

IN PERSON & VIRTUAL BOARD MEETING

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



TO VIEW VIA WEB



TO PROVIDE PUBLIC COMMENT

Members of the public may address the Committee orally and in writing. To provide Public Comment, you should visit the above link and complete the request form by selecting whether you will provide oral or written comment from the options located under Options next to the Committee meeting.

Attention: If you have any questions, you may email PublicComment@lacera.com. If you would like to make a public comment during the committee meeting, review the [Public Comment instructions](#).

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

AGENDA

A REGULAR MEETING OF THE INSURANCE, BENEFITS & LEGISLATIVE

COMMITTEE AND BOARD OF RETIREMENT*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

8:30 A.M., WEDNESDAY, DECEMBER 6, 2023

This meeting will be conducted by the Insurance, Benefits and Legislative Committee and Board of Retirement both in person and by teleconference under California Government Code Sections 54953(f).

Any person may view the meeting in person at LACERA's offices or online at <https://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 TRUSTEES:

Les Robbins, Chair
Vivian H. Gray, Vice Chair
Shawn R. Kehoe, Trustee
Ronald Okum, Trustee
JP Harris, Alternate Trustee

- I. CALL TO ORDER
- II. PROCEDURE FOR TELECONFERENCE MEETING ATTENDANCE UNDER AB 2449, California Government Code Section 54953(f)
 - A. Just Cause
 - B. Action on Emergency Circumstance Requests
 - C. Statement of Persons Present at AB 2449 Teleconference Locations

III. APPROVAL OF MINUTES

- A. Approval of the Minutes of the Regular Meeting of November 1, 2023

IV. PUBLIC COMMENT

(Members of the public may address the Committee orally and in writing. To provide Public Comment, you should visit <https://LACERA.com/leadership/board-meetings> and complete the request form by selecting whether you will provide oral or written comment from the options located under Options next to the Committee meeting.

If you select oral comment, we will contact you via email with information and instruction as to how to access the meeting as a speaker. You will have up to 3 minutes to address the Committee. Oral comment request will be accepted up to the close of the Public Comment item on the agenda.

If you select written comment, please input your written public comment or documentation on the above link as soon as possible and up to the close of the meeting. Written comment will be made part of the official record of the meeting. If you would like to remain anonymous at the meeting without stating your name, please leave the name field blank in the request form. If you have any questions, you may email PublicComment@lacera.com.)

V. NON-CONSENT ITEMS

- A. **H.R. 957 – Public Safety Retirees Healthcare Protection Act of 2023**
Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a “Watch” position on H.R. 957, which would enact the “Public Safety Retirees Healthcare Protection Act of 2023.” (Memo dated November 20, 2023)

VI. REPORTS

- A. **Engagement Report for November 2023**
Barry W. Lew, Legislative Affairs Officer
(For Information Only)
- B. **Staff Activities Report for November 2023**
Cassandra Smith, Director, Retiree Healthcare
(For Information Only)

VI. REPORTS (Continued)

C. **LACERA Claims Experience**

Michael Szeto, Segal Consulting
(Presentation)

D. **Federal Legislation**

Stephen Murphy, Segal Consulting
(For Discussion Purposes)

VII. ITEMS FOR STAFF REVIEW

(This item summarizes requests and suggestions by individual trustees during the meeting for consideration by staff. These requests and suggestions do not constitute approval or formal action by the Board, which can only be made separately by motion on an agenda item at a future meeting.)

VIII. ITEMS FOR FUTURE AGENDAS

(This item provides an opportunity for trustees to identify items to be included on a future agenda as permitted under the Board's Regulations.)

IX. GOOD OF THE ORDER

(For Information Purposes Only)

X. 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 *and will also be posted on lacera.com at the same time, [Board Meetings | LACERA](#).*

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 REGULAR MEETING OF THE INSURANCE, BENEFITS &
LEGISLATIVE COMMITTEE AND BOARD OF RETIREMENT*

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

300 N. LAKE AVENUE, SUITE 810, PASADENA, CA 91101

8:33 A.M. – 9:06 A.M., WEDNESDAY, NOVEMBER 1, 2023

This meeting was conducted by the Insurance, Benefits & Legislative
Committee both in person and by teleconference under California
Government Code Section 54953(f)

COMMITTEE TRUSTEES

PRESENT: Les Robbins, Chair (In-Person)
Vivian H. Gray, Vice Chair (In-Person) *(arrived at 8:57)*
Shawn R. Kehoe, Trustee (In-Person) *(arrived at 8:35)*
Ronald Okum, Trustee (In-Person)
JP Harris, Alternate Trustee (In-Person)

OTHER BOARD OF RETIREMENT TRUSTEES

Alan Bernstein, Trustee (In-Person) *(arrived at 8:40 a.m.)*
Elizabeth Ginsberg, Alternate Ex-Officio (In-Person)
Herman B. Santos, Trustee (In-Person)

STAFF, ADVISORS AND 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

Segal Consulting

Stephen Murphy, Sr. Vice President

Debbie Donaldson, Sr. Vice President

Michael Szeto, Sr. Actuarial Associate

I. CALL TO ORDER

This meeting was called to order by Chair Robbins at 8:33 a.m. As Trustees Gray and Kehoe had not yet joined the meeting, the Chair announced that Trustee Harris, as the alternate would be a voting member of the Committee.

II. PROCEDURE FOR TELECONFERENCE MEETING ATTENDANCE UNDER AB 2449, California Government Code Section 54953(f)

A. Just Cause

B. Action on Emergency Circumstance Requests

C. Statement of Persons Present at AB 2449 Teleconference Locations

There were no requests received.

III. APPROVAL OF MINUTES

A. Approval of the Minutes of the Regular Meeting of October 5, 2023

Trustee Okum made a motion, Trustee Harris seconded, to approve the minutes of the regular meeting of October 5, 2023. The motion passed by the following roll call vote:

Yes: Okum, Harris, Robbins

No: None

Absent: Gray, Kehoe

(Trustee Kehoe arrived after the vote had been taken on the minutes)

IV. PUBLIC COMMENT

There were no requests from the public to speak

V. NON-CONSENT ITEMS

A. **Federal Engagement – Visit with Congress**

Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement (1) Approve a visit with Congress by Board trustees as designated by the Chair of the Board of Retirement and by staff as designated by the Chief Executive Officer during the week of January 22, 2024, in Washington, D.C., and (2) Approve reimbursement of all travel costs incurred in accordance with LACERA's Trustee Travel Policy. (Memo dated October 24, 2023)

Trustee Harris made a motion, Trustee Robbins seconded, to approve staff recommendation. The motion passed by the following roll call vote:

Yes: Kehoe, Okum, Harris, Robbins

No: None

Absent: Gray

V. NON-CONSENT ITEMS (Continued)

- B. **H.R. 4260 – Public Servants Protection and Fairness Act of 2023**
Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a “Support” position on H.R. 4260, which would enact the “Public Servants Protection and Fairness Act of 2023.”
(Memo dated October 20, 2023)

Trustee Okum made a motion, Trustee Harris seconded, to approve staff recommendation. The motion passed by the following roll call vote:

Yes: Kehoe, Okum, Harris, Robbins

No: None

Absent: Gray

- C. **H.R. 5342 – Equal Treatment of Public Servants Act of 2023**
Recommendation as submitted by Barry W. Lew, Legislative Affairs Officer: That the Committee recommend the Board of Retirement adopt a “Support” position on H.R. 5342, which would enact the “Equal Treatment of Public Servants Act of 2023.”
(Memo dated October 20, 2023)

Trustee Harris made a motion, Trustee Okum seconded, to approve staff recommendation. The motion passed by the following roll call vote:

Yes: Kehoe, Okum, Harris, Robbins

No: None

Absent: Gray

(Trustee Gray arrived after the votes had been taken on the non-consent items)

VI. REPORTS

A. **Engagement Report for October 2023**

Barry W. Lew, Legislative Affairs Officer
(For Information Only)

The engagement report was discussed. This item was received and filed.

B. **Staff Activities Report for October 2023**

Cassandra Smith, Director, Retiree Healthcare
(For Information Only)

The staff activities report was discussed. This item was received and filed.

C. **LACERA Claims Experience**

Michael Szeto, Segal Consulting
(For Information Only)

The LACERA Claims Experience reports through September were discussed. This item was received and filed.

D. **Federal Legislation**

Stephen Murphy, Segal Consulting
(For Discussion Purposes)

Segal Consulting had nothing new to report on federal legislation.

VII. ITEMS FOR STAFF REVIEW

(This item summarizes requests and suggestions by individual trustees during the meeting for consideration by staff. These requests and suggestions do not constitute approval or formal action by the Board, which can only be made separately by motion on an agendized item at a future meeting.)

There was nothing to report.

VIII. ITEMS FOR FUTURE AGENDAS

(This item provides an opportunity for trustees to identify items to be included on a future agenda as permitted under the Board's Regulations.)

There was nothing to report.

IX. GOOD OF THE ORDER
(For Information Purposes Only)

There was nothing to report.

X. ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 9:06 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.**

November 20, 2023

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

FROM: Barry W. Lew 
Legislative Affairs Officer

FOR: December 6, 2023 Insurance, Benefits and Legislative Committee Meeting

SUBJECT: **H.R. 957—Public Safety Retirees Healthcare Protection Act of 2023**

*Author: Spanberger [D-VA]
Sponsor: Author and 12 co-sponsors
Introduced: February 9, 2023
Status: Referred to House Committee on Ways and Means
(02/09/2023)*

Staff Recommendation: Watch

RECOMMENDATION

That the Insurance, Benefits and Legislative Committee recommend that the Board of Retirement adopt a “Watch” position on H.R. 957, which would enact the “Public Safety Retirees Healthcare Protection Act of 2023.”

LEGISLATIVE POLICY STANDARD

Although H.R. 957 amends the Internal Revenue Code, the amendment affects individual taxpayers rather than LACERA as a qualified plan. It is not consistent with any of the Board of Retirement’s (BOR) legislative policy standards that would entail support or opposition. A “Watch” position indicates that although the proposal is not based on a law that covers LACERA, the proposal may be of interest or concern to the BOR and its stakeholders and that the BOR in the future may take a substantive position on the matter (Legislative Policy, page 9).

SUMMARY

Eligible retired public safety officers may exclude up to \$3,000 from their gross income for the payment of qualified health insurance premiums from their governmental retirement plan distributions. H.R. 957 would increase the maximum excludable amount to \$6,000.

