

LIVE VIRTUAL COMMITTEE 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. If you would like to remain anonymous at the meeting without stating your name, please let us know.

Attention: Public comment requests must be submitted via email to PublicComment@lacera.com.

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

NOTICE OF MEETING AND AGENDA

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810
PASADENA, CA 91101

WEDNESDAY, NOVEMBER 3, 2021 - 8:30 A.M.

This meeting will be conducted by the Insurance, Benefits and Legislative Committee by teleconference under California Government Code Section 54953(e).

Any person may view the meeting online at
<http://lacera.com/leadership/board-meetings>

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

COMMITTEE MEMBERS:

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

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the special meeting of October 6, 2021

II. PUBLIC COMMENT

(Written Public Comment – You may submit written public comments by email to PublicComment@lacera.com. 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.

Verbal Public Comment – You may also request to address the Committee. A request to speak must be submitted via email to PublicComment@lacera.com. We will contact you with information and instructions as to how to access the meeting as a speaker. If you would like to remain anonymous at the meeting without stating your name, please let us know.)

III. FOR INFORMATION

- A. Engagement Report for October 2021
Barry W. Lew, Legislative Affairs Officer
- B. Staff Activities Report for October 2021
Cassandra Smith, Director, Retiree Healthcare
- C. LACERA Claims Experience
Stephen Murphy, Segal Consulting
- D. Federal Legislation
Stephen Murphy, Segal Consulting
(for discussion purposes)

IV. ITEMS FOR STAFF REVIEW

V. GOOD OF THE ORDER

(For information purposes only)

VI. ADJOURNMENT

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

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

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

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

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

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

October 6, 2021, 8:30 A.M. – 8:51 A.M.

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

COMMITTEE MEMBERS

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

ALSO ATTENDING:

BOARD MEMBERS AT LARGE

Alan Bernstein
Elizabeth B. Ginsberg
JP Harris
William Pryor
Herman B. Santos

STAFF, ADVISORS, PARTICIPANTS

Cassandra Smith, Director, Retiree Healthcare
Santos H. Kreimann, Chief Executive Officer
Luis Lugo, Deputy Chief Executive Officer
JJ Popowich, Assistant Executive Officer
Laura Guglielmo, Assistant Executive Officer
Steven Rice, Chief Counsel
Barry W. Lew, Legislative Affairs Officer

Stephen Murphy, Vice President
Segal Consulting

Richard Ward,
Segal Consulting

The meeting was called to order by Chair Robbins at 8:30 a.m.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the special meeting of September 1, 2021

Mr. Okum made a motion, Ms. Gray seconded, to approve the minutes of the special meeting of September 1, 2021. The motion passed unanimously.

II. PUBLIC COMMENT

III. ACTION ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement authorize a one-year extension of the current contract—

1. With Ackler & Associates and McHugh, Koepke & Associates commencing on January 1, 2022 and ending on December 31, 2022 to provide state legislative advocacy services; and
2. With Williams & Jensen and Doucet Consulting Solutions commencing on February 1, 2022 and ending on January 31, 2023 to provide federal legislative advocacy services.

(Memorandum dated September 23, 2021)

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

IV. FOR INFORMATION

A. Engagement Report for September 2021
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

B. Staff Activities Report for September 2021
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

IV. FOR INFORMATION (Continued)

- C. LACERA Claims Experience
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through August 2021 were discussed.

- D. Federal Legislation
Stephen Murphy, Segal Consulting

(for discussion purposes)

Segal Consulting gave an update on federal legislation.

V. ITEMS FOR STAFF REVIEW

Staff will inform the Trustees of any new information as it pertains to the \$1 million cap.

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

The meeting adjourned at 8:51 a.m.

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

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
OCTOBER 2021
FOR INFORMATION ONLY**

Media Coverage of Social Security and Worker Behavior

The Center for Retirement Research at Boston College conducted a study on how media coverage of the recent Social Security 2021 Trustee Report affects worker behavior. The Trustee Report projects that Social Security benefits face a long-term financing shortfall and the trust fund will deplete its reserves in about a decade in 2034, after which ongoing revenues will cover about three-quarters of scheduled benefits. The study finds that news coverage of the Trustee Report tends to emphasize the depletion date and de-emphasize the importance of ongoing tax revenue. The study hypothesized that this emphasis could lead the public to believe that all future benefits are insecure and sought to gauge how this coverage could affect worker behavior.

The study found that participants responded to headlines on trust fund depletion by reducing their intended claiming age based on the belief that future reforms will spare individuals already receiving benefits from benefit reductions. However, claiming benefits early, i.e., at age 62, may reduce benefits by as much as 30 percent. Although workers shifted their claiming age, which reduces benefits, they did not also increase their savings rates to compensate for the lower benefits. The study concluded by suggesting media coverage makes many workers fear an unrealistic cut to their benefits, and if they follow through with claiming early, they will lock in lower benefits without increasing savings to make up the gap. ([Source](#)) ([Source](#))

Social Security COLA 2022

Social Security announced a 5.9 percent benefit increase for 2022. The Social Security COLA is calculated based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). COLAs for the past 10 years have averaged 1.9 percent. The last time the COLA was more than 5 percent was in 2008 with a 5.8 percent increase. Since Congress provided for COLAs in 1975, there were three years (2009, 2010, and 2015) during which benefits were not increased. The largest increase was 14.3 percent in 1980. ([Source](#)) ([Source](#))

Staff Note: The COLA for LACERA members is calculated based on the Consumer Price Index for All Urban Consumers (CPI-U).

North Carolina State Pension COLA

Although Social Security benefits are slated to increase 5.9 percent next year, retired state workers in North Carolina are calling on their lawmakers to follow Social Security's lead. North Carolina's state pension system is not linked to the cost of living, and state

lawmakers decide the timing and amount of any increased benefit payments. They have not increased benefits significantly in 12 years.

According to the executive director of the retiree association, there are 234,000 retirees who receive an average benefit of \$21,000, which has lost ground to inflation, and retirees are receiving about \$0.84 to the dollar. This year, retired state workers are asking for a 2-percent increase against the backdrop of an \$8 billion budget surplus. [\(Source\)](#)

Total US Retirement Assets

According to the Investment Company Institute's quarterly retirement market data, total US retirement assets were \$37.2 trillion as of June 30, 2021, up 4.8 percent from \$35.5 trillion compared to March 31, 2021. In June 30, 2020, total assets were \$31.1 trillion, a 20-percent increase. Retirement assets account for 33 percent of all household financial assets in the US as of June 30, 2021.

The \$37.2 trillion consists of—

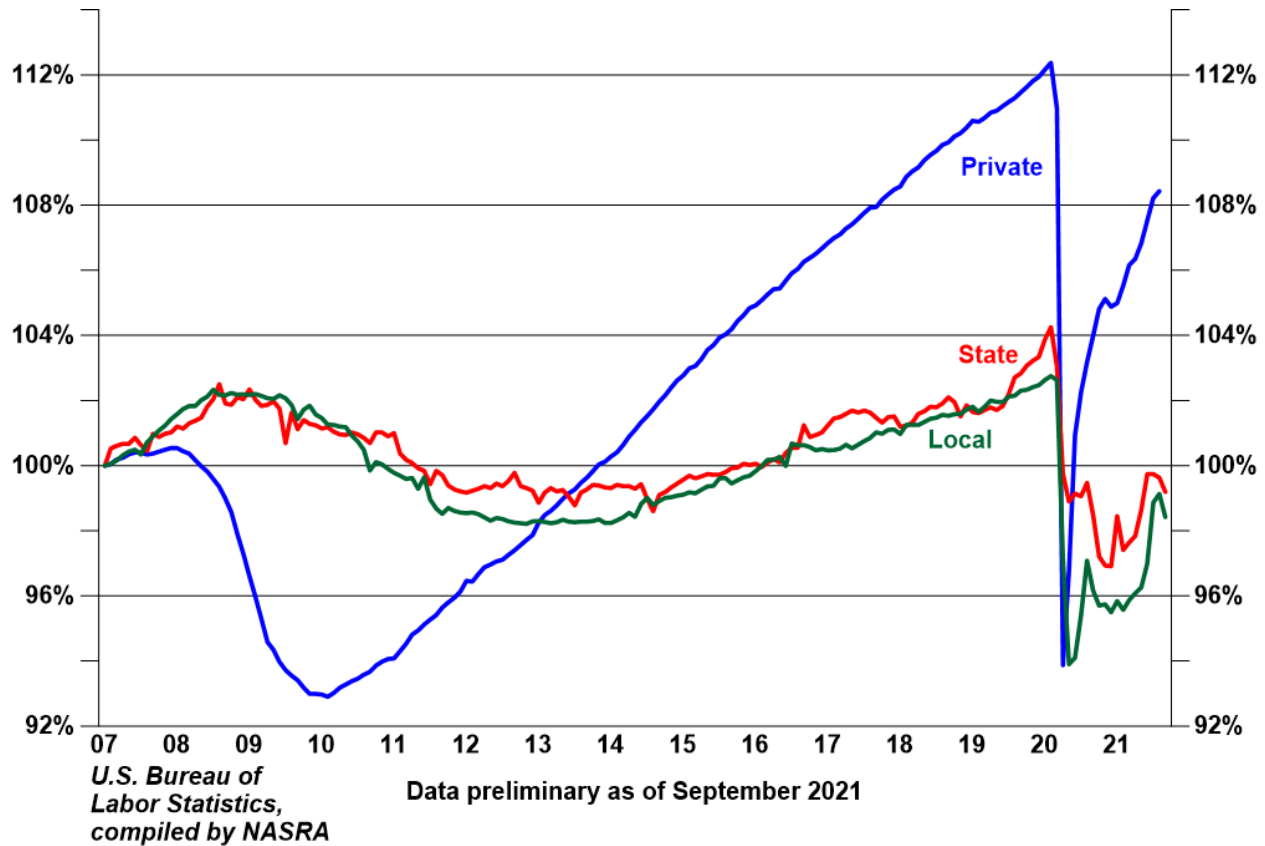
- \$2.5 trillion in annuity reserves
- \$7.5 trillion in government DB plans
- \$3.5 trillion in private sector DB plans
- \$10.4 trillion in DC plans
- \$13.2 trillion in IRAs

[\(Source\)](#)

State and Local Government Employment

The National Association of State Retirement Administrators (NASRA) compiled data from the US Bureau of Labor Statistics (BLS) for a snapshot of state and local government employment, which lost an estimated 123,000 jobs, in September 2021. In comparison, the private sector added an estimated 317,000 jobs in September 2021.

