

- Internal auditors must have an impartial, unbiased attitude and avoid any conflict of interest
  - *Conflict of interest is a situation in which an internal auditor, who is in a position of trust, has a competing professional or personal interest. Such competing interests can make it difficult to fulfill his or her duties impartially. A conflict of interest exists even if no unethical or improper act results. A conflict of interest can create an appearance of impropriety that can undermine confidence in the internal auditor, the internal audit activity<sup>(2)</sup>, and the profession. A conflict of interest could impair an individual's ability to perform his or her duties and responsibilities objectively.*

# IIA Standard definitions (continued)

## — 1130 – Impairment to Independence or Objectivity

- If independence or objectivity is impaired in fact or appearance, the details of the impairment must be disclosed to appropriate parties. The nature of the disclosure will depend upon the impairment.
  - *Impairment to organizational independence and individual objectivity may include, but is not limited to, personal conflict of interest, scope limitations, restrictions on access to records, personnel, and properties, and resource limitations, such as funding.*

## — 2500 – Monitoring Progress

- The chief audit executive must establish and maintain a system to monitor the disposition of results communicated to management.
- 1) The referenced role of the Board is usually carried out by the Audit Committee, an operating committee of the Board charged with oversight of risk management and the company's system of internal controls and compliance with laws and regulations.
  - 2) The internal audit activity assessed for the purposes of this review is the recommendation follow-up process.



# Strengths and opportunities



Position



## Key strengths

- **Management Support** – In 2020, Executive Management support for IA's recommendation follow-up process has increased within the organization. Management is visibly supporting IA in holding management accountable for agreed upon remediation actions in Audit Committee meetings which is an appropriate and necessary role which can be maintained while still allowing IA to remain independent. This improvement was noted within Audit Committee meetings and report format and has led to an increased number of recommendations being addressed. We recommend that the level of support and focus from the Executive Management and the Audit Committee for IA's reports and findings continue, as this is key to IA being able to drive change. While management actions which go past their due date are sometimes unavoidable, these should be rare and supported by valid business reasons.



## Key opportunities

- **Not a Consistently Strong Agent of Change** – IA is currently not consistently viewed, by interviewed stakeholders, as having the ability to address, execute, and drive change. IA should continue to focus on consistency in recommendation format and details, along with increasing accountability for management. This includes monitoring and reporting on status throughout the remediation life-cycle, and a formalized process to approve requested due-date extensions including executive sign-off.

It is important to note that IA can only function within the overall culture of an organization, and that prior to 2020, management has not prioritized acting on their agreed remediation actions, nor been held accountable. Based on interviews with key stakeholders, management's remediation efforts appear to have been particularly challenging where remediation has depended upon collaboration with the IT function, which is also noted to have significantly improved in 2020. Our review did not include an assessment of overall organizational culture. Nor did it include a review of LACERA's governing body or operational management's role in risk management (the first and second lines within the IIA's Three Lines Model). There is an opportunity for LACERA to further assess each of these areas.

# Strengths and opportunities (continued)



People



## Key strengths

- **Perception of competence** – Throughout the organization, key stakeholders perceive IA to be generally competent in their responsibilities, with the level of competence perceived to have been on an upward trend in recent years.
- **IA as a consultative partner** – When management is in need of assistance, IA successfully acts as a consultative partner rather than part of management, performing management activities. IA is careful not to overstep when management is formulating responses to findings. Independence appears to be adhered to in this regard.



## Key opportunities

- **Perception of lack of independence** – Most stakeholders interviewed have a perception that IA is not consistently independent. However, we did not identify evidence of a lack of independence during the detailed review of follow-up procedures we performed.

The perception of a lack of independence creates a concern of favoritism whilst conducting audits and areas that potentially receive less audits or scrutiny during an audit. The concerns raised do appear to be mostly connected to prior relationships with a past member of the Executive Office and the Head of IT; however, the overall perception remains as of the date of our review.

IA has a well tenured team, which has advantages of extensive business knowledge, but brings the disadvantage of the risk of potential independence conflicts due to past and present relationships, both in fact and appearance. Opportunities to mitigate are strengthening communication, transparency and IA accountability as well as adding new team members when possible and appropriate.

# Strengths and opportunities (continued)



## Key strengths

- **New process** – Since IA's creation of an official recommendation follow-up process in July 2020, recommendations have been consistently undergoing the established process throughout their life cycle. The recommendations created using the new policy have resulted in greater success regarding the implementation life-cycle. Due to the date of establishment, there is a limited population of recommendations which have followed this process for our review to assess its overall sustainability.
- **Report format** – Since March 2019, IA has been modifying and enhancing the Audit Committee report to the Audit Committee so that recommendations are more descriptive, and include risk level, time outstanding (by year), and current status. The report assists in ensuring that recommendations that have been long outstanding (and are high risk) are visible to the Audit Committee. Key updates occurred in March 2019 and June 2020.
- **Recommendations formed appropriately** – IA successfully formed most recommendations to adhere to the criteria of specific, measurable, achievable, and timely per the recommendation follow-up process during the seven years reviewed.



## Key opportunities

- **Improve timeliness of remediation follow-up** – Prior to 2020, recommendations have remained open for extended periods of time beyond the established due date, without appropriate, or in some cases, any follow-up. Recommendation follow-up has appeared to be rushed and only performed at reporting deadlines for the Audit Committee. This process has improved since the implementation of the new recommendation follow-up process in July 2020, we recommend that IA continue to consistently follow this new process.
- **Improve consistency in data** – Of the recommendations tested within this review, a significant number had data inconsistencies between recommendation follow-up logs, the reported status to the Audit Committee, and TeamMate. These included inconsistencies in: remediation date, status, closed/implemented date, etc. IA should ensure that all team members are appropriately trained on TeamMate and the data rules used for recording to promote standardization of data within the follow-up process.
- **Improve evidence retention for closure support** – IA failed to upload, maintain, and collect sufficient evidence to support the closure of recommendations. There were several instances in which evidence provided was inappropriate (email from recommendation owner) or non-existent. Opportunities to enhance the July 2020 process have been highlighted in our observations to drive consistency and rigor in the validation of remediation activities and maintenance of appropriate audit evidence.
- **Enhance use of tool (TeamMate)** – IA's leverage of TeamMate is not to a sufficient level to improve and enhance IA processes. There are also multiple versions of Teammate in use, which do not reconcile. Workflow and reporting functionality are not utilized.
- **Define process for due date extensions** – IA should define process for approved extensions to the recommendation remediation due date. This should include required approvals and circumstances of acceptable use cases.