ANALYSIS

Existing Law

The Pension Protection Act of 2006 (PPA, Public Law No. 109-280) provides that eligible retired public safety officers may exclude up to \$3,000 per year from gross income for health and long-term care premiums deducted from taxable governmental retirement plan distributions.

Previously, the PPA required that premiums be paid directly to insurance carriers by a governmental plan. However, in 2022 the SECURE 2.0 Act (Public Law No. 117-328) repealed the direct payment requirement of plan premiums.

The PPA defines a “Public Safety Officer” (PSO) as “an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, as a firefighter, as a chaplain, or as a member of a rescue squad or ambulance crew.” Eligible retired PSO’s are those PSO members who retired for disability or who retired for service after attaining normal retirement age.

This Bill

H.R. 957 would increase the maximum amount excludable from gross income from \$3,000 to \$6,000 per year.

Operations Background

At the beginning of each year, LACERA mails an informational packet to retired members who are public safety officers to inform them of the tax exclusion benefit. If the members believe they meet the requirements for the benefit, they may make an election on a LACERA-provided affidavit, and LACERA will exclude an amount equal to the premiums paid from the reporting of their gross income up to a maximum of \$3,000 per year.

Now that the direct payment requirement has been repealed, retired public safety officers may also exclude premiums paid for qualified health care premiums that are not deducted from their retirement allowance. The repeal of this requirement and the increase of the maximum excludable amount to \$6,000 per year may provide a larger tax exclusion for some members.

IT IS THEREFORE RECOMMENDED THAT THE COMMITTEE recommend that the Board of Retirement adopt a “Watch” position on H.R. 957, which would enact the “Public Safety Retirees Healthcare Protection Act of 2023.”

Reviewed and Approved:



Steven P. Rice, Chief Counsel

Attachments

Attachment 1—Board Positions Adopted on Related Legislation

Attachment 2—Support and Opposition

H.R. 957 (Spanberger) as introduced on February 9, 2023

cc: Santos H. Kreimann
Luis Lugo
JJ Popowich
Laura Guglielmo
Steven P. Rice
Anthony Roda, Williams & Jensen

BOARD POSITIONS ADOPTED ON RELATED LEGISLATION

H.R. 6436 (2020, held in committee) would have eliminated the requirement that in order for plan distributions to be excludible from gross income, payment of qualified healthcare premiums must be made directly to plan providers from the retired member's retirement allowance. The Board of Retirement adopted a "Support" position. This repeal of the direct payment requirement was later included in the enactment of H.R. 2617 (2022, P.L. 117-328).

SUPPORT

International Association of Fire Fighters (IAFF)
National Fraternal Order of Police (FOP)
National Association of Police Organizations (NAPO)
National Trooper Coalition (NTC)

OPPOSITION

Unknown

118TH CONGRESS
1ST SESSION

H. R. 957

To amend the Internal Revenue Code of 1986 to increase the amount excluded from gross income by reason of distributions from governmental retirement plans for health and long-term care insurance for public safety officers.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 9, 2023

Ms. SPANBERGER (for herself, Mr. FITZPATRICK, Mr. KILDEE, and Mr. BACON) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to increase the amount excluded from gross income by reason of distributions from governmental retirement plans for health and long-term care insurance for public safety officers.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Public Safety Retirees
5 Healthcare Protection Act of 2023”.

1 **SEC. 2. INCREASE IN AMOUNT EXCLUDED FROM GROSS IN-**
2 **COME BY REASON OF DISTRIBUTIONS FROM**
3 **GOVERNMENTAL RETIREMENT PLANS FOR**
4 **HEALTH AND LONG-TERM CARE INSURANCE**
5 **FOR PUBLIC SAFETY OFFICERS.**

6 (a) IN GENERAL.—Section 402(l)(2) of the Internal
7 Revenue Code of 1986 is amended by striking “\$3,000”
8 and inserting “\$6,000”.

9 (b) EFFECTIVE DATE.—The amendment made by
10 paragraph (1) shall apply to distributions in taxable years
11 beginning after December 31, 2023.

○

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
ENGAGEMENT REPORT
NOVEMBER 2023
FOR INFORMATION ONLY**

Bringing Back Corporate Pension Plans

Forty years ago, 88% of Americans who had retirement coverage were covered by a defined benefit plan. By 2019, it was down to 28%. Although DB plans are common for public sector employees, only 11% of private sector employees have a DB plan. Most private sector employees are in a 401(k) plan where they assume the risks of their portfolio. According to the Federal Reserve's Survey of Consumer Finances, the median value of a retirement account for people aged 55 to 64 was \$185,000 as of 2022. Social Security, another component of retirement security, is set to be depleted in about 10 years.

In 2000, the top 100 U.S. corporate pensions had assets at 123% of liabilities. That dropped to 82% after the dot-com bust, went to full funding in 2007, and then dropped to 77% in 2012. Consequently, many plan sponsors froze their plans from adding new benefits.

Last year, the top 100 corporate plans returned to funded status of 103%. With strong market returns but particularly with a surge in interest rates, the pensions' future liabilities are cheaper when discounted to a present value. Milliman projects a \$60 billion surplus (105% funded ratio) in its index of the top 100 corporate plans if the current discount rate is maintained. Along with changes in minimum funding requirements from the American Rescue Plan Act and Infrastructure Investment and Jobs Act, corporate sponsors may be incentivized to consider reopening their pension plans in light of retention challenges and cost-effective delivery of benefits. ([Source](#))

IBM's "New" Cash-Balance Plan

In the 1990s, IBM changed its pension plan to a hybrid cash-balance pension plan. About 15 years ago, IBM froze its cash-balance plan and shifted to a 401(k) plan. It has now shifted back to providing the cash-balance plan in recognizing that its 401(k) plan is not providing sufficient retirement security. The 5% match that is currently provided under the 401(k) plan will instead be directed to its cash-balance plan, which will be reopened to regular employees. As of last year, the plan had \$25.1 billion in assets and was 116.8% funded with a surplus of \$3.6 billion.

The funds in the cash-balance plan will earn 6% per year through 2026 and then earn the 10-year Treasury yield with a 3% per year minimum through 2033. Participants are fully vested in the cash balance plan and can take benefits as a lump sum, an annuity, or as a rollover into another qualified plan. At the same time, employees can continue participating in IBM's 401(k) plan. ([Source](#)) ([Source](#))

CalSavers Sees Increases in Registered Employers and Participants

CalSavers is California's state-run retirement savings program, which is among 19 state programs and 2 city programs. As of September 2023, the program had \$613.7 million in assets. Oregon and Illinois were also established in 2018 and hold \$215.5 million and \$133.7 million, respectively. Other programs include Colorado, Connecticut, Maryland, and Massachusetts. California's assets exceed all other state plans combined.

As of September, the number of employers registered with the program is 119,045, and funded participant accounts reached 455,255. In 2022, the California Legislature passed a law mandating all employers with at least one employee to register with CalSavers if they do not offer a retirement plan. [\(Source\)](#) [\(Source\)](#)

COLA Increases

Texas

Texas voters recently approved a constitutional amendment that would provide COLA benefit enhancements for retired teachers, of which 70% have not seen a COLA for almost 20 years. Voters overwhelmingly approved the measure with 83% voting yes.

It provides COLA increases of 2%, 4%, or 6%, depending on retirement date. It will also provide one-time stipend payments of \$7,500 for retirees aged 75 or older and \$2,400 for retirees aged 70 to 74. [\(Source\)](#)

Pennsylvania

In Pennsylvania, about 69,000 retired state and school employees have not seen an increase in their pension for 21 years. Some retirees are in their 80s and 90s and receive less than \$20,000 per year in benefits while facing double-digit increases in the cost of food, medicine, and housing.

Two bills in the Pennsylvania House of Representatives are being considered. One would provide a 10% to 20% increase, whereas another provides a 15% to 24.5% increase. The average age of a retiree who would benefit from these increases is 81. The bills would boost monthly income by \$157 or \$220, respectively. The bills would apply to those who retired before July 2001. [\(Source\)](#)

Kentucky

A Kentucky retiree organization is advocating for COLA adjustments for retirees under the Kentucky Public Pension Authority (KPPA), which oversees three Kentucky retirement systems that cover county, state, and state police employees. A COLA was last granted 12 years ago.

The average benefit across all plans was \$18,583 in FY22. Two-thirds of KPPA retirees receive less than \$20,000 per year. The retiree organization proposes a "13th check" option that provides another month of a retiree's current monthly benefit rather than a monthly percentage increase. [\(Source\)](#) [\(Source\)](#)

IRS Benefit Limits for 2024

The Internal Revenue Services recently announced the 2024 limits for benefit plans. There are two limits that are important for LACERA's pension plan. The 415(b) benefit limit has increased from \$265,000 to \$275,000. LACERA members whose benefits exceed this limit receive those amounts in the Los Angeles County Replacement Benefit Plan. The annual compensation limit increased from \$330,000 to \$345,000 and applies to members whose membership begins on or after July 1, 1996. Members who begin membership before this date are not subject to a compensation limit.

Although PEPRA members are technically subject to the federal compensation limit, in practice they are subject to a lower limit provided in PEPRA. For calendar year 2024, the limit is \$151,446 for those who participate in Social Security, and \$181,734 for those who do not participate in Social Security. [\(Source\)](#) [\(Source\)](#)

**INSURANCE, BENEFITS & LEGISLATIVE COMMITTEE
RETIREE HEALTHCARE BENEFITS PROGRAM
STAFF ACTIVITIES REPORT
NOVEMBER 2023
FOR INFORMATION ONLY**

2024 Medicare Part B Premium Reimbursement Program

The Centers for Medicare & Medicaid Services (CMS) announced the Medicare Part B premiums/deductibles amount for 2024. According to CMS, the standard monthly premium for Medicare Part B enrollees will be \$174.70 for 2024 (\$164.90 in 2023).

Staff worked with Segal and the County in efforts to obtain approval from the County Board of Supervisors to continue offering the Medicare Part B Premium Reimbursement Program in 2024, up to the standard Part B premium amount only. Staff was informed this item will go before the Board of Supervisors on December 5, 2023.