Since peaking in February 2020, state and local governments lost nearly 874,000 jobs. The BLS identifies about 19.1 million employees of state and local governments as of September 2021. The chart below shows relative changes in state and local government and private sector employment since 2007. [\(Source\)](#)



Ohio Teachers Pension: Special Audit

The Ohio State Auditor has notified the \$95 billion Ohio State Teachers Retirement System (STRS) that it will be conducting a special audit of the system based on numerous complaints it received from a report issued by Benchmark Financial Services (BFS) entitled *The High Cost of Secrecy: Preliminary Findings of Forensic Investigation of State Teachers Retirement System of Ohio*. The report was commissioned by the Ohio Retired Teachers Association (ORTA) after it raised \$75,000 to hire Edward Siedle, a former Securities and Exchange Commission attorney who founded BFS. ORTA also filed a lawsuit against STRS to turn over documents necessary for the audit.

The report details several findings that STRS rejects and characterizes as misstatements and allegations unsupported by evidence—

- Lack of transparency with respect to public records laws and securities laws
- Failure of legislative oversight by the Ohio Retirement Study Council to conduct a decennial fiduciary performance audit and actuarial audit
- Failure to monitor and fully disclose investment fees and expenses
- Investment costs and performance may have been misrepresented

- Failure to monitor external consultant conflicts potentially undermining the integrity of the investment process

The Ohio State Auditor found that the report's information supported a reasonable basis for conducting a special audit. Ohio law also permits the Auditor to charge STRS for the special audit services. [\(Source\)](#) [\(Source\)](#) [\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
OCTOBER 2021
FOR INFORMATION ONLY**

Centers for Medicare and Medicaid Services (CMS) Medicare Part D Retiree Drug Subsidy (RDS) Reconciliation Plan Year 7/1/2019 – 6/30/2020 – FINAL UPDATE

In collaboration with our carriers, staff began the payment subsidy request process for the following RDS applications for plan year 2019/2020. This report will provide a final update on the total subsidy payment received:

Plan	Subsidy Amount Received
Anthem Blue Cross	\$10,572,752.00
Cigna Medical	\$271,985.00
Kaiser Permanente	\$315,461.00
Local 1014	\$1,011,048.00
TOTAL RECEIVED	\$12,171,247.00

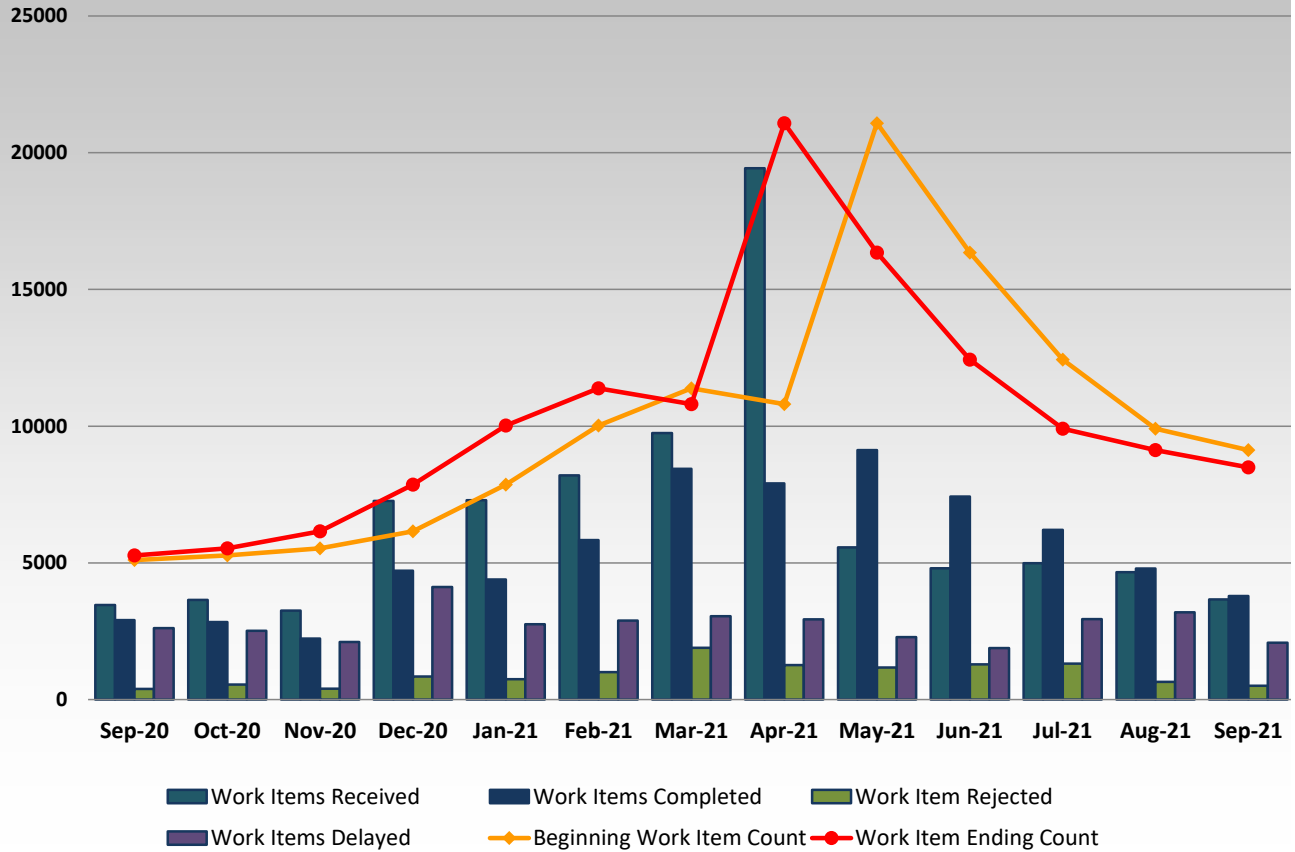
As a background, the Retiree Drug Subsidy (RDS) program was authorized by Medicare Part D of the Medicare Modernization Act and permits employers and unions with qualifying prescription drug plans to receive retiree drug subsidy payments from the federal government

Retiree Healthcare Division

Trend Report

SEPTEMBER, 2020 ~ SEPTEMBER, 2021

Updated 10/22/2021

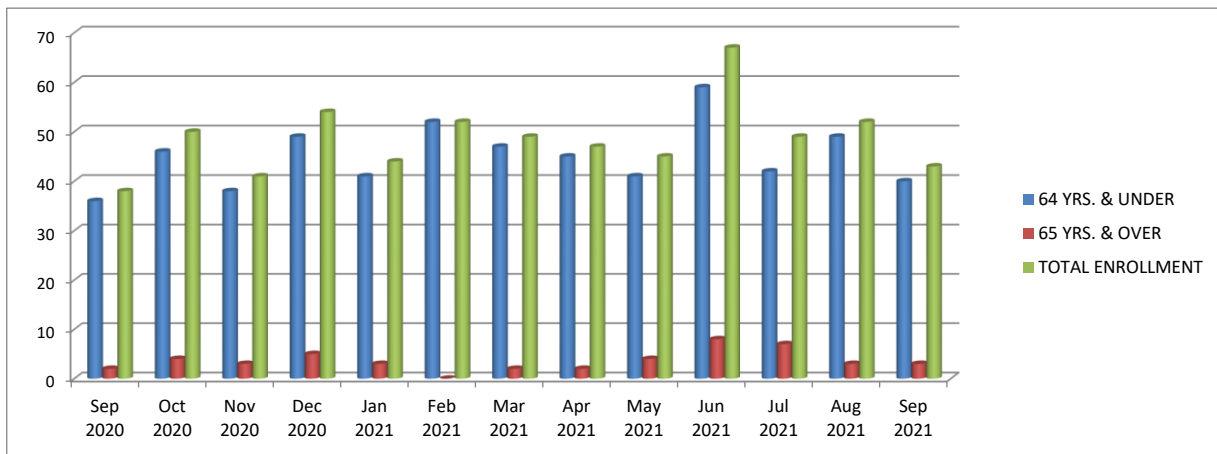


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Sep-20	5102	3458	2903	386	2612	5271
Oct-20	5271	3648	2837	549	2514	5533
Nov-20	5533	3250	2235	396	2110	6152
Dec-20	6152	7263	4709	842	4117	7864
Jan-21	7864	7289	4388	746	2760	10019
Feb-21	10019	8195	5830	999	2885	11385
Mar-21	11385	9749	8436	1890	3046	10808
Apr-21	10808	19437	7902	1262	2932	21081
May-21	21081	5563	9121	1175	2288	16348
Jun-21	16348	4797	7421	1289	1884	12435
Jul-21	12435	4989	6205	1315	2940	9904
Aug-21	9904	4663	4790	649	3193	9128
Sep-21	9128	3659	3789	504	2079	8494