# Observations



# Observations, Recommendations, and Management Response

Observation	Recommendation	Management action plan
<p><b>1. Prior to July 2020, recommendations have been closed by IA without sufficient evidence or without sufficient retention of appropriate evidence, and risk exposure could remain:</b></p> <p>Until July 2020, IA did not have a formalized process that defined the recommendation follow-up procedures. Each auditor could follow personal approaches to the process, with no standardization or oversight, which has resulted in inadequate validation activities and evidence maintained. Of the 72 closed samples we reviewed from 2014 - 2020, we found that 41 were closed either without sufficient evidence, or without the sufficient retention of appropriate evidence. (33 were pre 2018, 8 in 2018 – June 2020).</p> <p>As we were unable to review the supporting evidence, we cannot conclude if the recommendations were appropriately closed.</p> <p>In July 2020, a procedure was enacted to establish a standardized process. However there is still opportunity for enhancement, specifically around the requirements for validation testing and required evidence to be maintained. We reviewed the evidence and IA validation of the three recommendations closed since the new procedures was put in place in July, with no exceptions being noted.</p>	<p><b>Risk Rating:</b> High</p> <p><b>Recommendation:</b></p> <ul style="list-style-type: none"> <li>a) Enhance new procedure to include:           <ul style="list-style-type: none"> <li>i. minimum testing requirements to be performed for IA to validate management's remediation. This should include guidelines for when a follow-up audit may be performed. Testing of operating effectiveness should be performed for all high risk findings at a minimum.</li> <li>ii. detail on the type of evidence to be maintained, and either the length of time that records must be retained or a reference to LACERA's document retention policy. We recommend that sufficient evidence is maintained such that a third party could reperform the validation testwork.</li> </ul> </li> <li>b) Evaluate implementing the TeamMate feature to enable management to directly upload evidence.</li> <li>c) Assess high risk findings which have been previously closed, and determine if areas has been re-audited since the date of closure. If not re-audited, evaluate to validate status is appropriate.</li> </ul>	<p><b>Executive Office Response:</b></p> <p>The Executive Office will discuss these observations and recommendations with the Chief Audit Executive and the Audit Committee, in its oversight and evaluation role, and implement changes as agreed with the Committee, while maintaining appropriate separation of audit and operational responsibilities.</p> <p><b>Internal Audit Response:</b></p> <p>Internal Audit Management agrees with the recommendations and will incorporate changes to our documented recommendation follow-up procedures to make sure these are all addressed along with any further direction by the Audit Committee.</p> <p>Due Date: March 31, 2021</p>

# Observations, Recommendations, and Management Response (continued)

Observation	Recommendation	Management action plan
<p><b>2. A perception that IA lacks independence may lead to the risk of reduced impact and respect for the reports and recommendations released by the Division:</b></p> <p>IA is required to be independent in both fact and appearance. We did not identify any factual evidence of a lack of independence through our detailed review of follow-up procedures. However, most stakeholders interviewed indicated a concern over IA's independence, raising a question over the perception or appearance of IA's independence within the organization.</p> <p>The concerns raised do appear to be mostly connected to prior relationships with a past member of the Executive Office and the Head of IT; however, the overall perception remains as of the date of our review. Some areas, such as IT, are perceived to have not been audited as heavily or as frequently as others, with more leniency and negotiation around audit findings raised, and lack of follow-up performed.</p> <p>While IA is required to be independent, it must operate within the overall organizational culture, which has not been in-scope for our review. However, some interviewees commented on concerns about the impact of organizational culture and governance on IA's past efficacy. We suggest that consideration be given to an evaluation of LACERA's overall governance structure.</p> <p>The existing IA team members are well-tenured, which can contribute to the challenge of maintaining independence when IA is an in-house department, due to the formation of relationships, and perception thereof.</p>	<p><b>Risk Rating:</b> High</p> <p><b>Recommendation:</b> IA should:</p> <ul style="list-style-type: none"> <li>a) Roll-out a communication program that is presented to key stakeholders on an organization-wide basis to explain how IA maintains independence and explain IA's responsibilities and processes and management's role in those processes.</li> <li>b) Standardize and enhance recommendation follow-up procedures (as discussed in finding #1).</li> <li>c) Monitor and report Key Performance Indicators at the Audit Committee which track audits and findings by business unit, and history of aged items by audit area.</li> <li>d) Add new team members to department as the opportunity arises. New team members can also address gaps in team skill set (e.g. current gap in IT)</li> </ul>	<p><b>Executive Office Response:</b></p> <p>Response to observation #1 incorporated in reference. In addition, on an organization-wide basis, the Executive Office will take steps with division managers and all staff to promote IA and its critical function and independent role in the organization, encourage cooperation with IA in its audits and prompt response to address IA recommendations, and use of IA as a consulting resource when appropriate. The Executive Office will support additional IA staffing resources as needed.</p> <p><b>Internal Audit Response:</b></p> <p>Internal Audit Management agrees with the recommendations and welcomes them to help address any perceptions that Internal Audit lacks independence. We have always maintained a strong mindset of independence and worked hard to avoid even the appearance of a lack of independence but recognize the need to better demonstrate our independence and ensure that we remain independent in fact and avoid or mitigate any perception of insufficient independence.</p> <p>Significant efforts have been made to implement recommendations b, c and d, but we will continue in those efforts.</p> <p>Due Date: April 31, 2021</p>