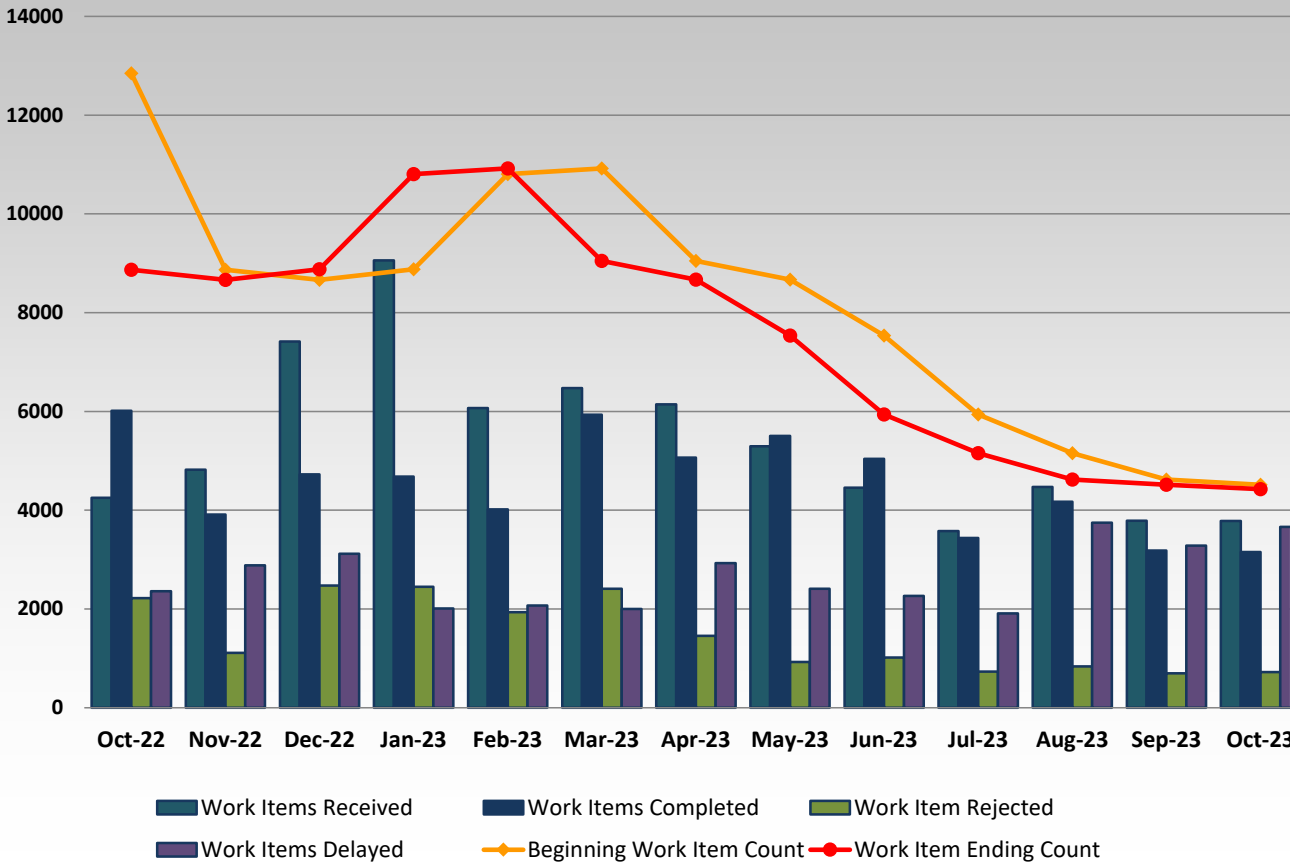
Staff will continue to keep your Board apprised on the status of this item.

Retiree Healthcare Division

Trend Report

OCT. 2022 - OCT. 2023

Updated 11/27/2023

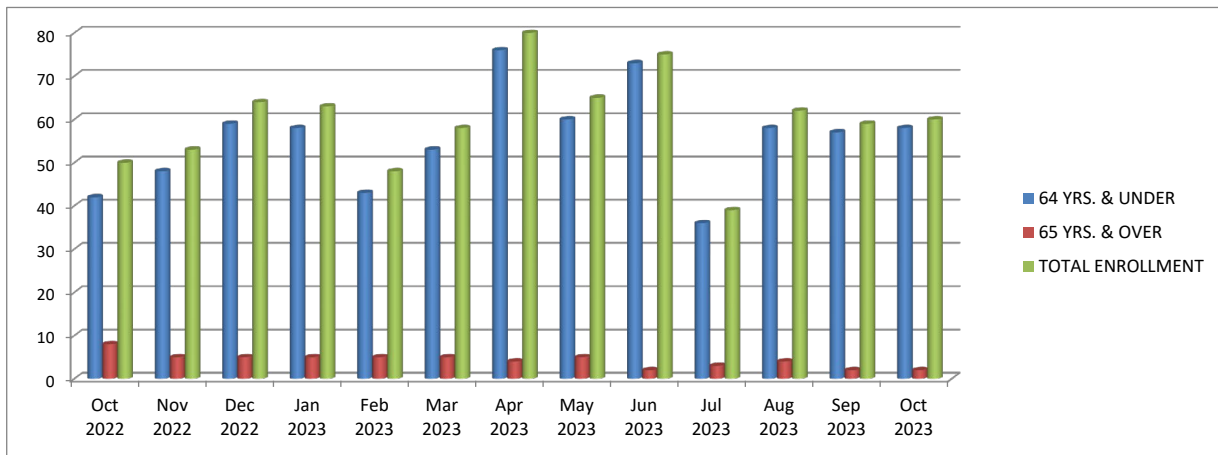


	Beginning Work Item Count	Work Items Received	Work Items Completed	Work Item Rejected	Work Items Delayed	Work Item Ending Count
Oct-22	12847	4252	6013	2218	2361	8868
Nov-22	8868	4822	3911	1114	2884	8665
Dec-22	8665	7418	4728	2476	3116	8879
Jan-23	8879	9057	4680	2448	2010	10808
Feb-23	10808	6067	4019	1934	2070	10922
Mar-23	10922	6472	5934	2411	1999	9049
Apr-23	9049	6144	5065	1458	2930	8670
May-23	8670	5294	5503	926	2412	7535
Jun-23	7535	4458	5039	1018	2263	5939
Jul-23	5939	3576	3438	730	1908	5157
Aug-23	5157	4471	4172	836	3746	4620
Sep-23	4620	3787	3181	698	3282	4515
Oct-23	4515	3784	3151	721	3665	4427

Retirees Monthly Age Breakdown OCT. 2022 - OCT. 2023

Disability Retirement

MONTH	64 YRS. & UNDER	65 YRS. & OVER	TOTAL ENROLLMENT
Oct 2022	42	8	50
Nov 2022	48	5	53
Dec 2022	59	5	64
Jan 2023	58	5	63
Feb 2023	43	5	48
Mar 2023	53	5	58
Apr 2023	76	4	80
May 2023	60	5	65
Jun 2023	73	2	75
Jul 2023	36	3	39
Aug 2023	58	4	62
Sep 2023	57	2	59
Oct 2023	58	2	60



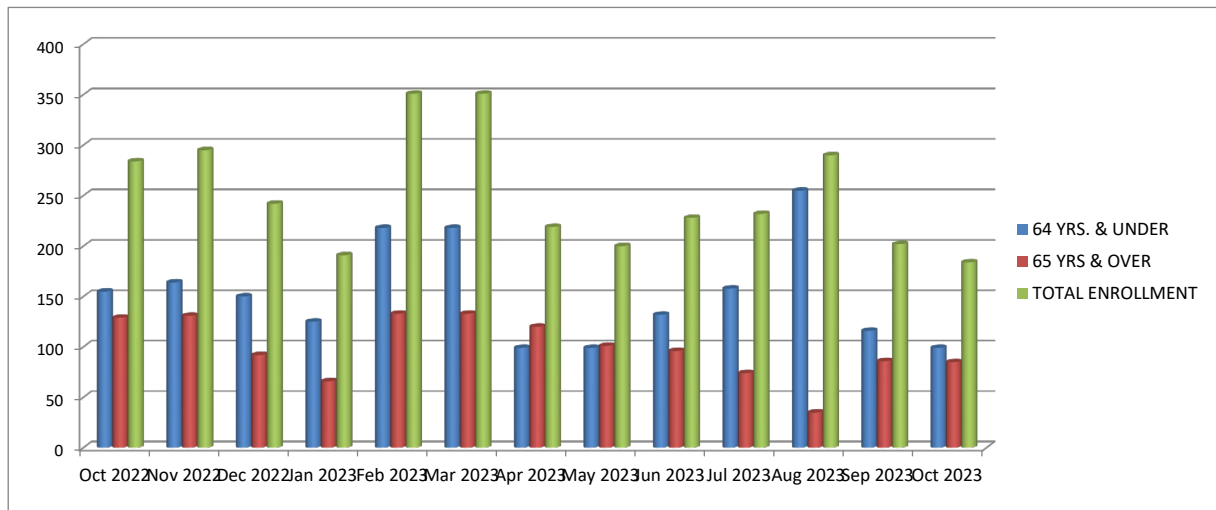
PLEASE NOTE:

- Next Report will include the following dates: November 1, 2022, through November 30, 2023.

Retirees Monthly Age Breakdown OCT. 2022 - OCT. 2023

Service Retirement

MONTH	64 YRS. & UNDER	65 YRS & OVER	TOTAL ENROLLMENT
Oct 2022	155	129	284
Nov 2022	164	131	295
Dec 2022	150	92	242
Jan 2023	125	66	191
Feb 2023	218	133	351
Mar 2023	218	133	351
Apr 2023	99	120	219
May 2023	99	101	200
Jun 2023	132	96	228
Jul 2023	158	74	232
Aug 2023	255	35	290
Sep 2023	116	86	202
Oct 2023	99	85	184



PLEASE NOTE:

- Next Report will include the following dates: November 1, 2022, through November 30, 2023.