Retirees Monthly Age Breakdown SEPTEMBER, 2020 ~ SEPTEMBER, 2021

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Sep 2020	36	2	38
Oct 2020	46	4	50
Nov 2020	38	3	41
Dec 2020	49	5	54
Jan 2021	41	3	44
Feb 2021	52	0	52
Mar 2021	47	2	49
Apr 2021	45	2	47
May 2021	41	4	45
Jun 2021	59	8	67
Jul 2021	42	7	49
Aug 2021	49	3	52
Sep 2021	40	3	43



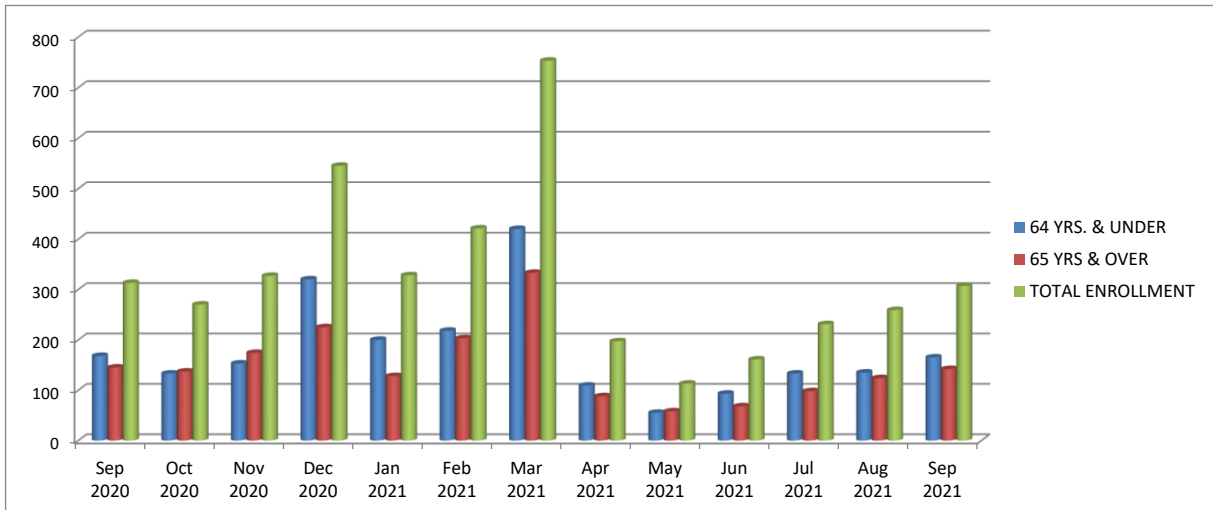
PLEASE NOTE:

- Next Report will include the following dates: October 1, 2021 through October 31, 2021.

Retirees Monthly Age Breakdown SEPTEMBER, 2020 ~ SEPTEMBER, 2021

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Sep 2020	168	145	313
Oct 2020	133	137	270
Nov 2020	153	174	327
Dec 2020	320	225	545
Jan 2021	200	128	328
Feb 2021	218	203	421
Mar 2021	420	333	753
Apr 2021	109	88	197
May 2021	55	58	113
Jun 2021	93	68	161
Jul 2021	133	98	231
Aug 2021	135	124	259
Sep 2021	165	142	307



PLEASE NOTE:

- Next Report will include the following dates: October 1, 2021 through October 31, 2021.

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7108	\$979,046.80	2	\$148.30
241	137	\$18,465.90	0	\$0.00
242	853	\$119,900.70	0	\$0.00
243	4258	\$1,189,495.39	1	\$59.40
244	16	\$2,145.10	0	\$0.00
245	56	\$7,195.40	0	\$0.00
246	19	\$2,534.10	0	\$0.00
247	145	\$20,361.80	0	\$0.00
248	12	\$3,128.30	1	\$43.00
249	54	\$17,465.50	0	\$0.00
250	17	\$4,653.60	0	\$0.00
Plan Total:	12,675	\$2,364,392.59	4	\$250.70
CIGNA - PREFERRED with RX				
321	29	\$3,953.50	0	\$0.00
322	5	\$651.40	0	\$0.00
324	20	\$5,419.60	0	\$0.00
327	3	\$401.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	58	\$10,653.10	0	\$0.00
KAISER SR. ADVANTAGE				
394	13	\$1,252.20	0	\$0.00
397	3	\$424.70	0	\$0.00
398	5	\$1,460.30	0	\$0.00
403	11469	\$1,550,786.13	4	\$105.50
413	1586	\$222,460.80	0	\$0.00
418	5973	\$1,657,946.50	0	\$0.00
419	253	\$31,449.50	0	\$0.00
426	236	\$32,365.90	0	\$0.00
427	48	\$5,474.70	0	\$0.00
445	2	\$297.00	0	\$0.00
446	2	\$276.00	0	\$0.00
451	39	\$5,306.40	0	\$0.00
455	4	\$590.10	0	\$0.00
457	9	\$2,305.10	0	\$0.00
458	2	\$297.00	0	\$0.00
462	75	\$10,112.50	0	\$0.00
465	8	\$1,130.40	0	\$0.00
466	29	\$7,888.20	0	\$0.00
472	32	\$4,316.00	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,066.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	77	\$10,553.50	0	\$0.00
486	3	\$427.10	0	\$0.00
488	43	\$12,078.20	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	19,934	\$3,564,951.13	4	\$105.50

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	316	\$42,517.30	0	\$0.00
613	88	\$24,332.80	0	\$0.00
Plan Total:	404	\$66,850.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1840	\$255,629.20	1	\$36.50
702	391	\$58,403.50	0	\$0.00
703	1211	\$339,826.80	0	\$0.00
704	93	\$14,325.70	0	\$0.00
705	35	\$9,985.20	0	\$0.00
Plan Total:	3,570	\$678,170.40	1	\$36.50
Grand Total:	36,641	\$6,685,017.32	9	\$392.70

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7108	\$979,046.80	2	\$148.30
241	137	\$18,465.90	0	\$0.00
242	853	\$119,900.70	0	\$0.00
243	4258	\$1,189,495.39	1	\$59.40
244	16	\$2,145.10	0	\$0.00
245	56	\$7,195.40	0	\$0.00
246	19	\$2,534.10	0	\$0.00
247	145	\$20,361.80	0	\$0.00
248	12	\$3,128.30	1	\$43.00
249	54	\$17,465.50	0	\$0.00
250	17	\$4,653.60	0	\$0.00
Plan Total:	12,675	\$2,364,392.59	4	\$250.70
CIGNA - PREFERRED with RX				
321	29	\$3,953.50	0	\$0.00
322	5	\$651.40	0	\$0.00
324	20	\$5,419.60	0	\$0.00
327	3	\$401.90	0	\$0.00
329	1	\$226.70	0	\$0.00
Plan Total:	58	\$10,653.10	0	\$0.00
KAISER SR. ADVANTAGE				
394	13	\$1,252.20	0	\$0.00
397	3	\$424.70	0	\$0.00
398	5	\$1,460.30	0	\$0.00
403	11469	\$1,550,786.13	4	\$105.50
413	1586	\$222,460.80	0	\$0.00
418	5973	\$1,657,946.50	0	\$0.00
419	253	\$31,449.50	0	\$0.00
426	236	\$32,365.90	0	\$0.00
427	48	\$5,474.70	0	\$0.00
445	2	\$297.00	0	\$0.00
446	2	\$276.00	0	\$0.00
451	39	\$5,306.40	0	\$0.00
455	4	\$590.10	0	\$0.00
457	9	\$2,305.10	0	\$0.00
458	2	\$297.00	0	\$0.00
462	75	\$10,112.50	0	\$0.00
465	8	\$1,130.40	0	\$0.00
466	29	\$7,888.20	0	\$0.00
472	32	\$4,316.00	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,066.80	0	\$0.00
479	1	\$144.60	0	\$0.00
482	77	\$10,553.50	0	\$0.00
486	3	\$427.10	0	\$0.00
488	43	\$12,078.20	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	19,934	\$3,564,951.13	4	\$105.50

Medicare Part B Reimbursement and Penalty Report
PAY PERIOD 10/31/2021

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	316	\$42,517.30	0	\$0.00
613	88	\$24,332.80	0	\$0.00
Plan Total:	404	\$66,850.10	0	\$0.00
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	1840	\$255,629.20	1	\$36.50
702	391	\$58,403.50	0	\$0.00
703	1211	\$339,826.80	0	\$0.00
704	93	\$14,325.70	0	\$0.00
705	35	\$9,985.20	0	\$0.00
Plan Total:	3,570	\$678,170.40	1	\$36.50
LOCAL 1014				
804	184	\$33,586.80	0	\$0.00
805	189	\$31,006.80	0	\$0.00
806	649	\$215,915.10	0	\$0.00
807	52	\$9,593.10	0	\$0.00
808	15	\$5,227.20	0	\$0.00
812	247	\$40,481.10	0	\$0.00
813	1	\$148.50	0	\$0.00
Plan Total:	1,337	\$335,958.60	0	\$0.00
Grand Total:	37,978	\$7,020,975.92	9	\$392.70

