

# LIVE VIRTUAL COMMITTEE MEETING



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TO PROVIDE PUBLIC COMMENT

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**Attention:** Public comment requests must be submitted via email to [PublicComment@lacera.com](mailto:PublicComment@lacera.com).

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

## AGENDA

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

#### LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 NORTH LAKE AVENUE, SUITE 810  
PASADENA, CA 91101

WEDNESDAY, JULY 6, 2022 - 8:00 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  
Wayne Moore  
Herman B. Santos, Alternate

#### I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the regular meeting of June 1, 2022

#### II. PUBLIC COMMENT

(Written Public Comment – You may submit written public comments by email to [PublicComment@lacera.com](mailto: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 at [PublicComment@lacera.com](mailto:PublicComment@lacera.com) before and during the meeting at any time up to the end of the Public Comment item. 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. CONSENT ITEMS

- A. Recommendation as submitted by Steven P. Rice, Chief Counsel: That, under AB 361 and Government Code Section 54953(e)(3) of the Brown Act, the Insurance, Benefits and Legislative Committee separately consider whether to find that the Governor's COVID-19 State of Emergency continues to directly impact the ability of the Committee to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that the Committee shall hold teleconference meetings for the next 30 days, so long as the State of Emergency remains in effect, and direct staff to comply with the agenda and public comment requirements of the statute. (Memorandum dated June 27, 2022)

IV. FOR INFORMATION

- A. Semi-Annual Report on Approved Engagements  
Barry W. Lew, Legislative Affairs Officer
- B. Engagement Report for June 2022  
Barry W. Lew, Legislative Affairs Officer
- C. Staff Activities Report for June 2022  
Cassandra Smith, Director, Retiree Healthcare
- D. LACERA Claims Experience  
Stephen Murphy, Segal Consulting
- E. Federal Legislation  
Stephen Murphy, Segal Consulting  
*(for discussion purposes)*

V. ITEMS FOR STAFF REVIEW

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

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

**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](mailto: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

WEDNESDAY, JUNE 1, 2022, 8:30 A.M. – 8:45 A.M.

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

**COMMITTEE MEMBERS**

PRESENT: Les Robbins, Chair  
Vivian H. Gray, Vice Chair  
Wayne Moore  
Herman B. Santos, Alternate

ABSENT: Shawn R. Kehoe

**ALSO ATTENDING:**

BOARD MEMBERS AT LARGE

JP Harris  
Keith Knox  
William Pryor  
Antonio Sanchez

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 P. Rice, Chief Counsel  
Barry W. Lew, Legislative Affairs Officer

STAFF, ADVISORS, PARTICIPANTS (continued)

Stephen Murphy, Vice President  
Segal Consulting

Richard Ward  
Segal Consulting

Stephanie Messier, Vice President  
Segal Consulting

Michael Szeto, Senior Actuarial Associate  
Segal Consulting

The meeting was called to order by Chair Robbins at 8:30 a.m. Due to the absence of Mr. Kehoe, the Chair announced that Mr. Santos, as the alternate, would be a voting member of the Committee.

I. APPROVAL OF THE MINUTES

A. Approval of the minutes of the special meeting of May 5, 2022

Ms. Gray made a motion, Mr. Moore seconded, to approve the minutes of the special meeting of May 5, 2022. The motion passed unanimously.

II. PUBLIC COMMENT

III. NON-CONSENT ITEMS

A. Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend that the Board of Retirement adopt a "Neutral" position on Assembly Bill 2493, which would provide adjustments to retirement payments based on disallowed compensation. (Memorandum dated May 23, 2022)

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

IV. FOR INFORMATION

A. Engagement Report for May 2022  
Barry W. Lew, Legislative Affairs Officer

The engagement report was discussed.

IV. FOR INFORMATION (Continued)

- B. Staff Activities Report for May 2022  
Cassandra Smith, Director, Retiree Healthcare

The staff activities report was discussed.

- C. LACERA Claims Experience  
Stephen Murphy, Segal Consulting

The LACERA Claims Experience reports through April 2022 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

There was nothing to report.

VI. GOOD OF THE ORDER

(For information purposes only)

VII. ADJOURNMENT

The meeting adjourned at 8:45 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.**

June 27, 2022

TO: Each Trustee,  
Insurance, Benefits and Legislative Committee

FROM: Steven P. Rice, *SPR*  
Chief Counsel

FOR: July 6, 2022 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: Approval of Teleconference Meetings Under AB 361 and Government Code  
Section 54953(e)

## **RECOMMENDATION**

That, under AB 361 and Government Code Section 54953(e)(3) of the Brown Act, the Insurance, Benefits and Legislative Committee separately consider whether to find that the Governor's COVID-19 State of Emergency continues to directly impact the ability of the Committee to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that the Committee shall hold teleconference meetings for the next 30 days, so long as the State of Emergency remains in effect, and direct staff to comply with the agenda and public comment requirements of the statute.

## **LEGAL AUTHORITY**

Under Article XVI, Section 17 of the California Constitution, the Board of Retirement has plenary authority and exclusive fiduciary responsibility for the administrative management of the fund. This authority includes the ability to manage Board and Committee meetings and evaluate and act on legal options for the conduct of such meetings, such as whether to invoke teleconferencing of meetings under the terms and conditions provided in AB 361 and Government Code Section 54953(e) of the Brown Act to protect the health and safety of Trustees, staff, and the public. It is necessary for the Committee to take separate action at this meeting because the limit of a determination under Section 54953(e)(3) is 30 days, the Board of Retirement's June 1, 2022 action invoking the statute will be more than 30 days ago at the time of the July 6, 2022 Committee meeting, and that meeting will take place before the Board of Retirement meeting at which the Board will again consider the issue. The Committee is a separate legislative body under the Brown Act and may properly take this action.

## **DISCUSSION**

### ***A. Summary of Law.***

On September 16, 2021, the Governor signed AB 361 which enacted new Government



Code Section 54953(e) of the Brown Act to put in place, effective immediately and through December 31, 2023, new teleconferencing rules that may be invoked by local legislative bodies, such as the Insurance, Benefits and Legislative Committee, upon making certain findings and following certain agenda and public comment requirements.

Specifically, Section 54953(e)(3) provides that the Insurance, Benefits and Legislative Committee may hold teleconference meetings without the need to comply with the more stringent procedural requirements of Section 54953(b)(3) if a state of emergency under Section 8625 of the California Emergency Services Act impacts the safety of in person meetings or state or local officials have imposed or recommended social distancing rules, provided that the Committee makes the following findings by majority vote:

- (A) The Committee has considered the circumstances of the state of emergency; and
- (B) Any of the following circumstances exist:
  - (i) The state of emergency continues to directly impact the ability of the Trustees to meet safely in person; or
  - (ii) State or local officials continue to impose or recommend measures to promote social distancing.

If the Committee makes the required findings, the Committee may hold teleconference meetings for the next 30 days without the need to comply with the regular rules of Section 54953(b)(3) provided that: agendas are prepared and posted under the Brown Act; members of the public are allowed to access the meeting via a call-in option or an internet-based service option; and the agenda provides an opportunity for public comment in real time and provides notice of the means of accessing the meeting for public comment.

***B. Information Supporting the Required Findings and Process if the Committee Determines to Invoke Section 54953(e).***

The Governor's State of Emergency for the COVID-19 pandemic as declared in the Proclamation of a State of Emergency dated March 4, 2020 remains active. The Proclamation was issued under the authority of Section 8625 of the California Emergency Services Act. It is unclear when the State of Emergency will end, although over the past year the Governor actively terminated many emergency provisions. See, e.g., Order No. N-21-21, issued November 10, 2021, Order No. N-04-22, issued February 25, 2022. Very recently, the Governor terminated additional COVID provisions. See Order No. N-11-22, issued June 17, 2022. In the press release for the June 17 Order, the Governor's Office stated that, after June 30, 2022, "only 5 percent of the COVID-19 related executive order provisions issued throughout the pandemic will remain in place."

The Los Angeles County Department of Public Health maintains guidance to "Keep your distance. Use two arms lengths as your guide (about 6 feet) for social distancing with

Re: Approval of Teleconference Meetings

June 27, 2022

Page 3 of 4

people outside your household when you are not sure that they are vaccinated.” <http://publichealth.lacounty.gov/acd/ncorona2019/reducingrisk/>. The County Public Health Department also maintains guidance that employers should, “Whenever possible, take steps to reduce crowding indoors and encourage physical distancing: ... Limit indoor occupancy to increase the physical space between employees at the worksite, between employees and customers, and between customers. ... Continue, where feasible to offer telework options for employees. Offer teleworking options during times of high community transmission (100 or more new cases per 100,000 persons in the past 7 days). In addition, at other times, consider offering teleworking arrangements that do not interfere with business operations to reduce crowding indoors.” <http://publichealth.lacounty.gov/acd/ncorona2019/bestpractices/>.

As further indication of the County’s interpretation of the impact of the State of Emergency on public meetings, at its June 14, 2022 meeting, the Board of Supervisors voted to find that the State of Emergency remains active and “local officials continue to recommend measures to promote social distancing” and that the Board of Supervisors shall continue to hold teleconference meetings under the terms of Assembly Bill 361 and Government Code Section 54953(e)(3). However, on June 24, 2022, the Executive Office of the Board of Supervisors issued a press release announcing that “meetings will remain virtual until the transmission level drops to ‘low’ and remains at that level for 7 days.” The Board of Supervisors will resume meetings in the Board hearing room when this standard is met, although Public Comment will continue to be available telephonically.

The City of Pasadena (City), where LACERA’s offices are located and Insurance, Benefits and Legislative Committee meetings are held, has substantially revised its guidance to give more flexibility. The City still offers guidance that businesses recognize that COVID-19 continues to pose a risk to communities, and it is important for employers to continue to take steps to reduce the risk of COVID-19 transmission among their workers and visitors. <https://www.cityofpasadena.net/economicdevelopment/covid-19-business-resources/>. Earlier guidance promoting physical distancing by business in certain circumstances also remains posted on the City’s COVID web page as a reference. As of the date of this memo, the City Council continues to hold its meetings by videoconference/teleconference, although some council members have started to attend in person in the council chambers. At its June 20, 2022 meeting, the City Council voted to extend the video and teleconference meeting process through July 20, 2022. It is unclear how long the City Council will continue to hold teleconference meetings.

The Centers for Disease Control and Prevention (CDC) has updated its guidance, but the CDC still advises the public to “Stay 6 feet away from others” and that, “Indoors in public: “If you are not up to date on COVID-19 vaccines, stay at least 6 feet away from other

Re: Approval of Teleconference Meetings

June 27, 2022

Page 4 of 4

people, especially if you are at higher risk of getting very sick with COVID-19.”  
<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html#stay6ft%20>.

Under these circumstances, the Insurance, Benefits and Legislative Committee may reasonably conclude and find that teleconferencing under Section 54953(e) is appropriate for Committee meetings during the next 30 days, so long as the State of Emergency remains in effect, because (1) the State of Emergency continues to impact the ability of the Trustees to meet safely in person, or (2) the County and other authorities continue to recommend measures to promote a safe workplace, including physical distancing, as required by the statute. Either finding is sufficient under Section 54953(e) to support continued teleconference meeting.

If the Committee makes these findings and directs teleconferencing under Section 54953(e), procedures exist and will be implemented to ensure compliance with the agenda and public comment requirements of the statute, as stated above.