# Observations, Recommendations, and Management Response (continued)

Observation	Recommendation	Management action plan
<p><b>3. IA does not include progress on completion of remediation status or evaluate potential to exceed due dates and leave risk exposure unremediated:</b></p> <p>IA does not include current progress of remediation of open findings within its reports to the Audit Committee, or include possible extended risk exposure for delayed recommendations. Escalation of "at risk" recommendations by IA allows Executive Management to take appropriate action to prioritize remediation or to accept the risk of a longer remediation timeline.</p> <p>Management needs to participate and provide appropriate and accurate information to Internal Audit for this process to be successful.</p>	<p><b>Risk Rating:</b> High</p> <p><b>Recommendation:</b> IA should:</p> <ul style="list-style-type: none"> <li>a) Enhance the current procedures to be more directive about when status updates are required (e.g. each quarter if remediation is due in excess of six months, and monthly if less than six months); this can be based on risk level or other factors.</li> <li>b) Enhance Audit Committee reporting to include a category of recommendations that are at risk of not being remediated by their due date.</li> <li>c) Evaluate TeamMate's workflow functionality, to allow for notices to be emailed to recommendation owners and IA (not just IA), and allow for updates to be entered into the system by management, and reviewed by IA.</li> </ul>	<p><b>Executive Office Response:</b></p> <p>Response to observation #1 incorporated by reference.</p> <p><b>Internal Audit Response:</b></p> <p>Internal Audit Management agrees with the recommendations and will incorporate them into our documented process and the role out of our new TeamMate Plus automated audit workpaper software.</p> <p>Due Date: March 31, 2021</p>

# Observations, Recommendations, and Management Response (continued)

Observation	Recommendation	Management action plan
<p><b>4. IA does not have a process for extension of recommendation follow-up due dates:</b></p> <p>It was noted during review of the 112 recommendations from the selected audits that findings are not consistently remediated in a timely manner. Requests from management to extend remediation due dates have been a frequent occurrence, and there has not been a defined approach to request approval of this extension.</p> <p>Without appropriate transparency and approvals for due date extensions, the risk identified in the original audit remains unmitigated without conscious acceptance of the risk impact of the due date delay.</p>	<p><b>Risk Rating:</b> High</p> <p><b>Recommendation:</b> IA should define and implement a process that details the required approvals and circumstances in which extension is permitted. We recommend that due date extensions require the same approvals as the initial report issuance, up to and including the Audit Committee. There should also be limited circumstances in which extensions are permitted to maintain accountability from management to meet their commitments.</p>	<p><b>Executive Office Response:</b></p> <p>Response to observation #1 incorporated by reference.</p> <p><b>Internal Audit Response:</b></p> <p>Internal Audit Management agrees with the recommendation and has incorporated it into our documented recommendation follow-up procedures.</p> <p>Due Date: Complete per IA Management.</p>



# Observations, Recommendations, and Management Response (continued)

Observation	Recommendation	Management action plan
<p><b>5. A centralized tracking tool is not adequately used to manage IA recommendations and corresponding corrective actions:</b></p> <p>IA does not adequately utilize TeamMate, which is the Internal Audit team's current Internal Audit management tool. There is inconsistent data entry, and lack of usage of TeamMate's workflow capabilities for tracking the remediation status of open findings. Both of these lead to the inability to use reporting from the tool, resulting in increased efforts to gather reporting, and risk of data inaccuracies. IA has a project in place to implement TeamMate+ to improve tool utilization.</p> <p>In addition, IA has two versions of the Teammate tool that are both used to track and maintain audit and recommendation follow-up documents. The systems are not linked and therefore need to be manually maintained. Currently, the systems are not in sync and do not reconcile to the reported recommendation audit log within the Audit Committee reports.</p>	<p><b>Risk Rating:</b> Medium</p> <p><b>Recommendation:</b></p> <ul style="list-style-type: none"> <li>a) Ensure that personnel utilizing Teammate have been appropriately trained on the approved process for standardized data entry into the system.</li> <li>b) Evaluate the new version of Teammate that will be implemented, to ensure any configuration is designed to meet the new needs of the process, and include data cleansing and migration to allow for one system of record for reporting purposes going forwards.</li> <li>c) Establish clear system of record documentation to comply with LACERA's documentation policy. IA record retention is 10 years.</li> </ul>	<p><b>Executive Office Response:</b></p> <p>Response to observation #1 incorporated by reference. The Executive Office will take administrative steps to ensure that IA has necessary technology and training support. The Executive Office will also ensure that there is administrative support for appropriate document retention.</p> <p><b>Internal Audit Response:</b></p> <p>IA Management agrees with the recommendations. We have been in the process since July 2020 of evaluating and planning to acquire a significant upgrade to our automated audit software package, from TeamMate AM to TeamMate Plus. We have received Executive Office approval and expect to acquire and implement the new software beginning in January 2021. The implementation will include assistance from the vendor with the migration of data from the prior version as well as training for all Internal Audit staff.</p> <p>Due Date: March 31, 2021</p>



# Appendices

# Appendix: Parties contributing to the EQA

Thank you for the opportunity to serve LACERA and the Internal Audit team. We appreciate the following individuals' support of the project and willingness to spend time providing feedback, documentation and examples:

## Internal Audit personnel

- Richard Bendall (CAE)
- Leisha Collins (Principal Auditor)
- Christina Logan (Senior Internal Auditor)

## Audit Committee/Board of Investments

- Gina Sanchez (Audit Committee Chair)

## Company Management

- Santos Kreimann (CEO)
- Steven Rice (Chief Counsel)
- Bernardo Buenaflor (Benefits Division Manager)
- Jonathan Grabel (CIO)
- Ted Granger (Interim CFO)
- Dr. Arlene Owens (Interim CQA)
- Kathy Delino (Interim Information Systems Manager)

- Bonnie Nolley (Executive Board Assistant)
- Kimberly Hines (Administrative Services Manager)
- JJ Popowich (Assistant Executive Officer)
- Beulah Auten (retired CFO)

As provided in Section 1300 of the IIA Standards, this deliverable is prepared for the use of the CAE in support of the quality assurance program for IA. The quality assurance program should include periodic internal and external assessments as well as IA's ongoing monitoring to assist the CAE in his/her assessment of IA's conformity with the IIA Standards. This deliverable is intended solely for the information and use of management, LACERA's Audit Committee, and governing Board of Retirement and Board of Investments, and is not intended to be and should not be used by anyone other than these specified parties.

# Observation ratings

Observation ratings (like audit ratings) are an important aspect of the independence of internal audit. Issues are generally rated at the end of fieldwork, after the audit team has had an opportunity to review the totality of findings from interim communications and associated management responses.

Our issue rating scale is as follows:

## High Risk

The control gap or exceptions noted could have significant financial or operational consequences to the Company.

## Medium Risk

The control gap or exceptions noted expose the Company to increased risk, but would not have significant financial or operational consequences to the Company.