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	510	\$455,664.12	\$65,982.76	\$374,669.50	\$440,652.26	(\$200.00)	\$440,452.26
202	271	\$477,468.75	\$37,584.57	\$402,707.19	\$440,291.76	\$0.00	\$440,291.76
203	72	\$141,069.60	\$31,583.91	\$109,485.69	\$141,069.60	\$0.00	\$141,069.60
204	25	\$28,365.75	\$9,530.86	\$18,834.89	\$28,365.75	\$0.00	\$28,365.75
SUBTOTAL	878	\$1,102,568.22	\$144,682.10	\$905,697.27	\$1,050,379.37	(\$200.00)	\$1,050,179.37
Anthem Blue Cross I							
211	629	\$806,055.87	\$49,178.27	\$770,590.01	\$819,768.28	(\$3,820.17)	\$815,948.11
212	236	\$548,519.34	\$34,669.28	\$484,480.55	\$519,149.83	(\$4,590.12)	\$514,559.71
213	63	\$170,544.78	\$22,035.47	\$151,216.37	\$173,251.84	\$0.00	\$173,251.84
214	18	\$32,006.07	\$3,335.35	\$25,301.66	\$28,637.01	\$0.00	\$28,637.01
215	2	\$861.78	\$34.48	\$827.30	\$861.78	\$0.00	\$861.78
SUBTOTAL	948	\$1,557,987.84	\$109,252.85	\$1,432,415.89	\$1,541,668.74	(\$8,410.29)	\$1,533,258.45
Anthem Blue Cross II							
221	2,234	\$2,860,033.94	\$157,900.25	\$2,709,294.85	\$2,867,195.10	(\$7,640.34)	\$2,859,554.76
222	2,003	\$4,645,201.44	\$117,995.75	\$4,397,361.97	\$4,515,357.72	(\$4,308.65)	\$4,511,049.07
223	852	\$2,328,071.60	\$92,960.34	\$2,148,721.17	\$2,241,681.51	\$8,121.18	\$2,249,802.69
224	190	\$321,745.23	\$30,489.91	\$307,954.13	\$338,444.04	\$0.00	\$338,444.04
SUBTOTAL	5,279	\$10,155,052.21	\$399,346.25	\$9,563,332.12	\$9,962,678.37	(\$3,827.81)	\$9,958,850.56

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,138	\$3,706,231.20	\$524,785.87	\$3,242,028.79	\$3,766,814.66	(\$8,808.75)	\$3,758,005.91
241	136	\$230,410.57	\$22,245.35	\$208,165.22	\$230,410.57	(\$3,315.26)	\$227,095.31
242	842	\$1,427,219.43	\$89,944.95	\$1,296,073.98	\$1,386,018.93	(\$1,657.63)	\$1,384,361.30
243	4,270	\$4,423,234.10	\$487,040.95	\$3,906,779.12	\$4,393,820.07	(\$13,234.63)	\$4,380,585.44
244	16	\$14,860.16	\$2,489.07	\$12,371.09	\$14,860.16	\$0.00	\$14,860.16
245	55	\$52,939.32	\$6,464.14	\$43,688.90	\$50,153.04	\$0.00	\$50,153.04
246	19	\$39,276.42	\$3,348.83	\$35,927.59	\$39,276.42	\$0.00	\$39,276.42
247	143	\$305,942.64	\$18,894.01	\$274,645.55	\$293,539.56	\$0.00	\$293,539.56
248	12	\$17,300.76	\$403.69	\$16,897.07	\$17,300.76	\$0.00	\$17,300.76
249	55	\$80,736.88	\$5,824.58	\$82,120.92	\$87,945.50	\$0.00	\$87,945.50
250	17	\$27,465.88	\$840.13	\$26,625.75	\$27,465.88	\$0.00	\$27,465.88
SUBTOTAL	12,703	\$10,325,617.36	\$1,162,281.57	\$9,145,323.98	\$10,307,605.55	(\$27,016.27)	\$10,280,589.28
CIGNA Network Model Plan							
301	259	\$430,510.60	\$111,602.80	\$318,907.80	\$430,510.60	(\$3,311.62)	\$427,198.98
302	76	\$227,171.60	\$56,969.95	\$170,201.65	\$227,171.60	\$0.00	\$227,171.60
303	6	\$21,176.94	\$5,790.53	\$11,856.92	\$17,647.45	\$0.00	\$17,647.45
304	12	\$28,559.96	\$11,835.34	\$12,330.78	\$24,166.12	\$0.00	\$24,166.12
SUBTOTAL	353	\$707,419.10	\$186,198.62	\$513,297.15	\$699,495.77	(\$3,311.62)	\$696,184.15

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	30	\$11,534.70	\$1,445.69	\$10,473.50	\$11,919.19	\$0.00	\$11,919.19
322	6	\$10,306.68	\$687.11	\$7,901.79	\$8,588.90	\$0.00	\$8,588.90
324	20	\$15,219.60	\$1,917.68	\$13,301.92	\$15,219.60	\$0.00	\$15,219.60
327	3	\$6,776.55	\$451.77	\$6,324.78	\$6,776.55	\$0.00	\$6,776.55
329	1	\$1,342.91	\$0.00	\$1,342.91	\$1,342.91	\$0.00	\$1,342.91
SUBTOTAL	60	\$45,180.44	\$4,502.25	\$39,344.90	\$43,847.15	\$0.00	\$43,847.15

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,506	\$1,807,793.33	\$151,318.04	\$1,579,859.55	\$1,731,177.59	\$2,346.26	\$1,733,523.85
403	11,493	\$3,018,491.52	\$291,196.57	\$2,762,751.06	\$3,053,947.63	(\$5,472.81)	\$3,048,474.82
404	544	\$641,666.65	\$13,963.46	\$628,880.56	\$642,844.02	(\$4,709.76)	\$638,134.26
405	1,187	\$1,398,109.68	\$19,888.91	\$1,376,949.73	\$1,396,838.64	(\$3,530.58)	\$1,393,308.06
411	1,822	\$4,316,427.96	\$195,150.63	\$3,961,298.68	\$4,156,449.31	\$0.00	\$4,156,449.31
413	1,574	\$2,286,005.94	\$107,022.39	\$2,140,929.96	\$2,247,952.35	(\$1,426.97)	\$2,246,525.38
414	83	\$194,427.50	\$2,436.20	\$191,991.30	\$194,427.50	\$0.00	\$194,427.50
418	5,961	\$3,084,797.76	\$231,082.60	\$2,839,391.80	\$3,070,474.40	(\$1,547.04)	\$3,068,927.36
419	250	\$364,958.55	\$4,264.23	\$340,008.21	\$344,272.44	(\$2,862.42)	\$341,410.02
420	120	\$281,608.80	\$1,126.44	\$280,482.36	\$281,608.80	(\$7,040.22)	\$274,568.58
421	8	\$9,385.04	\$1,032.36	\$8,352.68	\$9,385.04	\$0.00	\$9,385.04
422	247	\$578,471.53	\$2,716.72	\$618,796.55	\$621,513.27	\$0.00	\$621,513.27
423	4	\$9,370.00	\$0.00	\$9,370.00	\$9,370.00	\$0.00	\$9,370.00
426	236	\$339,075.90	\$2,518.05	\$329,404.35	\$331,922.40	(\$1,430.70)	\$330,491.70
427	46	\$70,129.29	\$2,118.20	\$42,713.83	\$44,832.03	\$0.00	\$44,832.03
428	53	\$124,350.19	\$844.65	\$123,505.54	\$124,350.19	\$0.00	\$124,350.19
429	3	\$7,040.22	\$0.00	\$7,040.22	\$7,040.22	\$0.00	\$7,040.22
430	147	\$347,166.56	\$3,800.07	\$331,637.89	\$335,437.96	\$0.00	\$335,437.96
431	5	\$11,731.15	\$0.00	\$11,731.15	\$11,731.15	\$0.00	\$11,731.15
SUBTOTAL	25,289	\$18,891,007.57	\$1,030,479.52	\$17,585,095.42	\$18,615,574.94	(\$25,674.24)	\$18,589,900.70

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	4	\$4,112.68	\$781.41	\$3,331.27	\$4,112.68	\$0.00	\$4,112.68
451	39	\$11,971.44	\$1,313.80	\$10,657.64	\$11,971.44	\$0.00	\$11,971.44
453	6	\$13,637.34	\$0.00	\$13,637.34	\$13,637.34	\$0.00	\$13,637.34
454	1	\$6,137.24	(\$1,353.53)	\$1,353.53	\$0.00	\$0.00	\$0.00
455	4	\$5,308.52	\$0.00	\$5,308.52	\$5,308.52	\$0.00	\$5,308.52
457	9	\$5,453.28	\$1,272.44	\$4,180.84	\$5,453.28	\$0.00	\$5,453.28
458	2	\$4,575.94	\$91.52	\$4,484.42	\$4,575.94	\$0.00	\$4,575.94
SUBTOTAL	65	\$51,196.44	\$2,105.64	\$42,953.56	\$45,059.20	\$0.00	\$45,059.20
Kaiser - Georgia							
441	3	\$3,396.99	\$0.00	\$3,396.99	\$3,396.99	\$0.00	\$3,396.99
442	7	\$7,926.31	\$0.00	\$7,926.31	\$7,926.31	\$0.00	\$7,926.31
445	2	\$3,095.60	\$0.00	\$3,095.60	\$3,095.60	\$0.00	\$3,095.60
446	2	\$3,095.60	\$0.00	\$3,095.60	\$3,095.60	\$0.00	\$3,095.60
461	14	\$15,852.62	\$1,834.36	\$12,885.93	\$14,720.29	\$0.00	\$14,720.29
462	76	\$32,183.72	\$4,048.36	\$28,135.36	\$32,183.72	\$0.00	\$32,183.72
463	2	\$4,513.34	\$1,128.33	\$3,385.01	\$4,513.34	\$0.00	\$4,513.34
465	8	\$12,382.40	\$928.68	\$11,453.72	\$12,382.40	\$0.00	\$12,382.40
466	29	\$24,329.26	\$872.50	\$23,456.76	\$24,329.26	\$0.00	\$24,329.26
SUBTOTAL	143	\$106,775.84	\$8,812.23	\$96,831.28	\$105,643.51	\$0.00	\$105,643.51