Finally, while the pandemic continues to present a significant health risk, as the virus presents itself in different variants, LACERA staff returned to the office on May 2, 2022 under hybrid work schedules for most employees, including both on site work and continued teleworking. The return to office for staff is made under COVID safety protocols, including vaccination and testing procedures and encouraging masks and social distancing. When the Committee or the Board of Retirement decides to return to in person meetings, management will develop protocols for the boardroom, which will present separate safety challenges, including, for example, the small size of the room, ingress and egress, and public access and comment requirements.

## **CONCLUSION**

Based on the above information, staff recommends that, under AB 361 and Government Code Section 54953(e)(3) of the Brown Act, the Insurance, Benefits and Legislative Committee separately consider whether to find that the Governor’s COVID-19 State of Emergency continues to directly impact the ability of the Committee to meet safely in person and that the County of Los Angeles and other agencies still recommend social distancing such that the Committee shall hold teleconference meetings for the next 30 days, so long as the State of Emergency remains in effect, and if so, direct staff to comply with the agenda and public comment requirements of the statute.

c: Santos H. Kreimann  
Jonathan Grabel


Luis Lugo  
Laura Guglielmo

JJ Popowich  
Carly Ntoya

**FOR INFORMATION ONLY**

June 23, 2022

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

FROM: Barry W. Lew   
Legislative Affairs Officer

FOR: July 6, 2022 Insurance, Benefits and Legislative Committee Meeting

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

**LEGAL AUTHORITY**

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

**ENGAGEMENTS****Meetings with California State Legislators: April 26-27, 2022**

An important part of protecting members' benefits includes advocating on LACERA's behalf and maintaining relationships with lawmakers. On April 26-27, 2022, Chief Executive Officer Santos H. Kreimann and Legislative Affairs Officer Barry Lew visited with members of the Los Angeles County Delegation in the California State Legislature. The meetings were arranged and facilitated by LACERA's state legislative advocates Shari McHugh and Naomi Padron of McHugh Koepke & Associates. The purpose of the visits was to continue introducing Mr. Kreimann as LACERA's Chief Executive Officer to legislators, and staff did not engage in advocacy on any specific bills. For future visits, staff will coordinate with the Board and our legislative advocate to include any trustees who would be interested in visiting with legislators.

The Legislature's retirement policy committees deal with most of LACERA's relevant issues. In the Assembly Public Employment and Retirement Committee, we visited with Chair Jim Cooper, Vice Chair Randy Voepel, and committee consultant Michael Bolden. Other Assembly members we visited include Phillip Chen, Reginald Jones-Sawyer, Lackey, Jacqui Irwin, Freddie Rodriguez, Laura Friedman, and Richard Bloom.

In the Senate Labor, Public Employment and Retirement Committee, we visited with Vice Chair Rosilicie Ochoa Bogh, committee members John Laird, Josh Newman, Maria Elena Durazo, and committee consultant Glenn Miles. We also visited with Senator Anthony Portantino, in whose district LACERA's offices are located.

The meetings were an important opportunity to introduce Mr. Kreimann as the Chief Executive Officer of California's fourth largest public retirement system and to update them on how we have been working through the challenge of the pandemic to continue providing the promised benefits to our members.

#### Meetings with Congress: May 25, 2022

On May 5, 2022, the Board of Retirement approved a visit with Congress by Board trustees as designated by the Board of Retirement Chair and by staff as designated by the Chief Executive Officer. The visit was to take place after the International Foundation of Employee Benefit Plans (IFEBC) Washington Legislative Update taking place on May 23-24, 2022. Deputy Chief Executive Officer Luis Lugo attended the IFEBC conference. The conference provided education on a variety of topics, including single employer, multiemployer, and public sector benefit plans; the current environment of benefits issues; the regulatory climate on benefits and investments; health care legislative and regulatory activity; mental health issues; benefits litigation; labor and employment law; and DEI in benefits.

Our federal legislative advocates Tony Roda and Shane Doucet were able to schedule in-person meetings for DCEO Lugo with the offices of Senator Dianne Feinstein and Representative Jimmy Gomez to discuss the repeal of the Windfall Elimination Provision and Government Pension Offset as well as the elimination of the direct payment requirement of the public safety officer health care tax benefit. However, a late scheduling conflict did not result in a meeting with Representative Gomez. Given the continuing challenges of in-person meetings with Congress, Mr. Roda indicated that there will be opportunities for Zoom meetings with various Congressional offices in July.

#### Legislative Positions

During the 2022 legislative session, LACERA adopted positions on the following bills.

AB 1824 (Assembly Committee on Public Employment and Retirement): Provides clarifications and technical updates to the County Employees Retirement Law of 1937 (CERL) on beneficiaries, prior military service, safety member service retirement, nonservice-connected disability retirement, optional settlements, and death benefits.

Status: In Senate Committee on Labor, Public Employment and Retirement.  
(05/25/2022)

Board of Retirement Position: Support.

AB 1944 (Lee and Garcia): Specifies that a local agency's legislative body need not disclose the address of a nonpublic teleconference location or make it accessible to the public if it elects to use teleconferencing for its meetings. Requires that the legislative body electing to use teleconferencing provide a publicly accessible video stream and audio-visual or call-in options for public comment.

Status: In Senate Committee on Governance and Finance: not heard. (06/22/2022)

Board of Retirement Position: Support.

AB 1971 (Cooper): Amends CERL regarding the purchase of service credit for family leave, granting of service credit for temporary mandatory furloughs, clarification of post-retirement service without reinstatement, and optional adjustments for members retired for service who subsequently apply for and are granted disability retirement.

Status: In Senate. Read second time and amended. Re-referred to Senate Committee on Labor, Public Employment and Retirement. (06/09/2022)

Board of Retirement Position: Support.

#### SACRS Legislative Committee

Although public health guidelines have become less restrictive on travel and in-person gatherings, the State Association of County Retirement Systems (SACRS) Legislative Committee continues to meet virtually, and staff participates in monthly virtual meetings of the Committee. The Committee's activities include monitoring current legislation, formulating and advocating legislative proposals, and discussing current events related to public pension plans.

#### **CONCLUSION**

Staff will continue to work with its legislative advocates and the SACRS Legislative Committee to monitor and advocate on issues relevant to LACERA.

**Reviewed and Approved:**



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**Steven P. Rice, Chief Counsel**

cc: Board of Investments  
Santos H. Kreimann  
Luis Lugo  
JJ Popowich  
Laura Guglielmo  
Steven P. Rice  
Jon Grabel  
Tony Roda, Williams & Jensen  
Shane Doucet, Doucet Consulting Solutions  
Shari McHugh, McHugh Koepke & Associates  
Naomi Padron, M McHugh Koepke & Associates

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
ENGAGEMENT REPORT  
JUNE 2022  
FOR INFORMATION ONLY**

**Seattle Pension Error: \$111,615 Bill For One Retiree**

Six retired city employees in the Seattle City Employees' Retirement System (SCERS) received overpayment notices with a combined amount of \$775,000. The errors are a legacy of SCERS staff, as late as 2018, using spreadsheets to perform benefit calculations. The errors were revealed during the implementation of a \$15 million administration system in 2019. One error involved retirees who selected an option that paid higher benefits until they started collecting Social Security and then their benefit got reduced. However, the members' ages were not monitored in administering this benefit. The new administration system can now perform the calculations and flag errors.

One retiree, a former community service officer with the Seattle Police Department, received an overpayment notice of \$111,615.68 paid over 5 years. His benefit had been corrected prospectively. However, his monthly check was further reduced by 25% to \$1,244 to recover the overpayment. In total, he experienced a 63% reduction from what he was originally receiving.

SCERS has net assets of \$3.6 billion and 19,356 members. ([Source](#))

**Illinois Pension Consolidation**

In 2019, the Illinois General Assembly passed a bill that consolidated Illinois' 650 police and firefighter pension plans into two statewide funds (police and fire) for investment purposes. However, in February 2021, 18 police and firefighter pension funds filed suit against Governor Pritzker and alleged that the consolidation violated the Illinois Constitution. The plaintiffs claimed that they had a contractual and enforceable right to exclusively manage and control their investments and that the consolidation infringed upon these rights.

An Illinois Circuit Court judge has denied the lawsuit and ruled that voting by pension board members is not a benefit under the Illinois Constitution's pension clause. Although the weight of each board member's vote was diminished by the consolidation, the court made a distinction between this case and traditional voting rights claims such as due process, equal protection, constitutional vagueness, and improper delegation of legislative authority. The plaintiffs have 30 days to appeal the ruling while the firefighter and police investment funds are continuing to transfer assets into their consolidated funds. ([Source](#))



## **Retirement Drawdown Behavior**

The Center for Retirement Research at Boston College conducted a study examining how quickly retirees drew down their wealth during retirement. Research has found that past generations drew down their wealth slowly in retirement. Some evidence even indicates that many retirees' assets continued to grow during retirement. However, earlier generations of retirees tended to have more access to defined benefit (DB) plans than newer retirees, who are more likely to rely on a defined contribution (DC) plan.

The results of the study indicate that having a DB plan is associated with more retention of wealth in two out of three target ages examined. At age 70 for a household with a DB plan and \$200,000 in savings, the slower drawdown corresponds to having \$28,000 more wealth than a similar household without a DB plan. At age 75, a household with a DB plan, the corresponding drawdown results in \$86,000 more wealth. There were similar results at age 80, but they were not statistically significant due to the small sample size in the study.

The results suggest that for the current generation of retiring Baby Boomers, those without DB plans may be drawing down their assets more quickly and putting themselves at risk that they will outlive their savings. ([Source](#)) ([Source](#))

## **NASRA Issue Brief: COLAs**

The National Association of State Retirement Administrators recently updated its Issue Brief on Cost-of-Living Adjustments. It is an educational resource that discusses the purpose of COLAs, different types of COLAs, and an overview of recent state changes to COLA provisions.

Using an example of \$25,000 to illustrate the impact of inflation over the period 2003-2022, the brief shows that this amount would fall to \$15,621 (62% of its original value) based on the actual annual rates of inflation for the past 20 years, which were relatively low until recently spiking.

The following is a list of COLA types and features as summarized in the brief:

- Automatic vs. Ad hoc
  - An automatic COLA occurs without action and is generally predetermined.
  - An ad hoc COLA requires active approval by a governing body.
- Simple vs. Compound
  - Simple COLAs are based on the original benefit.
  - Compound COLAs are based on the original benefit and subsequent benefit increases.

- Inflation-based
  - COLAs are based on the Consumer Price Index (CPI) and generally have provisions that restrict the size of the adjustment.
- Performance-based
  - COLAs are tied to CPI and the plan's funding level or investment performance.
- Delayed-onset or Minimum Age
  - Automatic COLAs with these features delayed onset by a set number of years or until attainment of a designated age.
- Limited Benefit Basis
  - COLAs are calculated on a portion of a retiree's annual benefit rather than the entire amount. For example, the COLA may be 3% of the first \$13,000 of benefits.
- Self-funded Annuity Option
  - Members self-fund their COLAs by receiving a lower monthly benefit in exchange for a fixed rate COLA.
- Reserve Account
  - COLAs are paid from a pre-funded reserve account, generally funded with excess earnings.

[\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE  
RETIREE HEALTHCARE BENEFITS PROGRAM  
STAFF ACTIVITIES REPORT  
JUNE 2022  
FOR INFORMATION ONLY**

**SCAN HEALTHPLAN EXPANSION (ARIZONA AND NEVADA) –  
SPECIAL MAILING**

On June 20, 2022, staff conducted a targeted special mailing informing members of the availability of SCAN in the states of Arizona (Maricopa, Pima, Pinal Counties) and Nevada (Clark County), effective July 1, 2022. There are 1,000+ members that received the letter.