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7513	\$1,147,070.95	2	\$129.57
241	133	\$18,732.50	0	\$0.00
242	942	\$150,073.74	0	\$0.00
243	4511	\$1,386,229.41	0	\$0.00
244	15	\$2,257.40	0	\$0.00
245	55	\$8,629.60	0	\$0.00
246	14	\$2,017.80	0	\$0.00
247	152	\$22,712.30	0	\$0.00
248	15	\$4,327.30	1	\$43.00
249	67	\$20,940.40	0	\$0.00
250	17	\$5,252.10	0	\$0.00
Plan Total:	13,434	\$2,768,243.50	3	\$172.57
CIGNA - PREFERRED with RX				
321	33	\$4,653.50	0	\$0.00
322	7	\$997.60	0	\$0.00
324	21	\$6,281.20	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	62	\$12,037.20	0	\$0.00
KAISER SR. ADVANTAGE				
394	20	\$3,512.80	0	\$0.00
397	3	\$474.40	0	\$0.00
398	9	\$2,035.80	0	\$0.00
403	11879	\$1,772,460.93	0	\$0.00
413	1547	\$241,265.54	0	\$0.00
418	6319	\$1,951,751.36	0	\$0.00
419	228	\$32,166.60	0	\$0.00
426	249	\$37,722.70	0	\$0.00
427	1	(\$329.80)	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	35	\$5,342.10	0	\$0.00
455	6	\$989.40	0	\$0.00
457	14	\$4,508.60	0	\$0.00
459	1	\$329.80	0	\$0.00
462	86	\$12,958.30	0	\$0.00
465	1	\$164.90	0	\$0.00
466	30	\$9,117.70	0	\$0.00
472	28	\$4,298.20	0	\$0.00
476	2	\$259.00	0	\$0.00
478	13	\$4,217.20	0	\$0.00
479	1	\$144.60	0	\$0.00
482	85	\$12,912.40	0	\$0.00
488	39	\$12,283.70	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,600	\$4,109,209.63	0	\$0.00

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	289	\$44,237.10	0	\$0.00
613	90	\$27,423.70	0	\$0.00
620	5	\$773.30	0	\$0.00
622	9	\$1,586.20	0	\$0.00
623	2	\$539.60	0	\$0.00
Plan Total:	395	74,560	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2066	\$320,815.50	1	\$36.50
702	383	\$61,304.40	0	\$0.00
703	1336	\$414,030.70	0	\$0.00
704	97	\$15,679.40	0	\$0.00
705	48	\$13,979.80	0	\$0.00
Plan Total:	3,930	\$825,809.80	1	\$36.50
Grand Total:	38,421	\$7,789,860.03	4	\$209.07

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
ANTHEM BC III				
240	7513	\$1,147,070.95	2	\$129.57
241	133	\$18,732.50	0	\$0.00
242	942	\$150,073.74	0	\$0.00
243	4511	\$1,386,229.41	0	\$0.00
244	15	\$2,257.40	0	\$0.00
245	55	\$8,629.60	0	\$0.00
246	14	\$2,017.80	0	\$0.00
247	152	\$22,712.30	0	\$0.00
248	15	\$4,327.30	1	\$43.00
249	67	\$20,940.40	0	\$0.00
250	17	\$5,252.10	0	\$0.00
Plan Total:	13,434	\$2,768,243.50	3	\$172.57
CIGNA - PREFERRED with RX				
321	33	\$4,653.50	0	\$0.00
322	7	\$997.60	0	\$0.00
324	21	\$6,281.20	0	\$0.00
327	1	\$104.90	0	\$0.00
Plan Total:	62	\$12,037.20	0	\$0.00
KAISER SR. ADVANTAGE				
394	20	\$3,512.80	0	\$0.00
397	3	\$474.40	0	\$0.00
398	9	\$2,035.80	0	\$0.00
403	11879	\$1,772,460.93	0	\$0.00
413	1547	\$241,265.54	0	\$0.00
418	6319	\$1,951,751.36	0	\$0.00
419	228	\$32,166.60	0	\$0.00
426	249	\$37,722.70	0	\$0.00
427	1	(\$329.80)	0	\$0.00
445	2	\$329.80	0	\$0.00
446	1	\$145.10	0	\$0.00
451	35	\$5,342.10	0	\$0.00
455	6	\$989.40	0	\$0.00
457	14	\$4,508.60	0	\$0.00
459	1	\$329.80	0	\$0.00
462	86	\$12,958.30	0	\$0.00
465	1	\$164.90	0	\$0.00
466	30	\$9,117.70	0	\$0.00
472	28	\$4,298.20	0	\$0.00
476	2	\$259.00	0	\$0.00
478	13	\$4,217.20	0	\$0.00
479	1	\$144.60	0	\$0.00
482	85	\$12,912.40	0	\$0.00
488	39	\$12,283.70	0	\$0.00
491	1	\$148.50	0	\$0.00
Plan Total:	20,600	\$4,109,209.63	0	\$0.00

Medicare Part B Reimbursement and Penalty Report

PAY PERIOD 11/30/2023

Deduction Code	No. of Members	Reimbursement Amount	No. of Penalties	Penalty Amount
SCAN				
611	289	\$44,237.10	0	\$0.00
613	90	\$27,423.70	0	\$0.00
620	5	\$773.30	0	\$0.00
622	9	\$1,586.20	0	\$0.00
623	2	\$539.60	0	\$0.00
Plan Total:	395	74,560	0	0
UNITED HEALTHCARE GROUP MEDICARE ADV. HMO				
701	2066	\$320,815.50	1	\$36.50
702	383	\$61,304.40	0	\$0.00
703	1336	\$414,030.70	0	\$0.00
704	97	\$15,679.40	0	\$0.00
705	48	\$13,979.80	0	\$0.00
Plan Total:	3,930	\$825,809.80	1	\$36.50
LOCAL 1014				
804	182	\$39,570.80	0	\$0.00
805	223	\$42,870.50	0	\$0.00
806	707	\$262,865.90	0	\$0.00
807	48	\$10,255.50	0	\$0.00
808	15	\$4,947.00	0	\$0.00
812	253	\$45,477.30	0	\$0.00
813	1	\$164.90	0	\$0.00
Plan Total:	1,429	\$406,151.90	0	\$0.00
Grand Total:	39,850	\$8,196,011.93	4	\$209.07

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Medical Plan							
Anthem Blue Cross Prudent Buyer Plan							
201	458	\$435,906.08	\$65,252.40	\$385,313.80	\$450,566.20	\$0.00	\$450,566.20
202	242	\$454,876.56	\$39,310.30	\$388,601.62	\$427,911.92	\$0.00	\$427,911.92
203	73	\$154,211.04	\$25,561.00	\$126,537.56	\$152,098.56	\$0.00	\$152,098.56
204	31	\$37,915.17	\$9,980.23	\$31,604.15	\$41,584.38	\$0.00	\$41,584.38
SUBTOTAL	804	\$1,082,908.85	\$140,103.93	\$932,057.13	\$1,072,161.06	\$0.00	\$1,072,161.06
Anthem Blue Cross I							
211	556	\$765,663.34	\$47,647.02	\$740,946.80	\$788,593.82	(\$12,371.58)	\$776,222.24
212	236	\$589,768.76	\$31,646.05	\$549,197.87	\$580,843.92	(\$15,146.71)	\$565,697.21
213	75	\$219,223.50	\$26,379.49	\$192,844.01	\$219,223.50	\$0.00	\$219,223.50
214	22	\$41,828.95	\$3,564.54	\$3,745.09	\$7,309.63	\$0.00	\$7,309.63
215	1	\$464.72	\$18.59	\$446.13	\$464.72	\$0.00	\$464.72
SUBTOTAL	890	\$1,616,949.27	\$109,255.69	\$1,487,179.90	\$1,596,435.59	(\$27,518.29)	\$1,568,917.30
Anthem Blue Cross II							
221	2,371	\$3,259,224.02	\$174,383.67	\$3,129,960.45	\$3,304,344.12	(\$5,498.48)	\$3,298,845.64
222	2,018	\$5,022,946.54	\$112,947.92	\$4,788,478.97	\$4,901,426.89	(\$4,956.04)	\$4,896,470.85
223	928	\$2,712,525.44	\$106,455.05	\$2,588,532.51	\$2,694,987.56	\$2,922.98	\$2,697,910.54
224	235	\$427,382.75	\$39,937.51	\$391,082.54	\$431,020.05	\$0.00	\$431,020.05
SUBTOTAL	5,552	\$11,422,078.75	\$433,724.15	\$10,898,054.47	\$11,331,778.62	(\$7,531.54)	\$11,324,247.08

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Anthem Blue Cross III							
240	7,564	\$4,237,852.96	\$564,780.63	\$3,717,635.51	\$4,282,416.14	(\$11,199.40)	\$4,271,216.74
241	134	\$243,385.60	\$20,616.16	\$207,052.95	\$227,669.11	(\$1,789.60)	\$225,879.51
242	946	\$1,700,120.00	\$101,864.01	\$1,604,504.60	\$1,706,368.61	(\$1,789.60)	\$1,704,579.01
243	4,506	\$5,054,011.20	\$521,972.59	\$4,399,734.43	\$4,921,707.02	(\$10,694.90)	\$4,911,012.12
244	15	\$15,036.30	\$1,664.01	\$13,372.29	\$15,036.30	\$0.00	\$15,036.30
245	56	\$56,135.52	\$5,072.25	\$51,063.27	\$56,135.52	\$0.00	\$56,135.52
246	14	\$33,478.65	\$2,231.91	\$3,371.02	\$5,602.93	\$0.00	\$5,602.93
247	156	\$350,409.87	\$22,363.74	\$297,938.50	\$320,302.24	\$0.00	\$320,302.24
248	15	\$23,346.45	\$1,992.22	\$21,354.23	\$23,346.45	\$0.00	\$23,346.45
249	68	\$107,393.67	\$4,824.94	\$97,899.44	\$102,724.38	\$0.00	\$102,724.38
250	17	\$29,652.25	\$2,267.52	\$27,384.73	\$29,652.25	\$0.00	\$29,652.25
SUBTOTAL	13,491	\$11,850,822.47	\$1,249,649.98	\$10,441,310.97	\$11,690,960.95	(\$25,473.50)	\$11,665,487.45
CIGNA Network Model Plan							
301	236	\$421,868.88	\$109,747.62	\$312,121.26	\$421,868.88	\$0.00	\$421,868.88
302	60	\$193,648.80	\$49,390.58	\$150,713.18	\$200,103.76	\$0.00	\$200,103.76
303	9	\$38,109.90	\$6,146.50	\$16,719.44	\$22,865.94	\$0.00	\$22,865.94
304	13	\$30,834.57	\$13,593.75	\$17,240.82	\$30,834.57	\$0.00	\$30,834.57
SUBTOTAL	318	\$684,462.15	\$178,878.45	\$496,794.70	\$675,673.15	\$0.00	\$675,673.15
CIGNA Preferred w/ Rx - Phoenix, AZ							
321	33	\$11,446.38	\$1,470.70	\$9,975.68	\$11,446.38	\$0.00	\$11,446.38
322	7	\$12,507.32	\$714.70	\$11,792.62	\$12,507.32	\$0.00	\$12,507.32
324	21	\$14,400.12	\$1,645.74	\$12,754.38	\$14,400.12	\$0.00	\$14,400.12
327	1	\$2,370.95	\$474.19	\$1,896.76	\$2,370.95	\$0.00	\$2,370.95
SUBTOTAL	62	\$40,724.77	\$4,305.33	\$36,419.44	\$40,724.77	\$0.00	\$40,724.77