## Low Risk

Other items that are isolated and/or minor. Observations to improve financial and/or operational efficiency.

# Conformance with IIA Standards

Rating	Number	Standard	Rating	Number	Standard
N/A	<b>1000</b>	<b>Purpose, Authority, and Responsibility</b>	N/A	2120	Risk Management
N/A	1010	Recognizing Mandatory Guidance in the Internal Audit Charter	N/A	2130	Control
■	<b>1100</b>	<b>Independence and Objectivity</b>	N/A	<b>2200</b>	<b>Engagement Planning</b>
●	1110	Organizational Independence	N/A	2201	Planning Considerations
●	1111	Direct Interaction with the Board	N/A	2210	Engagement Objectives
N/A	1112	CAE Roles Beyond Internal Auditing	N/A	2220	Engagement Scope
■	1120	Individual Objectivity	N/A	2230	Engagement Resource Allocation
■	1130	Impairment to Independence or Objectivity	N/A	2240	Engagement Work Program
N/A	<b>1200</b>	<b>Proficiency and Due Professional Care</b>	N/A	<b>2300</b>	<b>Performing the Engagement</b>
N/A	1210	Proficiency	N/A	2310	Identifying Information
N/A	1220	Due Professional Care	N/A	2320	Analysis and Evaluation
N/A	1230	Continuing Professional Development	N/A	2330	Documenting Information
N/A	<b>1300</b>	<b>Quality Assurance and Improvement Program</b>	N/A	2340	Engagement Supervision
N/A	1310	Requirements of the Quality Assurance & Improvement Program	N/A	<b>2400</b>	<b>Communicating Results</b>
N/A	1311	Internal Assessments	N/A	2410	Criteria for Communicating
N/A	1312	External Assessments	N/A	2420	Quality of Communications
N/A	1320	Reporting on the Quality Assurance and Improvement Program	N/A	2421	Errors and Omissions
N/A	1321	Use of "Conforms with the [Standards]"	N/A	2430	Use of "Conducted in Conformance with the [Standards]"
N/A	1322	Disclosure of Nonconformance	N/A	2431	Engagement Disclosure of Nonconformance
N/A	<b>2000</b>	<b>Managing the Internal Audit Activity</b>	N/A	2440	Disseminating Results
N/A	2010	Planning	N/A	2450	Overall Opinions
N/A	2020	Communication and Approval	■	<b>2500</b>	<b>Monitoring Progress</b>
N/A	2030	Resource Management	N/A	<b>2600</b>	<b>Communicating the Acceptance of Risks</b>
N/A	2040	Policies and Procedures	<b>Key</b>	<b>Rating</b>	
N/A	2050	Coordination and Reliance	●	Generally conforms	
N/A	2060	Reporting to Senior Management and the Board	■	Partially conforms	
N/A	2070	External Service Provider and Organizational Responsibility for IA	❖	Does not conform	
N/A	<b>2100</b>	<b>Nature of Work</b>	N/A	Standard was not applicable to Corporate Audit or instance did not arise.	
N/A	2110	Governance			

**Conclusion** – LACERA IA's Recommendation Follow-up process partially conforms (middle possible rating) with the IIA Standards promulgated by the Institute of Internal Auditors. The rating takes into consideration and heavily weights the new process that was implemented in July 2020. Due to limited sampling available since the implementation, we are unable to determine if documented updates to the program would result in a generally conforms rating.



# Lack of consistency in data examples

Date of Audit	Finding	Recommendation	Evidence	Audit Report Close Date	TeamMate Close Date
6/25/15	Information Management	Investments Office Management consider implementing a Customer Relationship Management (CRM) System to manage and maintain information related to LACERA's private equity partnerships. This system can potentially be used to manage information for other asset class managers also.	No evidence of implementation or IA's validation testing included in Teammate	This recommendation disappears from Audit Report. Last reported as "Pending" in 2018-07-18 agenda	4/30/2019
7/10/15	Retiree Health Care Contract with AON (And associated 3rd party vendors) - Contract with RGS	RHC should consider the results of their work in the recommendation above as well as refer to LACERA's Purchasing Policy to determine whether to establish a contract with RGS (including all necessary language for the protection of LACERA members data) or whether to initiate an RFP for healthcare printing and mailing associated with Aon; or alternatively to amend the contract with Aon to require them to contract with one of their preferred and vetted third party vendors for RHC's printing and mailing needs.	No evidence of implementation or IA's validation testing included in Teammate	Disappears from Audit Report. Last reported as "Pending" in 2016-07-20 agenda	7/6/2016
7/10/15	Expired Contract	The Communications Division should obtain a new contract with ZDI. The new contract should be on LACERA's form having had prior review by LACERA's Legal Office	No evidence of implementation or IA's validation testing included in Teammate	Disappears from Audit Report. Last reported as "Pending" in 2015-12-03 agenda	12/17/2015
11/24/15	Need for Documented Procedures	Benefits Management should develop a documented process as well as standardized desk procedures and/or checklists for staff that process Returned Automatic Deposit Receipt (ADR) holds.	No evidence of implementation or IA's validation testing included in Teammate	Disappears from Audit Report. Last reported in 2018-03-21 Report	Not Recorded
10/30/18	Testing Documentation	Systems Division management needs to instruct programming staff to attach all testing related documentation into the lifecycle application utility. This would facilitate post implementation review and provide greater assurance that changes to production have been tested and are functioning as intended.	No evidence of implementation or IA's validation testing included in Teammate	Not found in recommendation follow up log to Audit Committee	9/18/2020



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**FOR INFORMATION ONLY**

February 19, 2021

TO: Each Trustee  
Board of Retirement  
Board of Investments

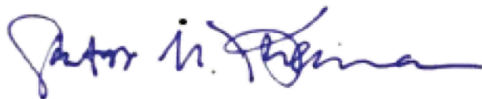
FROM: Ted Granger   
Interim Chief Financial Officer

FOR: March 3, 2021 Board of Retirement Meeting  
March 10, 2021 Board of Investments Meeting

SUBJECT: **MONTHLY EDUCATION & TRAVEL REPORTS – JANUARY 2021**

Attached, for your review, are the Board and Staff Education & Travel Reports as of January 2021. These reports include travel (i.e., completed and canceled) during Fiscal Year 2020-2021.