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	5	\$4,708.05	\$263.65	\$4,444.40	\$4,708.05	\$0.00	\$4,708.05
472	32	\$15,000.32	\$2,212.54	\$12,787.78	\$15,000.32	\$0.00	\$15,000.32
473	1	\$1,819.99	\$546.60	\$1,273.39	\$1,819.99	\$0.00	\$1,819.99
474	4	\$7,500.92	\$0.00	\$5,625.69	\$5,625.69	\$0.00	\$5,625.69
475	1	\$2,808.84	\$101.78	\$2,707.06	\$2,808.84	\$0.00	\$2,808.84
476	3	\$4,207.11	\$1,935.26	\$2,271.85	\$4,207.11	\$0.00	\$4,207.11
477	1	\$2,753.60	\$458.54	\$2,295.06	\$2,753.60	\$0.00	\$2,753.60
478	18	\$16,731.36	\$2,007.77	\$14,723.59	\$16,731.36	\$0.00	\$16,731.36
479	1	\$2,280.75	\$0.00	\$2,280.75	\$2,280.75	\$0.00	\$2,280.75
SUBTOTAL	66	\$57,810.94	\$7,526.14	\$48,409.57	\$55,935.71	\$0.00	\$55,935.71
Kaiser - Oregon							
481	5	\$5,773.30	\$854.45	\$10,695.01	\$11,549.46	\$0.00	\$11,549.46
482	78	\$37,390.08	\$6,615.15	\$30,774.93	\$37,390.08	\$0.00	\$37,390.08
483	1	\$1,347.32	\$221.79	\$3,820.17	\$4,041.96	\$0.00	\$4,041.96
484	4	\$9,205.28	\$306.70	\$11,199.90	\$11,506.60	\$0.00	\$11,506.60
486	3	\$4,878.06	\$650.41	\$4,227.65	\$4,878.06	\$0.00	\$4,878.06
488	43	\$40,880.96	\$5,723.36	\$35,157.60	\$40,880.96	\$0.00	\$40,880.96
489	1	\$1,096.82	\$0.00	\$1,096.82	\$1,096.82	\$0.00	\$1,096.82
491	1	\$1,568.18	\$0.00	\$1,568.18	\$1,568.18	\$0.00	\$1,568.18
498	2	\$4,987.96	\$397.84	\$4,590.12	\$4,987.96	\$0.00	\$4,987.96
SUBTOTAL	138	\$107,127.96	\$14,769.70	\$103,130.38	\$117,900.08	\$0.00	\$117,900.08

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
SCAN Health Plan							
611	313	\$89,617.60	\$19,715.98	\$69,050.82	\$88,766.80	\$283.60	\$89,050.40
613	88	\$49,209.60	\$8,141.98	\$41,067.62	\$49,209.60	\$0.00	\$49,209.60
SUBTOTAL	401	\$138,827.20	\$27,857.96	\$110,118.44	\$137,976.40	\$283.60	\$138,260.00
UHC Medicare Adv.							
701	1,831	\$620,413.80	\$72,470.39	\$551,953.80	\$624,424.19	(\$2,012.00)	\$622,412.19
702	387	\$630,633.30	\$36,081.73	\$606,973.07	\$643,054.80	\$0.00	\$643,054.80
703	1,204	\$805,858.80	\$81,167.20	\$721,985.20	\$803,152.40	\$0.00	\$803,152.40
704	97	\$179,547.39	\$13,674.60	\$169,466.23	\$183,140.83	\$0.00	\$183,140.83
705	35	\$30,868.95	\$2,046.17	\$28,822.78	\$30,868.95	\$0.00	\$30,868.95
706	1	\$362.92	\$14.52	\$348.40	\$362.92	\$0.00	\$362.92
SUBTOTAL	3,555	\$2,267,685.16	\$205,454.61	\$2,079,549.48	\$2,285,004.09	(\$2,012.00)	\$2,282,992.09
United Healthcare							
707	466	\$612,487.47	\$56,905.92	\$509,291.78	\$566,197.70	\$0.00	\$566,197.70
708	447	\$1,058,146.94	\$45,796.01	\$930,381.08	\$976,177.09	\$0.00	\$976,177.09
709	361	\$1,004,761.50	\$55,867.31	\$904,970.19	\$960,837.50	\$0.00	\$960,837.50
SUBTOTAL	1,274	\$2,675,395.91	\$158,569.24	\$2,344,643.05	\$2,503,212.29	\$0.00	\$2,503,212.29

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	69	\$85,148.07	\$3,405.91	\$79,891.11	\$83,297.02	\$0.00	\$83,297.02
802	326	\$725,359.78	\$20,292.24	\$701,489.56	\$721,781.80	\$2,225.03	\$724,006.83
803	319	\$837,260.16	\$24,251.68	\$813,008.48	\$837,260.16	\$0.00	\$837,260.16
804	184	\$227,061.52	\$6,540.32	\$221,755.23	\$228,295.55	(\$32,352.77)	\$195,942.78
805	189	\$420,530.67	\$13,795.14	\$406,735.53	\$420,530.67	(\$31,006.80)	\$389,523.87
806	650	\$1,446,269.50	\$34,710.35	\$1,407,109.09	\$1,441,819.44	(\$215,915.10)	\$1,225,904.34
807	52	\$136,481.28	\$629.92	\$135,851.36	\$136,481.28	(\$9,593.10)	\$126,888.18
808	15	\$39,369.60	\$209.97	\$39,159.63	\$39,369.60	(\$5,227.20)	\$34,142.40
809	22	\$27,148.66	\$3,159.11	\$23,989.55	\$27,148.66	\$0.00	\$27,148.66
810	10	\$22,250.30	\$3,337.53	\$18,912.77	\$22,250.30	\$0.00	\$22,250.30
811	3	\$7,873.92	\$0.00	\$7,873.92	\$7,873.92	\$0.00	\$7,873.92
812	247	\$304,805.41	\$22,582.61	\$292,070.49	\$314,653.10	(\$40,481.10)	\$274,172.00
813	1	\$2,225.03	\$0.00	\$2,225.03	\$2,225.03	(\$148.50)	\$2,076.53
SUBTOTAL	2,087	\$4,281,783.90	\$132,914.78	\$4,150,071.75	\$4,282,986.53	(\$332,499.54)	\$3,950,486.99
Kaiser - Washington							
393	5	\$7,454.04	\$397.55	(\$317.32)	\$80.23	\$0.00	\$80.23
394	13	\$5,664.10	\$1,089.25	\$4,574.85	\$5,664.10	\$0.00	\$5,664.10
395	3	\$6,939.00	\$512.83	\$6,426.17	\$6,939.00	\$0.00	\$6,939.00
396	1	\$3,867.64	\$1,160.58	\$2,707.06	\$3,867.64	\$0.00	\$3,867.64
397	4	\$6,025.44	\$0.00	\$4,519.08	\$4,519.08	\$0.00	\$4,519.08
398	5	\$4,317.00	\$552.57	\$3,764.43	\$4,317.00	\$0.00	\$4,317.00
SUBTOTAL	31	\$34,267.22	\$3,712.78	\$21,674.27	\$25,387.05	\$0.00	\$25,387.05
Medical Plan Total	53,270	\$52,505,703.31	\$3,598,466.24	\$48,181,888.51	\$51,780,354.75	(\$402,668.17)	\$51,377,686.58

Medical and Dental Vision Insurance Premiums November 2021

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Dental/Vision Plan							
CIGNA Indemnity Dental/Vision							
501	25,188	\$1,295,830.28	\$141,136.33	\$1,175,520.93	\$1,316,657.26	(\$2,730.54)	\$1,313,926.72
502	23,486	\$2,516,512.08	\$189,310.53	\$2,304,817.92	\$2,494,128.45	(\$3,650.69)	\$2,490,477.76
503	9	\$568.98	\$53.11	\$515.87	\$568.98	\$0.00	\$568.98
SUBTOTAL	48,683	\$3,812,911.34	\$330,499.97	\$3,480,854.72	\$3,811,354.69	(\$6,381.23)	\$3,804,973.46
CIGNA Dental HMO/Vision							
901	3,558	\$165,216.31	\$19,970.69	\$145,987.72	\$165,958.41	(\$460.56)	\$165,497.85
902	2,590	\$247,344.75	\$20,189.90	\$225,822.55	\$246,012.45	(\$189.90)	\$245,822.55
903	2	\$93.82	\$20.64	\$73.18	\$93.82	\$0.00	\$93.82
SUBTOTAL	6,150	\$412,654.88	\$40,181.23	\$371,883.45	\$412,064.68	(\$650.46)	\$411,414.22
Dental/Vision Plan Total	54,833	\$4,225,566.22	\$370,681.20	\$3,852,738.17	\$4,223,419.37	(\$7,031.69)	\$4,216,387.68
GRAND TOTALS	108,103	\$56,731,269.53	\$3,969,147.44	\$52,034,626.68	\$56,003,774.12	(\$409,699.86)	\$55,594,074.26

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

*Benchmark premiums are bolded.