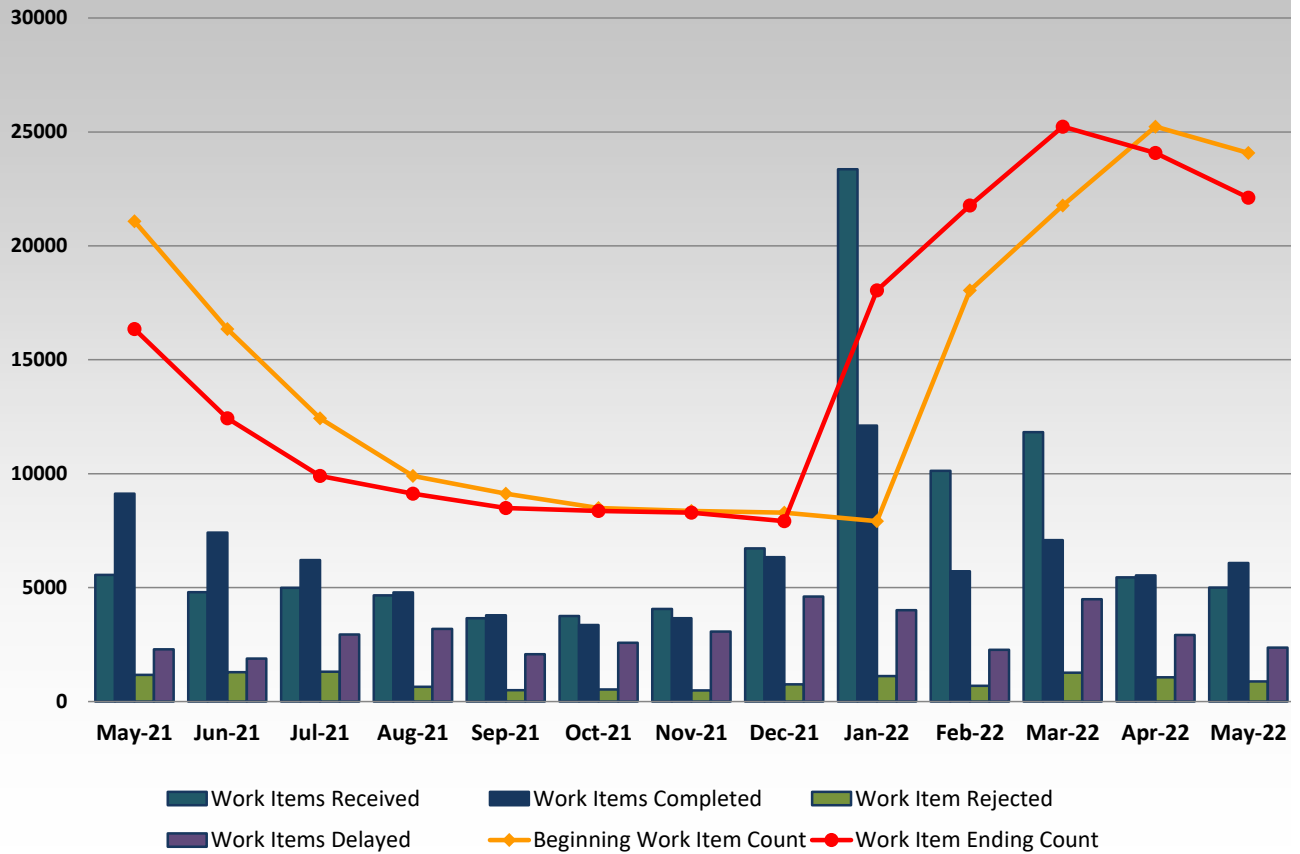
As the Board may recall, the Board of Retirement approved a one-time temporary waiver of the standard 6-month waiting period for those looking to transfer from Cigna Preferred with Rx Medicare Advantage plan or the Anthem Blue Cross III Medicare Supplement plan. This information is also communicated in the letter to members.

# Retiree Healthcare Division

## Trend Report

MAY 2021 - MAY 2022

Updated 6/21/2022

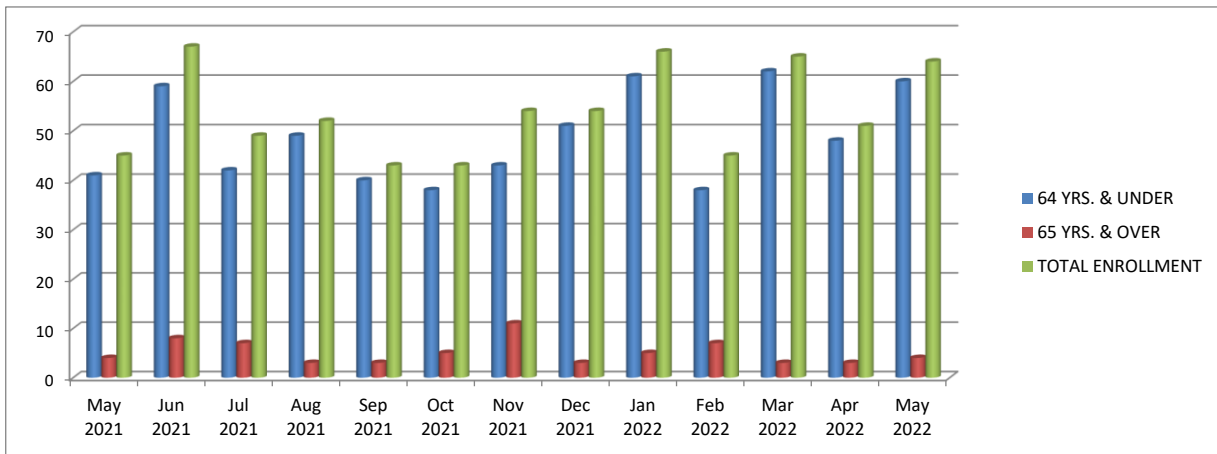


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
May-21	21081	5563	9121	1175	2288	16348
Jun-21	16348	4797	7421	1289	1884	12435
Jul-21	12435	4989	6205	1315	2940	9904
Aug-21	9904	4663	4790	649	3193	9128
Sep-21	9128	3659	3789	504	2079	8494
Oct-21	8494	3758	3355	529	2579	8368
Nov-21	8368	4064	3655	487	3068	8290
Dec-21	8290	6721	6335	758	4606	7918
Jan-22	7918	23364	12115	1117	4012	18050
Feb-22	18050	10131	5715	691	2272	21775
Mar-22	21775	11821	7090	1271	4489	25235
Apr-22	25235	5451	5542	1067	2922	24077
May-22	24077	4999	6078	883	2364	22115

## Retirees Monthly Age Breakdown MAY 2021 - MAY 2022

### Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
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
Oct 2021	38	5	43
Nov 2021	43	11	54
Dec 2021	51	3	54
Jan 2022	61	5	66
Feb 2022	38	7	45
Mar 2022	62	3	65
Apr 2022	48	3	51
May 2022	60	4	64



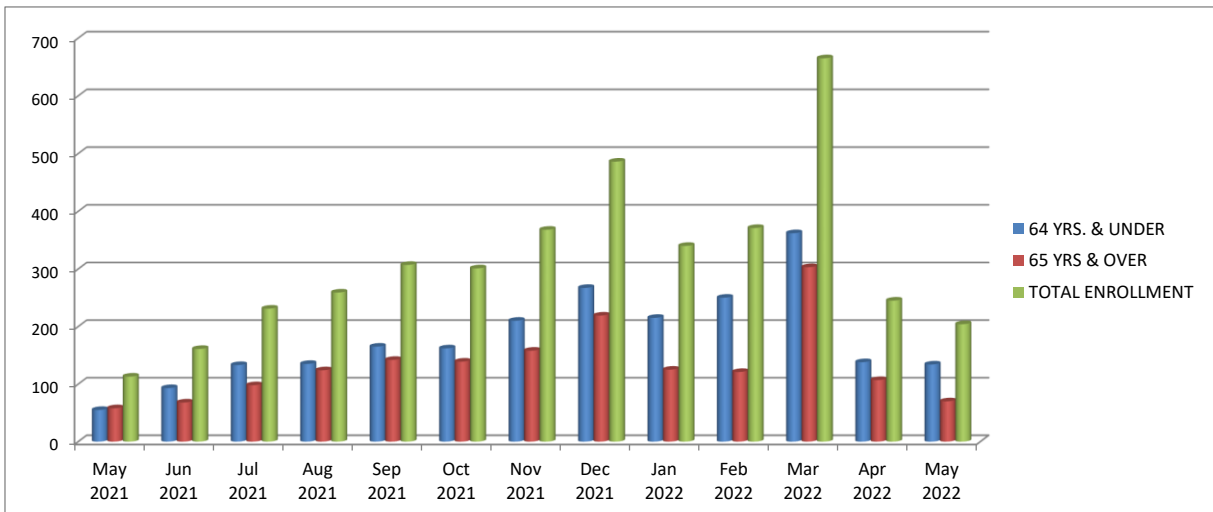
**PLEASE NOTE:**

- Next Report will include the following dates: June 1, 2021, through June 30, 2022.

## Retirees Monthly Age Breakdown MAY 2021 - MAY 2022

### Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
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
Oct 2021	162	139	301
Nov 2021	210	158	368
Dec 2021	267	219	486
Jan 2022	215	125	340
Feb 2022	250	121	371
Mar 2022	362	303	665
Apr 2022	138	107	245
May 2022	134	70	204



**PLEASE NOTE:**

- Next Report will include the following dates: June 1, 2021, through June 30, 2022.

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 6/30/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>ANTHEM BC III</b>				
240	7233	\$1,100,523.42	2	\$148.30
241	136	\$21,171.10	0	\$0.00
242	881	\$138,099.90	0	\$0.00
243	4293	\$1,370,807.16	1	\$59.40
244	16	\$2,651.50	0	\$0.00
245	57	\$8,682.70	0	\$0.00
246	17	\$2,370.60	0	\$0.00
247	150	\$25,242.50	0	\$0.00
248	11	\$2,874.50	1	\$43.00
249	55	\$19,680.30	0	\$0.00
250	17	\$5,349.40	0	\$0.00
<b>Plan Total:</b>	<b>12,866</b>	<b>\$2,697,453.08</b>	<b>4</b>	<b>\$250.70</b>
<b>CIGNA - PREFERRED with RX</b>				
321	31	\$4,185.10	0	\$0.00
322	5	\$698.50	0	\$0.00
324	23	\$6,851.80	0	\$0.00
327	2	\$275.00	0	\$0.00
329	1	\$226.70	0	\$0.00
<b>Plan Total:</b>	<b>62</b>	<b>\$12,237.10</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	15	\$2,594.80	0	\$0.00
397	3	\$424.70	0	\$0.00
398	6	\$1,890.80	0	\$0.00
403	11577	\$1,738,982.59	3	\$90.60
413	1609	\$258,166.83	0	\$0.00
418	6062	\$1,884,039.26	0	\$0.00
419	236	\$33,672.90	0	\$0.00
426	242	\$35,672.25	0	\$0.00
427	38	\$5,152.60	0	\$0.00
445	2	\$340.20	0	\$0.00
446	1	\$127.50	0	\$0.00
451	35	\$5,273.00	0	\$0.00
455	4	\$658.80	0	\$0.00
457	11	\$3,725.20	0	\$0.00
458	1	\$170.10	0	\$0.00
459	1	\$340.20	0	\$0.00
462	79	\$12,262.80	0	\$0.00
465	6	\$933.80	0	\$0.00
466	29	\$8,407.70	0	\$0.00
472	29	\$4,149.40	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,727.20	0	\$0.00
479	1	\$144.60	0	\$0.00
482	75	\$11,200.30	0	\$0.00
486	4	\$748.40	0	\$0.00
488	42	\$13,746.00	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,130</b>	<b>\$4,029,093.43</b>	<b>3</b>	<b>\$90.60</b>