REVIEWED AND APPROVED:



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Santos H. Kreimann  
Chief Executive Officer

TG/EW/krh

**Attachments**

c: J. Popowich  
J. Gabel  
S. Rice  
K. Hines



**BOARD EDUCATION AND TRAVEL REPORT  
FOR FISCAL YEAR 2020 - 2021  
JANUARY 2021**

<b>Attendee</b>	<b>Purpose of Travel - Location</b>	<b>Event Dates</b>	<b>Travel Status</b>
<b>Alan Bernstein</b>			
B	- Edu - 2020 Milken Institute Virtual Global Conference - VIRTUAL	10/12/2020 - 10/21/2020	Attended
	- Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL	11/10/2020 - 11/13/2020	Attended
	- Edu - Virtual Pension Bridge Alternatives - VIRTUAL	01/26/2021 - 01/28/2021	Attended
<b>Elizabeth Ginsberg</b>			
B	- Edu - CALAPRS Principles for Trustees - VIRTUAL	08/18/2020 - 08/26/2020	Attended
<b>Vivian Gray</b>			
B	- Edu - SACRS Public Pension Investment Management Program 2020 - VIRTUAL	07/28/2020 - 08/13/2020	Attended
	- Edu - Koried Black Directors' Virtual Workshop - VIRTUAL	10/15/2020 - 10/15/2020	Attended
	- Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL	11/10/2020 - 11/13/2020	Attended
<b>David Green</b>			
B	- Edu - PPI 2020 Summer Roundtable - Los Angeles CA	07/14/2020 - 07/16/2020	Attended
	- Edu - Pacific Council - "Beyond the Horizon" Summit - VIRTUAL	07/20/2020 - 07/24/2020	Attended
	- Edu - The Pacific Council on International Policy's PolicyWest 2020 - VIRTUAL	12/03/2020 - 12/04/2020	Attended
<b>Elizabeth Greenwood</b>			
B	- Edu - 2020 Milken Institute Virtual Global Conference - VIRTUAL	10/12/2020 - 10/21/2020	Attended
	- Edu- PPI 2020 Asia Pacific Roundtable - VIRTUAL	10/20/2020 - 10/22/2020	Attended
	- Edu - Yale School of Management Executive Education -Women's Leadership Program - VIRTUAL	11/18/2020 - 11/18/2020	Attended
<b>James Harris</b>			
B	- Edu - SACRS Sexual Harassment Prevention Training - VIRTUAL	07/15/2020 - 07/15/2020	Attended
	- Edu - SACRS Public Pension Investment Management Program 2020 - VIRTUAL	07/28/2020 - 08/13/2020	Attended
<b>Shawn Kehoe</b>			
B	- Edu- PPI 2020 Asia Pacific Roundtable - VIRTUAL	10/20/2020 - 10/22/2020	Attended
<b>Joseph Kelly</b>			
B	- Edu - NACD Financial Services Industry Outlook: Future Trends in Middle Market Credit - VIRTUAL	01/07/2021 - 01/07/2021	Attended
	- Edu - NACD Hospitality and Travel Industry Outlook: Insights, Impacts, and Opportunities - VIRTUAL	01/27/2021 - 01/27/2021	Attended

**BOARD EDUCATION AND TRAVEL REPORT  
FOR FISCAL YEAR 2020 - 2021  
JANUARY 2021**

<b>Attendee</b>	<b>Purpose of Travel - Location</b>	<b>Event Dates</b>	<b>Travel Status</b>
<b>Keith Knox</b>			
B	- Edu - PPI 2020 Summer Roundtable - Los Angeles CA	07/14/2020 - 07/16/2020	Attended
	- Edu - SACRS Public Pension Investment Management Program 2020 - VIRTUAL	07/28/2020 - 08/13/2020	Attended
	- Edu - CII & NYU Corporate Governance Bootcamp - VIRTUAL	09/23/2020 - 09/25/2020	Attended
	- Edu - 2020 Milken Institute Virtual Global Conference - VIRTUAL	10/12/2020 - 10/21/2020	Attended
	- Edu - CALAPRS Virtual Trustees Round Table - VIRTUAL	10/23/2020 - 10/23/2020	Attended
<b>Wayne Moore</b>			
B	- Edu- NASP 31st Annual Virtual Pension & Financial Services Conference - VIRTUAL	12/07/2020 - 12/10/2020	Attended
<b>Ronald Okum</b>			
B	- Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL	11/10/2020 - 11/13/2020	Attended
<b>Les Robbins</b>			
B	- Edu - IFEBP 66th Annual Employee Benefits Conference - VIRTUAL	11/10/2020 - 11/13/2020	Attended
X	- Edu - IFEBP 66th Annual Employee Benefits Conference - Honolulu HI	11/15/2020 - 11/18/2020	Host Canceled
<b>Gina Sanchez</b>			
B	- Edu - SACRS Sexual Harassment Prevention Training - VIRTUAL	07/15/2020 - 07/15/2020	Attended
	- Edu - 2020 Milken Institute Virtual Global Conference - VIRTUAL	10/12/2020 - 10/21/2020	Attended
	- Edu - 2020 Virtual NACD Summit - VIRTUAL	10/12/2020 - 10/13/2020	Attended
	- Edu - CALAPRS Virtual Trustees Round Table - VIRTUAL	10/23/2020 - 10/23/2020	Attended
	- Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL	11/10/2020 - 11/13/2020	Attended
	- Edu - Harvard Business School Executive Education - Audit Committees - VIRTUAL	11/12/2020 - 11/14/2020	Attended
<b>Herman Santos</b>			
B	- Edu- LAVCA's Annual Investor Meeting - VIRTUAL	09/14/2020 - 09/17/2020	Attended
	- Edu - Nossaman's 2020 Public Pensions and Investments Fiduciaries' Forum - VIRTUAL	10/01/2020 - 10/01/2020	Attended
	- Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL	11/10/2020 - 11/13/2020	Attended
	- Edu - Virtual PPI Salon: Gearing for Gridlock - VIRTUAL	12/10/2020 - 12/10/2020	Attended

Category Legend:

A - Pre-Approved/Board Approved

B - Educational Conferences and Administrative Meetings in CA where total cost is no more than \$2,000 per Trustee Travel Policy; Section III.A

C - Second of two conferences and/or meetings counted as one conference per Trustee Education Policy Section IV.C.2 and Trustee Travel Policy Section IV.