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

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

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

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

Kaiser

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

*Benchmark premiums are bolded.

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

*Benchmark premiums are bolded.

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

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

Kaiser Hawaii

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

Kaiser Oregon

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

*Benchmark premiums are bolded.

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

Kaiser Rate Category Definitions

"Basic" - includes those who are under age 65

Medicare Cost ("Supplement")

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

"Senior Advantage"

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

"Excess I"

- Is for participants who have Medicare Part A only.

"Excess II"

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

"Excess III"

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

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

*Benchmark premiums are bolded.

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

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

CIGNA Indemnity - Dental/Vision

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

CIGNA HMO - Dental/Vision

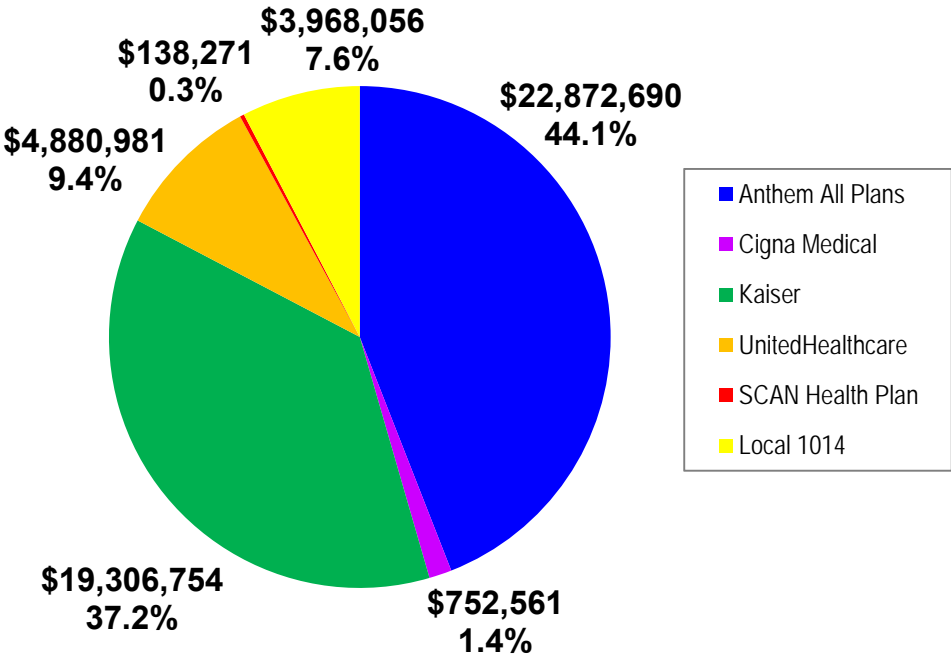
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending September 2021

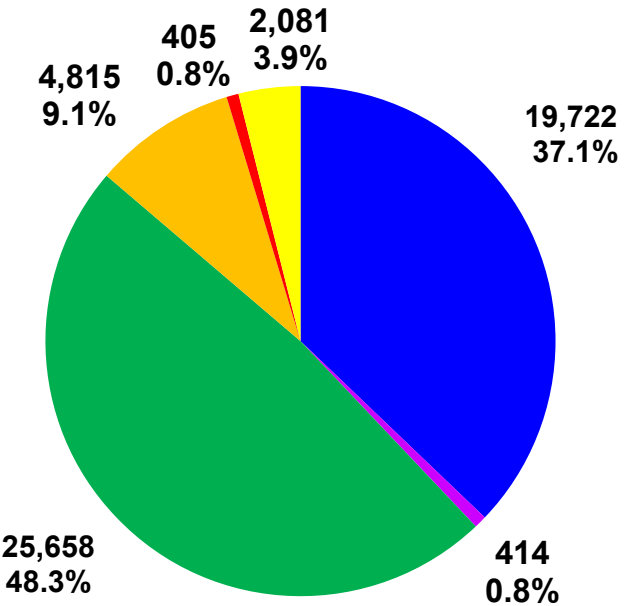
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$22,872,690	44.1%	19,722	37.1%
Cigna Medical	\$752,561	1.4%	414	0.8%
Kaiser	\$19,306,754	37.2%	25,658	48.3%
UnitedHealthcare	\$4,880,981	9.4%	4,815	9.1%
SCAN Health Plan	\$138,271	0.3%	405	0.8%
Local 1014	\$3,968,056	7.6%	2,081	3.9%
Combined Medical	\$51,919,313	100.0%	53,095	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,254,129	54,640
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Monthly Premium

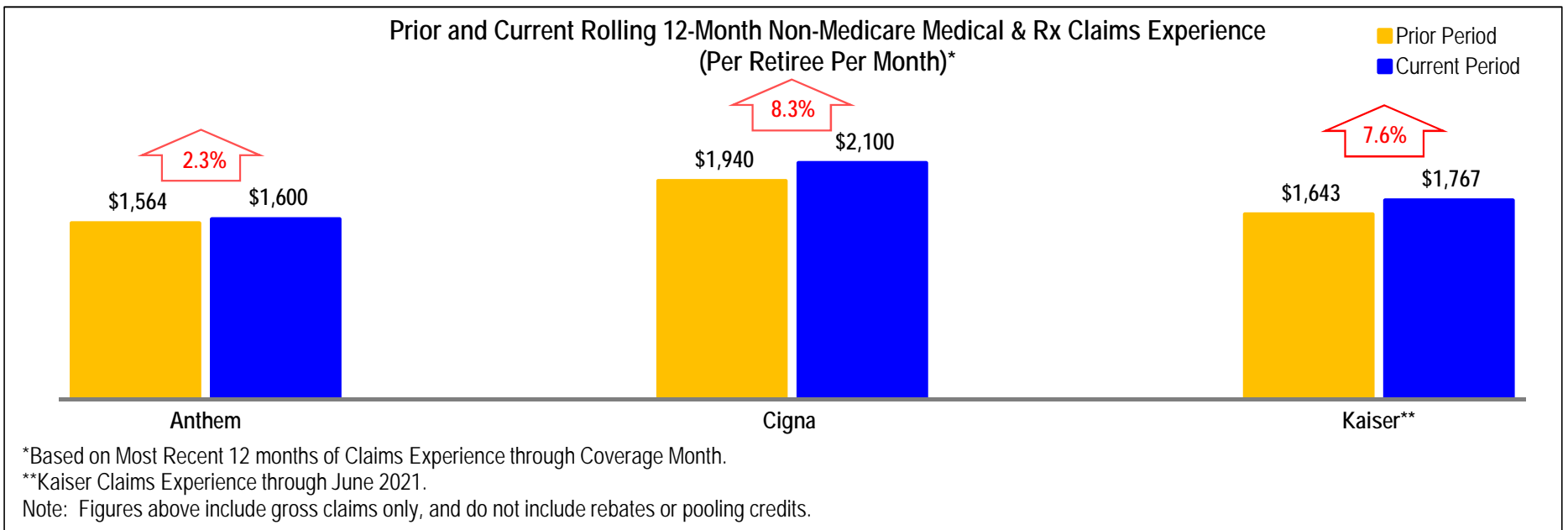
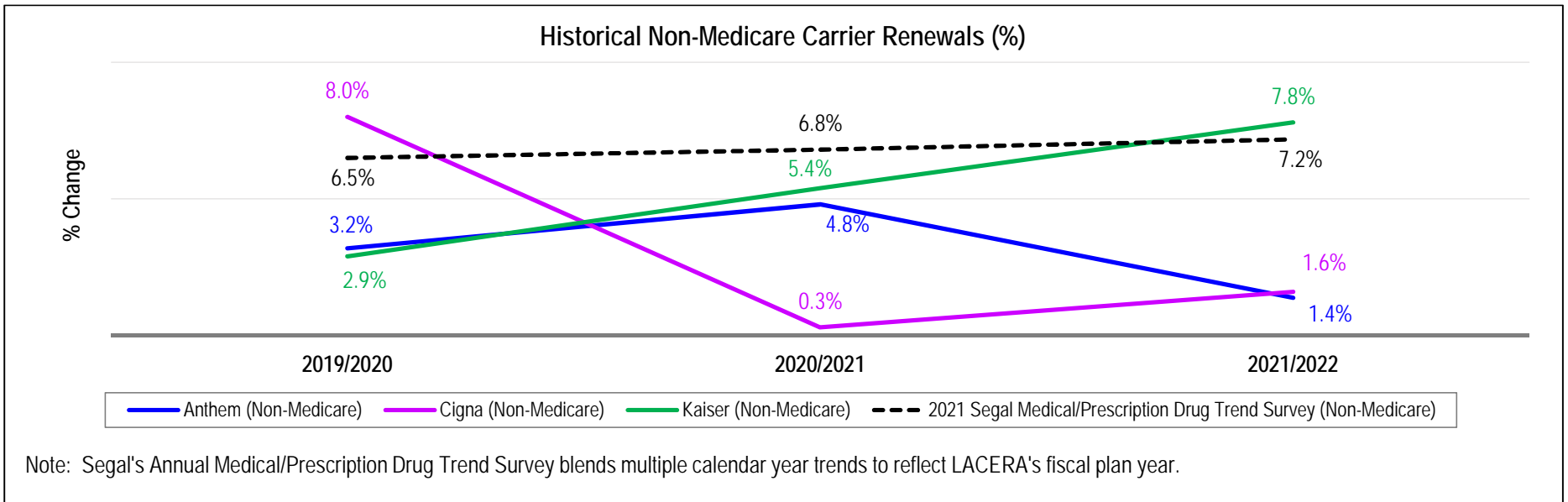