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser/Senior Advantage							
401	1,536	\$1,962,005.50	\$154,580.18	\$1,804,038.02	\$1,958,618.20	\$2,531.62	\$1,961,149.82
403	11,905	\$2,993,098.52	\$260,963.57	\$2,700,488.55	\$2,961,452.12	(\$9,010.08)	\$2,952,442.04
404	495	\$587,367.00	\$11,106.57	\$580,979.14	\$592,085.71	\$0.00	\$592,085.71
405	1,382	\$1,754,252.52	\$19,711.66	\$1,738,346.18	\$1,758,057.84	\$0.00	\$1,758,057.84
411	1,864	\$4,726,740.26	\$207,945.84	\$4,505,495.70	\$4,713,441.54	\$5,047.24	\$4,718,488.78
413	1,541	\$2,349,604.22	\$107,496.49	\$2,172,358.96	\$2,279,855.45	(\$1,508.09)	\$2,278,347.36
414	53	\$129,553.73	\$782.21	\$128,771.52	\$129,553.73	\$0.00	\$129,553.73
418	6,287	\$3,117,412.24	\$225,165.09	\$2,854,291.01	\$3,079,456.10	(\$2,462.80)	\$3,076,993.30
419	227	\$328,642.40	\$4,572.48	\$318,352.07	\$322,924.55	\$0.00	\$322,924.55
420	107	\$255,441.60	\$1,135.30	\$249,594.36	\$250,729.66	\$0.00	\$250,729.66
421	7	\$8,860.67	\$607.58	\$8,253.09	\$8,860.67	\$0.00	\$8,860.67
422	272	\$692,192.50	\$2,728.35	\$676,832.90	\$679,561.25	\$0.00	\$679,561.25
426	248	\$376,169.28	\$2,658.88	\$370,488.96	\$373,147.84	\$0.00	\$373,147.84
427	0	\$1,432.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
428	44	\$110,116.80	\$489.40	\$104,834.13	\$105,323.53	\$0.00	\$105,323.53
430	143	\$361,629.84	\$3,388.73	\$358,241.11	\$361,629.84	\$0.00	\$361,629.84
SUBTOTAL	26,111	\$19,754,519.14	\$1,003,332.33	\$18,571,365.70	\$19,574,698.03	(\$5,402.11)	\$19,569,295.92

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Colorado							
450	3	\$3,309.75	\$441.30	\$2,868.45	\$3,309.75	\$0.00	\$3,309.75
451	36	\$10,724.40	\$1,543.11	\$9,181.29	\$10,724.40	(\$595.80)	\$10,128.60
453	10	\$24,395.60	\$0.00	\$26,835.16	\$26,835.16	\$0.00	\$26,835.16
454	1	\$3,293.85	\$721.63	\$2,572.22	\$3,293.85	\$0.00	\$3,293.85
455	6	\$8,358.90	\$0.00	\$8,358.90	\$8,358.90	\$0.00	\$8,358.90
457	14	\$8,229.20	\$940.48	\$7,288.72	\$8,229.20	\$0.00	\$8,229.20
459	1	\$1,683.05	\$67.32	\$1,615.73	\$1,683.05	\$0.00	\$1,683.05
SUBTOTAL	71	\$59,994.75	\$3,713.84	\$58,720.47	\$62,434.31	(\$595.80)	\$61,838.51
Kaiser - Georgia							
441	4	\$5,182.00	\$0.00	\$5,182.00	\$5,182.00	\$0.00	\$5,182.00
442	7	\$9,068.50	\$0.00	\$9,068.50	\$9,068.50	\$0.00	\$9,068.50
445	2	\$3,363.78	\$0.00	\$3,363.78	\$3,363.78	\$0.00	\$3,363.78
446	1	\$1,681.89	\$0.00	\$1,681.89	\$1,681.89	\$0.00	\$1,681.89
461	13	\$16,841.50	\$1,787.79	\$15,053.71	\$16,841.50	\$0.00	\$16,841.50
462	85	\$33,917.54	\$4,914.06	\$28,609.09	\$33,523.15	\$0.00	\$33,523.15
463	4	\$10,331.96	\$1,658.89	\$8,673.07	\$10,331.96	\$0.00	\$10,331.96
465	1	\$1,681.89	\$0.00	\$1,681.89	\$1,681.89	\$0.00	\$1,681.89
466	30	\$23,423.40	\$1,639.63	\$21,783.77	\$23,423.40	\$0.00	\$23,423.40
SUBTOTAL	147	\$105,492.46	\$10,000.37	\$95,097.70	\$105,098.07	\$0.00	\$105,098.07

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Kaiser - Hawaii							
471	4	\$4,773.20	\$267.30	(\$1,221.94)	(\$954.64)	\$0.00	(\$954.64)
472	28	\$12,185.60	\$1,740.78	\$10,444.82	\$12,185.60	\$0.00	\$12,185.60
473	2	\$3,965.12	\$1,215.88	\$2,749.24	\$3,965.12	\$0.00	\$3,965.12
474	4	\$7,605.12	\$0.00	\$7,605.12	\$7,605.12	\$0.00	\$7,605.12
475	3	\$8,543.76	\$0.00	\$8,543.76	\$8,543.76	\$0.00	\$8,543.76
476	2	\$2,763.68	\$1,216.02	\$1,547.66	\$2,763.68	\$0.00	\$2,763.68
478	13	\$11,211.20	\$1,448.83	\$9,762.37	\$11,211.20	\$0.00	\$11,211.20
479	1	\$2,409.76	\$0.00	\$2,409.76	\$2,409.76	\$0.00	\$2,409.76
SUBTOTAL	57	\$53,457.44	\$5,888.81	\$41,840.79	\$47,729.60	\$0.00	\$47,729.60
Kaiser - Oregon							
481	2	\$2,336.86	\$584.21	\$1,752.65	\$2,336.86	\$0.00	\$2,336.86
482	85	\$42,328.30	\$6,513.59	\$35,814.71	\$42,328.30	\$0.00	\$42,328.30
483	2	\$2,914.32	\$494.99	\$2,419.33	\$2,914.32	\$0.00	\$2,914.32
484	6	\$13,973.16	\$0.00	\$13,973.16	\$13,973.16	\$0.00	\$13,973.16
488	39	\$38,530.44	\$5,315.24	\$33,215.20	\$38,530.44	\$0.00	\$38,530.44
491	1	\$1,682.42	\$0.00	\$1,682.42	\$1,682.42	\$0.00	\$1,682.42
498	2	\$5,235.18	\$279.14	\$4,956.04	\$5,235.18	\$0.00	\$5,235.18
SUBTOTAL	137	\$107,000.68	\$13,187.17	\$93,813.51	\$107,000.68	\$0.00	\$107,000.68
SCAN Health Plan							
611	291	\$72,339.69	\$15,596.49	\$56,743.20	\$72,339.69	\$0.00	\$72,339.69
613	90	\$44,026.20	\$9,284.64	\$34,741.56	\$44,026.20	\$0.00	\$44,026.20
SUBTOTAL	381	\$116,365.89	\$24,881.13	\$91,484.76	\$116,365.89	\$0.00	\$116,365.89

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
SCAN Health Plan, AZ							
620	5	\$1,242.95	\$198.87	\$1,044.08	\$1,242.95	\$0.00	\$1,242.95
SUBTOTAL	5	\$1,242.95	\$198.87	\$1,044.08	\$1,242.95	\$0.00	\$1,242.95
SCAN Health Plan, NV							
622	9	\$2,237.31	\$457.40	\$2,028.50	\$2,485.90	\$0.00	\$2,485.90
623	2	\$978.36	\$0.00	\$978.36	\$978.36	\$0.00	\$978.36
SUBTOTAL	11	\$3,215.67	\$457.40	\$3,006.86	\$3,464.26	\$0.00	\$3,464.26
UHC Medicare Adv.							
701	2,074	\$671,514.87	\$79,101.39	\$600,294.04	\$679,395.43	(\$969.93)	\$678,425.50
702	386	\$658,362.28	\$35,191.77	\$611,292.84	\$646,484.61	(\$1,696.81)	\$644,787.80
703	1,331	\$853,834.94	\$79,959.14	\$762,295.80	\$842,254.94	\$0.00	\$842,254.94
704	102	\$197,208.84	\$11,059.16	\$182,282.84	\$193,342.00	\$0.00	\$193,342.00
705	46	\$42,011.04	\$2,100.58	\$36,409.54	\$38,510.12	\$0.00	\$38,510.12
706	3	\$1,184.61	\$157.94	\$1,026.67	\$1,184.61	\$0.00	\$1,184.61
SUBTOTAL	3,942	\$2,424,116.58	\$207,569.98	\$2,193,601.73	\$2,401,171.71	(\$2,666.74)	\$2,398,504.97
United Healthcare							
707	514	\$711,472.50	\$57,366.69	\$656,848.54	\$714,215.23	\$2,614.67	\$716,829.90
708	452	\$1,140,436.68	\$65,282.31	\$1,070,108.19	\$1,135,390.50	\$0.00	\$1,135,390.50
709	376	\$1,124,845.36	\$80,172.40	\$1,044,672.96	\$1,124,845.36	\$0.00	\$1,124,845.36
SUBTOTAL	1,342	\$2,976,754.54	\$202,821.40	\$2,771,629.69	\$2,974,451.09	\$2,614.67	\$2,977,065.76