X - Canceled events for which expenses have been incurred.

Z - Trip was Canceled - Balance of \$0.00



**STAFF EDUCATION AND TRAVEL REPORT  
FOR FISCAL YEAR 2020 - 2021  
JANUARY 2021**

<b>Attendee</b>		<b>Purpose of Travel - Location</b>	<b>Event Dates</b>	<b>Travel Status</b>
<b>Systems</b>				
Irwin Devries	1	Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ	12/03/2020 - 12/05/2020	Attended
Celso Tempo	1	Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ	10/09/2020 - 10/09/2020	Attended



**Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.**

**For further information, contact:  
LACERA  
Attention: Public Records Act Requests  
300 N. Lake Ave., Suite 620  
Pasadena, CA 91101**

**FOR INFORMATION ONLY**

February 19, 2021

TO: Trustees  
Board of Retirement  
Board of Investments

FROM: Ted Granger *TG*  
Interim Chief Financial Officer

FOR: March 3, 2021 Board of Retirement Meeting  
March 10, 2021 Board of Investments Meeting

**SUBJECT: 2ND QUARTER EDUCATION & TRAVEL EXPENDITURE REPORTS**

Attached, for your review, are the Board and Staff Education & Travel Reports and the Board Cancellation & Credit Expenditures Report as of December 2020. These include expenses paid or submitted for reimbursement for travel completed through the second quarter of Fiscal Year 2020-2021. In addition, the Board Cancellation & Credit Expenditures Report for Fiscal Year 2019-2020 is attached for your reference.

REVIEWED AND APPROVED:

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Santos H. Kreimann  
Chief Executive Officer

TG/EW/krh

**Attachments**

c: J. Popowich  
J. Gabel  
S. Rice  
K. Hines



**2ND QUARTER BOARD  
EDUCATION AND TRAVEL EXPENDITURE REPORT  
FOR FISCAL YEAR 2021  
FOR TRAVEL DURING JULY 2020 - DECEMBER 2020**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Alan Bernstein</b>													
B -	Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL - 11/10/2020 - 11/13/2020	Attended	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Alan Bernstein:</b>			\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Elizabeth Ginsberg</b>													
B -	Edu - CALAPRS Principles for Trustees - VIRTUAL - 08/18/2020 - 08/26/2020	Attended	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Elizabeth Ginsberg:</b>			\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Vivian Gray</b>													
B -	Edu - SACRS Public Pension Investment Management Program 2020 - VIRTUAL - 07/28/2020 - 08/13/2020	Attended	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - Koried Black Directors' Virtual Workshop - VIRTUAL - 10/15/2020 - 10/15/2020	Attended	\$395.00	\$395.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL - 11/10/2020 - 11/13/2020	Attended	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Vivian Gray:</b>			\$1,015.00	\$1,015.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



**2ND QUARTER BOARD  
EDUCATION AND TRAVEL EXPENDITURE REPORT  
FOR FISCAL YEAR 2021  
FOR TRAVEL DURING JULY 2020 - DECEMBER 2020**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>David Green</b>													
B -	Edu - PPI 2020 Summer Roundtable - Los Angeles CA - 07/14/2020 - 07/16/2020	Attended	\$175.00	\$175.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - Pacific Council - "Beyond the Horizon" Summit - VIRTUAL - 07/20/2020 - 07/24/2020	Attended	\$150.00	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - The Pacific Council on International Policy's PolicyWest 2020 - VIRTUAL - 12/03/2020 - 12/04/2020	Attended	\$50.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for David Green:</b>			\$375.00	\$375.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Elizabeth Greenwood</b>													
B -	Edu- PPI 2020 Asia Pacific Roundtable - VIRTUAL - 10/20/2020 - 10/22/2020	Attended	\$175.00	\$175.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - Yale School of Management Executive Education -Women's Leadership Program - VIRTUAL - 11/18/2020 - 11/18/2020	Attended	\$2,800.00	\$2,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Elizabeth Greenwood:</b>			\$2,975.00	\$2,975.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>James Harris</b>													
B -	Edu - SACRS Public Pension Investment Management Program 2020 - VIRTUAL - 07/28/2020 - 08/13/2020	Attended	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for James Harris:</b>			\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Shawn Kehoe</b>													
B -	Edu- PPI 2020 Asia Pacific Roundtable - VIRTUAL - 10/20/2020 - 10/22/2020	Attended	\$175.00	\$175.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Shawn Kehoe:</b>			\$175.00	\$175.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



**2ND QUARTER BOARD  
EDUCATION AND TRAVEL EXPENDITURE REPORT  
FOR FISCAL YEAR 2021  
FOR TRAVEL DURING JULY 2020 - DECEMBER 2020**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Keith Knox</b>													
B -	Edu - PPI 2020 Summer Roundtable - Los Angeles CA - 07/14/2020 - 07/16/2020	Attended	\$175.00	\$175.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - SACRS Public Pension Investment Management Program 2020 - VIRTUAL - 07/28/2020 - 08/13/2020	Attended	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - CII & NYU Corporate Governance Bootcamp - VIRTUAL - 09/23/2020 - 09/25/2020	Attended	\$945.00	\$945.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - CALAPRS Virtual Trustees Round Table - VIRTUAL - 10/23/2020 - 10/23/2020	Attended	\$50.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Keith Knox:</b>			\$1,670.00	\$1,670.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Wayne Moore</b>													
B -	Edu- NASP 31st Annual Virtual Pension & Financial Services Conference - VIRTUAL - 12/07/2020 - 12/10/2020	Attended	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Wayne Moore:</b>			\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Ronald Okum</b>													
B -	Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL - 11/10/2020 - 11/13/2020	Attended	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Ronald Okum:</b>			\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00





**2ND QUARTER BOARD  
EDUCATION AND TRAVEL EXPENDITURE REPORT  
FOR FISCAL YEAR 2021  
FOR TRAVEL DURING JULY 2020 - DECEMBER 2020**