Retirees



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

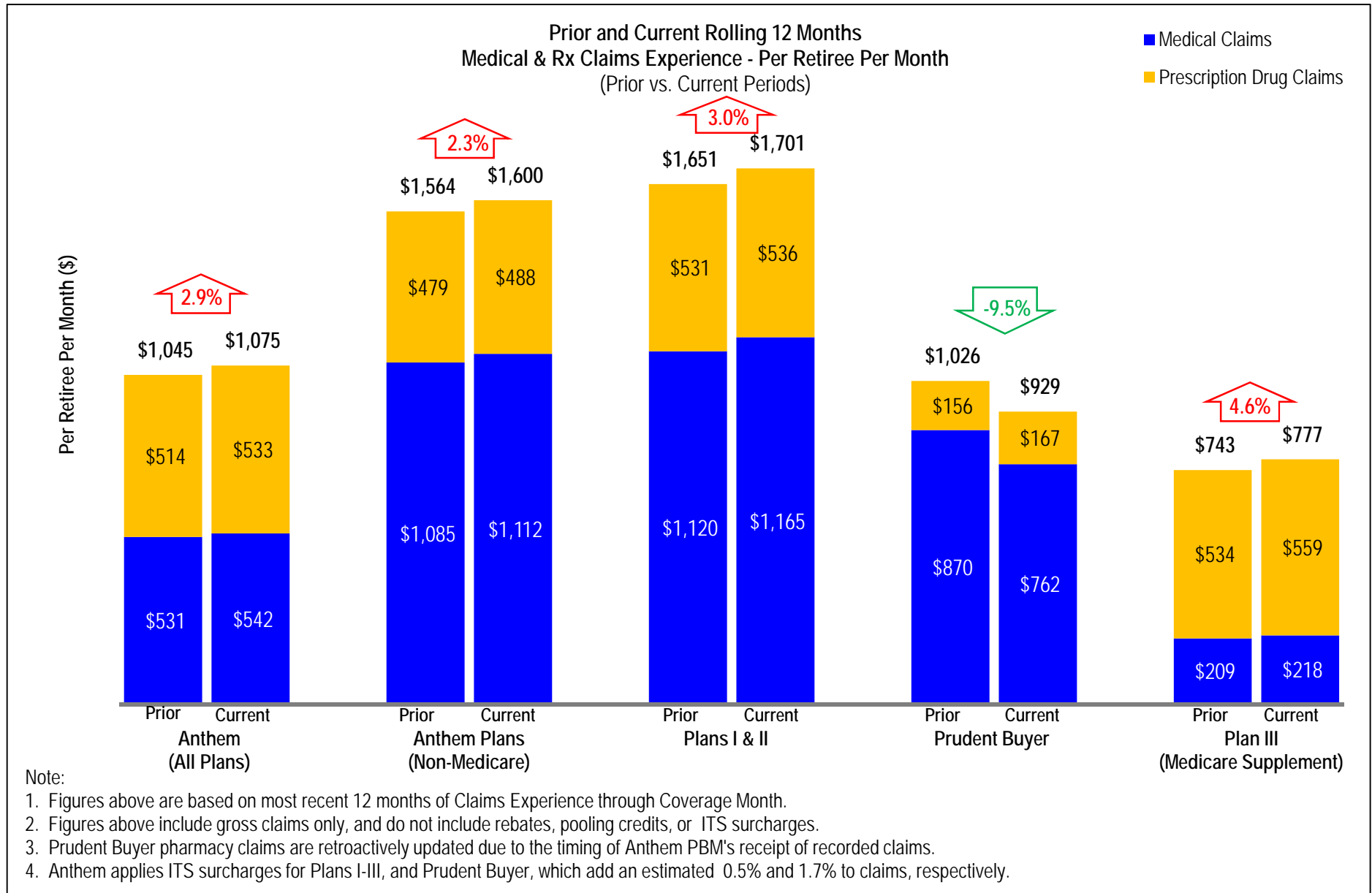
Los Angeles County Employees Retirement Association
Claims Experience by Carrier
Coverage Month Ending September 2021



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending September 2021



Los Angeles County Employees Retirement Association

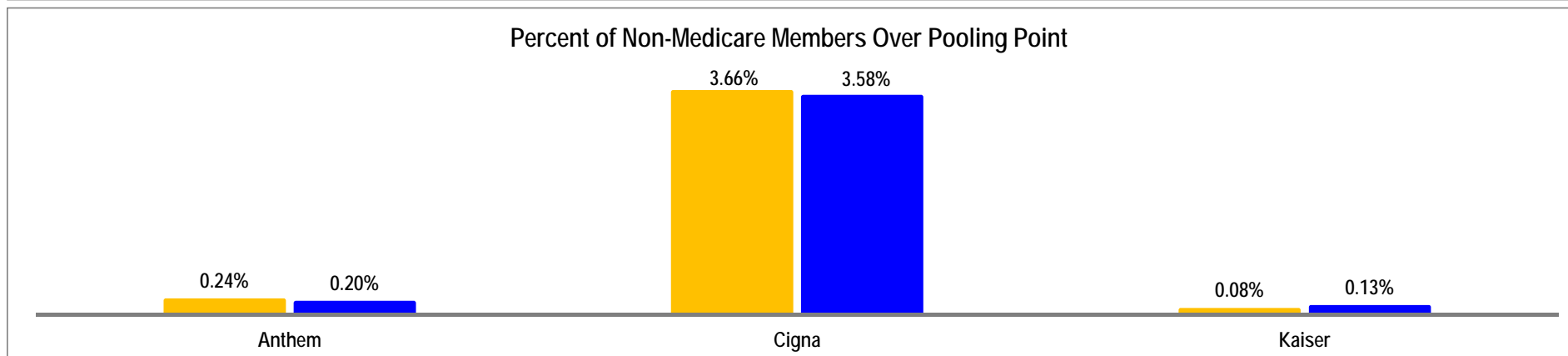
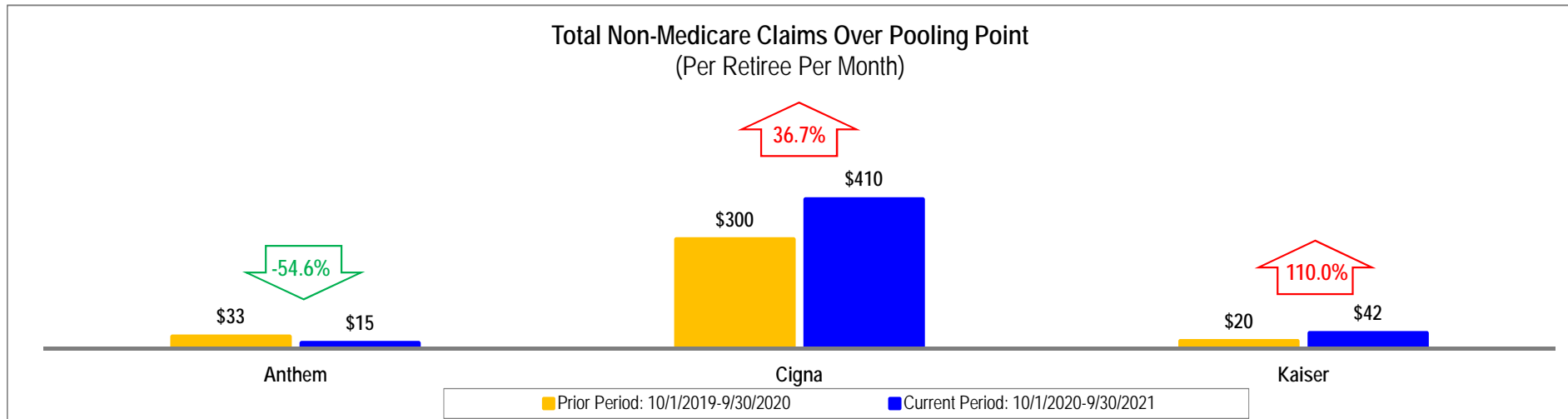
Kaiser Utilization