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 6/30/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>SCAN</b>				
611	292	\$45,153.70	0	\$0.00
613	83	\$25,329.00	0	\$0.00
<b>Plan Total:</b>	<b>375</b>	<b>\$70,482.70</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1886	\$291,073.90	1	\$36.50
702	381	\$62,327.02	0	\$0.00
703	1252	\$400,550.70	0	\$0.00
704	96	\$16,558.70	0	\$0.00
705	37	\$10,787.80	0	\$0.00
<b>Plan Total:</b>	<b>3,652</b>	<b>\$781,298.12</b>	<b>1</b>	<b>\$36.50</b>
<b>Grand Total:</b>	<b>37,085</b>	<b>\$7,590,564.43</b>	<b>8</b>	<b>\$377.80</b>



**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 6/30/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>ANTHEM BC III</b>				
240	7233	\$1,100,523.42	2	\$148.30
241	136	\$21,171.10	0	\$0.00
242	881	\$138,099.90	0	\$0.00
243	4293	\$1,370,807.16	1	\$59.40
244	16	\$2,651.50	0	\$0.00
245	57	\$8,682.70	0	\$0.00
246	17	\$2,370.60	0	\$0.00
247	150	\$25,242.50	0	\$0.00
248	11	\$2,874.50	1	\$43.00
249	55	\$19,680.30	0	\$0.00
250	17	\$5,349.40	0	\$0.00
<b>Plan Total:</b>	<b>12,866</b>	<b>\$2,697,453.08</b>	<b>4</b>	<b>\$250.70</b>
<b>CIGNA - PREFERRED with RX</b>				
321	31	\$4,185.10	0	\$0.00
322	5	\$698.50	0	\$0.00
324	23	\$6,851.80	0	\$0.00
327	2	\$275.00	0	\$0.00
329	1	\$226.70	0	\$0.00
<b>Plan Total:</b>	<b>62</b>	<b>\$12,237.10</b>	<b>0</b>	<b>\$0.00</b>
<b>KAISER SR. ADVANTAGE</b>				
394	15	\$2,594.80	0	\$0.00
397	3	\$424.70	0	\$0.00
398	6	\$1,890.80	0	\$0.00
403	11577	\$1,738,982.59	3	\$90.60
413	1609	\$258,166.83	0	\$0.00
418	6062	\$1,884,039.26	0	\$0.00
419	236	\$33,672.90	0	\$0.00
426	242	\$35,672.25	0	\$0.00
427	38	\$5,152.60	0	\$0.00
445	2	\$340.20	0	\$0.00
446	1	\$127.50	0	\$0.00
451	35	\$5,273.00	0	\$0.00
455	4	\$658.80	0	\$0.00
457	11	\$3,725.20	0	\$0.00
458	1	\$170.10	0	\$0.00
459	1	\$340.20	0	\$0.00
462	79	\$12,262.80	0	\$0.00
465	6	\$933.80	0	\$0.00
466	29	\$8,407.70	0	\$0.00
472	29	\$4,149.40	0	\$0.00
476	3	\$393.00	0	\$0.00
478	18	\$5,727.20	0	\$0.00
479	1	\$144.60	0	\$0.00
482	75	\$11,200.30	0	\$0.00
486	4	\$748.40	0	\$0.00
488	42	\$13,746.00	0	\$0.00
491	1	\$148.50	0	\$0.00
<b>Plan Total:</b>	<b>20,130</b>	<b>\$4,029,093.43</b>	<b>3</b>	<b>\$90.60</b>