Cat	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Gina Sanchez</b>													
B -	Edu - CALAPRS Virtual Trustees Round Table - VIRTUAL - 10/23/2020 - 10/23/2020	Attended	\$50.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL - 11/10/2020 - 11/13/2020	Attended	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu - Harvard Business School Executive Education - Audit Committees - VIRTUAL - 11/12/2020 - 11/14/2020	Attended	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Gina Sanchez:</b>			\$5,170.00	\$5,170.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Herman Santos</b>													
B -	Edu- LAVCA's Annual Investor Meeting - VIRTUAL - 09/14/2020 - 09/17/2020	Attended	\$595.00	\$595.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	Edu- 2020 SACRS Fall Virtual Conference - VIRTUAL - 11/10/2020 - 11/13/2020	Attended	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Herman Santos:</b>			\$715.00	\$715.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Cnt: 0</b>			<b>Grand Totals:</b>		\$13,435.00	\$13,435.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Category Legend:

- A - Pre-Approved/Board Approved
- B - Educational Conferences and Administrative Meetings in CA where total cost is no more than \$2,000 per Trustee Travel Policy; Section III.A
- C - C - Second of two conferences and/or meetings counted as one conference per Trustee Education Policy Section IV.C.2 and Trustee Travel Policy Section IV.
- X - Canceled events for which expenses have been incurred.
- Z - Trip was Canceled - Balance of \$0.00



**2ND QUARTER STAFF**  
**EDUCATION AND TRAVEL EXPENDITURE REPORT**  
**FOR FISCAL YEAR 2021**  
**FOR TRAVEL DURING JULY 2020 - DECEMBER 2020**

Attendee	Purpose of Travel - Location - Travel Dates	Travel Status	Total Expense	Registration	Lodging	Airfare	Ground Transp.	Mileage	Porterage	Parking	Meals	Per Diem	Misc.
<b>Systems</b>													
Irwin Devries	1 Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ - 12/03/2020 - 12/05/2020	Attended	\$834.48	\$0.00	\$274.73	\$0.00	\$0.00	\$419.75	\$0.00	\$0.00	\$0.00	\$140.00	\$0.00
<b>Totals for Irwin Devries:</b>			\$834.48	\$0.00	\$274.73	\$0.00	\$0.00	\$419.75	\$0.00	\$0.00	\$0.00	\$140.00	\$0.00
Celso Templo	1 Admin - Conduct Site Visit of Mesa, AZ Facility - Mesa AZ - 10/09/2020 - 10/09/2020	Attended	\$440.45	\$0.00	\$0.00	\$0.00	\$0.00	\$440.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals for Celso Templo:</b>			\$440.45	\$0.00	\$0.00	\$0.00	\$0.00	\$440.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Cnt: 2</b>	<b>Totals for Systems:</b>		\$1,274.93	\$0.00	\$274.73	\$0.00	\$0.00	\$860.20	\$0.00	\$0.00	\$0.00	\$140.00	\$0.00
<b>Cnt: 2</b>	<b>Grand Totals:</b>		\$1,274.93	\$0.00	\$274.73	\$0.00	\$0.00	\$860.20	\$0.00	\$0.00	\$0.00	\$140.00	\$0.00



**BOARD CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2021  
FOR TRAVEL DURING JULY 2020 - DECEMBER 2020**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Registration (Reg.)	Lodging	Airfare	Other Misc. Travel Exp.	Chair Pardon	Reg. Credit	Reg. Credit Expiration Date	Airfare Credit	Airfare Credit Expiration Date	Refund Pending
<b>Alan Bernstein</b>												
Edu - IFEBP 66th Annual Employee Benefits Conference - Honolulu HI - 11/15/2020 - 11/18/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Shawn Kehoe</b>												
Edu - IFEBP 66th Annual Employee Benefits Conference - Honolulu HI - 11/15/2020 - 11/18/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		
<b>Les Robbins</b>												
Edu - IFEBP 66th Annual Employee Benefits Conference - Honolulu HI - 11/15/2020 - 11/18/2020 - Host Canceled	X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$2,125.00	11/30/2021	\$0.00		
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$2,125.00		\$0.00		
<b>Grand Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$2,125.00		\$0.00		

Category Legend:

X - Canceled events for which expenses have been incurred.  
Z - Trip was Canceled - Balance of \$0.00



**BOARD CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2020  
FOR TRAVEL THROUGH THE 4TH QUARTER OF FY19-20**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Register	Lodging	Airfare	Other Misc Travel Exp.	Chair Pardon	Register Credit (1802)	Register Credit Expiration Date	Airfare Credit (1803)	Airfare Credit Expiration Date	Refund Pending
<b>Vivian Gray</b>												
Admin - SACRS Program Committee and SACRS Board of Directors Meeting - Sacramento CA - 07/15/2019 - 07/19/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Admin - SACRS Legislative Committee - Sacramento CA - 07/19/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Admin - SACRS Program Committee and SACRS Board of Directors Meeting - Sacramento CA - 09/16/2019 - 09/17/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Admin - SACRS Legislative Committee - Sacramento CA - 09/20/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Admin - SACRS Legislative Committee - Sacramento CA - 10/19/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - KACALP Annual Conference - Los Angeles CA - 10/29/2019 - 10/30/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - NASP 2020 "Day of Education in Private Equity" - Los Angeles CA - 03/26/2020 - 03/26/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - TBI Med Legal Conference - San Diego CA - 04/02/2020 - 04/04/2020 - Host Canceled	X	\$299.00	\$299.00	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Edu - Trustee Leadership Forum (TLF) Trustee Forum - Boston MA - 06/08/2020 - 06/10/2020 - Host Canceled	X	\$275.00	\$0.00	\$0.00	\$275.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$574.00	\$299.00	\$0.00	\$275.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>David Green</b>												
Edu - 2019 Fortune Brainstorm Tech Conference - Aspen CO - 07/15/2019 - 07/17/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>James Harris</b>												
Edu - CALAPRS Advanced Principles of Pension Management for Trustees - Los Angeles CA - 03/30/2020 - 04/01/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Shawn Kehoe</b>												
Edu - National Association of Corporate Directors - Global Board Leaders' Summit - Washington D.C. MD - 09/21/2019 - 09/24/2019 - Canceled	X	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	Yes	\$4,265.50	10/31/2021	\$0.00		\$0.00
Edu - 2019 Pacific Pension Institute Executive Seminar and Asia Roundtable - Shanghai, China; Hong Kong, China - 11/03/2019 - 11/08/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - IAFCI 2020 Cyber Fraud Summit - Austin TX - 04/15/2020 - 04/16/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$500.00	\$500.00	\$0.00	\$0.00	\$0.00		\$4,265.50		\$0.00		\$0.00