Coverage Month Ending September 2021

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

Category	Current Period 7/1/2020 - 6/30/2021	Prior Period 7/1/2019 - 6/30/2020	Change
Average Contract Size	2.38	2.38	0.00%
Average Members	8,833	8,850	-0.19%
Inpatient Claims Per Member Per Month	\$187.92	\$147.08	27.77%
Outpatient Claims Per Member Per Month	\$320.37	\$324.35	-1.23%
Pharmacy Per Member Per Month	\$112.92	\$106.38	6.15%
Other Per Member Per Month	\$121.56	\$112.18	8.36%
Total Claims Per Member Per Month	\$742.77	\$689.99	7.65%
Total Paid Claims	\$78,726,221	\$73,280,565	7.43%
Large Claims over \$475,000 Pooling Point			
Number of Claims over Pooling Point	5	3	
Amount over Pooling Point	\$1,866,469	\$900,021	107.38%
% of Total Paid Claims	2.37%	1.23%	
Inpatient Days / 1000	356.2	308.2	15.57%
Inpatient Admits / 1000	52.8	44.6	18.39%
Outpatient Visits / 1000	13,485.3	11,370.7	18.60%
Pharmacy Scripts Per Member Per Year	10.0	10.4	-3.85%

Los Angeles County Employees Retirement Association
 High Cost Claimants (Anthem, Cigna, & Kaiser)
 Coverage Month Ending September 2021



Stop-Loss & Pooling Points Overview:

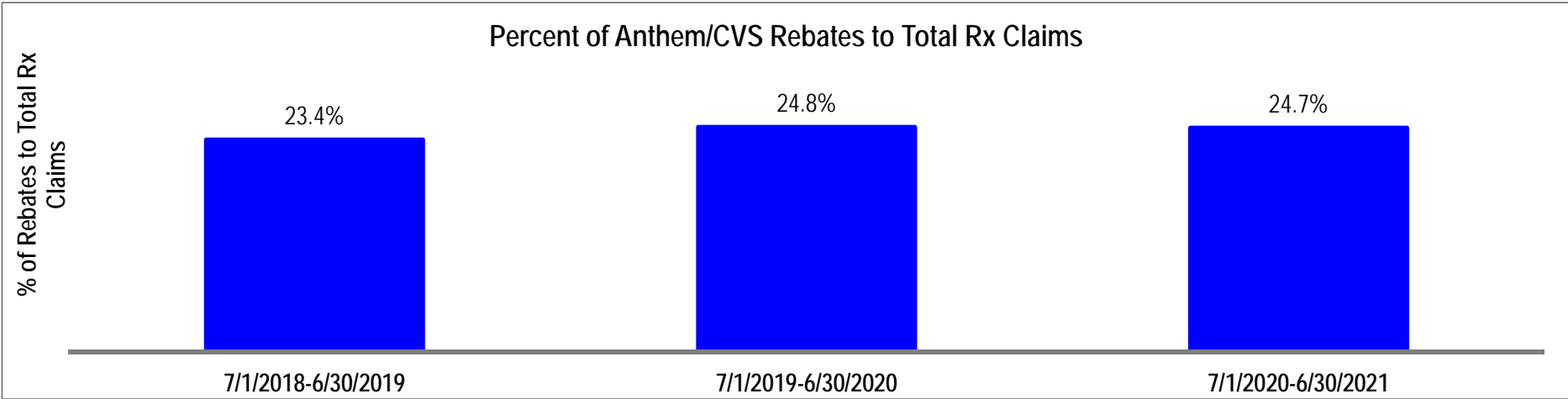
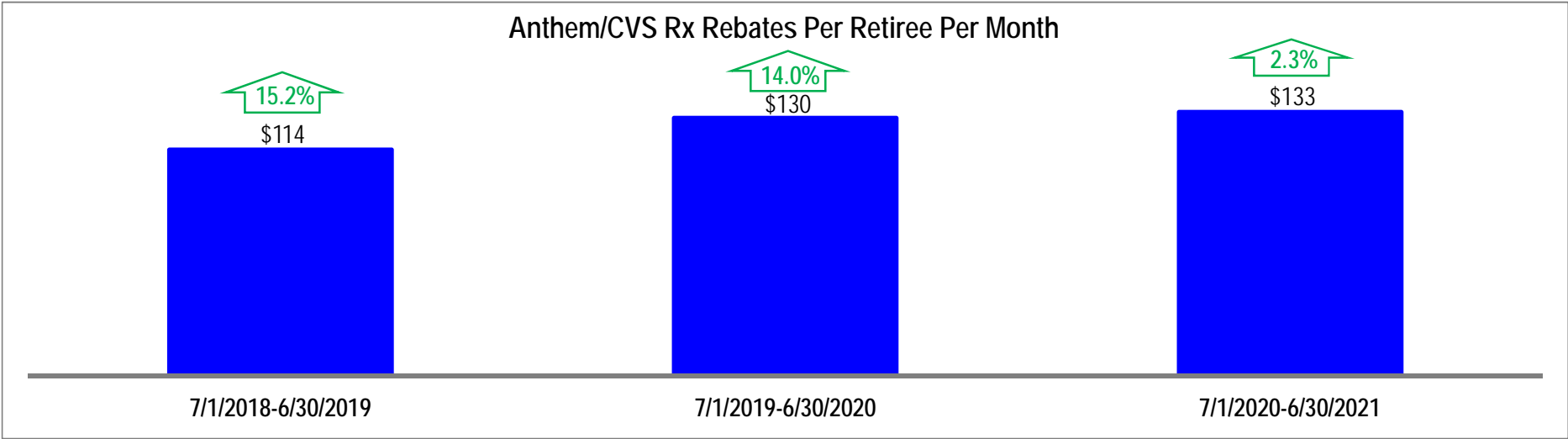
Plan sponsors mitigate the financial risk associated with individual large claimants through reinsurance. Claims exceeding the specified individual pooling threshold are deducted from the carrier's renewal calculation. The pooling credit is offset by the carrier's pooling expense, which is applied to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

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

Pooling Points by Carrier:

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

Los Angeles County Employees Retirement Association
Prescription Drug Rebates (Anthem)
Coverage Month Ending September 2021



Rebates Overview:

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

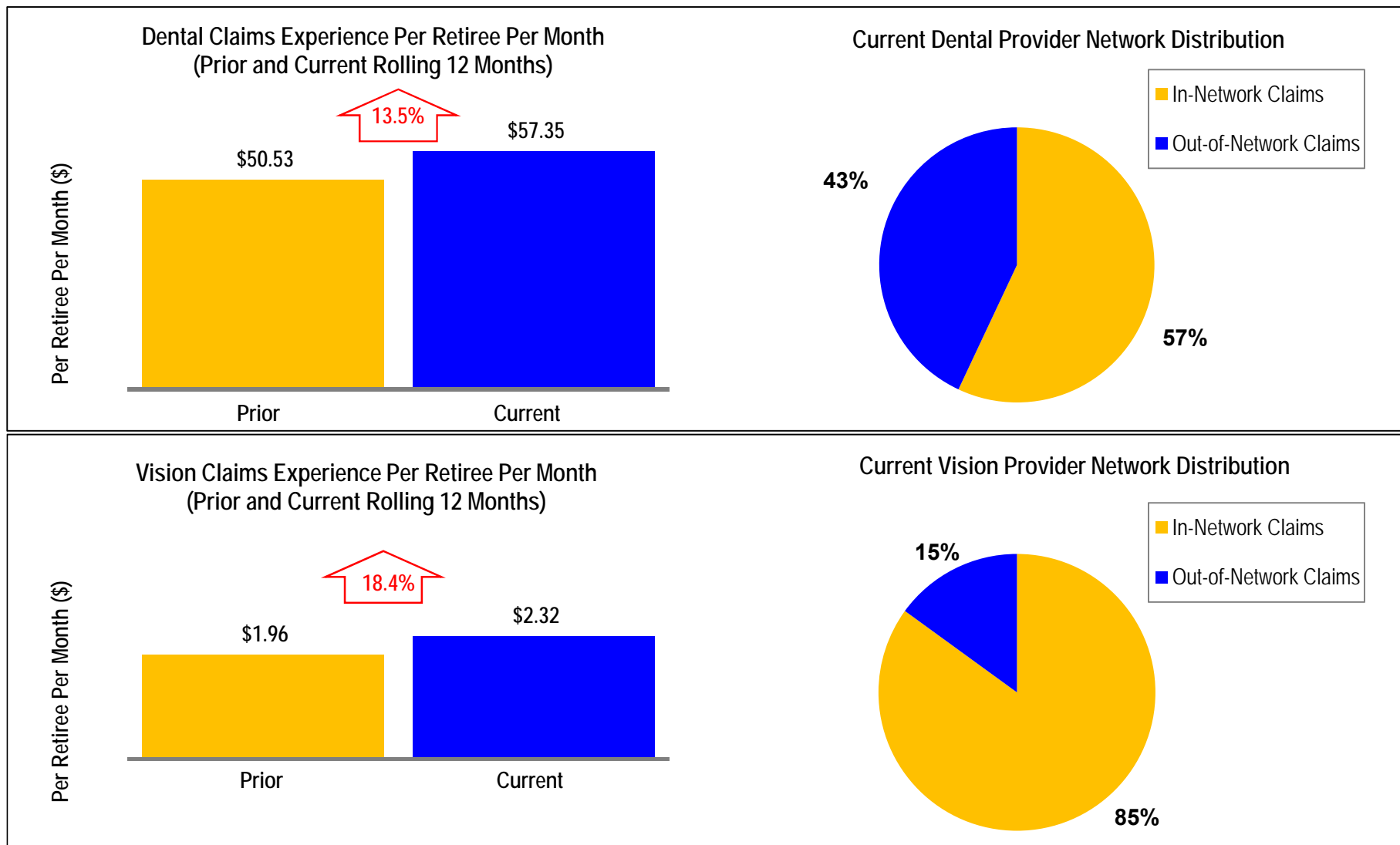
Note:

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

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending September 2021



Notes:

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