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
Local 1014 Firefighters							
801	85	\$113,449.50	\$3,897.35	\$106,882.75	\$110,780.10	\$0.00	\$110,780.10
802	331	\$796,571.36	\$25,798.32	\$768,366.48	\$794,164.80	\$2,406.56	\$796,571.36
803	374	\$1,061,699.98	\$31,056.09	\$1,069,256.75	\$1,100,312.84	\$2,838.77	\$1,103,151.61
804	189	\$252,258.30	\$7,928.11	\$244,330.19	\$252,258.30	(\$39,570.80)	\$212,687.50
805	228	\$548,695.68	\$16,662.17	\$529,626.95	\$546,289.12	(\$42,870.50)	\$503,418.62
806	707	\$1,701,437.92	\$36,627.80	\$1,664,810.12	\$1,701,437.92	(\$265,272.46)	\$1,436,165.46
807	50	\$141,938.50	\$2,384.56	\$139,553.94	\$141,938.50	(\$10,255.50)	\$131,683.00
808	15	\$42,581.55	\$227.10	\$42,354.45	\$42,581.55	(\$4,947.00)	\$37,634.55
809	17	\$22,689.90	\$3,523.61	\$19,166.29	\$22,689.90	\$0.00	\$22,689.90
810	9	\$21,659.04	\$2,839.73	\$18,819.31	\$21,659.04	\$0.00	\$21,659.04
811	3	\$8,516.31	\$2,043.92	\$6,472.39	\$8,516.31	\$0.00	\$8,516.31
812	254	\$339,013.80	\$20,367.53	\$321,315.67	\$341,683.20	(\$44,809.95)	\$296,873.25
813	1	\$2,406.56	\$0.00	\$2,406.56	\$2,406.56	(\$164.90)	\$2,241.66
SUBTOTAL	2,263	\$5,052,918.40	\$153,356.29	\$4,933,361.85	\$5,086,718.14	(\$402,645.78)	\$4,684,072.36
Kaiser - Washington							
393	5	\$8,202.05	\$1,328.95	\$6,873.10	\$8,202.05	\$0.00	\$8,202.05
394	20	\$8,950.40	\$1,960.13	\$8,332.83	\$10,292.96	\$0.00	\$10,292.96
395	4	\$12,225.48	\$1,735.05	\$7,434.06	\$9,169.11	\$0.00	\$9,169.11
397	3	\$5,590.44	\$670.85	\$4,919.59	\$5,590.44	\$0.00	\$5,590.44
398	8	\$7,983.36	\$816.08	\$4,504.56	\$5,320.64	\$0.00	\$5,320.64
SUBTOTAL	40	\$42,951.73	\$6,511.06	\$32,064.14	\$38,575.20	\$0.00	\$38,575.20
Medical Plan Total	55,624	\$57,395,976.49	\$3,747,836.18	\$53,178,847.89	\$56,926,684.07	(\$469,219.09)	\$56,457,464.98

Medical and Dental Vision Insurance Premiums

December 2023

Carrier Codes	Member Count	Premium Amount	Member Amount	County Subsidy Amount	Total	Adjustments	Total Paid
<u>Dental/Vision Plan</u>							
CIGNA Indemnity Dental/Vision							
501	26,234	\$1,382,217.84	\$143,228.72	\$1,254,638.15	\$1,397,866.87	(\$3,741.39)	\$1,394,125.48
502	24,232	\$2,668,273.19	\$199,364.47	\$2,437,901.10	\$2,637,265.57	(\$3,941.67)	\$2,633,323.90
503	9	\$583.38	\$36.30	\$547.08	\$583.38	\$0.00	\$583.38
SUBTOTAL	50,475	\$4,051,074.41	\$342,629.49	\$3,693,086.33	\$4,035,715.82	(\$7,683.06)	\$4,028,032.76
CIGNA Dental HMO/Vision							
901	4,059	\$188,871.20	\$20,795.69	\$169,577.19	\$190,372.88	(\$139.56)	\$190,233.32
902	3,068	\$292,604.88	\$21,847.97	\$269,112.53	\$290,960.50	\$190.56	\$291,151.06
903	2	\$94.22	\$16.96	\$77.26	\$94.22	\$0.00	\$94.22
SUBTOTAL	7,129	\$481,570.30	\$42,660.62	\$438,766.98	\$481,427.60	\$51.00	\$481,478.60
Dental/Vision Plan Total	57,604	\$4,532,644.71	\$385,290.11	\$4,131,853.31	\$4,517,143.42	(\$7,632.06)	\$4,509,511.36
GRAND TOTALS	113,228	\$61,928,621.20	\$4,133,126.29	\$57,310,701.20	\$61,443,827.49	(\$476,851.15)	\$60,966,976.34

PREMIUMS*	CARRIER DEDUCTION 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.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<u>CIGNA Network Model Plan</u>		
\$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
<u>CIGNA Medicare Select Plus Rx (Available in the Phoenix, AZ area only)</u>		
\$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
<u>Kaiser</u>		
\$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
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Kaiser (continued)

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")

Kaiser Colorado

\$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")

Kaiser Georgia

\$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")

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

*Benchmark premiums are bolded.

PREMIUMS*	CARRIER DEDUCTION CODES	DEDUCTION CODE DEFINITIONS
<u>Kaiser Oregon (continued)</u>		
\$1,571.76	491	Retiree and Family (One family member is "Senior Advantage"; one is over age 65 with Medicare Part 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.

PREMIUMS*	CARRIER DEDUCTION		DEDUCTION CODE DEFINITIONS
	CODES		

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

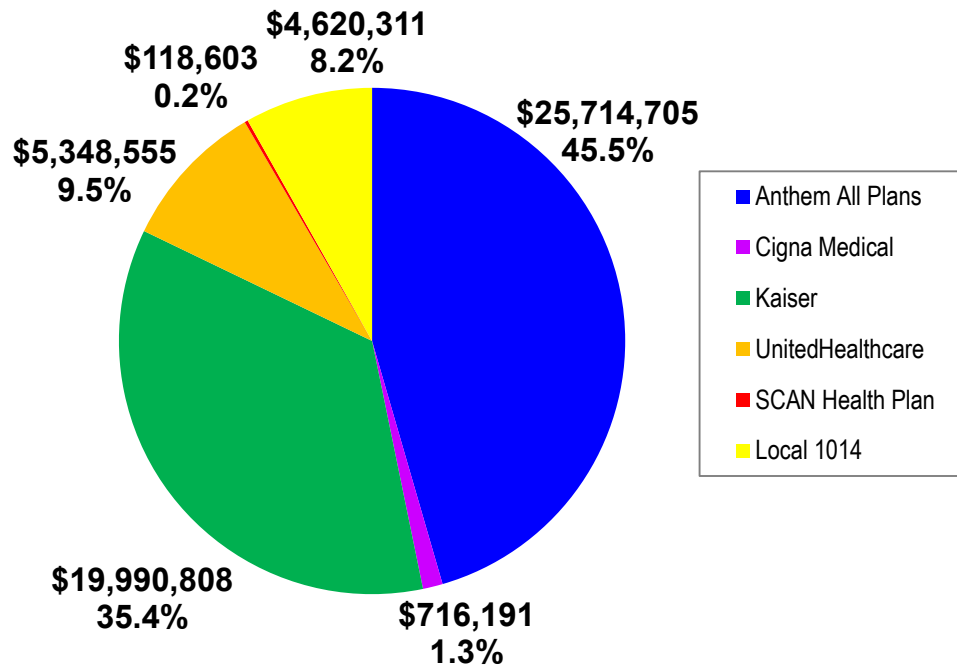
Premium & Enrollment

Coverage Month Ending October 2023

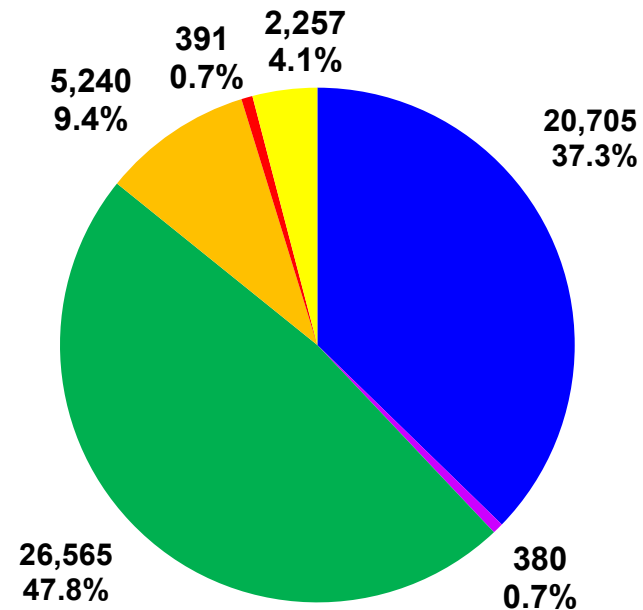
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$25,714,705	45.5%	20,705	37.3%
Cigna Medical	\$716,191	1.3%	380	0.7%
Kaiser	\$19,990,808	35.3%	26,565	47.8%
UnitedHealthcare	\$5,348,555	9.5%	5,240	9.4%
SCAN Health Plan	\$118,603	0.2%	391	0.7%
Local 1014	\$4,620,311	8.2%	2,257	4.1%
Combined Medical	\$56,509,174	100.0%	55,538	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,509,235	57,493
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Monthly Premium