**Medicare Part B Reimbursement and Penalty Report**  
**PAY PERIOD 6/30/2022**

<b>Deduction Code</b>	<b>No. of Members</b>	<b>Reimbursement Amount</b>	<b>No. of Penalties</b>	<b>Penalty Amount</b>
<b>SCAN</b>				
611	292	\$45,153.70	0	\$0.00
613	83	\$25,329.00	0	\$0.00
<b>Plan Total:</b>	<b>375</b>	<b>\$70,482.70</b>	<b>0</b>	<b>\$0.00</b>
<b>UNITED HEALTHCARE GROUP MEDICARE ADV. HMO</b>				
701	1886	\$291,073.90	1	\$36.50
702	381	\$62,327.02	0	\$0.00
703	1252	\$400,550.70	0	\$0.00
704	96	\$16,558.70	0	\$0.00
705	37	\$10,787.80	0	\$0.00
<b>Plan Total:</b>	<b>3,652</b>	<b>\$781,298.12</b>	<b>1</b>	<b>\$36.50</b>
<b>LOCAL 1014</b>				
804	179	\$37,864.00	0	\$0.00
805	204	\$40,075.30	0	\$0.00
806	667	\$255,022.14	0	\$0.00
807	44	\$9,321.40	0	\$0.00
808	19	\$7,191.59	0	\$0.00
812	255	\$46,560.00	0	\$0.00
813	2	\$340.20	0	\$0.00
<b>Plan Total:</b>	<b>1,370</b>	<b>\$396,374.63</b>	<b>0</b>	<b>\$0.00</b>
<b>Grand Total:</b>	<b>38,455</b>	<b>\$7,986,939.06</b>	<b>8</b>	<b>\$377.80</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Medical Plan</b>							
<b>Anthem Blue Cross Prudent Buyer Plan</b>							
201	497	\$449,479.86	\$68,569.16	\$400,260.24	\$468,829.40	\$883.07	\$469,712.47
202	251	\$452,069.10	\$40,243.04	\$366,537.28	\$406,780.32	(\$15,064.85)	\$391,715.47
203	75	\$150,024.75	\$28,844.74	\$125,098.61	\$153,943.35	\$0.00	\$153,943.35
204	25	\$28,979.00	\$9,087.81	\$19,891.19	\$28,979.00	\$0.00	\$28,979.00
<b>SUBTOTAL</b>	<b>848</b>	<b>\$1,080,552.71</b>	<b>\$146,744.75</b>	<b>\$911,787.32</b>	<b>\$1,058,532.07</b>	<b>(\$14,181.78)</b>	<b>\$1,044,350.29</b>
<b>Anthem Blue Cross I</b>							
211	611	\$781,814.07	\$50,757.28	\$745,060.08	\$795,817.36	(\$7,640.34)	\$788,177.02
212	238	\$551,294.40	\$29,264.87	\$524,318.59	\$553,583.46	(\$8,158.57)	\$545,424.89
213	70	\$189,634.20	\$22,485.20	\$177,977.24	\$200,462.44	\$0.00	\$200,462.44
214	23	\$38,790.19	\$4,654.80	\$34,135.39	\$38,790.19	\$0.00	\$38,790.19
215	2	\$865.78	\$34.64	\$831.14	\$865.78	\$0.00	\$865.78
<b>SUBTOTAL</b>	<b>944</b>	<b>\$1,562,398.64</b>	<b>\$107,196.79</b>	<b>\$1,482,322.44</b>	<b>\$1,589,519.23</b>	<b>(\$15,798.91)</b>	<b>\$1,573,720.32</b>
<b>Anthem Blue Cross II</b>							
221	2,297	\$2,934,672.39	\$157,510.85	\$2,807,698.90	\$2,965,209.75	(\$3,820.17)	\$2,961,389.58
222	2,032	\$4,688,299.46	\$123,948.06	\$4,534,753.03	\$4,658,701.09	(\$21,440.28)	\$4,637,260.81
223	906	\$2,465,244.60	\$99,259.41	\$2,352,421.89	\$2,451,681.30	\$5,414.12	\$2,457,095.42
224	200	\$337,306.00	\$33,292.00	\$336,042.07	\$369,334.07	\$0.00	\$369,334.07
<b>SUBTOTAL</b>	<b>5,435</b>	<b>\$10,425,522.45</b>	<b>\$414,010.32</b>	<b>\$10,030,915.89</b>	<b>\$10,444,926.21</b>	<b>(\$19,846.33)</b>	<b>\$10,425,079.88</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Anthem Blue Cross III</b>							
240	7,259	\$3,788,772.68	\$520,469.34	\$3,300,060.82	\$3,820,530.16	(\$12,977.00)	\$3,807,553.16
241	135	\$227,369.31	\$18,590.94	\$203,799.48	\$222,390.42	\$0.00	\$222,390.42
242	873	\$1,470,432.18	\$86,069.56	\$1,371,071.58	\$1,457,141.14	(\$4,972.89)	\$1,452,168.25
243	4,305	\$4,464,900.42	\$492,884.36	\$3,976,739.93	\$4,469,624.29	(\$12,306.90)	\$4,457,317.39
244	16	\$14,892.16	\$2,029.05	\$12,863.11	\$14,892.16	\$0.00	\$14,892.16
245	57	\$53,984.08	\$6,459.44	\$46,593.88	\$53,053.32	\$0.00	\$53,053.32
246	17	\$35,176.06	\$3,103.77	\$32,072.29	\$35,176.06	\$0.00	\$35,176.06
247	151	\$316,584.54	\$18,291.53	\$296,217.83	\$314,509.36	\$0.00	\$314,509.36
248	11	\$15,881.03	\$1,126.11	\$14,754.92	\$15,881.03	\$0.00	\$15,881.03
249	57	\$82,292.61	\$5,312.92	\$79,859.15	\$85,172.07	\$0.00	\$85,172.07
250	17	\$27,499.88	\$841.17	\$26,658.71	\$27,499.88	\$0.00	\$27,499.88
<b>SUBTOTAL</b>	<b>12,898</b>	<b>\$10,497,784.95</b>	<b>\$1,155,178.19</b>	<b>\$9,360,691.70</b>	<b>\$10,515,869.89</b>	<b>(\$30,256.79)</b>	<b>\$10,485,613.10</b>
<b>CIGNA Network Model Plan</b>							
301	251	\$416,110.31	\$108,587.68	\$312,492.06	\$421,079.74	(\$4,967.43)	\$416,112.31
302	68	\$203,394.80	\$50,778.13	\$152,616.67	\$203,394.80	(\$13,655.42)	\$189,739.38
303	6	\$21,188.94	\$5,791.77	\$11,865.68	\$17,657.45	\$0.00	\$17,657.45
304	13	\$28,585.96	\$13,339.71	\$15,246.25	\$28,585.96	\$0.00	\$28,585.96
<b>SUBTOTAL</b>	<b>338</b>	<b>\$669,280.01</b>	<b>\$178,497.29</b>	<b>\$492,220.66</b>	<b>\$670,717.95</b>	<b>(\$18,622.85)</b>	<b>\$652,095.10</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>CIGNA Preferred w/ Rx - Phoenix, AZ</b>							
321	30	\$11,981.19	\$1,453.21	\$9,757.00	\$11,210.21	(\$384.49)	\$10,825.72
322	5	\$8,598.90	\$687.91	\$7,910.99	\$8,598.90	\$0.00	\$8,598.90
324	23	\$17,548.54	\$2,227.91	\$15,320.63	\$17,548.54	\$0.00	\$17,548.54
327	2	\$4,521.70	\$452.17	\$4,069.53	\$4,521.70	\$0.00	\$4,521.70
329	1	\$1,344.91	\$0.00	\$1,344.91	\$1,344.91	\$0.00	\$1,344.91
<b>SUBTOTAL</b>	<b>61</b>	<b>\$43,995.24</b>	<b>\$4,821.20</b>	<b>\$38,403.06</b>	<b>\$43,224.26</b>	<b>(\$384.49)</b>	<b>\$42,839.77</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser/Senior Advantage</b>							
401	1,527	\$1,761,097.80	\$153,504.24	\$1,673,376.06	\$1,826,880.30	(\$1,173.13)	\$1,825,707.17
403	11,582	\$3,061,578.33	\$291,460.47	\$2,785,773.04	\$3,077,233.51	(\$7,596.36)	\$3,069,637.15
404	524	\$617,780.28	\$13,534.61	\$608,955.15	\$622,489.76	(\$1,177.37)	\$621,312.39
405	1,254	\$1,440,965.90	\$18,853.14	\$1,435,144.26	\$1,453,997.40	(\$2,353.72)	\$1,451,643.68
411	1,883	\$4,310,626.02	\$190,995.26	\$4,202,908.98	\$4,393,904.24	\$4,676.52	\$4,398,580.76
413	1,606	\$2,262,589.20	\$105,332.56	\$2,184,884.34	\$2,290,216.90	\$0.00	\$2,290,216.90
414	76	\$175,753.04	\$2,405.04	\$173,348.00	\$175,753.04	\$0.00	\$175,753.04
418	6,016	\$3,132,180.24	\$230,976.96	\$2,880,158.12	\$3,111,135.08	(\$5,926.32)	\$3,105,208.76
419	236	\$342,262.34	\$4,181.58	\$315,178.85	\$319,360.43	\$0.00	\$319,360.43
420	115	\$270,013.10	\$1,127.02	\$268,886.08	\$270,013.10	\$0.00	\$270,013.10
421	9	\$10,292.13	\$1,372.29	\$8,919.84	\$10,292.13	\$0.00	\$10,292.13
422	262	\$600,100.25	\$2,281.75	\$602,562.72	\$604,844.47	\$0.00	\$604,844.47
423	2	\$4,625.08	\$0.00	\$4,625.08	\$4,625.08	\$0.00	\$4,625.08
426	238	\$339,107.34	\$2,578.33	\$326,631.83	\$329,210.16	(\$2,861.40)	\$326,348.76
427	38	\$54,418.28	\$1,374.77	\$53,043.51	\$54,418.28	(\$1,431.21)	\$52,987.07
428	46	\$106,588.90	\$834.17	\$105,754.73	\$106,588.90	\$0.00	\$106,588.90
429	3	\$7,043.82	\$0.00	\$7,043.82	\$7,043.82	\$0.00	\$7,043.82
430	149	\$342,954.00	\$3,703.88	\$325,235.16	\$328,939.04	\$0.00	\$328,939.04
431	4	\$9,268.60	\$0.00	\$9,268.60	\$9,268.60	\$0.00	\$9,268.60
<b>SUBTOTAL</b>	<b>25,570</b>	<b>\$18,849,244.65</b>	<b>\$1,024,516.07</b>	<b>\$17,971,698.17</b>	<b>\$18,996,214.24</b>	<b>(\$17,842.99)</b>	<b>\$18,978,371.25</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Colorado</b>							
450	4	\$4,245.32	\$806.61	\$3,438.71	\$4,245.32	\$0.00	\$4,245.32
451	35	\$10,496.50	\$1,319.54	\$9,176.96	\$10,496.50	(\$306.96)	\$10,189.54
453	9	\$21,096.54	\$423.00	\$20,673.54	\$21,096.54	\$0.00	\$21,096.54
454	1	\$3,164.09	\$455.03	\$2,709.06	\$3,164.09	\$0.00	\$3,164.09
455	4	\$6,756.15	\$0.00	\$1,423.53	\$1,423.53	\$0.00	\$1,423.53
457	11	\$6,487.80	\$1,238.58	\$7,066.98	\$8,305.56	\$0.00	\$8,305.56
458	1	\$2,341.41	\$0.00	\$2,341.41	\$2,341.41	\$0.00	\$2,341.41
459	1	\$1,641.13	\$65.65	\$1,575.48	\$1,641.13	\$0.00	\$1,641.13
<b>SUBTOTAL</b>	<b>66</b>	<b>\$56,228.94</b>	<b>\$4,308.41</b>	<b>\$48,405.67</b>	<b>\$52,714.08</b>	<b>(\$306.96)</b>	<b>\$52,407.12</b>
<b>Kaiser - Georgia</b>							
441	4	\$4,660.96	\$0.00	\$4,660.96	\$4,660.96	\$0.00	\$4,660.96
442	7	\$8,156.68	\$0.00	\$8,156.68	\$8,156.68	\$0.00	\$8,156.68
445	2	\$3,161.42	\$0.00	\$3,161.42	\$3,161.42	\$0.00	\$3,161.42
446	1	\$1,580.71	\$0.00	\$1,580.71	\$1,580.71	\$0.00	\$1,580.71
461	12	\$13,982.88	\$1,421.59	\$11,396.05	\$12,817.64	\$0.00	\$12,817.64
462	79	\$33,612.13	\$4,492.95	\$31,660.00	\$36,152.95	\$846.94	\$36,999.89
463	2	\$4,640.98	\$1,195.39	\$3,445.59	\$4,640.98	\$0.00	\$4,640.98
465	6	\$9,484.26	\$948.43	\$8,535.83	\$9,484.26	\$0.00	\$9,484.26
466	28	\$24,387.26	\$840.94	\$17,671.74	\$18,512.68	\$0.00	\$18,512.68
<b>SUBTOTAL</b>	<b>141</b>	<b>\$103,667.28</b>	<b>\$8,899.30</b>	<b>\$90,268.98</b>	<b>\$99,168.28</b>	<b>\$846.94</b>	<b>\$100,015.22</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Kaiser - Hawaii</b>							
471	6	\$5,529.18	\$0.00	\$5,529.18	\$5,529.18	\$0.00	\$5,529.18
472	29	\$13,033.47	\$1,815.69	\$11,217.78	\$13,033.47	(\$468.76)	\$12,564.71
473	1	\$1,852.78	\$577.39	\$1,275.39	\$1,852.78	\$0.00	\$1,852.78
474	4	\$7,332.20	\$0.00	\$5,499.15	\$5,499.15	\$0.00	\$5,499.15
475	2	\$5,489.16	\$71.04	\$5,418.12	\$5,489.16	\$0.00	\$5,489.16
476	3	\$4,082.88	\$1,878.12	\$2,204.76	\$4,082.88	\$0.00	\$4,082.88
477	1	\$2,764.31	\$467.25	\$2,297.06	\$2,764.31	\$0.00	\$2,764.31
478	18	\$15,999.48	\$2,168.81	\$13,830.67	\$15,999.48	\$0.00	\$15,999.48
479	1	\$2,292.21	\$0.00	\$2,292.21	\$2,292.21	\$0.00	\$2,292.21
<b>SUBTOTAL</b>	<b>65</b>	<b>\$58,375.67</b>	<b>\$6,978.30</b>	<b>\$49,564.32</b>	<b>\$56,542.62</b>	<b>(\$468.76)</b>	<b>\$56,073.86</b>
<b>Kaiser - Oregon</b>							
481	4	\$4,524.72	\$837.07	\$3,687.65	\$4,524.72	\$0.00	\$4,524.72
482	74	\$36,144.00	\$4,182.01	\$29,083.27	\$33,265.28	\$479.36	\$33,744.64
483	1	\$1,383.12	\$107.73	\$1,275.39	\$1,383.12	\$0.00	\$1,383.12
484	3	\$6,757.08	\$90.09	\$6,666.99	\$6,757.08	\$0.00	\$6,757.08
486	4	\$6,412.40	\$769.49	\$5,642.91	\$6,412.40	\$0.00	\$6,412.40
488	42	\$40,061.28	\$5,475.02	\$34,586.26	\$40,061.28	\$0.00	\$40,061.28
489	1	\$1,132.62	\$0.00	\$1,132.62	\$1,132.62	\$0.00	\$1,132.62
491	1	\$1,604.54	\$0.00	\$1,604.54	\$1,604.54	\$0.00	\$1,604.54
498	2	\$5,008.60	\$414.48	\$4,594.12	\$5,008.60	\$0.00	\$5,008.60
<b>SUBTOTAL</b>	<b>132</b>	<b>\$103,028.36</b>	<b>\$11,875.89</b>	<b>\$88,273.75</b>	<b>\$100,149.64</b>	<b>\$479.36</b>	<b>\$100,629.00</b>



## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>SCAN Health Plan</b>							
611	290	\$83,966.40	\$18,824.44	\$64,283.16	\$83,107.60	\$0.00	\$83,107.60
613	82	\$46,579.60	\$8,373.13	\$37,645.27	\$46,018.40	\$0.00	\$46,018.40
<b>SUBTOTAL</b>	<b>372</b>	<b>\$130,546.00</b>	<b>\$27,197.57</b>	<b>\$101,928.43</b>	<b>\$129,126.00</b>	<b>\$0.00</b>	<b>\$129,126.00</b>
<b>UHC Medicare Adv.</b>							
701	1,878	\$638,993.60	\$74,385.14	\$569,628.51	\$644,013.65	\$672.90	\$644,686.55
702	377	\$625,282.35	\$36,288.01	\$582,360.05	\$618,648.06	\$0.00	\$618,648.06
703	1,250	\$837,626.40	\$87,154.85	\$759,101.25	\$846,256.10	(\$664.90)	\$845,591.20
704	100	\$186,403.58	\$9,575.47	\$171,261.20	\$180,836.67	\$0.00	\$180,836.67
705	35	\$32,869.69	\$1,563.51	\$27,765.50	\$29,329.01	(\$881.97)	\$28,447.04
706	1	\$372.13	\$14.89	\$357.24	\$372.13	\$0.00	\$372.13
<b>SUBTOTAL</b>	<b>3,641</b>	<b>\$2,321,547.75</b>	<b>\$208,981.87</b>	<b>\$2,110,473.75</b>	<b>\$2,319,455.62</b>	<b>(\$873.97)</b>	<b>\$2,318,581.65</b>
<b>United Healthcare</b>							
707	511	\$677,630.18	\$61,905.44	\$621,621.82	\$683,527.26	\$4,477.17	\$688,004.43
708	488	\$1,170,298.80	\$73,786.77	\$1,119,274.77	\$1,193,061.54	\$0.00	\$1,193,061.54
709	376	\$1,065,060.20	\$80,632.14	\$1,005,967.93	\$1,086,600.07	\$0.00	\$1,086,600.07
<b>SUBTOTAL</b>	<b>1,375</b>	<b>\$2,912,989.18</b>	<b>\$216,324.35</b>	<b>\$2,746,864.52</b>	<b>\$2,963,188.87</b>	<b>\$4,477.17</b>	<b>\$2,967,666.04</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Local 1014 Firefighters</b>							
801	74	\$93,203.74	\$3,299.89	\$87,384.83	\$90,684.72	\$2,468.06	\$93,152.78
802	320	\$726,713.60	\$19,802.94	\$700,189.61	\$719,992.55	\$2,225.03	\$722,217.58
803	347	\$929,557.48	\$27,217.03	\$910,214.37	\$937,431.40	\$7,873.95	\$945,305.35
804	182	\$229,230.82	\$5,415.85	\$220,087.40	\$225,503.25	(\$39,098.03)	\$186,405.22
805	204	\$463,279.92	\$12,263.31	\$455,466.67	\$467,729.98	(\$44,525.36)	\$423,204.62
806	667	\$1,514,743.66	\$36,880.72	\$1,477,862.94	\$1,514,743.66	(\$257,247.17)	\$1,257,496.49
807	44	\$117,868.96	\$642.92	\$117,226.04	\$117,868.96	(\$9,321.40)	\$108,547.56
808	19	\$50,897.96	\$214.31	\$50,683.65	\$50,897.96	(\$7,191.59)	\$43,706.37
809	24	\$30,228.24	\$3,980.02	\$26,248.22	\$30,228.24	\$0.00	\$30,228.24
810	10	\$22,709.80	\$3,043.12	\$19,666.68	\$22,709.80	\$0.00	\$22,709.80
811	1	\$2,678.84	\$0.00	\$2,678.84	\$2,678.84	\$0.00	\$2,678.84
812	255	\$321,175.05	\$23,401.51	\$299,007.57	\$322,409.08	(\$44,091.94)	\$278,317.14
813	2	\$4,541.96	\$0.00	\$4,541.96	\$4,541.96	(\$340.20)	\$4,201.76
<b>SUBTOTAL</b>	<b>2,149</b>	<b>\$4,506,830.03</b>	<b>\$136,161.62</b>	<b>\$4,371,258.78</b>	<b>\$4,507,420.40</b>	<b>(\$389,248.65)</b>	<b>\$4,118,171.75</b>
<b>Kaiser - Washington</b>							
393	6	\$8,576.94	\$1,536.78	\$7,040.16	\$8,576.94	\$0.00	\$8,576.94
394	15	\$6,741.90	\$1,303.44	\$5,438.46	\$6,741.90	\$0.00	\$6,741.90
395	2	\$5,321.50	\$1,003.03	\$4,318.47	\$5,321.50	\$0.00	\$5,321.50
396	1	\$4,448.60	\$1,739.54	\$2,709.06	\$4,448.60	\$0.00	\$4,448.60
397	3	\$5,042.16	\$0.00	\$5,042.16	\$5,042.16	\$0.00	\$5,042.16
398	6	\$5,333.52	\$1,031.15	\$4,302.37	\$5,333.52	\$0.00	\$5,333.52
<b>SUBTOTAL</b>	<b>33</b>	<b>\$35,464.62</b>	<b>\$6,613.94</b>	<b>\$28,850.68</b>	<b>\$35,464.62</b>	<b>\$0.00</b>	<b>\$35,464.62</b>
<b>Medical Plan Total</b>	<b>54,068</b>	<b>\$53,357,456.48</b>	<b>\$3,658,305.86</b>	<b>\$49,923,928.12</b>	<b>\$53,582,233.98</b>	<b>(\$502,029.01)</b>	<b>\$53,080,204.97</b>