**BOARD CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2020  
FOR TRAVEL THROUGH THE 4TH QUARTER OF FY19-20**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Register	Lodging	Airfare	Other Misc Travel Exp.	Chair Pardon	Register Credit (1802)	Register Credit Expiration Date	Airfare Credit (1803)	Airfare Credit Expiration Date	Refund Pending
<b>Joseph Kelly</b>												
Edu - PPI 2019 Summer Roundtable - Chicago IL - 07/10/2019 - 07/12/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Keith Knox</b>												
Edu - CII's Trustee Training Course for California Public Fund Trustees - Berkeley CA - 10/4/2019 - 10/4/2019 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - NASP 2020 "Day of Education in Private Equity" - Los Angeles CA - 03/26/2020 - 03/26/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - IFEBP Wharton Portfolio Concepts and Management - Philadelphia PA - 04/20/2020 - 04/23/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - SACRS: Don't Stop Thinking About Tomorrow; China A-Share Market & Opportunities - Webinar - 05/13/2020 - 05/13/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - SACRS: Private Markets Today Vs. The Global Financial Crisis - Webinar - 05/14/2020 - 05/14/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - SACRS: Cash Flows & Investment Management in the Time of COVID-19 - Webinar - 05/15/2020 - 05/15/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - SACRS: Private Market Investing in a Late-Cycle Market or Private Market Investing in the 8th Inning - Webinar - 05/20/2020 - 05/20/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - SACRS: Litigation 101 & Current Cases - Webinar - 05/20/2020 - 05/20/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Wayne Moore</b>												
Edu - CII's Trustee Training Course for California Public Fund Trustees - Berkeley CA - 10/4/2019 - 10/4/2019 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD - 03/09/2020 - 03/11/2020 - Canceled	X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$1,776.08	2/28/2021	\$0.00
Edu - NASP 2020 "Day of Education in Private Equity" - Los Angeles CA - 03/26/2020 - 03/26/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$1,776.08		\$0.00



**BOARD CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2020  
FOR TRAVEL THROUGH THE 4TH QUARTER OF FY19-20**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Register	Lodging	Airfare	Other Misc Travel Exp.	Chair Pardon	Register Credit (1802)	Register Credit Expiration Date	Airfare Credit (1803)	Airfare Credit Expiration Date	Refund Pending
<b>David Muir</b>												
Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD - 03/09/2020 - 03/11/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>William Pryor</b>												
Edu - NCPERS 2019 Public Safety Conference - New Orleans LA - 10/27/2019 - 10/30/2019 - Canceled	X	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$522.30	11/3/2021	\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$522.30		\$0.00
<b>Les Robbins</b>												
Edu - CRCEA Fall 2019 Conference - Rohnert Park CA - 10/28/2019 - 10/30/2019 - Host Canceled	X	\$291.95	\$0.00	\$0.00	\$291.95	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$291.95	\$0.00	\$0.00	\$291.95	\$0.00		\$0.00		\$0.00		\$0.00
<b>Gina Sanchez</b>												
Edu - NACI Engage - Oakland CA - 03/24/2020 - 03/25/2020 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - NASP 2020 "Day of Education in Private Equity" - Los Angeles CA - 03/26/2020 - 03/26/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - Pomerantz Roundtable Event - Beverly Hills CA - 06/16/2020 - 06/16/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Herman Santos</b>												
Edu - INCA Investments Latin American Investments Conference - Buenos Aires, Argentina - 10/16/2019 - 10/17/2019 - Canceled	X	\$1,858.15	\$0.00	\$1,579.75	\$278.40	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Edu - 2020 ICGN Seoul Conference - Seoul, South Korea - 02/25/2020 - 02/28/2020 - Host Canceled	X	\$45.08	\$23.48	\$0.00	\$21.60	\$0.00	Yes	\$0.00		\$0.00		\$0.00
Edu- CII Spring 2020 Conference and 35th Anniversary Celebration - Washington D.C. MD - 03/09/2020 - 03/11/2020 - Canceled	X	\$362.20	\$0.00	\$0.00	\$362.20	\$0.00	Yes	\$0.00		\$719.60	2/28/2021	\$0.00
Edu - NASP 2020 "Day of Education in Private Equity" - Los Angeles CA - 03/26/2020 - 03/26/2020 - Host Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - TBI Med Legal Conference - San Diego CA - 04/02/2020 - 04/04/2020 - Host Canceled	X	\$299.00	\$299.00	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$2,564.43	\$322.48	\$1,579.75	\$662.20	\$0.00		\$0.00		\$719.60		\$0.00



**BOARD CANCELLATION AND CREDIT EXPENDITURES REPORT  
FOR FISCAL YEAR 2020  
FOR TRAVEL THROUGH THE 4TH QUARTER OF FY19-20**

Purpose of Travel - Location - Date - Travel Status	Category	Total Expense	Register	Lodging	Airfare	Other Misc Travel Exp.	Chair Pardon	Register Credit (1802)	Register Credit Expiration Date	Airfare Credit (1803)	Airfare Credit Expiration Date	Refund Pending
<b>Gina Zapanta</b>												
Edu - IFEBP 65th Employee Benefits Conference - San Diego CA - 10/20/2019 - 10/23/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - NCPERS 2019 Public Safety COncference - New Orleans LA - 10/27/2019 - 10/30/2019 - Canceled	Z	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
Edu - TBI Med Legal Conference - San Diego CA - 04/02/2020 - 04/04/2020 - Host Canceled	X	\$299.00	\$299.00	\$0.00	\$0.00	\$0.00	Yes	\$0.00		\$0.00		\$0.00
<b>Attendee Totals:</b>		\$299.00	\$299.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
<b>Grand Totals:</b>		\$4,229.38	\$1,420.48	\$1,579.75	\$1,229.15	\$0.00		\$4,265.50		\$3,017.98		\$0.00

Category Legend:

- X - Canceled events for which expenses have been incurred
- Z - Canceled events for which no expenses have been incurred



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**Documents not attached are exempt from disclosure under the California Public Records Act and other legal authority.**

**For further information, contact:  
LACERA  
Attention: Public Records Act Requests  
300 N. Lake Ave., Suite 620  
Pasadena, CA 91101**





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