Retirees

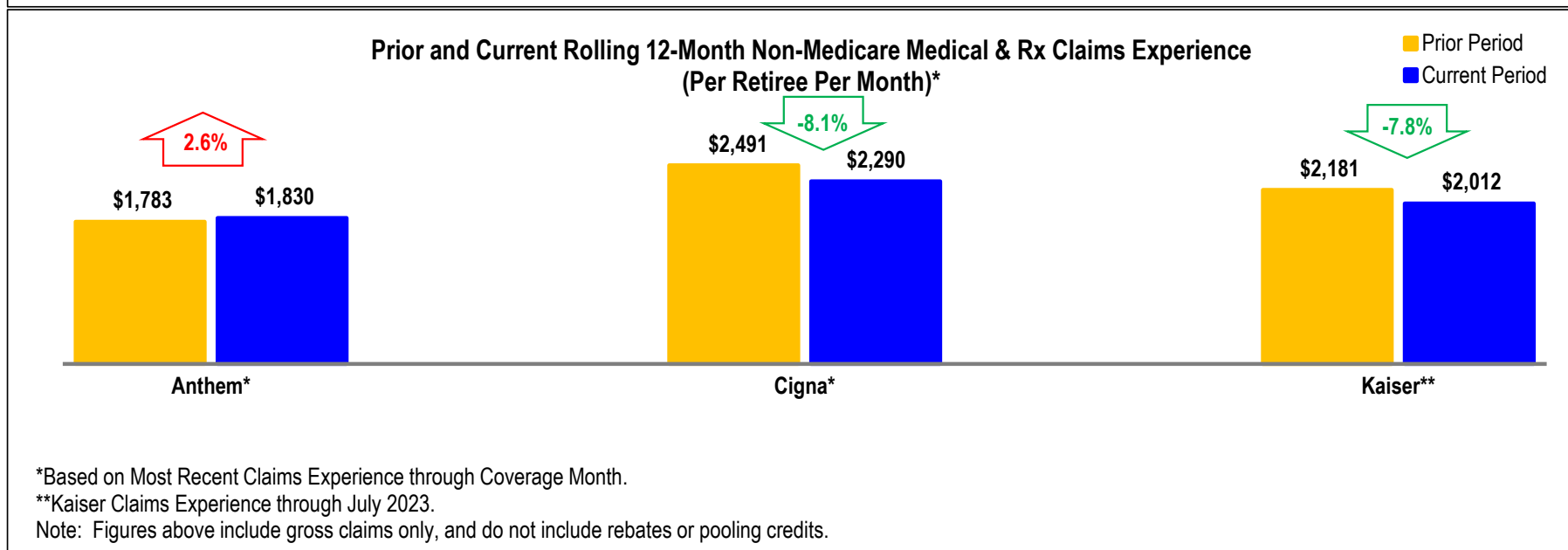
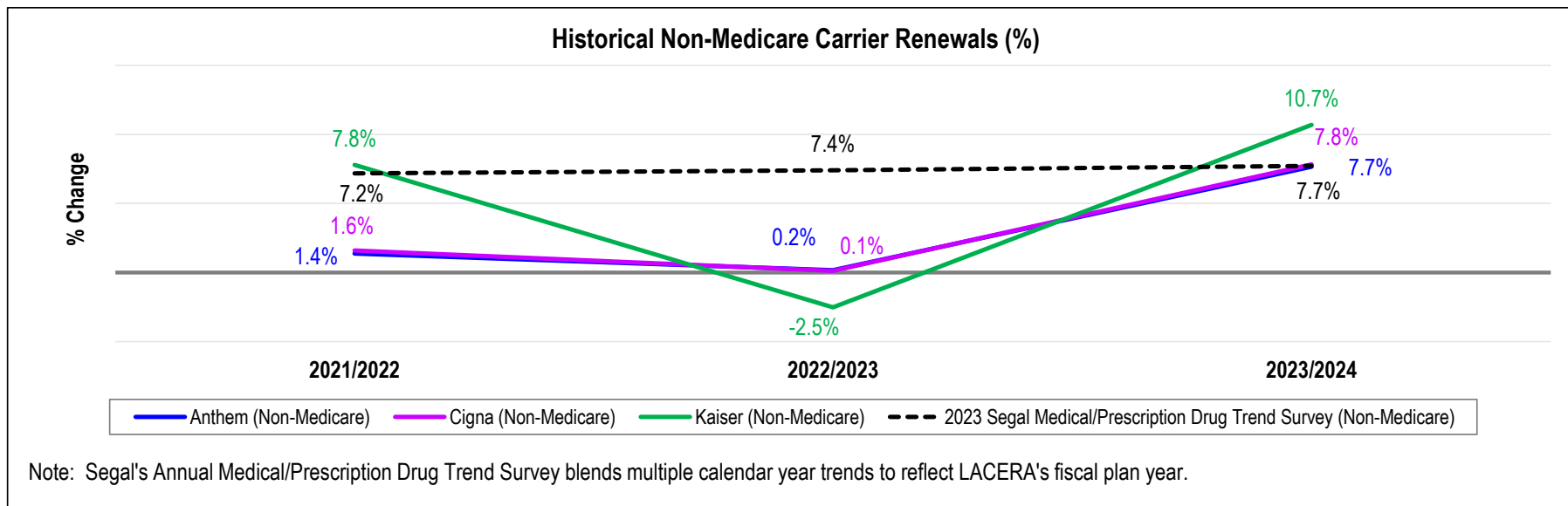


Note: Premiums include LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

Los Angeles County Employees Retirement Association

Claims Experience by Carrier

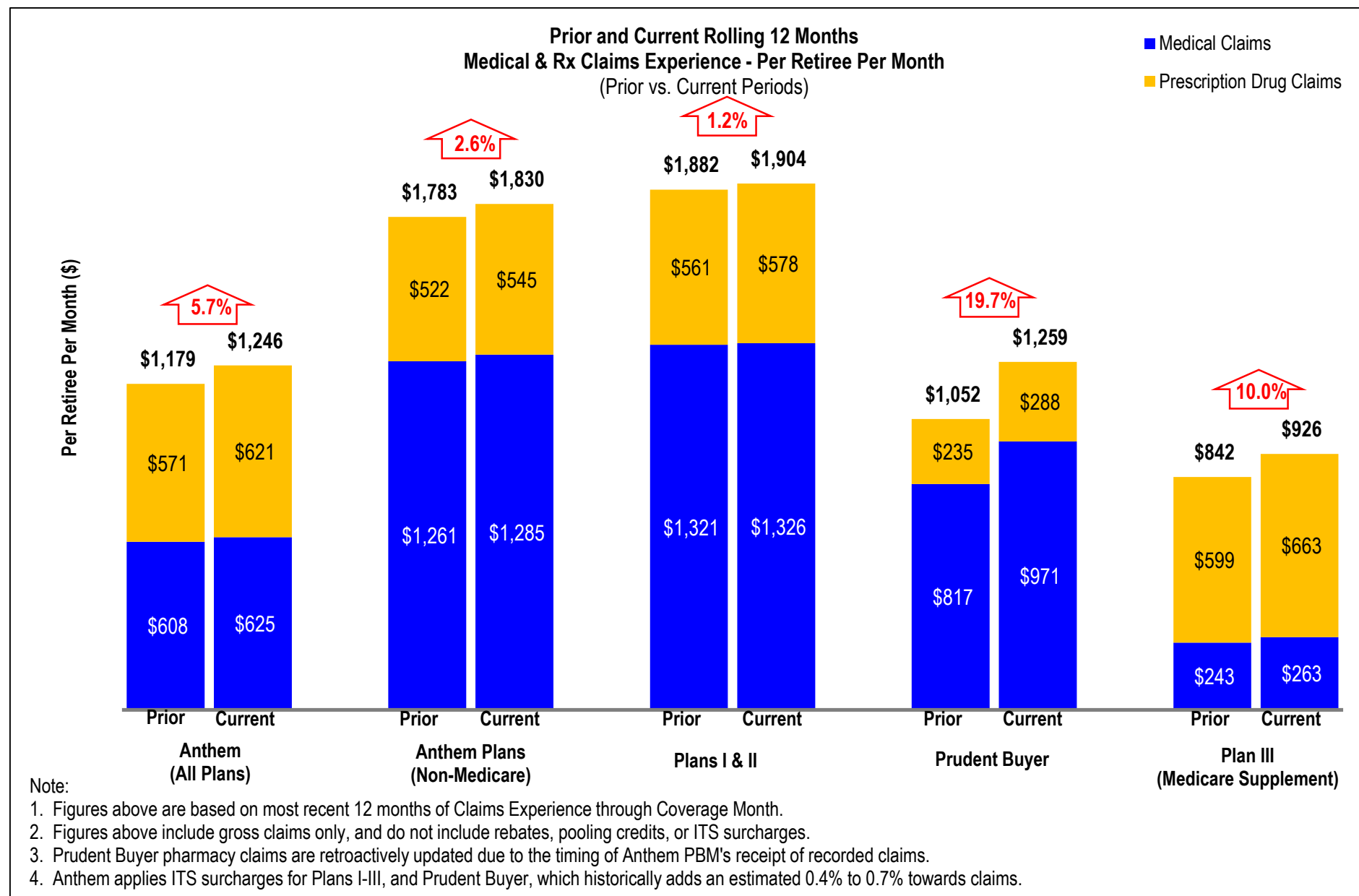
Coverage Month Ending October 2023



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending October 2023



Los Angeles County Employees Retirement Association

Kaiser Utilization

Coverage Month Ending October 2023

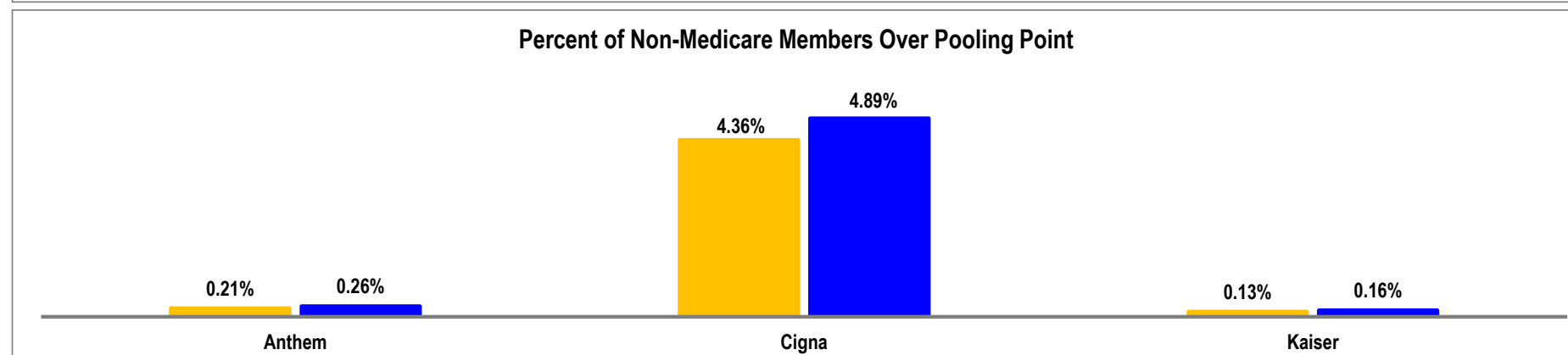
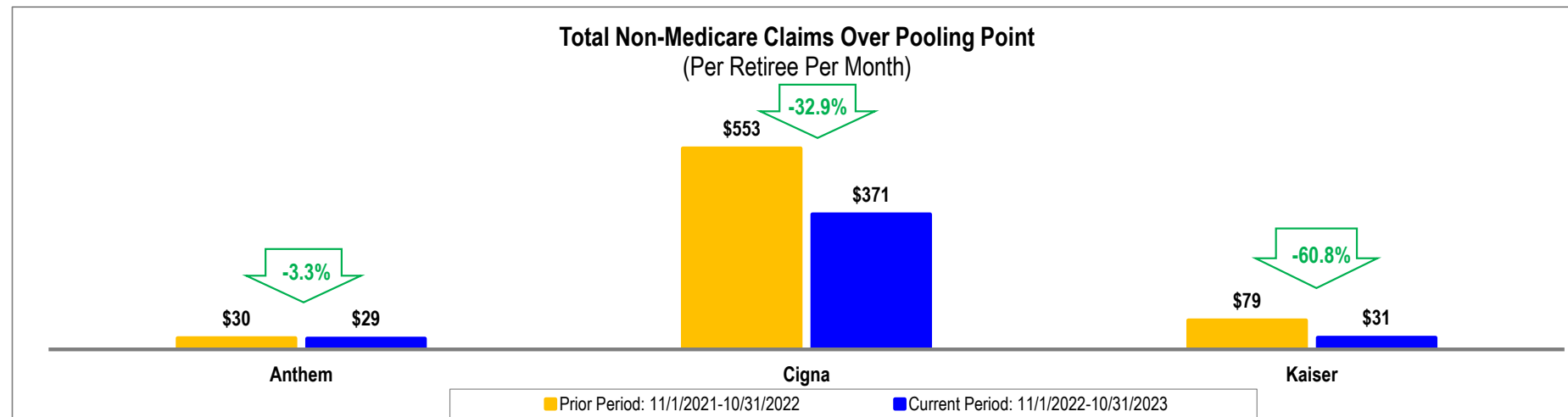
- Kaiser insures approximately 26,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 8/1/2022 - 7/31/2023	Prior Period 8/1/2021 - 7/31/2022	Change
Average Contract Size	2.36	2.37	-0.42%
Average Members	9,021	8,881	1.58%
Inpatient Claims Per Member Per Month	\$241.26	\$292.06	-17.39%
Outpatient Claims Per Member Per Month	\$343.60	\$369.52	-7.01%
Pharmacy Per Member Per Month	\$132.64	\$118.76	11.69%
Other Per Member Per Month	\$135.07	\$140.11	-3.60%
Total Claims Per Member Per Month	\$852.57	\$920.45	-7.37%
Total Paid Claims	\$92,295,049	\$98,100,209	-5.92%
Large Claims over \$525,000 Pooling Point			
Number of Claims over Pooling Point	6	5	
Amount over Pooling Point	\$1,428,418	\$3,569,358	-59.98%
% of Total Paid Claims	1.55%	3.64%	
Inpatient Days / 1000	423.6	449.7	-5.80%
Inpatient Admits / 1000	54.3	57.2	-5.07%
Outpatient Visits / 1000	14,115.0	14,639.7	-3.58%
Pharmacy Scripts Per Member Per Year	10.4	10.3	0.97%

Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending October 2023



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 August through July.

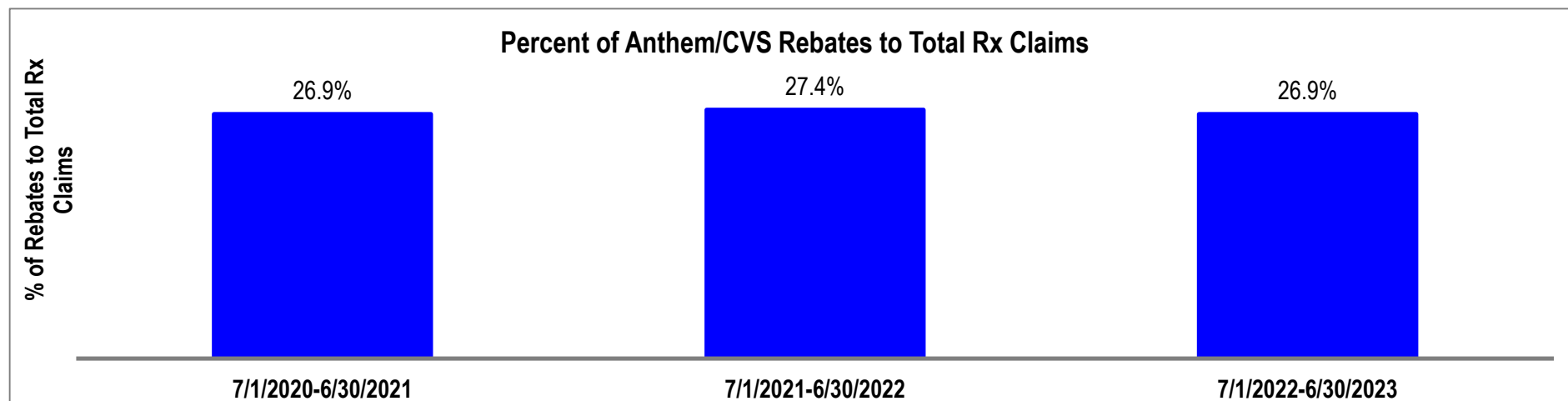
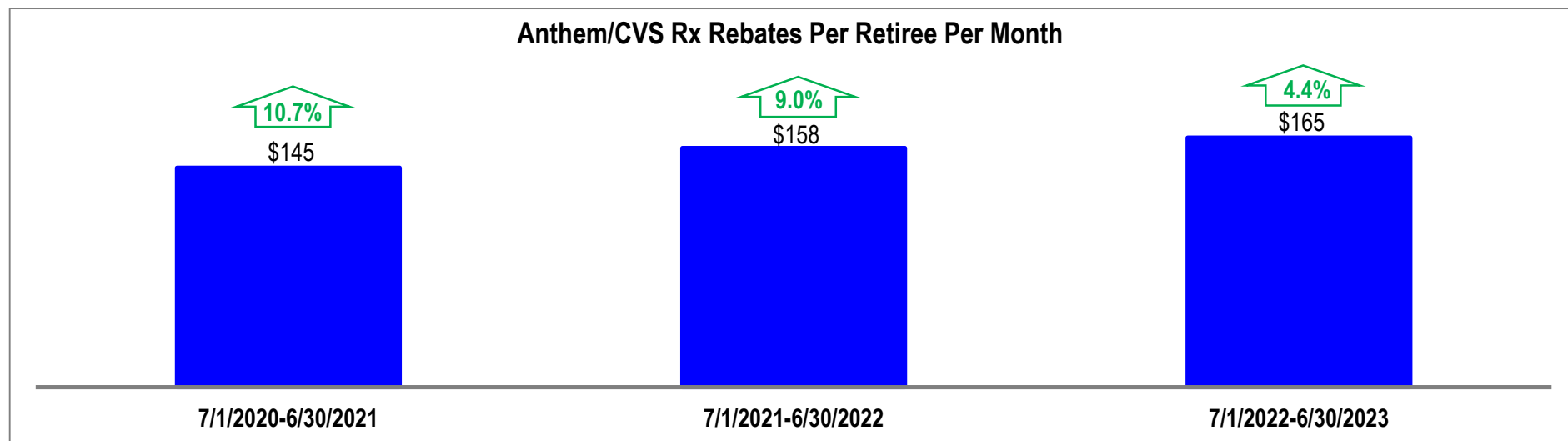
Pooling Points by Carrier:

1. Anthem's pooling points are \$350,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$525,000.

Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)

Coverage Month Ending October 2023



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.

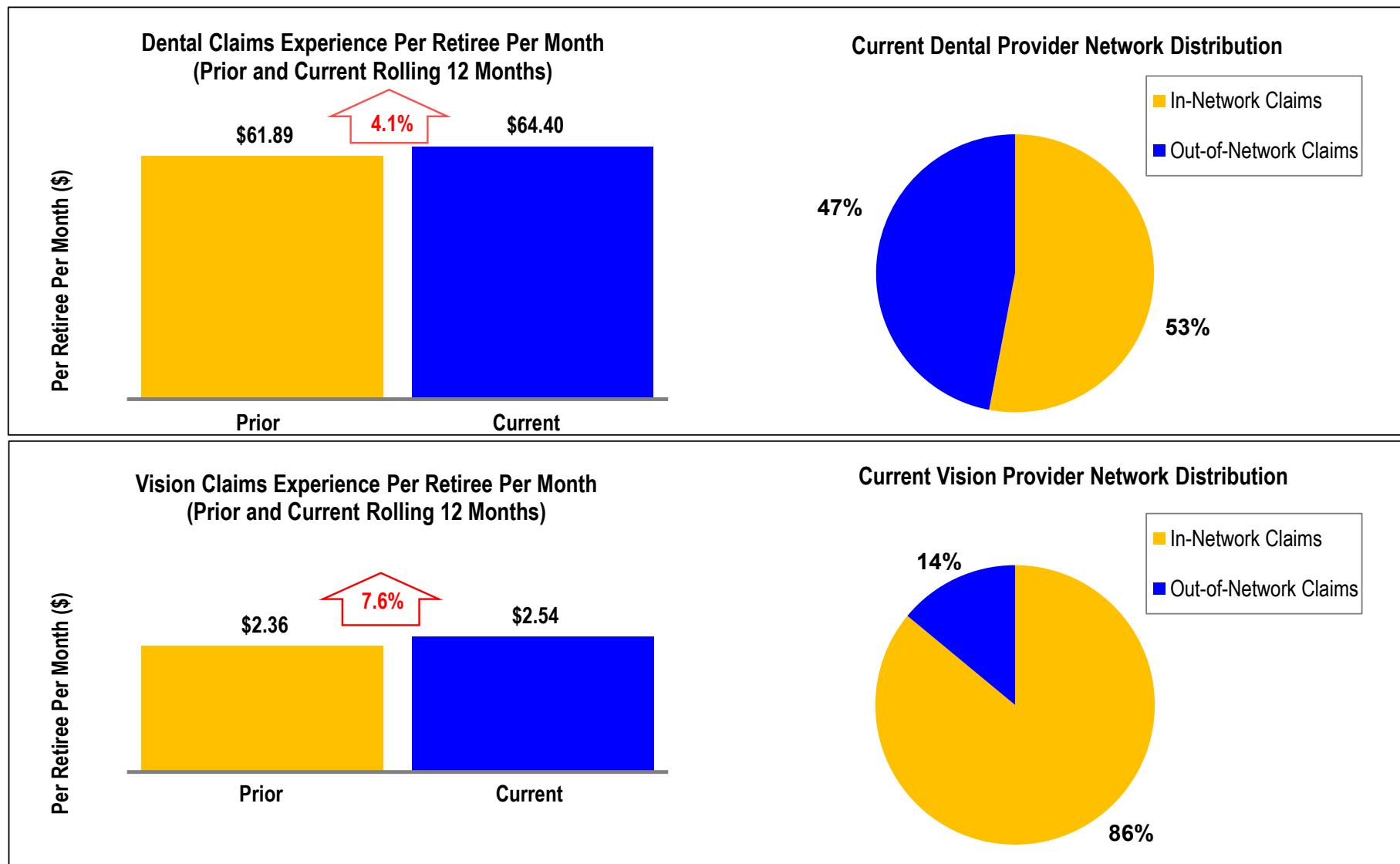
Note:

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

Los Angeles County Employees Retirement Association

Cigna Dental & Vision Claims Experience

Coverage Month Ending October 2023



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.