## Medical and Dental Vision Insurance Premiums July 2022

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<b>Dental/Vision Plan</b>							
<b>CIGNA Indemnity Dental/Vision</b>							
501	25,520	\$1,312,444.08	\$140,028.11	\$1,189,641.86	\$1,329,669.97	(\$3,129.07)	\$1,326,540.90
502	23,749	\$2,480,863.07	\$189,646.99	\$2,306,647.43	\$2,496,294.42	(\$5,156.32)	\$2,491,138.10
503	10	\$626.70	\$52.65	\$574.05	\$626.70	\$0.00	\$626.70
<b>SUBTOTAL</b>	<b>49,279</b>	<b>\$3,793,933.85</b>	<b>\$329,727.75</b>	<b>\$3,496,863.34</b>	<b>\$3,826,591.09</b>	<b>(\$8,285.39)</b>	<b>\$3,818,305.70</b>
<b>CIGNA Dental HMO/Vision</b>							
901	3,721	\$180,401.75	\$21,062.92	\$161,509.98	\$182,572.90	\$139.11	\$182,712.01
902	2,772	\$270,492.74	\$20,955.80	\$253,494.88	\$274,450.68	(\$768.44)	\$273,682.24
903	1	\$48.99	\$21.56	\$27.43	\$48.99	\$0.00	\$48.99
<b>SUBTOTAL</b>	<b>6,494</b>	<b>\$450,943.48</b>	<b>\$42,040.28</b>	<b>\$415,032.29</b>	<b>\$457,072.57</b>	<b>(\$629.33)</b>	<b>\$456,443.24</b>
<b>Dental/Vision Plan Total</b>	<b>55,773</b>	<b>\$4,244,877.33</b>	<b>\$371,768.03</b>	<b>\$3,911,895.63</b>	<b>\$4,283,663.66</b>	<b>(\$8,914.72)</b>	<b>\$4,274,748.94</b>
<b>GRAND TOTALS</b>	<b>109,841</b>	<b>\$57,602,333.81</b>	<b>\$4,030,073.89</b>	<b>\$53,835,823.75</b>	<b>\$57,865,897.64</b>	<b>(\$510,943.73)</b>	<b>\$57,354,953.91</b>

CARRIER DEDUCTION PREMIUMS*	CODES	DEDUCTION CODE DEFINITIONS
<b><u>Anthem Blue Cross Prudent Buyer Plan</u></b>		
\$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
<b><u>Anthem Blue Cross Plan I</u></b>		
<b>\$904.25</b>	211	Retiree Only
<b>\$1,630.31</b>	212	Retiree and Spouse/Domestic Partner
<b>\$1,923.10</b>	213	Retiree, Spouse/Domestic Partner and Children
<b>\$1,196.44</b>	214	Retiree and Children
\$299.58	215	Survivor Children Only Rates
<b><u>Anthem Blue Cross Plan II</u></b>		
<b>\$904.25</b>	221	Retiree Only
<b>\$1,630.31</b>	222	Retiree and Spouse/Domestic Partner
<b>\$1,923.10</b>	223	Retiree, Spouse/Domestic Partner and Children
<b>\$1,196.44</b>	224	Retiree and Children
\$299.58	225	Survivor Children Only Rates
<b><u>Anthem Blue Cross Plan III</u></b>		
\$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
<b><u>Kaiser (continued)</u></b>		
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")
<b><u>Kaiser Colorado</u></b>		
\$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")
<b><u>Kaiser Georgia</u></b>		
\$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
<b><u>Kaiser Oregon (continued)</u></b>		
\$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
<b><u>SCAN Health Plan</u></b>		
\$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.)
<b><u>United Healthcare Medicare Advantage (UHCMA)</u></b>		
(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
<b><u>United Healthcare (UHC)</u></b>		
(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
<b><u>Local 1014 Firefighters</u></b>		
\$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.

PREMIUMS*	CARRIER DEDUCTION 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**

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

**CIGNA HMO - Dental/Vision**

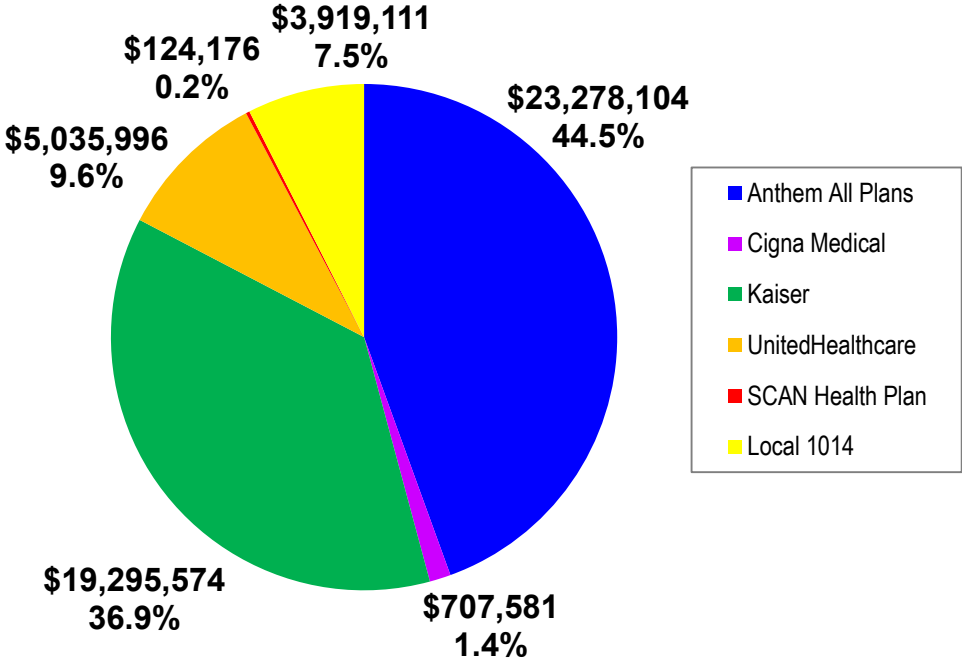
\$39.02	901	Retiree Only
\$81.07	902	Retiree and Dependent(s)
\$39.56	903	Survivor Children Only Rates

**Los Angeles County Employees Retirement Association**  
**Premium & Enrollment**  
*Coverage Month Ending May 2022*

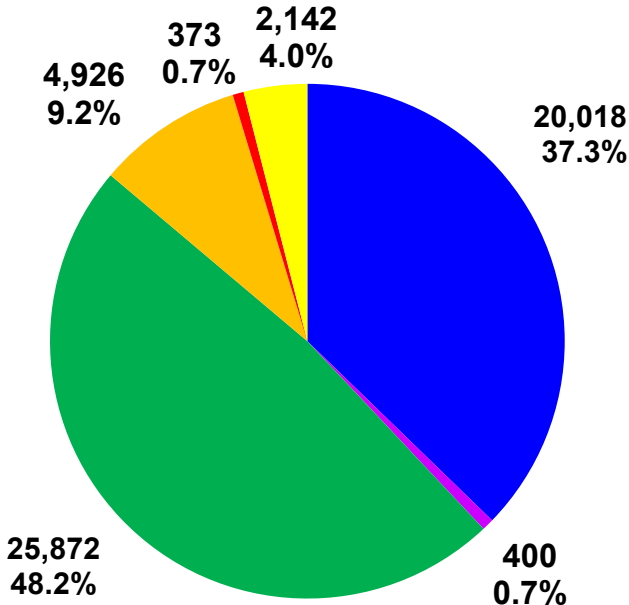
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$23,278,104	44.5%	20,018	37.3%
Cigna Medical	\$707,581	1.4%	400	0.7%
Kaiser	\$19,295,574	36.9%	25,872	48.2%
UnitedHealthcare	\$5,035,996	9.6%	4,926	9.2%
SCAN Health Plan	\$124,176	0.2%	373	0.7%
Local 1014	\$3,919,111	7.5%	2,142	4.0%
<b>Combined Medical</b>	<b>\$52,360,542</b>	<b>100.0%</b>	<b>53,731</b>	<b>100.0%</b>

<b>Cigna Dental &amp; Vision (PPO and HMO)</b>	<b>\$4,283,166</b>	<b>55,447</b>
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**Monthly Premium**

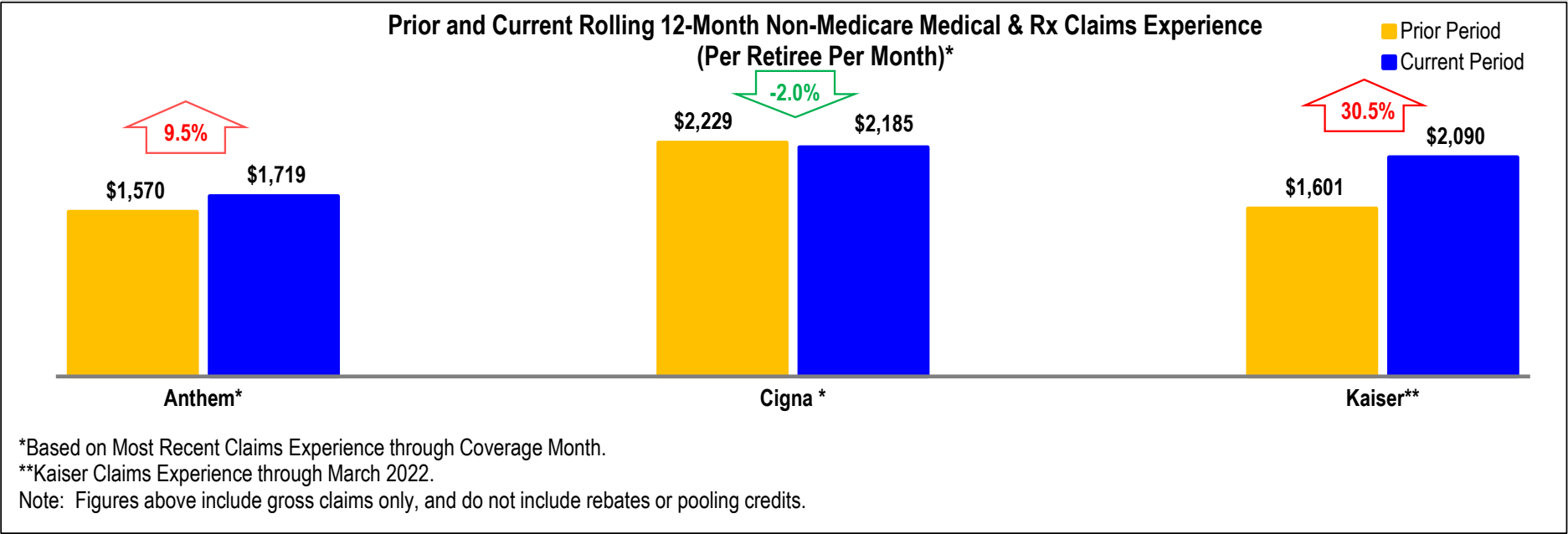
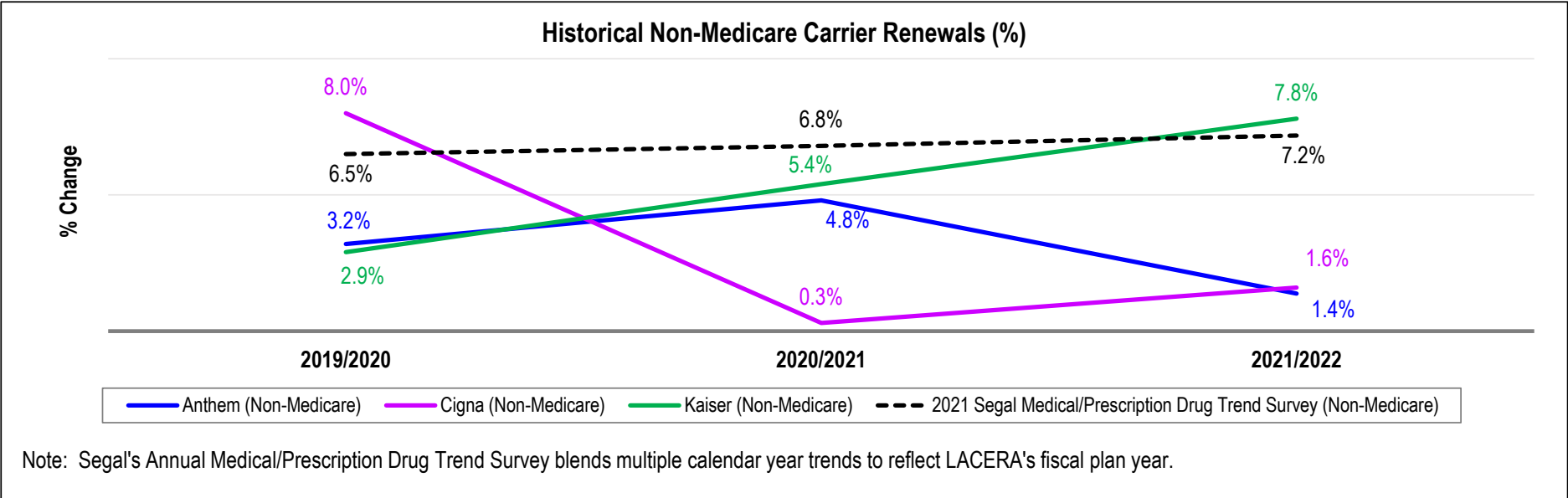


**Retirees**



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

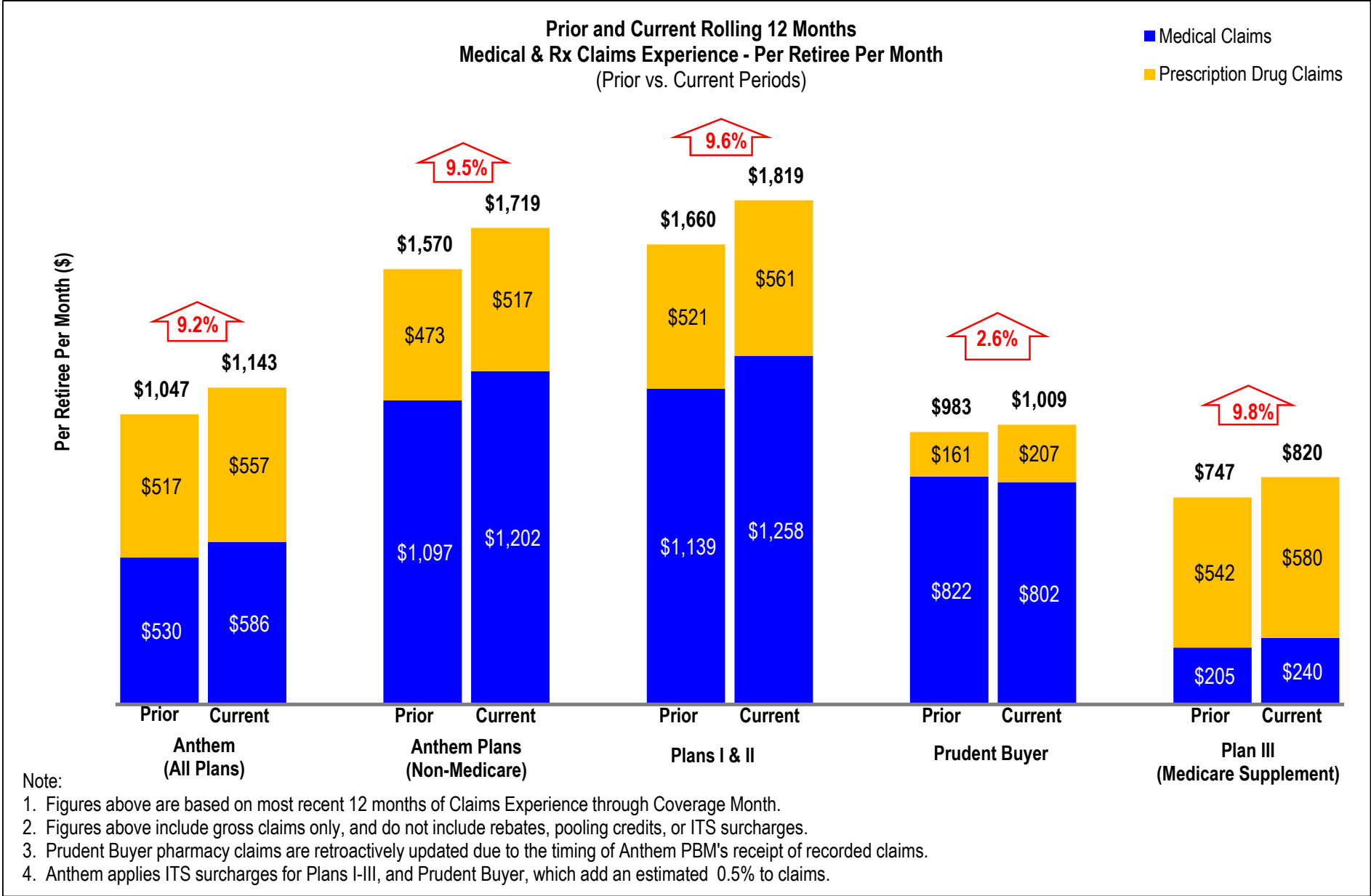
**Los Angeles County Employees Retirement Association**  
**Claims Experience by Carrier**  
*Coverage Month Ending May 2022*



**Los Angeles County Employees Retirement Association**

Anthem Claims Experience By Plan

Coverage Month Ending May 2022



# Los Angeles County Employees Retirement Association

## Kaiser Utilization

### Coverage Month Ending May 2022

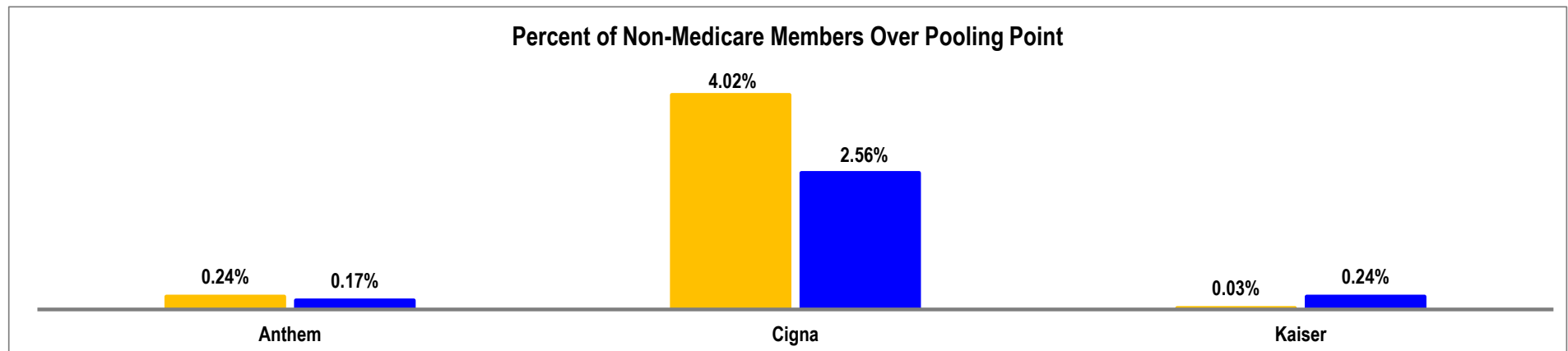
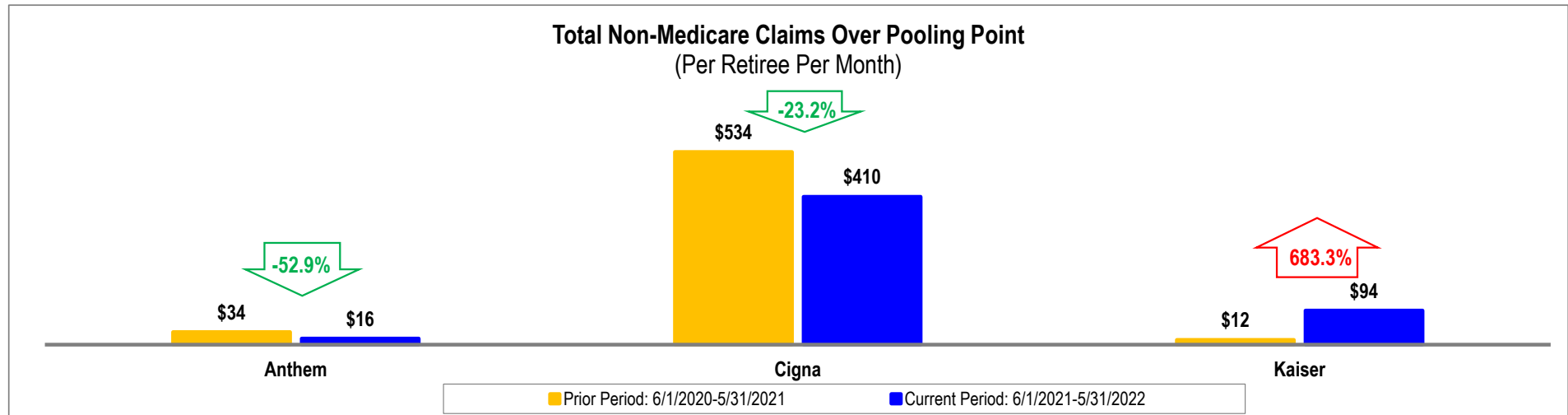
- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 4/1/2021 - 3/31/2022	Prior Period 4/1/2020 - 3/31/2021	Change
<b>Average Contract Size</b>	<b>2.37</b>	<b>2.39</b>	<b>-0.84%</b>
<b>Average Members</b>	<b>8,796</b>	<b>8,854</b>	<b>-0.66%</b>
Inpatient Claims Per Member Per Month	\$265.30	\$161.29	64.49%
Outpatient Claims Per Member Per Month	\$364.21	\$284.05	28.22%
Pharmacy Per Member Per Month	\$118.54	\$111.34	6.47%
Other Per Member Per Month	\$135.16	\$113.87	18.70%
<b>Total Claims Per Member Per Month</b>	<b>\$883.21</b>	<b>\$670.55</b>	<b>31.71%</b>
<b>Total Paid Claims</b>	<b>\$93,227,904</b>	<b>\$71,242,911</b>	<b>30.86%</b>
Large Claims over \$475,000 Pooling Point			
Number of Claims over Pooling Point	9	1	
Amount over Pooling Point	\$4,173,893	\$540,913	671.64%
% of Total Paid Claims	<b>4.48%</b>	<b>0.76%</b>	
Inpatient Days / 1000	406.4	327.7	24.02%
Inpatient Admits / 1000	52.3	49.5	5.66%
Outpatient Visits / 1000	14,666.9	11,413.6	28.50%
Pharmacy Scripts Per Member Per Year	10.3	10.1	1.98%

# Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending May 2022



#### 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 figures are based on the most recent Claims Experience through Coverage Month. Kaiser's figures are based on Claims Experience period between April through March.

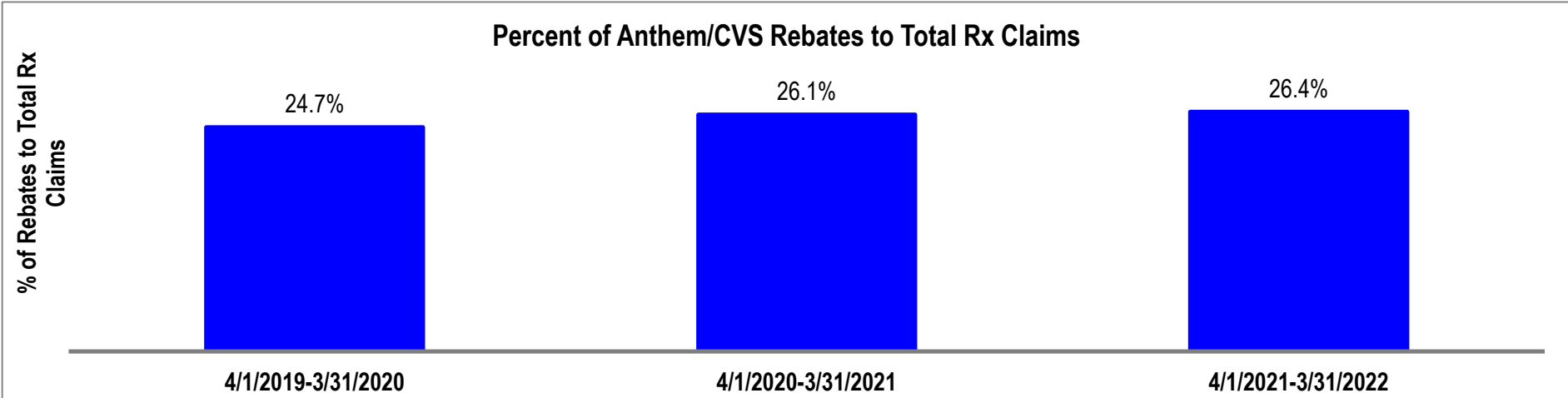
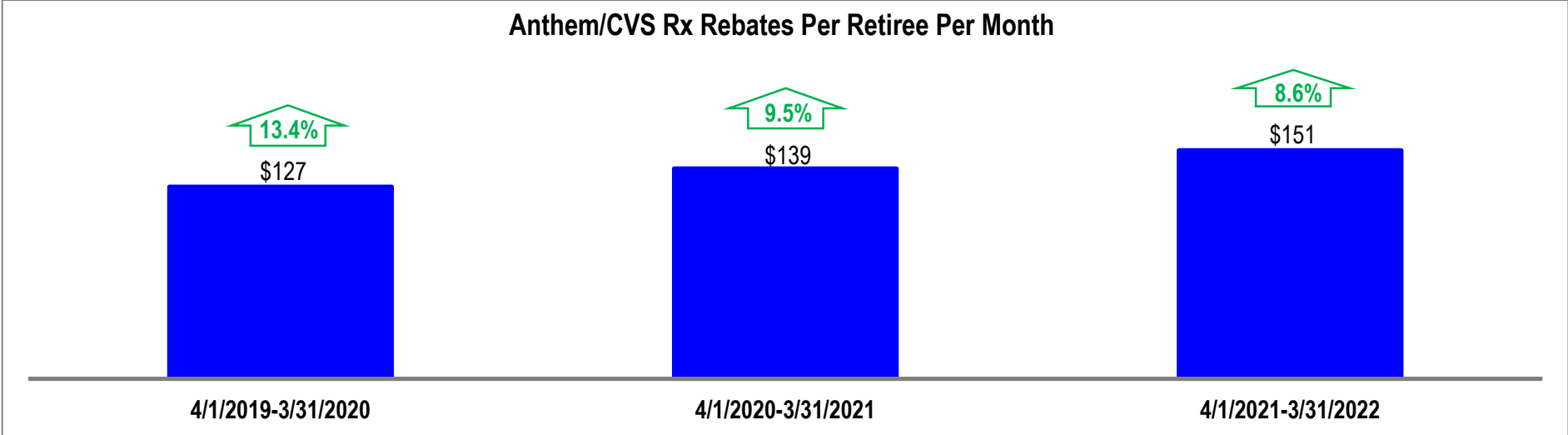
#### Pooling Points by Carrier:

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 \$500,000.

# Los Angeles County Employees Retirement Association

## Prescription Drug Rebates (Anthem)

Coverage Month Ending May 2022



**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:**

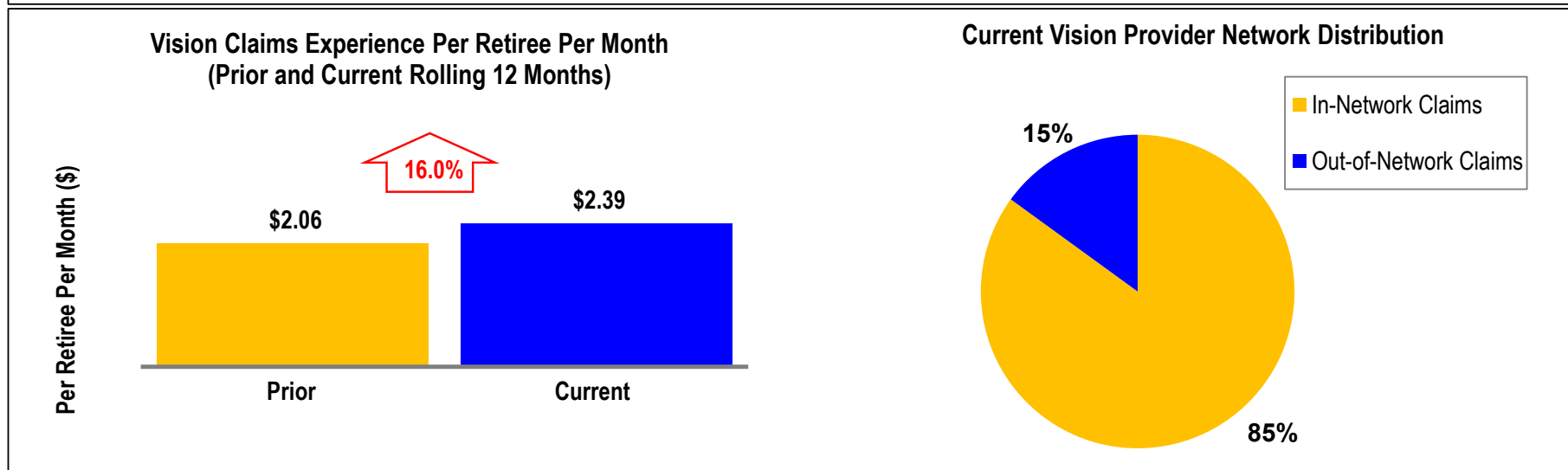
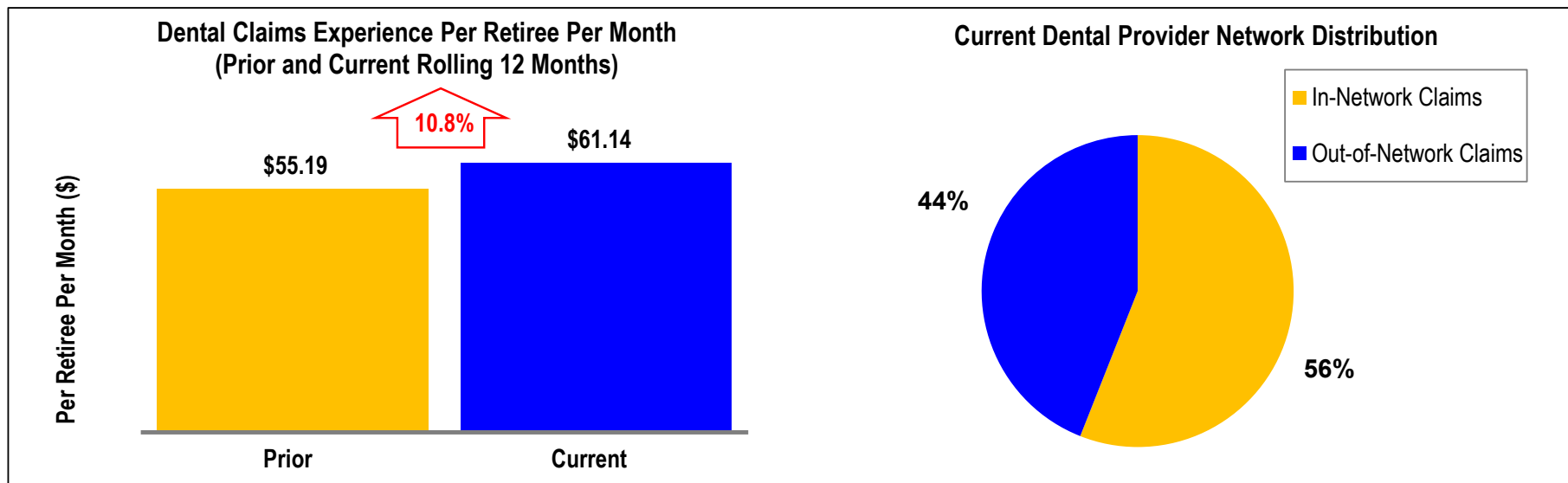
- 1. Prescription Claims and Rebates Data were provided by CVS.
- 2. Anthem Prudent Buyer prescription drugs are provided by Express Scripts Inc. and are not included in the charts above.



# Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending May 2022



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.